Effect of Electronic Tax Filing (E-Tax) on Tax Compliance in Nigeria

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Abstract
This study examined the effect of electronic tax filing on tax compliance under FIRS in Nigeria, with specific objectives including examining the extent to which electronic tax filing has influenced tax compliance among taxpayers administered by FIRS. A survey research design was adopted, and primary data were collected using a structured questionnaire administered through Google Forms to a sample of 100 respondents, comprising individual taxpayers, self-employed persons, traders/shop owners, SME operators, tax officials, and tax consultants in Awka, Anambra State, selected using random sampling technique. The study covered the period following the introduction of electronic tax filing by FIRS through to 2026. Data collected were analyzed using Microsoft Excel, employing descriptive statistics (frequencies, percentages, and mean scores) to summarize responses, and inferential statistics — simple linear regression and Pearson Product-Moment correlation — to test the study's hypotheses at the 5% level of significance. Findings revealed that electronic tax filing has a statistically significant positive effect on tax compliance under FIRS, with respondents particularly acknowledging improvements in timely submission of returns and transparency of the tax process. Findings also revealed that taxpayers face significant challenges in the effective use of electronic tax filing, most notably poor internet connectivity, alongside data security concerns and technical downtime. The study concludes that electronic tax filing is an effective tool for enhancing tax compliance under FIRS. It is recommended that FIRS prioritize investment in internet infrastructure, intensify public awareness campaigns on the electronic filing platform, and provide structured taxpayer training and technical support to close the gap between taxpayers' positive perceptions of electronic tax filing and their actual, consistent use of the system.

Key Words: *Electronic tax filing, Tax compliance among and FIRS.*

Introduction

Taxation is one of the most important sources of government revenue for financing of public goods like health care, education and security. The effectiveness of tax system largely depends on the level of tax compliance among tax payers. Tax compliance refers to the extent to which taxpayers comply with tax laws and regulations by accurately reporting income, filing tax returns correctly, and paying taxes due within the stipulated time without enforcement actions by tax authorities. However, Nigeria has historically faced significant challenges with low tax

compliance due to factors like tax evasion, lack of trust in government, corruption, poor record keeping, and complex tax procedures. The Nigerian tax system was largely manual, inefficient, and fragmented, resulting in delays in tax processing, poor compliance monitoring, revenue leakages, and wide spread non-compliance among taxpayers (FIRS,2018). In an effort to improve tax administration and enhance compliance, the federal government of Nigeria, through the Federal Inland Revenue Service (FIRS) and various State Internal Revenue Services (SIRS), introduced electronic tax filing (e-tax filing) systems. Electronic tax filing systems refers to the use of digital platforms that enable taxpayers to register, file tax returns, make payments and obtain tax information online without physical interaction with tax offices. The introduction of e-tax filing was aimed at improving efficiency, reducing human interaction, enhancing transparency in tax processes, and encouraging voluntary tax compliance among tax payers (Sutisna & Fachril, 2023). Through platforms such as the FIRS e-tax portal and other state level electronic tax systems, tax payers can file returns from any location at any time. This innovation was placed to address issues like long queues at tax offices, delays in processing tax returns, and opportunities for bribery and tax manipulation associated with manual systems. By providing a convenient and user-friendly platform, FIRS anticipated that more tax payers will comply with tax laws, thereby increasing government revenue. But despite these reforms tax compliance still remains a major concern of FIRS. In 2025, the Nigerian government enacted major reforms to modernize tax administration further. The federal Inland revenue service (FIRS) was officially renamed the Nigerian Revenue Service and TaxPro max which was the primary digital tax administration system was replaced by Rev360. While large corporations have shown some level of adoption of electronic tax filing, many small and medium sized enterprises (SMEs) and self-employed individuals still face challenges using the system. This situation raises concerns about the effectiveness of electronic tax filing as a tool for improving tax compliance and revenue generation (Hollex Publishing, 2025). The study aims to examine the effect of electronic tax filing on tax compliance in Nigeria, identify challenges affecting its effective use, and provide recommendations to enhance tax compliance under FIRS.

The main objective of this study is to examine the effect of electronic tax filing on tax compliance under the Federal Inland Revenue Service (FIRS) in Nigeria. The research is also guide by other specific objectives which include:

1. To examine the extent to which electronic tax filing has influenced tax compliance among taxpayers administered by FIRS
2. To access the level of adoption of electronic tax filing by taxpayers administered by FIRS

Review of Related Literature

Tax compliance

Tax compliance is the willingness of tax payers to comply with tax laws, declare all taxable income accurately, and pay taxes on time (Kirchler, 2007). Tax compliance can be described as the degree to which tax payers follow tax laws, including timely filing, accurate reporting, and full payment of tax liabilities (IMF, 2015). In an academic context, it can be viewed as the outcome of both economic factors (such as penalties and audit probability) and behavioral factors (such as tax morale, trust in government and perceived fairness of the tax systems). The pioneers of this perspective analyzed tax compliance as a rational decision influenced by risk and enforcement mechanisms (Allingham & Sandmo, 1972).

Electronic tax filing

Electronic tax filing refers to the submission of tax returns through electronic platforms, enabling improved efficiency, accuracy, and convenience in tax administration (OECD, 2014). It also involves the use of digital systems that allow taxpayers to prepare and file returns without physical interaction with tax authorities (Alm, 2019). The digitization of tax systems has become a global trend aimed at improving efficiency and reducing compliance costs. In Nigeria, FIRS introduced TaxPro Max a digital platform aimed at modernizing the tax administration.

E-Tax platforms are characterized by features such as online taxpayer registration, electronic filing and payment systems, automated tax computation, and real time processing, secure data storage, and enhanced transparency. These features of e-tax work in sync to achieve objectives of tax filing which includes; improving administrative efficiency, reducing human contact and corruption, enhancing transparency, lowering compliance costs and encouraging voluntary compliance (OECD, 2014). Globally, countries that have successfully implemented e-tax systems have recorded improvements in revenue mobilization and taxpayer convenience (OECD, 2018). However, the success of such systems depends heavily on infrastructure, digital literacy, and tax payer trust.

Tax administration efficiency

Tax administration efficiency refers to the ability of tax authorities to effectively manage the processes of tax assessment, collection, and enforcement with minimal cost, time, and errors. An efficient tax system ensures timely of tax returns processing, accurate record keeping and improved services delivery to the citizenry. In the recent years the Federal Inland Revenue Service has attempted to improve efficiency though the digitalization of tax filing systems. The introduction of these systems has significantly enhanced tax administration efficiency by automating key processes such as filing, assessment and payment of taxes. Thereby, reducing delays and minimal errors in computation involved in manual systems.

Digitalization of tax administration enhances operational efficiency and strengthens revenue collection capacity (IMF, 2015). Furthermore, empirical evidence suggests that improved administrative efficiency leads to higher tax compliance, as taxpayers are more willing to comply when tax systems are simple, reliable, and less time consuming (Alm, 1999). Thus, the adoption of electronic tax filing services as a critical tool for enhancing both administrative efficiency and compliance in modern systems.

Empirical Review

Mustapha et al. (2021) examined the effect of integrated electronic tax filing systems on tax compliance behavior in Nigeria. The objective of the study was to determine whether the adoption of e-tax systems improve tax payers compliance. The study employed a survey research design, and data was collected through structured questionnaires administered to taxpayers. The findings reveled that electronic tax filing significantly improves tax compliance by significantly improves tax compliance by simplifying tax procedures, reducing errors, and enhancing administrative efficiency. However, the study noted that low awareness and poor technological infrastructure were key challenges affecting the effectiveness of the system.

Salawu et al. (2024) investigated the impact of electronic tax filing on tax compliance among small and medium-sized enterprises in Lagos State. The study adopted a quantitative research design, with data collected from SME operators through questionnaires. The analysis was conducted using correlation and multiple regression techniques. The study found that electronic

tax filing has appositive and significant effect on tax compliance, particularly by reducing the time and cost associated with tax filing. Nevertheless, the study identified challenges such as limited digital literacy and resistance to change among taxpayers.

Egbara et al. (2023) examined the effect of electronic taxation on tax evasion and avoidance in Enugu State. The objective was to assess whether e-tax systems reduce tax evasion. The study used an ex-post facto research design, relying on secondary data obtained from tax authorizes. Data were analyzed using statistical techniques, including regression analysis. The findings showed that electronic tax systems significantly reduce tax evasion and improve tax compliance by enhancing transparency and monitoring. However, the study noted that inadequate infrastructure remains a major limitation.

Owoeye (2024) conducted a study on the impact of e-taxation on tax compliance and revenue generation in Nigeria. The study employed a time-series research design using secondary data spanning several years. Data analysis was carried out using econometric techniques, including regression analysis. The findings indicated that electronic tax systems improve transparency, reduce inefficiencies, and significantly enhance tax compliance and government revenue. The study, however, highlighted issues such as system inefficiencies and poor adoption rates as constraints. Ogbonna and Appah (2012) investigated the impact of tax reforms on revenue generation in Nigeria. The objective of the study was to evaluate whether modernization on tax administration improves tax performance. The study used a descriptive research design and relied on secondary data. Analysis was conducted using trend analysis and simple regression methods. The findings revealed that tax reforms, including the introduction of electronic systems, significantly improved tax compliance and revenue generation. However, the study pointed out administrative inefficiencies as a major challenge.

Adesina and Ayo (2017) examined the adoption of electronic tax systems in Nigeria with the objective of determining factors influencing taxpayer compliance. The study employed a survey design, and data were analyzed using structural Equation Modeling (SEM). The findings showed that perceived ease of use and perceived usefulness significantly influence the adoption of e-tax systems, which in turn improves tax compliance. The study also identified lack of awareness and technical challenges as barriers to adoption. Okoye and Ezejiofor (2014) investigated the effect of electronic tax systems on revenue generation in Nigeria. The study adopted a survey research design and analyzed data using descriptive statistics and inferential analysis. The findings reveled that electronic tax systems improve tax administration efficiency and compliance. However, the study highlighted poor internet infrastructure and low tax payer awareness as major constraints. Adeyemi and Oyedokun (2019) examined the impact of electronic tax systems on tax compliance in Nigeria. The study used a survey design with data analyzed using regression analysis. The findings indicated that electronic tax systems significantly improve compliance by reducing complexity and increasing convenience. The study also found that inadequate training and lack of technical support limit effectiveness.

Adebisi and Gbegi (2013) examined the effect of tax administration reforms on tax compliance in Nigeria. The objective of the study was to determine whether modernization of tax systems improves compliance. The study adopted a descriptive survey design, with data collected from tax officials and taxpayers. Data were analyzed using descriptive statistics and chi-square analysis. The findings reveled that tax systems modernization, including electronic processes, significantly enhances tax compliance and reduces administrative inefficiencies. However, the study identified poor implementation strategies as a major challenge.

Olaoye and Ekundayo (2019) investigated the impact of tax systems digitization on revenue generation in Nigeria. The study employed a time series research design, using secondary data obtained from tax authorities. Data were analyzed using ordinary least square (OLS) regression. The findings showed that electronic tax systems have a significant positive effect on revenue generation and compliance. The study, however, noted that inconsistent policy implementation affects system performance. Akinwale (2015) examined the role of information technology in tax administration in Nigeria. The objective was to assess how ICT adoption influences tax compliance. The study adopted a survey research design, and data were analyzed using descriptive and inferential statistics. The findings indicated that the use of technology improves efficiency and enhances compliance by reducing manual bottlenecks. However, lack of adequate infrastructure was identified as a key constraint. Balatunde et al. (2017) examined the relationship between tax administration efficiency and revenue generation in Nigeria. The study employed a correlation research design, using secondary data. Data analysis was conducted using Pearson correlation and regression analysis. The findings showed that efficient tax administration, supported by electronic systems, significantly improves compliance and revenue. The study also noted challenges related to administrative capacity.

Oladele et al. (2020) investigated the effect of electronic tax systems on SMEs' compliance behavior in Nigeria. The study adopted a survey design, with data analyzed using multiple regression analysis. The findings indicated that electronic tax filing reduces compliance cost and encourages SMEs to comply with tax regulations. However, the study identified digital illiteracy as a major limitation.

Methodology

Survey research design was employing in this study. The design is considered appropriate since it allows the researcher to collect data directly from respondents regarding their opinions, perceptions, and behaviors on the effect of electronic tax filing on tax compliance.

Population of the study

The population of the study consists of taxpayers who engage in income generating activities and are liable to tax payment in Awka, Anambra State. The population includes individuals and business operators such as traders, self-employed persons, shop owners, tax officials, individual taxpayers, service providers, and operators of small and medium-scale enterprises who are expected to comply with tax regulations and may have experience with electronic tax filing systems. These categories of respondents were selected because their majorities are directly involved with the use of electronic tax filing systems.

Sample Size and Sampling Technique

Due to time and financial constraints, the researcher will not be able to make use of the entire population therefore a sample size of 100 respondents will be selected. This sample size was considered adequate to obtain reliable information from the target population while taking into account the time cost and other resources available to the researcher.

The sampling technique to be used in the work is random sampling technique to ensure that each member of the population has a fair chance to be selected.

Methods of Data Collection

The study implies the use of primary data. Information was sourced through structured questionnaires distributed among relevant respondent for the study. The questionnaire focuses on reveling information such as the level of adoption of electronic tax filing system, its perceived ease of use, challenges the system has received, and how it relates to complaint behaviors.

Instrument of Data Collection

The study was making use of a structured questionnaire designed by the researcher and administered using Google forms. The questionnaire was developed from the objective of the study and was made to obtain information from respondents regarding their experiences, perceptions, and opinions on the electronic tax filing system. The questionnaire consisted of six sections. Section A elicited demographic information from respondents, Section B included questions relating to the adaptation of electronic tax filing system, Section C-E contained statements relating to the study variables, while Section F gave room for open minded answers from the respondents. The items in Section C-E were measured using a five-point likert scale comprising: Strongly agree, Agree, Neutral, and Disagree and Strongly disagree.

Method of Data Analysis

The data collected from the questionnaire was downloaded into Microsoft excel for analysis. Descriptive and inferential statistical techniques were employed to analyze the data. Descriptive statistics including, simple percentages, frequency tables and bar charts, were used to summarize the demographic characteristics of the respondents and their responses to the questionnaire. Inferential statistics would be used test the hypotheses formulated specifically for the study at a 5% (0.05) level of significance. Simple linear regression analysis would be employed to examine the effect of electronic tax filing on tax compliance and the effect of challenges associated with electronic tax filing on tax compliance. Pearson product-Moment correlation would be used to determine the relationship between electronic tax filing and the timely filing of tax returns.

Decision Rule

The hypotheses formulated for the study were tested at 5 %(0.05) level of significance. The null hypothesis would be rejected if the calculated p-value is less than or equal to 0.05, indicating that a statistically significant effect or relationship exists. Also, the null hypothesis would be accepted if the p-value was greater than 0.05, indicating that there was no statistically significant effect or relationship between the variables under investigation.

Research Questions Analysis

To what extent has electronic tax filing influenced tax compliance under the Federal Inland Revenue Service in Nigeria?

Responses were drawn from six statements measuring perceived effects of electronic tax filing on compliance-related behavior, scored on a five-point Likert scale (Strongly Agree = 5 … Strongly Disagree = 1).

Table 1: Effect of Electronic Tax Filing on Tax Compliance

Statement	SA	A	N	D	SD	Mean	Decision
Improved timely submission of tax returns	22	56	21	1	0	3.99	Agree
Reduced delay in tax payments	28	40	29	3	0	3.93	Agree
Increased transparency in tax administration	28	43	26	3	0	3.96	Agree
Reduced errors in tax computation	24	44	29	3	0	3.89	Agree
Increased willingness to comply with tax laws	26	43	26	4	1	3.89	Agree
Reduced opportunities for corruption	21	41	30	6	2	3.73	Agree
Grand Mean						3.90	Agree

All six items recorded a mean score above the 3.0 midpoint of the scale, with a grand mean of 3.90, indicating that respondents generally agree that electronic tax filing has positively influenced tax compliance. The strongest effects were perceived in timely submission of returns (mean = 3.99) and increased transparency (mean = 3.96), while the weakest — though still positive — was the perceived reduction in corruption opportunities (mean = 3.73). This suggests that while electronic tax filing is seen as improving procedural aspects of compliance (filing, transparency, accuracy), respondents are comparatively less convinced of its effect on deeper governance issues like corruption. Since the grand mean (3.90) is greater than the criterion mean of 3.0, it is concluded that electronic tax filing has, to a considerable extent, influenced tax compliance under FIRS.

4.2.2 What is the level of adoption of electronic tax filing among taxpayers administered by FIRS?

Adoption was measured using seven Yes/No items covering prior use, awareness, regular use, ease of use, and perceived benefits of the platform.

Table 2: Level of Adoption of Electronic Tax Filing

Statement	Yes (%)	No (%)
Have ever used an electronic filing system	36.4	63.6
Aware of the electronic filing system introduced by FIRS (NRS)	69.0	30.0
Use the tax filing platform regularly	27.0	71.0
The e-tax platform is easy to use	68.0	32.0
The platform saves time compared to manual filing	83.0	17.0
Prefer electronic tax filing to manual tax filing	85.0	15.0
The system improves efficiency in tax processing	87.0	13.0

The data reveal an important gap between awareness/perception and actual usage. While a large majority of respondents hold favorable perceptions of electronic tax filing — 87% believe it improves efficiency, 85% prefer it to manual filing, and 83% say it saves time — actual engagement is much lower: only 36.4% have ever used an electronic filing system, and just 27% use it regularly. Similarly, although 69% are aware the platform exists; this awareness has not translated into proportionate usage, indicating that adoption at the behavioral level lags behind adoption at the attitudinal level. The level of actual adoption of electronic tax filing among the respondents is moderate-to-low (regular usage of 27%), even though attitudinal readiness is high. This gap between favorable perception and low actual use is a notable finding that that suggests the barrier is not attitude, but access or capability of using the system.

Test of hypothesis

Hypothesis 1

$H0_1$: Electronic tax filing has no significant effect on tax compliance under the Federal Inland Revenue Service in Nigeria.

$H1_1$ (Alternate): Electronic tax filing has a significant effect on tax compliance under the Federal Inland Revenue Service in Nigeria.

Simple linear regression was used to test this hypothesis at the 5% (0.05) level of significance, using Microsoft Excel for computation. The independent variable (electronic tax filing) was measured using respondents' composite adoption/usage score (from the seven adoption items in Section B), and the dependent variable (tax compliance) was measured using the composite mean score of the six compliance items in Section C.

Table 3: Regression Result for Electronic Tax Filing and Tax Compliance

Statistic	Value
Sample size (n)	95
Regression coefficient (b)	0.1187
Constant (a)	3.3536
Correlation coefficient (r)	0.328
Coefficient of determination (R^2)	0.108
t-statistic	3.352
Degrees of freedom	93
p-value	0.001

Regression equation: Tax Compliance = 3.354 + 0.119(Electronic Tax Filing)

The regression result shows a positive coefficient (b = 0.119), indicating that an increase in the adoption/use of electronic tax filing is associated with an increase in tax compliance. The R^2 value of 0.108 indicates that electronic tax filing accounts for about 10.8% of the variation in tax compliance among respondents. Which is a modest but statistically meaningful effect, suggesting that while electronic tax filing matters, other factors outside this study (such as trust in government, enforcement, or income level) also substantially influence compliance.

Following the decision rule (reject H0 if $p \leq 0.05$), since the p-value (0.001) is less than 0.05, the null hypothesis ($H0_1$) is rejected, and the alternate hypothesis is accepted. This means electronic tax filing has a statistically significant effect on tax compliance under the Federal Inland Revenue Service in Nigeria.

Hypothesis Two

$H0_2$: There is no significant relationship between electronic tax filing and timely filing of tax returns under FIRS.

$H1_2$ (Alternate): There is a significant relationship between electronic tax filing and timely filing of tax returns under FIRS.

The Pearson Product-Moment Correlation Coefficient was used to test this hypothesis at the 5% (0.05) level of significance. Electronic tax filing was measured using the composite adoption/usage score (Section B), and timely filing of tax returns was measured using the composite mean score of the six items in Section E.

Table 4: Pearson Correlation Result for Electronic Tax Filing and Timely Filing of Tax Returns

Statistic	Value
Sample size (n)	95
Pearson correlation coefficient (r)	0.429
Coefficient of determination (r^2)	0.184
p-value	0.00001

The result shows a positive, moderate correlation (r = 0.429) between electronic tax filing and timely filing of tax returns. This is the strongest relationship observed among the three hypotheses tested in this study, and it makes conceptual sense. Of the three outcome variables, timely filing is the one most mechanically tied to actually using the electronic platform (deadlines, reminders, online payment access). The r^2 of 0.184 indicates that about 18.4% of the variation in timely filing behavior is associated with the level of electronic tax filing adoption.

Since the p-value (0.00001) is less than 0.05, the null hypothesis ($H0_2$) is rejected, and the alternate hypothesis is accepted. This means there is a statistically significant positive relationship between electronic tax filing and timely filing of tax returns under FIRS.

Discussion of Findings

The result of this study revealed that electronic tax filing has a significant positive effect on tax compliance under FIRS (r = 0.328, p = 0.001), with respondents generally agreeing that the system has improved timely submission of returns, transparency, and accuracy of computation. This finding aligns with the position of Mustapha et al. (2021), who found that electronic tax filing significantly improves tax compliance by simplifying tax procedures, reducing errors, and enhancing administrative efficiency. It is also consistent with Salawu et al. (2024), who reported a positive and significant effect of electronic tax filing on compliance among SMEs in Lagos State, and with Owoeye (2024) and Adeyemi and Oyedokun (2019), both of whom found that electronic tax systems significantly enhance compliance by reducing complexity and improving transparency. The consistency of this finding across the present study and prior Nigerian-focused studies reinforces the growing empirical consensus that digitalization of tax administration, when reasonably implemented, does translate into measurable compliance gains — even though, as this study's R^2 of 0.108 suggests, electronic filing is only one of several factors driving compliance behaviour, a point also implicitly acknowledged by Adebisi and Gbegi (2013), who attributed compliance gains to broader tax administration reforms rather than technology alone.

The study also found a significant positive relationship between electronic tax filing and timely filing of tax returns under FIRS (r = 0.429, p = 0.00001), the strongest relationship recorded among the three hypotheses tested. This corroborates Salawu et al. (2024), who found that electronic tax filing reduces the time and cost associated with tax filing among SME operators, and is consistent with Ogbonna and Appah (2012), who established that the introduction of electronic systems as part of broader tax reforms significantly improved tax performance. It also aligns with the Technology Acceptance Model discussed in Chapter Two, which holds that greater perceived usefulness and ease of use of a system translates into more consistent and convenient usage behavior (Davis, 1989). In this case, more consistent adherence to filing deadlines. However, a closer look at the descriptive data in Table 4.10 tempers this relationship somewhat: while respondents agreed that the platform's features (online payment, reminders) support timeliness, the specific item on actually filing before the deadline recorded the lowest mean score in the entire study (3.40). This nuance is not fully captured by studies such as Egbara

et al. (2023) and Owoeye (2024), which relied on secondary/time-series data at the institutional level rather than individual taxpayer self-reports, and therefore could not observe this gap between system capability and individual filing behavior. This suggests that while electronic tax filing statistically relates to timely filing, translating platform availability into consistently punctual individual behavior remains an area FIRS has not yet fully achieved.

Conclusion

Based on the findings of this study, it is concluded that electronic tax filing has a significant and positive effect on tax compliance under the Federal Inland Revenue Service in Nigeria. The system has improved key dimensions of compliance such as timely submission of returns, transparency, and accuracy of tax computation, and is significantly related to more timely filing behavior among taxpayers. However, the full compliance potential of electronic tax filing is currently constrained by infrastructural and awareness-related challenges, most notably poor internet connectivity, which remains the most significant barrier identified in this study. The study further concludes that while taxpayers in Awka hold largely favorable attitudes toward electronic tax filing, this has not yet translated into proportionate actual usage, indicating that adoption not acceptance is the area most in need of institutional attention.

Recommendations

Based on the findings and conclusions of this study, the following recommendations are made:

1. FIRS should prioritize investment in, or partnership around, internet infrastructure improvement, given that poor internet connectivity was identified as the single most significant challenge affecting electronic tax filing (mean = 4.37). This may include support for offline or low-data-usage filing options, as suggested by some respondents.
2. FIRS should intensify public awareness and enlightenment campaigns on the electronic tax filing platform, particularly targeting the sizeable proportion of taxpayers who remain unaware of the system's full accessibility, since awareness (69%) was found to considerably outpace regular usage (27%).

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