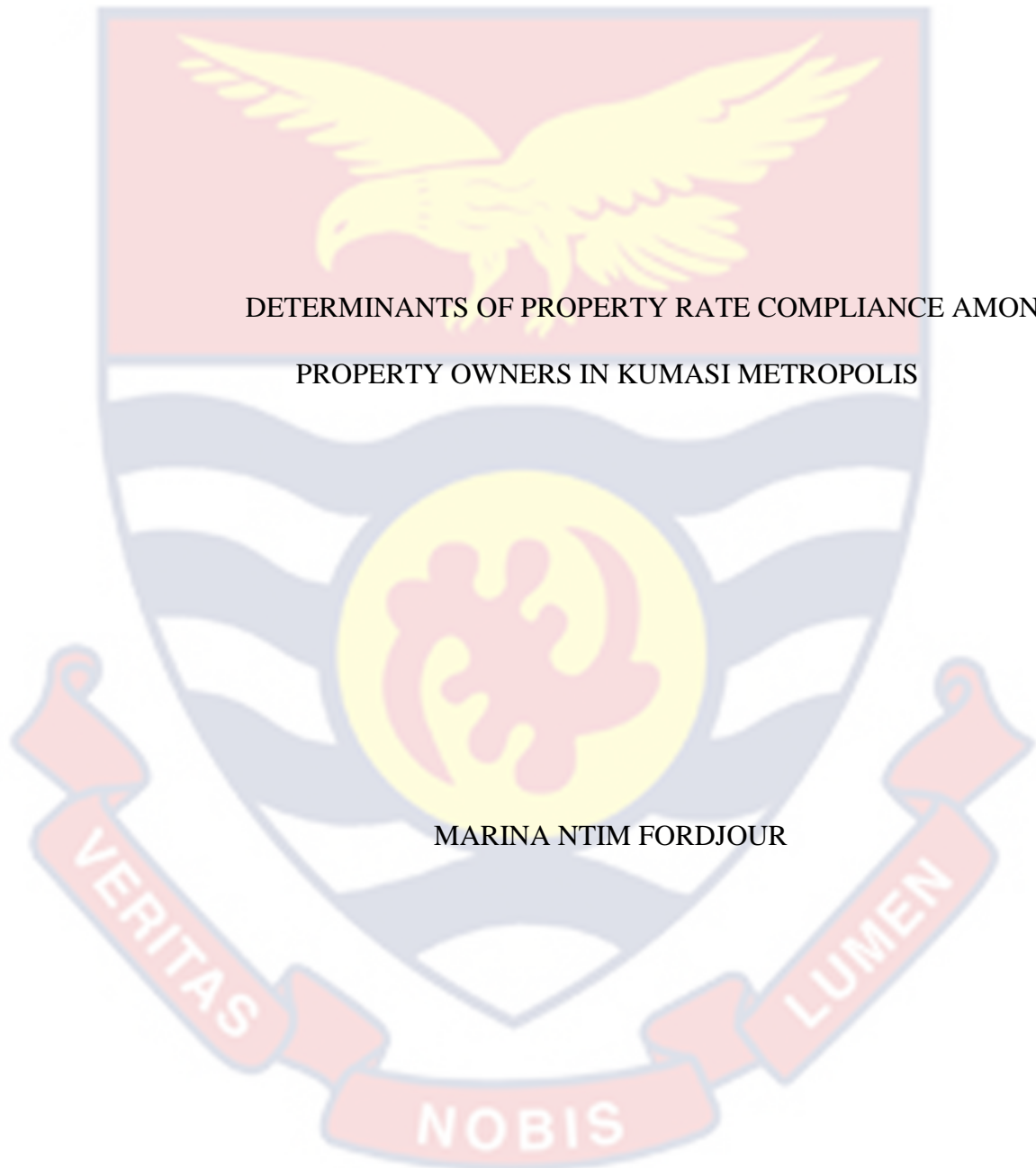UNIVERSITY OF CAPE COAST

DETERMINANTS OF PROPERTY RATE COMPLIANCE AMONG

PROPERTY OWNERS IN KUMASI METROPOLIS

MARINA NTIM FORDJOUR

2023

UNIVERSITY OF CAPE COAST

DETERMINANTS OF PROPERTY RATE COMPLIANCE AMONG

PROPERTY OWNERS IN KUMASI METROPOLIS

BY

MARINA NTIM FORDJOUR

Thesis submitted to the Department of Accounting, School of Business,

University of Cape Coast in partial fulfilment of the requirements for award of

Master of Commerce degree in Accounting

DECEMBER 2023

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research

and that no part of it has been presented for another degree in this University or

elsewhere.

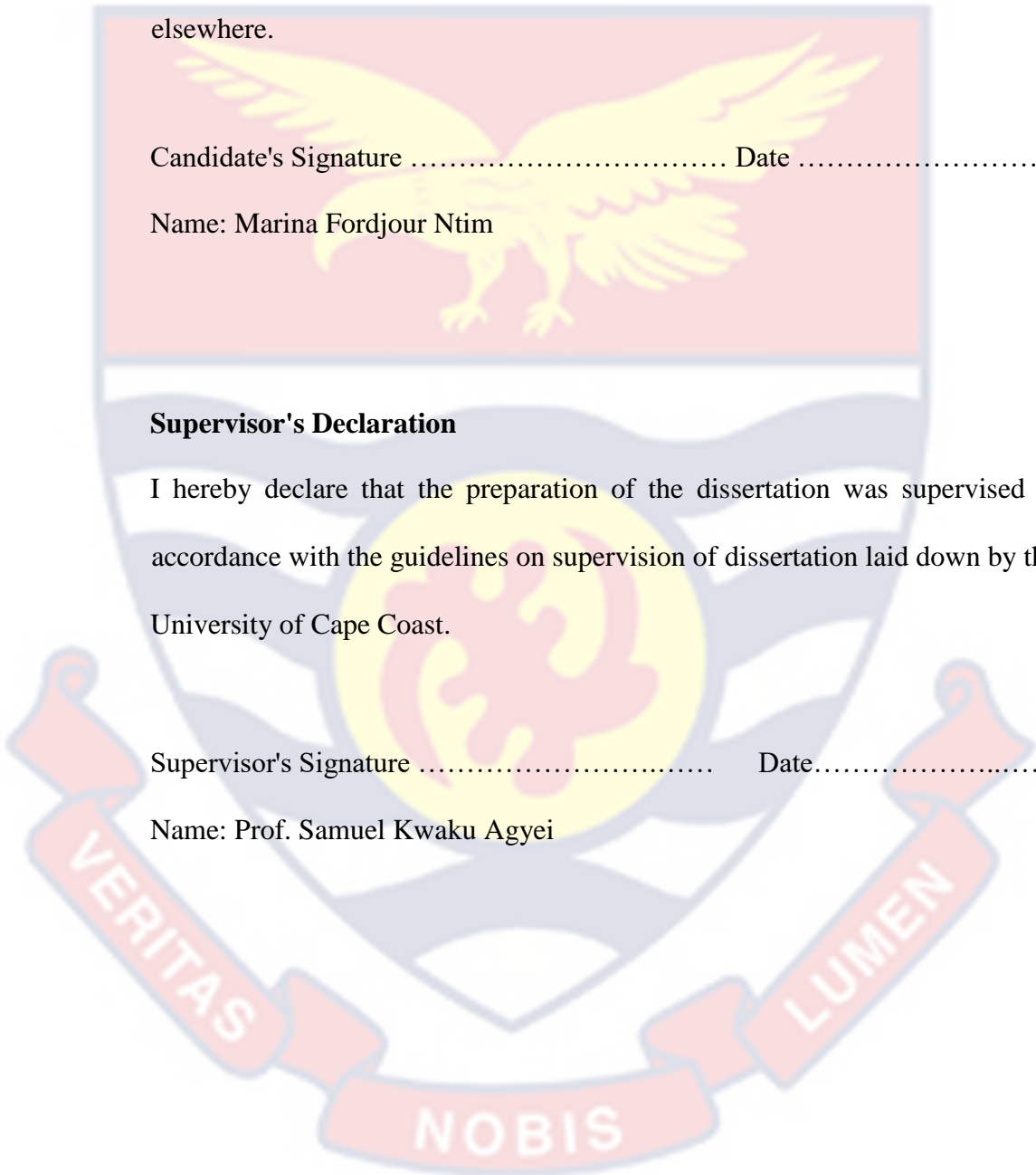Candidate's Signature ………………………… Date ………………………

Name: Marina Fordjour Ntim

Supervisor's Declaration

I hereby declare that the preparation of the dissertation was supervised in

accordance with the guidelines on supervision of dissertation laid down by the

University of Cape Coast.

Supervisor's Signature …………………..……   Date……………..……

Name: Prof. Samuel Kwaku Agyei

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ABSTRACT

The relevance of property rate towards nations' development has become of interest to governments and scholars. Therefore, this study examined determinants (penalties, isomorphism, narcissism, individualism and demographic factors) of property rate compliance among property owners in Kumasi Metropolis. The study used an explanatory research design and a quantitative research approach. Integrating economic deterrence theory, theory of planned behaviour and institutional theory, data were collected from 322 property owners using closed-ended questionnaires and analysed with frequencies, means, standard deviation, partial least squares structural equation modelling (PLS-SEM). Stratified sampling technique was employed to ascertain the sample size. The findings showed that there is a significant relationship between penalties, isomorphism, narcissism and demographic factors and property rate compliance. The study revealed that property rate compliance is mainly influenced by penalties, isomorphism narcissism and demographic factors. It was recommended that; commissioner general should review and apply the available penalties accordingly. Similarly, institutional regulatory bodies like the Ghana Revenue Authority should exert pressures on property owners through the MMDAs in order to increase compliance. Again, GRA and MMDAs should consider psychological traits such as narcissism as well as demographic factors in setting strategies and policies to aid increase property rate compliance.

KEYWORDS

Property Rate Compliance

Penalties
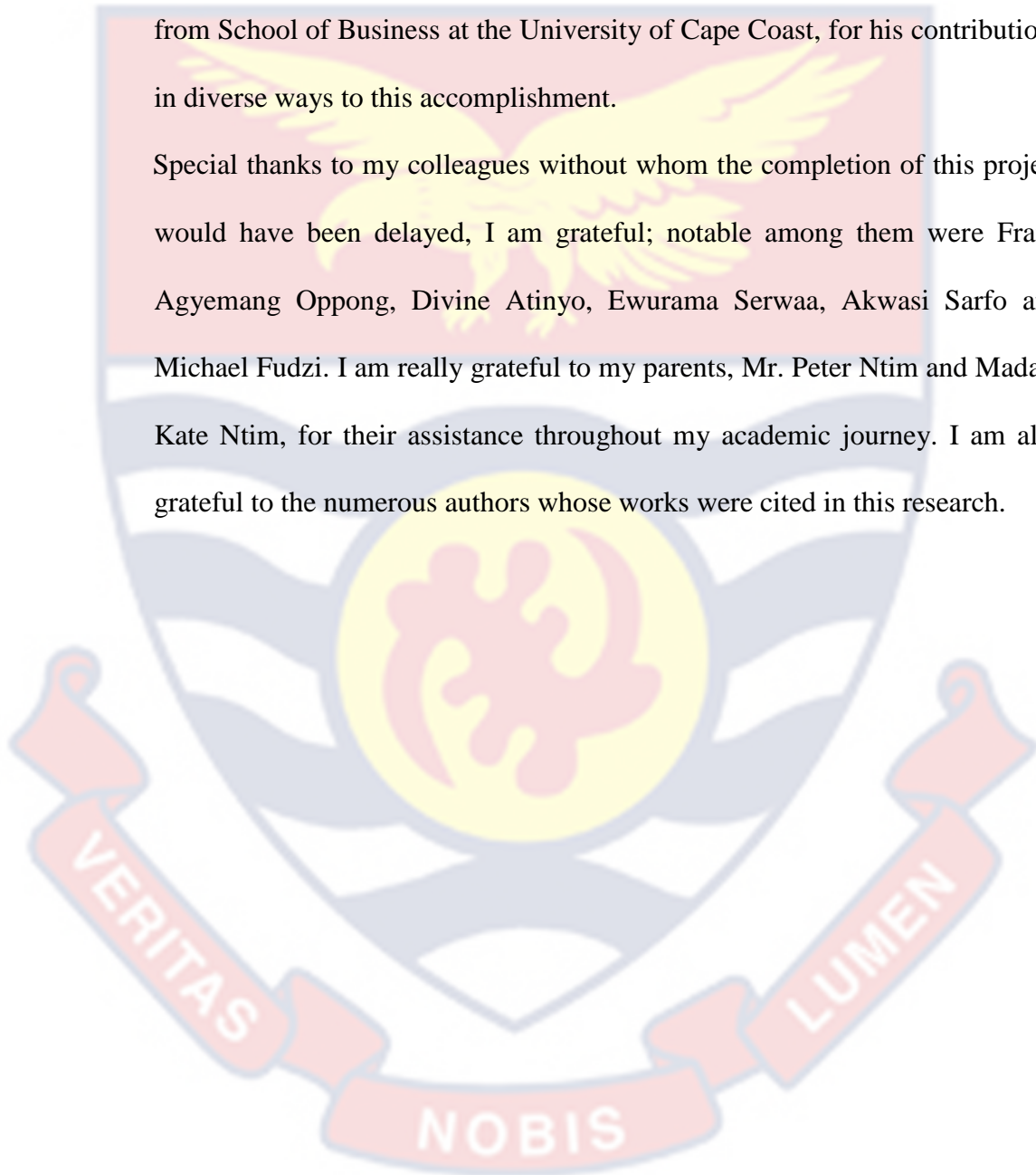
Isomorphism

Narcissism

Individualism

Demographic Factors

ACKNOWLEDGEMENTS

DEDICATION

To Eunice, Deborah, Rhoda, Caleb and Vivian

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CHAPTER ONE

INTRODUCTION

In recent years, both governments and scholars have shown much interest in investigating property rate compliance and its relevance towards nations' development and sustainability of economies. Property rate can aid generate internal fund for government of nations to improve the economy through education, better health care and distribution of income. Property rate compliance just like any other obligations have factors that motivate property owners to comply. Non-compliance of property rate may seriously affect nation's economic and social development. Developed nations are performing well with property rate compliance when compared to developing nations. As such, stakeholders are interested in the determinants of property rate compliance in reviewing policies.

Studies in Ghana on property rate compliance are relatively few (Mohammed, 2019; Adaletey, Alkadash, Achiyaale & Oware, 2022). A distinguish effort of Ghana Revenue Authority led to the Unified Common Property Rate Platform which aids property owners to easily comply with property rate. Despite these efforts to increase property rate compliance, the compliance level is still low. It is on these grounds the study seeks to examine the determinants of property rate compliance integrating economic deterrence theory, theory of planned behaviour, institutional theory and Fischer's model. This chapter offers an outline of the research's background, clarifies the research problem, and outlines objectives and hypotheses of the study. Additionally, significance and limitations are discussed and finally shows the organisation of study.

Background of the Study

Property rate compliance has been argued to contribute immensely to domestic revenue generation (Mohammed, 2019). Property rate compliance is referred to as a property owner's (individual or corporation) determination to adhere to tax laws through timely and accurate tax return submission and payment (Ghana Revenue Authority (GRA), 2022; OECD, 2023). It has also been termed as the act of completing property tax returns and related tax documentations with some level of honesty while preserving adequate records (Palil & Mustapha, 2011).

Property rate compliance is crucial in domestic revenue generation and economic development (Ibrahim, Musah & Abdul-Hanan, 2015; Rahman, 2023). Rahman (2023) had noted that property rate compliance can aid the government of nations to improve the economy through education, better health care and distribution of income while considering the needs of future generation. Property rate compliance has the potential to eradicate poverty when the compliance level of tax payers are high (Mohammed, 2019). In a global economic environment, a high compliance level can help contribute revenue in countries faced with debt crisis (Ritsatos, 2014).

Despite the relevance of property rate compliance, the level of compliance is rated low around the globe (Sepulveda & Martinez−Vazquez, 2012; Nzioki & Osebe, 2014; Awasthi, 2020). For instance, in nine Latin American countries, specifically, Argentina, Brazil, Chille, Colombia, Ecuador, Guatemala, Mexico, Peru, and Uruguay, the level of property rate compliance towards revenue generation is quite low in recent times (Sepulveda et al., 2012).

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In the USA, property rate compliance has not aided to generate funds for local government (Awasthi, 2020). It has performed poorly in sub-Sahara countries (Norregaard, 2013). In the instance of Kenya, a study conducted by the Kenya Revenue Authority showed that property tax contributed less than 10% to local funds for development as a result of low compliance level (Nzioki et al., 2014).

Taking the foregoing into account, it is evidence that there is the need to improve property rate compliance (Mohammed, 2019; Adaletey, 2022). Among all others things, it has been suggested that determinants such as penalties, isomorphism, narcissism and individualism may provide relevant insights into explaining property rate compliance (Swanzy, 2018; Thomaes, Brummelman & Sedikides, 2018; Agyei, Adam & Agyemang, 2019; Nartey, 2023). Aside these determinants, demographic features of property owners may also affect the compliance level. Property rate compliance may be influenced by penalties (Oladipupo & Obazee, 2016). Isomorphism has been suggested to affect property rate compliance (Nartey, 2023). Thomaes et al. (2018) suggested that narcissism may be a factor in improving compliance. Agyei et al. (2019) argued that there is a relationship between individualism and compliance. There is a relationship between demographic factors and property rate compliance (Alhempi, Ardiansyah, Kusumastuti and Endri, 2020; Mamun, Entebang, Mansor, Yasser & Nathan, 2014).

Drawing from the deterrence theory, the probability of being audited as well as paying the specific penalty for non-compliance may encourage property owners to comply with property rates (Oladipupo et al. 2016). For instance, a property owner who has been tasked to pay penalty for non-compliance for a particular period is likely to pay rates in the next period when the time is due.

Coercively, property owners may gain legitimacy in their community through an effort to follow structures (rules and regulations) set up authorities of the assembly including property rates. Others only comply with set rules such as property rates when the rules are acceptable values and norms of the society. Mimicking among property owners can help increase compliance. A property owner who is a member of an association is likely to comply with property rates when leaders and fellow property owners pay when due (Sadress Bananuka, Orabia & Opiso, 2019).

Psychological traits (narcissism and individualism) of property owners can contribute to a high compliance level. A narcissist with the aim of gaining public attention, commanding respect from others and also realising a high esteem profile may comply with property rates in order to achieve these objectives. Individualist characteristics including self-gain, self-reliance, independence and individual goals may influence a property owner to comply with property rates. Demographically, property rate compliance may be affected by characteristics such as number of dependants and average monthly rental income identified among them. For example, property owner who has few people depending on him is likely to comply with property rates because of his lessened responsibilities (Klimczuk, 2021).

Penalty is the fine one is liable to pay because of law violation, especially failure to comply with regulations or rules at the appropriate time (Local Governance Act, 2016; Wex Definition Team, 2020). Penalties applied fairly to victims when they default may aid to increase the level of compliance (Hartikayanti, Ilyas & Siregar, 2021). Isomorphism may be in the form of coercive, mimetic and normative pressures (Depoers & Jérôme , 2020). Kalyar,

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Shoukat and Shafique (2020) defined isomorphism as the state where individuals adopt similar structures and processes in other to gain legitimacy in their environment.

Narcissism is described as a self-centred personality style (Sakkar Sudha & Shahnawaz, 2020). Narcissists are people who portray self- esteemed traits and abide to rules because of self-esteem, strong desire for recognition and public attention (Rosenthal, 2010). Individualism is the state of independence where a person views himself as an individual without concern for the society (Ramamoorthy & Flood, 2004; Ali, Sherwani, Ali, Ali & Sherwani, 2020). Individualist portray features of self-benefit and not collective benefit (Ali et al., 2020). Demographics are the specific characteristics that define a population at a particular period (Klimczuk, 2021).

The link between penalties and property rate compliance can be anchored in the economic deterrence theory. (Ahmed & Braithwaite 2005; Oladipuppo et al., 2016). Theory of planned behaviour is the behaviour of individuals to perform an action. The action is influenced by attitude, subjective norms and perceived behavioural control (Swanzy, 2018). The relationship between narcissism, individualism and property rate compliance is underpinned by theory of planned of behaviour (Agyei et al., 2019; Ali et al., 2020) Institutional theory is the phenomenon behind isomorphism (DiMaggio & Powell, 1983). It establishes that individuals respond to pressures from environmental forces in decision-making (Scott, 2008; Sadress et al., 2019). In this study, institutional theory explains isomorphism (Nartey, 2023). Fischer's

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model has been adopted to explain the relationship between demographic factors and compliance (Fischer, Wartick & Mark, 1992).

Theoretically, economic deterrence theory suggests a positive relationship between penalties and compliance (Kasipillai & Abdul-Jabbar, 2006; Ali & Ahmad, 2014) while other researchers argued that compliance cannot be entirely explained by enforcement factors (Elffers, 2012; Torgler, 2002). Similarly, institutional theory depicts that isomorphism can positively influence compliance (Nartey, 2023). Further, the theory of planned behaviour showed that narcissism and individualism may increase the level of compliance (Sakkar Sudha et al., 2020). Empirically, Oladipuppo et al. (2016) found a relationship between penalties and tax compliance. Similarly, Nartey (2023) indicated that isomorphic pressures has the tendency to influence compliance. Frey, Chen and Presidente (2020) reported a positive relationship between individualism and covid-19 lockdown rules. In a study by Widianto (2015) Fischer's model explained a significant relationship between demographic characteristics and tax compliance.

Practically, for instance, to increase tax compliance among Small Business Enterprises in Uganda, the tax authorities deemed it necessary to intensify tax penalties and ensure that tax defaulters are punished accordingly. As a result, tax revenue generated increased beyond expected (Sadress et al., 2019). Drawing from isomorphism, tax payers conformed to tax rules and regulations because of legitimacy (Nartey, 2023). Subsequently, African countries including Ghana comply with structures such as tariffs, import duties, etc. set by the International Monetary Fund on taxes to ensure efficiency and effectiveness in tax revenue generation (Gaspar, Jaramillo & Wingender, 2016;

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Cerra, Lama & Loayza, 2021). These structures include sanctions for defaulters, educating taxpayers on the need to comply as well the basis for setting taxes (Cerra et al., 2021).

Throughout literature, most of the studies focus on factors affecting tax compliance (Kirchler & Wahl, 2010; Oladipupo et al., 2016; Nengeze, 2018; Rahman, 2023; Nartey, 2023). Also, existing studies failed to examine the contribution of penalties, isomorphism, narcissism, individualism and demographic factors on property rate compliance. Consequently, there is little evidence on how penalties, isomorphism, narcissism, individualism and demographic factors influence property rate compliance among property owners (Swanzy, 2018). Empirically, some demographics considered by existing authors included age, gender and level of education while ignoring the number of dependents and average monthly rental income as a demographic of a population (Fredrick & Peter, 2019). It is for this reason that Boamah (2013), Gordor (2017), Hartikayanti et al. (2021) and Fredrick et al. (2019) reported that studies on penalties, isomorphism, narcissism, individualism and demographic factors on property rate compliance are have gained massive attention.

Taking the foregoing into accounts, Ghana Revenue Authority (GRA) has partnered the Metropolitan, Municipal and District Assemblies (MMDAs) in the collection of property rates in the country using a Unified Common Property Rate Platform in order to increase the level of compliance (GRA, 2022). Kumasi Metropolitan Assembly (KMA) established the property rate improvement team to improve the level of property rate compliance (KMA, 2020). Although GRA had put these measures in place to help increase property

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rate compliance level yet the revenue generated is low (Nartey, 2023). Due to this, only 10% of the revenue target (GHS165.4m) set by the local government for the fiscal year has been achieved as at September 2023 (Business & Financial Times, 2023).

Despite the availability of empirical studies considering these factors and their influence on compliance behaviour, property rate compliance continues to remain low among property owners in Ghana (Boamah, 2013). In Ghana, poor revenue generation towards Internally Generated Funds (IGF) has been attributed to low property rate compliance (Owusu, Bekoe, Anokye & Aynyetei, 2020; Adaletey et al., 2022). For instance, it contributed only GHS1.44m of IGF of the Local Government for infrastructure development (KMA, 2020). The problem of low compliance to property rate makes it essential to examine the factors influencing the compliance even more imperative especially among property owners. These group of people have not been given much attention in empirical literature making it difficult to conclude whether penalties, isomorphism, narcissism, individualism and demographic factors of property owners may influence property rate compliance.

Statement of the Problem

Property rate compliance is ranked low after income tax compliance because of its contribution to revenue generation for economic development (GRA, 2022). Due to low level of property rate compliance, set targets are not achieved as revenue budgets exceed actuals (KMA, 2020). Boamah and Okrah (2016) reported that KMA was tagged as a poor revenue mobilizing assembly as well as failing to complete projects of the assembly. For instance, in 2022, KMA reported low level of property rate compliance leading to non-execution

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of Fankyenebra Sub Metro office. Ghana Audit Service (2022) documented that low compliance to property rate resulted in the inability of KMA to settle debts totalling GHS 670,720. Also, low compliance level has led to poor revenue generation which affected the assembly negatively in carrying out its responsibilities. For instance, the target to establish a police station in one of its sub-metros was not achieved in the period (KMA, 2020).

Taking the foregoing lapses into account, there is the need to examine factors that influence property rate compliance. According to Ahmed et al. (2005) penalties may influence property rate compliance. Moreover, Blake and Kriticos (2019) asserted that increasing the awareness of property rate compliance can positively affect compliance among tax payers. Besley and Persson (2014) reported that isomorphism may have an effect on property rate compliance. Furthermore, Agyei et al. (2019) asserted that individualism may influence the compliance behaviour of people. To add up, Alhempi et al. (2020) reported that demographic characteristics may influence compliance. In existing studies, some authors applied theory of planned behaviour (Kasipillai et al., 2006) while others underpinned their study with the economic deterrence theory (Swanzy, 2018). Similarly, Fischer's model has used been to anchor the relationship between demographic factors and compliance (Widanto, 2015).

Empirically, Perez-Truglia and Troiano (2018) exploited that the availability of penalties to law breakers can influence the compliance level. Penalties when applied accordingly and fairly may affect people's decision to comply (Perez-Truglia et al., 2018; Gordor, 2017). Inferring from institutional theory, Besley et al. (2014) and Nartey (2023) explored a model that established that high compliance level may be achieved through isomorphic pressures

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(coercive, normative and mimetic). Frey et al. (2020) reported a positive relationship between individualism and covid-19 lock down rules. Fredrick et al. (2019) have ascertained that a relationship between demographic factors and compliance underpinning the study with the benefit theory.

Nonetheless, there is a dearth of empirical evidence on the relationship between penalties, isomorphism, narcissism, individualism, demographic factors and property rate compliance among property owners despite the fact a high level of compliance may affect revenue generation positively (Boamah, 2013; Adaletey et al., 2022). Existing empirical studies extensively examined other factors that can affect compliance such as compliance cost, fairness of the tax system, awareness level of taxpayers, age and gender as demographic factors and perceptions of government spending without reference to penalties, isomorphism, narcissism, individualism and demographic factors (number of dependents and average monthly rental income). Furthermore, a conflicting result on the relationship between compliance and demographics has not been solved (Fredrick et al., 2019). Moreover, some focus on tax compliance among tax payers (Adaletey et al., 2022) while others also examine compliance among small and medium scale enterprises (Amanamah, 2016; Mohammed, 2019).

From the above, studies have not assessed how penalties, isomorphism, narcissism, individualism and demographic factors influence property rate compliance (Swanzy, 2018; Mohammed, 2019; Nartey, 2023; Widanto, 2015), and the fact that economic deterrence theory, theory of planned behaviour, institutional theory and Fischer's model may suggest a relationship among these variables (Allingham & Sandmo, 1972; Meyer & Rowan, 1977; Ajzen, 1991; Fischer et al., 1992). Economic deterrence theory suggests that the availability

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of penalties and the probability of being audited can affect the compliance behaviour of tax payers (Gordor, 2017). Integrating the theory of planned behaviour, Owusu et al. (2020) investigated that human behaviour has the tendency to influence an action positively. Moreover, institutional theory recognizes that individuals operate within a society and, therefore, they consider the social pressures in their activities (Rogers, 2007).

Further, Hartikayanti et al. (2021), described penalties as fines that are available and applied fairly to victims because of law violation, especially failure to comply with regulations or rules at the appropriate time. Isomorphism exist in the form of coercive, mimetic and normative pressures (Depoers et al., 2020; Sadress et al., 2019). Narcissism can be described as a self-centred personality style (Sakkar Sudha et al., 2020; Rosenthal, 2010). Independence as trait may influence the one's decision to comply (Ramamoorthy et al., 2004; Ali et al., 2020). Demographic characteristics such as number of dependents and average monthly rental income can be defined as distinguished features that describe a population at a particular period (Mamun et al., 2014).

Predicted on the problem analysis and the gap identified the present study seeks to assess the determinants of property rate compliance. It is relevant to examine the relationship between penalties, isomorphism, narcissism, individualism, demographic factors and property rate compliance. The present study seeks to assess determinants of property rate compliance among property owners in Kumasi Metropolis integrating economic deterrence theory, theory of planned behaviour, institutional theory and the Fischer's model using the PLS-SEM.

Purpose of the Study

The purpose of this study is to assess the determinants of Property Rate Compliance among Property Owners in Kumasi Metropolis, Ghana.

Research Objectives

The objectives of this study are to:

1. Identify the level of awareness and knowledge of property rate among property owners in Kumasi Metropolis.

2. Determine the effect of penalties on property rate compliance among property owners in Kumasi Metropolis.

3. Assess the influence of isomorphism on property rate compliance among property owners in Kumasi Metropolis.

4. Analyse the influence of personality traits on property rate compliance among property owners in Kumasi Metropolis.

5. Assess the effect of demographic factors on property rate compliance among property owners in Kumasi Metropolis.

Research Question

Based on objective one, the following question was formulated.

1. What is the level of awareness and knowledge of property rate compliance among property owners?

Research Hypotheses

Based on relevant theories and the research objectives, the following hypotheses were formulated

1. Ho: There is no statistically significant relationship between penalties and property rate compliance among property owners.

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2. Ho: There is no statistically significant relationship between isomorphism and property rate compliance among property owners.

3a. Ho: There is no statistically significant relationship between narcissism and property rate compliance among property owners.

3b. Ho: There is no statistically significant relationship between individualism and property rate compliance among property owners.

4a. Ho: There is no statistically significant relationship between number of dependents and property rate compliance among property owners.

4b. Ho: There is no statistically significant relationship between average monthly rental income and property rate compliance among property owners.

Significance of the Study

This study contributes to theory and practice. First, the study expands literature on property rate compliance by looking beyond the economic, political and legal determinants. The study incorporates psychological traits such as narcissism and individualism in examining property rate compliance among property owners. This study also examine a broader view of, narcissistic indicators ranging from having a strong sense of self-relevance, experiencing fantasies about fame or glory, exaggerating self-abilities to craving admiration (Rusydi, 2021) which has become increasingly important in expanding the decision-making behaviour of narcissists. Furthermore, the study examines the importance of implementing penalties accordingly to deter property owners from defaulting in complying.

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Practically, demographic factors employed in the study will enable authorities of GRA and KMA to have an understanding of the population (property owners). More broadly, the study contributes to the growing literature on the relevance of culture, demographic factors (number of dependants and average monthly rental income) as well as personal traits in compliance. This study will enable property rate improvement team to strategically locate property owners classifying them according to traits such as independence, self-esteemed, mimic and individuals.

Delimitation

The study assessed the determinants of property rate compliance among the property owners in Kumasi Metropolis, which is located in the central part of Ashanti Region. The study was limited to only property owners found in the five sub-metros. The study is limited to issues of penalties, isomorphism, narcissism, individualism as well as demographic factors and property rate compliance. Property rate compliance serves as a dependent variable while penalties, isomorphism, narcissism, individualism and demographic factors serve as the independent variables. The focus is on the five sub-metros of KMA including Manhyia North & Manhyia South, Bantaman, Kwadaso and Subin while the informants are property owners.

Limitation

The study employed the quantitative research approach. This approach abjured qualitative responses because structured questionnaires restricted the respondents to close-ended questions. The statements on the closed-ended Likert scale restricted both the quantity and calibre of information obtained from the participants. Further, there were difficulties in obtaining information

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because some property owners were difficult to access on their properties, as a sample frame of all property owners in KMA were not readily available.

Organization of the Study

The study is organized into five chapters. Chapter One showed introduction, statement of the problem, research objectives, question and hypotheses, significance of the study, scope of the study, delimitation and limitations of the study. Chapter Two reviewed significant theories underpinning the study as well as key concepts and related empirical studies concluding with a summary. Chapter Three covered research philosophy, research approach, research design, study area, population, sample and sampling procedure, data collection instrument, data collection procedure, ethical considerations, operationalization of variables, data processing and analysis, and a chapter summary. Chapter Four covers results and discussion. Finally, Chapter Five presents the summary, conclusion and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This study sought to assess the effect of penalties, isomorphism, narcissism, individualism and demographic factors on property rate compliance among property owners in Kumasi Metropolis. This chapter presented the theoretical, conceptual and empirical reviews of awareness and knowledge, penalties, isomorphism, narcissism, individualism, demographic factors and property rate compliance. First and foremost, the chapter discussed the theoretical framework and its relevance for the study. The theories included Economic Deterrence Theory, Theory of Planned Behaviour, Institutional Theory and Fischer's Model of Tax Compliance. The chapter also reviewed concepts of property rate awareness and knowledge, penalties, isomorphism, narcissism, individualism, demographic characteristics and property rate compliance. Furthermore, a conceptual framework evidenced by the reviews is presented. The chapter ends with a summary of the literature reviewed.

Theoretical Framework

According to Omalaja and Eruola (2011), theory is an analytical tool for understanding, explaining, and making predictions about a given subject matter. Moreover, Grant and Osanloo (2014) describes a framework as the blueprint for entire research. Ravitch and Carl (2019) contended that theoretical framework serves as a guide that enables researchers to contextualized theories into the subject under consideration. Akintoye (2015) also asserted that a theoretical framework makes research easy to organize, test phenomenon and provide more meaning to a study. As such, the study is conducted through the

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lens of economic deterrence theory, theory of planned behaviour and institutional theory due to their relevance in the study.

Economic Deterrence Theory

Economic deterrence theory can be traced to the works of two classical modern philosophers: Hobbes (1651) and Bentham (1996). This theory was initially based on the economics of crime approach (Becker, 1968). Azrina Mohd Yusof, Ming Ling and Bee Wah (2014) and Allingham et al. (1972) adapted Becker's (1968) model of economic analysis of crime to formulate a theory of tax evasion. Economic motivations in tax context were further developed in several studies (Galbiati & Zanella, 2012; Alm, Sanchez & De Juan, 1995). Economic deterrence model is one of the oldest and the best known models of tax compliance in Malaysia (Andreoni, Erard & Feinstein, 1998)

Walsh (2012) elaborates some assumptions of the model. In the model, the taxpayer is viewed as a rational economic agent, who assesses the costs (determined by probability of detection and penalties for fraud) and benefits (determined by tax rate) of evading taxes, and then decides not to comply if the benefit of non-compliance outweighs the costs. Allingham et al. (1972) also argued that the decision of rational taxpayers to evade tax or comply is based on their choice in terms of risk and uncertainty. Abdul-Jabbar and Bin-Nashwan (2022) noted that people will perform their actions in the light of the consequences arising from the decision to either comply or not comply. Mitchell, Voon and Hepburn (2019) asserted that actions taken by taxpayers on whether to comply is dependent on the likelihood of the expected utilities.

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From the above, it can be assumed that, when there is a high tendency for detection and penalties, the rational tax payer is likely to comply, while low audit probabilities and low penalties, creates room for high tax evasion (Fjeldstad, Schulz-Herzenberg & Hoem Sjursen, 2012). As a result, Swanzy (2018) advocated that stricter audit and heavy penalties for offenders can form the basis for higher tax compliance rate. In the USA tax compliance has increased such that high compliance attitude of citizens are associated to the high tendency of auditing as well as penalties for non-compliance (Awasthi, 2020). Slemrod, Blumenthal and Christian (2001) analyzed the results of income taxpayers of Minnesota State. It was revealed that taxpayers who received a letter promising an audit complied with immediate effect while those who did not receive such letters evaded tax because of the greater opportunities to evade.

As a result of these, the theoretical principles of economic deterrence have been widely adopted by tax authorities in setting strategies to increase tax compliance. The ideology of penalties and the fear of being caught are used to underpin enforcement strategies of tax compliance. Evidently, McKerchar and Evans (2009) found out that the fear of getting caught, or the probability of detection, in some contexts have proven to be an effective strategy to induce compliance. Again, the decision to comply with tax is not based on personal norms as well as social norms (McKerchar et al., 2009). According to the notion, taxpayers imagine the consequences of dodging taxes without receiving information or guidance from their environment.

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Consequently, the quest to increase property rate compliance may be linked to economic deterrence theory. The relationship between penalties and property rate compliance is anchored in the economic deterrence theory. The assumptions elaborated earlier that underpin economic deterrence theory may be applied in the study. Specifically, property owners as rational agents are likely to comply with property rate when there is a high tendency for detection and penalties, while low audit probabilities and low penalties, may create room for high tax evasion (Fjeldstad et al., 2012). Therefore, property rate compliance may be increased among property owners if the taxpayer after assessing the consequences and benefits of evading taxes, decides to comply because the cost outweighs its benefit of non-compliance (Walsh, 2012).

Empirically, Oladipupo et al. (2016), applied the economic deterrence theory to this study of tax compliance. The theory was used to ascertain the relationship between tax knowledge, tax penalties and tax compliance. Again, Gordor (2017) integrated economic deterrence theory in the relationship between tax penalties and tax compliance. Similarly, Purnamasari and Sudaryo (2018) applied this theory to anchor a study that examined the effects of knowledge, morals and tax sanctions on compliance decisions of tax payers in KPP, Bandung. According to Bt Yunus and Bt Ramli (2017), the study to investigate the relationship between the elements of tax penalties such as rate and punishment, knowledge and education and tax compliance among SMEs. Several other studies also employed the economic deterrence theory in the study of tax compliance (Anyaduba & Otulugbu, 2019; Youde & Lim, 2019; Rahmayanti et al., 2020). Based on these prior applications, this study extends

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the theory to explain the relationship between penalties and property rate compliance.

Although economic deterrence theory has received empirical supports from some authors while others are against its application. For instance, Torgler (2002) explained the relationship between tax knowledge and tax compliance with fiscal exchange model. Sutinen and Kuperan (1999) argued that, it is not always the case when the high cost of evading taxing tax may lead to tax compliance. Swanzy (2018) asserted that compliance behaviours may be explained by economic theories while other behaviours are explained by psychological theories. Furthermore, Kirchler et al. (2010) asserted the compliance attitude of tax payers can best be explained by intrinsic factors because people are motivated from within and not without.

The theory has not only been ignored by authors but has also been criticized as not been realistic in explaining taxpayer compliance, since it predicts a general substantial assumption beyond what is obtainable in reality (Slemrod, 2007). Réthi (2012) and Slemrod (2007) observed that in-spite of the existence and use of audits and penalties (which are the key components of the deterrence model), tax evasion has remained, and continuously posed significant threats to countries' economies, through loss of revenue. For instance, Fjeldstad et al. (2012) reported that, in Scandinavia, there is high level of tax compliance even at the lowest possible levels of auditing, penalties and risk aversion. Sour (2001) critique that the theory neglected the presence of moral and ethical restrictions that have potentials to prevent people from evading taxes while Rethi (2012) asserted tax payers do not live in an island therefore their social environment is crucial in tax compliance.

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Addressing these theoretical limitations and the criticisms of the economic deterrence theory, the present study leans on the theoretical assumption of theory of planned behaviour. Mbilla et al. (2018), stipulates that tax compliance is a behavioural problem, thus people will comply with tax obligation through understanding and the intention of the tax payer. Theory of planned behaviour may be proven to effectively increase tax compliance (Swanzy, 2018; Wahabu, 2017). Taking these into account, this study deploys the theory of planned behaviour to holistically scrutinize the relationship between narcissism as well as individualism and property rate compliance.

Theory of Planned Behaviour

Psychological theories on the other hand posit that taxpayers are influenced to comply with their tax obligations by psychological factors (Atawodi & Ojeka, 2012). The theory of planned behaviour is an example of a psychological theory developed by Ajzen (1991). This theory is built up on the theory of reasoned action where beliefs, and attitudes influence one's intention to behave (Fishbein & Ajzen, 1977). The addition of perceived behavioural control, which considers whether a person genuinely believes they have control over the activity they wish to carry out, is the main reason for the choice of Theory of Planned Behaviour over Theory of Reasoned Action.

The theory explains human behaviour and the motivational factors that influence an individual's behaviour (Owusu et al., 2020). Individuals' capacity to engage in or display a given behaviour is dependent upon their motivation for doing so (behavioural intention). The main hypothesis of the theory of planned behaviour is that there is an immediate determinant of behaviour, which is the intention to perform or not perform it (Tilahun, 2019). According

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to Ajzen (1991), intention depends on three factors namely: attitude, subjective norms and perceived behavioural control. These three factors are under the influence of behavioural beliefs, normative beliefs and control beliefs (Swanzy, 2018).

Ajzen (1991) asserted that intentions to comply is affected by an individual's attitude towards the behaviour, subjective norms (SN) and perceived behavioural controls (PBC). Attitude towards behaviour refers to the extent to which an individual has favourable or unfavourable appraisal or assessment of the issue or behaviour in question. According to the TPB, attitudes are determined by the total set of accessible behavioural beliefs linking the behaviour to various outcomes and other attributes. Next is subjective norms. It refers to the pressure exerted by the significant others (such as family, friends, relatives, etc.) to perform or not to perform a certain behaviour. Usually, literature divides SN into two components: normative beliefs and motivation to comply. Normative beliefs are the perception of support or rejection of behaviour by the significant others, while the motivation to comply is an individual's willingness to comply with these norms. The third component of TPB is PBC. It refers to the perception of ease of difficulty in performing the behaviour in question. PBC is similar to the self-efficacy concept coined by Bandura (1977)

Empirically, Oladipupo et al. (2016) applied the theory of planned behaviour to the study of tax compliance. The theory was used to ascertain the relationship between tax knowledge, tax penalties and tax compliance. Again, Mannan (2020) used theory of planned behaviour in the relationship between factors such as perceived fairness of the tax system, the extent of penalty,

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taxpayer's perception of government spending, the level of awareness tax penalties and tax compliance. Similarly, Farrukh, Sajid, Chow Lee and Waheed (2019) anchored theory of planned behaviour in their study. The study examined the effects of cultural values on entrepreneurship among Pakistani students. According to Marandu, Mbekemize and Ifezue (2015) the study reviewed the factors that determine compliance among tax payers with the focus on social marketing. Based on these prior applications, this study extends the theory to explain the relationship between narcissism, individualism and property rate compliance.

Psychological theories emphasize altering individual attitudes toward the property tax system in order to boast compliance. From the above, it is convincing to adopt the theory of planned behaviour in exploring property rate compliance among property owners because attitude, subjective norms, perceived behavioural control can affect property rate compliance (Amaning, Anim, Kyere, Kwakye & Abina, 2021; Owusu et al., 2020). The theory suggests perceived factors like narcissism where a property owner perceives himself as self-centred and individualism where property owner perceive himself as an individual who does not belong to a society. The ethical as well as moral values of the taxpayers may influence voluntary compliance.

Institutional Theory

Meyer et al. (1977) institutional theory gives a multifaceted account of how the evolution of formal structures inside an organization can be significantly influenced by the institutional environment. These forces might shift an organization's focus away from just economic success and toward widely practiced features, such as environmental consciousness, professional

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certification and widespread activities in other businesses. The environmental behaviours of an organization have been studied using institutional theory (Chen et al., 2021; Campbell, 2007). It has been noted that, institutional theoretical statements have one thing in common, that anything discovered at a higher level is utilized to explain processes and outcomes at a lower level of study (Amenta, 2005).

Sociologists like DiMaggio and Powell (1983) argue that institutional theory is the most influential theory in recent decades addressing issues of institutional development. Institutional theory recognizes that organizations and individuals operate within a society and, therefore, consider the social, rather than economic pressures on their activities (Rogers, 2007). It recognizes that individual and business practices are affected by the existence and operations of some forces in their industry or country (Musimenta, Nkundabanyanga, Akankunda & Nalukenge, 2017). These forces include, e.g. the legal system, other businesses and cultural settings and professional values. This influence is largely felt when individuals and organization is seeking to gain recognition and legitimacy respectively. Institutional theory is used to explain isomorphic pressures on property rate compliance in this study.

The concept of isomorphism is an essential tool for explaining procedures that encompass organizational life such as property rate compliance (Nartey, 2023). According to Mizruchi and Fein (1999) property owners can continuously aim to maintain and increase legitimacy through complying with forces from their society as means of survival. DiMaggio et al. (1983) identified three types of forces or pressures; coercive, normative and mimetic. These three mechanisms are not empirically different (Mizruchi et al., 1999; DiMaggio et

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al., 1983). Coercive pressures stem from pressures exerted by the tax collection body of the state, which in Ghana is the Ghana Revenue Authority. Mimetic pressures arise from emulating tax compliance attitude of successful peers and other influential stakeholders in their environment (Dingwerth, & Pattberg, 2009). Normative pressures describe the influence of cultural values, professional standards, associations and clubs and the effect of professional bodies (Sadress et al., 2019). It also specifies the acceptable way of doing things from a professional point of view (DiMaggio et al., 1983).

It is thus not surprising that prior related studies employed institutional theory. Institutional theory is linked to taxpayer's compliance in social marketing (Marandu et al., 2015), IFRS adoption by listed firms (Mantzari et al., 2017), tax compliance of SMEs (Sadress et al., 2019), corporate tax disclosures (Depoers, 2020), information system adoption (Martins & Picoto, 2020), firm performance among manufacturing firms (Yang & Kang, 2020), environmental performance (Kalyar et al., 2020) and tax compliance attitudes (Nartey, 2023). The present study stretches the institutional theory to the study of the determinants of property rate compliance among property owners. The institutional theory provides a clear understanding that strengthening isomorphic pressures which can compel property owners to perform their property rate obligations and hence avoid non-compliance (Nartey, 2023). The final theory employed is the Fischer's model which explains the last objective in this study.

Fischer's Model of Tax Compliance

Brooks (2001) asserted that there are factors that compile taxpayers to fulfil their tax obligations when due. Apart from economic and psychological

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factors stated earlier in this study, Brooks (2001) introduced another factor as demographic factors. Economic factors may include penalties, tax compliance cost and tax rate while psychological factors include personal traits such narcissism, individualism and perceptions of taxpayers. The third element which is demographic factors include age, gender and level of education according to Brooks (2001). It can be deduced that these factors were formulated out of Jackson and Milliron (2002) identified fourteen factors of tax compliance. Furthermore, Fischer et al. (1992) categorised these factors into a model with four groups.

Fischer's model has been segregated into four components to aid explain reasons behind a taxpayer's level of compliance. The groups are demographic factors, non-compliance opportunities, attitudes and perceptions of taxpayers and tax system (Fischer et al., 1992). The theory assumes that every taxpayer is likely to be motivated by any factors when complying with property rates. The demographic factors mentioned in the model included age, gender and the level of education the taxpayers. Similarly, attitudes and perceptions include fair distribution of government projects as well as fairness in the tax system. Moreover, non-compliance opportunities are those factors that a taxpayer takes advantage of in order to shrink the responsibility of paying tax. Some of them are occupation, reporting tax returns, etc. Lastly is tax structure or tax system. How easy or difficult is it to report tax return may be a turn on or turn off for a tax payer.

Empirically, Widianto (2015) employed the Fischer's model in ascertaining the relationship between demographic factors and individual tax compliance among taxpayers in Duren Sawit. The model helped explained that

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a significant relationship exists between the independent variables and dependent variables. Similarly, Vincent (2021) adopted the model in a study conducted in Nigeria to help develop a measurement for tax compliance. Other factors were included to suit the survey and help achieve the purpose of the study. In concluding the study, Fischer's model proved to be the appropriate model fit to explain the relationship between tax compliance and demographic factors.

Taking the foregoing argument in consideration, the model is adopted in a study because of the flexibility to include other factors that an author deems it best in the study. For instance, in the case of Vincent (2021), extra demographic factors were added to the available factors identified by Fischer et al. (1992). That is, based on the location and population of the study, the demographic factors can be expanded to suit the current situation. Additionally, the findings of a study can readily be adopted by policy makers and stakeholders because policies can be formulated based the characteristics of the people. Such policies are deemed best because it is targeted to a specific people based on their features and not a general policy when characteristics of the group is unknown (Lawan & Salisu, 2017).

Aside these advantages, there are some pitfalls with the model. Firstly, what is describes as demographic factors are still undergoing research? Moreover, demographic factors are unexhausted in reality. Different authors continue to include any factor to model as and when it is deemed fit for their study. For instance, Lawan et al. (2017) in the study included emotional intelligence as a demographic characteristic to help understand the population under study. Furthermore, the findings of a study that applied Fischer's model

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cannot be easily generalized in other jurisdictions because of the difference that may be identified among a group of people at a point in time. Every group of people have specific characteristics that uniquely identifies them from others. Therefore, adopting the findings of other studies in different part jurisdictions may not be realistic.

From Fischer's model, demographic factors such as gender and age may directly influence the compliance level of taxpayers. That is a taxpayers' gender (either a male or female) can affect their compliance. Similarly, the age in years of the taxpayer may influence the rate at which they comply (Mamum et al, 2014). The present study stretches the Fischer's model to the study of the determinants of property rate compliance among property owners. A result, this includes number of dependants and average monthly rental income as demographic features of the population. To add up, the model explains that, a taxpayer with a few number of dependants may be influenced to comply with property rates because of the lessened responsibilities. Again, a taxpayer who receive a rental income every month may have some motivation to comply with property rates.

Conceptual Review

This session presents a review of the concepts under study. It focuses on the key constructs, which includes awareness and knowledge of property rate, penalties, isomorphism, personality traits, demographic factors and property rate compliance. Out of this review, the conceptual framework for the study was developed.

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Property Rate Awareness and Knowledge

Knowledge of property taxes is described as having a basic understanding of the tax system (Kirchler et al., 2010). This is empathised by Hartikayanti et al. (2021) that paying taxes is a way for the community to participate in state growth and that non-compliance can hinder development. Without awareness and knowledge, the need for paying property rates is less understood by property owners. Property rate awareness and knowledge refers to property owner's ability to understand the various laws and regulations governing property rate in Ghana (Gordor, 2017). Therefore, taxpayers' education is an important tool to improve awareness and knowledge of the tax laws, role of taxes in nation building and the overall benefit to achieve Sustainable Development Goals (Palil et al., 2011).

According to Oladipupo et al. (2016) tax knowledge is the degree to which taxpayers are aware of or sensitive to tax laws. The knowledge and awareness of taxes helps taxpayers to understand all procedures used to file taxes, and comply with tax regulations, tax laws and tax policies (Hasseldine, Holland & Rijt, 2009). The general knowledge that taxpayers gain plays a significant role in their comprehension of tax obligations, particularly those relating to registration and filing requirements. According to article 41(j) of the 1992 constitution, it is the duty of every citizen to declare his income correctly to the right agent and honour all tax obligations.

For this reason, a massive educational campaign to increase knowledge among citizens is continually done. For instance, National Commission for Civic Education on 6th April 2022 commenced an educational tour throughout Ghana. Their aim was to increase the awareness and knowledge among

Ghanaians on the need to pay taxes emphasizing on property rates. The chairperson of the commission, Mrs. Kathleen Addy, mentioned in the opened ceremony that, taxes build a great nation and therefore the need for education to improve compliance. This would enhance understanding and confidence among property owners in fulfilling their duties as expected (Adbuli, 2001).

In this study, property rate awareness and knowledge is defined as the general understanding, responding and reacting to property rate. General understanding refers to the act of utmost knowledge of what entails property rate, the benefits derived from paying and the need to comply. As such, property owners are expected to quickly response to property rate when it falls due without pressure from MMDAs, tax officials and other stakeholders. Reacting to property rate explains the enthusiasm towards compliance. That is, logging unto the Unified Common Property Rate Platform to pay property rate annually without frequent notice of payment. Property rate knowledge is key as a determinant of property rate compliance.

Penalties

Tax sanctions and penalty is a punitive measure that the tax law imposes for committing an unlawful act or for the failure to carry out a necessary act, such as failing to file a return on time or filling out incorrect or undervalued returns (Oladipupo et al., 2016). Local Government Act 2016 numerates some unlawful acts that account for penalties and sanctions. They include; refusal to pay rates when due, wilful misrepresentation, inciting a person not to pay rates, employers deducting rate from employee's remuneration for self-interest and so on.

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According to the Local Government Act 2016, Act936, Penalty is the fine a property owner is liable because of non-compliance with property rate obligations. The liability on summary amounts to a fine of not more than twenty – five penalty units or imprisonment for not more than a month or to both fine and term of imprisonment. These serve as a deterrence to evading property rate among property owners. Penalties have been contextualized as acknowledging that punishment is available for non-compliance of property rate. It is to ascertain whether property owners have knowledge about penalties and the reason behind non-compliance when they have knowledge so that the right education is given to the right group of people.

Evidence from the WA Municipality, a hundred and two property owners were interviewed from the District Court as victims of non-compliance. Seventy-seven of them mentioned the awareness of property rate penalties; eighteen said they have no idea of sanctions and penalties while the reminder did not respond (Ayitey, Kuusaana, & Kidido, 2013). With this in mind, property owners in Kumasi Metropolis would be assessed to acknowledge if there is a relationship between property rate penalties and property rate compliance. Based on these evidences, penalties are chosen as a determinant through the lens of economic deterrence theory.

Isomorphism

Through the lens of institutional theory, isomorphism describes the intense forces that cause a population or organization's members to conform to institutional norms that are prevalent in a particular setting (Kabuye et al., 2021; DiMaggio et al., 1983). According to DiMaggio et al. (1983) practices that form part of an individual's life such property rate compliance is well understood

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through the concept of isomorphism. Isomorphic forces enable the depiction of homogenization processes within an organizational field (Depoers et al., 2020). These pressures can exist at both individual and organisational levels (Musimenta et al., 2017).

Units or organizations under the same environmental conditions tend to resemble another one (Jiang, Zheng & Wang, 2021). When organizations or individuals adopt positives values from another one, there is the tendency that tax compliance can be strengthen among them (Nartey, 2023). This means that, property rate compliance among property owners can be influenced through the forms of isomorphism. The three forms of isomorphic pressures are coercive, normative and mimetic.

Coercive pressures are authoritative forces imposed for action or persuasion. They are usually rules and regulations set up to guide the operations of an industry. Coercive forces can come from governments, legal bodies and social organizations (Kauppi & Hannibal, 2017). Contextually, it is defined as the regulations and legal systems that affect property rate compliance. For example, the Local Governance Act 2016 spills out the rules regulating property possessions and the compliance to property rate.

Normative pressures emerged originally from professionalism. In the context of relevance, isomorphism is connected to normative isomorphism, in the cases of trade associations, professional associations, and certifying bodies (Heugens & Lander, 2009). They are pressures from professional standards and values that influence the practices of firms and individuals. Normative pressure is the pressure exerted from professional standards and values that can influence

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the practices and cultures of a group of people. Empirically, normative pressure is linked to the role of social norms in tax compliance (Bobek, Hageman & Kelliher, 2013), taxpayer's compliance in social marketing (Marandu et al., 2015), environmental performance (Kalyar et al., 2020) and tax compliance attitudes (Nartey, 2023).

In an association, normative pressure is caused by group expectations (DiMaggio et al., 1983). These expectations are transmitted and gradually become values, practices and norms within the association through a relational network (Berrone, Fosfuri, Gelabert & Gomez-Mejia, 2013). Contextually, normative pressures refer to societal, professional and cultural values that affect property rate compliance among property owners. For instance, a professional body such as National Association of Residential Property Owners in Ghana has values and practices which requires members to abide and adhere to. Such values and practices have the tendency to influence property owners in their compliance with property rate.

Mimetic pressure is an act of imitating the actions, management style, and decisions of another in order to appear legitimate (DiMaggio et al., 1983). Also, when a person in a group tries to gain legitimacy by copying another's behaviour, structure, and decisions, this is called "mimetic pressure (DiMaggio et al., 1983). Individuals in the same environment under the same conditions are likely to imitate practices or norms of others who are deemed successful (Sadress et al., 2019). For the purpose of this study, mimetic isomorphism is the imitating behaviour among property owners. For instance, property owners in the same society may mimic each other's behaviour towards property rate compliance.

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Personality traits

Narcissism

Narcissism is the tendency to harbour grandiose and inflated self-views while devaluing others (Morf & Rhodewalt, 2001). Although definite definition of narcissism over the years have been the problem of most psychologists yet Emmons (1987); American Psychiatric Association (APA) (2000) and Olsen, Dworkis and Young (2014), define narcissism as a psychological construct of self-importance and uniqueness, entitlement, self-absorption, self-admiration, love for public audience. Other scientists in their systematic analysis to help define narcissism used some characteristics and behaviours.

As such, Raskin and Terry (1988) asserted that narcissist are individuals who are proven psychologically to exhibit extreme vanity, attention and admiration seeking, feelings of superiority, authority, bragging and manipulation. Moreover, narcissism can be traced to some positive traits such as authority, self-sufficiency, and superiority which has proven to affect leadership and promote organizational performance (Hogan & Kaiser, 2005; Maccoby, 2007). It is believed that narcissism is the answers given by individuals when measured on the narcissistic scale (Rosenthal, 2010). Other common narcissistic traits include having a strong sense of self-importance, experiencing fantasies about fame or glory, exaggerating self-abilities and craving admiration (Rusydi, 2021). Such individuals always want to be acknowledged as the best among peers, families and the society.

Existing studies have examined the effect of narcissism on financial outcomes such firm performance innovation, earnings per share and stock evaluation (Galasso & Simcoe, 2011; Olsen et al., 2014; Rusydi, 2021). These

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studies described narcissists as individuals who ascribe for self- esteemed or strong desire for recognition, affirmation, and praise (Resick, Weingargen & Hiller, 2009). In the simplest terms, one can think of narcissists as individuals seeking to achieve status and esteem (Campbell, Goodie & Foster, 2004). Much of their psychological and social lives is geared towards achieving self-esteem. In this study, we look at compliance level as one of the domains of narcissists' behaviour that may be affirmed by the striving for status and esteem. One might suspect that narcissists have a particular long-term interest in the decision to comply, because high compliance level will grant esteem and status based on the assertions that: status and esteem have heightened salience for narcissists (Campbell et al, 2004).

Narcissistic tendencies essentially reflect a lack of inner freedom because the self-esteem of more narcissistic individuals is 'enslaved' to social approval. In a decision-making context, they take decisions to foster an image of superiority regardless of their past experiences if only it leads to desired status. From the theory of planned behaviour, these behaviours are intrinsic and usually inform their decision-making behaviour. Their only reason to act is to gain public approval and admiration. They quickly agree to be advertising icons such as their faces appearing on billboards, fliers and cover pages (Ghorbani, Watson, Krauss, Bing & Kristl Davison, 2004).

In this study, narcissism means self- esteemed or strong desire for recognition, public attention, and praise (Resick et al., 2009). Property owners who view themselves as self- esteemed are likely to comply with property rate because of the applaud they want to gain from the public. Their focus may not to enable the local government undertake its projects but to gain admiration and

applauded for doing what is right in the society. Such persons hate to be embarrassed or disgraced in the mists of other because of the "highest-scale" they find themselves. Therefore, they will not wait to receive persuasions from tax officials before they pay rates when it falls due. It makes it essential to examine narcissism on property rate compliance.

Individualism

Data from many nations indicate increasing individualism, focusing on oneself rather than group well-being, with a corresponding decrease in collectivism as individualism is seen as a feature of narcissist (Santos, Varnum & Grossmann, 2017). There has been an extensive body of cross-cultural research that is grounded in Hofstede's typology of international culture. Out of the cultural dimensions identified by Hofstede, individualism-collectivism (IC) appears prominently in the literature perhaps because of its significant influence on social behaviour (Singelis, Triandis, Bhawuk & Gelfand, 1995). Individualism refers to an emphasis on individual goals, individual rights, autonomy, self-reliance, achievement orientation, and competitiveness (Ramamoorthy et al., 2004).

Komatsu, Rappleye and Silova (2019) defined individualism on the basis of how people value themselves and their groups/organizations. People with high individualistic values tend to care about self-actualization and career progress in the organization, whereas people with low individualistic values tend to value organizational benefits more than their interest (Wu, 2006). According to Agyei et al. (2019), individualism is associated with protestants who are believed to promote individualism (Stulz & Rohan, 2003). Based on the social support hypothesis, it is probable that a protestant who is financially

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sound would enjoy his or her wealth alone and longer without supporting others and the community as a whole

Individualism is an essential tool when one is understudying the participation of persons in the society. Property owners' attitude towards property compliance can be explained through individualism. In this context, individualism is defined as property owners who take decisions based on self-gain and not collective gain. From the theory of planned behaviour, individualism is viewed as an attitude inherited in property owners such that the development of the community via property rate revenue is not influenced by others but decision is taken solely.

People in individualistic culture are more person-centric (Hassan, Shiu, & Parry, 2016) and social behaviour tends to be dictated by the attitudes and preferences of individuals (Cherry, 2020) instead of being more influenced by the opinions and judgments from others (e.g., family, friends, and religious group) (Kacen & Lee, 2002; Triandis, McCusker & Hui, 1990). As individualism is associated with independence from others and considering personal interests more important such as benefit of complying to property rate individually than that of the group, therefore property rate compliance might be influenced by individualist's self-decision, opinion, pressure, and judgement. That is to say, individualists are motivated by self-gain and less of collective gain (Ali et al., 2020).

Demographic Factors

Many researchers in the last few decades have conducted studies to examine the relationship between tax compliance and demographic factors (Fredick & Peter, 2019). These authors have outlined the importance of

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assessing the demographic characteristics of a population before concluding in a study. According to Jackson and Milliron (2002), some major demographic factors that have proven to have relationship with tax compliance include age, gender and educational level. Evidently, these studies showed a relationship between demographic variables and tax compliance (Widianto, 2015; Augustine & Enyi, 2020). Basing the argument on Fischer's model, demographic factors indirectly affect tax compliance (Fischer et al., 1992). Indirect influence when a tax payer decision to comply is based on factors such as age, gender and educational level (Fredick & Peter, 2019). However, factors such as income level, income source and occupational status are identified as non-compliance opportunities.

Expanding the Fischer's model where demographic factors are in exhaustive and what are meant by demographic characteristics are still undergoing research, therefore this study has identified number of dependants and average monthly rental income as demographic factors. Demographic characteristics are distinct features that describe a population at a particular period (Klimczuk, 2021). That is, features that can be attributed to a group of particular of people at a particular can be referred to as demographic characteristics. Integrating from Fischer's model, the study can expand the model to include other demographic factors deemed relevant for the study. According to Vincent (2021), important demographic characteristics can be presented on the model provided the location and population of the study make it necessary. Considering the above, number of dependants and average monthly rental income have been adopted in this study as demographics.

Number of dependents have the potency of affecting property rate compliance. Number of dependants are persons that a property owner is responsible for. To add up, dependents refer to persons who rely financially on another for survival (Ghana Statistical Service, 2020). In the context of this study, number of dependents is a demographic factor describing property owners in Kumasi Metropolis. The study seeks to examine the relationship between demographic factor (number of dependents) and property rate compliance as identified in previous studies. In this study, the purpose is to observe the link between a high or low number of dependents and property rate compliance. The number of dependents ranges from nil, one-three, four-six, seven-nine, to ten and above (Ghana Statistical Service, 2020). The other demographic used in this study is average monthly rental income.

Average monthly rental income level refers to the monthly allowance a property owner receives as a result of using the property for commercial purposes. Property owners who lend out part of their property for rental purposes receive returns in the form of income usually paid on annual basis (Ghana Statistical Service, 2020). Income levels have been identified to have a relationship with compliance. For instance, Durham, Manly and Ritsema (2014), conducted a study to examine the relationship between income status and compliance. The findings showed that there is a significant relationship between the variables. That is, an increase or decrease in income can influence a tax payer compliance level. Based on data from Ghana Statistical Service (2020), the rental income ranges from 250 and below, 251-500, 501-750, 751950 to 951 and above in this study. Next is the dependent variable, property rate compliance.

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Property Rate Compliance

The difficulty in complying with tax law is an age-related problem, since no one enjoys paying taxes (Amoh & Ali-Nakyea, 2019). Finding solutions to non-compliance with tax obligations has been a difficulty for governments and tax authorities around the world (Chebusit, Namusonge, Oteki & Kipkoech, 2014). From a broader viewpoint, property rate compliance is the act of completing property tax returns and related tax documentations with some level of honesty, enough property tax knowledge, and the capacity to use this knowledge in a timely and accurate manner while preserving adequate records (Palil et al., 2011). This illustrates the need for property rate knowledge among property owners.

Property rate compliance can be considered in three distinct types of compliance such as payment compliance, filing compliance and reporting compliance (Brown & Mazur, 2003). Boamah et al. (2016) explains property rate compliance as the perception of property owners of the property rate system, expectations and the readiness to pay property rate. Property owners may have the knowledge of property rate but the willingness to pay may not exist. Some of them do not see the need and benefit of property rate, therefore penalties and sanctions can shape their mind set in that regard. However, both supply and demand side of compliance view tax compliance as the means of adhering to the tax laws, which varies from one country to another (Chebusit et al., 2014).

In this study, property rate compliance is the willingness to follow property rate laws without enforcement whiles reporting rates on time and paying the correct amount. When any individual or business fails to; file their

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tax return at the appropriate dates, report every profit, correctly calculate taxes due and pay taxes according to tax laws of Ghana is considered non-compliant. Non- compliance attracts fines and penalties to punish victims, which also serve as deterrence to other property owners. For this reason, property rate awareness and knowledge, penalties, isomorphism, narcissism and individualism are examined as determinants of property rate compliance.

Empirical Review

Level of Property Rate Awareness and Knowledge

Palil et al. (2011) conducted a study to ascertain the importance of tax knowledge in determining tax compliance behaviour in self-assessment system (SAS) in Malaysia. Randomly, the surveys were distributed to individual taxpayers from telephone directories throughout Malaysia. At the end of the survey, 1073 responses were collected. T-test and ANOVA were used to analysis the demographics (such as gender, ethnics, educational level and income level) of taxpayer's while multiple regressions analysed the relationship between tax knowledge and tax compliance. After validity and reliability criteria were met, the results supported that tax knowledge had a significant impact on compliance both in direct and hypothetical questions. The study filled the gap that knowledge about employment income, awareness of offences, penalties and fines, taxpayers' responsibilities and rights, child relief and rebates, appeared to be significantly correlated with tax compliance behaviour (Eriksen & Fallan, 1996).

Although Palil et al. (2011) used an adequate sample size to identify the level or extent of property awareness and knowledge in Malaysia but failed to employ a relevant theory in the study. Theories can help ascertain the

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relationship between variables as well as produce well-founded findings. Theory of planned behaviour could be argued as the best theory for this study (Atawodi et al., 2012). This is based on the convention that majority of prior studies that focused on compliance made use of the theory of planned behaviour (Oladipupo et al., 2016). It also recommended that tax authorities should attach some level of relevance to tax knowledge in assisting with the strategies for tax education programmes, simplifying tax systems and developing understanding of the behaviour of taxpayers.

In Nigeria, a study conducted by Oladipupo et al. (2016) was to investigate the influence of tax payers' knowledge on tax compliance among SMEs' owners. The study was conducted through a survey research design while adopting questionnaires as instruments. The authors distributed 400 questionnaires but two hundred and seventy-seven (277) were retrieved and analysed. Using Statistical Package f or Social Sciences (SPSS), the data obtained were analysed. Both the descriptive statistics and Ordinary Least Square (OLS) multiple regression analysis were employed. The findings showed a positive significant relationship between knowledge and tax compliance. That is to say, knowledge has a high tendency to promote tax compliance.

Furthermore, Twum, Amaniampong, Assabil, Adombire, Edisi and Akutteh (2020) conducted a study to which included 130 managers and owners of SMEs. The respondents took part in a tax education campaign organised by the Ghana Revenue Authority in the Nkawkaw Municipality. The aim was to examine the effect of the various dimensions of tax knowledge: tax responsibilities and rights, employment income tax, business income tax, and

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awareness of sanctions on tax compliance. Smart PLS was employed to analyse the data. The results of the survey confirmed the hypotheses. The results showed that tax knowledge has a positive and significant relationship with tax compliance in the SME sector. Nonetheless, the findings showed the extent of property rate knowledge among SMEs. Moreover, just like Palil et al. (2011), no relevant theory underpinned the study, and this might influence overall quality of the study (Ravitch et al., 2019). The study recommended the use of deliberate education on tax to enhance tax knowledge in an attempt to improve compliance among SMEs in the developing country context.

Awunyo-Vitor, Osae, and Donani (2015) conducted a study in Ashanti Region of Ghana to investigate the impact of property rate awareness on property rate compliance. A sample of 540 respondents from one municipal and five district assemblies within the region was determined using the multi-stage sampling technique. SPSS and STATA were the statistical tools employed. SPPS analysed the descriptive statistics while STATA was employed to analyse the data using the probit regression model. The findings revealed that most respondents who defaulted were not aware or had less knowledge about the responsibility to comply with property rates. It was recommended to tax authorities to consciously increase awareness and knowledge of property rates.

The study did not specifically show how the sample size will be selected from the municipal and five district assemblies. The multi-stage sampling technique was not needed because the authors did not compare the results from the five assemblies which is usually the reason for one's choice of the above sampling technique. The recommendation to tax authorities was clearly stated but means of consciously increasing awareness and knowledge of property rates

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were not provided. Some of the means will be to suggest community to community education as well as incorporating the importance of tax compliance into schools' curricula. This has proven to yield high compliance among tax payers in Semarang City (Sempurna & Damajanti, 2023)

Meidawati and Azmi (2019) examined the factors that may affect the tax reporting compliance of taxpayers who are self-employed or provide their services on contract basis. Factors such as level of awareness, tax knowledge and tax sanction are the independent variables employed in the study. Multiple linear regression was the regression model used in this study. The sample size consisted of 47 individual taxpayers while integrating the theory of Attribution. The findings showed that the level of awareness had a positive and significant influence on tax reporting compliance of the individual taxpayers at KPP Pratama Pontianak. The study found that tax knowledge and tax sanction had no relationship toward tax reporting compliance of the self-employed.

The general level of awareness of tax payers were examined unlike in the case of Twum et al. (2020). The authors recommended to stakeholders who have interest in the compliance of self-employed should disseminate more information and give follow-up consultation to maximize the compliance. The objective two of the study which was to examine the relationship between tax knowledge and tax compliance was not met. Contributing factors may include small sample size and the use of SPSS to analyse the data collected. This is because, in the case of Hartikayanti et al. (2021), a large sample size of 448 respondents in addition to the use of Smart PLS found the relationship between tax knowledge and tax compliance.

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Hartikayanti et al. (2021) sought to examine the influence of property tax knowledge, moral obligations, taxpayer awareness, and local government service quality on tax compliance. Questionnaires were used as instruments in study. The accidental sampling method was employed to collect data from 499 respondents. At the end of the data collection, 448 questionnaires were retrieved. The structural equation modelling (SEM) was used to analyse the data collected employing Smart PLS. The results indicated that moral obligations and property tax knowledge have a positive and significant influenced on land and building tax compliance, meanwhile on land and building tax compliance is negatively affected by awareness and service quality. Therefore, the government needs to pay adequate attention to the improvement of moral obligations and property knowledge as a means to increase property rate compliance level.

The hypothesis test result indicated that moral obligations and property tax knowledge have a positive and significant influenced on property rate compliance, nonetheless, the findings did not show the level of land and building tax compliance among SMEs. Moreover, just like Awunyo-Vitor et al. (2015), no relevant theory underpinned the study, and this might influence overall quality of the study (Ravitch et al., 2019). The partial lest squares structural equation modelling (PLS-SEM) employed may be assessed to be robust compared to other regression model (Hair, Risher, Sarstedt & Ringle, 2019; Saunders et al., 2015). It recommended that further studies may test other psychological and economic factors such as penalties on property rate compliance (Oladipupo et al., 2016).

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Similarly, Adaletey et al. (2022) a study was conducted to examine factors that improve property tax and tax system for revenue mobilization and accountability. It adopted the quantitative method. Using a simple random sampling technique, a sample of 120 property owners were the respondents. The results of the regression analysis indicated that, awareness and knowledge of tax laws and property tax compliance behaviours have a positive relationship. Again, it recommended further education on property tax and its concept to citizens highlighting the importance of property registration.

The results of the regression analysis indicated that, awareness and knowledge of tax laws and property tax compliance behaviours have a positive relationship which was constant with the findings of Hartikayanti et al. (2021). The authors failed to integrate a theory to the study. How the sample size of 120 property owners were obtained was not illustrated or stated in the study. The reason behind the choice of random sample technique was revealed in th study. In constant with Awunyo-Vitor et al. (2015), the means of achieving the recommendation was not reported in the study. Lastly, the limitations to the study were not captured when every research is deemed to have at least one limitation such as the variables used in the study.

Taking the foregoing in to accounts, Sempurna et al. (2023) examined the effect of attitudes, tax sanctions, and tax awareness on land and building compliance of taxes in Semarang City. Using convenience sampling method, data were collected from respondents through questionnaire directly at land and building payment places. Respondents were asked to answer questions relating to the variables of taxpayer attitudes, taxpayer awareness, tax sanctions, and land and building compliance. Data collected were analyzed using multiple

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linear regression models. This study found a positive influence of tax penalties and taxpayer awareness on tax compliance, but no effect of taxpayer attitudes taxpayer compliance in Semarang city.

The result showed that the variables used in the study are few factors that affects taxpayer compliance, therefore other variables may be tested to ascertain the relationship with tax compliance. It was suggested that further research can used land and building owners as the unit analysis by engaging them directly at their premises instead of land and building payment places. No theory was employed to support the hypothesis. Theories such as theory of planned behaviour, economic deterrence may be relevant in the study (Allingham et al., 1972; Ajzen, 1991). The use of convenience sampling method is not recommended in quantitative studies but qualitative studies (Stratton, 2021). This could lead to bias in the selection of respondents and lack of clear generalization (Noor, Tajik & Golzar, 2022).

To overcome the limitation of the above study, Mannan (2020) integrated economic deterrence theory, fiscal exchange theory and optimal tax theory to explain the relationship the between the independent variables and the dependent variable. Quantitatively, questionnaires were distributed to 376 income taxpayers in Bangladesh. Ordered logistic regression model was used to analyse the data collected. The purpose of the study was to identify factors that affect compliance of individual income taxpayers in Bangladesh. The factors such as perceived fairness of the tax system, the extent of penalty, taxpayer's perception of government spending and the level of awareness had positive and significant relationships with compliance. The authors stated that tax evasion and non-compliance is unavoidable in each general public or

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country, therefore, it is worthwhile to recommend that the above approach be examined in other jurisdictions.

Vincent (2021) assessed SMEs tax non-compliance behaviour in Sub Saharan Africa (SSA): an evidence from Nigeria. Tax system complexity, tax deterrence sanction, tax non-compliance opportunity, tax information and level of awareness perception were the independent variables while tax compliance behaviour was the dependent variable. Behavioural economics theory was used to establish the relationships. OLS was used to analyze the data. A sample of 392 participants were selected from all geopolitical zones of Nigeria. The findings of the study were in line with that of Mannan (2020) although the studies were conducted in different jurisdictions. The study revealed that tax system complexity, tax deterrence sanction, tax non-compliance opportunity, tax information and level of awareness perception are relevant determinants of tax compliance. The authors recommended that future study may consider the use of PLS-SEM ahead of OLS as data analysis technique.

Penalties and Property Rate Compliance

A study conducted by Oladipupo et al. (2016), examined the impacts of tax knowledge and penalties on tax compliance among SMEs owners in Nigeria using a survey research design. Psychological and deterrence theories were employed in the study. A sample size of 277 SMEs operators were the respondents to the study. Ordinary Least Square regression model was used to analyse data obtained from questionnaire. The findings showed that both independent variables had a significant impact on tax compliance. Thus, there is a relationship between tax knowledge and penalties and tax compliance.

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Therefore, Government should do everything possible to increase public knowledge on tax and as well as the availability of penalties when one defaults.

The authors recommended that the government should incorporate tax knowledge in to schools' curricula so that the important of tax will be known from the scratch. This recommendation is in line with that of Sempurna et al. (2023). The study did not specifically show the sampling technique used. It could have employed stratified, systematic or simple random because the study was a quantitative one (Sharma, 2017). No limitations to the study were stated in the study. Every researcher is required to sincerely present limitations to the study conducted so that future studies may dwell on it to produce a better version of the study (Ross & Bibler Zaidi, 2019).

In Malaysia, Sritharan and Salawati (2019) examined the relationship between economic factors and tax compliance behaviour of individual taxpayers. The independent variables included probability of being audited, perception on government spending and perception on equity and fairness and penalty rates. Pearson correlation and multiple regression analysis were employed to analyse the data. A sample of 419 respondents were selected for the study using convenient sampling technique. The results of the study indicated that probability of being audited, penalty rate and perception on government spending an individual's personal financial position are the variable that influenced individual tax payers' tax compliance behaviour in Malaysia. Furthermore, the finding was in support of Allingham et al. (1972) theory of economic deterrence which highlights that probability of being audited and penalty rate will increase the level of tax compliance.

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Although the finding was in line with the theory of economic deterrence yet the study did not employ any theory to support the hypotheses stipulated. The convenient sampling technique employed is best for qualitative and not quantitative research. This could lead to bias in the selection of respondents and lack of clear generalization (Noor et al., 2022). The study failed to numerate any recommendation for both future studies and stakeholders. However, based on the findings, the study could have recommended that, increasing probability of being audited and imposing penalties for defaulting tax payers by tax authorities may lead to a high level of tax compliance as recommended by Anyaduba et al.

(2019).

Youde and Lim (2019) assessed several determinants of tax compliance perspectives among medium taxpayers. These independent variables were tax law enforcement, penalties, tax awareness and trust in tax authority. Using ordered logit model, the data was analysed. A sample size of 371 medium taxpayers in Cambodia were the respondents. The results indicated that tax law enforcement, penalties, tax awareness and trust in tax authority are the main determinants that increase medium taxpayers' high-compliance perspectives. These findings will provide guidance for policymakers and stakeholders in enhancing tax compliance.

The finding of the study was in line with the study conducted by Sritharan et al. (2019) in Malaysia. This correlation can be attributed to the fact that both studies were conducted in the same continent, Asia. The sampling technique employed to arrive at the sample size was not indicated in the study which is not the best (Sharma, 2017). Also, theories were not established to

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support the hypothesis. The key element omitted in the study just like the research conducted by Sritharan et al. (2019) is recommendation. No recommendation was made available for future studies and stakeholders in decision-making policies that may affect the compliance level of medium-tax payers.

Meidawati et al. (2019) aimed to identify factors that affect the tax reporting compliance of individual taxpayers who are self-employed. The variables employed include level of awareness, tax knowledge and tax sanction. 47 individual taxpayers were the respondents of the questionnaire. The regression model used in this study was multiple linear regression using SPSS. Theory of Attribution integrated the study. The results indicated that level of awareness had a positive and significant influence on tax reporting compliance of the individual taxpayers while tax knowledge and tax sanction had no effect on tax reporting compliance of the individual taxpayers who are self-employed. The study recommended that interested parties or stakeholders can increase the level compliance among self-employed by disseminating information on tax compliance.

Although the above study was conducted in Indonesia found in Asia yet the findings did not confirm the findings of Sritharan et al. (2019) and Youde et al. (2019). These contradictions may be attributed to the sample size of 47 tax payers as well as the use of multiple linear regression using SPSS. In instances where the sample is small like in the study of Meidawati et al. (2019), the study could have adopted the PLS-SEM to analysis data because PLS-SEM has the feature to analysis small data. The study recommended intensive dissemination of information and education as oppose to increasing probability

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of being audited, tax sanction and imposing penalties for defaulting tax payers which has been proven to influence the level of tax compliance in Malaysia and Cambodia (Sritharan et al., 2019; Youde et al., 2019).

Anyaduba et al. (2019) examined the determinants of tax compliance behaviour under the self-assessment scheme in Nigeria. Determinants such as tax audit, awareness of offences, penalties, simplicity of tax administration and returns, tax knowledge and taxpayers' integrity were examined. Descriptive statistics, Analysis of Variance (ANOVA) and the Ordinary least square (OLS) regression technique were adopted. A sample size of 550 respondents were employed in the study. The theory of economic deterrence was employed. The findings indicated that there is a positive and significant relationship between tax audit, awareness of offences and penalties and tax compliance behaviour under the self-assessment scheme. The study suggested that the tax authorities should strengthen their ability to conduct tax audits, make available tax officials to support tax audit activities and increase media awareness of the various offences.

Oladele, Aribaba, Ahmodu, Yusuff and Alade (2019) conducted a study to assess the impact of tax enforcement tools as panacea for improving tax compliance in the Ondo State, Nigeria. These enforcement tools included tax audit, tax penalty and tax amnesty which were employed as the independent variables. Both neoclassical and economic deterrence theory was adopted to establish the relationship among the variables. Judgemental sampling techniques to select the sample of 150 senior and junior staff of the revenue service of Ondo State. Ordinary least square regression technique was used to test the hypothesis of the study. Quantitatively, the study adopted primary data

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sourced through distribution of structured questionnaire. The findings implied that a percentage increase in tax audit and tax penalty will lead to an increase in tax compliance in Ondo State. Future research is encouraged to examine tax payers' positions in this regard, and it may be attempted to use secondary data to further support the submission of this study.

The findings is in alignment with the theory of economic deterrence (Allingham et al., 1972). The theory stipulates that probability of being audited and penalty rate may influence the level of tax compliance among tax payers. Judgemental sampling technique is usually best for qualitative studies and not quantitative (Sharma, 2017). The authors could have employed techniques such as stratified, systematic and simple random in survey research. The limitations to the study were available as well as suggestions for further research. The authors failed to employ the right respondents to the questionnaire. The right group of people needed for the study were tax payers and not senior and junior staff of the revenue service of Ondo State because tax payers contribute to tax revenue (Rahmayanti et al., 2020).

According to Rahmayanti et al. (2020) a research was conducted to empirically examine the impact of tax penalties, tax audits, and tax awareness of corporate tax compliance moderated by compliant intentions. The independent variables were tax penalties, tax audits, and tax awareness while compliant intentions was employed as a moderator. Convenience sampling technique was used attain a sample of 142 corporate taxpayers from the population of taxpayers in North Banjarmasin Tax Office. Multiple linear regression (MRA) and moderated regression analysis (MRA) were used in analyzing the data. The results showed that tax penalties, tax audits, and tax

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awareness positively affected corporate tax compliance. However, the compliant intention did not moderate the effects due to the applied tax penalties, audits and awareness on tax compliance.

The study considered corporate tax payers which help filled in the gap of Oladele et al. (2019). Although a moderating variable was employed but it did to affect the direct relationship between tax penalties, tax audits, and tax awareness and tax compliance. This may be attributed to the theory of economic deterrence which highlights that, probability of being audited and penalty rate may affect the level of tax compliance among tax payers. Again, the use of convenience sampling technique is not the best for quantitative studies but qualitative studies because this could lead to bias in the selection of respondents and lack of clear generalization (Noor et al., 2022). Recommendations suggested by Anyanduba et al. (2019) could be employed because both studies were conducted in the same jurisdictions as well as their findings.

A study conducted by Anto, Husin, Hamid and Bulan (2021) determined and analysed the effect of tax awareness, tax knowledge, tax sanctions, and public service accountability on taxpayer compliance in Kendari City. The accidental sampling technique was used to collect data from motor vehicle taxpayers. Using multiple linear regression, the study indicated that taxpayers' awareness, tax knowledge, tax sanctions, and public service accountability had positive and significant influence on motor vehicle taxpayer compliance. This means that the higher the level of taxpayers' awareness, tax knowledge, tax sanctions, and public service accountability, the higher the tax revenue generated from motor vehicle tax.

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The study lacks the right sampling technique as it employed the accidental sampling technique. This sampling technique is also best for qualitative studies and not quantitative studies (Sharma, 2017). The alternative sampling techniques include stratified, systematic and simple random in survey research. No theory was introduced to establish the relationship among the variables of study. Again, economic deterrence theory may be deemed the right theory to employ because of the economic nature of the independent variables (Allingham et al., 1972). Furthermore, the study lacks recommendations for future studies and stakeholders in policy making on motor vehicle compliance.

Vincent (2021) assessed SMEs tax non-compliance behaviour in Sub Saharan Africa (SSA) specifically, Nigeria. The determinants assessed were tax system complexity, tax deterrence sanction, tax non-compliance opportunity, tax information, tax attitude and level of awareness perception. An initial pilot survey of 53 respondents was used to test for reliability and validity assurances. Ordinary least squares (OLS) model was employed to analyze the data. A sample size of 392 respondents from all geopolitical zones of Nigeria were engaged in the study. The theory of behavioral economics theory aided explain the relationship among the variables. The findings of the study is similar to that of Anto et al. (2021), however the studies were conducted in different jurisdictions. The study revealed that tax system complexity, tax deterrence sanction, tax non-compliance opportunity, tax information and level of awareness perception are relevant factors that influenced compliance. The authors recommended that future study may consider the use of PLS-SEM ahead of OLS as a data analysis technique. Other measures of tax compliance

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such as psychological factors or personal traits may be used in other studies to ascertain relationships.

Moreover, Hayat, Salameh, Mamun, Helmi Ali and Makhbul (2022) conducted a study to analysed perceived fairness of the tax system, tax penalties, and tax awareness mediated by the intention to comply and tax compliance behaviour in Malaysia. With a quantitative approach, the data were collected using the survey method and analysed using the dual-stage methods of partial least squares structural equation modelling (PLS-SEM) and artificial neural network (ANN). The analysis results showed that the perceived fairness of the tax system, tax penalties, and tax awareness were significantly related to the intention to comply with the tax rules and regulations. Furthermore, the intention to comply with the tax system significantly influenced tax compliance behaviour. The ANN analysis confirms that tax awareness, tax penalties, and fairness perception are the most important factors influencing tax compliance. Future studies may include samples from countries to explain if these factors are applicable there.

The authors failed to support the study with theories such as theory of planned behaviour and the economic deterrence theory because both economic and psychological factors were employed as variables. Based on the limitations and recommendations of Vincent (2021), the study used PLS-SEM yet similar results were obtained between the studies although both studies employed different sample size at different jurisdiction. Furthermore, the sampling technique used not stated. This can lead future researchers astray especially when they want to obtain a similar result.

Isomorphism and Property Rate Compliance

Mantzari et al. (2017) conducted a study to examine the motivations for International Financial Reporting Standards (IFRS) adoption in Greek non listed firms. Coercive and hegemonic pressures, were used as independent variables in the study. Coercive and hegemonic pressures were operationalized as powerful institutional constituents that interact with organisations' strategic interests. A sample size of 391managers and senior staff of non-listed firms in Greek were employed. The study adopted both qualitative and quantitative in order to understand the relationship from both perspectives. The neo-institutional theory was integrated to establish the relationship.

Using data from a cross-sectional survey and from interviews with senior managers, the analysis indicated a positive relationship. Through the sights of neo-institutional theory, the results established that the motivations to adopt IFRS in Greece is positively influenced by coercive and hegemonic pressure, which are exerted by powerful institutional constituents as they interact with organization's strategic interests at the international and national level. The study also found that states regulatory obligations and pressures from parent corporations influence their subsidiaries towards the implementation of IFRS.

Although the sample size for the study represented the population however the sampling technique was not stated. The means of selecting the 391 participants was not indicated. It could be poised that the authors were bias especially in selecting respondents to be interviewed. The limitations to the study which is important for future studies were missing in the research (Ross et al., 2019). Above all the authors rightly adopted both quantitative and

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qualitative studies in examine the relationship. Mixed method is useful in integrating the advantages of quantitative and qualitative methodologies by collecting data from wider populations and gaining more in-depth understanding of people's behaviour (Kendall, 2008).

Similarly, Sadress et al. (2019) examined the factors that affect tax compliance attitude of small business enterprises (SBEs) in Uganda. The factors examined were attitude towards electronic tax system, adoption of electronic tax system and isomorphic forces (coercive, normative and mimetic). The study was underpinned by technology acceptance model, institutional theory and theory of reasoned action. A survey research design was used adopted. A sample size of 214 managers of small business enterprises (SBEs) in Uganda were the respondents to the questionnaire. With the use of SPSS, cross-sectional and correlational approach were employed to analysis the data. A 6-point Likert scale was used in answering the questions. The questionnaire were tested for validity and reliability using the content validity index and Cronbach's alpha.

The results showed several significant relationships. Attitude towards electronic tax system significantly affected tax compliance. Also, there exist a relationship between attitude towards adoption electronic tax system and tax compliance. Furthermore, there is a significant link between isomorphism and tax compliance. However isomorphic forces have a high predictive power of tax compliance as compared with attitude towards electronic tax system. Further, coercive, normative and mimetic isomorphism as constructs of isomorphic forces is significantly associated with tax compliance. The sampling technique that was not indicated in the study of Mantzari et al. (2017)

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was clearly stated in the above. The participants of the study were randomly selected. Because the study was cross-sectional, there is a disadvantage that the behaviour of respondents may not be analyse over a period of time (Levin, 2006).

Furthermore, Depoers et al. (2020) analysed the relationship between institutional pressures and the level of disclosure of tax reconciliation. The independent variables were operationalized as follows: coercive pressures - the state as a shareholder, normative pressures – auditing profession and mimetic pressures – industry reporting practices. The study was underpinned by neo-institutional theory and corporate disclosure policy. The study dwelled on an empirical archival approach. A sample size of 120 companies listed on the Paris stock exchange were selected. A regression model was used to analyse and interpret data predictive research models. First, coercive pressures (the state as a shareholder) have a positive and significant relationship with tax reconciliation. Furthermore, normative pressures (auditing profession) may influence tax reconciliation. Lastly, mimetic pressures (industry reporting practices) may affect tax reconciliation significantly.

The secondary research design approach was good but a primary study is preferable as adopted by Sadress et al. (2019). This is because past or historical data used in the study may not feature actual and current reflections (Jones, 2010). Also, data collected through primary studies possess some flexibility that allows addition and removal to suit the concepts of interest (Higgins & Taylor, 2009). The theories underpinning the study could have included institutional theory because the limitation to neo-institutional theory. Although neo-institutional theory of institutions focuses on the constraining and

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enabling effects of formal and informal rules on institutions (Meyer et al., 1977) yet the theory does not factor the influence of social environment on these institutions.

Again, Marandu et al. (2015) conducted a study similar to that of Depoers et al. (2020). The study reviewed the factors that determine compliance among tax payers with the focus on social marketing. The authors employed a systematic process to selected studies to be included in the analysis. An archival data was obtained from 18 empirical studies published between 1985 and 2012 from across the globe. Behavioural theories used included Allingham et al. (1972) Model, Institutional Anomie Theory, and Theory of Planned Behaviour. The findings made a revelation that attitudinal, normative and subjective were the main determinants of tax compliance. It was recommended that tax policy makers should avoid intensive use of conventional coercive pressures (subjective control factors) to influence tax compliance, instead encourage voluntary tax compliance through change of attitudes and norms.

Filling in the gap, Musimenta et al. (2017) conducted a primary study with the purpose to establish the relationship between tax fairness, isomorphic forces, strategic responses and tax compliance among SMEs managers and tax officials in Uganda. The theories adopted included tax fairness, institutional theory and typology of strategic responses. A regression model was used to analyse the data. The purpose of the study was achieved. On the demand side, tax fairness is predictive factor of tax compliance among SMEs while tax fairness did not influence tax compliance on the supply side. Also, on the demand side, isomorphic forces can influence the compliance attitude of SME managers as well as on the supply side. Finally, on the supply side, strategic

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responses have a significant relationship with tax compliance however it is not the same on demand side.

Moreover, Yang et al. (2020) conducted a study to evaluate factors that affect environmental and financial performance of manufacturing firms. The independent variables as well as moderators were mimetic pressure, quality management practices, and environmental management practices. Significantly, the study breaches the gap between companies' adoption and the use of these practices to improve corporate performance. The study was conducted in US. The study was underpinned by institutional theory. The quantitative approach to research was employed. 212 answers were polled as data from the manufacturing firms. Since the research constructs were changed from prior studies, their validity and reliability were validated and deemed adequate for further research. The questionnaire was tested for validity and reliability because research constructs were adopted from prior studies.

The PLS-SEM was used to analysis the data polled in the survey. Assessing the structural interactions among the construct, the study found that mimetic pressures have a strong positive relationship with environmental management practices however, mimetic pressures do not influence quality management practices. Also, quality management practices are relevant in promoting firm's performance and encouraging environmental performance. However, environmental management strategies do not affect the financial performance directly, but there is a relationship when the path is moderated by environmental performance.

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Following the trend in the use of PLS-SEM, Acquah, Essel, Baah, Agyabeng-Mensah and Afum (2021) examined isomorphic pressures that influence green procurement, green product and process innovations of manufacturing small-and medium-sized enterprises. The study was underpinned by institutional and stakeholder theories. Using a survey research design, PLSSEM was employed to analyse data. The study employed institutional and stakeholder theories. A sample size of 278 Ghanaian manufacturing enterprises responded to 322 questionnaires representing an 80% response rate. Coercive pressures significantly influence the adoption of green procurement, green product and process innovations. Also, there is a relationship between mimetic pressures and the adoption of green procurement, green product and process innovations

Another survey was conducted by Nartey (2023) to answer the question: why do people pay tax? Specifically, the study assessed tax compliance behaviour of both SMEs (supply side) and tax authorities (demand side) in Ghana through isomorphism and tax fairness. Theory of reasoned action and utility theory underpinned the investigation. A sample size of 233 respondents were employed. Out of the 233 participants, 169 consisted SME managers while 64 represented tax officials of the Ghana Revenue Authority (GRA). The questionnaire distributed to both parties were anchored on a seven-point Likert scale. The analysis was performed using Covariance-based structural equations modelling (AMOS Graphics version 23). The results indicated that isomorphism (mimetic, coercive, and normative isomorphism) and tax fairness have significant influence on tax compliance.

The author clearly stated the limitations to the study which is required of every researcher to enhance future studies (Ross et al, 2019). The sampling technique employed to select the study participants was not indicated. Sampling techniques suitable for quantitative studies include stratified, systematic or simple random (Sharma, 2017). Although the study was underpinned by theories yet institutional theory is recommended especially in the case of isomorphism (Musimenta et al., 2017). Sociologists like DiMaggio et al. (1983) argue that institutional theory is the most influential theory in recent decades addressing issues of institutional development in this study GRA. In the recent times, PLS-SEM is prefer to CoB-SEM because of its robustness (Hair, Matthews, Matthews & Sarstedt, 2017).

Nsiah-Sarfo, Ofori and Agyapong (2023) determined the factors of sustainable procurement among public sector organisations in Ghana. Specifically, the study examined the relationship among isomorphism (coercive, normative and mimetic pressures) and sustainable leadership and sustainable procurement. The institutional theory was employed in the study. A sample size of 249 was employed. The questionnaire was anchored on a five point Likert scale. Partial least squares structural equation modelling (PLSSEM) was used to test the hypotheses formulated. The results showed that isomorphism and sustainable leadership play a substantial role in sustainable procurement implementation. Based on the findings, coercive and mimetic forces can foster a culture of ethical responsibility that contribute to social and environmental procurement.

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Narcissism and Property Rate Compliance

Olsen et al. (2014) investigated the relationship between narcissistic personality traits in CEOs and two relevant measure of financial performance. The study sought to examine if narcissism (CEO's self-image) can influence firm performance. The sample of then study consist of 283 CEOs in 235 firms. Panel data ranging from 1992 to 2009 was used to retrieve data of each CEO. Data retrieved was analyzed with Ordinary Least Squares. The purpose of the study was achieved. First, firms with narcissistic CEO perform well financially compared to firms without CEO who possess narcissistic personality characteristics. Second, such CEOs work hard in order to improve production and sales, which is likely to financial performance without manipulating figures. The authors recommended future research to examine the relationship between alternative accounting decisions and CEO narcissism.

The significance of the study was not stated. No recommendations were addressed to any higher authorities that is involved in decision making regarding financial performance. Generalization could not be made to include smaller firms and private firms because only large public companies were employed in the study. Therefore, future studies can dwell on the above limitations and conduct a similar research in the private and small companies if the same results will be ascertain. The secondary research design approach was good but a primary study is preferable as adopted by Sadress et al. (2019). This is because archival or historical data used in the study may not reflect the actuals and current (Jones, 2010). Also data collected through primary studies possess some flexibility that allows addition and removal to suit the variables of interest

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(Higgins et al., 2009). The study was not underpinned by theories. Theory of planned behaviour and reasoned action may be options in studies as this.

A survey by Gumpel, Wiesenthal and Söderberg (2015) identified the relationship between narcissism, participant roles, and aggression. Particularly, the study examined participant roles, the moderating role of gender as an influence on narcissism, and how these variables join together to affect aggressive outcomes. Narcissism was measured by NPI, aggression measured by aggression scale (Gumpel et al., 2008) and participant role measured by participant role scales (Salmivalli, Lagerspetz, Bjorkqvist, Osterman & Kaukiainen, 1996) translated by Levy (2013). The participants included adolescent selected from 13 middle and high schools in Israel. A sample size of 1,661 students were used. The results showed that narcissism and aggression are higher in males compared to females. Furthermore, narcissism and participant roles influence aggression.

The study lacks some themes similar to that of Olsen et al. (2014). First, the study was not underpinned by theories. Theory of planned behaviour and reasoned action may be options in studies as this. In a survey studies, sampling techniques are important so that subjectivity and bias are avoided (Sharma, 2017). Alternative sampling techniques may include stratified, systematic and simple random. The internal reliability of the scales used were low. As such the results reported may not reflect actual response from the respondents. Studies with structured construct such the above need a robust analytic tool. The correlation technique employed to ascertain the relationships between the constructs may not be adequate for a true analysis. Therefore, an alternative such as PLS-SEM is recommended (Hair et al., 2017).

Petrenko, Aime, Ridge and Hill (2016) investigated factors affecting performance. From the agency perspectives and upper echelons perspectives, the study examined the effects of CEO's narcissism on performance and the moderating role of corporate social responsibility (CSR) practice on performance. An archival data was retrieved for analysis. A sample size of 500 CEOs whose financial and CSR were measured in annually from 2007- 2012. Again, narcissism was measured with NPI scale. The findings reported a positive and significant relationship between narcissism and performance. The study recommended that stakeholders can increase CSR by placing narcissistic CEOs at managerial positions because of personal needs for attention and image reinforcement.

The sample size of the study was enough for generalization because the survey taken over a period of time. Trend analysis can reflect true results. However, a primary study is preferred to the secondary research design approach as adopted by Sadress et al. (2019). This is because archival or historical data used in the study may not reflect the actuals and current (Jones, 2010). Also data collected through primary studies possess some flexibility that allows addition and removal to suit the variables of interest (Higgins et al., 2009). The introduction of agency perspectives and upper echelons perspectives to underpin the study helped establish the relationship although some existing studies did not introduce any theory (Olsen et al., 2014; Gumpel et al., 2015).

Roberts, Woodman & Sedikides (2018) reviewed studies on the relationship between narcissism and performance. The authors examine if performance is contingent upon perceived opportunities for glory (narcissism).

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A review of literature was done to confirm stipulated hypothesis. Psychodynamic theory was employed in the review. The results were consistent with that of Rusydi (2021). The findings concluded that traits can be good or bad based on one's perspective because personality trait has the potential to contribute positively and negatively towards performance Judge, Piccolo and Kosalka (2009). The authors recommended that knowledge in the field can be significantly advanced by basic and applied research that incorporates the role of personality in performance.

According to, Thomaes et al. (2018), conducted an integrative review of current knowledge of narcissism, relying both on the social-personality and developmental literature. Narcissism was characterized by a pervasive sense of grandiosity and disdain, and by a strong need to be validated by others. By adopting an integrative social-developmental perspective, the authors sought to understand not only the core of narcissism, but also its diverse manifestations across individuals, contexts, cultures, and the life course. In doing so, it revealed the urge for social acceptance, admiration, and other's attention could lead to narcissists pursuing goals to be the centre of attraction. They feel superior to others, crave for others' attention and admiration.

Similar to the preceding study, Sakkar Sudha et al. (2020) examined the mediating role of subjective well-being on the relationship between grandiose narcissism and performance. Subjective well-being was operationalised as life satisfaction, positive affect and negative affect. 293 senior-level Indian employees were the unit of analysis. Data were analysed using SPSS 22 and Smart PLS 2.0 but hypotheses tested with path analysis. Correlation results also showed that grandiose narcissism is positively and significantly related to

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performance through positive affect. However, grandiose narcissism is negatively related to performance when mediated by negative affect and life satisfaction. Organizations must invest in narcissistic leaders to improve firm performance.

A similar study by Sakkar Sudha et al. (2020) examined the relationship between narcissistic personality trait and performance. In addition, the study included two leadership styles (task oriented and authoritarian styles) as mediators. Senior-level managers with 10-16 years working experience were the unit of analysis. A sample size of 273 respondents working in a firm in India. SPSS 22 and Smart PLS 2.0 were used in the analysis. The findings of the study are: first, the correlation results showed that narcissistic personality trait was positively and significantly related to performance through authoritarian leadership style. Also, narcissistic personality trait was negatively and significantly related to performance when mediated by task-oriented leadership style. The directors of firms should allow narcissistic leaders accomplish organizational task alone without involving team members because they of the level of confidence they possess.

The limitations to the study encouraged that future research should include other specific organizational or personal factors when the study is conducted in a firm. The study failed to ask some background information of the respondents such as age, gender, and academic qualifications. These information are relevant because they affect the results of the study positively or negatively (Nsiah-Sarfo, 2023). The study was not underpinned by any theory. A psychological study of this nature could have employed theories such as theory of planned or theory of reasoned action as employed in other studies

(Nartey, 2023; Marandu et al., 2015). The sampling technique used was not indicated.

Rusydi (2021) investigated the correlation between narcissistic CEO behaviour and firm performance. Specifically, the purpose was to examine the direct relationship between narcissistic CEO behaviour and firm performance and the indirect relationship moderator by earnings management practices. A sample size of 57 CEOs working in 19 manufacturing firm were the respondent. The purposive sampling technique was used to select respondents. The survey data collected was analysed with SPSS test tool for Windows 24.0. Path analysis was used to test hypotheses formulated. The results showed that CEO narcissism is significantly related firm performance. In addition, the indirect relationship between narcissistic CEO behaviour and firm performance moderated by earnings management practices was achieved.

Some missing themes identified in the study of Sakkar Sudha et al. (2020) are also lacked in the study. First, the study was not underpinned by any theory. Similar to theories recommended to Sakkar Sudha et al. (2020), theory of planned or theory of reasoned could have played a role in establishing the hypotheses (Nartey, 2023; Marandu et al., 2015). Although a purposive sampling technique was employed yet other researchers have recommended that this technique is suitable for qualitative studies and not quantitative studies (Sharma, 2017). The study recommended that other psychological traits of CEOs should investigated in order to contribute to literature on factors motivating firm performance.

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Bachrach, Guedes, Harms and Patel (2022) assessed the influence of top management teams trans active memory systems (TMT TMS) on performance. Specifically, the study sought to determine the indirect relationship between top management teams and performance moderated by two dimensions of CEO narcissism (admiration-based and rivalry-based narcissism). Through the lens of trans active memory system and upper echelons theories, the study was conducted. The study employed both primary data and archival data. CEOs in 64 firms were randomly selected. Ordinary least squares (OLS) estimation was employed to analyse the data. The results indicated that top management teams (TMT) trans active memory systems (TMS) are shaped by narcissism. The findings of the indirect paths showed that TMT TMS has a positive influence on firm performance at higher levels of admiration-based narcissism however TMT TMS influenced performance negatively at higher levels of rivalry-based narcissism.

Individualism and property rate compliance

Similarly, Komatsu et al. (2019) conducted a study assessed the relationship between individualism and environmental growth. The purpose of the study was to ascertain if an individualistic society (believes in independent) would exhibit a higher environmental impact or growth. Hofstede's individualism-collectivism scale were adopted (Hofstede, 2001). A sample size of 105 countries were employed. The study utilized correlation analysis using the Pearson correlation coefficient (r). Three hypotheses were tested. The study initially identified a relationship between human activities in an individualistic society and environmental problems. Second, there is a relationship between low levels of members in individualistic societies and conscious organization

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of pro-environmental behaviour, leading to environmental growth. Finally, there is a relationship between collectivism and higher environmental impacts. The study reported a significant relationship however, individualism negatively affected environmental growth.

The approach to the above studies was secondary research design approach. Trend analysis can reflect true results. However, a primary study is preferred to the secondary research approach as adopted by Ang (2019). This is because archival or historical data used in these studies may not reflect actuals and current (Jones, 2010). Also data collected through primary studies possess some flexibility that allows addition and removal to suit the variables of interest (Higgins et al., 2009). The studies failed to integrate theories. Some theories such as reasoned action or planned behavior to underpin the study could help establish the relationship (Marandu et al., 2015; Farukh et al., 2019).

Ang (2019) conducted a survey on countries with a cultural orientation toward individualism. The study examined the relationship between cultural orientation (individualism) and higher level of financial development. OLS regression model was used to analyze the data. A surveys of 117,000 were conducted on IBM employees. From 101 countries, the respondents were sampled for the study. The results indicated that the variation in the extent of individualism is significantly related to the level of financial development across countries. Also, constructing a theoretical model to analyze the relationship between individualism and financial development may provide clear understanding to the correlation.

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The limitations to the study encouraged that future research should include other specific organizational or personal factors in study areas like firms. The study failed to include some background information of the respondents such as age, gender, and academic qualifications in the questionnaire. These information are relevant because they affect the results of the study positively or negatively (Jacob et al., 2012). The study was not underpinned by any theory such that the authors recommended future studies to employ theories. A psychological study of this nature could have employed theories such as theory of planned or theory of reasoned action as employed in other studies (Nartey, 2023; Marandu et al., 2015). The sampling technique used was not indicated.

Agyei et al. (2019) conducted a study to assess the role of cultural values in the financial well-being of small- and medium-scale enterprise (SME) owners. The objective was to determine the casual effect of culture (Protestantism and Catholicism) on the financial well-being of (SME) owners in a developing economy, Ghana. Protestants represented individualists while Catholics represented collectivists. The random sampling technique was employed. A sample of 300 SME owners were selected to be respondents. The ordinary least squares technique was adopted for analysis. The results reported that there is a correlation between culture and financial well-being. Specifically, the protestant culture weakens financial wealth acquisition process of SME owners.

Farrukh et al. (2019) conducted a study to examine the effects of cultural values on entrepreneurship. The main purpose was to investigate the relationship between cultural values and entrepreneurial intentions (EI) of

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Pakistani students mediated by theory of planned behaviour. The study was underpinned by the theory of planned behaviour. The Partial least squares (PLS) structural equation modelling (SEM) technique was to analyse the data. To run the analyses, Smart PLS software version 3.2.7 was used. A sample of 979 humanities students from six public universities responded to the questionnaires. The SEM findings showed that the relationship between individualism and EI is mediated by attitudes towards entrepreneurship and perceived behavioural controls (PBC) while the relationship between collectivism and EI is mediated subjective norms (SN).

Choi, Kim, Kim, Choi, Choi, Suk and Na (2021) conducted a study across 58 nations to determine the factors of environmental sustainability. The authors developed a model of culture's impact based on Hofstede's work and finds support for the role of culture. It examines the implications of cultural impact for business, education and public policy. The study evidenced that power distance, individualism, and masculinity-femininity are related to a country's social and institutional capacity for sustainability. That is to conclude that there is a significant positive relationship between national culture and environmental sustainability.

Chen et al. (2021) conducted a survey in the COVID-19 era. In the survey, they specifically advanced the hypothesis that culture affects compliance (COVID-19). Individualism was operationalised as personal freedom and self that makes government intervention harder, while collectivism was operationalised as the well-being of a group that encourages collective action. A sample of 111 countries were selected. The study area included China and the United States. Ordinary Least Squares regression model was used to

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analysis the data. The results showed that, there is a relationship between culture and compliance. There is a significant relationship between cultural traits and COVID-19 compliance. The authors showed that in places dominated by individualists, there was less compliance to lock down rules. However, collectivists complied quickly to lock down rules. The authors recommended to stakeholders to include cultural traits in policy formulation because it has potential to affect policy compliance.

Sholichah (2021) purposed to determine the effect of individualism and egoism on work performance. The relationship was moderated by high technical skills and the selfishness to share knowledge and experiences with other workers. The study was conducted at PT XYZ, a member of the Triputra Group. Out of 170 employees, 25 were selected as respondents. The 25 employees were selected through proportional random sampling method. The multiple linear regression model was used to process data. The regression analysis showed that individualism and egoism negatively affect work performance at PT XYZ. Furthermore, egoism influenced by high technical skills and selfishness to share knowledge and experiences with other workers is the most dominated variable to affect work performance. It was recommended to future researchers in this domain to include other variables such as work environment, compensation and culture (collectivism) in their study.

Lu, Niu and Zhou (2021) conducted a study to investigate the effects of culture (individualism) on household financial inclusion. In the study, individualism was measured by Hofstede (2001). A cross-country analysis and an epidemiological approach was used to retrieve data. The unit of analysis involved second-generation U.S. immigrants. A sample size of 19,602

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households were used. The OLS regression model was used to analysis data. Mistrust in financial institutions and informal financial support moderated the relationship between individualism and financial inclusion. The results showed that individualism has a strong positive effect on household access to and usage of various offline and online financial services (financial inclusion). The study recommended policy makers to consider culture in formulating policies of financial nature.

Vu (2023) assessed the extent to which cultural dimension of individualism plays an important role in climate change policy performance. Individualism was measured using Hofstede (2001) scale. Governance and female political representation were the moderating variables employed. A sample of 92 countries were selected for the study. The OLS regression model was used to analysis data. The core result stated that individualism affect climate change policy performance. Both governance and female political representation significantly moderate the relationship between individualism and climate change policy performance.

Some missing themes identified in the study of Weijie et al. (2021) are also lacked in the study. First, the studies were not underpinned by any theories. Similar to a theory recommended in the study by Farrukh et al. (2019), theory of planned could have played a role in establishing the hypotheses the above studies (Nartey, 2023; Marandu et al., 2015). The sampling techniques employed were not indicated. Other researchers have recommended that techniques are relevant so that researchers do not become subjective. In primary studies like the above, stratified, systematic or simple random are suitable. (Sharma, 2017). In both cases, the relationship between the independent and

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the dependent variables. Also, the OLS modelling technique employed to ascertain the relationships between the constructs may not be adequate for a true analysis. Therefore, an alternative such as PLS-SEM is recommended (Hair et al., 2017).

Demographic Factors and Property Rate Compliance

According to Widianto (2015), a survey was conducted to analyze the problem of tax non-compliance in Indonesia among individual taxpayers in Duren Sawit. The independent variables included demographic characteristics of the population (age and gender) and other factors (service-sector taxpayers and tax return status in two different years). An archival data was obtained from Directorate General of Taxes of Indonesia. A sample of over two billion taxpayers were used. The data collected were analysed using probit method, logit method, and linear probability method to ascertain the results of the study. The findings indicated a significant relationship between the demographic factors and individual tax compliance. Again, there existed a relationship between service-sector taxpayers.

Furthermore, Defitri and Fauziati (2018) aimed to arrive at factors that influence tax compliance. Specifically, the study examined the effect of demographic factors (age and level of education) and e-filling usage on tax compliance. The survey adopted the purposive sampling technique to select 90 taxpayers. Using questionnaires, data were collected from the 90 taxpayers who operated a micro small-medium enterprises in Padang City. Three hypotheses were derived from the objectives of the study. In testing the hypotheses, multiple regression was employed. The findings showed that there is no relationship between demographic factors (age and education) and e-filling

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usage and tax compliance. Based on the findings, the study recommended that other demographic factors such as gender, marital status, income and occupation should be tested in other jurisdictions.

Fredrick and Peter (2019) examined the influence of demographic factors on tax compliance among Small and Medium Enterprises' owners in Uganda. The specific demographic factors were age, gender and educational level. A sample size of 284 SME's were selected for the study. Through the survey, questionnaires were distributed to the respondents in order to obtain data for the study. The data collected were analyzed using Statistical Package for Social Scientists where correlation and factor analysis were used to examine the relationship. The results showed that gender is significant with tax compliance however age and educational level did not prove significant with tax compliance. The study governments to reward SME's owners who voluntary comply with tax.

Another quantitative study conducted by Augustine and Enyi (2020) assessed factors that influence taxpayer's compliance behaviour in South-West, Nigeria. The independent variables were control of corruption, trust in government and demographic factors (age, level of education, gender and employment status). A quantitative research approach was adopted and therefore used a structured questionnaires to collect data from the respondents. Theory of planned behaviour explain the relationship between the independent variables and dependent variables. Both stratified and random sampling techniques were used to select a sample of 1,200 taxpayers. The results indicated that there exist a significant relationship between control of corruption, trust in government and employment status and taxpayer's

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compliance behaviour. However, age, level of education and gender did not have a significant relationship with taxpayer's compliance behaviour. The recommended to the government to make conscious effort to control corruption in the country as a step to increase voluntary tax compliance.

Based on Fiscal psychology model, Carsamer and Abbam (2023), conducted a study with the purpose of assessing the determinants of tax compliance among SME's in Ghanaian market. The determinants included religiosity and respondent's demographic characteristics. Using a multistage sampling technique such that purposive sampling was used to identify the towns, followed by quota sampling used to ascertain the number of respondents from each town. Finally, convenience sampling was employed to select the respondents for the study. The findings suggested that there is a relationship between religiosity and tax compliance while demographic characteristics were significant. The study indicated importance of demographic factors to GRA and policy makers in formulating policies towards increasing tax compliance level.

Lessons Learned from Theoretical and Empirical Review

The review of concepts, theories and prior studies has revealed a number of lessons. In terms of application of theories, most of the existing studies either applied economic deterrence theory in the relationship between penalties and compliance (Oladipupoo et al., 2016; Manna, 2020) or do not include any theory (Vincent, 2021; Sempurna et al., 2023). The theory of planned behaviour was not employed by researchers in studies on narcissism and individualism expect a few studies such as Farrukh et al. (2019). Studies on isomorphism were mostly underpinned by neo-institutional theory (Mantzari et al., 2019; Depoers et al., 2020) with little attention to a relevant theory that best explains

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isomorphism which is institutional theory (Musimenta et al., 2017; Sadress et al., 2019). More specifically, existing studies on determinants of compliance placed more emphasis on economic deterrence theory and reasoned action. Therefore, this study on property rate compliance employed theory of planned of planned behaviour, institutional theory and Fischer's model in addition to economic deterrence theory.

Penalties has been commonly indicated to include awareness and knowledge of fines and the actual fines available, tax sanctions and a punitive measure for not filing a return on time or filling out incorrect or undervalued returns, victims sanctioned accordingly, probability of been audited, law enforcement and the role of law enforcement agencies (Oladipupo et al., 2016; Sritharan et al., 2019; Youde et al., 2019; Anyaduba et al., 2019). These have been measured on a 5-point Likert-type scale, varying from "strong disagree (1)" to "strong agreement (5)".

Furthermore, isomorphism was cited to include coercive isomorphism (regulations and legal systems, authoritative forces, pressure from legal and social organization, sanctions from law enforcing agencies and systematic procedures for applying penalties), normative isomorphism (professionalism, social norms, values and acceptable practices, societal or cultural values, self-regulation, member of an association and the readiness to join any association) and mimetic isomorphism (imitating behaviour, pressure from peers, colleagues influence on right amount and right time) (Musimenta et al., 2017; Sadress et al., 2019; Depoers et al., 2020; Yang et al., 2020). These have been measured on a 5-point Likert-type scale, varying from "strong disagree (1)" to "strong agreement (5)".

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Similarly, narcissism has been cited to revolve around self- esteemed or strong desire for recognition, public attention, praise, public approval, public admiration, experiencing fantasies about fame or glory, exaggerating abilities centre of attention, special from others, extraordinary person, self-dependence, commanding respecting and expectant of government interventions (Resick et al., 2009; Musimenta et al., 2019; Sakkar Sudha et al., 2020); Rusydi, 2020). These have been measured on a 5-point Likert-type scale, varying from "strong disagree (1)" to "strong agreement (5)".

Individualism has been cited to revolve around on individual goals, individual rights, autonomy, self-reliance, achievement orientation, competitiveness, individual interest, self-gain, self-decisional and person centric, independent, personal identity, compliance to laws, hardworking and delight in fulfilling obligations (Ramamoorthy et al., 2004; Komastu et al., 22019; Agyei et al., 2019; Sholicha, 2021; Weijie, 2021). These have been measured on a 5-point Likert-type scale, varying from "strong disagree (1)" to "strong agreement (5)".

Compliance with property rate included willingness to pay without enforcement, paying at the right time, paying the right amount, determination to adhere to tax laws and regulations, timely and accurate tax return submission and payment, using knowledge at the appropriate time and accurate manner, non-defaulting to compliance, voluntary compliance and knowledge on the importance of compliance (Oladipupo et al., 2016; Meidwati et al., 2019; Nartey, 2023; Sempurna, 2023). These have been measured on a 5-point Likert type scale, varying from "strong disagree (1)" to "strong agreement (5)".

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It was also realised that majority of the related studies on the relationship between determinants and employed qualitative research approach and used the exploratory design (Mantzari et al., 2017; Oladele et al., 2019; Sholicha, 2021; Choi et al., 2021). Consequently, non-probability sampling techniques were used. They include accidental or judgemental, purposive and convenience sampling techniques (Komatsu et al., 2019; Weijie et al., 2021; Vincent, 2021). With regards to statistical tools, means, standard deviations, frequencies, percentages, correlation and regression analysis were used in prior studies (Agyei et al., 2019; Chen et al., 2021; Vincent, 2021; Nartey, 2023). For testing of hypotheses, majority of the prior related studies used various forms of regression analysis, including multiple linear regression and OLS models (Agyei et al., 2019; Chen et al., 2021; Vincent, 2021; Barchrach et al., 2022)

Considering the foregoing, it could be seen that there was a sampling method gap and analytical gap. Non probability sampling methods such as accidental or judgemental, purposive and convenience are not to suitable for quantitative studies though employed by prior studies. This is because the respondents for the study may selected on personal interest or bias leading to poor generalization (Noor et al., 2022). Therefore, suitable techniques for quantitative studies include stratified, systematic or simple random that take into account common or distinctive traits when choosing participants (Berndt, 2020); Sharm, 2017, Agyei et al., 2019). This approach increases the external validity and generalizability of this study (Berndt, 2020).

In addition, Nartey (2023) and Nsiah-Sarfo et al. (2023), among others, have argued that PLS-SEM is more appropriate for analysing relationships. PLS-SEM is the analytical tool use to analyse the data because of its robustness

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compared to Covariance-based structural equations modelling and OLS (Hair, 2017). Hair et al. (2018) also contended that PLS-SEM is an appropriate and robust tool for analysing relationships between constructs, regardless of sample size. Some of the prior studies also used scanty sample size but did not use the PLS-SEM to ensure that reliable results were produced (Meidawati et al., 2019). Significantly, the present study contributes to literature by using the simple random sampling technique to select respondents and analysis data with PLS-SEM.

Conceptual Framework

A conceptual framework is a collection of concepts that are assembled as a map for a study to demonstrate the link between the researcher's variables of interest (Mugenda & Mugenda, 2008). Anchored on the research hypotheses, and knowledge drawn from the theoretical and empirical review, a conceptual framework was constructed to guide the entire work; especially the analytical issues. In the framework, penalties was operationalised to include awareness and knowledge of fines and the actual fines available. Isomorphism included coercive isomorphism (regulations and legal systems), normative isomorphism (professionalism, social norms, values and acceptable practices) and mimetic isomorphism (imitating behaviour). Narcissism operationalized self-esteem, strong desire for recognition and public attention. Individualism included as self-gain, self-reliance, independence and individual goals. Demographic factors were operationalised as number of dependants and average monthly rental income.   On the other hand, property rate compliance included willingness to pay without enforcement, paying at the right time and paying the right amount.

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From the framework, the hypothesised relationships between the independent variables and dependent variable includes the following. The arrows represent the relationship between the variables. Penalties and property rate compliance is marked *H1*, isomorphism and property rate compliance was marked *H2,* narcissism and property rate compliance was marked *H3,* individualism and property rate compliance was marked H4 and finally demographic factor (number of dependants) and property rate compliance was marked *H5a* while demographic factor (average monthly rental income) and property rate compliance was marked *H5b.*

As indicated earlier, the study is underpinned by economic deterrence theory, theory of planned behaviour, institutional theory and Fischer's model which influenced the construction of the framework. The economic deterrence theory influenced the relationship between penalties and property rate compliance. Theory of planned behaviour affected both the relationship between narcissism and individualism and property rate compliance. The institutional theory influenced the relationship between isomorphism and property rate compliance. And lastly, Fischer's model explained the relationship between the demographic factors and property rate compliance. Figure 1 depicts the conceptual framework of the study.
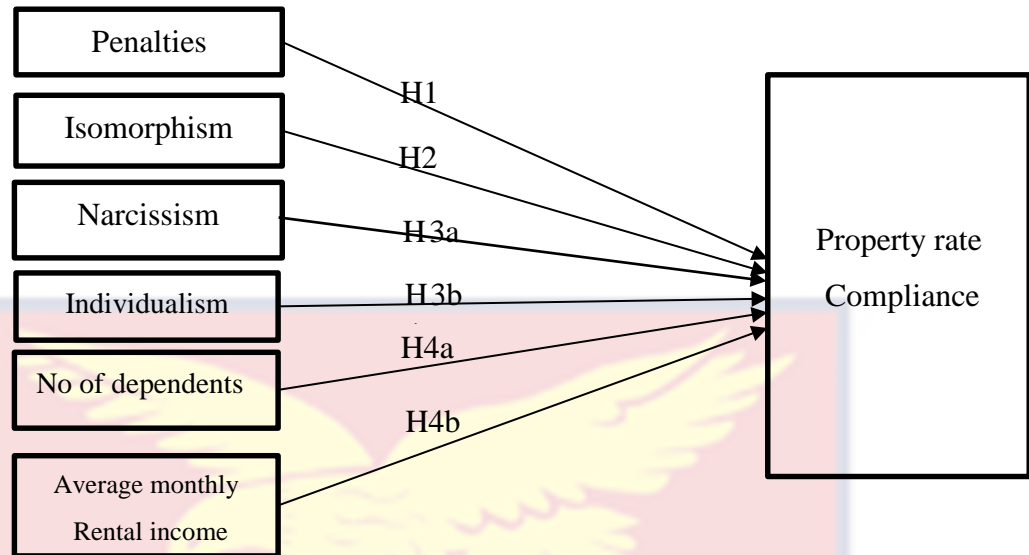
Figure 1: Conceptual Framework

Source: Author's own construct

Chapter Summary

This chapter presents literature related to this study. From the beginning of the chapter, relevant theories, such as economic deterrence theory, theory of planned behaviour, institutional theory and Fischer's model were reviewed with respect to the research objectives and their corresponding hypotheses. Furthermore, the key concepts of the study were reviewed in order to define and identify how they were conceptualised across existing studies. These concepts included penalties, isomorphism, narcissism, individualism, demographic factors and property rate compliance. Following the above, prior studies were empirically reviewed. The lessons learnt from the review were also presented. Finally, a conceptual framework predicated on the research hypotheses, objectives and the relevant theories that underpinned the study was constructed.

CHAPTER THREE

RESEARCH METHODS

Introduction

Leedy and Ormrod (2001) stated that a research methodology predicts the overall strategy used by a researcher to carry out the study. The purpose of this study is to assess the determinants of property rate compliance among property owners in Kumasi Metropolis. Consistent with this, the chapter presents the research paradigm, research approach, research design, study area, population of the study, sample size and sampling procedure, data collection instrument, ethical considerations, validity and reliability, data collection procedure, and data processing and analysis.

Research Philosophy

A paradigm is a researcher's overarching philosophical perspective on the world and the nature of research that they bring to a study (Creswell & Creswell, 2017). Philosophical viewpoints have the probability of affecting the methods, approach and main research implications. Kuhn (2011) indicated that the philosophical beliefs govern research approach decisions, whether qualitative, quantitative or mixed. The post positivist approach is identified as a suitable guiding philosophy because its holds a deterministic view about causes (probably) determining effects or outcomes (Creswell et al., 2017). This study adopts the post-positivism paradigm as the research philosophy. Post-positivism because it assumptions hold true for quantitative research design. Also, post positivism represents the conventional way of thinking that followed positivism and contradicts the conventional wisdom regarding the ultimate

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veracity of knowledge. Usually, studies by post positivists reflect the need to determine and assess the causes that influence effects.

Research Approach

Research approach is the entire strategies adopted against which specific designs are implemented. This study adopted the post positivism paradigm, thus the quantitative approach. It is a means for testing objectives and theories by examining the relationship among dependent and independent variables. Again, quantitative approach aids generalization (Creswell et al., 2017). Quantity approach gives the opportunity to assess numerical and objective investigations of the research objectives (Saunders, et al., 2009). Also, depending on the nature of the research objectives and hypotheses which warrants replicability, statistical inferences and data precision, it was ideal to adopt a quantitative approach. This approach has been used by several studies that observed a numerical assessment of their research variables (Hayat et al., 2022; Amoako et al., 2023; Bossman & Agyei, 2022). Where generalization entails extrapolating general conclusions from specific observations.

Quantitative data is scientific, fast and draws on logical conclusions from numerical values obtained from survey. It is important for determining cause and effects relationships among variables (Creswell et al., 2017). However, the quantitative approach has a short fall for its inability to effectively explain human behaviour (Komatsu et al., 2019). Despite this shortfall, the quantitative approach was adopted in this study because of the research philosophy and nature of the research objectives, establishing cause and effect relationship among the variables. That is, the variables included awareness and

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knowledge, penalties, isomorphism, narcissism, individualism, demographic factors and property rate compliance.

Research Design

The research design could be explanatory, descriptive or exploratory. Kotrlik, Williams & Jabor (2011), suggests that the selection of a study design should take into account the research setting, the research problem, any potential limitations, and the guiding paradigm. The study would employ an explanatory research approach to analyse determinants of property rate compliance among property owners. Explanatory research improves the understanding of a subject and aid generalization (Creswell, 2014). Explanatory studies give social researchers a variety of information on topics, contexts, and environments (Siedlecki, 2020). Explanatory design explains a situation. The method collects and analyses enormous amounts of data from a diversified target population using descriptive and inferential statistical tools (Tabachnick & Fidell, 2007).

Explanatory design uses a structured questionnaire to gather data from respondents (Agyei et al., 2019; Nartey, 2023). The concept is suitable for collecting data from property owners in the Kumasi Metropolis. Again, the explanatory design uses statistical methods to investigate cause-and-effect links between variables (Creswell et al., 2017). Explanatory design is ideal to examine the determinants of property rate among property owners in Ghana.

Study Area

The study would be conducted focusing on property owners in Kumasi Metropolis (KMA). Kumasi Metropolis was selected because it is believed to be highly dense according to Ghana Statistical Service (2021). KMA in the

Ashanti Region was founded in the 1680s by King Osei Tutu I to serve as the capital of the Asante Kingdom. The administrative centre of the Ashanti region lies in KMA, which is located in the southern zone of Ghana, about 270 km north of Accra, the national capital, and 120 km southeast of Sunyani. The city has earned the title of "Garden City of West Africa" due to its stunning layout and abundance of flora. Kumasi Metropolitan Assembly is enclosed to the north by Afigya-Kwabre District and Kwabre East District, to the east by Ejisu-Juaben Municipality and Bosomtwe District, to the west by Atwima Nwabiagya District and to the south by Atwima Kwanwoma (Ghana Statistical Service, 2021). The Metropolis has witnessed a significant growth in population and infrastructural development. For instance, in, 2021, population of the city was 3,490,030 which increased to 3,630,326 in 2022 representing an annual rate of 5.47% over the years (Ghana Statistical Service, 2021).

According to the 2021 Population and Housing Census, the population of the Kumasi Metropolis is 443,981 with 213,662 males and 230,319 females (Ghana Statistical Service, 2021). Kumasi is among the few MMDAs whose goals and policies are geared towards SDGs. The goal is to create human settlement that attracts and accelerates private sector and implements policies for poverty reduction, economic and improve quality of life (Ministry of Finance, 2020). The high growth rate of the city coupled with its high population makes it the second most populous city in the country after the national capital, Accra (Ghana Statistical Service, 2014). The City is undergoing rapid rate of urbanization which will result in more properties and this rapid growth is likely to continue and therefore the need for property rate compliance (Amoako & Cobbinah, 2011). Property owners in Kumasi

Metropolis are the unit of analysis in this study hence, each property owner would be administered questionnaires. **Study Population**

Population is the target audience for which the researcher is collecting data and drawing conclusions (Fowler, 2014). According to Saunders, Lewis and Thornhill (2009), population is the set of cases (group of people, events, or objects) from which a sample is taken. In this study, the target population is all property owners in Kumasi Metropolis. Properties identified in this study refer to all immovable infrastructure excluding land. KMA is not responsible for grounds' rent such that it is excluded from this study. Property owners are chosen as the unit of analysis because of their immense contribution towards Internally Generated Fund of the Local Government (Local Government Service, 2020). Annually, property owners contribute to 40.78% of IGF (KMA, 2020). There are about 36,039 property owners in Kumasi (KMA, 2021). Currently, KMA comprises of five sub-metros namely; Subin, Nhyiaeso, Bantama, Manhyia North and Manhyia South. The table below shows each sub-metro and its corresponding number of property owners.

Table 1: Population of the Study

Sub-Metro	Number of Property Owners
Subin	4,740
Nhyiaeso	13,028
Bantama	8,195
Manhyia North	5,008
Manhyia South	5,068

Author's construct, (2023)

Sample and Sampling Procedure

A sample is the proportion of respondents chosen from a population to act as a representative of the full group (Mugenda & Mugenda, 2003; Saunders et al., 2009). The sample size is a portion of a population chosen at random to represent the complete population (Garson, 2012). Sampling procedure is the technique that used to select a sample to represent the actual units of analysis (Saunders et al., 2009). The study used Slovin, (1960) sampling size determination technique to determine the sample size from the population of 36,039 property owners in the Kumasi Metropolis. The Slovin's formula is ideal for this study because it can determine an appropriate sample size for the study. Although the formula was established long ago, yet it is relevant to this study since the researcher has no idea about the behaviour of the population (Ryan, 2013). With a 0.05 or less margin of error and 95% confidence level, Slovin's formula is $n = N/1 + Ne^2$, where n signifies sample size, N shows the population size and e depicts the margin of error. Therefore the required sample size is:

$$n = \frac{36,039}{1 + 36,039(0.05)^2}$$

= 396.

The above represent the minimum sample size drawn out of 36,039 property owners in KMA. Drawing from a pilot study conducted prior to the main data collection, a response rate of 90.5% is included in the formula. This is to account for a non-response rate of 9.5% which was observed during the piloting using a similar target population in Cape Coast Metropolis. As a result, the study determines a new sample size as $n^a = nX100\% / re\%$ where n^a = new

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sample size, n is the sample size determined and re is the response rate. Therefore, the sample used for this study is

$$n^a = \frac{396 \times 100\%}{90.5\%} = 407.7, \approx 408.$$

Based on the above, the sample for each sub-metro is below:

Table 2: Sample size of the study

Sub -metro	Number of property owners	Percentage of sample size	Sample size
Subin	4,740	13.4	54
Nhyiaeso	13,028	36	147
Bantama	8,195	22.7	92
Manhyia North	5,008	13.9	57
Manhyia South	5,068	14	58
Total	36,039	100	408

Author's construct, (2023)

For the purpose of this study, stratified sampling technique is employed. Stratification is a process of breaking down the population into smaller groups based on common and/or distinctive features. According to the size of each stratum represented in the population, a random sample is drawn from each stratum (Berndt, 2020). A review of the stratum results is done and finally all results are combined into one representative sample.

A stratified sample ought to be more representative of the population because it takes into account common and/or distinctive traits when choosing participants. This approach increases the external validity and generalizability of this study (Berndt, 2020). The simple stratified sampling technique is

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adopted due to the nature of participants to ensure equal participation of all property owners based in the five subsets of the metropolitan. This method is less expensive compared to other techniques when conducting such studies. Again, there is available data on the number of property owners in each sub-metro.

Data Collection Instrument

Primary data was used in this study. Questionnaire were administered to the respondents. The researcher hand-collected the questionnaires after completing from the respondent. This increased the study's response rate. Simple, option-filled questionnaire. The research objectives and literature reviewed prompted this technique. Questionnaires make it possible to gather data from respondents and easier to compile data (Graveter & Forzano, 2018). Literature review led to questionnaire design. They are utilized here because the author modified and examined a number of questions from earlier studies to suit this study (Hartikayanti et al., 2021; Local Governance Act, 2016; Oladipupo et al., 2016; Sadress et al., 2019; Raskin et al., 1988; Triandis & Gelfand, 1998; Kirchler et al., 2010).

A five-point Likert scale deemed appropriate for objectives one to five while objective six used a range of options in this study (Nartey, 2023). Literature reviewed that most studies on compliance employed five point Likert scale, which reflect the true expressions of respondent (Nartey, 2023). The questionnaire items are carefully phrased to enlist the similar information from different respondents. This approach is consistent with prior literature (Musimenta et al., 2017). Closed-ended inquiries facilitate efficient analysis and provide the researcher control over the flow of information (Ajzen, 2011;

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Leedy et al., 2001). The questions would take 25 minutes to answer. All respondents completed the same questions secretly.

The questionnaire was structured into seven sections. The structure was based on the objectives of this study. Section "A" covered the demographics of the respondents. Section "B" asks about the level of awareness and knowledge of property owners in Kumasi Metropolis. Section "C" asked about penalties. Section "D" discussed isomorphic pressures on property rate compliance. Section "E" covered narcissism on property rate compliance. Section "F" discussed individualism on property rate compliance. Lastly, Section "G" asked about compliance with property rate. In all, respondents answered 54 questions in this survey.

Data Collection Procedure

The Department of Accounting and the institutional review board (IRB) at UCC provided authority notes, which was attached to the questionnaire and distributed to the property owners. To guarantee a high response rate, the questionnaire was administered devised by the researcher. The questionnaire was standardized so that each respondent received identical question. The fieldwork lasted a month, beginning on September 28th, 2023 and ending on October 30th, 2023. Respondents were encouraged to answer the questions carefully. This provided respondents a certain amount of period to respond to the questionnaire, and after a week, the researcher and field assistants returned and collected the completed questionnaire.

Data collection exercise had some challenges associated with it, such as unwillingness of respondents to respond to questions. However, this challenge was minimized by providing introductory letters acquired from the institutional

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review board (IRB), as well as the department of Accounting which gave assurance of ethical clearance and the activity for academic purpose only. Again, some respondents completed the questionnaire at their own convenience.

Ethical Consideration

Ethics are the rules or guidelines for conduct that influence moral behaviour and interpersonal interactions (Cooper & Schindler, 2014). Research ethics involves developing a moral and ethical research topic and reporting the findings. According to Malhotra, Nunan and Birks (2017), the researcher must consciously follow ethical guidelines to avoid causing any form of harm to the respondents and the public. An introductory letter issued by the institutional ethical review board (IRB) was carried along. The researcher carefully adhered to all ethical guidelines in conducting the study: determinants of property rate compliance among property owners in Kumasi Metropolis. In addition, the respondents were informed that their participation was voluntary. Yet, they were encouraged to complete the questionnaire in its totality. Subsequently, confidentiality, subject autonomy, and anonymity were highly upholded throughout the period of the study.

Operationalization of Key Variables

This section describes how variables in this study are measured to fulfil research objectives. Every measuring item is based on tax compliance literature reviews. Independent variables include awareness and knowledge, penalties, isomorphism (coercive, mimetic and normative), narcissism, individualism and demographic factors (number of dependants and average monthly rental income). The dependent variable in this study is property rate compliance.

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Table 3 presents all the variable indicators used. These variables are based on thorough literature review.

Table 3: Measurement of Variables and Sources

Variables	Measurement Indicators	Sources
Demographics	13 items: some personal information about property owners.	Ghana Statistical Service (2020)
The level of awareness and knowledge.	12 items: including general awareness, knowledge, and reacting to property rate.	Hartikayanti et al., (2021) Local Governance Act, 2016
Penalties	7 Items: awareness and knowledge of fines and the actual fines available	Oladipupo et al. (2016)
Isomorphism	12 Items: Isomorphism included coercive isomorphism (regulations and legal systems), normative isomorphism (professionalism, social norms, values and acceptable practices) and mimetic isomorphism (imitating behaviour).	Sadress et al. (2019)
Narcissism	7 items: Narcissism included self-esteem, strong desire for recognition and public attention.	NPI scale by Raskin and Terry's measure (1988).
Individualism	10 items: Individualism was operationalized as self-gain, self-reliance, independence and individual goals.	IND-COL scale-Triandis and Gelfand (1998).
Demographic factors	Number of dependants: ranging from nil, 1-3, 4-6, 7-9 to 10 and above. Average monthly rental income: ranging from 250& below, 251-500, 501-750, 751-950 to 951 & above.	Ghana Statistical Service (2020)
Compliance with rates	10items: compliance included willingness to pay without enforcement, paying at the right time and paying the right amount.	Kirchler et al. (2010).

Sources: Field survey (2023)

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Data Processing and Analysis

Data processing and analysis reduces enormous amounts of data into meaningful information and reports for decision-making and policy formulation. Cooper and Schindler (2014) define data analysis as reducing and modifying acquired data, summarizing, seeking patterns, and utilizing statistical approaches. These approaches improve data analysis accuracy while guaranteeing assumptions are not broken (Tabachnick et al., 2007; Hair et al., 2011). SPSS version 26 was used to code and process data. The processed data were analysed using descriptive and inferential techniques. The descriptive entails percentages, means, frequencies, standard deviations while Partial Least Squares-Structural Equation Modelling (PLS-SEM 3.3.9) was the inferential technique employed to achieve all the five research objectives.

Partial Least Squares - Structural Equation Modelling (PLS-SEM)

PLS-SEM combines factor analysis and multiple regression by minimising the residual variances of the endogenous constructs (Hair et al., 2011). The technique develops more precise estimates of factor scores because the PLS algorithm calculates latent variable scores as exact linear combinations of the observed indicator variables, which serve as proxies for latent variables, in order to estimate model relationship (Lowry & Gaskin, 2014). The SMART PLS application is well noted for estimating hypothesized models (Ahrholdt, Gudergan, & Ringle, 2019; Ringle, Wende, & Becker, 2015) and also for handling complex predictive-models (Sarstedt, & Cheah, 2019). It is robust (Cepeda-Carrion, Cegarra-Navarro, & Cillo, 2019) and a typical inferential statistical tool (Ringle, Wende, & Becker, 2015).

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Taking the foregoing into account, the hypothesized relationships, most notably between the latent variables, can only be meaningfully interpreted if construct validity was established (Peter & Churchill, 1986). Thereby, researchers ensure that the measurement models capture what they intend to measure (Hair et al. (2018). Specifically, the PLS-SEM algorithm first optimizes the measurement model parameters and then, in a second step, estimates the path coefficients in the structural model. At the initial stage, the measurement models' characteristics must be examined by assessing the reliability and validity of the indicators and eliminate those that may fall out of the acceptable threshold when employing PLS-SEM. According to Hair et al. (2018), the relevant areas examined include: indicator reliability, internal consistency reliability, convergent and discriminant validity.

After meeting the fundamental assumptions of multicollinearity, indicator and construct reliability, discriminant and convergent validity, and outer model significance, the study hypotheses were assessed using PLS-SEM. PLS-SEM was used because it allows researchers to estimate complex models with multiple constructs, indicator variables, and structural paths without imposing distribution assumptions on the data, enabling the creation of inferential statistics such as hypothesis testing. Furthermore, PLS-SEM is embedded with the capacity of prediction-oriented analyses (Hair Jr, Hult, Ringle, Sarstedt, Danks & Ray, 2021) and robustness test (Ringle, Wende, & Becker, 2015).

Hair et al. (2019) believed that first and foremost, the indicator loadings must be examined in evaluating the reflective measurement model. Item loadings greater than 0.708 are recommended because they indicate that, the

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structure explains more than half of the indicator's fluctuation and provides acceptable reliability of items (Hair et al., 2019; Purwanto & Sudargini, 2021). The next phase after examining indicator loadings of PLS-SEM is to analyse internal consistency dependability, most typically using Joreskog's (1971) composite reliability (Hair et al., 2019). A larger value indicating a better level of reliability. Purwanto et al. (2021) confirms a 0.60 to 0.70 reliability rating as acceptable, while 0.70 to 0.90 is rated satisfactory. A value of 0.95 or higher indicates dependability grade suggests an undesirable or unwelcome reaction pattern as well as redundancy of items leading to construct invalidity. (Diamantopoulos, Sarstedt, Fuchs, Wilczynski & Kaiser, 2012; Hair et al., 2019).

Furthermore, according to Hair et al. (2019) the third phase in evaluating the reflective measurement model is examining the convergent validity of constructs. Purwanto et al. (2021) defined convergent validity as the extent to which the constructs converge (meet) to explain the variance of the items. The metric used by researchers to examine the convergent validity for all items on each construct is the average variance extracted (AVE) (Purwanto et al., 2021; Acquah et al., 2021). Similarly, Hair et al. (2019) discovered that an AVE value of 0.50 or more is acceptable. This shows that the construct explains or accounts for at least 50 percent of the variation of the items (Hair et al., 2019).

Convergent validity can be established by average variance extracted (AVE) as identified by Fornell et al. (1981), where AVE of 0.50 or higher indicates that the construct explains at least 50 percent or more of the variance of the items that make up the construct. Before a construct is considered as valid, convergent and discriminant validities are measured with respect to the

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construct. This is carried out to measure the level at which indicators converge or congregate in the measure of same construct. To add up, it is how indicators measures the construct in question as a unit (Bagozzi et al., 1991). An AVE of 0.50 or more represents convergent validity.

Purwanto et al. (2021) and Hair et al. (2019) suggested that fourth phase to evaluate the reflective measurement model is discriminant validity. Hair et al. (2019) argued that discriminant validity reveals how differently a model's construct differs from others in a structural model. Henseler, Ringle & Sarstedt et al. (2015) found Fornell and Larcker's (1981) criterion to be unreliable over time. Henseler et al. (2015) employed HTMT as a measure of discriminant validity. The Henseler et al. (2015) HTMT cut-off is 90 such that anything above is unacceptable. Consequently, discriminant validity exists if HTMT is high, >90, especially if the conceptions are conceptually dissimilar (Hair et al., 2019).

Fornell-Larcker (1981) criterion of measuring validity was utilized. According to Fornell-Larcker (1981), the square root of AVE of each construct in the model is measured to ascertain validity. The rule of thumb with the Fornell-Larcker is that, the square root values of the AVE's of various constructs should be more than the constructs correlation with any other constructs in a given mode. This is evident in Table 14 indicating that the measurements of constructs are discriminant as depicted in the discriminant validity of Fornell-Larcker test. The result is in line with Fornell-Larcker (1981) because the square root of the AVE, is larger than all correlations, indicating that the measurement is discriminant.

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In order to avoid an unbiased regression result, collinearity is checked before assessing the structure of the relationships. The variance inflation factors (VIF) is used to examine the collinearity (Purwanto et al., 2021). VIFs are used to measure the induced collinearity in the effects (Craney & Surles, 2002). According to Hair et al. (2019) an ideal VIF value should be lesser or equal to (VIF ≤ 3). VIF values above five (5) indicates that there is a problem of possible collinearity the constructs (Purwanto et al. (2021). Hair et al. (2019) specified that if the measurement model assessment is satisfactory and free from collinearity, R Square (R^2) (co-efficient of determination) is the next step is to assess.

The collinearity procedure involves examining the variance inflation factors to be sure that data set does not bias the regression estimates. It tests whether correlations among constructs is not substantial. Latent variable scores of the endogenous variables are used to calculate variance inflated factors (VIF) values. Based on the thresholds of a conservative set of ≤ *3.0* according *to* Hair et al*.* (2019) or 5 according to Hair et al. (2016) the VIF statistics in table 10 indicated that given the threshold of ≤ 3.0 every single indicator is free from multicollinearity issues and hence suggesting collinearity is not present in the model.

Reliability and validity test are important diagnostics for studies that mainly relies on self-reported questionnaires. While reliability measures the consistency of items, validity examines the accuracy and the degree to which concepts are well captured by items (Hair et al., 2018). In structural equation modelling, some researchers have proposed rules of thumb that guide the

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assessment and interpretation of the results from PLS-SEM (Hair et al., 2022; Hair et al., 2019). Table 4 provides a snapshot of these thresholds**.**

Table 4: Measurement Threshold Criteria

Measurement Criteria	Recommended	Reference
Indicator Loading	≥ 0.70	Hair et al. (2022)
Composite Reliability	≥ 0.60	Hair et al. (2022)
Average Variance Extracted	> 0.50	Hair et al. (2019)
rho_A	≥ 0.70	Dijkstra and Henseler (2015)
HTMT Ratio	≥ 0.90	Hair et al. (2019)
Cronbach's Alpha	≥ 0.70	Hair et al. (2019)
Variance Inflation Factors	≥ 0.30	Hair et al. (2019)

Source: Author's construct (2023)

Rigdon (2012) said that the R^2 is the sample's power to predict. Accordingly, Shmueli and Koppius (2022) considered that R^2 measures the variance explained in each constructs as well as measures the model's explanatory power. Purwanto et al. (2021) found that the R^2 ranges from 0 to 1; higher values are thought to have higher power to explain in the sample. Henseler et al. (2017) say that values of 0.25, 0.50, and 0.75 are small, medium, and large respectively. Hair et al. (2019) wrote that researchers can figure out how removing some predictor constructs affects the f Square (f^2) value of the endogenous constructs. Cohen's (1988) rule of thumb says that values greater than 0.02, 0.15, and 0.35 mean that the effect size is weak, moderate, or strong. Finally, the Q^2 was also analysed using the blindfolding procedure. Q-square measures whether a model has predictive relevance or not (> 0 is good). Q^2 values higher than zero for a particular endogenous construct indicates predictive relevance of the structural model (Hair et al., 2019).

Chapter Summary

The study discusses the determinants of property rate compliance among property owners in Kumasi. Respondents would be recruited through stratified sampling for an explanatory survey. The self-administering surveys would be used to collect study data. Descriptive statistics, linear regression and factor analysis would be used. SMART PLS (Version 3.3.9) will be used for data analysis. This chapter examines the measuring instrument's reliability and the researcher's ethics. It mentions that respondents' identity will be protected and results will be utilized academically.

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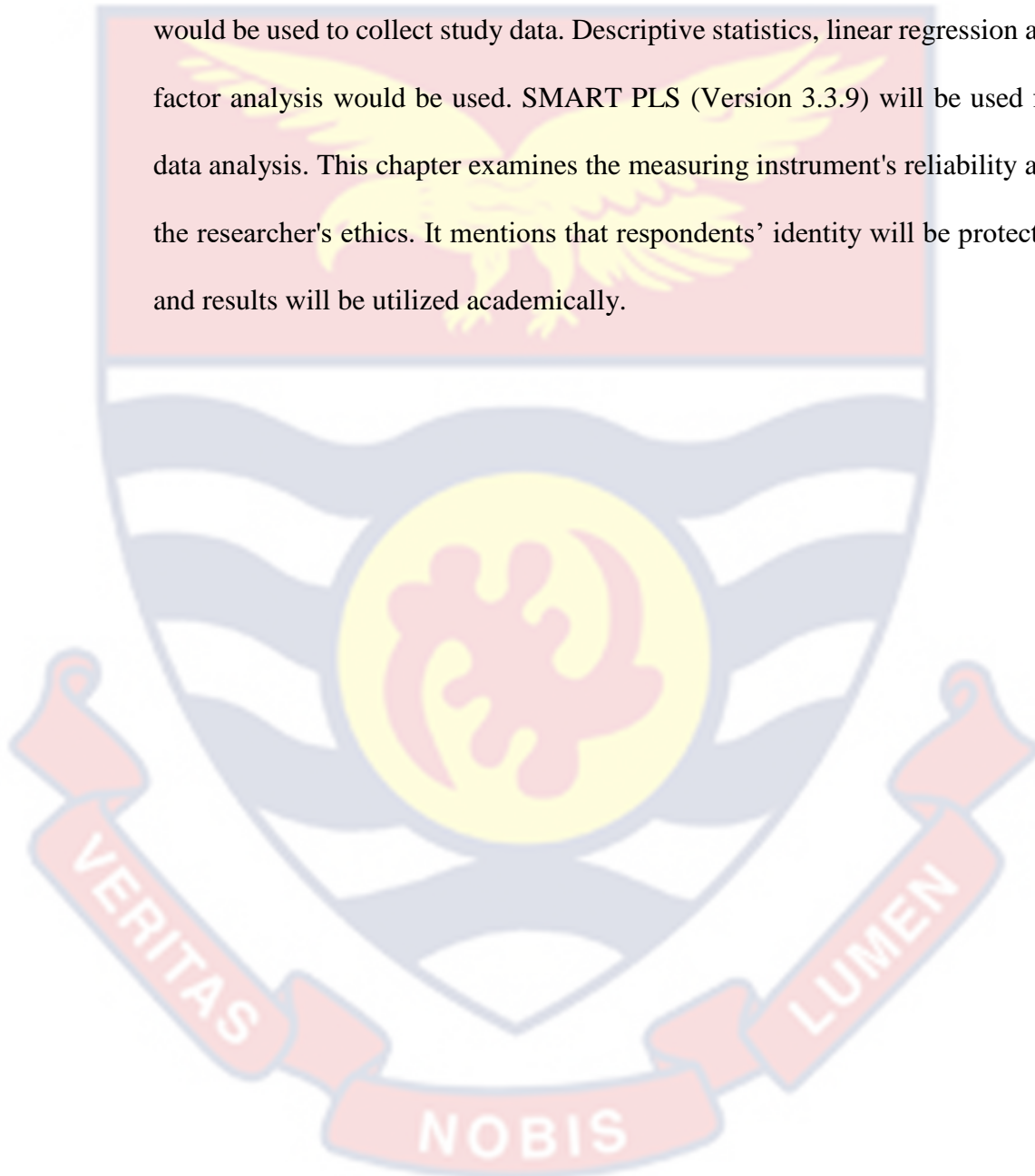
CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The previous chapters have examined the context and research problem, followed by a literature review of similar studies. Furthermore, the research methods employed in the study were also examined. This study assesses the determinants of property rate compliance among property owners in Kumasi Metropolis. The study had five objectives (one research question and four research hypotheses) to ascertain its goal. This chapter describes respondent demographics, data presentation, and the results of the four research hypotheses employing the partial least square structural equation modelling (PLS-SEM) approach.

Demographic Characteristics of Respondents

This section of the chapter presents demographics of the respondents. It represents the specific characteristics of the population used in this study. Specifically, their respondents' gender, age, level of education, occupational status, area of study, marital status, number of dependants, type of property, how the property was acquired, average monthly income, average monthly rental income, support system and source of support income..., and income level were considered. These were analysed using frequencies and percentages. The results are displayed in Table 5

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Table 5: Demographics (n=322)

Variable		Frequency	Percentages (%)
Gender	Male	233	72.2
	Female	89	27.8
Age in years	25-29	68	21.0
	30-34	72	22.4
	35-39	58	18.0
	40-44	24	7.3
	45-49	30	9.3
	50-54	9	2.9
	55-59	13	3.9
	and above	48	15.1
Level of education	Non-formal	47	14.6
	Basic/elementary	60	18.5
	Secondary	36	11.2
	Tertiary	131	41.0
	Professional	48	14.6
Occupational status	Private sector	77	23.9
	Public sector	101	31.2
	Self-employed	101	31.2
	Unemployed	43	13.7
Area of study	Science	72	22.4
	Business	209	64.9
	Arts	41	12.7
Religious orientation	Charismatics	127	39.5
	Protestants	126	39.0
	Catholics	36	11.2
	Muslims	17	5.4
	Traditionalists	0	0.0
	None	16	4.9
Marital status	Married	179	55.6
	Cohabitation	3	1.0
	Divorced	13	3.9
	Widowed	36	11.2
	Single	91	28.3

Table 5: Cont'd

Variable		Frequency	Percentages (%)
Number of dependants	nil	80	24.9
	1-3	122	38.0
	4-6	86	26.3
	7-9	20	6.3
	10 and above	14	4.4
Type of property	Residential	206	63.9
	Commercial	62	19.5
	Both	54	16.6
How property was acquired	Personally owned	135	42.0
	Inherited property	52	16.1
	Family property	71	22.0
	Joint ownership	25	7.8
	Company	16	4.9
	Caretaker	23	7.3
Average monthly income	GHS700 and below	39	12.2
	GHS701-GHS1500	24	7.3
	GHS1501GHS2300	35	10.7
	GHS2301GHS3100	41	12.7
	GHS3101GHS3900	43	13.2
	GHS3901GHS4700	17	5.4
	GHS4701 and above	123	38.5
Average monthly income rental	Nil	147	45.4
	GHS250 and below	62	19.5
	GHS251-GHS500	38	11.7
	GHS501-GHS750	13	3.9
	GHS751-GHS950	14	4.4
	GHS951 and above	48	15.1
Support system	Yes	187	58.0
	No	135	42.0
Source of support income	Children	131	41.0
	Partner	60	18.5
	Extended family	54	16.6
	Friends	35	10.7
	Others	43	13.2

Source: Field survey (2023)

From Table 5, the analysis showed that majority of the respondents were males (233) representing 72.2%, while the females (89) formed the minority of the respondents (27.8%). Most of the respondents were in the age bracket of 3034 representing 22.4%. The highest age group is followed by the age bracket (25-29) who accounted for (21) respondents. The difference between the two age brackets is four. This represents a slight difference between the two age groups. The category with the lowest respondents were those in the bracket of (50-54). They represented the lowest percentage of 2.9%.

Apart from (47) of the respondents who had no form of education, the rest of them had some level of education. The highest response rate was tertiary education (131) representing 41% while the lowest was secondary education (36) indicating 11.2%. This indicates that, most Ghanaians gain a minimum of tertiary education after second level of education. 18.5% of the respondents have at least a basic /elementary education. This is quite encouraging since over 80% of the respondents have received some basic education. Finally, (48) of the respondents are members of a professional body such as ICAG, CIMA, CIPS, etc.

Furthermore, 13.7% of the respondents are unemployed. That is, they are neither in any sector nor working on their own. However, majority of the respondents were either working in public sector or they are self-employed. These group of people represented 31.2% respectively. The private sector recorded about (24) of the total respondents. The business discipline recorded 64.9% representing the majority. The majority (209) was followed by those in the science disciple. A total of (72) respondents was recorded. Finally, the 12.7% represented those in the arts discipline.

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Similarly, from Table 5, none of the respondents is a traditionalist. Another group of respondents recorded that they do not have any religious orientation. That is, they are not members of any religious association. They formed 4.9 % of the respondents. The majorities were the charismatics and protestants. The protestants represented 39% while charismatics 39.5%. Finally, catholic were 36 of the total respondents.

The responses showed that most of the respondents are married. They represented the highest with 55.6% indicating the highest (179). It was followed by respondents who were single. The singles represented 28.3%. Subsequently, some of the respondents are widowed. They have either lost their wives or husbands. The widowed represented 11.2%. Another category of respondents are divorced. They were married but legally identified as divorced. They recorded a total of 13 respondents. The last set of respondents indicated that they are cohabiting. They living with under the same roof with someone they are neither culturally nor legally married to. They represented the minority.

Again, from Table 5, 122 of the respondents indicated that about 1-3 persons depend on them. This followed by (87) respondents who had persons of about 4-6 depending on them. (80) of the total respondents had no dependants. (20) of the respondents who had 7-9 dependants. Lastly for that category, few of the respondents have 10 and above dependants. Furthermore, some of the respondents identified their property as residential. They do not use any part of the property for commercial purposes. These group of respondents represented the majority. This is followed by persons who use their property strictly for commercial purposes. There were (20) respondents with commercial

property. Finally, 16.6% indicated that they possess a residential and commercial property.

Again, majority of the respondents are sole owners of the property. They do not share the property with anyone. There were 42 of such owners. This is followed by (71) respondents with a family property. 16.1 % responded that their properties were inherited. Respondents who jointly owe their properties are (25) representing 7.8%. That is, the property in their possessions is also owned by another person. For others, they only caretakers 7.3%. These caretakers indicated that the actual owners are not available at the premises. Similarly, some respondents indicated that the property belong to the company they work with. There were 16 persons in that category.

Furthermore, (123) persons receive an average of GHS4701 and above each month (38.5%). This is followed by those who receive an average of GHS3101 up to GHS3900 monthly. These persons formed 13.2% of the response rate. Also, others indicated that they receive an average of GHS700 and below every month. Respondents in this category represented 12.2%. Receiving an average monthly income between ranges GHS701 and GHS1500 were 7.3% of the respondents. Their number is a little above those who receive GHS3901-GHS4700 monthly. Finally, 17 respondents are in the bracket of GHS3901-GHS4700. They represent 5.4% of the respondents.

Again, Table 5 obtained data with regards to the average amount of rental income receive. Majority of the respondents mentioned that they do not receive any rental income. These group of people formed almost two-fourth of the respondents (45.4%). This is no surprising that the residential number of properties had the highest percentage in relation to the type of property the

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respondents possess. GHS250 and below each month for rental income were the response of (62) property owners. A little below (62) property owners are (48) respondents who they receive an amount of GHS 951 and above. Similarly, 11.7% of the respondents claim to receive GHS251-GHS500 each month. 8.3% represented two groups of respondents who receive an average rental monthly income of GHS501- 950.

About half of the respondents (58%) have a form of support system. 42% representing minority have no form of support. The source of support systems included children, partner, extended family, friends and others. Two-fifth of the respondents claimed to have their children as their source of support system (41.0%). They were (131) of such persons. In the same vein, (60) property owners have their partners as a support system (18.5%). Others recorded those members of their extended family support them in many ways. These respondents total 54 property owners (16.6%). Notwithstanding those who receive other forms of support however not indicated. They are 13.2%. Finally, one-tenth of the respondents have friends as their source of support (35).

Level of Awareness and Knowledge

The first objective assessed the level of knowledge and awareness of property owners on property rate compliance. This was to determine whether the property owners have knowledge of property rates. To achieve this objective, a descriptive analysis using mean and standard deviation was conducted. The results are displayed in Table 6.

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Table 6: Level of awareness and knowledge (n = 322)

Statements	Mean	Standard Deviation
1. I have adequate knowledge of property rate.	4.3	1.0
2. I understand the rules and regulations of property rate by the local government.	3.9	1.0
3. I am aware of the rate for property tax.	3.9	1.1
4. I am aware of the basis for determining property rate amount.	3.6	1.3
5. I am aware that property rate is paid to the District Assembly before I started answering this questionnaire.	4.0	1.1
6. I am aware that MMDAs have partnered GRA to collect property rate.	3.9	1.1
7. I am aware that property rate is paid on a digital platform.	3.8	1.2
8. I understand the procedures for paying property rate.	3.8	1.2
9. I am aware of the sanctions and penalties for noncompliance.	4.0	1.3
10. Property rate is a form of social participation.	3.8	1.3
11. The accumulated property rates are indirectly enjoyed.	3.5	1.4
12. Property rate accelerates the realization of local government programs.	3.9	1.2
OVERALL AWARENESS AND KNOWLEDGE	**3.86**	**.79**

Source: Field survey (2023)

From Table 6, the overall level of knowledge of property owners about property rate compliance appeared appreciable, as the average level of awareness or knowledge was greater than 3.5 (mean = 3.86, SD = 0.79). Specifically, the respondents indicated adequate knowledge of property rate which is above 4.0 (mean = 4.3, SD = 1.0). Next is the third statement. The statement asked about the level of understanding in relation to rules and regulations of property rate (mean = 3.9, SD = 1.0). Similarly, the respondents claimed to have awareness of property rate (mean = 3.9, SD = 1.1). That is, they are aware of the existence of property rate in Ghana. The data indicated that property owners are aware of the basis for determining property rate payable (mean = 3.6, SD = 1.3). A 4.0 mean was attained on the awareness that property

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rate is paid to the District Assembly (mean = 4.0, SD = 1.1). Furthermore, the respondents claimed to be aware of the partnership between MMDAs and GRA to mobilize revenue from property rate (mean =3.9, SD = 1.1).

Furthermore, respondents appeared to have knowledge about the introduction of a digital platform for the property rate (mean =3.8, SD = 1.2). Respondents appreciated that they have knowledge on the procedures for paying property rate (mean = 3.8, SD = 1.2). The respondents acknowledge that noncompliance to property rate attracts penalties (mean = 4.0, SD = 1.3). They also believe that paying property rate is form of contribution to the society (mean =3.8, SD = 1.2). Property owners indirectly enjoy their contribution (mean =3.5, SD = 1.4). For instance, building of schools, construction of roads and provision of water facilities in the societies are the means through which property rate is enjoyed indirectly. Finally on level of awareness and knowledge, local government programs can be executed at the appropriate time when property owners pay property rate (mean =3.5, SD = 1.4).

Penalties

The second objective examined the effect of penalties on property rate compliance. The knowledge on penalties and the actual fines available to property owners when they fail to comply with property rate was determined. The statements below assessed whether the property owners know that penalties exist and understand the various fines one is liable for non-compliance to property rates. To achieve this objective, a descriptive analysis using mean and standard deviation was conducted. The results are displayed in Table 7.

Table 7: Penalties (n = 322)

Statements	Mean	Standard Deviation
1. Property rate sanctions and penalties are the results of not following tax regulations.	4.1	1.1
2. Fines as the penalty compliance fulfil the principle of justice.	3.9	1.2
3. Penalties and sanctions are created to serve as a deterrence for property owners.	3.7	1.1
4. Property owners who do not comply should be subjected to penalties and sanctions.	3.8	1.2
5. I am aware that non-compliance is liable to twenty-five penalty units.	3.7	1.3
6. I am aware that non-compliance is liable to not more than one month term of imprisonment.	3.5	1.4
7. I am aware that non-compliance could lead to both twenty-five penalty units and not more than one term of imprisonment.	3.6	1.3
OVERALL LEVEL OF PENALTIES	3.77	0.79

Source: Field survey (2023)

From Table 7, the overall knowledge of penalties and the actual fines available to property owners who victims of non-compliance appeared encouraging, as the average obtained was above 3.5 (mean = 3.77, SD = 0.79). Attempting the constructs individually, the respondents accepted that penalties exist as a result of non-compliance to tax regulations (mean = 4.1, SD = 1.1). The respondents accepted that penalties is a fulfilment of justice in the society (mean = 3.9, SD = 1.2). Also, penalties are means of preventing property owners from attempting to not comply (mean = 3.7, SD = 1.1).

In addition, the availability of penalties may lead to more property owners complying with property rate. Similarly, respondents agreed that property owners who fail to comply should be subject to penalties regardless of their position in the society (mean = 3.8, SD = 1.2). Some of the property owners are aware that non-compliance amounts to twenty-five penalty units (mean = 3.7, SD = 1.3). The respondents are also aware that non-compliance is liable to not

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more than one month term of imprisonment (mean = 3.5, SD = 1.4). Finally, they acknowledge the existence of the forms of punishment for non-compliance (mean = 3.6, SD = 1.3).

Isomorphism

The third objective analysed the effect of isomorphism on property rate compliance. The various indicators were to assess the level of isomorphism among property owners. That is, the first four statements measured the level of coercive pressures, the next four examined the level of normative pressures and finally the last four determined the level of mimetic pressures among property owners. To achieve this objective, a descriptive analysis using mean and standard deviation was conducted. The results are displayed in Table 8.

Table 8: Isomorphism (n = 322)

Statements	Mean	Standard Deviation
1. Sanctions for non-compliance with property rate are adequate.	3.8	1.2
2. Non-compliance with property rate attracts penalties and fines.	4.1	1.0
3. Both GRA and MMDAs are committed to enforcing the property rate laws.	4.0	1.2
4. Sanctions for non-compliance are systemically applied.	3.8	1.3
5. I would like to join the Association of Property Owners in Ghana.	3.6	1.4
6. I believe the Association will teach me to be independent in decision-making.	4.0	1.3
7. I believe in self-regulation.	4.3	1.0
8. I believe paying my property rate is my responsibility	3.8	1.3
9. I pay my rate when I notice my colleagues have also paid.	3.7	1.3
10. My compliance behaviour is shaped by my peers	3.5	1.4
11. My colleagues pay their rates at the appropriate time so I do same.	3.8	1.3
12. I pay my rates because other property owners pay.	3.7	1.5
OVERALL LEVEL OF ISOMORPHISM	3.85	.77

Source: Field survey (2023)

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From Table 8, the overall level of isomorphism is acknowledged among property owners as the average level of penalties was above 3.5 (mean = 3.85, SD = 0.77). Pertaining to coercive pressures, the respondents agreed that the available fines for non-compliance are adequate and enough (mean = 3.8, SD = 1.2). Similarly, the property owners responded to rightly that non-compliance with property rate attracts penalties as the average exceeded 4.0 (mean = 4.0, SD = 1.0). Institutions such as Both GRA and MMDAs are consistently committed to enforce compliance among property owners (mean = 4.0, SD = 1.2). Finally on coercive pressures, penalties and sanctions are applied systematically to every victim without compromising as the mean was 3.8 (mean = 3.8, SD = 1.0).

As presented in Table 8, normative pressures were measured with the second four statements. The respondents showed in interest in becoming a member of the Association of Property Owners in Ghana (mean = 3.6, SD = 1.4). Also, the respondents believe that their decision to be independent is influenced by joining the association (mean = 4.0, SD = 1.3). Self-regulation was accepted as a feature of normative property owner (mean = 4.3, SD = 1.0). Finally, property rate compliance is believed to be social responsibility of property owners (mean = 3.8, SD = 1.3).

Concluding on isomorphism, mimetic pressures were measured by the last set of questions starting from question nine to question twelve. The respondents are influence by their colleagues. That is they comply when other property owners comply (mean = 3.7, SD = 1.3). Some also believe that their decision towards compliance is shaped by their peers although the average mark is the least among isomorphism pressures (mean = 3.5, SD = 1.4). Similarly,

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the right time to pay the property rate due is affected by the other property owners pay (mean = 3.8, SD = 1.3). Lastly, the respondents accepted that they pay property rate because other property owners also comply (mean = 3.7, SD = 1.5).

Narcissism

The fourth objective assessed the effect of narcissism on property rate compliance. The various indicators were used to determine the level of narcissism among property owners. That is, the seven statements measured the level of narcissistic features among property owners. To achieve this objective, a descriptive analysis using mean and standard deviation was conducted. The results are displayed in Table 9.

Table 9: Narcissism (n = 322)

Statement	Mean	Standard Deviation
1. I really like to be the centre of attention.	3.7	1.5
2. I think I am a special person.	4.0	1.3
3. I insist upon getting the respect that is due me at all times.	4.1	1.1
4. I know that I am good.	4.1	1.1
5. I am an extraordinary person.	3.9	1.2
6. I am capable of paying all my expenses.	4.2	1.1
7. I expect a lot from the Local Government.	4.1	1.1
OVERALL LEVEL OF NARCISSISM	4.02	.74

Source: Field survey (2023)

From Table 9, the overall level of narcissism is appreciable among property owners as the average level was greater than 4.0 (mean = 4.02, SD = 0.74). This indicated that narcissistic traits can be traced among the respondents. The respondents accepted that they really like to be the centre of attraction in the society (mean = 3.7, SD = 1.5). Similarly, they think that they are special people even as property owners (mean = 4.0, SD = 1.3). It is not surprising that

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they insist on the respect due them at all them (mean = 4.1, SD = 1.1). Also, they see themselves as good people as well as extraordinary people (mean = 4.1, SD = 1.1 and mean = 3.9, SD =1.2) respectively. The respondents equally mentioned that they are capable of paying their all expenses including property rates (mean = 4.2, SD = 1.1). Finally on narcissism, property owners expect more from the local government. This could influence their level of compliance (mean = 4.1, SD = 1.1).

Individualism

The fourth objective examined the influence of individualism on property rate compliance. The various indicators were used to determine the level of individualism among property owners. That is, the ten statements measured how individualistic property owners are. To achieve this objective, a descriptive analysis using mean and standard deviation was conducted. The results are displayed in Table 10.

Table 10: Individualism (n = 322)

Statement	Mean	Standard Deviation
1. I do not rely on the local government for any form of support.	4.0	1.3
2. My personal identity is important to me.	4.5	0.8
3. I am not influenced by group norms and behaviour.	4.2	1.1
4. It is important that I fulfil my obligations even when others fail to do so.	4.3	.8
5. It is a disgrace to me when I fail to fulfil my obligations.	4.1	1.1
6. I believe the society should not support those who are lazy.	4.0	1.2
7. I believe that hard-working individuals should enjoy the fruits of their labour.	4.3	.9
8. I believe that the rent to labour is a private property and not a social good.	4.1	1.0
9. I believe that individuals should be responsible for providing their own needs and not the society.	3.8	1.2
10. I take delight in fulfilling my obligations.	4.2	1.0
OVERALL LEVEL OF INDIVIDUALISM	4.15	.56

Source: Field survey (2023)

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From Table 10, the overall level of individualism is highly appreciated among property owners as the average level was greater than 4.0 (mean = 4.15, SD = 0.56). This indicates that the respondents possess some individualistic traits in them. The respondents claimed that they do not reply on the support from the local government (mean = 4.0, SD = 1.3). Also, their identity and personality is relevant to them as individuals in the society (mean = 4.5, SD = 0.8). Similarly, they argued that collective norms and behaviour do not influence them in any way (mean = 4.2, SD = 1.1). As such, they fulfil their obligations when others collectively fail to respond their responsibilities (mean = 4.3, SD = 0.8). Such people fell disgraced when they tagged as people who fail to fulfil obligations (mean = 4.1, SD = 1.1).

Subsequently, they believe that society should not in any form support lazy people (mean = 4.0, SD = 1.2). They appreciate hard-working people and therefore believe that hard-working individuals should enjoy the fruits of their labour (mean = 4.3, SD = 0.9). Consistent with the above, wages for hard work should be enjoyed privately and not collectively (mean = 4.1, SD = 1.0). The respondents believe that provision of own needs should bore individually and not collectively (mean = 3.8, SD = 1.2). Finally on individualism, property owners take delight in fulfilling obligations due them (mean = 4.2, SD = 1.0).

Property Rate Compliance

Taking the foregoing into consideration, property rate compliance (the dependent variable) that is affected by penalties, isomorphism, narcissism and individualism was also assessed (independent variables). The ten statements were used to measure the level of compliance among property owners. To

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determine the level of compliance, a descriptive analysis using mean and standard deviation was conducted. The results are displayed in Table 11.

Table 11: Property Rate Compliance (n = 322)

Statement	Mean	Standard Deviation
1. I always pay property rate as an obligation.	4.1	1.3
2. I am aware of the need to pay property rate.	4.0	1.2
3. I pay my property rates on all my properties.	3.8	1.2
4. I am willing to pay property rate when due.	4.0	1.1
5. I know the means of paying property rate to the government.	4.0	1.2
6. I voluntarily pay property rate on time without receiving a notice.	3.9	1.2
7. I pay because frequent tax audits.	4.0	1.1
8. I am forced before I pay property rate.	3.6	1.5
9. I sometimes default in payment of property rate.	3.6	1.4
10. I have never defaulted in payment of property rate.	3.9	1.5
OVERALL LEVEL OF COMPLIANCE	3.89	0.76

Source: Field survey (2023)

From Table 11, the general level of property rate compliance is high and appreciable among property owners as the average level was greater than 3.5 (mean = 3.89, SD = 0.76). To begin with, the respondents claimed that they pay property rate as it seen as an obligation (mean = 4.1, SD = 1.3). The property owners mentioned that they are aware of the need to pay property rate (mean = 4.0, SD = 1.2). Some claimed to have been paying property rates due them on all their properties (mean = 3.8, SD = 1.2). For instance, as owners of more than one property, they diligently pay all rates on each property. Similarly, they are willing to pay property rates on their properties when due (mean = 4.0, SD = 1.1). Consequently, they are aware of the means of property rates to the government (mean = 4.0, SD = 1.2). That is, they know how to log on to the Unified platform and make payments for property rates.

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The respondents claimed to be committed in paying property rates at the appropriate time without receiving notice from either the GRA or MMDAs (mean = 3.9, SD = 1.2). Some also accepted that their compliance to property rates is influenced by frequent audits from the assembly (mean = 4.0, SD = 1.1). With the help of law enforcing agencies, the respondents comply with property rates (mean = 3.6, SD = 1.5). The respondents confessed that they are not consistent in paying property rates, sometimes they default (mean = 3.6, SD = 1.4). Finally on property rate compliance, some property owners claimed to have never defaulted in complying with property rates (mean = 3.9, SD = 1.5).

Association between Property Rate Compliance and the Determinants

The researcher sought to assess the relationship between property rate compliance and its potential antecedents. Although this analysis was not in direct response to the study objectives, however the purpose was to provide a step towards the partial least squares structural equation model required to achieve the study objectives and test the hypotheses formulated. The correlation coefficients from the computations are presented in Table 12.

Table 12: Correlation Analysis

Variables	Penalties	Isomorphism	Narcissism	Individualism	Compliance
Penalties	1				
Isomorphism	.614**	1			
Narcissism	.537**	.533**	1		
Individualism	.370**	.406**	.605**	1	
Compliance	.630**	.674**	.484**	.318**	1

** Correlation is significant at the 0.01 level (2-tailed).

Source: Field survey (2023)

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The results displayed in Table 12 showed a positive and strong statistically significant relationship between penalties and property rate compliance (r = 0.630, p < 0.001). This result showed that property owners in the Kumasi Metropolis are likely to comply with property rate when there is awareness and knowledge of fines as well as the actual fines available for defaulters. This is in line with findings of Oladipupo et al. (2016) who found that fairly applying penalties when one defaults may serve as deterrence among tax payers resulting in higher compliance. Therefore penalties are considered as strong indicator for property rate compliance.

Also, the results indicated a positive and strong relationship between isomorphism and property rate compliance (r = 0.674, p < 0.001). That is, coercive, normative and mimetic isomorphism are associated with property rate compliance. This implies that the level of compliance among property owners in Kumasi Metropolis can be improved by coercive isomorphism (regulations and legal systems), normative isomorphism (professionalism, social norms, values and acceptable practices) and mimetic isomorphism (imitating behaviour). The finding is in line with Sadress et al. (2019) which found that there is a significant link between isomorphism and tax compliance. Thus, isomorphic forces have a high predictive power of tax compliance.

Further, the results have revealed that narcissism has a positive and significant association with property rate compliance (r = 0.484, p < 0.001). This suggested that personality trait such as narcissism has the potential to affect property rate compliance. Narcissistic behaviours including self-esteem, strong desire for recognition and public attention can improve the level of property rate compliance. This results is similar to that of Petrenko et al. (2016).

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The authors reported a positive and significant relationship between narcissism and performance.

Finally on correlation matrix, individualism has been found to be positively associated with property rate compliance (r = 0.318p < 0.001). This shows that individualism (culture) is likely to influence the level of property rate compliance. Individualism behaviours such as self-gain, self-reliance, independence and individual goals are indicators of property rate compliance. Choi et al. (2021) also reported a similar results showing that there is a significant positive relationship between national culture and environmental sustainability.

Results of Research Question

Level of Awareness and Knowledge of property rate compliance

The first objective assessed the level of knowledge and awareness of property rate owners among property owners. This was to determine whether the property owners understand issues of property rates. Before proceeding to analyse the study's key findings, a decisive rule for the means and standard deviation was employed for the analysis. Data for research question one was collected on a 5-point Likert scale. The scale ranged from strong disagreement, to strong agreement. Because of that, the analysis was done with the use of mean and standard deviation. Mean and standard deviation values < 3.5 and 1.0 respectively were interpreted as disagreement while Mean and standard deviation values ≥ 3.5 and 1.0 respectively were interpreted as agreement to the statement.

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From Table 6, generally, the respondents indicated adequate knowledge and overall awareness of property rate in each statement. Specifically, the respondents were in agreement to having adequate knowledge of property rate (mean = 4.3, SD = 1.0). A mean of about 3.9 represented the level of understanding with regards to rules and regulations of property rate (mean = 3.9, SD = 1.0). This is an indicator of agreement to the statement. Furthermore, the respondents claimed to have awareness of property rate (mean = 3.9, SD = 1.1). That is, they are in agreement that property rate exist in Ghana. Next, the data indicated that property owners agree that the basis for determining the amount to pay as property rate is understood (mean = 3.6, SD = 1.3). Moreover, the respondents agreed that there is a form of awareness communicating that property rate is paid to the District Assembly answering this questionnaire. The respondents agreed that property rate is paid to the District Assembly (mean = 4.0, SD = 1.1).

Furthermore, there is strong agreement among the respondents that they are aware of the partnership between MMDAs and GRA to mobilize revenue from property rate (mean =3.9, SD = 1.1). For instance, the respondents know that property rate is now paid into account for both GRA and MMDAs and then distributed according to laid procedure. Both standard deviation and mean of the statement about the introduction of on a digital platform for the property rate shows agreement (mean =3.8, SD = 1.2). To add up, the Unified Common Property Rate Platform is the new platform establish by both GRA and MMDAs to mobilize revenue from the property owners. Respondents acknowledged that they are aware on the procedures for paying property rate (mean = 3.8, SD = 1.2). The mean and stand deviation indicated strong agreement.

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The respondents agreed strongly to the fact that non-compliance to property rate attracts penalties (mean = 4.0, SD = 1.3). That is, penalties are available to victims who fail to pay. Also, the property owners agreed that paying property rate is form of contribution to the society (mean =3.8, SD = 1.2). This indicated that they are willing to pay property rate because of social committed. Property owners agreed that indirectly they enjoy their contribution (mean =3.5, SD = 1.4). For instance, building of schools, construction of roads and provision of water facilities in the societies are the means through which property rate is enjoyed indirectly. Finally on level of awareness and knowledge, local government programs can be executed at the appropriate time when property owners pay property rate (mean =3.9, SD = 1.2).

Model Specification

The model of the study must be specified before the PLS-SEM analysis can done. The specification is done in two phases: first, is the measurement model and subsequently structural model is defined (Hair et al., 2022). "The measurement model illustrates the connection between the indicators or measures that go with them and constructs, while the structural model shows the hypothesised connections between constructs" (Hair et.al., 2022). Based on the above, the survey vividly described the measurement and structural models in the sections below.

Measurement and Structural Model Specification

The measuring model relates to the specific indicators employed to assess each construct. In all, twenty-five indicators were used in the model to assess the five constructs (penalties, isomorphism, narcissism, individualism and property rate compliance) under consideration. Hence, the survey specifies

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the measurement model; Penalties: To measure the awareness and knowledge of fines and the actual fines available to victims. The construct penalties adopted indicators were itemized as P2, P4, P5, P7.

Isomorphism: This construct constituted coercive, normative and mimetic pressures. Coercive isomorphism defined as regulations and legal systems, normative isomorphism as professionalism, social norms, values and acceptable practices and finally defined mimetic isomorphism as the imitating behaviours of property owners. The construct was also measured with eleven (11) indicators itemized as ISO2, ISO9, ISO10…, and ISO12. The third construct is

Narcissism. Narcissism entailed self-esteem, strong desire for recognition and public attention. This construct was adopted and empirically validated on scales of N2, N4 and N5.

Individualism is the fourth construct. Individualism was operationalized as self-gain, self-reliance, independence and individual goals. The construct was measured with four indicators validated empirically. The indicators were itemized as IND2, IND3, IND4, IND8 and ID10. Finally, is Compliance with property rate: It is the willingness to pay without enforcement, paying at the right time and paying the right amount. The construct of compliance with property rate was measured with seven indicators validated empirically. The indicators were itemized as C1, C2, C5…, and C10.

The fifth and sixth construct are number of dependents and average monthly rental income. Number of dependants: ranged from nil, 1-3, 4-6, 7-9 to 10 and above while average monthly rental income: ranged from 250& below, 251-500, 501-750, 751-950 to 951 & above. This study's structural

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model has six exogenous constructs and one endogenous construct. The exogenous constructs (independent variables) of the study included penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income. Property rate compliance is the endogenous variable. The study's exogenous variables and endogenous variables are represented in figure 2. Deducing from economic deterrence theory, theory of planned behaviour, institutional theory and Fischer's model, the hypotheses were empirically tested using SmartPLS. Figure 2 presents the specified structural model of the study.
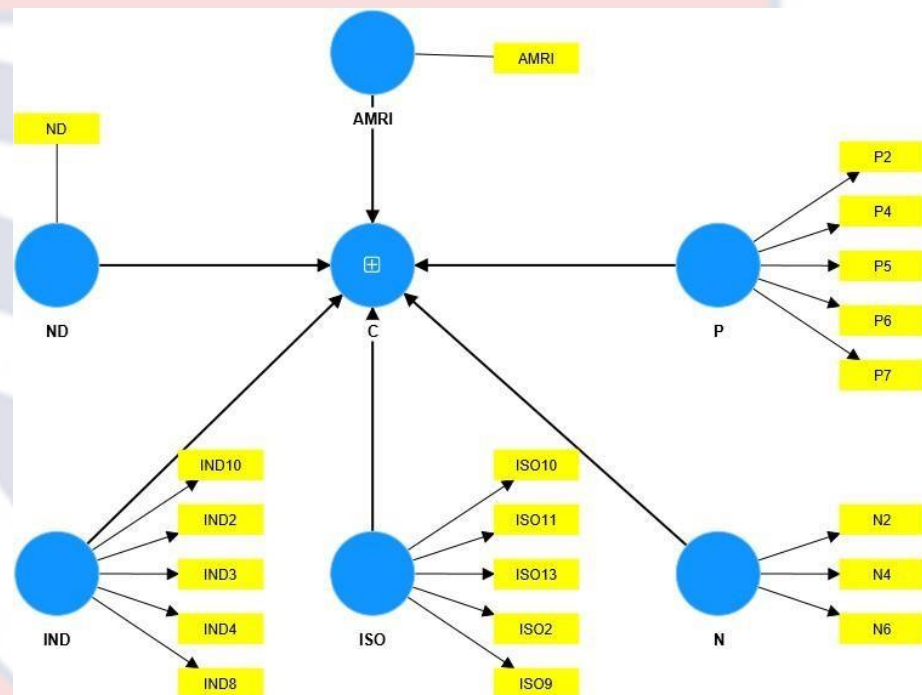
Figure 2: Specified Measurement and Structural Model

Source: Field survey (2023)

Measurement Model Assessment

The partial least squares structural equation modelling (PLS-SEM) estimator was utilized to model the influence of penalties, isomorphic pressures, narcissism, individualism, number of dependents and average monthly rental

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income on property rate compliance. The version 4.0.8 of Smart-PLS designed by Ringle et al. (2015) was used to process and analyse the data. Regression results were generated using 5,000 bootstrap samples and the hypotheses were tested under a 5% level of significance. As noted earlier, PLS-SEM has two phases of measurement. First, a description of the measurement model and then an analysis of the structural model (Ringle et al., 2015). Researcher can proceed to analyse the structural model if the measurement model specification has produced adequate indicator loading, convergent validity, composite reliability, and discriminant validity for those constructs under considerations. The structural model assessment includes evaluation of path coefficients and their significance.

Indicator Factor Loadings, Consistent Reliability and

Convergent   Validity

The measurement model assumed a reflective model therefore, the first step was to examine the indicator loadings. Although the minimum value of 0.708 is recommended, loadings below 0.708 are acceptable in studies that explore underlying relationships to add to theory (Hair et al., 2018). Moreover, loadings above of 0.50 is ideal because the construct explains at least 0.50 of the variance of the indicator (Cheung, Cooper-Thomas, Lau & Wang, 2023; Hair et al., 2009). In reflective measurement, the indicators are dependent on the construct.

Examination of all indicator loadings in Table 13 shows acceptable item reliability although AVEs were above than 0.5 expect IND. However, Fornell et al. (1981) reported that an AVE below 0.5 is satisfactory when the CR > 0.60. Consequently, this result indicates reliability. Secondly, composite reliability

was to examine the internal consistency reliability (Jöreskog, 1971). According to Cheung et al. (2023), composite reliability was considered to Cronbach alpha because it assumes an equal factor loading across indicators which is unjustified for latent constructs. Table 13 shows the reliability and the validity results.

Table 13: Indicator Factor Loadings, Reliability, Validity Results and Variance Inflation Factor Results

Variables	Ind. Loadings	Outer VIF	CA	rho_A	CR	AVE
Compliance			0.850	0.851	0.886	0.526
C1	0.778	1.999				
C10	0.710	1.707				
C2	0.702	1.622				
C3	0.681	1.751				
C5	0.726	1.791				
C6	0.776	2.053				
C7	0.699	1.628				
Individualism			0.595	0.574	0.738	0.363
IND10	0.584	1.456				
IND2	0.572	1.369				
IND3	0.665	1.079				
IND4	0.653	1.112				
IND8	0.526	1.174				
Isomorphism			0.799	0.799	0.862	0.557
ISO10	0.702	1.753				
ISO11	0.785	1.906				
ISO13	0.807	2.080				
ISO2	0.640	1.271				
ISO9	0.784	1.835				
Narcissism			0.617	0.619	0.798	0.569
N2	0.784	1.383				
N4	0.798	1.390				
N6	0.675	1.107				
Penalties			0.775	0.792	0.851	0.542
P2	0.555	1.146				
P4	0.546	1.293				
P5	0.853	2.961				
P6	0.830	2.782				
P7	0.830	2.226				

Source: Field survey (2023)

Note: P means Penalties, IS means Isomorphism, N means Narcissism, IND means Individualism and C means Property rate compliance

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Table 13 presents information on indicator factor (outer) loadings, Variance inflation factor (VIF), Cronbach Alpha, composite reliability and the average variance extracted (AVE). Indicator factor loadings above 0.50 suggest that the construct explains more than 50% of the indicator's variation, indicating satisfactory item dependability. The study employed indicator factor loadings above 0.5, ranging from 0.526 to 0.853. All indicators falling below the Hair et al., (2009) threshold was duly deleted from the model. Cronbach Alpha (CA) and composite reliability (CR) are the indictors of reliability.

An indicator is reliable if it has the potency to be replicated in different contexts and certain for a similar or invariably same outcome. The reliability of an indicator is measured using the Cronbach Alpha (CA) and the composite reliability (CR). Higher values above 0.6 are generally considered acceptable, although a minimum 0.7 is usually recommended by Hair et al., (2018). However, Jöreskog (1971) proposed a more conserved measure of internal consistency reliability to be composite reliability. The statistics of these two measures used in ascertaining reliability is presented in table 10, for Cronbach Alpha (CA) ranging from 0.630 to 0.844 (expect Individualism = 0.595) while Composite reliability (CR) ranged from 0.798 to 0.886 all of which fell above the threshold of 0.60 usually recommended (Hair et al., 2019).

The collinearity procedure involves examining the variance inflation factors to be sure that data set does not bias the regression estimates. It tests whether correlations among constructs is not substantial. Latent variable scores of the endogenous variables are used to calculate variance inflated factors (VIF) values. Based on the thresholds of a conservative set of ≤ *3.0* according *to* Hair et al*.* (2019) or 5 according to Hair et al. (2016) the VIF statistics in table 10

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indicated that given the threshold of ≤ 3.0 every single indicator is free from multicollinearity issues and hence suggesting collinearity is not present in the model.

Convergent validity can be established by average variance extracted (AVE) as identified by Fornell et al. (1981), where AVE of 0.50 or higher indicates that the construct explains at least 50 percent or more of the variance of the items that make up the construct. Before a construct is considered as valid, convergent and discriminant validities are measured with respect to the construct. This is carried out to measure the level at which indicators converge or congregate in the measure of same construct. To add up, it is how indicators measures the construct in question as a unit (Bagozzi et al., 1991). An AVE of 0.50 or more represents convergent validity. Indicated in table 13, all constructs recorded an AVE >0.50, ranging from 0.526 to 0.569 (expect individualism = 0.363), therefore convergent validity not an issue in the study.

Discriminant Validity

Discriminant validity shows how well items load higher onto their respective constructs and less on other constructs. According to Hair et al. (2019), discriminant validity indicates how constructs are empirically distinct from the other constructs in a given model. Similarly, Bagozzi et al. (1991) asserted that, the uniqueness level of various constructs can be measured by discriminant validity in a model. Since various constructs measures different concepts in a more unique way, each construct should be able to stand without having exhibiting high correlations among constructs. Fornell-Larcker criterion (Table 14) and Heterotrait-Monotrait Ratio of correlations (HTMT) (Table 15) were employed to determine discriminant validity.

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Table 14: Fornell-Lacker Criteria

	IND	ISO	P	C	N
IND	0.602				
ISO	0.350	0.746			
P	0.316	0.525	0.736		
C	0.345	0.571	0.659	0.725	
N	0.489	0.439	0.385	0.470	0.755

Source: Field survey (2023)

Note: P means Penalties, IS means Isomorphism, N means Narcissism, IND means Individualism and C means Property rate compliance

From table 14, the Fornell-Larcker (1981) criterion of measuring validity was utilized. According to Fornell-Larcker (1981), the square root of AVE of each construct in the model is measured to ascertain validity. The rule of thumb with the Fornell-Larcker is that, the square root values of the AVE's of various constructs should be more than the constructs correlation with any other constructs in a given mode. This is evident in Table 14 indicating that the measurements of constructs are discriminant as depicted in the discriminant validity of Fornell-Larcker test. The result is in line with Fornell-Larcker (1981) because the square root of the AVE, is larger than all correlations, indicating that the measurement is discriminant.

Table 15: Heterotrait-Monotrait Ratio (HTMT)

Constructs	IND	ISO	P	C	N
IND ISO					
	0.550				
P	0.480	0.659			
C	0.439	0.681	0.798		
N	0.784	0.607	0.559	0.646	

Source: Field survey (2023)

Note: P means Penalties, IS means Isomorphism, N means Narcissism, IND means Individualism and C means Property rate compliance.

Researchers suggests that the Fornell-Lacker criteria are derisory for the assessment of discriminant validity according to Henseler et al. (2015). As a result, the Hetrotrait-monotrait (HTMT) is the most important and last criterion for determining discriminant validity test (Henseler et al., 2015; Hair et al., 2016). The geometric average correlations of the object that assesses same constructs are divided by the average value of item correlations across constructs to get HTMT. The HTMT value of each construct should be less than 0.85 (Kline, 2023) when they are considerably different and less than 0.9 (Teo et al., 2008; Henseler et al., 2015) when they are comparable. As a result, an HTMT score of more than 0.9 shows that discriminant validity is lacking (Henseler et al., 2017). Table 12 displayed the HTMT values for each construct confirming the discriminant validity of various constructs.

Assessment of structural model

The second phase of measurement is to proceed and evaluate structural measurement after all criteria to assess the measurement model has been satisfied and results meet the required thresholds. Before the significance of the structural relationships was assessed, some standard indices were first tested. According to Hair et al. (2019) the standard criteria should include collinearity issues. In this study, collinearity issues were followed by evaluations of the predictive power of the model through the coefficient of determination, R^2, the effect size (f^2) and the predictive relevance (Q^2) (Hair et al., 2020). All endogenous constructs were assessed for collinearity in the structural model.

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Table 16: Collinearity (Inner VIF Values)

	C
IND	1.367
ISO	1.540
P	1.453
N	1.507

Source: Field survey (2023)

Note: P means Penalties, IS means Isomorphism, N means Narcissism, IND means Individualism and C means Property rate compliance.

Table 16 presents the results for collinearity which examined that the data set have no bias in the regression results. In testing for collinearity, the predictor constructs in a partial regression are used to calculate the VIF values (Hair et al., 2019). Based on the thresholds of a conservative set of *≤ 3.0* according *to* Hair et al. *(*2019*) or* 5 according to Hair et al. (2016) the VIF statistics in table 12 indicated that given the threshold of *≤ 3.0* every single indicator is free from multicollinearity issues and hence suggesting collinearity is not present in the structural model.

The latent variable estimates are linear aggregates of their observed indicators, whose loadings are obtained via the bootstrapping procedure (Awang et al., 2015). As a measure of the goodness of fit of the structural equation, a coefficient of determination, (R^2), the effect size (f^2), the predictive relevance (Q^2) is produced as part of the results and shown in Tables 17, 18 and 19. R-square measures the percentage of the variance of the endogenous construct that is caused by the independent variables (Shmueli et al., 2011), while effect size is a measure of the magnitude of contribution an independent variable makes to the variance in a dependent variable (Hair et al., 2019). Table 16 presents the results of the model fit measures.

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Existing studies underscore the sole reliance and emphasis for drawing conclusions and making policy recommendations based on statistical significance (*p values*). *P values* lacks some essential features such that it only estimates the effect that exist among a set of constructs (Sullivan & Feinn, 2012; Rice, 1989).This limitation is addressed with PLS SEM. PLS SEM is an advanced analytical technique that allows one to further examine models' explanatory and predictive power. Determining model's predictive relevance requires analysing in-sample and out-of-sample prediction. In-sample prediction involves using an entire data to estimate model and then use these estimates to predict observations from the same data set. The two main statistical procedures are coefficient of determination (R^2) and effect size (f^2). These tests assess the explanatory power of the model. Table 17 and Table 18 shows the R^2 and f^2 respectively.

Table 17: R-square

	R-square	R-square adjusted
Compliance	0.532	0.522

Source: Field survey (2022)

Coefficient of determination (R^2) is a measure of predictive accuracy and joint significance of a model (Menard, 2000). It is the amount of variance in the dependent variable that is explained by all the independent variables that have been linked theoretically. R^2 values range between .10 to. 50, where > .50 are indicative of strong explanatory power (Hair et al., 2020). However, adjusted R^2 is recommended because it adjusts for the number of predictors in a complex model and useful when comparing models. In Table 17 the *adjusted R^2* value

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for property rate compliance is 0.522. That is 52.2% of the variance of property rate compliance was explained jointly by penalties, isomorphism, narcissism and individualism.

Table 18: F square

	Compliance
Individualism	0.002*
Isomorphism	0.084*
Penalties	0.303***
Narcissism	0.042*

Source: Field survey (2022)

*Note: *$0.02 \leq f^2 \leq 0.15$ is a small effect, **$0.15 \leq f^2 \leq 0.35$ is a medium effect ***$f^2 \geq 0.35$ shows a large effect*

A predictor construct can affect the dependent variable's R-squared value substantially. f^2 is the change in R^2 when an exogenous variable is removed from the model. With the threshold of 0.02, 0.15 and 0.35 depict weak, moderate and strong f squared effect sizes (Cohen, 1988). It indicates that removing the exogenous variables of individualism, isomorphism and narcissism will have a weak effect on the R^2 value for the endogenous value property rate compliance (0.002), (0.042) and (0.082) respectively. Similarly, penalties will have a strong effect on the R^2 value for property rate compliance (0.303) when it is removed from model.

Just as R^2 and f^2 models are estimated from a sample, a significant portion of cases may reside outside the sample utilized to estimate the model. It is not just a sample used to estimate the model but also the majority of cases that are not included in the sample. Due to survey research's improved generalizability and the practical usefulness of findings for policy recommendations, explanatory power does not imply predictive capability. Recently, Q^2 has been

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recommended to assess the PLS path model's predictive accuracy (Stone, 1974; Geisser, 1974).

Q2 is not just statistical measure of out-of-sample prediction, but also it combines aspects of out-of-sample prediction and in-sample explanatory power (Shmueli et al., 2016). This metric is known as the blindfolding procedure that removes single points in the data matrix, imputes the removed points with the mean and estimates the model parameters. (Shmueli et al., 2016). The data deletion and estimate method is repeated numerous times until every data point has been excluded and forecasted. The prediction error is used to assess predictive relevance. The final Q^2 value is evaluated using the following guidelines: A threshold of $0.02 \leq Q^2 \leq 0.15$ indicates weak predictive power, $0.15 \leq Q^2 \leq 0.35$ for moderate predictive power, and $Q^2 \geq 0.35$ for strong predictive power (Hair et al., 2020).   Table 19 shows the results of the blindfolding operation.

Table 19: Predictive Relevance (Q2)

	Q²predict
Compliance	0.493

Source: Field survey (2023)

Table 19 presents the results of the blindfolding operation. The results revealed that property rate compliance has a predictive relevance from the various exogenous constructs (penalties, isomorphism, narcissism and individualism). Property rate compliance recorded a Q^2 values score greater than zero (0.493), indicating the presence of predictive relevance from all exogenous constructs (Hair et al., 2020). Based on Hair et al., (2020), the predictive relevance accounted a strong predictive effect of penalties,

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isomorphism, narcissism and individualism on property rate compliance (0.493).

The final step in PLS-SEM is to determine the statistical significance and relevance of the path coefficients. It is the final assessment in a structural assessment after substantially determined the model's explanatory power and predictive power. The structural model in figure 3 depicts the relationship the independent variables (penalties, isomorphism, narcissism and individualism) and the dependent variable (property rate compliance). Each of these paths was hypothesised based on a review of related literature. The results of the hypotheses tests are shown in Table 20. The bootstrapping procedure recommended by Hair et al. (2020) was used to establish the significance of the path coefficients because PLS-SEM is a non-parametric method. That is to say that, the path coefficients assess the influence of each exogenous constructs on the endogenous construct. Figure 3 shows the determinants of property rate compliance.
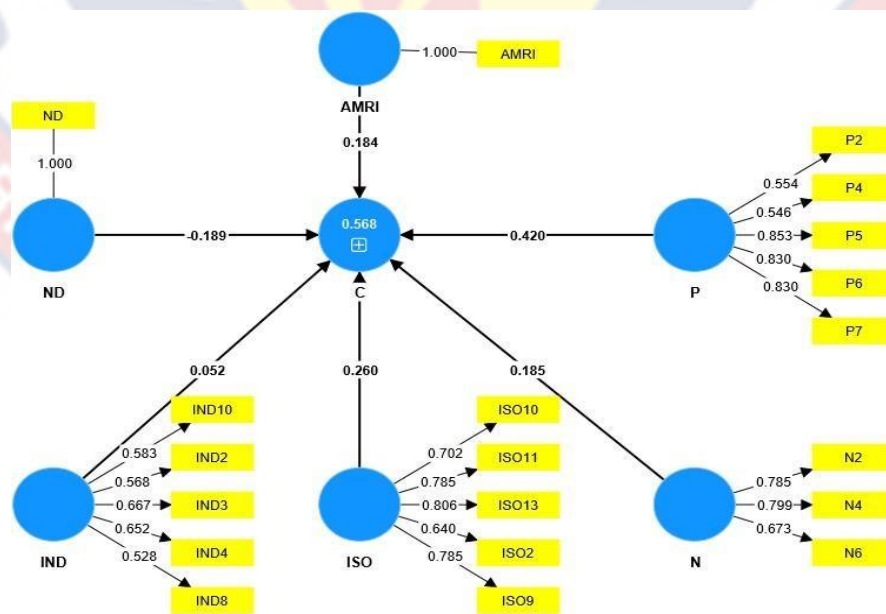

Figure 3: Structural Model

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Assessment of Path Relationships

The study was guided by four specific objectives with four hypotheses namely, H1, H2, H3, H4, H5a and H5b. Theoretically, the economic deterrence theory, theory of planned behaviour, institutional theory and Fischer's model guided the discussions of the results of the hypotheses test.   Using path coefficients, p values and t test, findings of the specific paths were analysed. The table 20 represents results from the hypotheses testing.

Table 20: Specific Path Coefficient

(Hypotheses)	Structural relationships	Path Coefficient (O)	STD EV	T Stat. (|O/ STD EV|)	P Values
H1	P -> C	0.420	0.069	6.057	0.000
H2	ISO -> C	0.260	0.087	2.991	0.003
H3	N -> C	0.185	0.082	2.241	0.025
H4	IND -> C	0.052	0.066	0.784	0.433
H5a	ND -> C	-0.189	0.055	3.435	0.001
H5b	AMRI -> C	0.184	0.045	4.095	0.000

Source: Field survey (2023)

Note: P means Penalties, ISO means Isomorphism, N means Narcissism, ND means Individualism and C means Property rate compliance.

An investigation of the path coefficient in Table 20 shows the hypothesised relationship between penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income on property rate compliance. The examination of the hypothesised relationships indicated that out of the six-hypotheses examined, five of them proved significant and were supported at five percent significance level. That is penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income proved significant.

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Particularly, hypothesis one tested the relationship between penalties and property rate compliance (*H1*). Furthermore, the results indicated that property rate compliance is significantly and positively influenced by penalties (*H1*) (β = 0.420, t= 6.246, p = 0.000). Similarly, hypothesis two assessed the relationship between isomorphism and property rate compliance (*H2*). After the assessment, the results indicated a significant and positive relationship between isomorphism (coercive, normative and mimetic pressures) (β = 0.260, t= 2.794, p = 0.005). Thirdly, there is a significant and positive relationship between narcissism and property rate compliance *(H3)* (β = 0.185, t= 1.988, p = 0.047). The fifth hypothesis indicated a significant but negative relationship between number of dependents and property rate compliance (H5a) (β = -0.189, t= 3.435, p = 0.001). From the study, sixth hypothesis showed a positive and significant relationship between average monthly rental income and property rate compliance (H5b) (β = 0.184, t= 4.095, p = 0.000). However, the study failed to accept the hypothesis (individualism on property rate compliance (H4)).

From Table 20, the regression coefficients showed that penalties explained 42 percent variance in property rate compliance. Moreover, isomorphism contributed 26 percent of the variance in property rate compliance. Similarly, narcissism contributed 18.5 percent of variance in the endogenous property rate compliance. Again, number of dependents had 19 percent variance in property rate compliance while average monthly rental income had 18.4 percent. The rest relates to individualism. The above shows that "penalties" was the main determinant of property rate compliance. With the higher beta values of 42 percent in the variance of the endogenous construct.

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Decisions on Hypotheses

In this study, six hypotheses (H1, H2, H3, H4, H5a and H5b) served as guidelines in the survey. Specifically, the survey intended to examine the effect of penalties on property rate compliance among property owners (H1). Secondly, the survey assessed the influence of isomorphism on property rate compliance among property owners (H2). Furthermore, H3 investigated the effect of narcissism on property rate compliance among property owners. H4 was developed to analyse the influence of individualism on property rate compliance among property owners. H5a was to assess the impact of number of dependents on property rate compliance among property owners. Finally, H5b examined the effect of average monthly rental income on property rate compliance among property owners. Table 21 summarises the investigated and tested hypotheses of the study.

Table 21: Hypotheses Decisions

Hypotheses	Structural Path	P Values	Decision
H1	P -> C	0.000	Reject Ho
H2	ISO -> C	0.003	Reject Ho
H3a	N -> C	0.025	Reject Ho
H3b	IND -> C	0.433	Accept Ho
H4a	ND -> C	0.001	Reject Ho
H4b	AMRI -> C	0.000	Reject Ho

Source: Field survey (2023)

Discussions

Generally, the study sought to examine the determinants of property rate compliance and assess the level of compliance among property owners in Kumasi Metropolis. Particularly, the determinants included penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income. The general purpose of the study was guided by six

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objectives out of which one research question and six hypotheses were derived. This section of the chapter discusses these objectives. From the study's findings presented, the implications and validations are elaborated below;

The level of awareness and knowledge among property owners in Kumasi Metropolis.

The results and analysis from the survey answered the research question. The results indicated that there is a high level of awareness and knowledge of property rate among property owners in Kumasi Metropolis. One possible reason could be the fact that a developing country like Ghana has about 70% literacy rate (Population and Housing Census, 2021). From the demographic section, it was ascertained that over 85% of the respondents have formal education indicating a high literacy rate among the respondents (property owners). According to Meidawati et al. (2019), formal education affects the level of awareness and knowledge of compliance positively. That is, property owners with formal education are likely to have a high level of awareness of property rate.

Furthermore, the study area is a contributing factor to the high level of awareness and knowledge of property rate. Kumasi Metropolitan Assembly is an urban place with much development. The City is undergoing rapid rate of urbanization which will result in more properties (Amoako et al., 2011). Urbanization could lead to more infrastructure such as school, libraries computer laboratories that affect education. Property owners in urban places such as Kumasi have a high level of awareness and knowledge in property rate compliance compared to those in rural areas (Mohammed, 2019).

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The findings indicating a high level of awareness and knowledge of property rate among property owners is in line with results from empirical studies undertaken by some authors (Palil et al., 2011; Oldipupo et al., 2016; Meidawati et al., 2019; Twum et al., 2020; Hartikayanti et al., 2021; Vincent, 2021) as identified in the literature review. Collectively, these studies asserted and confirmed that a high level of awareness and knowledge could influence the level of property tax compliance, tax compliance among SMEs' owners, tax compliance among SMEs' managers, land and building tax compliance, tax compliance respectively. Therefore, the findings of study showed that there is a high level of awareness and knowledge of property rate among property owners in Kumasi Metropolis.

The effect of penalties on property rate compliance among property owners in Kumasi Metropolis.

The findings of the study found penalties to have a positive significant relationship on property rate compliance among property owners. Therefore, the study rejects the null hypothesis (Ho). This claim was arrived at, with penalties having a significant P value less than 0.05 and t-stat value above 1.96 (Hair et al., 2019). A contributing reason for the findings can be attributed to the fact that the respondents have high awareness and knowledge of fines and the actual fines available for non-compliance (Oladipupo et al., 2016). The respondents agreed that property owners who do not comply should be subjected to penalties and sanctions such that non-compliance could lead to either twenty-five penalty units or not more than one term of imprisonment or both (Local Government, 2016).

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The findings of objective one corroborates with the findings of other empirical studies in literature (Oladipupo et al., 2016, Sritharan et al., 2019, Anyaduba et al., 2019; Anto et al., 2021). Similar studies affirmed the results of this study in tax compliance among SMEs' owners, tax compliance among self-assessment tax payers, tax compliance among motor vehicle tax payers, tax compliance respectively. Findings from all these authors proved convincing that penalties can influence property rate compliance among property owners. Taking the foregoing into account, the study achieves objective one and rejects the null hypothesis that, there is a significant positive influence of penalties on property rate compliance among property owners in Kumasi Metropolis.

The effect of isomorphism on property rate compliance among property owners in Kumasi Metropolis.

From table 19, the path coefficient revealed that isomorphism had a significant positive impact on property rate compliance. Particularly, P value of the relationship was less than 0.05, with a t-test of more than 1.96 (Hair et al., 2019). Taking the foregoing into account, the findings of the study reject the null hypothesis (H0). The results of the study findings can be associated with coercive isomorphism (regulations and legal systems), normative isomorphism (professionalism, social norms, values and acceptable practices) and mimetic isomorphism (imitating behaviour) (Sadress et al., 2019). That is, property owners may comply with property rate because of regulations and legal systems governing property rates while others comply because of social norms and acceptable practices. Similarly, some of the respondents emulate other property owners who have high level of property rate compliance.

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The hypothesis is in line with (Mantzari et al., 2017; Musimenta et al., 2017; Sadress et al., 2019; Nsiah-Sarfo et al., 2023). These studies confirmed that tax compliance, tax compliance among SMEs' owners, tax compliance attitude and sustainable procurement are influenced by isomorphism (coercive, normative and mimetic) while underpinning the study with expositions of institutional and stakeholder theory. Similarly, Nartey (2023) sought to investigate why people pay tax and the results showed that isomorphism is the main force driving tax compliance among taxpayers. Hence findings of the study reject the null hypothesis (Ho) that isomorphism affects property rate compliance among property owners in Kumasi Metropolis.

The effect of narcissism on property rate compliance among property owners in Kumasi Metropolis.

Furthermore, the findings of the study found narcissism to have a positive significant relationship on property rate compliance among property owners. Therefore, the study rejects the null hypothesis (Ho). Evidently, the P value obtained was less than 0.05 and t-stat value was above 1.96 for narcissism (Hair et al., 2019). The findings can be attributed to self-esteem, strong desire for recognition and public attention of property owners. According to Rusydi (2021), narcissists possess some characteristics such having a strong sense of self-importance, experiencing fantasies about fame or glory, exaggerating self-abilities and craving admiration. These characteristics have the tendency to increase compliance because such individuals always want to be acknowledged as the best among peers, families and the society.

The findings of H3 corroborates with the findings of other empirical studies in literature (Olsen et al., 2014, Gumpel et al., 2015, Petrenko et al.,

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2016; Sakkar Sudha et al., 2020) which asserts that financial performance, aggression to perform, performance and firm performance is affected positively by narcissism respectively. Findings from these studies proved convincing that narcissism can influence property rate compliance among property owners. Subsequently, the findings of the study reject the null hypothesis (Ho) that, there is a significant positive influence of narcissism on property rate compliance among property owners in Kumasi Metropolis.

The effect of individualism on property rate compliance among property owners in Kumasi Metropolis.

The analysis and findings of the study suggested that there is no statistically significant relationship between individualism and property rate compliance among property owners. The finding is in support of Agyei et al., (2019) whose study revealed that found an insignificant relationship between individualism (protestants) and financial wealth acquisition of SMEs owners, Chen et al., (2021) ascertained no significant relationship between individualism and compliance with COVID'19 rules and Komatsu et al., (2019) who's findings reported an insignificant relation between individualism and environmental growth. The insignificant findings of this study could be associated with some independence characteristics of property owners such as self-gain, self-reliance, independence and individual goals.

The result of the hypothesis four (H4) may be associated to the idea of property owners focusing on themselves rather than group well-being. Again, individualism is associated with independence from others and considering personal interests more important such as benefit of complying with property rate individually than that of the group, therefore property rate compliance

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might be influenced by individualist's self-decision, opinion, pressure, and judgement. That is to say, individualists are motivated by self-gain and less of collective gain (Ali et al., 2020). Evidently, the P value obtained was greater than 0.05 and t-stat value less than 1.96 for individualism hence the results failed to reject the null hypothesis.

The effect of demographic factors on property rate compliance among property owners in Kumasi Metropolis

In addition, the findings of the study found number of dependents to have a negative and significant relationship on property rate compliance among property owners. Therefore the study rejects the null hypothesis (H0). Evidently, the P value obtained was below 0.05 and t-stat value was above 1.96 for number of dependents (Hair et al., 2019). The negative coefficient showed that property owners will comply with property rate when the number of people depending on them is less. That is, a property owner with two dependents is likely to comply with property rate compared to a property owner with five dependents, all things being equal. The findings may be attributed to the financial responsibilities that one will incur in providing for the dependents. An additional obligation of paying property rates may increase the responsibilities.

The other demographic factor is average monthly rental income. The results of the study found average monthly rental income to be positively and significantly related to property rate compliance among property owners. Therefore, the study rejects the null hypothesis (Ho). Evidently, the P value obtained was less than 0.05 and t-stat value was above 1.96 for average monthly rental income (Hair et al., 2019). The positive coefficient showed that property owners may comply with property rates when the monthly rental income

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received is high. That is, a unit increase in rental income will cause an increase in level of property rate compliance. Arguably, a property owner who receives a rental income and that matter a higher one is likely to comply with property rate compared to who neither receives nor receives a low rental income.

The findings of objective six affirms the findings of other empirical studies in literature (Widianto, 2015, Augustine et al., 2020; Carsamer et al., 2023) which asserted that age, gender, educational level, income status and employment status positively affect property rate compliance respectively. Findings from these studies proved convincing that demographic factors can influence property rate compliance among property owners. Consequently, the findings of the study failed to accept the null hypothesis and accepted the alternative that, there is a significant and either a positive or negative influence of demographic factors on property rate compliance among property owners in Kumasi Metropolis.

Chapter Summary

This chapter of the study emphasised on relevance of providing information in accordance with the study's objectives. Chapter four mainly focused on the survey and analysis of the data gathered. First and foremost, the chapter presented demographics characteristics of the respondents. Specifically, respondents' gender, age, level of education, occupational status, area of study, marital status, number of dependants, type of property, how the property was acquired, average monthly income, average monthly rental income, support system and source of support income..., and income level were considered. These were analysed using frequencies and percentages.

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Furthermore, the study employed the PLS-SEM approach to analyse the six hypotheses.

The relationships between penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income were anchored in economic deterrence, institutional theory, theory of planned behaviour and Fischer's model. The results revealed that there is a positive and significant relationship penalties and property rate compliance. Again, isomorphism was seen to influence property rate compliance positively as well as narcissism indicating a positive and significant relationship with property rate compliance. To add up, number of dependents and average monthly rental income showed significant (positive and negative coefficient respectively) with property rate compliance. However, individualism assumed an insignificant relationship with property rate compliance among property owners in Kumasi Metropolis.

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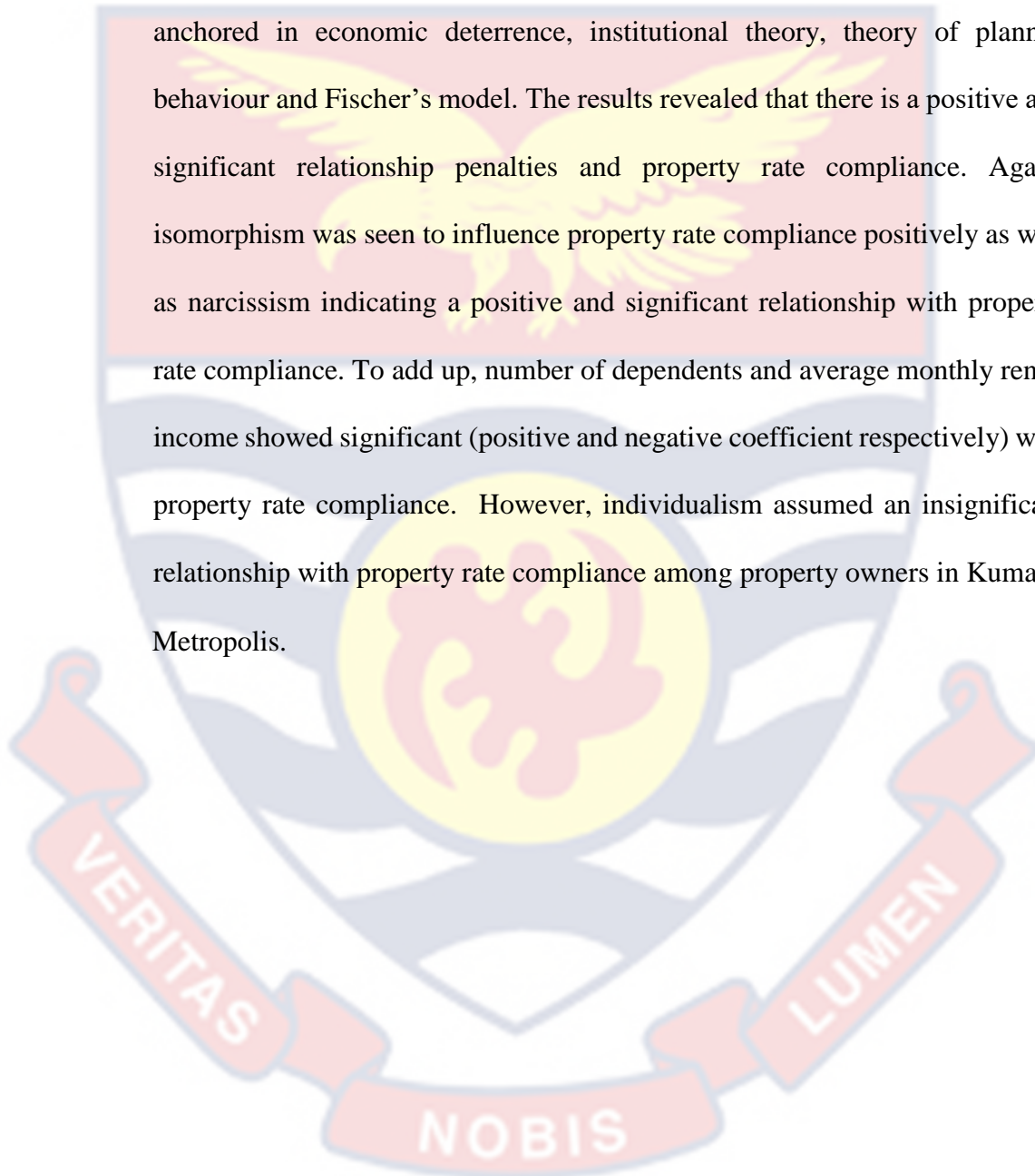
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

Presentation of general summary, key findings, conclusions, some recommendations and suggestions for future studies were based on the conclusions ascertained from the study in this chapter. This section also addresses the contributions of the study to theory, methodology, and practice. Furthermore, the limitations and conclusions provided the bases for future research. Relevant to these insights and recommendations is that property rate compliance is predicted by some economic and psychological factors. Recommendations are provided to stakeholders such as GRA, MMDAs, community leaders, regulatory authorities, and governments in general based on the significant results obtained through analysis.

General Summary

The purpose of this study was to assess the determinants of property rate compliance among property owners in Kumasi Metropolis Ghana. The determinants assessed included: penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income. This study was prompted by the need to increase level of property rate compliance because set targets are not achieved since revenue budgets exceed actuals. The increasing concerns of GRA, MMDAs, community leaders, regulatory authorities, and governments in general to increase property rate compliance motivated the need to inculcate penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income in explaining why property owners pay property rate. From this point of view, the

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determinants employed will only be relevant if it can cause changes in property rate compliance.

The study enumerated six objectives, of which a research question and six hypotheses were developed to accomplish the study's purpose. These hypotheses, derived from the objectives of the study provided guidelines to a systematic order in the literature review. The literature review section was segregated into three parts; theoretical, conceptual and empirical reviews which depicted a pictorial view of the various concepts and constructs of the study. Employing a theory base approach, the literature review was carried out. The study integrated the economic deterrence theory, institutional theory, theory of planned behaviour and Fischer's model to explain the correlation between the variables (penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income and property rate compliance).

The study employed quantitative based approach as well as the post-positivism paradigm to back the quantitative justification of the study. An explanatory design was utilized to explain the relationships and causal effects of the exogenous variables and endogenous variable used in the study. The stratified sampling technique was used to sample respondents for the study from the five sub-metros from KMA. According to KMA, 36,039 property owners are in Subin Nhyiaeso, Bantama; Manhyia North and Manhyia South (KMA, 20202). However, 322 property owners of the sample size responded to the questions from the sub-metros.

To add up, a closed-ended questionnaire was distributed as the instrument of the study. A validated and proven reliable measurement scales were used to gather data for the study. Statistical Package for Social Sciences

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(SPSS version 26) was used to collate and process data. The processed data was analysed using the Partial Least Squares-Structural Equation Modelling (PLS-SEM) approach. Chronologically, descriptive of the respondents were analysed, followed by measurement and structural models which were used to assess the objectives of the study. Following the successful development of statistical credibility of data, the following findings were made:

Summary of Key Findings

In the survey, objective one was designed to determine the level of awareness and knowledge of property rate compliance in Kumasi Metropolis. Before investigating the measurement and structural models, the study deemed if fit to assess the level of awareness and knowledge of property rate compliance among property owners. The study employed means and standard deviations to present the results for objective one. Based on the statistical results attained it was evident that the level of awareness and knowledge of property rate compliance is high among property owners. Furthermore, the means obtained from the analysis was above 3.5 (3.85) while the standard deviation was satisfactory. Thus, the findings supported the question one (objective 1).

Furthermore, the survey proceed to test the six hypotheses. Included in the survey was objective two, which sought to determine the influence of penalties on property rate compliance among property owners. Meeting all the statistical credence for the study's measurement model, the structural interactions were investigated for. A satisfactory result revealed that penalties contribute to a significant and positive variance in the level of property rate compliance among property owners. To add up, the effect size of penalties on property rate compliance among property owners showed a strong effect size

and a significant variation in the compliance rate. Thus, the findings of the survey failed to accept the null hypothesis (H0).

Again, objective three of the study investigated the effect of isomorphism (coercive, normative and mimetic pressures) on the property rate compliance among property owners. Based on acceptable and satisfactory results on preliminary tests, it was reported that there is a positive and significant relationship between isomorphism and property rate compliance among property owners. That is, property owners may comply with property rate because of regulations and legal systems governing property rates while others comply because of social norms and acceptable practices. Similarly, some of the respondents emulate other property owners who have high level of property rate compliance. Thus, the findings of the survey failed to accept the null hypothesis (H0).

Objective four was used to establish the effect of narcissism and property rate compliance among property owners. Statistically, the results after further structural interaction reported that narcissism accounts for a significant and positive impact on property rate compliance among property owners. Although, the effect size obtained for narcissism was moderate however, a statistical significance in the property rate compliance among property owners in Kumasi Metropolis. Thus, the survey findings failed to accept the null hypothesis (H0).

Furthermore, objective five of the study examined the effect of individualism on property rate compliance. Hypothesis five of the survey tested the relationship between individualism and property rate compliance among property owners. Upon satisfying all basic preliminary statistical checks such as collinearity test, reliabilities and validities, the findings showed an

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insignificant relationship between individualism and property rate compliance. Consequently, a weak effect size of individualism on property rate compliance was obtained as well as a very weak statistical insignificance in property rate compliance among property owners. Thus, the survey findings accepted the null hypothesis (H4).

Finally, Objective six established the effect of demographic factors (number of dependents and average monthly rental income) and property rate compliance among property owners. Statistically, the results after further structural interaction reported that demographic factors accounted for a significant impact on property rate compliance among property owners. From the p-values and t-statistics obtained, there is a statistical significant relationship between demographic factors and property rate compliance as well as the reason for rejecting the null hypothesis. Thus, the survey findings failed to accept the null hypothesis (H0).

Conclusion

From the results obtained from the survey, it was affirmed that penalties have a positive and significant effect on property rate compliance among property owners. The economic deterrence theory has been affirmed positively through the findings. The theory assumes that property owners evade tax when there is less or no probability of tax audit as well as less penalties for non-compliance. That is, property owners comply because penalties are available for defaulting payment. As a result, penalties accounted for a positive significant variation in property rate compliance among property owners in Kumasi Metropolis. This affirms that stakeholders and regulatory bodies can

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accelerate property rate compliance through penalties. Thus, institutions can adopt penalties as a strategy to help increase property rate compliance in Ghana.

Further, isomorphism predicted a significantly positive influence on property rate compliance among property owners in Kumasi Metropolis. Drawing from the institutional theory, institutions may gain legitimacy through forces in their environment. The forces include coercive, normative and mimetic. The results indicates that the property owners who want to gain legitimacy in their environment are likely to comply to property rates because of regulations and legal systems governing property rates (coercive), while others comply because it is an acceptable norm of the society (normative). Similarly, some of the respondents emulate other property owners who have high level of property rate compliance (mimetic). From the above, stakeholders and regulatory bodies can adopt isomorphism as a means to foster and encourage property rate compliance in Ghana.

From the findings of the study, it can be concluded that narcissism accounts for a significant and positive effect on property rate compliance among property owners in Kumasi Metropolis. This indicates that personality traits of property owners are important in determining factors of property rates compliance. The theory of planned behaviour assumed that a person is motivated internally before performing an action. The intention to comply with property rates is no exception. As a result, the theory of planned behaviour positively underpins the relationship between narcissism and property rate compliance. That is, property owners who are narcissists are likely to comply with property rate because of the desire for public attention, exaggerating self-abilities and self-reputation. This confirms the need for stakeholders to consider

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the narcissism among of property owners in setting strategies to aid accelerate property rate compliance.

Again, individualism ascertained a statistically insignificant effect on property rate compliance. That is, individualism is not a traits that triggers a property owner to comply with property rate. This confirms the assumption of theory of planned of planned behaviour. Since, a property owner who is not motivated from within as an individual, he is likely not to comply with property rate. Similarly, property owners who are selfish, have the desire to solely gain and do not collectively participant in the society equally do fail to comply with property rate. Consequently, individualism does not have an influence on property rate compliance in Kumasi Metropolis as in the context of this study. Therefore, stakeholders overlook the features of individualistic property owners in setting strategies to aid accelerate property rate compliance in Kumasi Metropolis.

Again, the results indicated that theories integrated in the study supported the hypotheses formulated. Specifically, the findings showed that economic deterrence theory supported the relationship between penalties and property rate compliance. Similarly, the findings showed isomorphism and property rate compliance is explained by institutional theory. The results obtained from the relationship between narcissism and property rate compliance affirmed that theory of planned behavior, explains psychological attitude of property owners. Fischer's model explained the relationship between demographic factors and property rate compliance.

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Finally from the findings of the study, it can be firmed up that demographic factors account for a significant and either a positive or negative effect on property rate compliance among property owners in Kumasi Metropolis. From the Fischer's model, demographic features identified among a population can influence the decision to behaviour in a particular way. Specifically, number of dependents and average monthly rental income influenced property owners to comply with property rate.

Consequently, number of dependents caused a negative variation in property rate compliance while average monthly rental income caused a positive variation in property rate compliance among property owners in Kumasi Metropolis. That is, property owners with less number of dependents are likely to comply with property rate because there are few obligations due for execution. On the other side, property owners receiving a high rental income may comply with property rate because of assess to extra finance from rent. Drawing from the above, there is the need for stakeholders to consider demographic features of property owners in setting strategies to aid accelerate property rate compliance.

Recommendations

Based on the findings of the study, the following recommendations are made to Ghana Revenue Authority, KMA and community leaders in order to increase the level of property rate compliance.

Drawing from economic deterrence theory, it is recommended to the Ghana Revenue Authority to review and apply the penalties available to defaulters accordingly. This is because some property owners are aware of penalties yet they default since these penalties are not applied accordingly.

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From the economic deterrence theory, a rational tax payer may perform a cost benefit analysis to weigh the cost and benefit of non-compliance. If the benefit of non-compliance outweighs the cost of non-compliance then there is the probability of the person not complying. Moreover, no form of discrimination must be exhibited punishing defaulters. This will serve as deterrence to other property owners. Furthermore, GRA should provide their staff in the assembly with the requisite resources to carry out some relevant duties such frequent audit checks, identifying victims and distributing query letters to victims.

Furthermore, institutional theory helps recommend to GRA to consider the environmental pressure of property owners in formulating strategies. Through coercive pressures, it is suggested that GRA should fastened the legal systems and regulations governing property rates. Because property owners want to gain legitimacy in their environment, they are may comply with property rate. Also, community leaders should include property rate to their social and acceptable norms so that property owners may comply since the property rate is highly accepted in the community. Property owners can legitimacy in the community by paying their property rate (normative pressures). From mimetic pressures, community leaders may encourage property owners to emulate the good behaviour of other property owners who frequently comply with property rate.

Theory of planned behaviour assumes that property owners are motivated inwardly to perform an action. As a result, it is recommended to KMA to considered psychological traits such as narcissism which has the potential to affect property rate compliance in its policy formulation. From the findings, it was concluded that most property owners in the Kumasi Metropolis are

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narcissist which is an advantage to the assembly. This is because such property owners are motivated to comply because of the desire for public attention and self-reputation. This is will help the property rate improvement team of the assembly to segregate property owners into two categories when formulating strategies in carrying out their duties. Also, community leaders should applaud property owners who comply at that the appropriate time so that narcissist property owners may be motivated to comply with property rate.

Finally from the Fischer's model, it is important that KMA identifies the demographic features of property owners in the metropolis. First and foremost, the demographic features of property owners in Kumasi Metropolis should be determined by KMA to know the distinct characteristics of the population in the metropolis. These unique features may be used in formulating strategies. The strategies may include prior notice communicating the amount of rate and period for payment to property owners with high dependants so that excuses cannot be given for defaulting. Also, KMA should identify property owners who receive monthly rental income and task them monthly. This can be include in its policy formulation.

Suggestions for Future Studies

Future research was suggested based on the study's results and limitations; firstly, the survey adopted a cross sectional survey, which can statistically limit findings of a study and hence it is suggested for future comparative studies to adopt a more longitudinal survey. Again, the model of the study focused on penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income and their effect on property rate compliance ignoring other factors suggested by literature such as

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knowledge, cost compliance, collectivism, age, gender and others. Therefore researchers can investigate how the other factors affect property rate compliance. Finally, the role of a moderating variable can be employed in future studies to examine the indirect relationships between penalties, isomorphism, narcissism, individualism, number of dependents and average monthly rental income and property rate compliance.

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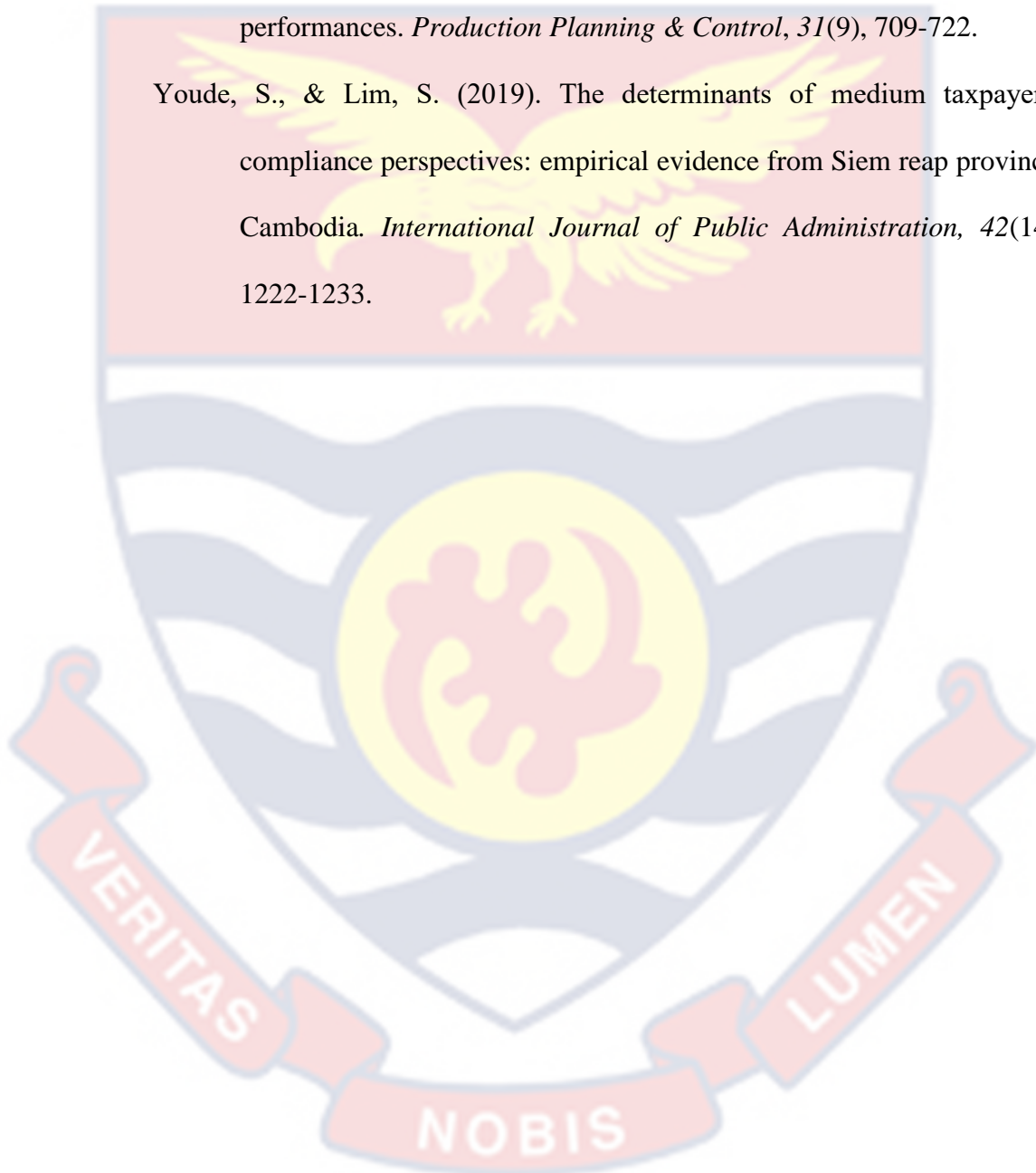
APPENDICES

APPENDIX A: QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

SCHOOL OF BUSINESS DEPARTMENT OF ACCOUNTING

QUESTIONNAIRE ON: PROPERTY RATE COMPLIANCE AMONG PROPERTY OWNERS IN KUMASI METROPOLIS

Dear Sir/Madam,

This questionnaire is to gather information on the **"Determinants of property rate compliance among property owners in Kumasi Metropolis".**

The researcher is a master of Business Administration student at the Department of Accounting, School of Business, University of Cape Coast, Ghana. The study is conducted as part of the requirement for the award of a

Master's degree in Accounting. It will be of great honour if you could assist in this study by completing this questionnaire as frankly as possible. The responses would be for purely academic purposes so your confidentiality is assured. Therefore, no information provided will be identifiable to you or your property since only the aggregated data would be reported in this study.

SECTION A: DEMOGRAPHICS

1. Gender: Male [ ] Female [ ]

2. Age: 25 - 29 [ ] 30 - 34 [ ] 35 - 39 [ ] 40 – 44 [ ] 45 – 49 [ ] 50 – 54 [ ] 55 -59 [ ] 60 – above [ ]

3. Level of education: Non-Formal [ ] Basic/ Elementary [ ] Secondary [ ] Tertiary [ ] Professional [ ]

4. Occupational status: Private Sector [ ] Public sector [ ] Self-employed [ ] Unemployed

   [ ]

5. Area of study: Science[ ] Business[ ] Arts[ ]

6. Religious orientation: Charismatics [ ] Protestants [ ] Catholics [ ] Muslims [ ] Traditionalists [ ] None [ ] Other [ ] Specify…..

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7. Marital status: Married [ ] Cohabitation [ ] Separated [ ] Divorced [ ]
    Widowed [ ] Single [ ]

8. Number of dependants: Nil [ ] 1-3 [ ] 4 – 6 [ ] 7 – 9 [ ] 10 and above.

9. Type of property: Residential [ ] Non-residential [ ]

10. Average monthly income: 700 and below [ ] 701 – 1500 [ ] 1501 - 2300 [ ]
    2301 – 3100 [ ] 3101 - 3900 [ ] 3901 – 4700 [ ] 4701 and below

11. Average monthly rental income: Nil [ ] 250 and below [ ] 251 – 500 [ ]
    501 – 750 [ ] 751 – 950 [ ] 951and above [ ]

12. Do you have any form of support system? Yes [ ] No[ ]

13. If Yes, indicate the source: Children [ ] Partner [ ] Extended Family [ ]
    Friends [ ] Others [ ] Specify…..

SECTION B: LEVEL OF AWARENESS AND KNOWLEDGE

In this section, you are presented with a list of claims, which seeks to assess
your level of awareness and knowledge of property rate law in Ghana. Kindly
indicate your degree of agreement (Strong Disagreement = 1, Disagree = 2,
Neutral = 3, Agreement = 4, and Strong Agreement = 5) to the assertions by
ticking one of the options provided.

"Property Rate Awareness and Knowledge"

Statements	1	2	3	4	5
1. I have adequate knowledge of property rate.					
2. I understand the rules and regulations of property rate by the local government.					
3. I am aware of the rate for property tax.					
4. I am aware of the basis for determining property rate amount.					
5. I am aware that property rate is paid to the District Assembly before I started answering this questionnaire.					
6. I am aware that MMDAs have partnered GRA to collect property rate.					

	1	2	3	4	5
7. I am aware that property rate is paid on a digital platform.					
8. I understand the procedures for paying property rate					
9. I am aware of the sanctions and penalties for non-compliance.					
10. Property rate is a form of social participation.					
11. The accumulated property rates are indirectly enjoyed.					
12. Property rate accelerate the realization of local government programs.					

SECTION C: PROPERTY RATE PENALTIES

In this section, you are presented with a list of claims on Property rate sanctions and penalties in Ghana. Kindly indicate your degree of agreement (Strong Disagreement = 1, Disagree = 2, Neutral = 3, Agreement = 4, and Strong Agreement = 5) to the assertions by ticking one of the options provided.

Penalties"

Statements	1	2	3	4	5
1. Property rate sanctions and penalties are the results of not following tax regulations.					
2. Fines as the penalty compliance fulfil the principle of justice.					
3. Penalties and sanctions are created to serve as a deterrence for property owners.					
4. Property owners who do not comply should be penalized and punished.					

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5. I am aware that non-compliance is liable to twenty-five penalty units.					
6. I am aware that non-compliance is liable to not more than one month's term of imprisonment.					
7. I am aware that non-compliance could lead to both twenty-five penalty units and not more than one term of imprisonment.					

Section D: ISOMORPHIC PRESSURES

In this section, you are presented with a list of claims to determine the level of isomorphic pressures among property owners. Kindly indicate your degree of agreement (Strong Disagreement = 1, Disagree = 2, Neutral = 3, Agreement = 4, and Strong Agreement = 5) to the assertions by ticking one of the options provided.

"Isomorphic Pressures"

Statements	1	2	3	4	5
COERCIVE PRESSURES					
1. Sanctions for non-compliance with property rate are adequate.					
2. Non-compliance with property rate attracts penalties and fines.					
3. Both GRA and MMDAs are committed to enforcing property rate laws.					
4. Sanctions for non-compliance are systemically applied.					
NORMATIVE PRESSURES					
1. I would like to join the Association of Property Owners in Ghana.					
2. I believe the Association will teach me to be independent in decision-making.					
3. I believe in self-regulation.					
4. I believe paying my property rate is my responsibility.					

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MIMETIC PRESSURES					
1. I pay my rate when I notice my colleagues have also paid.					
2. My compliance behaviour is shaped by my peers.					
3. My colleagues pay their rates at the appropriate time so I do same.					
4. I pay my rates because other property owners pay.					

SECTION E: NARCISSIST CHARACTERISTICS OF PROPERTY OWNERS.

In this section, you are presented with a list of claims to determine the narcissistic behaviours of property owners. Kindly indicate your degree of agreement (Strong Disagreement = 1, Disagree = 2, Neutral = 3, Agreement = 4, and Strong Agreement = 5) to the assertions by ticking one of the options provided.

"Narcissism"

Statements	1	2	3	4	5
1. I really like to be the centre of attention.					
2. I think I am a special person.					
3. I insist upon getting the respect that is due to me at all times.					
4. I know that I am good.					
5. I am an extraordinary person.					
6. I am capable of paying all my expenses.					
7. I expect a lot from the Local Government.					

SECTION F: INDIVIDUALISTIC CHARACTERISTICS OF PROPERTY OWNERS

In this section, you are presented with a list of claims to determine the characteristics of individualistic property owners. Kindly indicate your degree of agreement (Strong Disagreement = 1, Disagree = 2, Neutral = 3, Agreement = 4, and Strong Agreement = 5) to the assertions by ticking one of the options provided.

"Individualism"

Statements	1	2	3	4	5
1 .I do not rely on the local government for any form of support.					
2. My personal identity is important to me.					
3. I am not influenced by group norms and behaviour.					
4. It is important that I fulfil my obligations even when others fail to do so.					
5. It is a disgrace to me when I fail to fulfil my obligations.					
6. I believe the society should not support those who are lazy.					
7. I believe that hard-working individuals should enjoy the fruits of their labour.					
8. I believe that the rent to labour is a private property and not a social good.					
9. I believe that individuals should be responsible for providing their own needs and not the society.					
10. I take delight in fulfilling my obligations.					

SECTION G: COMPLIANCE WITH PROPERTY RATES

This section presents you with statements to help ascertain your compliance level towards property rates. Kindly indicate your degree of agreement (Strong

Disagreement = 1, Disagree = 2, Neutral = 3, Agreement = 4, and Strong Agreement = 5) to the assertions by ticking one of the options provided.

Statements	1	2	3	4	5
1. I always pay property rate as an obligation.					
2. I am aware of the need to pay property rate.					
3. I pay my property rates on all my properties					
4. I am willing to pay property rate when due.					
5. I know the means of paying property rate to the government.					
6. I voluntarily pay property rate on time without receiving a notice.					
7. I pay because of frequent tax audits.					
8. I am not forced to pay my property rate.					
9. I sometimes default in payment of property rate.					
10. I have never defaulted in payment of property rate.					

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APPENDIX B: ETHICAL CLEARANCE

UNIVERSITY OF CAPE COAST

INSTITUTIONAL REVIEW BOARD SECRETARIAT

TEL: 0558093143 / 0508878309

E-MAIL: irb@ucc.edu.gh

OUR REF: IRB/C5/VOL.1/0450   12TH SEPTEMBER, 2023

Ms Marina Fordjour Ntim
Department of Accounting
University of Cape Coast

Dear Ms Ntim,

COMMENTS ON YOUR RESEARCH PROTOCOL

The University of Cape Coast Institutional Review Board (UCCIRB) has reviewed your protocol titled *"Determinants of Property Rate Compliance among Property Owners in Kumasi"*. You are to revise your protocol by incorporating the comments provided below:

1. Under the introduction, your literature support must be deepened.
2. State the main aim of the research. Note that the aim is different from the objectives. Therefore, write the aim of the study then the objectives follow.
3. Also, the research objectives should indicate the context within which the study will be undertaken. E.g., "... among property owners in the Kumasi Metropolis"
4. In the sampling, must provide further justification for the focus on Kumasi Metropolis.

Ensure to highlight all corrections effected in the revised work and send a soft copy of the revised protocol to the UCCIRB Administrator for the Board's consideration. Please provide us with a write-up on the changes made.

Kindly note that your failure to respond to these comments within a month after the issue of this letter results in the cancellation of your ethical clearance application.

Yours faithfully,

Kofi F. Amuquandoh
Ag. Administrator
cc: Prof Edward Marfo-Yiadom

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APPENDIX C: INTRODUCTORY LETTER

UNIVERSITY OF CAPE COAST
COLLEGE OF HUMANITIES AND LEGAL STUDIES
SCHOOL OF BUSINESS
OFFICE OF THE DEAN

Telephone: (+233) 55 585 / 54 417 4508
Telegrams: University, Cape Coast
Email: business@ucc.edu.gh

UNIVERSITY POST OFFICE
CAPE COAST, GHANA

3rd May, 2023

The Chairman
Institutional Review Board
University of Cape Coast
Cape Coast

Dear Sir,

LETTER OF CONSENT

I write as the Principal Supervisor to formally inform you that I have given my consent for Ms. Marina Ntim Fordjour to apply for ethical clearance from the Institutional Review Board (IRB) in order to enable her undertake data collection for MCom (Accounting) thesis titled **"Determinants of Property Rate Compliance in Kumasi Metropolis"**

I am counting on your usual cooperation.

Thank you.

Yours faithfully,

Prof. Samuel Kwaku Agyei
Principal Supervisor
Vice-Dean

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