



## ABSTRACT

The malfunction of the manual filing tax system in meeting the reasonable expectation of taxpayers in filing their tax reports has fuelled the need for the use of an electronic filing tax system in Nigeria particularly in Plateau state. The primary purpose of this study is to assess an in-depth the relationship between tax resistance and e-filing tax system. The study used survey research design in which quantitative data had been collected. Primary data had been obtained by use of structured questionnaire in which it's contained both open-ended and

# THE ELECTRONIC FILING TAX SYSTEM; A CRITICAL INTERVENTION TO TAX RESISTANCE.

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## Introduction

While the problem of tax resistance is a universal one, the rate and extent to which it is perpetrated in Nigeria most especially by private individual taxpayers and multinational companies, is quite high and alarming (Alabede, Ariffin, & Idris (2011). Literature reveals that different tax resistance prevention and detection mechanisms are being adopted to combat this menace, the electronic filing tax (e-tax filing) systems appears to be the most effective and are currently used in most developed countries of the world. Geetha & Sekar (2016) outline the benefits of E-tax filing system to includes Convenience which make returns to be filed at any time (day or night), there is also a Certainty of delivery and quick confirmation which provides immediate confirmation from tax authority that returns has been received. Also there is a Fast refund that allows taxpayers to receive refunds and to get them sooner, additionally, there is a taxpayer privacy and security which is always assured in many times, other are it eliminates error notices from tax administrations caused by data entry errors and so also, the transactions can be done electronically with a click of a button, beside, the e-tax filing system accessibility is allowed 24x7x365, and documents handling and storing is made easy.

Taxation in Nigeria is one of the most significant elements in running national income. The tax contribution to GDP remained consistently small and is relatively dwindling due to low tax resistance (Moses, 2013). The worth of global tax resistance is beyond 7.1% of the total Gross Domestic Product (GDP) or US\$ 4.1 trillion. In a country like Nigeria, tax resistance was identified as a strong indicator related to low revenue turnover from the taxes (Ariyo, 2007). The available



close-ended questions. Respondents of this study were taxpayers who are familiar with e-tax filing system. A sample size of 469 respondents had been selected from registered taxpayers. The data were screened using the Statistical Package for Social Science (SPSS v25) and analyzed using the PLS-SEM vo.4. Results of the research variables had been described, correlation and regression analysis had been conducted, and Hypothesis and Data validity had been tested with composite reliability. The direct result revealed that perceived credibility and internet familiarity skills have a significant and positive effect on tax resistance while perceived compatibility has a significant negative effect on tax resistance. The implication of these findings is that acceptance of electronic-tax filing system is an excellent way of minimizing the incidence of tax resistance at a least cost. The study concluded that there are some serious challenges with the manual system of filing a tax and that electronic-tax filing system could reduce these problems to a large extent. The study recommends tax authority in board Federal Inland Revenue service and state board of internal revenue to embark on intensive and increased sensitization of taxpayers to make them conscious of the e-tax filing system, how it works and the benefits of using it so that taxpayers can understand and appreciate it effectively. The tax authority should regularly be involved in capacity building, holding training & seminars nationwide on the e-tax filing process. F.I.R.S, state board of internal revenue and tax consultants should undertake thorough taxpayer education from high school level so that taxpayers gain knowledge and understanding of the e-tax filing system, appreciate it and be able to comply with the tax responsibility.

**Keywords:** Electronic-Filing, Tax System, Tax Return, Electronic-Tax, Taxpayer

statistics put the average tax revenue loss in developing countries as high as 35% to 55% of the Gross Domestic Product (GDP) in 2012 (Terkper, 2013). Further information indicate that, Nigeria has a serious legacy for tax resistance for example In 2014, the then Coordinating Minister of the Economy, Dr. Ngozi Okonjo-Iweala, disclosed that 65% of companies in Nigeria had declined to forward their tax returns and a whopping 75% were not in the FIRS tax net (Gurama *et.al* 2015). This is corroborating what the, then Minister of Finance Kemi Adeosun said that Nigeria have just 40 million active tax payers out of an estimated 69.9 million and of that 40 million, majority are PAYE, those who have their taxes deducted at source. This is also in line with what the FIRS disclosed that over 6,772 billionaires do not pay tax. This category of individuals have between N1billion and N5 billion in their accounts, but no Tax Identification Number (TIN) with which they can file the statutory percentage of tax returns on their income (Gurama *et.al* 2015).

Many efforts have been taken by various nations in tackling the issue of tax resistance, but these efforts have proven to be ineffective (Oyedele, 2014). Tax resistance is a menace that needs to be controlled so that the black economy, parallel and hidden economy can be freed and prosper. Tax resistance takes the form of tax evasion and tax avoidance and its consequence results in reduction in government revenues, creating limitations to government financing its expenditure programs and poorer quality of public service. (John, 2015).This could lead to a chain of events like higher



taxes paid by some parties and lower quantity and poorer quality of public services society (Worlu & Emeka, 2012). The tax evasion has received a considerable attention from researchers and policy making institutions over the past decades. Universally accepted definitions of tax evasion may not be obtained. However, tax authorities like her Majesty Revenue and Custom (HMRC) defined it as a violation of the law. Equally tax evasion is the failure to disclose the correct income that should be assessed either by misstatement of facts, falsification of figures, filing of incorrect returns or by misrepresentation of tax liabilities (Mustafa, 2007). Thus, through the employment of criminal or fraudulent means, the taxpayer pays less tax than he ought to pay. Tax evasion is accomplished by deliberate act of omission or commission which themselves constitutes criminal acts under the tax laws. (Oyedele, 2014) These acts of omission or commission might include failure to pay tax; failure to submit return; omission or misstatement of items from returns; claiming illegal reliefs; understating income; documenting fictitious transactions; overstating expenses; failure to answer queries and so on. Tax evasion involves willful default and is therefore a criminal offence. Craft (2012) defines tax avoidance is an art of winning games without actually cheating; thereby beating the internal revenue and the Government in their own game. Aim and Martinez (2011) see tax avoidance "as the legal reduction in tax liabilities by practices that take full advantage of the tax code, such as income splitting, postponement of taxes and tax arbitrage across incomes that face different treatments".

Despite the large significant of e-tax filing system, quite a small studies have examine the relationship between e-tax filing system and tax resistance by incorporating it with a perceived credibility, perceived compatibility and internet familiarity (Wang, 2003; Okpala & John 2015 Weru, 2013; Oyedele 2015; Segun, 2015 & Wasao, 2013). Most of these studies have proved the positive impact of e -tax filing system, however, more work need to be carryout together with other variable such as the professional assistance. Based on my knowledge no study has been carryout to find out the relationship between e-tax filing systems and tax resistance which it incorporate a perceived credibility, perceived compatibility internet familiarity, professional assistance and be moderated by a system stability. This study, on one hand, seeks to fill the current void in the literature.

The paper is organized as follows. After the introduction, the next section presents the relevant literature review and specification of the paper's research framework. Next the paper methodology is explained. The empirical findings are in the following section, while discussion and conclusion sections complete the paper.

### **Concept of E-Tax Filing System**

Generally technology has induced the way we work, play and interact with others (Moses, 2013). It is not surprising that technology has also affected how tax systems are designed and administered in both developing and developed nations (Moses, 2013). Technology is definitely not a "magic bullet" to solve the diverse problems of taxation. It may, however, provide part of the answer for many challenges facing a tax system. One part of the answer, for instance, on how tax administrators can utilize technology is through E- tax filing system. E- Tax filing system is a process where tax documents or tax returns are submitted through the internet, usually without the need to submit any paper return. The e-filing tax system encompasses the use of internet technology,



the Worldwide Web and Software for a wide range of tax administration and compliance purposes (Efebera et al., 2004; Briggs, 2008). Electronic tax filing was first coined in United States, where the Internal Revenue Service's (IRS) began offering tax return e-filing for tax refunds only (Muita, 2011). E- Tax filing system has now grown to the level that currently approximately one out of every five individual taxpayers is now filing electronically. Electronic filing is the modern way of tax authorities interacting with tax payers (Andarias, 2006). Electronic tax filing system is dependent on the use of technology. E-filing is an application of the internet and networking technologies to digitally enable taxpayers and their accountants or representatives to prepare and electronically file their tax returns. Dowe (2008) defines e-filing tax system as the transmission of tax information directly to the tax administration using the internet. Electronic filing options include the following: Online, self-prepared return, using a personal computer and tax preparation software, it also includes an online submission of returns using a tax professional's computer and tax preparation software. In addition, electronic filing may take place at the taxpayer's home, a volunteer site, the library, a financial institution, the workplace, malls and stores, or a tax professional's place of business.

Technology used in e-filing comprise of computer, internet and software applications. Electronic filing can be measured when the desired outputs are realized (Fu, 2006). Some of the measures of electronic filing system should include, reducing life of tax, improving efficiency and reducing errors in procedures, increasing multi-tasking levels of tax officers and facilitating taxpayers in complying with tax regulations. One of the pillars of e-filing is to have a single database which covers all proceedings in relation to taxable activities of the taxpayer, that is, valuation, billing, collection and enforcement. The main aim of electronic tax filing system is to enable taxpayers to meet their normal tax obligations in a convenient manner without visiting tax office. There are two basic approaches to e-tax filing system over the Internet: (1) interactive filing and (2) batch filing. In the interactive filing, the taxpayer interacts directly with a web-based application to complete the tax filing online. Within the interactive method of Internet filing, there are two alternative technologies: (1) the taxpayer interacts directly with the web server hosted by the tax authority or a third party (which is generally an IRS authorized free-file-partner), with only a web browser on the taxpayer's machine; or (2) the taxpayer downloads tax preparation software from the website to the taxpayer's machine. The taxpayer completes the filing offline, and then reconnects to the host website to upload the completed filing.

In batch filing, the Internet is simply used as the network over which tax transaction is transmitted. An offline data file is created by a software program, which is either a generalized program such as a spreadsheet, or a specialized tax preparation package. Most taxing authorities also provide copies of their forms, in downloadable format, on the websites.

#### **Attributes of E-Tax Filing System**

Some of the attributes of the e-filing system as specify by (Moses, 2015; Marisa, 2012 & Thomas, 2015) includes the following: Wired submission of tax Return, they taxpayers can submit their tax returns for various taxes such as Petroleum Profits Tax (PPT), Companies Income Tax (CIT), Value Added Tax (VAT), and Capital gains Tax (CGT) through the portal. Once registered, a taxpayer's e-filing account will be created based on the type of taxes such company is liable to pay either for its



own account or as the agent of government. Then online correspondence with federal Inland Revenue service, the taxpayers can communicate with FIRS via the “message centre” feature on the portal. FIRS can also issue assessments which taxpayers can object to using this feature as well. Furthermore, Electronic Tax Clearance Certificate (e-TCC) processing with this, taxpayers can apply for a TCC online, which will be generated by the system. Although hard copies will still be available for collection, a system generated TCC will be just as tenable as the hard copy. Others features are the redesigned tax forms and unique filing numbers with this various tax returns forms have been redesigned to adapt to the e-filing system. Different tax types have unique accounts numbers. Also each submitted return is assigned a unique document number with which tax payments can be made. A Validation of Tax Identification Number (TIN) is imputed in which third parties can verify the TIN of taxpayers. This feature is particularly useful in verifying the TIN of a company’s vendors for Withholding Tax (WHT) purposes, among others.

### **Perceived Credibility of E-Tax Filing System**

Perceived credibility is defined as the extent of users’ confidence in the online tax-filing system’s ability to protect the user’s personal information and security. This measurement was adapted from Wang (2002). A credible website needs to safeguard personal information from unauthorized access or disclosure, accidental loss and alteration or destruction (Chang et al. 2005). In Lai et al. (2004) study, some of the respondents specifically expressed that they would only use the e-Filing tax system if they could assure them that the e-Filing tax system were safe and secure. Perceived credibility signify two important dimension the security and privacy, security refers to the protection of information or systems from unsanctioned intrusions or outflows(Richardson, 2006) Fear of a lack of security is one of the factors that have been identified in most studies as affecting the growth and development of information systems (Fu, 2006). Thus, users’ perception of the extent to which electronic tax-filing systems are able to ensure that transactions are conducted without any breach of security which is an important consideration that might affect the use of the electronic tax-filing systems. Privacy, on the other hand, refers to the protection of various types of data that are collected (with or without knowledge of the users) during the user’s interaction with the electronic tax-filing system. Also, the perception of the user of the privacy policy and rules followed by the electronic tax-filing systems may affect the usage of the systems. In general, the perceived credibility that people have in the system to conclude their transaction securely and to maintain the privacy of their personal information affects their voluntary adoption of electronic tax-filing systems.

Apart from the ease of use, usefulness consideration, the use of electronic tax-filing systems is process that is more convenient, fast, accurate and secure in terms of payments and also highly effective in minimizing the incidence of tax resistance. The perceived Credibility is another plus to the need for E-Tax filing system due to the perceptions of credibility regarding security and privacy issues (Wang, 2003). To support the perceived credibility of E- Tax Filing System in curbing tax resistance, for instance, the study of Weru, (2013) on impact of strategic change; introduction of electronic tax register for enhancement of tax. The objective of the study was to establish the effect of the change caused by implementation of the E-Taxation project and if the E-Tax system enhanced the tax collection. The study was conducted in Nairobi, Kenya. The selected sample of



the study was 500 traders. Specifically, the sample selected was 98 traders. The data of the study was analyzed using SPSS V.20.0. The study major findings indicated that E-Tax system had enhanced tax collection in business premises in Nairobi and that the system had to a great extent assisted in sealing loopholes of tax resistance in Nairobi. It was further found out that the stakeholders were yet to be trained effectively on the use of Electronic tax machine. The study establishes that there is a substantial positive linkage between Perceived Credibility of E- Tax Filing System and Tax Resistance. The study suggested that there is needs to strengthen the department dealing with tax collection by ensuring that the officers are well trained to monitor and evaluate the E-tax system and further research should be conducted with a view of enhancing the system as well as coming out with more superior systems which can detect any form of falsification and fraud.

### **Perceived Compatibility of E-Tax Filing System**

Compatibility is defined as the degree to which an innovation is perceived as being consistent with the existing values, needs, and past experiences of potential users (Moore & Benbasat, 2009). It also has to do with the degree to which a system such as the E-filing system fits the potential tax payer's previous experience, work practice and needs (Fu, 2006). The concept of compatibility was introduced by the theory of the innovation diffusion (Rogers, 1995). Substantial study such as Chau and Hu (2001) concluded that taxpayers who use information systems in their day-to-day activities will find the electronic Filing tax system more compatible.

The compatibility of electronic Filing tax system has help the tax payer to file in their tax return within the stipulated time and in their comfort zone and this has help in minimizing the incidence of tax resistance. For example the study of Gayathri, (2016) on Tax Payer's Perception Towards E-Filing of Income Tax Returns. The objective of the study was to determine the tax payer's perception towards e-filing of income tax returns. The study was conducted in India. The selected sample was 250 tax payers. Exclusively, the selected of the study was 100 tax payers. The data of the study was analyzed using ANOVA. The study found out that respondents are satisfied with e-filing procedure, safety, time line, easiness of e-filing, facilities provided by e-filing, e-payment procedure, accuracy and availability. The study also revealed that security of e-filing was one of the major problems faced by the respondents while filing tax online. The study recommends that Tax consultancies, advertisement and website should create more awareness towards e-filing tax system and Knowledge about convenience and compatibility of e-filing system should be given to those who do not have any motivation towards e-filing tax system.

Examining the relationship between perceived compatibility of E- Tax filing system and tax Resistance, Hoffman (2005), noted that there is a linkage between perceived compatibility of E-tax filing system and tax Resistance, because the compatibility serve as a key driver of enhancing compliance, as it allow tax payer to file in return within a click of mouse. However, the study of Kim and Lee (2008) showed the negative influence of perceived compatibility of E-tax filing system and tax resistance. In wrapping up a conclusion concerning the relationship between perceived compatibility of E-tax filing system and tax resistance, Chang and Fu (2006) asserted that there is a high correlation between perceived compatibility of E-Tax filing system and tax resistance. The study of Carter and Belanger (2005) recognized a significant positive relationship between



perceived compatibility of E-tax filing system and tax resistance and their result is consistent with previous research which has been found to have an important effect where by a tax payer derive in satisfaction on the usage of e-filing tax system and thus enable him to comply with all the tax laws.

### **Internet Familiarity Skills of E- Tax Filing System**

The internet is defined as the global system of interconnected computer networks that uses the internet protocol suite to communicate between networks and devices. In the same vein, the Wikipedia explain the internet as a network of networks that consists of private, academic, business and government networks of local to global scope linked by a broad array of electronic, wireless, and optical networking technologies. Internet has become an essential element of modern public administration because they act as the main vehicle to provide efficient online services. (Torres, 2005).The internet familiarity and skills has help in boosting the use of electronic taxation. The internet has no single centralized governance in either technological implementation or policies for access and usage. There are two principal name spaces in the internet which include the internet protocol address (IP address) space and the Domain name system (DNS), they are directed by a maintainer organization called the internet corporation for assigned names and numbers (ICANN).

The effects of tax resistance are clear and numerous. Fu (2006) pointed out that the immediate effect of tax resistance is tax revenue loss and that this loss of tax revenue may cause serious damage, the proper functioning of the public sector, threatening the capacity of the government to finance its basic expenses. Arguing in the same vein, Oyedele (2005) assert that unless citizens pay the taxes they are supposed to pay, the general welfare of a state may eventually collapse and that, for the government of a country to survive in the long run, e- tax filing system is of great significance. However this cannot be done without the effective use of internet familiarity and skills.

Over the past two decades, the internet has grown in to a global communication network linking millions of users to an endless stream of information (Judith, 2012). Similarly, Governments in many nations are now utilizing internet skills to improve on service delivery, enhance convenience among citizenry and increase accessibility to government information (Azmi & Kamarulzaman, 2010). The internet familiarity and skills accessibility has a direct impact towards the use of electronic tax filing system which is a panacea for reducing tax resistance. (Azmi & Kamarulzaman, 2010).The study of Segun, (2015) on Electronic taxation and tax evasion in Nigeria: A study of Lagos state. The selected sample of the study was 161 people. The data of the study was analyzed using (SPSS) 20.0. the study result show that electronic tax system has enhanced better management of tax payers' data, therefore minimize the incidence of tax evasion among Tax payers. The study found that there is a strong positive relationship between Internet Familiarity Skills of E- Tax Filing System and Tax Resistance. The study suggested for more empirical approach in other state. In addition, the study of Wasao, (2013) on the effect on online tax system compliance among small taxpayers in East of Nairobi tax district. The objective of the study was to establish the effects of online filing system on tax compliance among small taxpayers in East of Nairobi tax District. The study was conducted in Kenya. The sample of the study was 800. Specifically, the sample collected



was 180 small tax payers. The data of the study was analyzed using SPSS V.20.0. The study found out that online filing system do affect tax compliance level among small taxpayers in East of Nairobi as far as registration, filing and payments were concerned, as a result of the effectiveness of internet familiarity skills. The study recommends that a further study should be done to establish how online system not only affect compliance in mines and minerals sector but also other tax districts of small taxpayers which are considered more/less advanced than East of Nairobi tax District

On the other hand, the study of Judith (2012), concerning the relationship between Internet Familiarity Skills of E-Tax filing system and Tax Resistance shows a negative relationship.

### **METHODOLOGY**

The study used primary data and the survey design was adopted. Also, the study adopted convenience sampling to select four hundred and sixty-nine tax payers (469) with familiarity to e-tax filing system in Plateau state which constitutes the population of the study. The technique was employed because the units that have been selected for inclusion as the sample are the easiest to access. The instrument of data collection for the study was a structured questionnaire. The questionnaire consisted mainly of open-ended questions and was structured in line with the study specific objectives. The questionnaire consists of two parts; section A comprises questions regarding the variables under study, while Section B consists of the demographic information of the respondents. The present study's constructs used a 5-point Likert scale ranging from 'strongly disagree' (1) to 'strongly disagree' (5) that were derived from prior studies. 5 point Likert scale is the most frequently used scale in research because it captures the extent to which a respondent disagrees or agrees with a statement (Awais, Chee, & Veera, 2012). A total of 469 questionnaires were distributed to taxpayers in Plateau State, Nigeria. However, out of 469 distributed questionnaires, a total of 405 were returned for the analysis which represented the response rate of 86.4%. Furthermore, from the 405 returned questionnaires, 5 were rejected due to incomplete information given by the respondents.

By the objectives of this research, this study used the quantitative approach to examine the direct relationship between: perceived credibility, perceived compatibility and internet familiarity and skills, (independent variables) and tax resistance (dependent variable). A quantitative approach was adopted because it gives the researcher the ability to collect a sufficient sample size and thus allows for the generalization of the research findings (Sekaran & Bougie, 2009). Besides, much literature in electronic tax filing system has adopted this approach in their studies as shown in the literature review section.

The techniques employed for data analysis in this study is the partial least square (PLS-SEM) path modeling to analyze the linear relationship between dependent and independent variables. This method is best as well as it is flexible tool for statistical model building. A total of 37 items were used to operationalize the five constructs in the research framework.

To test the hypotheses, research model 1 is hypothesized to examine the direct impact of E-filing tax system on tax resistance. Accordingly, normality, multicollinearity test, autocorrelation were assessed with the aid of statistical package for social sciences (SPSS v25) and the hypotheses were tested using SEM-PLS. Thus, the regression models postulated in the study are as follows:



**Model 1:**

$$TR = \alpha + \beta_1 PCR + \beta_2 PCO + \beta_3 IFS + \epsilon \dots \dots 1$$

TR: Tax Resistance

PCR: Perceived Credibility

PCO: Perceived Comparability

IFS: Internet Familiarity and Skills

**CONCLUSIONS AND RECOMMENDATIONS**

Over two decades, the Nigerian tax system has faced so many challenges which have brought about wastefulness, increase in administrative cost and consistent low tax yield. For that reason, the amount of revenue to be derived from the taxation of any country is completely dependent on the tax system that is put in place. In a Federal Inland Revenue press released through This Day newspaper, 2016 and Punch, 2018, it was stated that about 22 billion naira traditionally disappear into the pocket of private individuals annually and this was believed to be as a result of manual system of tax filing which was characterized by low tax collection, unavailability of tax statistics and poor record keepings, complexity of payment and poor technological exposure on the part of both the taxpayers and tax authorities. Due to this serious challenges, and there is a limited research in Nigeria most especially in northern part, and in order to improve the situation. Thus, this motivated current study to assess an in-depth the relationship between tax resistance and e-filing tax system.

In line with the findings of this study, the researcher came up with many recommendations to encourage the use of e- tax filing system that will improve tax efficiency. E-tax filing systems for filing and paying taxes, if effectively implemented well by the tax authority and used by nearly every taxpayer, will benefit both tax authorities and taxpayers. Tax authority in board Federal Inland Revenue service and state board of internal revenue should embark on intensive and increased sensitization of taxpayers to make them conscious of the electronic tax filing, how it works and the benefits of using it so that taxpayers can understand and appreciate it effectively. The tax authority should regularly be involved in capacity building for example, holding training & seminars nationwide on the e-tax filing process. F.I.R.S should undertake thorough taxpayer education from high school level so that taxpayers gain knowledge and understanding of the e-tax filing system, appreciate it and be able to comply with the tax responsibility. The e- tax filing system should be simplified with clear instructions and guidelines provided on the website and the system server should be upgraded to increase on the system stability experienced. Tax consultation centers should be boost in all the state of the federation including the state capital Abuja where taxpayers can acquire knowledge and filing skills. Taxpayers who capitalized the use of e-tax filing system and complied with the tax instruction should be motivated to do more and the defaulters should be sanctioned as well. The study also recommends the need to improve the perceived credibility of the e-filing tax system in order to reduce the level of tax resistance. This can be improved through enhance network security. In addition, there is also the need to improve the system of perceived compatibility. A compatibility test should also be conducted to ensure that the software application is working perfectly on browsers, databases, mobile devices and improve



the system usability, reliability and performance. This will enable tax payers to easily access and file their returns at their own convenience and this will reduced any chances of tax resistance.

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