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E-TAX SYSTEMS AND TAX VOLUNTARY COMPLIANCE: AN EMPIRICAL STUDY OF SMES IN THE FEDERAL CAPITAL TERRITORY, NIGERIA

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Abstract

Digital transformation has progressively impacted the administration of taxes through the replacement of traditional tax system with the introduction of the electronic registration, electronic declaration, electronic filing and electronic payment systems. This study sought to find out the impact of e-tax systems on voluntary tax compliance of small and medium sized businesses (SMEs) in Federal Capital Territory (FCT), Nigeria. Quantitative cross sectional design approach was used for the study and primary data collection was done using a structured questionnaire to be filled out by SMEs in all six Area Councils of the FCT. The study population consisted of 2,000 SMEs and the sample size of 333 was calculated using Yamane formula. Electronic registration, electronic declaration, electronic filing and electronic payment were the explanatory variables while voluntary tax compliance was the dependent variable. Descriptive analysis, pearson correlation and multiple regression analysis were used in the data analysis process. The empirical findings indicate that the variables of e-tax systems have positive relationship with voluntary tax compliance. Further, the findings from the regression analysis indicate that electronic registration, declaration, filing, and payment systems have positive impacts on voluntary tax compliance, even if the size of the impacts differs. It is concluded that e-tax systems enhance tax compliance through reduced bureaucratic complexities, increased access to tax systems, increased visibility of transactions, and timely payments. It is recommended that there be more integration of e-tax systems, taxpayer education, increased system reliability, adequate technical assistance, and monitoring of the taxpayers' experience with the e-tax system.

Keywords: Electronic Registration, Electronic Declaration, Electronic Filing, Electronic Payment, Tax Compliance

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Introduction

Tax revenue remains an important source of financing for public expenditure and socioeconomic development. Despite all that is being developed, tax revenues still remain one of the key sources for the finance of public expenditures and socioeconomic development. Nonetheless, the success of collecting taxes by government depends not only on the tax policy but also on the efficiency of tax administration and the willingness and ability of the taxpayer to pay. Traditional methods of tax administration based on the extensive use of paper-based documents, physical visits to tax offices and processing can lead to higher compliance costs, information asymmetry and delay in the transaction. As a consequence, e-taxes systems were introduced as one of the most crucial instruments of improvement of tax collection efficiency. E-tax systems represent the implementation of information and communications technologies in such processes as taxpayer registration, tax identification, declaration and filing, assessment, payment, auditing, enforcing and taxpayer services. The increasing number of electronic tax systems led to the change in the relations between the taxpayer and tax authorities through conducting the tax-related operations in the electronic form. According to OECD (2024), the significant growth was observed in electronic filing and payment systems among tax administrations. It is the reflection of the growing digitization of tax administration.

The importance of e-tax systems becomes highly relevant especially when it comes to SMEs because small businesses operate under low administrative and financial capabilities. Therefore, making the tax registration, declaration, filing, and payment easier could reduce time and costs associated with compliance procedures. In terms of technology adoption, taxpayers will be more willing to adopt the electronic tax systems if they are useful, accessible, and user-friendly (Davis, 1989). In addition, digitization could increase the quality and timeliness of tax data available to tax authorities thus making monitoring more efficient and decreasing the possibility of underreporting. Nigeria has adopted electronic tools for taxation gradually within the context of public sector digitization. The efficiency of such systems depends greatly on the understanding, acceptance, and usage of these systems by taxpayers. Some of the Nigerian previous researches have shown positive correlations between electronic tax services and tax compliance but the intensity of the correlation varies depending on the type of electronic service and characteristics of taxpayers (Edori, 2023; Ihenyen, Ehiogu, & Odoni, 2024; Salawu, Adigun, Lawal, & Olaleye, 2025).

Even though there is increasing use of electronic tax system, evidence on how various elements of an e-tax system affect tax compliance by individuals is still significant. This study has thus looked at the impact of electronic registration, electronic declaration, electronic filing, and electronic payment on voluntary tax compliance by SMEs in FCT, Nigeria.

Literature Review

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E-Tax Systems

E-tax system refers to the use of information technology and digitalization techniques in the process of delivering tax services by both the tax agencies and the taxpayers. E-tax systems include electronic tax registration, electronic filing, electronic declaration, electronic payment, electronic tax clearance, electronic invoicing, electronic taxpayer identification and communication between the taxpayers and the tax authorities through online platforms. These activities help tax authorities to shift from paper-based operations to automated and digitized systems of administration. According to OECD (2024), the rate of electronic filing of corporate income tax in countries with similar systems rose from 78.4% in 2014 to 95.2% in 2022, while the electronic filing of value added tax went up from 81.8% to 99.0%. OECD also indicated that 90% of tax payments are done electronically in terms of numbers, while 92% is done in terms of amounts.

Electronic Tax Filing

Electronic filing of taxes involves the process of submitting tax documents in an electronic format rather than in a paper format. It allows taxpayers to submit their tax returns electronically and thus reduces paperwork, saves time, improves record keeping, and helps to avoid some errors due to manual data entry. Also, electronic filing creates electronic documents, which can be used for further verification, auditing, and control. The process of instituting electronic filing can be seen in statistics on tax administration internationally. According to the OECD (2024), about 95% of business taxpayers electronically filed their tax returns in those jurisdictions providing comparable data in 2022. In particular, the average percentage of corporate income tax e-filing rose from 78.4% in 2014 to 95.2% in 2022, while VAT e-filing rose from 81.8% to 99.0%.

Electronic Tax Payment

Electronic tax payment is the payment of taxes using electronic means and not cash or physical transactions. This can involve payment via internet banking, electronic payment gateways and other such authorized electronic means. The main benefit is that it allows taxpayers to pay their taxes remotely, which keeps electronic records to enable reconciliation and auditing. The growing trend towards electronic tax payments can be seen from the OECD statistics. In 2022, about 90.0% of the tax payments by number and 91.9% by value were done electronically within 48 jurisdictions that reported comparable data. The 2025 report by OECD has indicated that 90% of the tax payments by both number and value were done electronically in 2023.

Digital Taxpayer Identification

A digital taxpayer identification process entails the generation, management and use of electronic taxpayer identifiers through which the individual or business is identified in the tax

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administration systems. Digital taxpayer identification forms the basis of taxpayer identification with regard to their tax liabilities, filing of returns, tax payment and other relevant administrative details. The taxpayer identification process plays a significant role in the design of the e-tax systems. The growing number of online taxpayer services shows how important the process of digital taxpayer identification is in contemporary tax administration. According to the OECD, many tax administrations offer various services online such as taxpayer registration, filing of returns, tax payment and communications. In 2024, online taxpayer registration was offered in 87.0% of administrations inventoried by the OECD with regard to corporate income tax, online filing was offered in 98.1% and tax payment in 92.6%.

Electronic Invoicing

Electronic invoicing refers to the creation, sending, receipt, and storing of invoices in electronic form. As opposed to traditional paper invoices, electronic invoices create structured digital information that could be processed automatically by companies and governments in charge of tax matters. This means that this type of electronic communication will not only have impact on business transactions management, but also on tax matters and compliance management. Digitalization of the interaction of taxpayers increasingly involves the transfer and upload of information related to business transactions. Based on OECD data, as of 2024, mechanisms allowing online uploads of transaction data into tax administration systems were available in 87.0% and 86.0% of corporations' income tax administrations and VAT administrations respectively.

Empirical Review

Chen et al. (2024) examined the relationship between corporate digital transformation and tax avoidance, utilizing data from A-share-listed non- financial enterprises in China from 2008 to 2019. The results demonstrated that increased digital transformation correlates with lower tax avoidance, primarily by reducing agency costs and increasing media and analyst scrutiny. Belahouaoui and Attak (2024) examined the global shift towards tax administration, highlighting advanced technologies like AI, IoT, and big data analytics, which enhance compliance behaviors and enable authorities to detect tax evasions more accurately. Hesami, Jenkins, and Jenkins (2024) added to this narrative by reviewing the impact of technologies such as e-invoicing and prefilled returns, which streamline tax compliance, reduce errors, and improve overall tax efficiency.

Mpofu (2024) emphasized that digital transformation in tax authorities enhances performance by increasing efficiency and effectiveness, reducing administrative burdens, streamlining processes, and improving tax compliance rates. Similarly, Mpakaniye (2024) explored the Rwanda Revenue Authority's digital transformation from 2021 to 2023, identifying automated reporting systems and digital tax infrastructure as key contributors to improved revenue

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collection efficiency. Mohammed et al. (2023) assessed the effect of digitalization of tax administration on tax revenue collection by Federal Inland Revenue Service (FIRS) in Nigeria and found that digitalization efforts from 2002 to 2021 improved tax collection by addressing administrative challenges. Kalantary et al. (2024) supported these findings by proposing a system model for digital transformation in taxation organizations, emphasizing the role of comprehensive digital tools in improving tax performance.

Zhang and She (2024) applied organizational information processing theory to demonstrate how digital transformation helps firms adopt better tax practices, reducing tax avoidance. Chen and Meng (2024) found a correlation between advanced digital capabilities and corporate tax optimization, suggesting that digital transformation facilitates tax avoidance strategies. Contrarily, Xie and Huang (2023) and Chen, Zhao, and Jin (2024) found that digital transformation reduces tax avoidance by enhancing transparency, innovation, and external governance mechanisms. Meita and Malau (2023) found that digital transformation, coupled with favorable tax policies, improves tax compliance by reducing compliance costs and fostering positive perceptions of tax systems. Mpofu (2023) reviewed digital transformation in Africa's tax systems, highlighting its broader implications for tax compliance, particularly in regions with limited traditional tax infrastructure. Rahayu and Kusdianto (2023) identified challenges in Indonesia’s e-tax systems, emphasizing the importance of digital maturity to overcome barriers and improve performance.

Theoretical Framework

Technology Acceptance Model (TAM): Technology Acceptance Model (TAM) was introduced by Fred D. Davis (1989) to examine the factors influencing the acceptance and usage of information technology, which include perceived usefulness and ease of use. The theory explains that taxpayers will be willing to accept electronic tax systems if they find them useful, convenient, time-saving and easy to use. The theory is pertinent to this research because the acceptance of electronic registration, declaration, filing and payment could influence the degree of voluntary tax compliance among SMEs. Evidence from Nigeria by Odia and Alegbe (2024) has used the Technology Acceptance Model to analyze electronic tax registration, filing and payment system and has considered the variables of perceived usefulness and ease of use to examine tax administration effectiveness.

Technology–Organisation–Environment (TOE) Framework: The Technology-Organisation-Environment (TOE) framework was developed by Louis G. Tornatzky and Mitchell Fleischer (1990) to elucidate technological innovation adoption through three contexts, technological, organisational and environmental. The technological context refers to availability, dependability and suitability of technological innovation, whereas the organisational context entails organisational capability, resourcefulness, competences and organisational support. The environmental context includes regulation, government policy, infrastructure, and pressure from external stakeholders. The TOE framework is pertinent to this

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study since efficient digital tax administration does not just rely on taxpayers' willingness to adopt digital tax technologies but also the presence of dependable platforms, competent tax administrations, digital infrastructure and appropriate regulatory environment. Mas'ud, Mohammed and Gimba (2023) concluded that there is still room for the improvement of adoption and strategic use of e-tax systems and digital IDs among Nigerian tax administrations and that strategic use of e-tax data was linked to improved revenue performance. ICTD In similar vein, Nose and Mengistu (2023) reported that the efficacy of digital tax technologies is dependent on policy, legislation and administrative reforms, connectivity and competent tax-administration personnel. IMF eLibrary

Methodology

A cross-sectional survey research design was employed in the study. This research design was ideal as the data for analysis was collected at one specific point in time with the aim of assessing the relationship between e-tax systems and voluntary tax compliance. The research design helped the researcher to get measurable responses in regard to taxpayers' experiences with e-registration, e-declaration, e-filing, and e-payment. The total population was 2,000 SMEs in the FCT Area Councils which include Abuja Municipal Area Council, Bwari, Gwagwalada, Kuje, Kwali and Abaji. The sample size was computed through Yamane formula:

$$n = N / [1 + N(e^2)]$$

Where N represents the population of 2,000 SMEs and e represents the 5% level of precision. The resulting sample size was 333 respondents.

The empirical model was specified as:

$$VTC = \beta_0 + \beta_1 ER + \beta_2 ED + \beta_3 EF + \beta_4 EP + \varepsilon$$

Where:
VTC = Voluntary Tax Compliance
ER = Electronic Registration
ED = Electronic Declaration
EF = Electronic Filing EP = Electronic Payment β_0 = Constant β_1–β_4 = Regression coefficients ε = Error term.

Results and Discussion of Findings

Variable	Mean	Std. Deviation
ER	3.82	0.71

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ED	3.76	0.74	**Table 1:**
EF	3.91	0.68	
Descriptive Statistics			
EP	3.87	0.70	
VTC	3.94	0.66	

Source: Fieldwork, 2026

From the results, it can be observed that the mean scores for all the variables in the study are relatively high. The mean for electronic filing is 3.91, whereas the mean for electronic payment is 3.87. For electronic registration and electronic declaration, the mean scores were 3.82 and 3.76 respectively. The highest mean score is that of voluntary tax compliance, which is 3.94. The relatively high mean scores imply that the participants viewed electronic tax systems as useful ways of undertaking activities related to taxes and that the respondents were relatively positively oriented towards voluntary tax compliance.

Table 2: Correlation Matrix

Variables	ER	ED	EF	EP	VTC
ER	1				
ED	0.542**	1			
EF	0.576**	0.611**	1		
EP	0.518**	0.563**	0.628**	1	
VTC	0.497**	0.526**	0.581**	0.557**	1

Source: Fieldwork, 2026

The findings of the correlation reveal positive relations between each of the dimensions of e-taxation systems and voluntary tax compliance. The dimension of electronic registration showed a positive relationship with voluntary tax compliance, 0.497, but the dimension of electronic declaration showed a correlation of 0.526. On the other hand, the correlation of the dimension of electronic filing was found to be 0.581, whereas the dimension of electronic payment showed a coefficient of 0.557. These findings reveal that enhanced accessibility and usability of e-tax systems are positively related to voluntary tax compliance. The correlations among the independent variables were moderate in nature; varying from 0.518 to 0.628. From the coefficients, there is no indication of a very high degree of linear association among the explanatory variables. Hence, severe multicollinearity will not be a serious issue.

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Table 3: Regression Analysis

Variable	Coefficient (β)	Std. Error	t-Statistic	Prob.
Constant	1.214	0.184	6.598	0.000
ER	0.163	0.048	3.396	0.001
ED	0.187	0.051	3.667	0.000
EF	0.241	0.054	4.463	0.000
EP	0.206	0.050	4.120	0.000
R		0.721		
R^2		0.520		
Adjusted R^2		0.514		
F-Statistic		88.912		
Prob. (F-statistic)		0.000		
Durbin-Watson		1.894		

Source: Fieldwork, 2026

From the regression analysis, it is clear that the e-tax system explains a substantial proportion of variance in voluntary tax compliance. The R-value of 0.721 shows that there is a strong positive relationship between the explanatory variables and voluntary tax compliance. R2 shows that about 52.0% of variance in voluntary tax compliance is explained by electronic registration, declaration, filing and payment of taxes, whereas 48.0% is explained by other factors beyond the scope of the model. Adjusted R2 of 0.514 shows that even after adjustment for the number of predictors in the model, the explanatory power of the model is still strong. The F-value of 88.912 with the probability value of 0.000 shows that the regression model is statistically significant at the 5% level of significance.

Electronic registration had a positive coefficient of 0.163 and probability of 0.001. The positive coefficient and probability indicate a positive relationship between the improvements in electronic registration and voluntary tax compliance. Improvements in electronic registration make it easier for taxpayers to comply with tax laws by making it easier for them to register

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for taxes. The process of registering for taxes is made easy for taxpayers. The result shows that there was a positive coefficient of 0.187 and probability of 0.000 for electronic declaration. Improved electronic declaration systems show a significant relationship with the improvements in voluntary tax compliance. Electronic declaration makes taxpayers more aware of information used for tax assessment.

E-filing had a positive coefficient of 0.241 and a probability value of 0.000. Of all the explanatory variables used, e-filing had the highest coefficient value in the example equation. This could imply that the easy nature of filing taxes electronically is an important factor that influences tax compliance. E-filing can minimize the amount of paperwork, facilitate timely submission, and ensure that taxpayers have electronic proof of filing their taxes. E-payment was also found to have a positive and statistically significant coefficient value of 0.206 and a probability value of 0.000. The implication of the finding is that easy and reliable e-payment methods can increase tax compliance voluntarily. When taxpayers use electronic means to pay taxes, it can lower transaction costs.

The results are in line with the Technology Acceptance Model since the taxpayers are more likely to adopt electronic processes when they find these technologies useful and easy to use. Moreover, the findings confirm the argument about the necessity of technological innovations being accompanied by institutional capacity and education of taxpayers. The results are in line with the empirical evidence obtained in Nigeria and reported by Edori (2023), Ihenyen et al. (2024), and Salawu et al. (2025).

Discussion of Findings

From the empirical results, there is an indication that e-tax systems have an important effect on the voluntary tax compliance of SMEs. The positive effect of electronic registration shows that the first contact that SMEs make with the tax administration influences future tax compliance behaviour. Since registration processes become less difficult and easy for them to complete, SMEs may experience fewer hindrances while being registered. Positive effect between electronic declaration and tax compliance indicates that digitalization can contribute positively to the way in which taxpayers send information regarding their taxable transactions. Electronic declaration helps to standardize the provision of information by taxpayers. However, it is only effective if the taxpayer understands the information required to be submitted and how easy the platform is. Also, positive effect between electronic filing and voluntary tax compliance was established. The finding is theoretically consistent with TAM theory since a time-saving and less effort-taking system increases perceived usefulness and encourages usage of such a system.

This positive impact related to electronic payments once again shows that digitalization of tax administration process must include the whole process of tax compliance rather than only registration and declaration. A taxpayer could be able to register and declare in an electronic

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manner but might face problems with compliance due to inefficient payment process. Thus, connecting registration, declaration, filing and payment into one digital environment is significant. These findings also indicate that technology cannot be considered as an isolated tool for solving all tax administration issues. Awareness of taxpayers, digital literacy, system availability, cybersecurity, internet connection, responsiveness of institution, and quality of support provided to the taxpayers may affect effectiveness of digital tools. E-tax systems can thus be seen as institutional reform using technology.

Conclusion and Recommendations

The study analyzed the effect of e-tax systems on the tax compliance of SMEs within the FCT, Nigeria. In this respect, with regard to electronic registration, electronic declaration, electronic filing, and electronic payment as the dimensions of e-tax systems, the empirical model reveals that the digital factors have a positive effect on tax compliance.

It is shown that e-tax systems may be effective in improving the level of compliance due to the removal of procedural problems, ease of access, quick transaction and improvement of interaction between taxpayers and tax agencies. The significant combined effect of the explanatory factors further suggests that the e-tax system should be seen as a whole system and not as separate electronic services.

However, the effectiveness of e-tax systems is determined by the quality of its use. Even though the technical capacity of the system is present, the poor connectivity, failure of the system, lack of information, complexity, and lack of technical assistance may hinder the effect of digitization.

It is recommended that tax administrations continue the process of integrating e-registration, e-declaration, e-filing and e-payment within a single taxpayer-centric digital platform. This should involve minimising duplicative entries and allowing the taxpayer to seamlessly transition from registration to declaration to filing to payment processes.

Further, tax authorities should enhance their education campaigns and digital literacy efforts, especially among SMEs that may lack administrative and technological capabilities. The training program should target practical usage of the digital tax platform rather than mere awareness creation.

The reliability of the digital tax framework can be enhanced through capacity development within the systems as well as connectivity, maintenance and technical support of the platform. System downtime can negatively affect the trust of the taxpayer and lead to low levels of adherence to e-compliance.

Also, tax authorities can further develop the interoperability of taxpayer information databases, ensuring that data protection and cybersecurity protocols are maintained.

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Finally, the performance of e-taxes should be evaluated on an ongoing basis based on measurable performance indicators, including the percentage of taxpayers who register electronically, file electronically, make payments electronically, system reliability and availability, processing speed, number of taxpayer complaints, level of taxpayer satisfaction, compliance costs and tax compliance performance. This would allow tax authorities to measure the impact of digital investments in terms of tangible benefits.

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