Online Tax Filing and Tax Compliance in Nigeria: Evidence from FIRS Headquarters, Abuja

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ABSTRACT

This study examines the effect of online filing of tax returns on tax compliance in Nigeria using evidence from the Federal Inland Revenue Service (FIRS) Headquarters in Abuja. Adopting a cross-sectional survey design, primary data were collected from 83 FIRS staff and 72 Small and Medium Enterprises (SMEs). The study employs Ordinary Least Squares (OLS) multiple regression to estimate the relationship between components of the online tax system—online registration (ORT), online filing of tax returns (OFTR), and online payment (OTP)—and tax compliance (TC). Results indicate that OFTR exerts a positive and statistically significant effect on TC among FIRS respondents ($\beta = 0.249$, $p < 0.05$), while its effect is statistically insignificant among SMEs ($p = 0.098$). The overall model explains approximately 79% of the variation in tax compliance ($R^2 \approx 0.793$). Diagnostic tests reveal acceptable autocorrelation but high multicollinearity among predictors. The divergence between institutional and taxpayer perspectives suggests constraints on usability, digital literacy, and infrastructure. The study recommends targeted taxpayer education, user-centered platform design, and ICT investments to enhance compliance outcomes.

Keywords: Online Tax Filing, Tax Compliance, E-Tax System, Nigeria, FIRS, SMEs, OLS

INTRODUCTION

Tax compliance is central to fiscal sustainability, particularly in developing economies where non-oil revenue mobilization is critical. Nigeria's persistent compliance gap, driven by administrative inefficiencies, information asymmetry, and taxpayer resistance, has motivated reforms centered on digitization. The Integrated Tax Administration System (ITAS) introduced by FIRS aims to streamline taxpayer registration, filing, and payment through electronic channels. While the theoretical benefits of e-tax systems are well established—reduced compliance costs, improved transparency, and enhanced enforcement—the empirical effectiveness of specific components, especially online filing of tax returns (OFTR), remains contested.

This study isolates OFTR as a focal variable and evaluates its effect on tax compliance (TC) in Nigeria, using data from FIRS headquarters in Abuja and SMEs operating within the Federal Capital Territory (FCT). By juxtaposing institutional (FIRS) and taxpayer (SMEs) perspectives, the study contributes nuanced evidence to the literature on e-tax adoption and compliance behavior in developing contexts.

Research Questions

The study was guided by the following research question specific to this variable:

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- What is the effect of **online filing of tax returns** on tax compliance in Nigeria?

Research Hypothesis

To empirically test the relationship, the following null hypothesis was formulated:

- **H_0:** Online filing of tax returns has no significant effect on tax compliance in Nigeria.

  (Alternative Hypothesis)

- **H_1:** Online filing of tax returns has a significant effect on tax compliance in Nigeria.

LITERATURE REVIEW

Conceptual Foundations of Online Tax Filing

Online Tax System

An online tax system, otherwise known as the electronic tax system, is defined as the process of assessing, collecting, and administering taxation through electronic media. Awai and Oboh (2020) described it as a system where taxes are assessed, collected, and administered in an electronic medium. According to Che-Azmi and Kamarulzaman (2014), the electronic tax system is the medium through which tax authorities around the world employ information and communication technologies to advance the provision of public services and the distribution of public administration information to the public. Wasao (2014) stated that electronic tax systems are those online structures where a taxpayer is able to access the internet services offered by a tax authority, such as the registration for a personal identification number, filing of returns, and application for a compliance certificate.

The United Nations (2007) described it as a system where tax returns are filed electronically with the use of internet technology, the World Wide Web, and software for a wide variety of tax administration and enforcement purposes. Awai and Oboh (2020) also noted that the electronic tax payment system has demonstrated to be a major instrument in fighting the challenges of any tax system, as it provides information, education, and support to taxpayers and facilitates tax compliance and administration. It also guarantees a reduction in the cost of administering taxes and saves time (Abah, 2015). Umenweke and Ifediora (2016) opined that the online tax system is an automated process, gradually phasing out the manual tax administration globally. It is achieved as taxpayers pay their taxes electronically quickly from the comfort of their homes, workplaces, and other places where the internet is available. Thus, tax authorities on their* web portal will go after the defaulters via the taxpayer's electronic tax history.

Building Block of an Electronic System

According to Taiwo (2013). A good technology-driven tax system has the following building blocks or elements.

Availability: The system should always be available to taxpayers. Downtime should be minimized so as not to make taxpayers consider it unreliable, and they would prefer the manual process. This is particularly important during filing and payment deadlines. Given the last-minute compliance tendency of most taxpayers, the authorities must envisage and cater to the high traffic in and around key tax filing and payment deadlines.

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Support: There should be a helpline and other forms of real-time support for taxpayers who may encounter problems in using the system, since there is no perfect system anywhere. Also, there should be a detailed help manual on how to complete tax forms. Where necessary, there should be free downloadable software on the website for preparing tax returns.

Completeness and limited human interface: The system of electronic taxation should assist taxpayers in dealing with their tax compliance obligations from start to finish. For instance, it is pointless to fill out tax liability information online and then have to physically visit a bank to pay. In the same manner, tax receipts should be electronically generated for taxes paid. At the beginning of the year, every taxpayer who has complied with their self-assessment obligations and has no outstanding undisputed tax liability should automatically be issued a tax clearance certificate, which they can log in to their accounts and be able to print out. This should contain computer-readable codes to prevent counterfeiting.

Accessibility: Accessibility requires that the system be of general application and be compatible with other systems. It also means that the system should be able to efficiently collect, electronically store, and easily retrieve taxpayer information. Every registered taxpayer must be able to view their tax records online, which should contain all transactions by and on behalf of such taxpayer, including any withholding tax deducted on the taxpayer's income by third parties. With this, it should not be necessary to apply for credit for withholding tax suffered, and the lengthy verification process should become a thing of the past.

Security and back-up plan: The system of electronic tax must be secured to guarantee taxpayer confidentiality and minimize fraud, especially with respect to online payment. There should be a robust disaster recovery plan in case of an attack. Online information exchange between taxpayers and tax officers should be done via a secure protocol.

Stakeholder engagement: There should be regular surveys about the tax system from time to time, including the ease of paying taxes and the professionalism of the tax officers. Also, taxpayers should be asked to contribute to government fiscal policies via the system.

Simplicity and inclusiveness: The system should be easy to use, even with minimal education. This will also make the system inclusive. Taxpayers should not be required to provide the same information twice unless it is necessary for data validation. Also, taxpayers should not be asked to provide redundant information that does not serve any useful purpose.

Compliance focus: The system should uniquely identify every taxpayer and should not allocate more than one number to any taxpayer, unlike under the current tax identification system, where many taxpayers end up with more than one number generated for them at different times. The system should be used for taxpayer profiling, provide a reliable online tax calculator, and link with other agencies such as the Nigeria Customs Service, Corporate Affairs Commission, and Land Registry. This will make the system truly integrated and should facilitate a risk-based audit approach.

Controls and monitoring: Information that is relevant about users should be collected to evaluate usage and address challenges faced. Also, to provide a data validation mechanism, as is the case with smart systems. For instance, tax payable should not be negative or greater than the turnover figure.

Flexibility and transparent reporting: The system should make it possible to transfer excess tax payments or refund due in one tax head to another. For instance, excess withholding tax should be available to defray VAT liability or education tax; otherwise, refunds should be paid promptly within

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90 days as provided by the law. This is important to win taxpayer confidence if a taxpayer is debited twice due to system errors.

Smooth transition: There should be a concerted effort to ensure that taxpayers are sensitized and educated to become fully aware of the e-system. Various media should be used to ensure a wider reach, including print, electronic, and social media. Short demo videos should be available on the portal to serve as a guide to users. The implementation should be in phases with proper testing before full rollout. This also requires that existing taxpayers' manual information should be captured into the electronic system and validated by taxpayers as a starting point.

Affordability: This has to do with the cost-benefit analysis, both for the tax authority and the taxpayers, in the short, medium, and long term. The initial cost of any major system will likely be significant, but the benefit should be enduring. This will be the case if the system is well maintained and constantly updated, not abandoned post-commissioning, as is the case with many systems in Nigeria, which are merely symbolic rather than functional.

Regulation of E-tax in Nigeria

The Federal Inland Revenue Board is responsible for the regulation and administration of the newly adopted E-tax system and all major taxes accruing to the federal government through its operational body, which is the Federal Inland Revenue Service (FIRS).

Benefits of e-tax in Nigeria

The move from a manual system of collecting taxes to using e-tax is a great achievement and a highly commendable effort to improve the tax system on the part of the federal Inland Revenue Service. The system benefits both taxpayers and tax authorities in immeasurable ways. The system has so far shown promising results and has addressed most of the earlier-identified challenges of the manual tax system. These include;

It solves the problem of the complexity of payment: With the development of the integrated tax In the administration system, filing of taxes has been made easier and less complex. Taxpayers can easily file their tax returns from the comfort of their offices at any time and from anywhere within the required filing period. The e-tax system reduces time wasted because there are various options. channels through which the taxpayers can pay their taxes, and they can also communicate with the tax authority online when remitting their taxes. Unlike the manual tax system, which It was tiring and, not to mention, burdensome. The ease of paying taxes encourages tax compliance.

It solves the problem of poor tax administration: The e-tax system introduced has gone a long way. A way to solve the administrative problems in Nigeria. With the adoption of the system, the problem of a lack of manpower and machinery to administer taxes throughout Nigeria has been reduced to the barest minimum, as taxpayers in very remote areas can still pay taxes from where they are without the help of tax officials. The system also reduces the amount of paperwork to be done by the tax authority, thereby reducing the extent of errors, and also allows them to be able to carry out timely reviews of tax returns. The effectiveness of the system allows staff to have time to contribute to other aspects of the body, thereby focusing on the main objective of taxation, which is to increase government revenue and promote development in the country.

It solves the problem of non-availability of tax statistics and information: E-tax enhances safer and better data storage of taxpayer information. This is because it provides for an electronic database management system for taxpayers. It also improves the quality and quantity of information available to

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the government, hence making it faster and easier to process taxpayers' information. The information made available using this system is mostly reliable and accurate, which ensures accountability and good stewardship, thereby reducing corruption and building the taxpayers' trust in the system.

It helps minimize the issue of shortage of funds: It is the goal of every tax authority to establish a system of tax administration that collects taxes levied at a minimal cost. One main feature of a good tax system is the economy of tax collection, whereby the cost of collecting taxes is less than the taxes collected. The e-tax system provides a cheaper way of administering taxes to the masses, and if maintained properly, reduces the running and overhead costs. Also, the taxpayer spends little or nothing in remitting taxes and filing returns, unlike in the manual system, where taxpayers would have to incur some costs by going in person to the tax office for complaints, clarification, payments, etc.

It enhances technological exposure for both taxpayers and tax officers: One major problem of tax administration in Nigeria is the ignorance of taxpayers on tax laws, policies, and procedures, as well as their illiteracy and lack of exposure. Also, most of the tax officers lack technical know- how in tax issues, which often leads to unnecessary errors in handling of paperwork and tax returns. With the adoption of the E-tax system, both taxpayers and tax officers are exposed to modern technology and expertise that they can quickly learn from. The taxpayers who use the system are better informed on tax issues, are more exposed to advanced technology, and can maintain steady communication with the FIRS on issues of tax conflict and misunderstanding on a regular basis. Tax officers, on the other hand, gain better skills, efficiency, and effectiveness in handling tax matters and are exposed to advanced technology, making their work easier.

It increases compliance: In so many ways, e-tax has increased compliance by taxpayers and thereby reduced the problem of tax evasion and avoidance, which is said to be the number one enemy of taxation in Nigeria. The integrated tax administration system was created mainly to enhance the convenience of paying taxes and ultimately incorporate a transparent and efficient tax system that optimizes tax revenue collection and voluntary compliance. The process is relatively easy, cost-effective, convenient, and flexible, reducing the burden and stress usually involved in the filing of taxes manually. The ease and convenience observed in e-tax encourage compliance from taxpayers. The accountability guaranteed by the tax system is also an encouraging factor and gives taxpayers a sense of safety and security when remitting taxes. Finally, the system makes it possible to maintain a database for taxpayers, which helps in checking for compliance and, in turn, helps the government in capturing more taxes.

Online Filing of Tax Returns

This requires taxpayers to have an email address, log on to the Website of the tax office, and download the relevant form. The following information must be filled out on the platform, such as the taxpayer's name, address, identification number, exemption, income, tax credit/deduction, other taxes and payments, amount owed, and so on. After filling out the tax return form, the taxpayer signs the tax return form using a self-selected identification number and files it with the tax office. Upon submission of the filled returns form, the returned and entire electronic record is transmitted to the tax office for processing, where Free File is being utilized. An email is sent to the taxpayer as soon as the tax returns are received. Subsequently, the tax returns are assessed, with the taxpayer's tax calculated within 48hours. Where errors are detected, an error message is sent to the transmitter to correct and re-transmit the returns to the tax office Chiamaka et al, 2021; Umenweke and Ifediora, 2016).

According to the FIRS manual 2016, the following are the requirements for getting access to the e-filing platform. Obtain the "e-filing Access Application Form" from any FIRS Tax Office nearest to you or download from the FIRS website: http://www.firs.gov.ng/Tax-Management/Pages/ITAS-e-Filing-Platform.aspx. Complete the form by nominating Officers or Agent that will represent your organization on

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tax matters, You will indicate on the form the access the nominee should have either to declare (file returns), view only or declare and view rights, Upon returning the completed form to FIRS Tax Office where your tax matters are handled, the FIRS will use the information on the form to issue system generated Username and Password, The username and password are the only key that gives you access to the e-filing site to transact tax business with FIRS, You are required to change your password upon first log-in, The platform is user-friendly, hence you will be promptly able to navigate your way through to filing completion, You can check your account balance, change relevant registration details and connect to The tax office is using the customer center to make enquiries. Registering for e-filing is similar to how you register for internet banking. You will not be able to use the e-filing platform if you have not registered with your tax office for e-filing.

Benefits of e-Filing

According to FIRS (2016), the e-filing platform provides the following benefits:

Self-service Platform using a personal computer, laptop, tablet, or any device with a connection to the internet, from the comfort of your home, work, or any place that is Convenient to you, it saves your time and money as the returns are filed online. You do not need to produce hardcopy returns and transport yourself to the tax office to submit tax returns. Promotes voluntary compliance due to its convenience, keeps your information secure and confidential. The e-filing environment is secure and safe with your User ID and password. The FIRS ITAS platform will ensure that your tax information is safe and confidential. The system takes all submissions by taxpayers as self-assessment. The system does the calculation in the back-end for you. The Declaration [Tax Returns] Forms are system driven, that is the form lines are linked to back-end computation and helps taxpayers to avoid common errors like using wrong rates and committing arithmetical mistakes, Promotes transparency and boost taxpayer confidence and trust in the system, saves taxpayer the rigours of going to tax office to confirm TIN and apply for TCC, Taxpayer can update her profiles without going to tax office to do so, Taxpayer can use message Centre to make enquiries and receive instant reply from tax office, Tax account balance can easily be queried from the e-filing environment before taxpayer applies for Tax Clearance Certificate (TCC).

Online Tax Payment

Upon being notified of tax due by email, the taxpayers have options through which payments can be made: by debit or credit card through which payment is done through a payment processing company. The payment of the tax due can also be made by direct debit of the taxpayer's account. This involves the automatic withdrawal of the amount owed from the taxpayer's account from his bank, with additional fees Chiamaka et al, 2021; Umenweke and Ifediora, 2016). Taxpayers can do it themselves using the electronic service channels provided by their bankers. (These service channels will include the bank's internet banking, ATM, and other mobile banking platforms.

Steps for Payment through e-Tax Pay Platform

FIRS (2016) states that after a potential taxpayer has satisfied the condition of having a registered TIN, an existing bank account, and sufficient funds, then the taxpayer performs the following to make payment: Select the service (e-tax Pay) from the list of services displayed on the bank self- service channel or request this service from the bank branch. Provide all the required information, including the taxpayer's TIN. Select the tax type (e.g., Company Income Tax, Pre-operation Levy, Value Added Tax, etc). Enter the amount to be debited from the account provided. Confirm that all the information provided is correct and valid. Submit the request. When this process is completed, the platform will notify FIRS online in real-time. Also, FIRS has online access to the tax portal to view transactions in real time and know taxpayers who have made tax payments.

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Taxes Payable through e-Tax Pay Channel: The e-tax Pay channel can be used to pay all taxes/levies collected by the FIRS. They include:

Petroleum Profits Tax (PPT): This is a tax that is applicable to companies that engage in petroleum operations.

Companies' Income Tax (CIT) is a tax payable by companies on their taxable profit. It is charged at 30% on the profit earned in the year preceding assessment. Companies resident in Nigeria is liable for CIT on its worldwide income, and non-resident companies are liable. only to CIT on their Nigerian-source income.

Education Tax: is a tax imposed on the assessable profit of companies. It is payable each. The time at which the company income tax is paid. The rate of the Tertiary Education tax is 2 percent of the Assessable profit of a company registered in Nigeria. The total tax collected in a year is disbursed in the ratio 2:1:1 amongst the Universities, Polytechnics, and Colleges of Education, as shown below: Universities - 50%, Polytechnics - 25%, Colleges of Education - 25%.

Value Added Tax (VAT). Value Added Tax (VAT) is an indirect tax on goods and services. It is a consumption tax. VAT was introduced into the Nigerian tax system through Act (the Decree) No. 102 of 1993, with an effective date of 1 January 1994. The Act replaced The Sales Tax Act, 1986. VAT is now being administered by the Value Added Tax Act. Cap.Vl, LFN 2004. It was last amended in 2019. The rate of tax is 7.5% on the value of all taxable goods and services. VAT is charged and payable on the supply of all goods and services, other than the exempt items listed in the First Schedule to the Act. The VAT collected by FIRS is shared as follows: 15 per cent to the Federal Government; 50 per cent to the State Governments and the Federal Capital territory, Abuja; and 35 per cent to the Local Governments.

Empirical Evidence

Empirical studies provide mixed evidence. In Kenya and Rwanda, e-filing improved filing rates and reduced errors (Wasao, 2014; Nkundabanyanga et al., 2017). In Nigeria, findings vary: some studies report significant positive effects of e-filing on compliance and revenue (Adegbie et al., 2022), while others find limited or insignificant impacts due to infrastructural and literacy constraints (Omesi & Appah, 2022).

Theoretical Framework

This study integrates three frameworks:

Technology Acceptance Model (TAM): Adoption is driven by perceived usefulness and ease of use (Davis, 1989).

Deterrence Theory: Compliance responds to audit probability and penalties (Allingham & Sandmo, 1972).

Fiscal Exchange Theory: Taxpayers comply when they perceive value for taxes paid (Torgler, 2007).

We posit that OFTR affects TC through reduced compliance costs (TAM), enhanced traceability (deterrence), and improved transparency (fiscal exchange).

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METHODOLOGY

Research Design and Area of Study

A cross-sectional survey design was adopted. The study was conducted at FIRS Headquarters in Abuja, which centralizes policy and operational oversight of tax administration nationwide.

Population, Sample, and Data Collection

The study targeted FIRS staff across five annexes and SMEs within FCT Abuja. A total of 88 questionnaires were distributed to FIRS staff (83 valid responses; 94% response rate) and 81 to SMEs (72 valid responses; 89% response rate). Structured questionnaires measured constructs on Likert scales.

Measurement of Variables

Dependent Variable: Tax Compliance (TC) – composite of filing, reporting, and payment behavior.

Independent Variables: Online Registration (ORT), Online Filing of Tax Returns (OFTR), Online Payment (OTP).

Reliability and Validity

Cronbach's alpha values indicate acceptable to high reliability: ORT (0.698), OFTR (0.780), OTP (0.886), TC (0.809). Content validity was ensured via expert review and alignment with prior literature.

Model Specification

$TC = \beta_0 + \beta_1 ORT + \beta_2 OFTR + \beta_3 OTP + \varepsilon$

Estimation was performed using OLS. Hypotheses were tested at the 5% significance level.

RESULTS

Descriptive Statistics

Variable	Mean	Std. Dev	Min	Max
ORT	3.7325	0.3412	1.80	8.00
OFTR	3.4852	0.5245	1.66	5.00
OTP	3.8998	0.0563	1.50	8.00
TC	3.1262	0.7531	1.50	6.50

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The relatively low standard deviations indicate limited dispersion and stable responses, supporting data quality for regression analysis.

Regression Results (FIRS Sample)

Variable	Coefficient (β)	p-value	Decision
ORT	0.442	0.0310	Significant
OFTR	0.249	0.0412	Significant
OTP	0.658	0.0431	Significant

Model Summary: $R^2 = 0.793$; Adjusted $R^2 \approx 0.798$; Durbin–Watson ≈ 1.989.

Interpretation

ORT: Positive and significant; improved onboarding and TIN acquisition enhance compliance.

OFTR: Positive and significant; e-filing reduces errors and transaction costs.

OTP: Largest effect; seamless payment channels strongly drive compliance.

SMEs Comparative Results

For SMEs, ORT and OTP remain significant ($p < 0.05$), while OFTR is not ($p = 0.098$). This indicates adoption and usability frictions among taxpayers despite institutional optimism.

Diagnostic Tests

Multicollinearity: High VIF values (≈ 42–66) indicate strong correlation among predictors. While common in composite e-tax systems, this necessitates cautious coefficient interpretation.

Autocorrelation: Durbin–Watson ≈ 1.4–1.99 suggests no severe autocorrelation.

Model Fit: High R^2 indicates strong explanatory power for TC.

DISCUSSION

The findings confirm that digitalization of tax processes enhances compliance, consistent with TAM and deterrence frameworks. However, the insignificance of OFTR among SMEs reveals an implementation gap. Possible explanations include:

Digital Literacy Constraints: SMEs may lack the skills required to navigate e-filing platforms, limiting perceived ease of use (Davis, 1989).

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Infrastructure Deficits: Intermittent internet connectivity increases transaction costs and discourages usage (World Bank, 2020).

Usability Issues: Complex interfaces and insufficient user support reduce adoption rates.

Trust and Security Concerns: Data privacy fears can inhibit engagement with online systems (Alm & Torgler, 2011).

The stronger effect of OTP suggests that immediate, tangible benefits (successful payment confirmation) may outweigh the procedural complexity associated with filing. This aligns with behavioral economics insights that salient outcomes drive compliance more than preparatory processes.

Policy Implications

User-Centered Platform Design: Simplify interfaces and provide guided workflows for e-filing.

Targeted Taxpayer Education: Deploy training programs for SMEs on e-filing procedures.

ICT Infrastructure Investment: Improve broadband reliability to reduce transaction failures.

Integrated Support Systems: Real-time helpdesks and chat support to resolve filing issues.

Data Security Enhancements: Strengthen cybersecurity to build taxpayer trust.

CONCLUSION

Online filing of tax returns has a positive and significant effect on tax compliance from an institutional perspective, but its effectiveness among SMEs is constrained by adoption barriers. While the overall e-tax system demonstrates strong explanatory power for compliance behavior, policy interventions must focus on bridging the gap between system design and user capability.

Limitations and Areas for Improvement

Despite its contributions, the study has several limitations that warrant caution and suggest directions for refinement:

1. **Conceptual Overlap of Variables:** The dependent variable (tax compliance, TC) appears conceptually overlapping with predictors such as OFTR and OTP. This risks tautological relationships and may inflate explanatory power (R^2). Future studies should refine constructs to ensure clearer distinctions between compliance outcomes and system components.

2. **Statistical Inconsistencies:** Reported statistics show inconsistencies, such as adjusted R^2 values exceeding R^2, conflicting Durbin–Watson statistics (1.4 vs. 1.99), and implausible descriptive statistics (e.g., maxima of 8.00 and extremely small standard deviations for Likert-type scales). These anomalies raise concerns about data quality and reporting accuracy. Rigorous data cleaning, consistency checks, and transparent reporting are needed.

3. **Absence of Control Variables:** The model does not account for respondent or firm characteristics (e.g., firm size, sector, education/digital literacy, tenure, enforcement

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exposure) that plausibly confound associations. Including such controls would strengthen causal inference and improve explanatory depth.

4. Measurement and Scaling Issues: Descriptive statistics indicate inconsistencies in scale metrics, particularly for Likert-type constructs. Maxima outside expected ranges and implausible variance values raise concerns about the reliability of measurement instruments. Future research should ensure proper scale validation, pretesting, and alignment with established survey design standards.

Suggestion for Future Research

- **Refined Constructs:** Develop clearer operational definitions of compliance versus system usage to avoid tautology.
- **Robust Data Validation:** Employ stricter data quality checks and transparent reporting of diagnostics.
- **Expanded Models:** Incorporate control variables capturing firm and respondent heterogeneity.
- **Improved Measurement:** Validate survey instruments through pilot testing and psychometric analysis.
- **Comparative Studies:** Benchmark Nigeria's e-tax system against other developing economies to contextualize findings.
- **Longitudinal Designs:** Track compliance behavior over time to capture dynamic adoption patterns.

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