# Rent Tax Education, Rent Tax Compliance Cost and Rent Tax Compliance in Ghana

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## Article Information

## Abstract

*This study investigated the moderating role of the cost of complying with the rent tax on the relationship between rent tax education and tax compliance in Ghana, using a quantitative approach with 146 property owners and renters as the audience. Employing PLS-SEM analysis, the research revealed a significant positive relationship between rent tax education and compliance and, between compliance cost and compliance. However, the study found no significant moderating effect of compliance costs on the education-compliance relationship. The Importance-Performance Map Analysis showed that rent tax education was a very important and effective way to get people to comply, while compliance cost was only moderately important and effective. These findings suggest that targeted educational programmes could significantly improve compliance rates for rent tax, while the impact of compliance costs, though positive, is less pronounced. The study recommends investing in extensive education programmes for rent tax, simplifying compliance procedures, and implementing effective communication strategies to enhance voluntary compliance. This paper contributes to an understanding of compliance dynamics regarding rent tax in Ghana; hence, it is valuable information for policymakers and tax authorities in developing focused compliance strategies that would enhance revenue generation in developing economies.*

## Introduction

Taxation is essential to the development of contemporary nation-states, acting as a crucial mechanism for revenue generation, the formation of social contracts, and the advancement of economic growth (Hujo & Fuentes-Nieva, 2024). Historically, the capacity to impose taxes has been a hallmark of sovereign nations, allowing governments to finance public expenditures, reinforce their authority, and mitigate societal disparities through redistributive policies (Cobham et al., 2025). The increasing debt levels in numerous African nations have highlighted the want for an expanded tax revenue base to fund essential infrastructure and social expenditures (Afonso & Blanco-Arana, 2022). In Ghana, rental taxation constitutes

a substantial revenue stream for both local administrations and the federal government. It is imposed on people and businesses that earn money from leasing properties, whether residential or commercial (Awuah & Hammond, 2022). The Ghanaian government has consolidated multiple divisions of the Ghana Revenue Authority (GRA) to facilitate efficient tax compliance for all taxpayers, particularly small-scale taxpayers, in a cost-effective way while enhancing overall compliance (Agyei-Ababio et al., 2023).

Notwithstanding these initiatives, difficulties remain in rent tax compliance, especially among small property owners, many of whom function informally and possess insufficient understanding of their tax responsibilities. Recent research reveals that rent tax compliance in Ghana is obstructed by several issues, such as insufficient awareness, inadequate taxpayer education, and perceived intricacies in tax filing processes (Ohemeng & Mohiuddin, 2022; Okpeyo et al., 2019). Recent studies indicate that fewer than 40% of small-scale landlords possess comprehensive knowledge of their tax duties under Ghanaian rent tax legislation (Adomako-Kwakye & Mensah, 2023; Agolmah, 2023; Guodaa, 2021). The deficiency of understanding, along with bureaucratic inefficiencies, undermines voluntary compliance and results in poor rates of rent tax collection.

Moreover, the Accra Metropolitan Area has had considerable real estate growth, with rental revenue becoming a significant portion of many persons' salaries (GRA, 2023). Nonetheless, tax compliance is inadequate, as informal rental agreements hinder authorities' ability to properly monitor and enforce tax regulations (Ehwi et al., 2024). Resolving these difficulties necessitates specific policy measures that improve rent tax knowledge, streamline compliance processes, and implement incentives to promote voluntary tax payment. Enhancing public knowledge regarding rent tax legislation and utilising digital tools to streamline tax filing may substantially elevate compliance rates. Furthermore, cooperation between tax authorities and local landlords' associations may facilitate the closure of the knowledge gap and enhance tax procedures among small property owners. In Ghana, adherence to rent tax regulations has consistently posed an issue, hindering the government's capacity to collect adequate money for developmental initiatives and public service provision (Ohemeng & Mohiuddin, 2022). This problem is intensified by the insufficient comprehensive understanding of the factors affecting rent tax compliance, particularly in a developing nation such as Ghana (Ansong et al., 2024). Numerous research have investigated diverse causes of tax compliance, encompassing economic, institutional, and social aspects (Okpeyo et al., 2019). Nonetheless, most of these studies have concentrated on general tax compliance rather than explicitly examining rent tax compliance among small property owners in Ghana (Peprah et al., 2022). Furthermore, previous studies have primarily investigated macro-level factors, including tax enforcement mechanisms and regulatory policies, while neglecting the impact of individual taxpayer characteristics, such as awareness and compliance costs, on rent tax behaviour (Essel, 2025; Ofori-Boateng, 2024). Consequently, a substantial gap persists about the influence of rent tax education and compliance costs on taxpayers' propensity to adhere to rent tax legislation within the Ghanaian environment.

Education on rental taxation is essential for improving taxpayers' awareness and comprehension of tax legislation, responsibilities, and the advantages of adherence (Twum et al., 2020). Conversely, the expenditures associated with rent tax compliance may affect taxpayers' propensity to adhere to regulations (Ondoro, 2021). Although there is current research on tax education and compliance costs, limited studies have investigated the interacting impact of these two variables on rent tax compliance, especially within

Ghana's informal rental sector. Considering that a significant percentage of rental transactions take place informally, comprehending how these factors influence compliance behaviour is essential. This study aims to address this gap by examining how the costs associated with rent tax compliance influence the link between rent tax education and tax compliance among small taxpayers in Ghana. This research seeks to furnish empirical knowledge that guides policy development and tax administration tactics. The primary objective of this research is to investigate how rent tax compliance costs affect the relationship between rent tax education and tax compliance in Ghana's informal property renting industry. This research aims to design focused techniques for augmenting voluntary rent tax compliance and promoting revenue mobilisation. The results are anticipated to provide critical insights to policymakers and tax authorities in Ghana, especially in formulating tax education initiatives, alleviating compliance difficulties, and enhancing rent tax collection systems. This information can facilitate the formulation of targeted plans and actions to enhance rent tax compliance, thereby augmenting revenue collection and optimising resource utilisation, eventually promoting sustainable economic growth and societal progress.

This study seeks to investigate the essential factors influencing rent tax compliance in Ghana by analysing the impact of tax education and compliance costs, in accordance with the study's objectives. This study aims to evaluate the impact of rent tax education on the compliance levels of property owners and landlords, positing that enhanced awareness and comprehension of tax responsibilities may result in elevated compliance rates. Additionally, the study investigates the impact of rent tax compliance costs, including time, financial resources, and administrative constraints, on taxpayers' willingness and capacity to adhere to rent tax legislation. Furthermore, the study examines whether compliance costs modulate the relationship between rent tax education and compliance, so determining if elevated compliance costs diminish or enhance the beneficial impacts of education on tax behaviour. The study seeks to provide comprehensive insights into the application of targeted tax education and efficient tax administration to enhance rent tax compliance in Ghana. This study enhances the existing literature on rent taxes in various aspects. This study's findings are essential to ascertain the primary drivers of rent tax compliance from a frontier economic perspective. This study contributes to the discourse on residents' compliance with rent tax, incorporating other compelling views such as rent tax education and compliance costs associated with rent tax. These rising themes significantly impact established economies; nevertheless, empirical evaluations of their influence in developing markets yet to be undertaken. This study establishes a foundation for future research in developing economies on current issues pertaining to rent tax compliance. The empirical findings of this study are very crucial for policy regulation. The study's conclusions are practically relevant as they can effectively identify the training and development needs of academics and tax officers for efficient tax collection.

## Literature Review

### Theoretical review

Researchers Milliron and Toy (1988) claimed that the principal reasons or determinants of tax compliance reside within the domain of economics. Individuals with an economics degree typically approach the issue of noncompliance by formulating a theory grounded in the fundamental assumption of human behaviour that underlies all economics: individuals act rationally—ceteris paribus—in assessing the costs and benefits of any activity. The fundamental paradigm posits that individuals will cheat taxes when the perceived

benefits exceed the associated penalties (Slemrod, 2004). Consequently, when faced with the decision to engage in tax evasion, their fundamental model posits that individuals will perpetrate tax evasion if the anticipated benefit of their illicit behaviour above its projected disutility (Slemrod, 2004). Taxpayers' adherence is contingent upon the notion of sensible behaviour. This indicates the presence of human opportunism in the determination of tax compliance. Individuals would therefore endeavour to optimise earnings while minimising expenses (Kumar, 2024). The issue in economic theory about tax evasion stems from individuals' economic motivations that compel them to evade taxes. Intricate tax regulations necessitate active involvement in comprehension and implementation, contributing to the economic landscape. Consequently, the elevated compliance costs borne by taxpayers result from intricate tax legislation (Kumar, 2024). Consequently, they assess the financial implications of several compliance alternatives, including the decision to pay taxes or not, and select the one with the greatest probability of maximising after-tax benefits or profitability. The assertion posits that taxpayers are rational economic agents who endeavour to optimise their goals.

Hamid et al. (2022) assert that tax compliance is a social construct. They assert that the level of compliance "is a result of the interplay between legislation and legal institutions." "There exist no objective standards or suitable levels of adherence," they assert. The factors influencing tax compliance differ based on social constructions and alter throughout time. Individuals tend to comply with tax regulations in response to the behaviours of others and the social environment (Joel et al., 2023). Sociologists typically assert that the configuration of the social system elucidates the origins of fluctuations in human behaviour. Consequently, they elucidate individuals' behaviour by examining the dynamics influencing their status inside the system (Kumar, 2024). This indicates that they enhance the primary economic framework of crime control by emphasising that law is not the principal source of punishment and incentives (Slemrod, 2004). Taxpayers coexist in society with friends, family, and colleagues who either commend or chastise them. Social effects impact behaviour equally to the incentives and penalties enforced by the government. Sociologists are likely examining perceptions of government, attitudes towards tax law enforcement, perceived equity of the tax system, interactions with the revenue authority, and demographic characteristics as independent variables, based on their foundational ideas of human behaviour (Slemrod, 2004). This concept posits that an individual's tax obligation will be shaped by the predominant cultural norms of a society, such as deferred pleasure, robust social networks, and an emphasis on performance over personal entitlements. In contrast, a person who cultivates a culture that honours individual processing capacities, prioritises expedient results, and emphasises individualism in social interactions is likely to compromise their attitude and integrity regarding tax obligations (Kumar, 2024).

Numerous scholars have asserted that the economic model of human behaviour offers a limited viewpoint of individuals (Hariram et al., 2023). Like economics, psychologists often define human behaviour in relation to humans. Nevertheless, they often represent human behaviour in significantly more complex terms than economics. In contrast to economists, they do not perceive taxpayers as entirely amoral entities. They concentrate on the determinants affecting tax noncompliance decisions, perceiving individuals as moral agents with distinct beliefs and values. They are influenced by this ethical framework, as their impulses are filtered (Hariram et al., 2023), aiding them in determining whether to adhere to the tax obligation. This theory posits that individuals are moral beings, with their ethical perspectives

influencing their ideas, beliefs, and decisions.  Ethical values influence an individual's behaviour and perspective.  The psychologist thinks that adherence to tax regulations is exclusively influenced by habitual behaviour, specifically the inclination to act swiftly and a sense of indifference.  Its formation will cultivate psychological attitudes, beliefs, and values (Kumar, 2024).

## Conceptual review

### *Rent tax*

Rent tax is a tax imposed on income generated from the rental of land or residential properties.  The property owners are required to report this income on their tax return (Chumachenko, 2021).  Nonetheless, adherence to tax regulations concerning rental income persists as a significant concern for tax authorities.  Hassan et al. (2021) define tax compliance as the precise estimation of tax liabilities, the prompt payment of taxes owed without incurring enforcement actions, and the timely completion and submission of all necessary tax documentation.  The rent tax constitutes a substantial revenue stream for numerous governments, particularly in densely populated regions with robust property rental markets.  Certain countries permit deductions for property charges, indicating that the rental tax is calculated as a percentage of the total rent collected (Schwerhoff et al., 2019).  Nonetheless, substantial disparities exist in the rent taxation rate structures among countries, varying markedly from one nation to another or between local and state levels.  Significantly, escalating rental revenue prompts higher rent tax rates in specific areas, whilst in other locales, the rates remain unchanged regardless of rental earnings (Petchey, 2017).  These differences illustrate various economic conditions and governmental objectives of different nations, so vividly highlighting the global complexity of rent tax regimes.  Implementing and enforcing rent tax policies is complex.  Rental revenue is frequently challenging to monitor and verify, especially in informal economies or cash-based transactions.

Consequently, considerable effort has been implemented globally regarding tenants' reporting obligations to landlords, which necessitates the mandatory registration of property and the submission of comprehensive income statements (Chisholm et al., 2018).  The efficacy of rent tax regimes is significantly impacted by broader housing market dynamics and socioeconomic considerations.  Studies indicate that rental taxes can influence housing affordability, investment choices, and overall market efficiency (Liberati & Loberto, 2019).  For example, elevated rental taxes may deter investment in rental units, potentially resulting in housing shortages in certain regions.  Conversely, well-structured rental tax laws can finance vital public services and infrastructure that advantage both tenants and property owners.  Policymakers must meticulously reconcile the necessity for revenue production with the imperatives of market stability and social equality.  This frequently entails supplementary regulations, like specific tax incentives for affordable housing building or rent control measures to safeguard at-risk renters (Kholodilin & Kohl, 2023).

### *Tax compliance cost*

Taxes frequently incur further expenses for firms in adhering to tax regulations beyond their obligatory payments (Musimenta, 2020).  Liberati and Loberto (2019) assert that Spell-out compliance costs encompass the expenses associated with tax return preparation, administrative charges, and the procurement of tax expert services.  Compliance expenses can be classified into internal and external costs (Lah & Kotnik, 2022).

Internal costs refer to the expenses incurred by a business for personnel engaged in record-keeping and tax compliance. Company employees are required to dedicate substantial effort to maintaining and organising tax information for their financial advisors, completing tax forms, and addressing enquiries, disputes regarding tax assessments, and appeals with income tax authorities.

Conversely, external expenditure encompasses the funds disbursed to external professionals, such as tax consultants, accountants, solicitors, and investment specialists, for their services. Generally, external expenses are significantly more identifiable than internal costs. The extent and characteristics of tax compliance expenses might differ markedly based on the size and intricacy of the organisation, along with the tax system implemented. Small and medium-sized firms (SMEs) frequently incur compliance expenses that are disproportionately high compared to their size and resources (Ahmad et al., 2018).

Tax compliance expenses can exert considerable economic effects beyond the immediate financial strain on enterprises. Elevated compliance costs may serve as an impediment to new enterprises, thereby hindering entrepreneurship and economic expansion (Matarirano et al., 2019). They can also affect business decisions, including the selection of firm structure, investment strategies, and the option between operating in a formal or informal sector. Moreover, exorbitant compliance expenses might compromise the overall efficacy of the tax system, thereby diminishing tax collections if businesses opt to avoid taxes because of the substantial costs associated with compliance (Schipper, 2019). Consequently, policymakers and tax authorities frequently encounter the difficulty of reconciling the necessity for efficient tax collection with the aim of reducing the compliance burden on taxpayers.

*Rent tax education*

Prior to the implementation of a tax system, individuals must be sufficiently informed and educated. De Clercq (2021) contended that imparting tax skills and information is of greater significance than mere practice and inquiry. Chigaga (2023) asserts that taxpayer education serves as a mechanism for enhancing taxpayers' comprehension of tax regulations and processes. Tax knowledge significantly influences individuals' compliance with tax regulations (Khanh et al., 2023), as informed taxpayers are more inclined to file their tax returns compared to those with little tax knowledge. Comprehensive tax education programs can cultivate a culture of fiscal responsibility and civic involvement, enhancing comprehension of how tax funds support public services and infrastructure. This heightened awareness may result in enhanced public endorsement of tax policy and augmented trust in governmental institutions. Furthermore, informed taxpayers are more capable of engaging in public discussions regarding tax policy, which may result in more equitable and efficient tax systems over time (Cook et al., 2021). Developing effective rental tax education programs is, nonetheless, rather arduous. A significant worry is the intricate nature of tax legislation and its execution, which complicates contact with various groups and renders it unapproachable.

Moreover, regular updates of educational resources and pedagogical approaches are essential due to the continuous alterations in tax regulations. The taxpaying entity has financial limitations and seeks to engage all taxpayers, especially those residing in remote, rural areas. Some individuals utilise the internet for educational purposes, while others seek guidance from professionals at colleges or universities.

Consequently, governments have established groups aimed at specific taxpayer categories, such as farmers or traders in rural areas, to provide tax assistance (Chumachenko, 2021).

## Empirical review

Tax compliance is a significant focus of research in public finance, particularly in underdeveloped economies where voluntary adherence is frequently minimal (Appiah et al., 2024). In Ghana, the matter of rent tax compliance has garnered attention owing to rising urbanisation and dependence on rental income as a significant tax base. Empirical research has highlighted tax education and compliance expenses as essential factors influencing compliance behaviour. Tax education greatly impacts the knowledge, attitudes, and behaviours of taxpayers, especially within the informal sector. Empirical evidence indicates that teaching taxpayers improves their comprehension of tax responsibilities and diminishes inadvertent disobedience (Hassan et al., 2022). Issah (2024) discovered that tax education initiatives by the Ghana Revenue Authority (GRA) enhanced understanding of tax obligations among self-employed individuals, particularly landlords, in Ghana. Gitau (2021) similarly observed that enhanced tax awareness via workshops and sensitisation programs was favourably correlated with property owners' readiness to adhere to rent tax obligations. Moreover, Kenya and the Politics of a Nasong'o (2024) assert that tax education enhances compliance among rental income earners, since increased understanding diminishes misconceptions and elucidates the advantages of tax payment. The Ghanaian context has a comparable pattern, wherein informal property rental operations predominate urban economies, rendering tax education an essential instrument for enhancing compliance (Appiah et al., 2022). Education must be ongoing and tailored to effectively tackle evolving compliance concerns. Research has shown a substantial effect on tax compliance attributable to compliance costs, which include the time, financial resources, and effort required to meet tax requirements. Elevated compliance costs frequently deter taxpayers, especially within the informal sector, from meeting their tax obligations (Moore, 2022). In Ghana, empirical research has demonstrated that the intricacy of filing procedures and the perceived bureaucratic inefficiencies of the GRA exacerbate the compliance burden (Hasan et al., 2023).

Appiah (2022) indicates that landlords in Accra identified the expenses associated with hiring tax experts, delays in tax documents processing, and insufficient digital resources as contributors to elevated compliance costs. In numerous instances, these expenses surpass the perceived advantages of compliance, resulting in tax evasion. Furthermore, Bellon et al. (2022) discovered that a reduction in tax compliance costs via digitalisation or streamlined procedures correlates with an increase in voluntary compliance among property owners. This suggests that minimising the direct and indirect expenses related to rent tax may function as a strategy to improve compliance rates. The relationship between tax education and compliance costs has garnered empirical interest, with research indicating that compliance costs may influence the efficacy of tax education. When compliance costs are minimal, the influence of tax education on compliance is generally more pronounced, as taxpayers are more inclined and capable of acting on the information provided (Trawule et al., 2022).

Conversely, elevated compliance costs may diminish the advantages of education, establishing a psychological impediment that lessens taxpayers' incentive to comply, regardless of their understanding of obligations. A study by Hasan et al. (2023) in Malaysia indicated that substantial administrative costs

deterred even knowledgeable taxpayers from compliance. In the Ghanaian context, Mensah and Frimpong (2020) found that, despite heightened tax awareness among landlords, many abstained from filing due to perceived elevated transactional and opportunity costs. This substantiates the assertion that compliance costs serve as a pivotal moderating variable that can either enhance or obstruct the correlation between tax education and rent tax compliance. Research by Gitau (2021) in Uganda revealed that integrating tax education with a decrease in compliance burdens resulted in a notable enhancement in rent tax compliance. The findings suggest that successful tax education initiatives should be accompanied by strategies to reduce compliance costs if governments seek to enhance compliance levels sustainably.

## Research Methods

### Population and sample procedure

The study's target demographic comprises all rental properties, both commercial and residential, throughout Ghana. The population refers to the complete set of goods, objects, or humans possessing analogous characteristics that the researcher aims to examine (Angermeyer & Schomerus, 2017). Strouse, Donovan, and Fatima (2019) assert that the population signifies the target group the researcher seeks to investigate comprehensively. The researcher determined the sample size utilising the Krejcie & Morgan (1970) table. The sample increases at a diminishing rate for populations beyond 100,000, eventually stabilising at little above 380. Given the scope and resources of the study, the researcher deemed a sample size of 200 to be adequate, notwithstanding previous studies recommending 350 (Asante & Baba, 2011) and 400 (Otieku, 2013). The researcher obtained 146 complete surveys out of 200, rendering them appropriate for study. This reflects a 73% response rate, which is esteemed in survey research. Furthermore, the sample composition represented a varied cross-section of Ghana's rental market, encompassing various age demographics, educational backgrounds, property kinds, and geographic regions, so guaranteeing that the findings are robust and generalisable within the Ghanaian context. A high response rate diminishes the likelihood of non-response bias and enhances the validity of the study's conclusions.

### Questionnaire preparation, validation and data collection

Primary data was collected using a structured questionnaire tailored for this research topic. A questionnaire is a compilation of enquiries administered to individuals to gather statistically significant data on a certain topic. The questionnaire was systematically structured. Consequently, this provided the opportunity to present a standardised sequence of uniform preset questions to respondents for self-completion (Groves et al., 2009). The research employed a closed-ended inquiry method and a Likert scale, requiring respondents to express their level of agreement with provided behaviour patterns on a five-point scale. Prior studies have informed this research, particularly in the formulation of the questionnaire. A copy of the instrument was provided to seasoned researchers at the School of Business, University of Cape Coast, and their feedback and recommendations for enhancement were solicited. This aimed to further strengthen it and provide comprehensive content coverage. In response to these remarks, the survey questionnaire was modified by either eliminating entire questions or incorporating new ones while preserving most of its content (Creswell, 2021). The surveys were distributed with the assistance of five study aids. The research assistants received training in data gathering methodologies and ethical

standards. When certain respondents need the researcher's aid to clarify specific questions, a detailed explanation was provided to facilitate their comprehension and ensure accurate responses.

## Data processing and analysis

Prior to data analysis, the raw data were refined, encoded, and transformed into relevant variables based on the respondents' questionnaire responses. The questionnaires received were meticulously examined for discrepancies and deficiencies. All variables were assigned codes to streamline computer data entry. SPSS 25.0 was employed to scrutinise the data to reduce data entry inaccuracies. Additionally, SPSS 25.0 was employed to examine the frequencies of each variable to find the out-of-range values. It is advantageous for evaluating proposed models and handling complex predictive models (Ahrholdt et al., 2019). Ringle et al. (2015) assert that it is a conventional inferential statistical method characterised by robustness.

Table 1: Demographics

| Variable | Options | Frequency | Percentage |
| --- | --- | --- | --- |
| Gender | Male | 78 | 53.40% |
| | Female | 68 | 46.60% |
| Age range | Below 25 | 12 | 8.20% |
| | 25 - 34 | 38 | 26.00% |
| | 35 - 44 | 45 | 30.80% |
| | 45 - 54 | 32 | 21.90% |
| | 55 and above | 19 | 13.10% |
| Educational level | No formal Education | 5 | 3.40% |
| | Basic Education | 18 | 12.30% |
| | Secondary Education | 42 | 28.80% |
| | Tertiary Education | 62 | 42.50% |
| | Postgraduate | 19 | 13.00% |
| Employment status | Unemployed | 11 | 7.50% |
| | Self-employed | 53 | 36.30% |
| | Employed | 72 | 49.30% |
| | Retired | 10 | 6.90% |
| Religion | Christian | 112 | 76.70% |
| | Islamic | 26 | 17.80% |
| | Traditional | 6 | 4.10% |
| | Other | 2 | 1.40% |
| Ghana Card Ownership | Yes | 133 | 91.10% |
| | No | 13 | 8.90% |
| Property rental | Yes | 98 | 67.10% |
| | No | 48 | 32.90% |
| Type of rental property (n=98) | Residential | 71 | 72.40% |
| | Commercial | 18 | 18.40% |
| | Both | 9 | 9.20% |

**Table 1 Contd.**

| | | | |
|---|---|---|---|
| Property Location | Urban | 76 | 77.60% |
| (n=98) | Rural | 19 | 19.40% |
| | Unsure | 3 | 3.00% |
| Property acquisition | Personally owned | 54 | 55.10% |
| (n=98) | Inherited property | 22 | 22.40% |
| | Family property | 12 | 12.20% |
| | Joint ownership | 6 | 6.10% |
| | Company property | 3 | 3.10% |
| | Caretaker/Agent | 1 | 1.10% |
| Received rent tax demand notice | Yes | 37 | 37.80% |
| (n=98) | No | 61 | 62.20% |

Source: Fieldwork (2024)

## Results

### Descriptive information about the sample

Table 1 delineates the demographic features of the respondents. It encompasses a diverse array of property owners and custodians, illustrating differences in age, education, employment, and religious affiliations, all of which may affect perspectives on tax responsibilities. The prevalence of self-owned residential properties among respondents corresponds with the expanding urban rental market in cities such as Accra, where informal rental agreements are prevalent and enforcement is inadequate. The inclusion of indicators regarding property type, acquisition mode, and awareness of tax obligations enables the data to encompass both the structural and demographic aspects of the rental sector, while also facilitating a rigorous empirical analysis of the impact of education and compliance costs on tax behaviour within this vital economic segment.

Table 2: Construct Reliability and Validity

| | Cronbach's alpha | Composite reliability (rho_a) | Composite reliability (rho_c) | Average variance extracted (AVE) |
|---|---|---|---|---|
| Rent Tax Compliance | 0.957 | 0.960 | 0.963 | 0.703 |
| Rent Tax Compliance Cost | 0.907 | 0.912 | 0.926 | 0.642 |
| Rent Tax Education | 0.939 | 0.943 | 0.949 | 0.649 |

Source: Fieldwork (2024)

Table 2 exhibits exceptional construct reliability and validity in the measurements pertaining to all three constructs of the study. Cronbach's alpha and composite reliability ratings exceed 0.9 for all items, indicating exceptional internal consistency as evidenced by rho_and and rho_c. The AVE significantly exceeds the threshold of 0.5, with values between 0.642 and 0.703. This confirms robust convergent validity.

The results indicate that the items assessing a specific construct—rent tax compliance, rent tax compliance cost, and rent tax education—demonstrate a trustworthy and valid representation.

## Discriminant validity

Table 3: HTMT Ratio

|  | HTMT |
|---|---|
| Rent Tax Compliance Cost <-> Rent Tax Compliance | 0.677 |
| Rent Tax Education <-> Rent Tax Compliance | 0.686 |
| Rent Tax Education <-> Rent Tax Compliance Cost | 0.739 |

Source: Fieldwork (2024)

The HTMR ratio was employed to evaluate the discriminant validity among construct pairs. Table 3 indicates that all construct pairs within the model have HTMT ratios below the required threshold of 0.90. The predicted HTMT ratios range from 0.677 to 0.739. This indicates that all concept pairs in the model exhibit enough discriminant validity. The largest HTMT ratio, 0.739, exists between Rent Tax Education and Rent Tax Compliance Cost, indicating a link between these constructs while maintaining their distinctiveness. The results demonstrate that each construct within the model empirically differs from the others, hence providing evidence for the validity of this measurement paradigm.

## Multicollinearity statistics

Table 4: Outer VIF

|  | VIF |
|---|---|
| B1 | 2.482 |
| B10 | 4.522 |
| B2 | 2.225 |
| B3 | 2.996 |
| B4 | 3.829 |
| B5 | 2.596 |
| B6 | 2.449 |
| B7 | 2.157 |
| B8 | 3.448 |
| B9 | 3.542 |
| C1 | 1.783 |
| C2 | 2.813 |
| C3 | 2.643 |
| C4 | 3.141 |
| C7 | 2.298 |
| C8 | 2.328 |
| C9 | 2.496 |
| D1 | 2.000 |
| D10 | 3.403 |

**Table 4 Contd.**

| | |
|---|---|
| D11 | 3.175 |
| D12 | 2.891 |
| D2 | 3.659 |
| D4 | 4.869 |
| D5 | 2.478 |
| D6 | 4.116 |
| D7 | 3.326 |
| D8 | 7.522 |
| D9 | 4.059 |

Source: Fieldwork (2024)

Table 4 presents the Variance Inflation Factors (VIFs) of the outer model, calculated to assess multicollinearity among the indicators. Although all VIF values are below the conservative threshold of 5, except for D8, which has a value of 7.522, this is normally not a worry for most indications. The predominant VIF values lie between 2 and 4, indicating moderate correlations among indicators (Purwanto, 2021). The maximum VIF value for D8 is 7.522, suggesting potential multicollinearity issues for that indicator, which should be considered when interpreting the associated results. The provided VIF values suggest that the model is largely devoid of significant multicollinearity issues, hence affirming the validity of the measurement model.

## Common method bias

Table 5: Inner VIF

| | VIF |
|---|---|
| Rent Tax Compliance Cost -> Rent Tax Compliance | 2.140 |
| Rent Tax Education -> Rent Tax Compliance | 1.945 |
| Rent Tax Compliance Cost X Rent Tax Education -> Rent Tax Compliance | 1.144 |

Source: Fieldwork (2024)

Table 5 presents the Variance Inflation Factors (VIFs) for the examination of common technique bias. All connections exhibit VIF values significantly below the crucial threshold of 5: Rent Tax Compliance Cost → Rent Tax Compliance (2.140), Rent Tax Education → Rent Tax Compliance (1.945), and the interaction term Rent Tax Compliance Cost x Rent Tax Education → Rent Tax Compliance (1.144). The results suggest that there is no substantial standard method bias in the estimated model, indicating that variations in responses likely represent the authentic perspectives of participants rather than the measurement process itself.

Structural Model

Table 6: Path coefficient

| | Beta | F-Square | T statistics | P values |
|---|---|---|---|---|
| Rent Tax Compliance Cost -> Rent Tax Compliance | 0.377 | 0.132 | 3.335 | 0.001 |
| Rent Tax Education -> Rent Tax Compliance | 0.398 | 0.163 | 3.760 | 0.000 |
| Rent Tax Compliance Cost x Rent Tax Education -> Rent Tax Compliance | -0.027 | 0.002 | 0.446 | 0.655 |

Source: Fieldwork (2024)

The findings from Table 6 demonstrate a positive correlation between rent tax compliance cost and rent tax compliance ($\beta = 0.377$, $p = 0.001$), as well as between rent tax education and rent tax compliance ($\beta = 0.398$, $p = 0.000$). Compliance expenses and tax education significantly influence the compliance attitude regarding rental taxes. However, the interaction term between the cost of complying with rent tax and rent tax education does not exhibit a significant effect ($\beta = -0.027$, $p = 0.655$), indicating that the compliance cost has minimal impact on the moderation of the relationship between tax education and compliance.

Table 7: Coefficient of Determination

| | R-square | R-square adjusted |
|---|---|---|
| Rent Tax Compliance | 0.498 | 0.488 |

Source: Fieldwork (2024)

The R-square value is 0.498, indicating that about 49.8% of the variable in rent tax compliance among respondents is elucidated by the interplay between rent tax education and rent tax compliance costs. The adjusted R-squared is 0.488, potentially representing a conservative value as it accounts for the number of predictors in the model. The data indicate that the model possesses a somewhat effective capacity to elucidate rent tax compliance behaviour in Ghana. The structural model is illustrated in the image below, showcasing the structural links among the variables along with their respective indicators in the study.
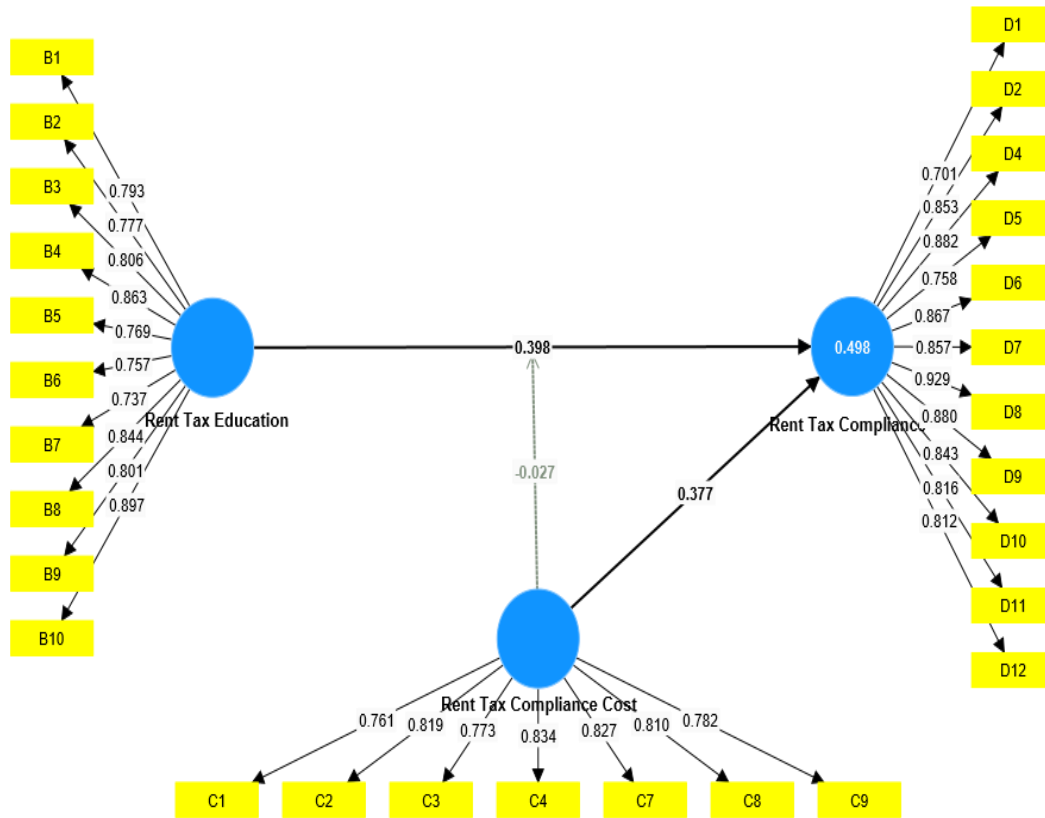
*Figure 1*: Structural Model

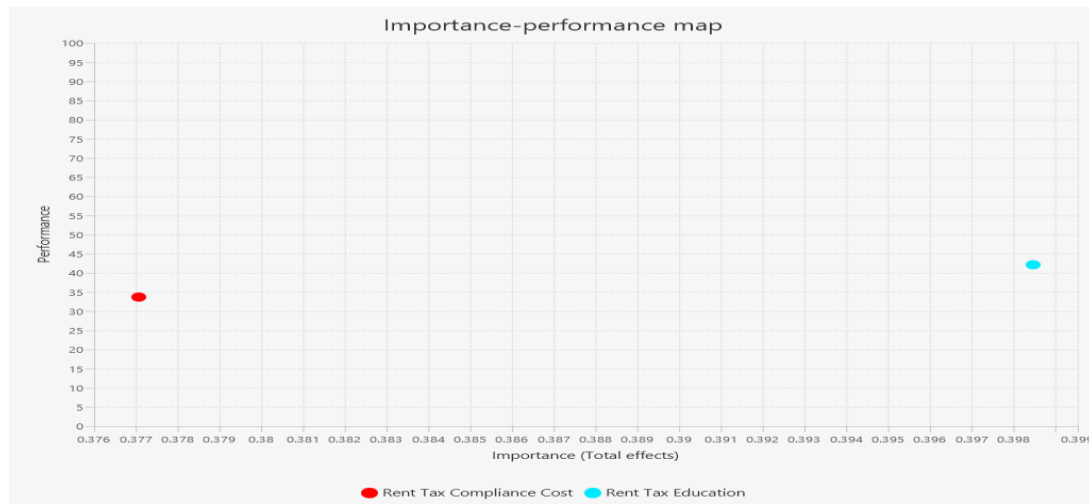**Importance-performance map analysis**



*Figure 2:* IPMA-Latent Constructs

Figure 2 indicates that, among latent constructs, Rent Tax Education possesses the greatest significance and comparatively high efficacy in affecting compliance with the Rent Tax. This indicates that education is both essential and helpful in enhancing compliance. The costs associated with rent tax compliance have modest significance and efficacy.
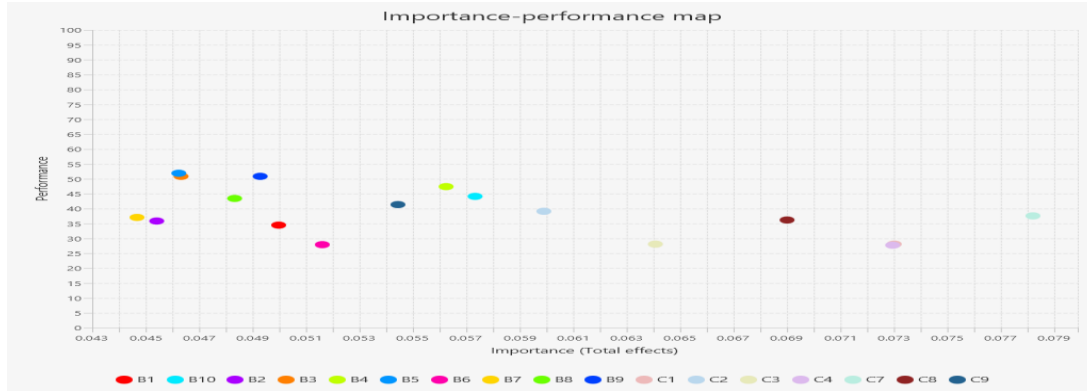
*Figure 3:* IPMA-Indicators

The IPMA for indicators (Figure 3) offers a much-enhanced level of detail concerning elements that affect rent tax compliance. Numerous indicators in the formulation of Rent Tax Education are significant in importance yet vary in performance. This undoubtedly reinforces the argument for the significance of instructional components in enhancing compliance. Certain metrics, presumably from the concept Rent Tax Compliance Cost, demonstrate a rather moderate degree of significance and efficacy. Conversely, we discovered that certain high-importance indicators exhibited subpar performance, underscoring vital areas necessitating development. Conversely, certain indicators demonstrated strong performance despite their diminished significance.

## Test of robustness

Table 2: PLSPredict

|  | Q²predict | PLS-SEM_RMSE | PLS-SEM_MAE | LM_RMSE | LM_MAE |
|---|---|---|---|---|---|
| D1 | 0.195 | 1.113 | 0.876 | 1.193 | 0.907 |
| D10 | 0.369 | 0.979 | 0.780 | 0.993 | 0.779 |
| D11 | 0.327 | 1.012 | 0.807 | 1.053 | 0.805 |
| D12 | 0.303 | 1.096 | 0.863 | 1.170 | 0.888 |
| D2 | 0.353 | 1.054 | 0.806 | 1.123 | 0.849 |
| D4 | 0.306 | 1.018 | 0.787 | 1.095 | 0.833 |
| D5 | 0.295 | 1.037 | 0.815 | 1.070 | 0.817 |
| D6 | 0.288 | 1.114 | 0.853 | 1.206 | 0.919 |
| D7 | 0.396 | 1.034 | 0.819 | 1.136 | 0.867 |
| D8 | 0.362 | 0.997 | 0.753 | 1.068 | 0.810 |
| D9 | 0.330 | 1.009 | 0.776 | 1.078 | 0.816 |

Source: Fieldwork (2024)

Table 9 reveals that the PLS Predict analysis demonstrates substantial predictive power and model robustness, since all Q²predict values are positive, indicating that all D1-D12 indicators are predictive. Crucially, for all measures, the prediction errors – RMSE and MAE – are inferior to those of the naive linear model benchmark; hence, PLS-SEM consistently surpasses it. The results indicate that the PLS-SEM model, exhibiting improved predictive accuracy, surpassed the benchmark linear model, hence affirming its

reliability in making out-of-sample predictions regarding rent tax compliance behaviour. These results strengthen the model's robustness and its applicability in forecasting rent tax compliance.

## Discussion

The primary aim was to examine the most effective method for educating taxpayers about rent tax compliance in Ghana. The findings demonstrate a substantial positive correlation between rent tax education and rent tax compliance, as indicated by a beta coefficient of 0.398 (p < 0.05); therefore, rent tax education strongly affects compliance behaviour. This finding corroborates previous research by Twum et al. (2020) and Agusti and Rahman (2023), which demonstrated that enhanced tax knowledge and education elevate tax compliance among small and medium firms. The significant impact of rent tax education on compliance aims to bolster the psychological theory of tax compliance, which posits that an individual's comprehension and interpretation of tax laws and their functions substantially enhance their compliance disposition towards legal adherence (Agusti & Rahman, 2023). The elevated position and performance in the IPMA report underscore the essential significance of rent tax education in improving compliance. This signifies an enhancement of superior tax education programs aimed at rental taxpayers, as a heightened comprehension of tax rules and procedures can lead to more informed and compliant behaviour.

The second objective examined the impact of compliance costs on rent tax adherence in Ghana. The results indicate a positive correlation between rent tax compliance cost and rent tax compliance, evidenced by a significant beta coefficient of (b=0.377, p < 0.05). This indicates that an increase in compliance costs will lead to a rise in rent tax compliance. This is, to a certain degree, antithetical to conventional economic theory. This outcome contradicts the findings of Musimenta (2020) and Hamid et al. (2022), who reported elevated compliance expenses linked to the compliance levels of enterprises. The discovery aligns more closely with the economic theory of tax compliance, which posits that individuals make judicious decisions based on a cost-benefit analysis (Slemrod, 2004). The positive correlation suggests that when taxpayers allocate more resources to adhere to rent tax requirements, their commitment to justifying these expenditures increases. This interpretation is substantiated by the observation that, on average, compliance costs constitute a factor of modest significance and performance in the IPMA.

The third purpose was to ascertain the cost of adhering to the rent tax, which influences the correlation between rent tax education and tax compliance in Ghana. The findings demonstrate that there is no substantial influence on the moderation effect. This suggests that the expense of adhering to the rent tax slightly influences the correlation between education and rent tax compliance. This result is unexpected and contrasts with findings from research such as Hamid et al. (2022), which indicated that compliance fees interact with other variables to influence taxpayer compliance behaviour. The lack of significance of the moderating impact indicates that the favourable influence of education on rent tax compliance is unchanged across all levels of compliance expenses encountered by taxpayers. Conversely, the results align more closely with the social theory of tax compliance proposed by Hamid et al. (2022), which emphasises the significance of social and cultural aspects in influencing compliance behaviour over mere economic modelling. The IPMA results substantiate this view by demonstrating that rent, tax, education, and compliance cost components independently influence compliance without any notable interaction.

## Conclusion, Limitations and Suggestions for Future Studies

The study has shown to be highly instructive on the dynamics of rent tax compliance in Ghana, emphasising the essential roles of rent tax education and compliance expenses. The findings underscore that tax education is a fundamental factor in compliance, and that targeted educational activities could significantly enhance the compliance rate for rent taxes. Although compliance expenses favourably affect compliance, they are less responsive than education. Given the anticipated significant positive effect of tax education on compliance, the GRA should allocate resources to comprehensive and accessible rental education programs. Such programs should be specifically targeted at diverse categories of rental taxpayers, ranging from small property owners to major commercial landlords. Notwithstanding elevated compliance expenses, we must endeavour to streamline and facilitate rent tax compliance. Examples encompass the creation of user-friendly online platforms for tax filing and payment, the minimisation of paperwork, and the establishment of explicit instructions articulated in straightforward language.

Notwithstanding the merits of this research, specific limits must be recognised. The study utilised a cross-sectional design, which restricts the capacity to draw causal inferences or evaluate changes in compliance behaviour over time. A longitudinal approach could have offered deeper insights into the changing effects of education and compliance costs on taxpayer behaviour. Secondly, the dependence on self-reported data via questionnaires increases the risk of social desirability bias, wherein respondents may exaggerate their compliance to portray themselves positively. Despite assurances of confidentiality and anonymity, this bias cannot be eliminated. Third, although Partial Least Squares Structural Equation Modelling (PLS-SEM) offered a solid analytical framework, the study was restricted to a singular geographic and policy context (Ghana), potentially constraining the generalisability of the findings to other nations with varying tax systems, enforcement capabilities, or degrees of informality in the rental market. Ultimately, the study concentrated predominantly on quantitative metrics and did not investigate qualitative aspects such as perspectives, motivations, or attitudes towards tax compliance. Integrating these factors in future research might improve comprehension of the behavioural subtleties that affect rent tax compliance decisions.

Future research may explore the qualitative dimensions of taxpayer compliance with the rent tax in Ghana via in-depth interviews or focus groups. Qualitative studies may provide deeper insights into the psychological and social variables affecting compliance decisions, revealing complex motivations not reflected by quantitative metrics alone. Longitudinal studies examining alterations in rent tax compliance behaviour over time, in response to educational interventions or modifications in compliance cost structures, can provide valuable insights into the enduring efficacy of diverse tactics.

## Declaration

The authors declare that they have no conflicting interests in publication of this paper.

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