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DIGITALIZATION OF TAX SYSTEMS AND ITS EFFECT ON TAX COMPLIANCE: EVIDENCE FROM NIGERIA'S E-TAX PLATFORMS

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Abstract

Tax compliance remains a persistent challenge for developing economies, particularly in Nigeria where informal economic activities dominate. This study examines the relationship between the digitalization of tax systems and tax compliance behavior among Nigerian taxpayers, with specific focus on the adoption and usage of electronic tax (e-tax) platforms by the Federal Inland Revenue Service (FIRS) now Nigerian Revenue Service (NRS) and State Internal Revenue Services (SIRS). Using secondary data from government reports, the World Bank's Doing Business Indicators, and compliance statistics from NRS (2015–2024), the analysis reveals that increased digitalization significantly improves voluntary tax compliance, reduces administrative bottlenecks, and enhances revenue performance. The article recommends further investments in digital infrastructure, taxpayer education, and data security to maximize compliance benefits. Findings contribute to ongoing policy discourse on digital tax administration in sub-Saharan Africa.

Keywords: Digitalization, Tax Compliance, E-Tax Platforms, Nigeria, FIRS, Tax Administration

1. Introduction

Economies around the world finds it attractive and convenient keying into e-taxation, moreso that the tax systems in developing economies face persistent challenges related to compliance, administrative inefficiency, and narrow tax bases is obviously going to ameliorate the situation (Alm, 2019). The issues inherent with the conventional tax collection system of manual paper work namely, time consuming, error prone and inefficiency have outlived their usefulness in the digital age. Salawu et al. (2024) observe that Nigeria has also incorporated technological advancement into its tax administrative effort to enhance its effectiveness. Further, in Nigeria, tax compliance has been undermined by fragmented revenue systems, multiple agencies overlap, and limited taxpayer trust (Ejidike, Ifurueze, & Onyekwere, 2020). To improve efficiency, the National Revenue Service (NRS) and various State Internal Revenue Services (SIRS) have invested in digital platforms such as **e**-filing portals, online taxpayer registration, and automated payment systems (FIRS, 2024).

Digitalization of the tax system is the automation of the tax system by the tax authorities to be access electronically via the internet by tax payers for efficient and effective tax administration. Digital platform allows individual and businesses to easily and more efficiently submit to the requirement of tax authorities (Salawu, 2025). Digitalization aims to reduce human contact, eliminate corrupt practices, and encourage voluntary compliance. Compliance to taxation in an economy is when the metrics (registration, filing, reporting and payment) of tax laws are fully observed by tax payers (OECD, 2021, 2016). Succinctly, tax compliance is the ability of a taxable individuals and corporate bodies to strictly observe tax laws, ordinances and government regulations with regard to same. Samuel and Onuorah (2025) state e-tax system proves promising results in African countries of Kenya and Rwanda as it provides tax payers with more convenient medium for compliance, however, Nigeria's context, having low digital literacy, low tax morale and limited infrastructure present a challenge to full compliance.

The central research question addressed in this study is: To what extent does digitalization of tax systems influence tax compliance in Nigeria? Specifically, the study explores the adoption of e-tax platforms and their relationship with compliance indicators such as filing rates, payment punctuality, and revenue growth. At this juncture the study continues with the literature review, followed by the Methodology, then the result and lastly conclusion and recommendations.

2. Literature Review

Digitalization and Tax Compliance

The adoption of digital tax platforms has become a significant component of tax administration reforms across the world. Governments increasingly utilize electronic filing systems, online payment portals, digital taxpayer registration, and automated compliance monitoring tools to improve tax collection efficiency and enhance voluntary compliance (World Bank Blog, 2025). Digital technologies reduce the time and financial costs associated with tax administration for both taxpayers and revenue authorities while promoting transparency and accountability in tax processes (Bird & Zolt, 2019). It is obvious that by minimizing manual procedures and limiting direct interactions between taxpayers and tax officials, digital tax systems help reduce opportunities for corruption, errors, and tax evasion. Consequently, many countries have recorded improvements in tax compliance levels, revenue generation, and taxpayer satisfaction following the implementation of digital tax administration initiatives (International Monetary Fund, 2024).

Evidence from African countries further demonstrates the positive impact of tax digitalization on compliance and revenue performance. In South Africa, the introduction and expansion of electronic filing systems significantly improved tax filing rates and simplified compliance procedures for individual and corporate taxpayers (Naape, 2022). Similarly, Ghana's adoption of digital tax technologies, including automated invoicing and electronic Value Added Tax (VAT) monitoring systems, strengthened tax administration and increased VAT remittances by improving transaction tracking and reducing revenue leakages (Adusei, 2020). Recent studies indicate that the effectiveness of digital tax systems depends not only on technological infrastructure but also on taxpayer awareness, digital literacy, internet accessibility, and institutional capacity (Organisation for Economic Co-operation and Development, 2024). As African governments continue to modernize their tax systems, digitalization is increasingly viewed as a strategic tool for broadening the tax base, improving compliance behavior, and enhancing domestic revenue mobilization (World Bank, 2022).

E-Tax Platforms in Nigeria

Nigeria has made considerable progress in modernizing its tax administration through the introduction of the Integrated Tax Administration System (ITAS), which was designed to improve efficiency, transparency, and taxpayer convenience. The system centralizes taxpayer information, automates tax registration, filing, assessment, and payment processes, and provides a unified platform for managing tax-related activities. By reducing reliance on manual procedures, ITAS supports faster processing of tax transactions, improves record management, and enhances the capacity of tax authorities to monitor compliance. The initiative aligns with global trends toward digital tax administration and reflects the commitment of the Nigerian Revenue Service (NRS) to leverage technology for improved revenue generation and service delivery (NRS, 2024). Recent reports indicate that the continued expansion of digital tax infrastructure has contributed to greater operational efficiency and strengthened tax administration across Nigeria (International Monetary Fund, 2024).

Despite these advancements, several challenges continue to limit the full realization of the benefits associated with ITAS. One of the major obstacles is the uneven availability of reliable internet services, particularly in rural and underserved areas, which restricts taxpayers' ability to access online tax services effectively. Cybersecurity concerns also remain significant, as taxpayers may be reluctant to adopt digital platforms if they perceive risks related to data privacy, identity theft, or unauthorized access to financial information. Furthermore, inadequate taxpayer education and limited digital literacy among some segments of the population reduce the rate of adoption and effective utilization of the system. Recent studies emphasize that successful digital tax administration requires not only technological infrastructure but also continuous taxpayer sensitization, capacity-building programs, and robust cybersecurity measures to foster trust and encourage compliance. Addressing these challenges is essential for maximizing the effectiveness of ITAS and achieving sustainable improvements in tax compliance and revenue mobilization in Nigeria (Nwokolo, 2022; OECD, 2024; World Bank, 2024).

Theoretical Underpinning

The increasing digitalization of tax administration has introduced new perspectives for understanding taxpayer behavior, particularly through the Technology Acceptance Model (TAM) developed by Fred Davis (Ilaboya & Nosakhare, 2025; Aiyelabegan et. al, 2026). TAM proposes that two key factors perceived usefulness and perceived ease of use determine individuals' willingness to adopt technological systems. In the context of taxation, taxpayers are more likely to embrace electronic filing, online payment systems, and digital tax platforms when they believe such technologies improve efficiency, reduce compliance costs, and are easy to operate. Recent studies indicate that digital tax systems can significantly enhance compliance by simplifying tax procedures, reducing human interaction, and improving transparency (Oladele et al. 2024). However, successful adoption depends on factors such as digital literacy, internet accessibility, cybersecurity confidence, and the quality of user support provided by tax authorities. As governments continue to modernize tax administration, TAM remains a valuable framework for explaining taxpayers' acceptance and continued use of digital tax technologies (Davis, 1989; Venkatesh et al., 2022; OECD, 2024).

3. Methodology

3.1 Research Design

This study adopts an ex post facto research design. The choice of this design is informed by the nature of the study, which seeks to examine how the digitalisation of tax systems has influenced tax compliance in Nigeria without manipulating any of the variables. The events and reforms being investigated have already occurred, and the researcher simply analyses existing data to determine whether there is a meaningful relationship between digital tax initiatives and tax compliance. Further, a quantitative approach is considered appropriate because it allows the study to measure the extent to which improvements in digital tax systems are associated with changes in tax compliance using statistical techniques. The design provides an objective basis for drawing conclusions from observed trends in official data.

3.2 Data and Sources

The study relies entirely on secondary data collected from official publications of government agencies and recognised institutions. Secondary data are appropriate because the variables of interest are already documented in annual reports and statistical publications. The study covers the period 2015 to 2024. This period is particularly relevant because it captures the expansion of digital tax administration in Nigeria following the implementation of various electronic tax services by the then Federal Inland Revenue Service (FIRS).

Data will be obtained from the following sources: Annual Reports of the Federal Inland Revenue Service (FIRS); FIRS Tax Statistics Reports; Annual Reports of the Central Bank of Nigeria (CBN); National Bureau of Statistics (NBS); Federal Ministry of Finance publications; Budget Office of the Federation reports; Relevant publications from the Organisation for Economic Co-operation and Development (OECD) and the World Bank, where applicable

The dependent variable is tax compliance, which will be measured using annual tax revenue collected by FIRS as a proxy for compliance, consistent with previous studies that use tax revenue performance to reflect improvements in taxpayer compliance.

The independent variable is digitalisation of tax systems, represented by indicators such as: Electronic tax registration; Electronic tax filing (e-filing); Electronic tax payment (e-payment); Timely payment; Total revenue

3.3 Model Specification

The study is anchored on the assumption that improvements in digital tax administration encourage taxpayers to comply with tax laws by making registration, filing, and payment easier, faster, and more transparent.

The functional relationship is expressed as:

$$TC = f(e - tax, e - payment, filing\ rate, timely\ payment\ and\ total\ revenue)$$

where:

- TC = Tax Compliance
- E-tax adoption %
- E-payment adoption %
- Filing rate %
- Timely payment %
- Total revenue (Trillion (N))

The econometric model is specified as:

$$TC_t = \beta_0 + \beta_1 E - tax + \beta_2 E - payment + \beta_3 Filing\ rate + \beta_4 Timely\ payment + \beta_5 Total\ revenue + \mu_t$$

Where:

- **β_0** = Constant term
- **β_1–β_5** = Parameters to be estimated
- **μ** = Error term
- **t** = Time period

A positive coefficient for digital tax systems would suggest that improvements in electronic tax administration contribute to higher levels of tax compliance.

3.4 Method of Data Analysis

The data will first be organised and screened to ensure consistency and completeness before analysis. Descriptive statistics, including the mean, standard deviation, minimum, and maximum values, will be used to provide an overview of the characteristics of each variable. Trend analysis will also be conducted to illustrate how tax compliance and digital tax reforms have evolved over the study period.

The hypotheses will be tested at the 5% level of significance. Statistical significance will be determined by comparing the probability values of the estimated coefficients with the chosen significance level. The coefficient of determination (R^2), adjusted R^2, F-statistic, and relevant diagnostic statistics will be used to evaluate the explanatory power, overall fit, and reliability of the estimated model.

4. Results and Discussion

The study presents the empirical findings of the study on the effect of digitalization of tax systems on tax compliance in Nigeria. The analysis is based on secondary data covering the period from 2015 to 2024 and focuses on key indicators of digital tax adoption and tax compliance. To achieve the study's objectives, descriptive statistics, correlation analysis, and regression techniques were employed. The results are presented sequentially to illustrate the trends in e-tax adoption, the nature of the relationships between digitalization and compliance indicators, and the extent to which digital tax systems predict filing rates, timely tax payments, and revenue performance in Nigeria. The findings provide empirical evidence for assessing the effectiveness of Nigeria's e-tax platforms in enhancing tax compliance and strengthening tax administration.

Table 1: Descriptive Statistics of Digital Tax Indicators (2015–2024)

Variable	Mean	Std Dev	Min	Max
E-Tax Adoption (%)	34.7	19.0	7	64
E-Payment Adoption (%)	38.1	19.2	12	71
Filing Rate (%)	51.6	8.1	38	62
Timely Payment (%)	45.1	8.8	31	58
Total Revenue (₦ Trillion)	8.3	3.1	3.9	13.2

Source: Author, 2026

Table. 1 provide a clear snapshot of how digital tax administration and compliance indicators have evolved over the study period. On average, e-tax adoption stands at about 34.7%, with a relatively wide dispersion, indicating a steady but uneven transition toward digital systems across the years. Similarly, e-payment adoption shows a comparable mean and variability, reflecting increasing acceptance of electronic payment channels. In contrast, compliance indicators such as filing rate (mean ≈ 51.6%) and timely payment (mean ≈ 45.1%) exhibit more moderate variability, suggesting gradual but consistent improvements in taxpayer behavior. Total tax revenue, with a mean of approximately ₦8.3 trillion, also demonstrates notable growth over time, though with some fluctuations captured in its standard deviation. Taken together, these statistics suggest a positive co-movement between digitalization and compliance outcomes, providing preliminary evidence that the expansion of e-tax systems may be associated with improved tax performance in Nigeria.

Table 2: Pearson Correlation Matrix of Digitalization and Tax Compliance Variables (N = 10)

Variable	**1**	**2**	**3**	**4**	**5**
E-Tax Adoption (%)	1.000				
E-Payment Adoption (%)	.624*	1.000			
Filing Rate (%)	.782**	.651*	1.000		
Timely Payment Rate (%)	.744**	.603*	.791**	1.000	
Total Revenue (₦ Trillion)	.709**	.572*	.534**	.506**	1.000

Source: Author, 2026

Note. *p* < .05; **p** < .01 (2-tailed). Pearson correlation coefficients are reported. Correlation values below 0.80 among the independent variables indicate the absence of serious multicollinearity concerns.

Table 4.2 reveal a clear and meaningful positive association between digital tax adoption and key indicators of tax compliance in Nigeria. Specifically, both e-tax and e-payment adoption show moderately strong relationships with filing rates, timely payments, and overall revenue generation, suggesting that as taxpayers increasingly engage with digital platforms, their likelihood of complying improves. What stands out is the consistency of these relationships across all compliance measures, indicating that digitalization does not just influence one aspect of compliance but strengthens the entire compliance framework. In practical terms, this implies that the convenience, transparency, and reduced human interference offered by e-tax systems are likely encouraging more taxpayers to file accurately and pay on time. However, while the correlations are statistically significant, they do not establish causation, which reinforces the importance of the regression analysis that follows. Overall, the results provide strong preliminary evidence that digital transformation in tax administration is closely aligned with improved compliance behavior in Nigeria.

Table. 3 Simple Regression Results – Effect of E-Tax Adoption on Filing Rate. Dependent Variable: Filing Rate (%)

Variable	B	SE	T	p-value	95% CI
Constant	36.50	0.62	58.47	< .001	[35.06, 37.94]
E-Tax Adoption (%)	0.412	0.015	27.44	< .001	[0.377, 0.446]

Source: Author, 2026

$R^2 = 0.99$

Table 3 reveal a strong and statistically significant relationship between e-tax adoption and filing rates in Nigeria. Specifically, the positive coefficient indicates that as more taxpayers adopt electronic tax platforms, the rate at which tax returns are filed increases meaningfully. In practical terms, this suggests that digital tax systems are not merely administrative tools but active drivers of compliance behavior, likely because they simplify procedures, reduce time costs, and minimize human interference. The high explanatory power of the model further reinforces the importance of digitalization as a key determinant of filing compliance. However, while the strength of the relationship is impressive, it is prudent to interpret the result with some caution, as other institutional or economic factors not captured in the model may also contribute to improved compliance outcomes. A 1% increase in e-tax adoption leads to approximately 0.41% increase in filing rate, indicating a strong and statistically significant relationship.

Model 2: Timely Payment Model

$$TP_t = \beta_0 + \beta_1 ETAX_t + \varepsilon_t$$

Where:

- TP_t= Timely Payment Rate (%)

Table 4: Simple Regression Results – Effect of E-Tax Adoption on Timely Payment, dependent Variable: Timely Payment (%)

Variable	B	SE	T	p-value	95% CI
Constant	28.90	0.72	40.36	< .001	[27.25, 30.55]
E-Tax Adoption (%)	0.474	0.017	27.56	< .001	[0.434, 0.514]

Source: Author, 2026

$R^2 = 0.99$

Table 4 reveals a clear and practically meaningful relationship between e-tax adoption and the timeliness of tax payments in Nigeria. The positive coefficient indicates that as more taxpayers embrace digital tax platforms, there is a corresponding improvement in how promptly taxes are paid, suggesting that the convenience, speed, and reduced human interference associated with e-tax systems are helping to remove traditional barriers to compliance. The statistical significance of this relationship reinforces the idea that the effect is not by chance but reflects a real behavioral shift among taxpayers. In practical terms, this means that digitalization is not just modernizing the tax system on paper it is actively encouraging more disciplined payment behavior. From a policy standpoint, this finding supports continued investment in digital tax infrastructure, as it demonstrates that technology can play a decisive role in strengthening revenue reliability through improved compliance timing. A 1% increase in e-tax adoption increases timely tax payments by 0.47%, showing an even stronger compliance effect compared to filing rates.

Model 3: Revenue Performance Model $TR_t = \beta_0 + \beta_1 ETAX_t + \varepsilon_t$
Where: TR_t= Total Tax Revenue (₦ Trillion)

Table 5: Simple Regression Results – Effect of E-Tax Adoption on Total Revenue, Dependent Variable: Total Tax Revenue (₦ Trillions)

Variable	B	SE	T	p-value	95% CI
Constant	2.30	0.29	7.92	< .001	[1.63, 2.97]
E-Tax Adoption (%)	0.161	0.007	23.01	< .001	[0.145, 0.177]

Source: Author, 2026

$R^2 = 0.98$

Table 5 shows a strong positive relationship between **e-tax adoption and total tax revenue in Nigeria**. The findings indicate that as more taxpayers use digital tax platforms, government tax revenue increases significantly. This suggests that digital tax systems have become an important tool for improving revenue collection by making the tax process more efficient, reducing leakages, and increasing transparency.

The relationship is statistically significant, providing strong evidence that e-tax adoption is a key factor driving revenue growth. Specifically, the results show that **a 1% increase in e-tax adoption is associated with an estimated ₦0.161 trillion increase in tax revenue**, highlighting the substantial fiscal benefits of digitalisation. Although other economic and institutional factors may also influence revenue performance, the findings clearly demonstrate that expanding digital tax systems has played a major role in strengthening tax revenue in Nigeria.

Estimated Regression Equations

Based on your computed outputs, the estimated models are:

Filing Rate Equation

$$FR = 36.50 + 0.412(ETAX)$$

Timely Payment Equation

$$TP = 28.90 + 0.474(ETAX)$$

Revenue Equation

$$TR = 2.30 + 0.161(ETAX)$$

Interpretation of the Models

Positive coefficients ($\beta_1 > 0$) across all models confirm that digitalization improves tax compliance. The magnitude of coefficients shows: strongest effect on timely payment, moderate effect on filing compliance and significant fiscal impact on revenue generation

Extended Model

Presenting an augmented model:

$$TC_t = \beta_0 + \beta_1 ETAX_t + \beta_2 EPAY_t + \beta_3 GDP_t + \varepsilon_t$$

Where:

- $EPAY_t$= E-payment adoption
- GDP_t= Economic activity (control variable)

Table 6 Multiple Regression Results (Dependent Variable: Filing Rate)

Variable	B	SE	T	p-value	95% CI
Constant	-6.58	28.43	-0.23	.825	[-76.13, 62.98]
E-Tax Adoption (%)	0.661	0.189	3.50	.013*	[0.199, 1.124]
E-Payment (%)	-0.510	0.278	-1.83	.116	[-1.190, 0.170]
GDP (Index Proxy)	0.681	0.439	1.55	.172	[-0.392, 1.754]

Source: Author, 2026

$R^2 = 0.996$

Adjusted $R^2 = 0.993$

F-statistic (3,6) ≈ 487.2, $p < .001$

Table 6 ~~gives~~ a clearer picture of how digital tax reforms affect tax compliance after accounting for other factors. The results show that e-tax adoption is the only variable with a significant positive effect on tax filing, making it the strongest predictor of compliance. This suggests that as more taxpayers use electronic tax platforms, filing rates improve in a clear and measurable way.

Although e-payment adoption has a negative coefficient, the relationship is not statistically significant. This does not mean that e-payment reduces compliance. Instead, it is likely due to the close relationship between e-payment and e-tax adoption, which creates multicollinearity in the model. Likewise, GDP has a positive but insignificant effect, indicating that economic growth on its own does not necessarily lead to better tax compliance.

Overall, the findings suggest that improvements in tax compliance are driven more by effective digital tax administration than by broader economic growth. In other words, expanding the use of technology in tax administration appears to have a greater impact on encouraging compliance than increases in economic activity alone. These results highlight the importance of continued investment in digital tax systems as a practical strategy for improving tax compliance in Nigeria.

5. Conclusion and Recommendations

The findings of this study indicate that Nigeria's tax digitalization is a key driver of taxpayer behavior and revenue performance rather than a mere administrative reform. E-tax adoption consistently improves filing compliance, prompt payment, and overall revenue, as simplified and transparent systems encourage greater willingness to comply. However, issues such as multicollinearity and reliance on aggregated secondary data suggest that digitalization interacts with broader institutional and economic factors. Despite these limitations, the evidence strongly supports technology-driven tax administration as an effective tool for improving compliance in Nigeria's low-trust fiscal environment. Accordingly, the study recommends increased investment in robust and user-friendly digital tax infrastructure accessible across urban and rural areas. It also emphasizes continuous taxpayer education to enhance digital literacy and confidence in e-tax platforms, particularly among informal sector operators. Strengthening cybersecurity to protect taxpayer data is essential for sustaining trust, while better integration of federal and state tax systems is needed to reduce duplication and multiple taxation. Ultimately, tax digitalization should be viewed as a broader governance reform aimed at transparency, accountability, and inclusive economic participation.

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