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Original Research Article

Ease of Paying Taxes: The Electronic Tax System in Nigeria

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Abstract

This study examines the ease with which taxes are paid through Nigeria's electronic tax system, and how convenient it is for tax payers in Nigeria to pay taxes. To answer this question and achieve the broad objective of this study, a library research approach was used. From the extant literature reviewed, it was revealed that payment of taxes in Nigeria is not stress-free. The uneasy nature of paying taxes in Nigeria through the electronic tax system is due to some challenges which include lack of fully automated system; poor access to the Internet; unawareness of the system; low computer literacy level; and perception to change since the system is new. Flowing from the above, this study, therefore, recommends that the electronic tax system in Nigeria should be fully automated. The FIRS should create an electronic tax payment system mobile App which will serve as a means of creating more awareness and simplification of the tax system in the country.The electronic tax payment system should be spread to other tax authorities especially the States Board of Internal Revenue. They seem not to have fully embraced e-taxation.

Keywords: tax administration, electronic tax filing system, taxation, tax revenue, tax policy

JEL Classification Codes: H20, H21, H24, H25

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1. INTRODUCTION

The online tax system has received considerable better attention globally through the development of informationtechnology.In Nigeria, technology has fostered growth as well asa low-cost system of communications for new and existing companies. For instance, it has made things easier from simple daily activities to complex ones. It has also been harnessed in various sectors. For example, the use of Microsoft Excel, Sage, QuickBooks and other software programs have made computation easy and aid easy comprehension of accounting processes. The use of point of sale (POS) and automated teller machine (ATM) in the business sector have made payment easier. The online banking system in the banking sector provides an avenue for individuals to perform transactions at convenient with the aid of their phones. Despite these remarkable impacts of information technology, the Nigeria tax system has not been fully automated.According to PricewaterhouseCoopers (PwC) and World Bank Group (2018), Information technology has changed the way taxpayers pay their taxes as well astax administrations, selection of companies for audit and the way they conduct those audits. However, not all economies have been able to use new technologies at the same speed, and these variations are evident in the latest set of results of Ease of Paying Taxes 2018.

In the view of Hilton (2008), technological innovation has been an essential matter in taxes and revenue collection. It has played a significant role in tax administration, which gave birth to electronic tax systems (Oboh, 2015). The automated tax system is a self-service platformthat provides a database for tax authority with details of taxpayers and their transactions.This helps taxpayers to file their tax returns and to perform other electronic tax services at their convenience irrespective of their locations whenever the internet is available.

The Nigeria Inter-Bank Settlement System (NIBSS) and System Specs Nigeria Limited have collaborated with the Federal Inland Revenue Service (FIRS) to provide electronic payment of taxes in Nigeria in 2015 in a move to improve the Nigeria tax system for efficient tax administration (Kunle, 2016). These include the e-registration,e-stamp duty,e-receipt, e-tax payment,e-filing and e-tax clearance certificate.The e-tax system offers many benefits fromregistration, filing, processing, storing and handling of tax returns. Notwithstanding these benefits, the system has its challenges ranging from the public perception, smoothness and efficiency of the system or system performance to information privacy of taxpayers.In a joint study reportedby PricewaterhouseCoopers (PwC) and the World Bank Group in 2018, Nigeria was ranked 171 out of 190 economies on the overall paying taxes ranking. Consequently, according to PwC and World Bank Group (2018), it takesabout 360 hours to comply with tax obligations in Nigeria while it takes about 210 hours and 110 hours to comply with tax obligations in South Africa and the United Kingdom respectively. That raises the question of how quickly Nigerian taxpayers are to pay the tax? The broad objective of this study is to investigate the ease with which taxes are paid in Nigeria through the electronic tax system.

2. CONCEPTUAL CLARIFICATION

The Electronic Payment System

The electronic payment system is the electronic transfer of cash via online transactions for business-to-business (B2B),

business-to-consumer (B2C), person-to-person (P2P), and, most recently, administration-to-consumer (A2C). The A2C charge is for paying taxes to governments (Ayodele, 2009). According to Guttman (2003), e-payment is a credit card information, or any other electronic means, as opposed to cash and cheque payments. Humphrey, Kim, and Vale (2001) referred to e-payment as cash and related transactions carried out using electronic tools. This usually includes the use of computer networks such as the internet and the distributed digital value system. This method makes payment of bills directly from the online, without the use of cheques for writing and mailing. Delali (2010) argues that electronic payment is a mode of financial exchange between the buyer and the seller which is facilitated by electronic communication.

Furthermore, Cobb (as cited in Okifo & Igbunu, 2015) argues that the importance of electronic payment goes beyond the immediate convenience and protection of cards to a broader domain of contributing to overall economic growth. Massimo and Garcia (2008) find the term electronic payment to be closely related to e-commerce payment for the purchase and selling of goods and services provided through the internet, or loosely related to any kind of electronic funds transfer. Okifo and Igbunu (2015) say that electronic payment is an easy, safe and efficient way to pay bills and other transactions by electronic means such as card, telephone and internet. This payment gives customers an option of paying in cash, cheque, and money order bills and debts. The key aim is to eliminate transactions in cash and cheques. According to Abba (2010), e-payment affects payments in Nigeria from one end to the other. Through the digital medium, without manual intervention, beyond inputting payment details, it is the ability to pay electronically to suppliers, vendors and staff salaries by pressing a digital key.

The e-payment solutions include tickets, mobile payments through the internet, kiosks for financial services, biometric payments, and electronic payment networks. In the view of Okifo andIgbunu (2015), Nigeriahas two types of e-payment namely:an end to end processingand manual e-payment or use of mandate. The end-to-end processing is where all transactions are performedelectronically, from approvals to the beneficiary's receipt of the benefit.Manual e-payment or requirement use, on the other hand, is a mixture ofmanual and electronic processes where the available infrastructures can not accommodate end-to-end processing.The electronic tax scheme inNigeria remains a manual e-payment.Perhaps Nigeria's electronic tax system lacks the infrastructure and expertise to enforce these programs, or maybetaxpayers were hesitant to make full use of online capabilities (PwC & World Bank Group, 2018).

Electronic Taxation

Electronic taxation is the mechanism by which taxes are calculated, collected and administered in an electronic media. According to the United Nations (2007), e-taxation is a mechanism where tax records or tax returns are filed electronically, usually without the need to file any paper returns; it involves the use of Internet technology, the World Wide Web and software for a wide variety of tax administration and enforcement purposes. The electronic tax payment system has proved to be a master tool in combating the challenges of any tax system as it provides

information, education and support to taxpayer and facilities compliance and administration. It also guarantees a reduced cost of administering taxes and saves time (Abah, 2015). Umenweke and Ifediora (2016) opine that e-taxation is an automated process gradually phasing out the manual tax administration globally. It is achieved as taxpayers pay their taxes electronically quickly from the comfort of their homes, workplaces and other places where internet is available. Thus, tax authorities on their web portal will go after the defaulters via the taxpayer's electronic tax history.

Historical indication of an e-tax system according to Umenweke and Ifediora (2016),the e-tax system was introduced in the United states of America in 1986; by 1987, Australia adopted e-tax filing through its modernisation policy programme. Canada began e-tax filing via the EFILE program in the year 1993, and Taiwan implemented e-tax filing to its taxpayers by 1998. By the end of 2003, e-tax filing was implemented by the Slovenian central authority through the creation of its e-taxation site. Malaysia, the Netherlands and Uganda began the e-tax program in 2005 while in 2009 Ireland made e-tax mandatory. In 2012, the Ethiopian Revenue and Customs Authority implemented e-tax services; Egypt initiated e-tax payments for its taxpayers in 2013 (Umenweke & Ifediora, 2016). In the year 2015,the Nigerian government introduced the e-tax system to its taxpayers and became operational in 2017.Ninety-two (92) economies had fully introduced electronic filing and tax payment in the World Bank and Price Water Coopers paying tax report (2018), as calculated by doing business in 2016 and twenty of them had adopted or developed their program over the past twelve (12) years. Dowe (2008) indicated that tax authorities worldwide use electronic tax administration systems to communicate with the taxpaying public in tax collection, administration, and enforcement settings to increase tax administration efficiency and effectiveness. Globally, the rationale for adopting e-taxation includes: increasing revenue generation, supporting administrative and fiscal purposes at all levels of government, dealing effectively with bureaucracy by tax authorities involved in manual tax administration, improving faster tax refund procedures, tax assessment processes, and helping tax authorities reduce and possibly eliminate tax evasion.

According to Pemu(2017), the electronic tax payment systemcommenced operations in Nigeria in the year 2017with different components such as electronic filing, electronic registration, electronic tax clearance certificate, electronic stamp duty, electronic receipt, and electronic tax payment.The electronic tax system is expected to promote efficiency, accountability, compliance, increase revenue and curb leakages in the Nigeria tax system. However, this objective has not been achieved becauseof the low ranking of Nigeria at 171 out of 190 economies surveyed in the ease of paying taxes in 2018.The present ranking seems to lend credence to a lack of proper implementation and fully automated electronic tax payment system in Nigeria. The issue of proper implementation and fully automated electronic tax payment system enables transparency of the tax system in a country, ensure that defaulters are easily punished and also simplified the means of paying tax. If an electronic tax payment system is properly administered in Nigeria, it can be a solution to the country’s poor tax to GDP ratio. The figure, which stands at 6 percent is significantly lower than the average tax-

to-GDP ratio of 18.2 percent provided by OECD Revenue Statistics in Africa 2018. The twenty-one (21) Africa countries that participated in the analysis excluded Nigeria with international comparable data. However, theOECD Revenue Statistics in Africa 2018 revealed that:

> Tax-to-GDP ratios varied widely across African countries, ranging from 7.6% in the Democratic Republic of the Congo to 29.4% in Tunisia in 2016. Six countries - Mauritius, Morocco, Senegal, South Africa, Togo and Tunisia- had tax-to-GDP ratios greater than or equal to 20% in 2016. In comparison, the average tax-to-GDP ratio for Latin America and the Caribbean was 22.7% and 34.3% for OECD countries in 2016 (p.1).

Flowing from the above, Nigeria's tax-to-GDP ratio was 5.7 per cent in 2016, not contributing up to any of the percentage averages in Africa and other continents showing the country's low tax revenue level. Tax can serve as an alternative source of revenue to dwindling oil revenue if the electronic tax system payment is administered properly. In this regards, tax revenue generation can only be made efficient and effective if done electronically.

Electronic Tax System in Nigeria

According to Fowler (2017), FIRS introduced the Integrated Tax Administration System (ITAS) in the year 2016 and adopted the automation process in key tax offices. The framework consists of a series of initiatives that will enhance tax administration simplification and voluntary enforcement while interacting with other stakeholders through the use of technology. The software was designed to meet developed countries ' needs for computerised systems and to increase overstated revenue control. Taxpayers who are registered with the large tax offices in Lagos and Abuja and other states use the system. It operates in three different languages which allow tax agents to operate in their language of choice. ITAS accepts the following taxes: income tax, VAT, sales tax and other indirect taxes, licensing and authorizing, PAYE, excise duty, land taxes, withholding taxes, among others.

Against the above background, FIRS introduced six electronic services platform in Nigeria in July 2017 in furtherance of its effort to increase tax revenue, tax administration, and better services to the taxpayers all the time from anywhere, as well as to improve tax compliance and reduce costs of compliance. These services, in the opinion of Babatunde Fowler the Executive Chairman of FIRS is a revolution in tax administration in Nigeria. The idea behind these services is to make tax payment as easy as possible and bringing convenience to taxpayers of the country. He further states that these serviceswill ensure that taxpayerscould pay, get a receipt, and tax clearance certificate from the comfort of their homes and offices at anytime and anywhere in the world, making tax administration as easy as possible.These services are e-registration for the registration of new taxpayers with FIRS for various taxes; e-stamp duty for the payment of stamp duties on qualified documents; e-tax payment for the payment of all federal taxes and levies with any of the following platform which includes e-receipt for receiving and verifying receipt generated through the new e-tax payment; e-filing that enable taxpayers to file tax returns via the FIRS integrated tax administration system; and the e-tax clearance certificate that

enable taxpayersto apply, receive and verify their authenticity (Deloitte, 2017).

Procedures for E-taxation Utilisation in Nigeria

The use of e-taxation in Nigeria is focused on six procedures including electronic registration, tax identification number verification and issuance, electronic filing of tax returns, tax payment, electronic confirmation issuance, and tax refund. In addition, the following guidelines for using e-taxation online were outlined by Umenweke and Ifediora (2016).

Electronic registration is the first stage where a taxpayer logs into the tax authority website for registration by filling the taxpayer identification form. This form makes available certain information about the taxpayer's name, business or employment details, age, marital status, place of origin, and other relevant details to be submitted electronically. The second stage is the issuance of tax identification number and verification: This stage is where the relevant tax authority verifies information supplied by the taxpayer. Upon verification and validation, a tax identification number is issued to the taxpayer. The tax identification numberis unique to a person or business. Electronic filing of tax return is the third stage wherethe taxpayer logs into the tax authority website with his/her unique tax identification number to file its tax return form properly and submit it electronically.Upon receipt of the tax return, the tax authority sends an acknowledged receipt by email to the taxpayer. The tax program analyses the tax return the taxpayer has filed and calculates the amount of money to be paid as tax. The fourth stage is the payment of tax: at this point, when the amount to be charged as tax is calculated, the taxpayer either goes to the income authority's designated bank to play manually or to pay electronically by uploading the amount owing to the designated bank via its mobile banking app, internet or master/credit card. When the bank confirms payment, an warning is sent to the tax authority which then produces an electronic invoice. Electronic confirmation issuance is the fifth stage in which the tax authority produces and issues an electronic invoice to the taxpayer as proof of payment informed by the collecting approved bank of the taxpayer's payment of the tax. The sixth stage is tax refund. The tax authority tests at this final point, when a taxpayer reports, whether the taxpayer has paid more than the amount due as tax. The taxpayer collects an electronic refund through his bank or the sum charged in excess is held by the approved collecting agency, on the tax authority's order to deduct for the next due tax payable.

Benefits of Electronic Tax System

The electronic tax system is a great achievement and a commendable effort by the FIRS to improve the system of taxation in Nigeria. The system has been beneficial to both tax authorities and taxpayers, though it is still in the process of full implementation. The system has shown results and solutions to most of the challenges identified with the manual tax system. The benefits are not limited to first, ease of payment the development of the Integrated Tax Administration System (ITAS) of filing tax brought about the ease and less complexity in paying taxes. It has reduced the time wasted filing tax returns unlike the traditional or manual tax system which is burdensome and tiring. It has enhanced tax compliance greatly. Second, Improve Tax Administration Function since the introduction of this system, the problem

of machinery and lack of manpower to administer taxes has reduced to its minimum. It has also reduced the amount of paperwork done by the tax authority. The effectiveness of the system has increased and promoted revenue generation.

Third, safer and better data storage of taxpayer Information- it provides a database management system for taxpayers, improving the quality and quantity of information available to the government making it faster and easier to process taxpayers' information. This brings about reliability, accuracy, accountability, stewardship by reducing corruption and building taxpayers' trust in the system. The economy of Tax Collection: The e-tax system provides a less costly way of collecting taxes. It reduces running and overhead cost. It allows taxpayers to spend little or nothing in remitting taxes and filing returns, unlike the manual tax system where taxpayers incur some cost by going into the tax office for payment, clarification, and compliances. Fourth, Improve Voluntary Tax Compliance- the e-tax system was created basically to enhance convenience/ease in the payment of tax and ultimately incorporate an efficient and transparent system that optimises voluntary compliance and tax revenue generation. The system does this through maintaining a database for taxpayers which helps in checking for compliance.

Challenges of the Electronic Tax System in Nigeria

The e-tax system like every other system has its problems attributed to its adoption and implementation. Some of which are level of literacy: Nigeria has a low computer literate people. Because of this, most taxpayers who are not technologically exposed shy away from the system causing them to stick more to the existing primitive method. Second, perception to change: one of the critical issues withthe implementation of a new system is the response to change. Although the manual system has proved difficult and tedious in the past, taxpayers still showed resistance to change with the introduction of e-taxation. The FIRS has introduced different forums and public enlightenment for taxpayers about e-taxation and the benefits it proposes. Three, accessibility of the internet:the users of the system are often faced with the problem of gaining access to the portal because of poor network. The unsteady and unreliable state of internet connection can also lead to frustration on the part of the taxpayer. Four, Unawareness of the System: There need to create awareness both in the urban and rural areas. Many Nigerians could remain blissfully unaware of the system not to talk of participating in it. Five, Data Privacy and Security: The quest to access information on taxable persons by tax authorities must be managed within the context of the demands of data privacy and security obligations to avoid unintended exposure to unwanted lawsuits from aggrieved taxable persons (Umenweke&Ifediora, 2016; Deloitte, 2015).Six, non-provision of computer centres with reliable taxpayer Internet access can affect the taxpayer's effective and efficient use of e-taxation in paying taxes. Seven, High Cost of Initiation: The cost of implementing e-taxation is very high and can postpone or prevent its introduction, for example, by purchasing an e-tax from the Japanese government, in which taxpayers pay their taxes electronically spent the amount of 50 billion yen.

3. Empirical Studies on Ease of Paying Taxes through Electronic Tax System

The present study reviewed various global, regional, and local empirical studies on ease

of tax payments through electronic means.Alake and Olatunji (2012) examined the impact of electronic taxation on tax evasion and avoidance: a case study of Nigerian Banks. They used a well-structured questionnaire in targeting their respondents and analysed their data by using standard deviation and hypotheses testing. Their result revealed a significant impact of e-taxation on tax avoidance and evasion. They concluded that embracing e-taxation in tax administration will significantly reduce the incidence of tax avoidance and evasion in Nigeria. In the same vein, Onuiri, Froun, Erhinyeme, and Jegede (2015) investigated the design and development of an e-taxation system in Nigeria. Their study used a waterfall methodology intending to achieve instant access and improve productivity through efficient utilisation of resources database creation as well as records management, the implication of operations, reduced processing time, user-friendliness, portability and flexibility for further enhancement. They concluded that the e-taxation system is a local solution to a problem with a global purview; noting that the system can encourage tax payment through simplificationand increased efficiency in tax payment processing.

Decman and Klun (2015) studied the impact of information systems on taxation: a case study ofusers' experience with an e-recovery information systemto test the recovery system and the influence of different factors, such as user training, user documentation, user support, system usability, user interface, system speed, and specific system functionalities. They surveyed more than 170 executors that use the e-recovery system which was well accepted among users and found to be very useful. Users acknowledged speedy work due to e-recovery system used, but their motivation for work is not affected. The imperfections stressed most often were the occasional system failures, upgrade delays, and connection interruption since users access the system through internets.

Owino, Otieno, and Odoyo (2017) studied the influence of communication technology on revenue collection in Kenya: a comparative study of Migori and Homo Bay county government using a correlation study research design for a targeted population of 864 respondents consisting of revenue clerks and revenue officers who were selected using a random sampling technique. Their findings revealed that a strong and almost a perfect association existed between ICT systems adopted in county governments and the revenue collection and thus proving that the ICT system improves revenue collection efficiency in the county governments.

Contrary to the above findings, Ofurum, Amaefule, Okanya, and Amaefule (2018) evaluated the impact of e-taxation on Nigeria's revenue and economic growth: a pre-post analysis. They used secondary data to determine a pre-post technique called a paired sample t-test. They found that the implementation of e-taxation has not improved tax revenue, federally collected revenue and tax-to-GDP ratio in Nigeria. They recommended that the federal government through FIRS should conduct more enlightening seminars in all the 36 states in the country to increase the knowledge on the use of all electronic services on their platform.

4. REVIEW OF THEORY OF RELATED THEORIES

The underpinning theory of this study is the innovation diffusion theory.

Theory of Innovation Diffusion

This theory was propounded by Everett Rogers, a professor of communication studies. He popularised this theory in his book titled "Diffusion of innovations" published in 1962 having his fifth edition in 2003. This theory explains how, why, and at what rate new ideas and technology spread. Rogers(2003) opines that diffusion is the process where innovation is communicated through a particular channel overtime among members of a given social system.In the view of Ofurum, Amaefule, Okonya, and Amaefule (2018), the most striking feature of diffusion theory is that for most members of the social system, the innovation-decision depends heavily on the innovation decisions of the other members of the system. Given that decisions are not authoritative or collective, each member of the social system faces his /her innovation-decision that has a five-step process: knowledge- awareness of innovation and idea of its functions, persuasion-favourable/unfavourable attitude towards innovation, decision- making a choice either to accept or reject innovation, implementation- putting innovation into use, and confirmation- evaluating the results of an innovation-decision already made.

Rogers (2003) proposes the four main elements that influence the spread of a new idea: the innovation itself, communication channels, time and social system which is heavily relied on human capital. He further states the categories of adopters of a new idea to be innovators,early adopters, early majority, late majority and laggards. In regards to e-taxation in Nigeria, the theory is relevant to this study because it considers various elements that influence the spread of a new idea such as e-taxation and how it is been used.

5. CONCLUSION AND RECOMMENDATIONS

The increasing demand for the electronic tax system and the digital revolutionhas overtaken manual tax arrangement as a straightforward measure of paying taxes. Electronic tax administration system typically differs from manual tax structure as it provides a clear link between time to comply and payments of taxes, and it allows tax authorities to inspect transaction on a real-time basis rather than relying on manual tax returns. This "electronic tax dimension" process together with the appropriate implementation of technology as tax administration approach, can result in changes in Nigeria tax-to-GDP ratio, voluntary tax compliance and collection, data storage of taxpayer information, revenue generation, and ease of paying taxes. Following thepersistent low tax-to-GDP ratio and overcoming dependence on oil revenue in Nigeria, the electronic tax system seems to the best solution.

Our literature reviewconcerning ease of paying taxes through electronic tax system revealed a positive and robusteffect on revenue collection, tax payment, simplification and increased efficiency in tax payment processing. Since it has changed the way taxpayers record and transmit data as well as the way they pay their taxes. It has also changed the way the tax authorities communicate with taxpayers, selection of companies for audit and conducting those audits. However, there isa lack of positive influence of electronic tax and tax-to-GDP ratio in Nigeria. Also, the payment of taxes in Nigeria is not stress-free.This study further concluded that thefundamental problem of the uneasy nature of paying taxes in Nigeria through the electronic tax system is due to some challenges which include: lack of fully

automated system, poor access to the Internet, and unawareness of the system, low computer literacy level, and perception to change since the system is new.

Flowing from the above, this study, therefore, recommends that the electronic tax system in Nigeria should be fully automated. The FIRS should create an electronic tax payment system mobile App which will serve as a means of creating more awareness and simplification of the tax system in the country.The electronic tax payment system should be spread to other tax authorities especially the States Board of Internal Revenue. They seem not to have fully embraced e-taxation.

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