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Electronic Payment System and Tax Payment in Nigeria

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ABSTRACT

This study investigates the factors affecting the adoption of electronic payment systems for tax payment in Rivers State, Nigeria. Given the increasing importance of digitization in financial transactions, understanding these factors can provide valuable insights for policymakers, taxpayers, and accounting professionals alike. The aim is to evaluate the role of four primary variables: ease of use, security concerns, government support, and taxpayer behavior in the successful implementation of electronic tax payment systems. The study employed a survey design and was conducted among 400 adults working in Rivers State using a snowballing sampling technique. Questionnaires were administered to gain insights into the perspectives of those who pay personal income taxes. Multiple regression analysis indicated that all four variables have a significant positive relationship with the adoption of electronic payment systems for tax. The adjusted R^2 value of 0.70 suggests that the model explains 70% of the variance in system adoption. From an accounting standpoint, the results imply that electronic tax payment systems can bring about substantial improvements in financial record-keeping, compliance, and cost efficiency. Particularly, the study findings corroborate several existing theories in financial behavior and technology acceptance. Based on these findings, the study recommends further investment in enhancing the system's user interface and security features. Moreover, educational campaigns by the government and training for accounting professionals are essential for maximizing the system's utility.

KEYWORDS

Electronic Payment, Tax Payment, Technology Acceptance Model, Multiple Regression, Accounting Implications.

Introduction

The history of taxation in Nigeria can be traced back to the pre-colonial era when various forms of levies were collected by local chiefs and community heads. The colonial period introduced more organized and formal methods, including the Direct Taxation Ordinance of 1940, aimed at revenue mobilization (Ola, 1985). However, since Nigeria's independence in 1960, the nation has grappled with numerous challenges related to tax collection, such as under-assessment, evasion, and corruption (Ajakaiye, 2001).The past two decades have seen a dramatic shift in how taxation is managed globally due to technological advancements. Developed nations like the United States and the United Kingdom have successfully integrated electronic systems into their tax collection methods, resulting in increased efficiency, transparency, and taxpayer compliance (Davidson, 2010). Even emerging economies like India and Brazil have made significant strides in this regard, employing technology as a tool to augment revenue and deter tax evasion (Mehta & Joshi, 2016).

Nigeria is Africa's largest economy, boasting a rich array of natural resources and a burgeoning middle class (World Bank, 2019). Despite this potential, the country struggles with a relatively low tax-to-GDP ratio, estimated at around 6% as opposed to the recommended 15% for developing economies (IMF, 2020). Traditional methods of tax collection are fraught with inefficiencies, including long queues, delays, and manual record-keeping, contributing to these low figures (Adebayo & Okafor, 2012).In 2015, the Nigerian government-initiated steps to digitize its public service offerings, including taxation. Several states in Nigeria, like Lagos, have adopted some form of e-tax payment system. However, the adoption rate is slow, and the initiative is yet to be fully implemented at the national level (Nwokoye & Efobi, 2017).

The issue of taxation has always been at the forefront of Nigeria's economic policy discussions. A well-functioning tax system is indispensable for the provision of public goods and services, as well as for fostering economic development. However, Nigeria's tax system has been plagued by inefficiencies, corruption, and low compliance rates, thereby undermining its potential effectiveness as a tool for revenue generation and economic development (Aguolu, 1998; Eboh, 2011).The traditional tax collection system in Nigeria relies heavily on manual processes, leading to delays, errors, and increased transaction costs. The situation is exacerbated by a lack of transparency, making it difficult to monitor and ensure compliance effectively (Oni & Joshua, 2007). These inefficiencies have led to a persistent shortfall in tax revenue, hampering the government's ability to meet its expenditure needs (Oladele & Adebisi, 2015).Studies indicate that tax evasion and non-compliance are rampant in Nigeria, partly due to the complexities and inefficiencies inherent in the traditional tax system (Ogbonna & Appah, 2012). Tax evasion not only reduces the tax-to-GDP ratio but also creates fiscal imbalances, thereby affecting economic stability (Oyedele, 2018).While the global trend is moving towards electronic payment systems for tax collection, Nigeria is lagging. Some states have partially adopted e-payment systems, but the reach is far from universal. Despite this partial adoption, challenges such as digital illiteracy, inadequate infrastructure, and cybersecurity risks persist (Chukwurah & Ude, 2016).

Given the significant role that taxation plays in national development, and the need to modernize Nigeria's tax system, this study is both timely and necessary. It aims to evaluate the feasibility, efficiency, and potential challenges of implementing an electronic payment system for tax collection in Nigeria. Moreover, it seeks to provide empirical data and actionable recommendations to inform policy decisions.The overarching problem this study aims to address is the inefficiency and ineffectiveness of Nigeria's current tax collection system, which is a significant bottleneck in the nation's economic development. Specifically, the study seeks to investigate the viability of implementing an electronic payment system for taxation as a means to ameliorate these issues.

Review of Related Literature

Theoretical Framework

The theoretical framework of this study aims to draw on several theories and models to provide a conceptual lens through which to understand and analyze the intricacies of implementing an electronic payment system for tax collection in Nigeria. Two main theories have been identified as particularly relevant: The Technology Acceptance Model (TAM) and the Institutional Theory.

Technology Acceptance Model (TAM)

Developed by Davis in 1986, the Technology Acceptance Model posits that the perceived ease of use and perceived usefulness are primary determinants affecting users' decision to accept and use a particular technology (Davis, 1986). In the context of tax payment, the TAM can offer valuable insights into taxpayer attitudes towards adopting electronic systems. By understanding the elements that impact perception, strategies can be developed to improve system features and user interface to make the transition more seamless (Kumar & Mukherjee, 2013).

Institutional Theory

Institutional theory, particularly the neo-institutional variant, places importance on the structures, routines, norms, and cultures that influence organizational behavior (DiMaggio & Powell, 1983). When applied to taxation in Nigeria, the theory helps in understanding how traditional practices, legal frameworks, and societal beliefs contribute to the current state of tax collection. It can help identify the institutional barriers that might inhibit the full implementation of an electronic payment system for taxes (Ahmed & Braithwaite, 2004).

The confluence of TAM and Institutional Theory provides a robust framework for this study. While TAM can be utilized to measure the technical feasibility and public acceptance of an electronic payment system, Institutional Theory can help analyze the sociopolitical factors that might either facilitate or hinder its full-scale implementation. By combining these two perspectives, the study aims to provide a comprehensive analysis of both the technological and institutional factors affecting the implementation of electronic tax payment systems in Nigeria (Mathews & Soltani, 2018).Understanding the theoretical underpinnings helps in developing methodologies tailored to investigate the research questions. The framework will not only guide the data collection and analysis but will also help to articulate policies that are grounded in theory. This way, the recommendations are expected to be more robust, actionable, and better suited to the Nigerian context (Bwalya & Mutula, 2012).

Conceptual Clarification

The conceptual framework serves as the scaffolding upon which the research is built, linking the theoretical aspects to the practical elements of the study. It outlines the specific variables and constructs under investigation, establishing the relationships between them. For this study, the conceptual framework is designed to examine how technological and institutional factors influence the implementation and adoption of an electronic payment system for tax collection in Nigeria.

Main Constructs and Variables

Independent Variables:

1. **Technological Factors**: Includes system usability, reliability, and security.
2. **Institutional Factors**: Encompasses legal frameworks, societal norms, and administrative capacity.

Dependent Variable:

- **Implementation and Adoption of Electronic Tax Payment Systems**: Measured through metrics like taxpayer compliance rates, administrative efficiency, and revenue collection.

Mediating Variables:

Public Awareness and Perception: Public understanding and trust in the system can influence the rate of adoption.Government Support and Policy: The commitment from governmental bodies to enact supportive policies can mediate the relationship between independent and dependent variables.

Relationships Among Variables

Technological Factors → Adoption of Electronic Tax Payment Systems: The TAM theory posits that system usability, reliability, and security can significantly impact the rate of technology adoption (Davis, 1986).Institutional Factors → Adoption of Electronic Tax Payment Systems: As per Institutional Theory, the existing legal frameworks, societal norms, and administrative capacity can either facilitate or hinder the process (DiMaggio & Powell, 1983).Mediating Variables → Adoption of Electronic Tax Payment Systems: Both public awareness and government support can mediate the effects of technological and institutional factors on the adoption rate.

Hypotheses Development

Based on the above relationships, the study formulates the following hypotheses:

1. Higher system usability, reliability, and security positively influence the adoption of electronic tax payment systems.
2. Supportive legal frameworks and societal norms positively correlate with higher rates of adoption.
3. Increased public awareness and supportive government policies act as mediators, boosting the positive effects of technological and institutional factors on adoption rates.

Understanding the conceptual framework helps in formulating appropriate research questions, selecting the right methodology, and devising effective data collection methods. This study will employ both qualitative and quantitative approaches to test the hypotheses (Creswell, 2014).

Empirical Review

Empirical studies provide evidence-based insights into the issues under investigation. In the context of electronic payment systems for tax collection, a myriad of studies have been conducted globally, and some focus specifically on Nigeria. This section aims to conduct a comprehensive review of empirical researches covering technological adoption in tax systems, taxpayer behavior, and the efficacy of e-payment platforms in Nigeria and other jurisdictions.

A study by Wilson et al. (2010) investigated the adoption of electronic tax systems in the United States. They found a positive correlation between ease of use, security measures, and increased adoption rates. Their study further emphasized the role of customer education in fostering adoption.Schmidt (2016) conducted an empirical study across several European nations and discovered that countries with robust IT infrastructure and governmental support saw higher compliance rates and administrative efficiency.

Adeniji (2018) carried out a study to explore the impact of e-tax systems on tax evasion in Nigeria. The study found that electronic systems considerably reduced tax evasion due to enhanced monitoring capabilities.Olusola and Akintoye (2019) conducted a survey to gauge the acceptability of e-payment systems among Nigerian taxpayers. Their results indicated a positive but cautious acceptance, highlighting that trust and cyber-security were major concerns.

An empirical research by Adebayo et al. (2020) explored the challenges in implementing e-payment systems for tax collection in Nigeria. They found that lack of technical know-how, cyber-security risks, and inadequate infrastructural support were significant hindrances. A comparative study by Mbogo and Kinyua (2017) contrasted the experiences of East and West African countries in adopting electronic payment systems. They found that although East African countries were ahead in adoption rates, both regions faced similar institutional challenges, such as inadequate legal frameworks and poor public awareness.

Thomas and Garg (2021) compared the adoption of e-tax systems in developing and developed countries and concluded that while developed countries benefit from advanced technology and institutional readiness, developing countries often lag due to limited resources and socio-cultural constraints.A study by Harrison and Waema (2015) analyzed the impact of financial institutions in promoting electronic payment systems for tax and other public services. They found that the involvement of banking systems significantly enhanced both compliance and ease of transaction, emphasizing the role of financial institutions as mediators in technology adoption.

Jacobs and Nwokocha (2021) delved into how SMEs in developing countries adapt to electronic tax systems. Their research indicated that although SMEs face challenges in the adoption due to limited resources, e-payment systems could significantly improve tax compliance rates among this group.Kingsley et al. (2019) explored whether gender impacts the willingness to adopt electronic tax systems. Interestingly, the study found that women were more inclined to use electronic systems due to perceived safety and ease of use.One significant study by Fernandez et al. (2018) looked into how e-payment systems impact taxpayer morale. They concluded that the transparency and efficiency of electronic systems significantly improved taxpayer morale, thereby increasing compliance.A recent study by Gupta et al. (2022) focused on the potential of incorporating blockchain technology into tax systems for enhanced security and transparency. While still experimental, this avenue shows promise for future implementations.Okon and Ijeoma (2020) conducted a study contrasting the adoption rates between rural and urban areas in Nigeria. They found that while urban areas had a higher rate of adoption due to better infrastructure, rural areas lagged behind, mainly due to lack of awareness and access to technology.

Walker and Smith (2017) explored how user experience influences the adoption of electronic payment systems for tax collection. They discovered that user-friendly interfaces significantly improve adoption rates, especially among the older demographic.Brown et al. (2018) focused on the inclusivity of e-tax systems, particularly among physically challenged individuals. Their study revealed that more accessible systems encourage wider participation and compliance among this group.

Okafor and Ocheni (2019) conducted a study to understand the impact of cultural attitudes toward taxation in Nigeria. They concluded that socio-cultural factors significantly affect the willingness of individuals to use electronic tax systems.Zubairu and Haruna (2020) examined how religious beliefs impact the willingness to pay taxes via electronic systems. Their results were inconclusive but hinted at a nuanced relationship between faith and tax compliance.

Political Economy and Policy Studies

Clark and Wang (2021) investigated the impact of policy and regulations on the adoption of electronic tax payment systems. Their findings emphasized that regulatory stability is critical for sustainable technology adoption. Elson and Farouq (2022) carried out a study on the role of tax incentives in encouraging e-payment adoption. They found that tax breaks and incentives significantly motivate businesses to transition to electronic payment systems for taxes.

Johnson et al. (2020) studied the role of advanced cybersecurity measures in fostering trust in electronic tax systems. Their research concluded that advanced security protocols are crucial for increased adoption rates.Turner and Williams (2019) examined the efficacy of fraud detection algorithms in electronic tax systems. Their research found that these mechanisms could significantly reduce fraudulent activities, thereby increasing government revenue.

The additional studies enrich the empirical review by addressing often-overlooked aspects like user experience, socio-cultural factors, and security considerations. The multi-faceted approach enabled by these studies provides an intricate understanding of the myriad factors that influence the adoption of electronic tax payment systems. These insights will be valuable for shaping the research questions, methodology, and analysis of the current study.

Methodology

This research utilizes a descriptive survey design, as it allows for the collection of quantitative data on the perspectives, behaviors, and experiences of respondents concerning the electronic tax payment system. The survey design is particularly useful for capturing large amounts of data within a relatively short time frame (Creswell & Creswell, 2018).The population for this study consists of adults working in Rivers State who are subject to personal income tax. The sample size for this research was set at 400 respondents. The study used the snowballing sampling technique, a non-probabilistic method that is particularly useful for reaching populations that are difficult to identify in advance (Goodman, 1961).A structured questionnaire was employed as the primary data collection instrument. The questionnaire consisted of both open and closed-ended questions to allow for depth and breadth in the responses. Questions were formulated based on variables that have been operationally defined to meet the objectives of the study.To test the reliability of the questionnaire, a pilot study was carried out involving 30 participants from the same demographic but not part of the main study. The data from the pilot study were subjected to Cronbach's Alpha reliability test, and a coefficient of 0.82 was obtained. This score suggests that the instrument is reliable for this study (Nunnally, 1978).

Operational Definition of Variables

1. **Ease of Use**: These variable measures how straightforward and user-friendly the electronic tax payment system is perceived to be by the respondents. It is quantified on a five-point Likert scale.
2. **Security Concerns**: This measures the respondents' perception of how secure the electronic payment systems are against fraudulent activities. It is quantified on a five-point Likert scale.

3. **Government Support**: This captures the extent to which respondents believe that the government is facilitating the implementation and usage of e-payment systems for tax collection. It is quantified using a five-point Likert scale.

4. **Taxpayer Behavior**: This measures the willingness or reluctance to use electronic payment systems for tax payment. It includes aspects like promptness, completeness, and accuracy in tax payment. This is quantified using a five-point Likert scale.

After the collection of data, statistical analyses were conducted using Statistical Package for the Social Sciences (SPSS) Version 26. Descriptive statistics, correlation analyses, and multiple regression analyses were conducted to interpret the data.

Results and Discussion

Demographic Tabulated Results of the Study

Table 1: Demographic Distribution of Respondents

Demographic Factor	Categories	Frequency	Percentage (%)
Gender	Male	250	62.5
	Female	150	37.5
Age	21-30	100	25.0
	31-40	180	45.0
	41-50	100	25.0
	Above 50	20	5.0
Educational Level	High School	50	12.5
	Undergraduate	250	62.5
	Postgraduate	100	25.0
Occupation	Public Sector	200	50.0
	Private Sector	150	37.5
	Self-Employed	50	12.5

Gender: There is a higher proportion of male respondents (62.5%) compared to females (37.5%). This discrepancy may indicate that males are more represented in the working population in Rivers State, or it could be a result of sampling bias. This trend could potentially influence attitudes toward the adoption of electronic tax payment systems, as previous studies suggest gender-specific attitudes toward technology adoption (Kingsley et al., 2019).

Age: The age group most represented is 31-40 years (45%), followed by both the 21-30- and 41-50-years brackets (each 25%). This suggests that the middle-aged demographic is more willing or available to participate in surveys about tax payment, which could reflect their higher level of involvement in tax matters.

Educational Level: A majority of respondents (62.5%) are undergraduates, followed by postgraduates (25%). This trend indicates a well-educated sample population and may reflect a higher likelihood of technology adoption for tax payment due to educational exposure (Jacobs & Nwokocha, 2021).

Occupation: Public sector workers form the majority of respondents (50%), followed by those in the private sector (37.5%). This could influence the study, as public sector employees may have different

motivations and trust levels in government-operated electronic systems compared to those in the private sector (Clark & Wang, 2021).

The demographic trends observed provide valuable context to the study's subsequent analysis on the adoption of electronic payment systems for tax payment. For example, if the study finds that younger, more educated individuals are more inclined to use electronic payment systems, this could align with existing literature that emphasizes the role of education and age in technology adoption (Creswell & Creswell, 2018). Such insights could inform targeted policy interventions aimed at specific demographic groups.

Responses to Study Questionnaire Items

Table 2: Responses to Key Study Questionnaire Items

Questionnaire Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. The system is easy to use.	30	50	70	150	100
2. I trust the security of the electronic system.	20	40	100	160	80
3. Government support is sufficient.	40	100	100	100	60
4. I always pay my taxes on time using e-pay.	25	35	75	145	120

Ease of Use: The majority of respondents either 'Agree' (150) or 'Strongly Agree' (100) that the system is easy to use. This implies a generally positive perception of the user-friendliness of the electronic tax payment system. According to earlier studies, ease of use is a significant factor in technology adoption (Davis, 1989).

Trust in System Security: The majority of respondents are comfortable with the security of the system, with 160 agreeing and 80 strongly agreeing. Only a small percentage strongly disagree (20) or disagree (40). This data suggests that trust in system security is relatively high, aligning with research that emphasizes the importance of security in financial transactions (Johnson et al., 2020).

Government Support: Opinions on government support are mixed, with equal numbers of respondents choosing 'Neutral' (100), 'Disagree' (100), and 'Agree' (100). This suggests that there is no strong consensus on the effectiveness of government support, indicating that more needs to be done in this area. Previous studies have noted the impact of government policies on technology adoption (Clark & Wang, 2021).

Timeliness in Tax Payment: Most respondents either 'Agree' (145) or 'Strongly Agree' (120) that they always pay their taxes on time using the electronic system. This suggests a high level of compliance and effectiveness of the system in facilitating timely payments, consistent with literature on electronic governance and taxpayer behavior (Zubairu & Haruna, 2020).

Table 3: Results of Multiple Regression Analysis on Study Variables

Variables	Beta Coefficients	Standard Error	t-value	p-value
Ease of Use	0.35	0.08	4.38	0.001
Security Concerns	0.30	0.07	4.28	0.001
Government Support	0.20	0.09	2.22	0.05
Taxpayer Behavior	0.40	0.06	6.67	0.001

Adjusted $R^2 = 0.70$, $F(4,395) = 87.65$, $p < 0.001$

Ease of Use: The beta coefficient (0.35) and significance level (p=0.001) suggest that this is a critical factor. Theoretically, this supports the Technology Acceptance Model (TAM), where perceived ease of use positively impacts technology adoption (Davis, 1989).
Security Concerns: The high beta (0.30) and significance level (p=0.001) highlight the importance of security in technology adoption. This supports earlier research that emphasized the role of trust and perceived risk in financial transactions (Johnson et al., 2020).
Government Support: With a beta of 0.20 and p=0.05, this variable is statistically significant but less impactful compared to other variables. It underlines the role of public policy in technology adoption (Clark & Wang, 2021).
Taxpayer Behavior: The highest beta coefficient (0.40) with a p-value of 0.001 underscores the fundamental role of individual behavior in adopting new systems, corroborating behavioral theories such as the Theory of Planned Behavior (Ajzen, 1991).
Practical Implications
Ease of Use: Policymakers should focus on simplifying the user interface of e-tax systems, thereby encouraging adoption.
Security Concerns: Investing in top-level security features is not just a need but a critical trust-building measure for users.
Government Support: Public campaigns and educational initiatives can increase awareness and confidence in the system.
Taxpayer Behavior: Initiatives encouraging compliance and early adoption of e-tax systems should be targeted at the general populace, as behavior significantly influences system success.

Conclusion and Recommendations

The present study aimed to examine the effectiveness and adoption rate of electronic payment systems for tax payment in Rivers State, Nigeria, with a focus on variables like ease of use, security concerns, government support, and taxpayer behavior. The multiple regression analysis revealed significant positive relationships between these variables and the adoption rate of electronic tax payment systems.The adoption of electronic payment systems for tax purposes significantly enhances the accuracy and transparency of financial records. With the system's ease of use and robust security features, the accounting departments in organizations can easily track tax payments, thus reducing errors and omissions. It aligns with the accounting principle of reliability and verifiability (Schroeder, Clark & Cathey, 2021).Given that taxpayer behavior has been identified as a significant predictor of the system's effectiveness, the ease and accessibility of e-payment systems can expedite the processes of tax compliance and financial reporting. This can lead to better compliance with regulatory frameworks like the International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP) (Epstein & Jermakowicz, 2018).The increased trust in electronic tax systems can reduce the need for paper-based processes, ultimately saving costs in printing, distribution, and manpower. It allows accounting departments to focus more on strategic financial planning rather than operational tax collection tasks (Davies & Aston, 2019).Enhanced electronic records from a secure and easy-to-use tax payment system would facilitate external auditing processes. Auditors can more readily verify transactions and ensure compliance with taxation laws and regulations (Arens, Elder & Beasley, 2020).For accounting professionals, the role of government in facilitating or mandating the use of electronic systems cannot be overstated. Government policies can directly impact accounting practices related to tax payment, collection, and reporting (Clark & Wang, 2021).

By leveraging the electronic tax payment system's capabilities, accounting professionals can significantly improve tax compliance, reporting accuracy, and operational efficiency. The study's

findings, therefore, have profound implications for the field of accounting, particularly in the areas of tax accounting and financial reporting.

Recommendations

Based on the insights gained from the study, the following recommendations are put forth for different stakeholders involved in the adoption and implementation of electronic tax payment systems in Rivers State, Nigeria:

i. Government agencies should focus on creating an intuitive and user-friendly interface for the e-tax payment system, as ease of use was identified as a significant predictor of system adoption.
ii. Investments should be made in enhancing the security features of the system. Transparent and regular audits should be conducted to ensure the public's confidence in the system.
iii. Government should conduct educational campaigns and workshops to increase public awareness about the benefits and functionalities of the new system. This aligns with the study's findings on the importance of government support.
iv. Taxpayers need to educate themselves about the benefits and features of the new electronic system. This is crucial as taxpayer behavior was identified as a significant predictor for the successful adoption of the system.
v. Given the findings on the system's ease of use and security, early adoption is recommended. Early adoption can result in better familiarity and thus more efficient tax compliance.
vi. Accounting professionals should undergo specialized training to familiarize themselves with the electronic tax payment system, which in turn can improve the reliability of financial records.
vii. Utilize the e-tax system to not only fulfill compliance requirements but also to streamline internal processes for efficiency and cost-effectiveness.

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