Electronic Governance and Fraud Detection in Internally Generated Revenue in Cross River State, Nigeria

Bisong, Daniel Bisong
Department of Public Administration
University of Calabar, Calabar**.**
bisongdanielbisong@rockertmail.com

Jam Hil Chiddy Oguwmike
Department of Public Administration
University of Calabar, Calabar
jamhilo@yahoomail.com

Abstract
This paper underscores the pivotal role of electronic tax system in sustaining dwindling fortunes of emerging economies like Nigeria through fraud dictation and other sharp practices in tax administration. The paper is basically theoretical as no empirical study was undertaken but relied exclusively on secondary data from the relevant tax authorities and internet. The review of related literature revealed the challenges beclouding the e-tax administration to included but not limited to activities of cyber criminals (cyber-attack), low literacy rate and high cost of setting up e- taxation infrastructures as fundamental. The paper also underlies some benefits of e-tax administration system in other jurisdiction to includes, limiting the discretion of office holders and reducing the opportunity available for them to extract bribe; increased the transparency of transactions with revenue officials and making them auditable to deter corrupt behaviors among others. Based on the finding, the under listed recommendations were churned out; that the Nigerian government should enact anti-cyber tax crime Act in Nigeria as the punishment provided in the Cybercrimes (Prevention, Prohibition, etc.) Act 2015 are not adequate to deters cybercrimes; the extension of broad-band internet facilities and electricity to all black sport identified by INEC other groups cum individuals throughout the country; the creation of special court to entertain tax related offences inter alia.

Key Words: E-governance, E-taxation, Fraud Detection, Tax Administration, Nigeria

Introduction
The increasing cost of governance in contemporary society is a problem demanding urgent attention and the consequent disenchantment and delusion of the citizenry on the government due to its inability to lives up to its legitimate mandate, expressed in protest, self-help, mounting poverty and general insecurity. This is not unconnected to the increasing dwindling of finances from the main stay of the Nigerian economy (oil), hence the need maintained a paradigm shift from dependent on oil to tax base revenue, (FIRS, (2012), Federal Ministry of Finance, (2012)).Regrettably and contrary to expectation, this shift to taxes may not be enough to achieved its objective due to the level of compliances by taxable persons and cooperates entities as well as other noticeable shortfalls that characterized the traditional (orthodox/analogue) tax administration system.

In a related vein, contemporary economic experience has made government attention to shift from its major sources of funds to other sources (non-oil revenue). This is not unconnected to mountains of demand and complexity of governance today but also the uncertainties that characterized the international market and oil in particular. Of all the non-oil revenue, tax has been identified as the most reliable and sustainable as most third world countries annual revenue is derived from it, Carter and Cabreiro (2011). Regrettably, tax administration in Nigeria and other countries is characterized by multiple taxes, lack of prioritizing tax efforts, poor tax administration, diversion of tax revenue by tax official, and dearth of relevant tax data. Other notorious problems plaguing the tax system includes corruption, failure to file returns as at when due and when filed, incoherent and confusing, difficulties in going to pay cash, harassment of tax payers and reprisal attacks, lack of internal control measures, lack of accountability, human resource problems inter alia Olusola (2011), compelled government to resort to e-assessment, e-filling and e-payment. According to Azimi and Kamarulzaman (2010), the advantages of e-transaction extent to both the tax payers and the tax authority and includes, ease-of-use by tax payer, reduction in tax calculation errors on tax returns, reduce cost of processing, storing and handling of tax returns. In 2014 specifically, the Federal Inland Revenue Services (FIRS) introduced the Integrated Tax Administration System (ITAS) as a means of e-filing system (Obeta, 2014) and hence, setting the stage of complete automation of tax and revenue administration processes.

It is hope that the study will underscores and interrogate the role of e-governance in fraud detection in internal revenue collection is Cross River state. Specifically the paper is aimed at,

    i.   identifying the problem associated with the traditional revenue collection method
    ii.   Identify how e-germane can enhance revenue collection and detect as well as check fraud related activities and
    iii.   To make recommendations that will reduce fraud in revenue collection process.

The paper adopts a non-empirical research approach by relying wholly and solely on reviews of existing literature within the field of enquiry and the variables covered by the study .Literature was used to identify, resolve and offer solutions to most of the problems of internal revenue collection with specific emphasis on the role of e-governance in fraud detection, as no empirical investigation was undertaken in the course of the study.

Literature Review
E-Governance and Strategy for Tax Administration
The concept of e-governance has enjoyed resound acceptance and new way of doing business globally. It is nothing but the application of information and communication technology in business transaction and rendering services to the citizenry. According to the OECD (2003) cited Teicher Hughes and Dow (2002:387) "…E-government involves the use of Internet based technologies to transact the business of government. At the level of service, e-government promises 24 / 7 convenience (full service available 24 hours a day, seven days a week), greater accessibility, the capacity to obtain government services without ever visiting a government office and reduced costs due to the increased technological intermediation. At the level of basic factors (government accountability and the general acceptance of state institutions), e-government contributes to the functioning of democracy by online provision of reports and other government information which would otherwise be difficult to obtain or unavailable, and through online debates and plebiscites"

 In a similar vein, Onuigbo (2015:20) provided a more elaborate meaning of e-governance by asserting that, e-governance is "public sector's use of information and communication technology with the aim of improving information and services delivery, encouraging citizen's

participation in decision making and making government more accountable, transparent and efficient."

Specifically "E-government is the application of Information and Communication Technology (ICT) by government agencies. Its use promises to enhance the effectiveness and efficiency of government and alter its relationship with the public." UNDP (20001) while the World Bank conceived it as refers to the use of information and communications technologies to improve the efficiency, effectiveness, transparency and accountability of government. "E-government refers to the delivery of government information and services online through the Internet or other digital means." (West 2001) Darrell M. West, State and Federal E-Government in the United States, 2001, Inside Politics web site (2001),

"E-government links people...to the public marketplace of ideas, debate, priorities, initiatives, innovation, services, transactions, and results. It puts ownership of government truly in the hands of all Americans." (Council for Excellence in Government 2001) "

Several studies have been conducted to demonstrate the important of e-governance in enhancing and/or hinders tax administration and compliances. In his words, Smith (2011) posited that, even though e-governance could lead to efficiency, effectiveness and transparency of public administration, the issue of trustworthiness would yet be one to content with. In a similar direction, Dander et al (2007), contented that tax payers trust in tax authorities can be enhanced simply by providing the opportunity for them to share their views on how they want their taxes to be applied.

E-Governance and Fraud Prevention in Revenue Collection
In view of the myriads of problems bewildering Nigeria`s revenue collection and accounting process, the issue of fraud (mismanagement; misappropriation and diversion of proceeds) have attained monumental proportion. This problem (fraud) has been attributed mainly to the manual revenue collection system characterized with a plethora of loopholes. The integration of information and communication technology (ICT) in revenue collection, there exist a general consensus that its capable of enhancing accountability and transparency in revenue administration and collection process as well as makes it easier to prevent fraud in the system. There exist a plethora of empirical studies which lend credence to the above postulation and in the light of the foregoing; Liman, Erunke and Yakubu (2019) conducted an empirical review of the Treasury Single Account, fraud detection and prevention in public sector. The study indicates that e-governance can serve as a veritable partway of detecting and preventing fraud in revenue collection. According to the study, prior to the advent of e-governance, manual control mechanisms failed to detect or prevent fraud within the service. The mechanisms could not detects the many cracks within the system which provides fertile grounds for tax officials to capitalized on to help them self's with public revenue. However, mean streaming revenue collection on information and communication technology platforms made fraud detection easy and consequently prevented.

On his part, Odia (2016) examines the relationship between e-governance and corruption in Nigeria. The study submitted that the implementation of e-governance across several governments agencies was (is) a laudable initiative of government given the mounting economic challenges accentuated by depleting revenue from the distributable pool account, accelerated by fluctuations of crude oil price in the international market and wasteful government spending expressed in abandoned cum uncompleted projects across the states of the federation. The study pointed out that e-governance can help in eliminating leakages and wastages, instill fiscal disciplines and prudence and reduced corruption in the public sector. Across several MDAs as exemplified by Unified Joint Matriculation Exams (UTME), Nigerian

Customs service (NCS), Nigerian Immigration Service (NIS) inter alia, where e-governance has been fully implemented, it has enhanced easy detection of fraud within the system. According to Shim and Eom (2008), e-governance can reduce fraud by promoting good governance, strengthening reform initiatives, reducing the potentials for corrupt behaviors, strengthening relations between and among government employee and affording the citizens the avenue to tracking, monitoring and controlling of government employees behaviors, enhancing the effectiveness of internal control and management of corrupt behaviors by promoting transparency and accountability. In fact, Lupu and Lazar (2015) found out that 1% increase in the use of e-governance reduces corruption by 6.7% in the EU and Non-EU countries.

Yakubu (2018) examined the relationship between e-governance and public policy efficiency in Nigeria and was considered an objective assessment of treasury single account (TSA). He maintained that full implementation of e-governance across the different MDAs will effectively serve as a mechanism for fraud detection and prevention in the public sector. In demonstrating his scholastic ingenuity and mastering of the subject matter on how this is possible, he examined TSA as a policy initiative of e-governance and demonstrate how it has been able to contain fraud significantly (detection and prevention). The study stated that prior to the integration of e-governance in the Nigerian Port Authority (NPA), the agency serves as an avenue for primitive accumulation of public wealth with persistent cases of fraud, financial recklessness and embezzlement. Evidence shows that the reign of Hadiza Bala Usman witnesses the integration of e-governance in its operations and affairs and humongous sum of money have been recovered. Premium Times report of 14th August, 2016 shows that fraudulent transactions running into billions have been uncovered.

Furthermore, Yusuf (2016) conducted a study on the effects of e-governance initiative like TSA on the incidence of financial fraud, promotion of transparency and accountability in public financial management. The study adopted both primary and secondary source of data with purposive sampling technique used for 72 respondents interviewed, selected across Bauchi state. The result of the study shows a significant relationship between e-governance and public financial management. On their part, Fatile and Adeyuwon (2017) posited that the huge cost of governance can be attributed to the non-integration of e-governance in public service. With e-governance, revenue collecting agencies like the Federal Inland Revenue service (FIRS) etc. have been able to boost of much revenue and tax returns due to a decline in financial fraud within the agencies.

In a similar study on the impact of electronic taxation and tax evasion in Lagos state. Adeniyi and Adeunloro (2017) noted that the Nigeria tax system is fraud with many challenges expressed in fraudulent practices by tax officials as well as individuals and organizations legally obliged to pay tax. However, with the advent of electronic taxation, such irregularities and malpractices (tax evasion and avoidance) have been minimized through better management of tax payer's data.

The World Bank (2016) highlighted some of the benefits of e-governance in curtailing fraud and corruption to include;

    i.   Limiting the discretion of office holders and reducing the opportunity available for them to extract bribe

    ii.   Streamlining and automation of specific process to reduce interaction between office holders and citizens that can create opportunities for the development of corrupt networks.

    iii.   Increased the transparency of transactions with revenue officials and making them auditable to deter corrupt behaviors

iv. Receiving feedback and reports from services users to regularly track irregular transaction, x-ray level of satisfaction, identify problems and consequently improve service delivery quality

E-governance interventions in revenue collection extend beyond the actual collection but a two way network between the agencies and citizens to ensure that the process is open, transparent and efficient. Through this process again, citizens have the opportunity to report any form of irregularity in the transactions, with the citizen's feedback system inherent in e-governance capable of reducing the problem of corruption and specifically facilitate the detection of fraud in the revenue collection process.

The use of treasury single account (TSA) has to a large extent eliminated the incidence of corruption in many government revenue collecting agencies. Many government agencies operates and maintains several illegal bank accounts across the then 23 recapitalized commercial banks and are used as conduits pipe to defraud the government. The full, complete and sporadic implementation of the TSA in the last quarter 2012 change the game by completely block the perceived loopholes. Treasury single account according to Dikwa (2016) is a bank account or set of linked accounts through which the government transact businesses especially receipts and payments electronically. TSA may also be construed as a form of e-governance through which all payments are done through a dedicated electronic government portal and is part of the Public Financial Management reform initiative under the Economic Reform and Governance Project (ERGP) of the federal government. The federal government of Nigeria commenced the implementation of Treasury Single Account (TSA) in April 2012, with the e-payment component while the e-collection component of the TSA commence in January 2015, via a Presidential directive. The first treasury Single account circular on e-collect tax was issued on 19th March, 2015; followed by a presidential directive aimed at ensuring TSA and e-election initiative issued on 17th August, 2015 via a circular by the then Head of Service of the Federation. This guideline provides MDAs and other stakeholders the practical implementation of the operations of the federal government treasury Single Account/e-collection initiative. Dikwa (2016) further contends that the following were the initial challenges confronting the Nigerian financial transactions before the Treasury Single Account;

i. Hidden domiciliary accounts operated by some MDAs in various commercial banks across the country
ii. Incessant transfer of funds from the TSA to commercial banks in the name of counterpart funding / associated project account by MDAs
iii. Diversion of tax revenue into personal bank accounts by some fraudulent MDAs staff
iv. Inability to determine cash position at any point in time
v. Duplicated and multiple bank accounts maintained by MDAs
vi. Idle cash balance/unspent balance in MDAs accounts
vii. Over 70 billion lost in failed commercial banks
viii. Inability to track government expenditures inter alia

With the introduction of TSA, most of these challenges have been eliminated with improved government receipt as a consequence. Many states board of internal revenue service have developed functional database for monitoring individuals and cooperate tax payers by knowing when and how to pay their due and arrears in tax payable. Corrupt ways of declaring profit and loss at the end of every financial year just to evade taxes or secure complete tax holidays have been reduced to the barest minimum. Recklessness associated with the revenue collection agents whose trademark was stealing of public funds due to improper records has made way for more transparent collection and remittance procedure. Chief accounting officers of state

now tied most of the revenue accounts with alert showing payments and withdrawal from such accounts. Currently, they can with a single press of computer key, stop illegal withdrawal or query unauthorized by even signatories to such account.

Apart from increasing the revenue base of government, has drastically reduced level of corruption in the system. Some state Governors developed a syndicate accounting system that linked account of all states ministries, department and agencies to single alarm system that signal withdrawals and especially, staff of the accounting department to desist from their usual open and day time robbery of the treasury in collaboration with the hierarchy of MDAs. Frauds star and yahoo boy have a don thing task now and have to wears all available options before embarking on a self-destructing venture by attempting to steal from the government coffers due to the application of information and communication technology in government accounting preprocess and the ease of being traced

Challenges of E-Governance in Internal Revenue Administration

There exist a plethora of problems plaguing the application of information and communication technology on revenue administration as expressed by scholars in their respective studies. The most glaring being the absent of internet penetration in most communities in Nigeria and Cross River State in particular, poor electricity supply/ low voltage where available as well as mass illiteracy. Accordingly, Umenweke and Ifediora (2016), identified low literacy rate and high cost of setting up e- taxation infrastructures as fundamental while Newman and Eghosa (2019) poor collaboration between and among tax authority. This is not unconnected to the inability of most state tax authorities to automate the tax administration system and are hence still relying on the manual system. Furthermore Nweman and Eghosa (2019) contended that "The greatest threat to electronic taxation in Nigeria is the activities of cyber criminals, who try to compromise the integrity of the tax revenue service portals. Electronic tax fraud (cyber tax crime) is a major challenge to the development and sustainability of electronic tax systems." Other problems includes terrain as in most parts of southern Nigerian with high trees which obstruct wave, poor internet network inter alia

Benefits of E-Governance in Internal Revenue Administration

Various studies demonstrating the benefit of e-governance in internal revenue administration by gurus in the field of enquiry abound in the literature and to the end the World Bank (2016) highlighted some of the benefits of e-governance in curtailing fraud and corruption in internal revenue administration to include;

i. Limiting the discretion of office holders and reducing the opportunity available for them to extract bribe
ii. Streamlining and automation of specific process to reduce interaction between office holders and citizens that can create opportunities for the development of corrupt networks.
iii. Increased the transparency of transactions with revenue officials and making them auditable to deter corrupt behaviors
iv. Receiving feedback and reports from services users to regularly track irregular transaction, x-ray level of satisfaction, identify problems and consequently improve service delivery quality

E-governance interventions in revenue collection extend beyond the actual collection but a two way network between the agencies and citizens to ensure that the process is open, transparent and efficient. Through this process again, citizens have the opportunity to report any form of irregularity in the transactions, with the citizen's feedback system inherent in e-governance

capable of reducing the problem of corruption and specifically facilitate the detection of fraud in the revenue collection process.

The introduction of e-governance will enhance the capacity of the relevant tax (revenue) authorities to leave up to their legitimate mandate efficiently and effectively through e-filing, e-payment. E-clearance, e- return filing, and related e-governance medium. This will in turn introduced Nigeria to be at par with other nations within comity of nations in line with global best practices. In their Characteristic manner, Nweman and Eghosa (2019) asserted that with e-taxation, collaboration between the FIRS and state revenue boards will be easier and more effective with the use of a taxpayer identification number (TIN), thus, easier to develop an authentic tax administration database and share information between tax administrators.

Other specific advantages as expounded by Umenweke and Ifediora (2016) cited in Nweman and Eghosa (2019) includes but not limited to

➢ it is faster, time-efficient and more convenient to process and pay tax using electronic platforms;

➢ It reduces compliance time and operational cost, and simplifies the process of paying tax by reducing calculation errors in tax returns. This makes it easier to prepare, file and pay taxes in a more predictable tax environment. With e-taxation, the operational cost of tax administration is reduced. Also, tax can be paid without standing in queues and at any time, even after working hours and at weekends;

➢ e-taxation reduces the incidences of tax avoidance and tax evasion as it helps tax authorities to easily ascertain the authenticity of tax returns filed, monitor and easily identify taxpayers;

➢ it obviates the need for cumbersome manual paperwork in the filing of tax returns and preparation of tax assessments, which leads to administrative efficiency, in conformity with the canons of a good tax system of simplicity, equity and efficiency;

➢ it helps to reduce sharp practices of corrupt tax officials who may have a tendency to manipulate information to aid evasion and avoidance;

➢ it increases the accessibility of tax services from anywhere in the world as a taxpayer can pay tax from anywhere in the world;

➢ it reduces the burden of compliance and compliance costs as the taxpayer does not need to travel to the tax office to pay tax

The overall automation of internal revenue transactions will enhance revenue collection, increase revenue base, accountability and transparency and increased productivity

Discussion of Findings

This paper has underscored the strategic role of e-governance in combatting fraud in revenue administration in Nigeria with a view to boost internal revenue efforts. Based on the review of literature, the following findings were made, that e-governance connotes "the delivery of government information and services online through the Internet or other digital means." (West 2001). The objective being to increase efficiency and effectiveness, transparency, accountability and the likes in rendering public services, UNDP (2001), World Bank (2016). The specific importance of e-governance in revenue administration was also highlighted by the World Bank (2016) to includes but not limited to limiting the discretion of office holders (tax authority and agents) and reducing the opportunity available for them to extract bribe; increased the transparency of transactions with revenue officials and making them auditable to deter corrupt behaviors. Others includes according to Umenweke and Ifediora (2016) cited in Nweman and Eghosa (2019), it is faster, time-efficient and more convenient to process and pay

tax using electronic platforms; It reduces compliance time and operational cost, and simplifies the process of paying tax by reducing calculation errors in tax returns etc.

In a related vein, the study also underline the strategic role of e-governance in fraud detection and prevention in revenue administration. This findings is corroborated by Liman, Erunke and Yakubu (2019) findings of their empirical review of the Treasury Single Account, fraud detection and prevention in public sector. The study indicates that e-governance can serve as a veritable partway of detecting and preventing fraud in revenue collection. According to the study, prior to the advent of e-governance, manual control mechanisms failed to detect or prevent fraud within the service. The mechanisms could not detects the many cracks within the system which provides fertile grounds for tax officials to capitalized on to help them self's with public revenue. However, mean streaming revenue collection on information and communication technology platforms made fraud detection easy and consequently prevented. Furthermore, the study also fine out that, despite the numerous benefits of e-governance in revenue administration, it effectiveness is plaque with many challenges and missed fillings. This assertion is fortified by various studies and according to Umenweke and Ifediora (2016), low literacy rate and high cost of setting up e- taxation infrastructures as fundamental while Newman and Eghosa (2019) poor collaboration between and among tax authority is gamine. This is not unconnected to the inability of most state tax authorities to automate the tax administration system and are hence still relying on the manual system. Furthermore Nweman and Eghosa (2019) contended that "The greatest threat to electronic taxation in Nigeria is the activities of cyber criminals, who try to compromise the integrity of the tax revenue service portals relying heavily of the number of Nigerians being convicted globally on internet fraud with Nigeria occupying comfortably the 3rd position in world cybercrime rating etc. others include low internet penetration in most communities, low vulgate where available or absences of electricity inter alia.

Conclusions and Recommendations
Based on the findings of the study, it save to conclude that despite the numerous challenges associated with e-governance in revenue administration, it remain one best way of solving the problem associated with the traditional tax administration system and in line with contemporary global best practices. Furthermore, to enhance the capacity of revenue generation agencies and proper accounting to meet emerging government needs, sustain itself and meet overhead cost in the light of dwindling fortunes of the main stay of Nigeria's economy (oil), diversification and strengthening of internal revenue generation capacity through the application of information and communication technology in an imperative.

On the strength of the above the following recommendations are made
   i.   That the Relevant Tax Authorities should introduces Electronic Cash Registers and its connection to Fiscal Control Unites
   ii.   The enactment of anti-cyber tax crime Act in Nigeria as the punishment provided in the Cybercrimes (Prevention, Prohibition, etc.) Act 2015 are not adequate to deters cybercrimes
   iii. The creation and maintenance of special units to monitor cyber tax criminals and special courts to deal with such criminals
   iv.   The Need for NCC, Network Operators and the Federal government to expand their Broad-Band (Internet) services, supervision as well as straighten existing infrastructures to make their services more stable and reliable

v.   The Relevant Tax Authorities (RTA) should intensify public enlightenment campaigns of the need for taxable persons and entities to key into the electronic tax system in Nigeria.

References

Abasilim & Edet (2015). E-governance and its implementation challenges. Acta Universities Danubius. Administration, vol. 7 No1.

Adeniyi S I. and Adesunloro B. R. (2017) Electronic taxation and tax evasion in Nigeria: a study of Lagos state Journal of Academic Research in Economic

Dikwa, M.K. (2016), Basic Financial, Economic and Administrative Reforms in the Nigeria Public Service, Abuja: Danladi Press Ltd

Federal Inland Revenue Service (Establishment) Act (Cap.F36) s.8(1)(o), (t).

Liman A. N., Erunke C. E., and Yakubu Y. (2019). Treasury Single Account, Fraud Detection and Prevention in the Nigerian Public Sector: An Empirical Review. International Journal of Recent Innovations in Academic Research. 3(2)

Lupu,D &Lazar,C (2015).Influence of e-government on the level of corruption in some EU and non-EU states. Procardia Economics and Finance 20, 365 – 371

M.N. Umenweke and E.S. Ifediora, "The Law and Practice of Electronic Taxation in Nigeria: The Gains and Challenges" (2016) 7 Nnamdi Azikiwe University Journal of International Law and Jurisprudence 101, 102;

Newman U. R. & Eghosa O. E (2019) Electronic Taxation in Nigeria: challenges and Prospects in International Company and Commercial Law Review (I.C.C.L.R 2019)

Obeta, E (2014), FRIS Lunches Tax E-filing Platform. Federal Inland Revenue Service, India. http//www.firs.gov.ng

Odia J. O. and Odia A. A. (2016). E- Government and corruption in Nigeria: the Case of treasury single account (TSA). Afro Asian Journal of Social Sciences Volume VII, No IV
OECD (2003) E-Government symposium at the White House http://webdomino1.oecd.org/

Olusola, O. (2011),Boosting Internally Generated Revenue of Local Governments in Ogun State, Nigeria(A Study of selected Local Governments in Ogun State) European Journal of Humanities and Social Sciences, 8 (1)

Onuigbo, R. A. and Innocent O. E. (2015) Electronic Governance & Administration in Nigeria: Prospects &Challenges. Arabian Journal of Business and Management Review. 5(3)

Shim, D. C., & Eom, T. H. (2008). E-government and anti-corruption: Empirical analysis of international data. International Journal of Public Administration, 31, 298-31

Umenweke and Ifediora, "The Law and Practice of Electronic Taxation in Nigeria" (2016) 7 Nnamdi Azikiwe University Journal of International Law and Jurisprudence 101, 105.

UNDP (2001) E-government http://www.surf-as.org/Papers/e-gov-english.PDF World Bank (http://www1.worldbank.org/publicsector/egov/)

Yakubu Y. (2018). E-Governance and Public Policy Efficiency in Nigeria: An Appraisal of Treasury Single Account Policy. International Journal of Research and Innovation in Social Science (IJRISS) Volume II, Issue VI, https://www.premiumtimesng.com/business/business-news/282616-internet-users-in-nigeria-hit-103-6-million-in-july-ncc.html.