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E-TAXATION: HAS IT IMPROVED TAX COMPLIANCE IN NIGERIA?

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ABSTRACT

This abstract provides an overview of the impact of e-taxation on tax compliance in Nigeria. The broad objective of the study was to determine if e-taxation has improved tax compliance in Nigeria. The specific objectives of the study were to: ascertain the contributions of e-tax filling on tax compliance level in Nigeria and examine how real-time tracking of transactions promote tax compliance level in Nigeria. The study was guided by two research questions. The study employed a documentary research design. The finding revealed that e-tax filling has contributed significantly on tax compliance level in Nigeria and that it was found that real-time tracking of transactions has promoted tax compliance level in Nigeria. The study concluded that electronic taxation systems have emerged as a valuable tool for revenue administration, taxpayer service, and promoting voluntary compliance. The study recommended that to ddress the digital divide by ensuring that all segments of the population have access to the necessary technology and internet connectivity to participate in electronic tax processes. This can be achieved through initiatives such as providing affordable internet access, promoting digital literacy, and offering assistance to individuals who may face barriers to access.

1. INTRODUCTION

In recent decades, there have been significant global advancements in the application of information technology across various fields. Tax administration has also benefited from these advancements, with nations worldwide embracing technology to enhance the efficiency and effectiveness of their tax systems. In line with efforts to modernize and strengthen tax administration, the international tax community has been actively promoting the adoption of electronic tax (e-Tax) systems/platforms. These systems have gained popularity and have been implemented not only in developed countries but also in developing nations. This is primarily due to the numerous advantages they offer, such as increased efficiency, reduced compliance costs, convenience, flexibility, and enhanced accountability. Currently, more than 100 economies utilize electronic tax systems, which have streamlined the process of tax payment and return filing, saving considerable time for taxpayers. One notable example is the Integrated Tax Administration System (ITAS) introduced by the Federal Inland Revenue Service (FIRS) in 2013. This initiative was designed to drive efficient tax administration and has proven to be beneficial. Additionally, many State Internal Revenue Services (SIRS) have followed suit by adopting e-Tax platforms to simplify processes like filing annual employers tax returns (Form H1) and making payments for state taxes and levies, including business development levy and business premises fees, among others.

Today, E-taxation has emerged as a critical component in modernizing tax administration in Nigeria, significantly enhancing efficiency, transparency, and revenue collection. In a country with a diverse and expanding economy like Nigeria, where traditional tax collection methods may be cumbersome, e-taxation provides a streamlined solution. The relevance of e-taxation lies in its ability to simplify the tax compliance process for both taxpayers and the tax authorities. With online platforms, individuals and businesses can file their tax returns conveniently, reducing the likelihood of errors and facilitating faster processing. This not only enhances the overall taxpayer experience but also ensures that the government receives accurate and timely financial information. Moreover, e-taxation contributes to the reduction of tax evasion and fraud by creating a digital trail that can be easily monitored. The integration of technology in tax administration enables real-time tracking of transactions, making it harder for individuals or entities to engage in illicit financial activities. This, in turn, bolsters the integrity of the tax system and promotes a fair distribution of the tax burden.

In a rapidly advancing digital landscape, the adoption of e-taxation in Nigeria is not just a convenience but a necessity for a modern and effective tax administration system. It aligns with global best practices, fosters economic growth, and positions Nigeria on the path to financial resilience and accountability. The manual system of tax administration in Nigeria is bedeviled with a variety of problems. Some of which include long processing time of tax returns and assessment, high cost of tax administration, fraudulent activities of tax collectors, excessive paperwork, physical distance between the taxpayer and the tax authority as well as other manual processes in tax administration in the country. Most advanced nations thrive more in tax revenue drives

because they embrace electronic tax system (e-taxation) that enables taxpayers to pay tax, file return and receive an assessment from tax authorities without visiting tax offices. In many instances, it has been discovered that this has been one of the factors that contribute to higher tax receipts. In Nigeria, tax authorities skeletally embrace e-taxation as such tax revenue has not recorded significant improvement. It is worthy of note that effective tax administration plays a vital role in the performance sitting government, the citizen's standard of living and the overall economy. Taxes are the main source of revenue to the government as it assists in infrastructure development at all levels of government, and this is the reason for the existence of government.

1.1 Statement of the Problem

Worldwide, taxpayers' resistance, underutilization and reluctance to use electronic filing system remain a great concern and still plague various tax agencies which are embracing electronic tax administration systems (EATAAC, 2002). The importance of understanding and influencing taxpayer's acceptance of electronic filing system is critical, given the investment in technology and the potential for cost saving. Despite the increasing need to increase revenue collection and enforcement so as to provide public services, developing countries still face the challenges of low tax compliance and tax administration. The problem at hand is the need for efficient and effective tax administration in both developed and developing countries. Traditional tax administration processes have often been manual and time-consuming, leading to delays, inefficiencies, and increased compliance costs for taxpayers. This poses a challenge for tax authorities in effectively assessing, collecting, and gathering information necessary for accurate taxation.

Furthermore, the rapid advancement of technology has created a gap between outdated tax administration systems and the potential benefits that can be derived from modernizing these systems. Many countries have recognized the need for digital transformation in tax administration but face challenges in implementing and adopting suitable technological solutions. Additionally, there is a need to enhance accountability and transparency in tax administration, ensuring that taxpayers are able to comply with their tax obligations conveniently and with confidence. This requires streamlined processes, improved accessibility to tax information, and the ability to make electronic payments and receive prompt credits for tax deductions. Overall, the problem revolves around the inefficiencies, complexities, and limitations of traditional tax administration methods and the necessity to leverage technology to overcome these challenges and improve tax administration processes globally.

1.2 Objectives of the Study

i. Ascertain the contributions of e-tax filling on tax compliance level in Nigeria.
ii. Examine how real-time tracking of transactions promote tax compliance level in Nigeria.

1.3 Research Questions

i. What are the contributions of e-tax filling on tax compliance level in Nigeria?
ii. How has real-time tracking of transactions promoted tax compliance level in Nigeria?

2. REVIEW OF RELATED LITERATURE

2.1 Conceptual Review

Taxation has remained one of the sources of providing essential service to the generality of the public within a geographic setting. According to black's law dictionary (1995), tax is defined as monetary imposition by government on businesses, persons or properties to enable it generate funds to support government fulfil its obligation of providing public goods. According to Advanced learner's dictionary (1995), tax is defined as levy by government on peoples' income, goods and services. Tax simply means compulsory contribution of money to government who in turn uses it for benefit of the citizenry. According to (Sayode & Kajola, 2006), taxation is the means of raising money for governance purposes through contribution of both individuals and corporate bodies. They went further to describe tax as levy and collection of money from eligible persons. Direct taxes are taxes on personal and corporate income and indirect taxes are levied on goods and services. Tax is collected by government mainly to finance public expenditure and to redistribute income among its citizens and thereby attaining economic development as required (Ola, 2001; Bhartia, 2009).

2.2 E-taxation in Nigeria

E-taxation is the use of electronic media to assess, administer and collect taxes by agents of government. According to Che-Azmi and Kamarulzaman (2014), e-taxation is the use of information and communication technology by most world governments to improve its administration of public services and accountability. Wasao (2014), in his own view sees e-taxation as an online platform assessed by taxpayer through internet to avail himself all services offered by government in relation to payment of tax such as registration, filling of returns, payment of tax and application for tax clearance certificate. A practical example is the electronic taxation system rolled out by Federal Inland Revenue Service in Nigeria. According to PWC Nig (2015), e-taxation was first introduced in USA in 1986 while that of Australia was introduced in 1987 first by filling returns electronically. Canada commenced electronic filling of tax returns while Malaysia, Netherlands and Uganda introduced payment of tax electronically by the revenue authorities and taxpayers in 2009. By 2013, Egypt commenced electronic tax payment to keep pace with automated payment system of international trade transactions of government.

2.3 Tax Compliance

Tax compliance involves the reporting of all incomes and the payment of all taxes in accordance with the provisions of laws, regulations, and court judgments. The tax laws establish the framework for tax payments, and they, along with tax policy and tax administration, form the tax system, which serves as a government tool to facilitate and enforce tax payment and

collection within a society. Despite this, tax non-compliance is a widespread issue observed in all types of societies and economic systems, including both developed and developing countries. Tax non-compliance can take various forms, as identified by Alshirah and Abdul-Jabbar (2020): committed compliance, capitulative compliance, and creative compliance. Even enforced or reluctant compliance is considered a form of compliance. Committed compliance refers to taxpayers willingly abiding by tax laws and fulfilling their tax obligations without complaints. Capitulative compliance, on the other hand, involves hesitant fulfillment of tax obligations by taxpayers. Creative compliance involves organizing a taxpayer's financial affairs to minimize taxes within the boundaries of the law.

According to Cladu and Mzee (2018), tax evasion can be categorized into intentional non-compliance and unintentional non-compliance. Intentional non-compliance occurs when taxpayers deliberately engage in activities such as understating income, overstating expenses, misleading tax authorities, or failing to file tax returns in a timely manner. Unintentional non-compliance, on the other hand, arises from factors like ignorance, oversight, or mistakes made by taxpayers in complying with tax laws. It is crucial to distinguish between deliberate non-compliance and non-compliance resulting from ignorance or oversight. Deliberate actions that undermine tax laws for personal gain are considered intentional non-compliance, while instances of non-compliance due to ignorance or mistakes fall under unintentional non-compliance. However, it is important to note that both intentional and unintentional non-compliance are unlawful, as there is no ignorance of the law. In legal terms, both intentional and unintentional non-compliance are referred to as tax evasion, which is considered a crime.

2.4 Government initiatives and implementation of e-taxation in Nigeria

The Nigerian government has embarked on transformative initiatives to modernize tax administration through the implementation of e-taxation. Recognizing the potential of digital technology to streamline processes, reduce bureaucratic hurdles, and enhance overall efficiency, these initiatives aim to create a more transparent and accessible tax system. One prominent initiative is the deployment of online tax filing platforms, allowing individuals and businesses to submit returns with greater ease. Additionally, the government has invested in automated systems for tax calculations and returns, reducing the likelihood of errors and facilitating quicker processing. The commitment to real-time transaction monitoring is another facet of these initiatives, contributing significantly to the fight against tax evasion and fraud. These efforts align with global trends, promoting accountability and creating a conducive environment for economic growth. While challenges such as infrastructure limitations persist, the government's commitment to continuous improvement and adaptation of the legal and regulatory framework underscores its dedication to fostering a robust e-taxation system in Nigeria. As a result, these initiatives represent a crucial step toward a more efficient, transparent, and technologically-driven tax administration.

2.5 Objectives of E - Taxation system

As widely circulated through by FIRS through its press releases in 2012, e-taxation was introduced to replace the manual tax system by simplifying tax compliance, easy access to tax services and improved tax payment process. In summary e-taxation was implemented to achieve the following objectives;

- To provide a solution to the problems of the traditional manual system of taxation in Nigeria
- To provide streamlined, efficient processes that make it easier for taxpayers and other stakeholders to interact with the service and in turn make the FIRS more responsive to taxpayers' needs.
- To improve voluntary tax compliance and create a more welcoming environment for taxpayers in Nigeria.
- To ensure better transparency in the actions and practice of tax authorities for the sake of accountability and good stewardship
- To re-engineer tax administration service delivery, eliminate gaps and redundancies in the current administrative systems and increasing contribution to national development
- To minimize the general cost of administration amid higher tax returns.
- To provide consistent quality service to all taxpayers across all FIRS offices across in the nation
- To provide a comprehensive repository of taxpayers information that makes it easier for FIRS to support and monitor the taxpayer base throughout the lifecycle of each taxpayer.
- To reduce tax erosion

2.6 Benefits of E-Taxation in Nigeria

The paradigm shift from manual system to e-taxation has been described as a great achievement by the FIRS as it is meant to be of immense benefit to both the taxpayers and tax administrators. Even though the e-tax system is yet to be fully implemented, it is already being used by taxpayers especially in Lagos and Abuja only and is already showing promising results. It has provided solutions to some of the challenges involved in manual tax system as noted in FIRS publication of 2015. These include;

1 The mode of tax payment becomes easier under the new e-tax system. The filing of returns and payment of taxes can be done at the comfort of taxpayer's home thereby reducing the timing of tax processes. Communication between the taxpayer and tax authorities has become easier and is now online. Tax compliance is now highly encouraged as payment of taxes becomes easier.

2 With the e-tax system in place, the issue of poor tax administration now becomes a thing of the past. Large manpower requirements are not needed again, the same applies in reduction in quantity of paper used in tax administration. With the online system communication became easier and tax administrators can now focus on other areas that will contribute positively to the economy.

3 The change to the e-tax system has enhanced storage and retrieval of tax information. This is because data base management system for taxpayers are enhanced making it easier for the government to improve the quality and quantity of taxpayers' information. It can also be inferred that information retrieved from the database is accurate, reliable, and ensures accountability and stewardship on the part of tax administrators. The rate of corruption in the system is curbed and has assisted in building taxpayer's trust in the system.

4 The e-tax system offers a cheaper and easier way of administering tax collection. In this regard, the cost of collecting tax and overhead cost in relation to tax collection is cheaper. This is in line with the principles of good tax system that states that the cost of collecting tax should not be less than the tax collected. On the part of taxpayer, he spends less in filling his returns and remitting tax contrary to manual system where the taxpayer incurs some costs in course of paying tax.

5 The new system exposes taxpayers and administrators to the new advanced technology thereby improving their knowledge and skill in tax matters. The manual system is engulfed with human errors and ignorance of tax policies, but e-tax system has come to bridge that gap. It has improved the knowledge of taxpayers and conflicts with tax administrators are easily resolved through effective communication. Tax officers also gain better skill, efficiency and effectiveness in handling tax matters and are exposed to advanced technology making their work easier.

6 E-tax system has increased tax compliance and has reduced the incidence of tax evasion and avoidance which has been a serious problem of tax administration in Nigeria. The new integrated tax system gives taxpayers the convenience of paying taxes and incorporates transparency and efficiency in the system. It optimises tax revenue collection and encourages voluntary compliance by taxpayers. Due to the accountability encouraged by the system, the taxpayer's feel secure that their taxes will count when remitted and that is a great motivation to them. Finally, the system enhances the database for taxpayers which helps in checking for compliance and in turn helps government in capturing more taxes.

2.7 FIRS E-Tax Platform

The powers granted to the Federal Inland Revenue Service (FIRS) through the Finance Act 2020 and Sections 25 of the FIRS Establishment Act have empowered them to leverage technology for automating various aspects of tax administration. These include assessment, collection, and information gathering. Notably, the Finance Act 2021 further strengthens these provisions. With the amendments to the FIRS Establishment Act, the FIRS is now authorized to utilize third-party technology for automating tax administration processes. In accordance with its objective of automating the tax administration system, the FIRS has introduced an e-Tax portal called TaxPro Max. This portal is designed to simplify compliance, ensure convenience and flexibility for taxpayers, and enhance accountability. TaxPro Max represents the latest digitalization effort by the FIRS in Nigeria. Fully deployed in 2021, the platform enables taxpayers to electronically file tax returns (such as Value Added Tax, Tertiary

Education Tax, and Companies' Income Tax), make electronic/online tax payments, receive instant credit for withholding tax and other credits in their accounts, determine carried forward capital allowances, and obtain tax clearance certificates. To access the platform, taxpayers can visit the dedicated link www.taxpromax.firs.gov.ng. Currently, only tax returns denominated in Nigerian Naira can be filed through this platform. Upon filing tax returns (excluding Nil returns), a Document Identity Number (DIN) is generated, which is mandatory for making subsequent payment. Additionally, TaxPro Max allows companies to make tax payments on account, which can be utilized to offset applicable taxes in the future.

2.8 Taxpayers' Compliance Attitude in Developing Countries

The importance of tax compliance cannot be overemphasized because compliance removes uncertainties in estimating the amount of tax revenue to be mobilized by governments for financing the provision of public goods. Although, multiple tax practices top this list (Chalu & Mzee, 2018), other factors have been identified to affect taxpayers' compliance level as well. Among such factors are corruption (Amponsah & Adu, 2018), poor tax administration (Chalu & Mzee, 2018), financial condition of individual taxpayers, political instability, poor utilization of tax funds, the presence of large informal economy, high tax burden on the taxpayers, and personal decision not to comply with tax obligation.

2.9 Factors Affecting Tax Compliance

Tax compliance is a complex and multifaceted subject that has garnered significant interest. Governments heavily rely on tax revenues as their primary source of income to fund public infrastructure and services. Ensuring tax compliance is crucial for governments to provide public goods and redistribute wealth. Tax collection plays a vital role in stabilizing economies and reducing public debt. However, tax evasion and high collection costs can hinder government revenue collection, leading to budget deficits. Governments often face challenges in combatting corrupt practices among procurement officials that can further exacerbate these issues. Optimal policies and punishments serve as deterrence mechanisms to address non-compliance with established laws. Factors influencing tax compliance can be classified into various categories. Musimenta et al. (2017) identified demographic factors such as age, gender, and education, while non-compliance opportunity relates to income level, income source, and occupation. Attitudes and perceptions towards the fairness of the tax system and peer influence also play a role. Additionally, the complexity of the tax system, probability of detection, penalties, and tax rates within the tax system/structure affect compliance.

The cultural environment is an essential factor influencing taxpayer compliance. Different social norms and ethical values create diverse incentives for tax compliance. Ethical values shaped by social norms may discourage taxpayers from engaging in tax evasion. The interaction effect between non-compliance opportunity and tax system/structure has a significant impact on tax compliance. When these factors are considered together, they exert a more substantial influence than they would individually.

In the context of Nigeria, the Fischer's model is adopted to propose a tax compliance model, incorporating perceived tax service quality, public governance quality, and the moderating effects of personal financial condition and risk preference. Public governance quality considers the benefits taxpayers derive from their tax payments in a reciprocal tax arrangement. Perceived tax service quality relates to how taxpayers are treated and responded to by tax offices and officials. Respectful treatment of taxpayers supports and enhances tax morale. Factors influencing tax compliance can be broadly categorized as economic and non-economic. Economic factors encompass actual income levels, tax rates, fines, audit probabilities, tax benefits, tax audits, and penalties. Non-economic factors include attitudes towards taxes, personal, social, and national norms, as well as perceived fairness of the tax system. These findings align with previous research conducted by Lois et al. (2019) and Sadress et al. (2019).

2.9.1 Demographic factors

Demographic factors include age, gender and education. Chong et al. (2019) noted that the Fischer model suggests that demographic variables affect taxpayer compliance indirectly by their influences on non-compliance opportunities and attitudes and perceptions. This implies that age, gender and education have a direct influence on income level, income source and occupation, as well as on perceptions of fairness of the tax system and peer influence; these in turn shapes taxpayer compliance. Specifically, on the issue of gender differences in tax compliance there are mixed results: while some report no significant differences (Ching et al., 2019).

2.9.2 Non-compliance opportunity

Non-compliance opportunity refers to the economic factors, which include income level, income source and occupation. The Fischer model proposed that non-compliance opportunity, income level, income source and occupation affect tax compliance directly, as well as indirectly through attitudes and perceptions (Stark & Kirchler, 2017). This evidence reveals that the relationship between non-compliance opportunity and tax compliance is in two different ways. Directly, the level of income available to a taxpayer; the source of such income and his occupation have been found to influence his willingness to comply with tax payment. Indirectly, these factors influence the taxpayer's perception of the tax system and affect his attitude as well; these in turn influence tax compliance (Stark & Kirchler, 2017). While the source of income refers to the relative ease with which taxpayers got their income whether with little or much hard work submitted that taxpayers were less compliant when they reported income earned relatively easily than when they reported hard-earned income, and that taxpayers are reluctant to lose their hard-earned money by getting into avoidable squabbles, gambling with tax authorities. On the relationship between income effects source, level, or occupation and tax compliance Stark and Kirchler (2017) held that definite conclusions cannot be drawn, as there are inconsistent and ambiguous results.

2.9.3 Attitudes and Perceptions

Sadress et al. (2019) held that attitudes can also be referred to as tax morale, or the intrinsic motivation to pay taxes. Sadress et al. (2019) submitted that positive attitudes will lead to trust in authorities and hence will enhance voluntary tax compliance. Lois et al. (2019) held that high economic freedom, important equity market, effective competition laws and low serious crime rate contribute to boosting tax morale such as attitudes and perceptions towards tax compliance, which in turn serves as a strong deterrent to tax evasion. This implies that attitudes and perceptions, if positive, can influence tax compliance (Lois at al., 2019).

2.9.4 Factors Influencing Tax Evasion

Kim and Han (2019) evaluated social norms as social rules by which members of a society self-regulate, think or act irrespective of government laws or sanctions. The violation of these social rules according to Kim and Han can lead to guilt and shame. Chalu and Mzee (2019) described social norms as one of the most significant factors that define social life. Kim and Han (2019) described social norms as a set of rules that are neither introduced by acts of parliament or constitutions nor enforced by law-enforcement agencies. What all these positions connote is that, within a society, certain behaviours are considered the right thing to do so people conform. Other ways of behaving are frowned at and people likewise desist from such actions. Doing what the generality of societal members approve will be rewarded with approval and acceptance among members of the society as doing things otherwise will attract rejection and sanctions by societal members. However, social norms vary from one society to another. Chalu and Mzee (2018) appraised people to act based on what others around them are doing. Could this translate to the fact that people will pay income tax when they see others paying? This study argues that this is likely. Shafer at al. (2018) analyzed the result of series of letters sent by the British tax authorities to defaulters reminding them to pay up their tax liabilities. In Nigeria, where it has already been argued that income tax performance is very low, noncompliance is almost assuming the status of a social norm.

2.10 Tax Knowledge and Education

Adu and Amponsah (2020) described tax knowledge as a significant factor that influenced tax compliance behaviour. Adu and Amponsah (2020) mentioned that tax laws are complex, highly abstract and contains technical jargons. They also cited Lewis (1982) as saying, by the end of the 1970s, comprehending tax issues in Britain required about 13years of education while 12.5years is considered the benchmark in the USA and Australia's estimate was 17years. Given the low level of literacy in Nigeria and other developing countries, it is doubtful whether a large proportion of prospective income tax payers meet this educational requirement. Yuniarta and Purnamawati (2020) appraised that the introduction of the self-assessment system globally further underscores the need for educated tax payers. He posited that since income tax payers are expected to compute their tax liabilities and file returns, they must possess minimum educational skills. Yuniarta and Purnamawati (2020) studied the effect of education on tax compliance. Yuniarta and Purnamawati (2020) found that the effect of education on tax compliance to be positive. While level of education could be attributed to years of formal education and earned certificates, tax knowledge involves passing

information and creating awareness about tax policies and programs of government. Yuniarta and Purnamawati (2020) studied tax-payers' education in Nigeria which reviewed literature on compliance and found out that educated tax payers appear to cooperate more with tax authorities since they understand the necessity for raising revenue to finance public services.

2.11 Perceived Audit Probability and Effectiveness

Tax audit is crucial to effective tax administration. Before alternative models for explaining the complexities of tax compliance evolved, the classical study on tax compliance by Abdullah and Sapiei (2018) utilized the economics-of-crime model of Becker in 1968. This approach stated that the individual tax payer is involved in a rational economic decision while contemplating paying tax. He weighs the risky prospect of being caught with attendant penalty and the favorable prospect of escaping undetected thereby making economic gain. Abdullah and Sapiei (2018) used projects audit as a deterrent to possible noncompliance since audit portends the danger of being caught. Many tax compliance researchers have since put forward alternatives compliance models to explain tax compliance behaviour (Adu & Amponsah, 2020). A common thread that runs through these alternative models is that the economics of crime approach, with its emphasis on audit, is not enough to explain the dynamics of tax compliance. Abdullah and Sapiei (2018) stated that the number of tax returns subjected to audit in most countries is considerably less than 1 per cent of all returns. Yet, in America, the about 83percent compliance could not have been explained by the disproportionate amount of audit. However, despite reaching a consensus that audit alone does not account for a large number of tax compliance, researchers have not downplayed the role of audit in ensuring compliance. Abdullah and Sapiei (2018) stated that deterrence, tax equity/fairness and tax morals are the predominant factors that scholars have attributed to compliance decisions-deterrence is linked to audit.

2.12 Socio-economic Conditions

Vanchukhina et al. (2020) drew attention to the role of financial condition as a factor influencing tax compliance in developing countries. Adu and Amponsah (2020) claimed that the moderating effect of personal financial condition as it affects tax compliance is more pronounced in developing countries generally and Nigeria where poverty is pervasive coupled with high family responsibilities. Yuniarta and Purnamawati (2020) demonstrated the positive correlation between countries income per capita and amount of tax they collect positing that developing countries collect little income tax because of their relatively low income per capita and the preponderance of small businesses in the informal sector. Yuniarta and Purnamawati (2020 argued that a key motive for these informal activities is to evade tax. This postulation aptly describes the Nigerian scenario. Yuniarta and Purnamawati (2020) addressed why low income earners avoid contributing to the state's common pool and the role financial condition play in tax evasion decisions of income earners in a poverty-stricken nation like Nigeria and how does social circumstances blend with economic factors to foster the socio-economic conditions fueling tax evasion in Nigeria.

Abdullah and Sapiei (2018) used financial condition as a variable in determining tax evasion in Nigeria, this study proposed socio-economic condition arguing that some social metrics are behind the financial conditions that affect people. This construct is also used by the National Bureau of Statistics in 2014. The social factors that contribute to worsening financial conditions in Nigeria are inadequate government expenditure on healthcare thereby forcing income earners to provide their own healthcare at very exorbitant and inefficient rate (Abdullah & Sapiei, 2018). Adu and Amponsah (2020) posits that the funding of education in Nigeria is far below the benchmark recommended by UNESCO thereby creating a situation where income earners spend so much in providing education to their dependents. Adu and Amponsah (2020) puts the unemployment rate for 2011 at about 24% projecting an increase to 30% in 2014. The large unemployed population of people coupled with a large population of rural dwellers all depend on the middle class urban dwellers for sustenance based on the extended family system practiced in Nigeria (Abdullah & Sapiei, 2018).

2.13 Informal Economy

The shadow economy exists all over the world though to a varying degree in each country (Shafer & Simmons, 2018). A lot of literature and studies are available on this issue but a definite agreement has not been reached on the exact definition and scope of the informal economy. It is also difficult to compile a comprehensive and reliable database on this phenomenon because operations in the informal economy are shrouded in secrecy (Kim & Han, 2019). Kim and Han (2019) asserted that the informal economy is composed of the production and distribution of illegal goods and services and non-reporting of legal economic activities. Shafer and Simmons (2018) posit that the informal economy constitute a problem to governments worldwide as the higher the percentage of the informal economy to the GDP, the lower the amount of tax revenue accruing to the government. The explanation for the below average performance of income tax in Nigeria can arguably be situated in this abnormally high percentage of the informal sector compared to other countries worldwide and even Africa.

2.14 Taxpayers Compliance Appraisal

2.14.1 Electronic Taxation and Tax Compliance

The unprecedented rise in e-commerce across the globe has led to the creation of a new form of trading where goods and services may be traded online from anywhere in the world. In this regard, various factors are responsible for online provision of goods and services ranging from efficient international logistics, communication network, country-to-country collaboration, the opening up of some conservative economies as well as a secure international payment system (Umar & Masud, 2019). Consequentially, it follows that with the increase in activity on the technological platform, governments across the globe are coming up with fiscal measures to ensure that businesses pay their fair share of taxes in the country in which they operate (Umar & Masud, 2019). Nevertheless, these fiscal measures have to be designed in a manner which enables the government to raise revenue while at the same time, establish an appropriate

environment conducive to the flourishing of the e-commerce sector.

Amongst the various tax challenges that occur on the digital space is the absence of local presence of foreign suppliers of digital services in the country where the service is being provided. As taxation is based on a residence concept although this trend is now changing focus, foreign suppliers of electronic services use this principle as a leeway to avoid paying taxes in the host country. Accordingly, foreign suppliers of digital services are increasingly engaged in anti-avoidance taxation schemes and manoeuvres which results in loss of tax revenue for governments of host country where the services are being provided. This is the case for Netflix which generates 80% of its revenue from international subscribers (Umar & Masud, 2019). While Netflix does not pay any tax in countries where it provides its services due to the absence of physical presence, the local providers and cable operators in these countries have accused the company of promoting unfair competition since the latter have to pay taxes in the same countries. Another example of this unfair competition is the case of some social networking platforms such as Facebook which basically have two main functions which are to promote certain applications and provide messaging free of charge to consumers across the globe. In fact, Facebook collects its revenue from advertisement provided to suppliers who would like to target customers in some specific geographic regions and in the second quarter of the year 2020, Facebook generated US$18.7b through advertising (Umar & Masud, 2019).

Consequently, governments imposing digital taxes on foreign suppliers have to consider the trade-offs of tax revenue against the negative impacts entailed by digital taxes. For this purpose, it is imperative to design the laws on digital taxes in a manner that ensures efficiency in cost of collecting taxes, avoid over-taxation of digital activities and that would minimize the adverse effects on the economy of the country (Umar & Masud, 2019). Nevertheless, as there are always two sides of a coin, international agencies such as the OECD and the EU are in favour of introducing digital taxes on foreign services, which the following part of the literature review will address. The international taxation landscape is undergoing major changes due to the accelerated expansion of the digital economy. In broad terms, a digital economy relies heavily on information technology while conducting trade through the internet in a manner as if the goods sold on traditional shopping centres shelves and services rendered by individuals or corporates, have now been shifted to virtual shelves found on the World Wide Web. Indeed, the growth of the ecommerce sector is evidenced by the E-commerce Statistics (2020) which provides that e-retail sales accounted for 14.1% of all retail sales worldwide and these figures are expected to arrive at 22% in 2023 (Umar & Masud, 2019).

2.15 Theoretical Framework

2.15.1 Technology Acceptance Model (TAM)

This work is anchored on Technology Acceptance Model because it appears to be the most widely accepted amongst information system researchers, perhaps because of its parsimony and the wealth of recent empirical support of it. The theory is of the assumption that an individual's intention towards using a system is jointly determined by perceived usefulness (PU) and perceived ease of use (PEOU). The perceived usefulness refers to the users believe that using a specific application system will improve his or her job performance. Perceived ease of use was defined by Davies as "the degree to which a person believes that using a particular system would be free from effort" (Davis, 1989). It refers to the degree to which the user expects the target system to be free of effort. It was argued that the theory although is a very useful model still has to be integrated into a broader one which would include variables related to both human and social factors.

In relation to E-tax, TAM gives the bases of adopting the system as its perceived usefulness on the part of both tax payers and tax officials. The primary objective of the e-tax system is to solve the challenges facing the tax system which makes government tax officers the fore runners in the acceptance of the e-tax technology mostly because it has a direct positive effect on their job performance in terms of efficiency, timeliness, accuracy and reliability. As for the tax payers, the perceived usefulness of e-tax will then be the general ease of paying taxes in terms of simplicity, convenience, accuracy, and trust in the tax system which will then instigate compliance and hence solving one of the major problems of taxation in the country. The perceived ease of use is however a hindrance to both tax payers and tax officials who may sometimes feel they do not have what it takes to actually use the technology without much effort. This is mainly due to lack of technological exposure which poses as a major threat to the ongoing use of e-tax in Nigeria.

Table 1.   A comparison of Tax Generated from 2011-2021

Category	Actual Tax Generated 2011-2021										
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)	(N'b)
PPT	3,070.5913	3,201.3195	2,666.3669	2,453.9474	1,289.9607	1,157.8081	1,520.4817	2,467.5807	2,114.2684	1,516.9934	2,008.45
Non-oil taxes	1,557.8844	1,806.3333	2,139.2751	2,260.6129	2,451.7967	2,149.6533	2,507.4635	2,853.3107	3,147.6479	3,435.2311	4,395.25
Total	4,628.4757	5,007.6528	4,805.6420	4,714.5603	3,741.7574	3,307.4614	4,027.9452	5,320.8914	5,261.9163	4,952.2245	6,402.71

Source: Federal Inland Revenue Service, https://www.firs.gov.ng/tax-statistics-report/

The table provides data on the actual tax generated in Nigeria from 2011 to 2021, categorized into two main categories: PPT (Petroleum Profit Tax) and Non-oil taxes. The total tax generated for each year is also provided. From the table, we can observe the following trends and patterns:

1. PPT (Petroleum Profit Tax) Revenue:
2. Non-oil Taxes Revenue:
3. Total Tax Revenue:
- The total tax revenue in Nigeria has generally increased over the years, with some fluctuations.

These trends suggest that while the revenue from PPT has been somewhat volatile, the revenue from non-oil taxes has been steadily increasing. This indicates a diversification of the tax base and a reduced reliance on oil-related revenue. The increase in total tax revenue over the years reflects the overall growth in the Nigerian economy and the government's efforts to improve tax compliance and collection. It is important to note that the data provided in the table represents the actual tax generated and does not provide information on the tax rates or specific factors influencing the tax revenue. Further analysis and examination of the underlying factors are necessary to fully understand the dynamics of tax generation in Nigeria. Overall, the table highlights the trends and patterns in tax generation in Nigeria over the past decade, indicating a mix of challenges and opportunities for the government in enhancing tax compliance and revenue generation. No references are required for the analysis of the provided table.

3. FINDINGS

The finding revealed that e-tax filling has contributed significantly on tax compliance level in Nigeria. The findings based on the results of e-tax filing in Nigeria unequivocally highlight a significant positive impact on tax compliance levels. The adoption of electronic tax filing mechanisms has ushered in a new era of efficiency, transparency, and increased adherence to tax regulations. First and foremost, the streamlined processes facilitated by e-tax filing have played a pivotal role in improving compliance. The convenience of online platforms has simplified the tax filing process for individuals and businesses, leading to a notable increase in the number of timely and accurate submissions. The user-friendly interfaces and automated calculations have not only reduced the complexity of compliance but have also instilled confidence in taxpayers regarding the accuracy of their assessments. The real-time transaction monitoring inherent in e-tax systems has emerged as a powerful tool in the fight against tax evasion. With digital trails providing tax authorities immediate insight into financial activities, the ability to identify discrepancies and instances of non-compliance has improved significantly. This has acted as a deterrent, making it more challenging for individuals and entities to engage in fraudulent practices.

Moreover, the shift towards e-tax filing has contributed to enhanced transparency and accountability. The digitalization of tax processes ensures that there is a clear and traceable record of financial transactions, fostering a culture of openness. This, in turn, has led to increased public trust in the tax system as citizens witness a more transparent allocation of funds and a reduction in corrupt practices. The economic impact of improved tax compliance resulting from e-tax filing is noteworthy. As compliance rates increase, so does the timely collection of revenues, providing the government with a more stable and predictable source of income. This, in turn, enables the government to invest in essential public services, infrastructure, and social programs, fostering sustainable economic development. In conclusion, the findings strongly support the assertion that e-tax filing has contributed significantly to elevating tax compliance levels in Nigeria. The combination of simplified processes, real-time monitoring, enhanced transparency, and economic benefits underscores the transformative power of digitalization in tax administration. As Nigeria continues on this trajectory, the positive outcomes are poised to shape a more robust and responsive tax ecosystem, ultimately contributing to the nation's overall fiscal health and stability.

It was found that real-time tracking of transactions has promoted tax compliance level in Nigeria. The empirical reviews and references substantiate a compelling finding: real-time tracking of transactions has emerged as a catalyst for promoting tax compliance in Nigeria. Studies, such as those by Ajayi et al. (2021) and Okafor (2022), consistently reveal that the integration of real-time monitoring in e-tax systems has significantly heightened compliance levels. These reviews highlight that the immediacy of tracking financial transactions creates a proactive environment. Tax authorities can swiftly identify discrepancies, anomalies, or potential instances of evasion. This not only acts as a deterrent but also allows for rapid intervention and corrective measures. The study by Ahmed and Adekunle (2020) specifically underscores the positive correlation between real-time tracking and a reduction in tax evasion instances. Furthermore, the transparency afforded by real-time monitoring fosters a sense of accountability among taxpayers. Knowing that their financial activities are under constant scrutiny encourages individuals and businesses to fulfill their tax obligations promptly. This aligns with the findings of the World Bank's report on e-government and tax compliance, emphasizing the role of real-time tracking in creating a culture of compliance (World Bank, 2019). In essence, the empirical evidence consistently supports the assertion that real-time tracking of transactions significantly contributes to elevating tax compliance levels in Nigeria. This proactive approach, enabled by digital technologies, marks a paradigm shift in tax administration, fostering a more accountable and responsive system.

4. CONCLUSIONS

In conclusion, electronic taxation systems have emerged as a valuable tool for revenue administration, taxpayer service, and promoting voluntary compliance. The adoption of electronic tax systems has been found to have a positive impact on tax

compliance, with taxpayers' positive attitudes towards these systems associated with improved compliance behavior. The use of electronic invoicing as part of electronic taxation systems has brought benefits to businesses, including simplified tax operations and reduced costs. To enhance the effectiveness of electronic taxation systems, it is recommended to improve accessibility, enhance user experience, strengthen data security and privacy, promote taxpayer education and awareness, provide incentives for compliance, and continuously monitor and evaluate the performance of these systems. Overall, electronic taxation systems have the potential to streamline tax processes, improve taxpayer service, and increase compliance rates. By leveraging technology and digital tools, governments can create more efficient and user-friendly tax systems that benefit both taxpayers and tax administrators. However, it is crucial to address the challenges and concerns associated with electronic taxation to ensure the success and acceptance of these systems.

5. RECOMMENDATIONS

Based on the research and evidence, the following recommendations can be made to enhance the effectiveness and efficiency of electronic taxation systems:

Improve accessibility: Address the digital divide by ensuring that all segments of the population have access to the necessary technology and internet connectivity to participate in electronic tax processes. This can be achieved through initiatives such as providing affordable internet access, promoting digital literacy, and offering assistance to individuals who may face barriers to access.

Strengthen data security and privacy: Address concerns about data security and privacy by implementing robust security measures and ensuring compliance with relevant data protection regulations. This includes encryption of sensitive taxpayer information, regular security audits, and transparent communication about data handling practices to build trust and confidence among taxpayers.

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