DETERMINANTS OF E-TAX FILING ADOPTION OF SMALL AND MEDIUM SCALE ENTERPRISES IN BAUCHI AND YOBE STATES, NIGERIA

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Abstract
Electronic tax filing (e-filing) is an electronic platform for taxpayers to file their taxes through online means straight to the tax authority. The main purpose of this study is to investigate the determinants of the intention of the taxpayers to adopt e-tax filing in Nigeria, based on the Technology Readiness Index theory. The study adopted a cross sectional survey design using a structured questionnaire with a population of 24,598 and a sample size of 379 using Krejcie and Morgan (1970) formula. Stratified sampling technique is adopted in order to eliminate biasness and the reliability of the instrument was tested using Cronbach's alpha test. The unit of inquiry are the small-scale and medium sized enterprises (SMEs) owners and managers within Bauchi and Yobe State, Nigeria. The collected data was analysed with SPSS, version 34. The findings disclosed that technology readiness index (TRI) innovativeness has no direct effect with the intention to adopt e-tax filing. However, the result indicated that optimism, discomfort and insecurity are the statistically significant factors influencing the readiness of taxpayers to adopt e-tax in Bauchi and Yobe. The study recommends that SMEs operators and practitioners should prioritize inculcation of e-tax filing and other relevant technologically inclined procedure into the running of their business.
Keywords: E-tax filing, Technology Readiness Index, SMEs

Introduction
The effective operation of governments necessitates sufficient financial resources to support national progress, particularly in developing countries like Nigeria. Various sources of income are generated through fees, grants, and taxes to ensure seamless service provision to the populace (Kago &Musa, 2024). These funds, acquired from the contributions made by the public through taxes, also play a crucial role in alleviating government financial constraints. Taxes remain essential financial tools for governments, enabling the replenishment of state coffers through established tax legislation (Triwibowo, Wulandari &Angaggraini, 2024). Taxation also serves as a mechanism for overseeing and enforcing government policies concerning economic and social endeavors (Lamidi, Olowookere, Saad &Ahmi, 2023). Every citizen, whether a corporate entity or an individual taxpayer, is required to adhere to tax obligations. To encourage compliance with tax payments, governments worldwide have introduced electronic tax filing. Electronic tax filing (E-Tax Filing) is an e-government service aimed at enhancing service quality and increasing revenue collection during tax transactions (Uyar et al., 2021).

E-tax filing was first introduced in the USA around 1985, in Europe in 1986, and in Asia and Africa in 2009 (Olaoye &Kehinde, 2018). In Nigeria, e-tax filing was implemented in 2013 by the Federal Inland Revenue Service (FIRS, 2020). The advancement of this system has allowed accounting firms to prepare tax assessments online for submission to tax authorities.

Consequently, tax authorities are responsible for providing comprehensive information on tax matters, including allowable deductions, tax incentives, and tax regulations for record-keeping in subsequent tax periods (Giulia, Andualem, &Firew, 2021).

According to Nagaratnam (2021), manual filing allows tax officers more time to thoroughly review each individual tax submission. Additionally, online filing offers users' protection from hacking through public key infrastructure (PKI), automated tax calculations, precise form submissions, and enhanced security. Therefore, e-tax filing presents an efficient method that enhances user satisfaction, leading to prompt tax payments (Mashabela &Kekwaletswa, 2020). Furthermore, benefits include automated tax calculations during tax return computations, elimination of costs associated with tax returns, and reduction of expenses related to safekeeping and handling (Imran &Shah, 2019; Adil et al., 2021).

However, the implementation of e-tax filing poses numerous challenges (Mashebela &Kekwaletswa, 2020; Putri &Nurwuyanta, 2020; Hickey, Minaker, &Payne, 2021). Some of these challenges include additional costs for internet usage, requisite computer knowledge, and internet connectivity to accurately file tax returns electronically, as noted by Gilbert et al. (2006) as cited in Mashabela and Kekwaletswa (2020). Moreover, slow responses due to network congestion are also a concern (Azmi & Kamuruzzaman, 2010).

Despite the many advantages associated with e-filing taxes, minimal adoption has been observed in the northern region of Nigeria (Oladele, Aribaba, Adediran, & Babatunde, 2020), resulting in lower revenue generation from six states in the northeastern part of the country.

Statement of the problem

Online tax filing, as suggested by Kabir (2017), is a component of e-government online initiatives aimed at facilitating timely tax payments and reducing errors. However, these benefits have been hindered by taxpayers' unwillingness to embrace and utilize the system due to various factors such as unreliable power supply, a significant factor impeding smooth business operations in Nigeria. Furthermore, high internet costs and poor connectivity at times also hinder business growth in Nigeria (Lamidi et al., 2023). Additionally, system malfunctions and inadequate infrastructure appear to be obstacles to effective service delivery.

To reverse the above mentioned problem, the findings of this study are crucial for businesses, individuals, and governments looking to implement and enforce ICT-related policies, particularly in the realms of e-commerce and e-filing (Elebulle, 2018). The study's results underscore the importance of addressing the practical challenges associated with manual filing and tax evasion in Nigeria, offering valuable insights into the barriers that impede the adoption of technology in the region.

Methodologically, this study enhances previous research by employing a stratified and simple random sampling technique, which is more robust and representative compared to the purposive and convenience sampling methods utilized in earlier studies (Adil, Winarsih, Wahyuni, 2021; Rakhmawati, Sutrisno, & Rusydi, 2019).

Therefore, various measures must be implemented to reverse this trend. Thus, the implementation of e-tax filing, which has seen great success worldwide as argued by Lamidi et al. (2023), is also imperative in the northern region of Nigeria. This is the primary focus of the study.

Objective of the study

The primary aim of this research is to ascertain the determinants of optimism, innovativeness, insecurity, and discomfort in relation to e-tax filing. The purpose is to explore how the application of the Technology Readiness Index dimension can enhance preparedness for the

adoption of e-tax filing, thereby enabling increased tax compliance among small and medium-sized enterprises (SMEs).

Literature Review and Hypotheses Formulation

Electronic Tax Filing (E-Tax Filing)

The value of Electronic Tax Filing cannot be easily quantified. This is because e-tax filing assists users in making prompt payment of taxes as at when due (Mashabela & Kekwaletswe 2020). Similarly, automatic calculation and computing tax returns is easily carry out which reduce error (Imran & Shah, 2019). E-tax filing facilitates online payment of tax through online platform (Imran & shah, 2019; Adil et al, 2021)

However, Implementation of e- tax filing poised a lot of bottlenecks. Some of those problems include unreliable protection in internet usage, computer illiteracy in order to accurately file tax returns through electronic filing (Mashabela & Kekwaletswa, 2020). As a result of that, lower revenue is generated from 6 geographical states in the northeastern states of Nigeria (NBS, 2021). The table 1 below, shows the direct tax, Internally Generated Revenue and the percentage growth rate for the 6 north-eastern States from 2019/2020.

Table 1: Direct Tax and IGR for the 6 north-eastern States

S/N	State	Direct Tax 2020	Total IGR (2019)	Direct Tax 2019	Total IGR (2020)	2020/2019 growth %
1	Adamawa	3,131,693,842	9,704,660,185.42	725,496,132	2,274,282,545.85	-76.57
2	Bauchi	3,774,607,664	11,696,955,884.10	679,780,712	2,130,974,017.61	-81.67
3	Borno	2,638,152,635	8,175,248,326.42	696,656,864	2,183,877,316.00	-73.28
4	Gombe	2,195,349,016	6,803,064,814.10	515,781,045	1,616,868,480.19	-76.23
5	Taraba	2,108,233,460	6,533,106,477.20	534,569,422	1,675,766,211.93	-74.34
6	Yobe	2,725,083,424	8,444,634,099.09	379,528,047	1,189,743,092.53	-85.91

Source: *Internally Generated Revenue at State levels, Full Year2019/2020; National Bureau of Statistics 2021 and Economic Confidential 2019.*

The direct tax for the northeastern states show a drastic decline during 2020 tax year. A significant negative growth rate of -85.91% was recorded in Yobe state, followed by Bauchi state having 81.67 negative growth rate. Then Adamawa of -76.57%. This indicated a poor result in the direct tax for the period. However, the most affected states are Yobe and Bauchi with highest negative growth rate of nearly 100 percent. This validates the reasons for choosing Yobe and Bauchi as a case study.

The Research Model

Researchers have introduced numerous models and theories in order to explain individual's readiness and acceptance of a new technology. These models entail different components parts with the aim of assessing the readiness of the user intention and attitude towards adoption. These models comprises but were not limited to, the Theory of Diffusion of Innovations (DIT) (Rogers, 1995) that started in 1960, the Theory of Task-technology fit (TTF) (Goodhue, and Thompson, 1995), the Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975), Theory of Planned Behavior (TPB) (Ajzen, 1985, 1991), Decomposed Theory of Planned Behaviour, (Taylor and Todd, 1995), Technology Acceptance Model (TAM) (Davis, Bogozzi and Warshaw, 1989), Final version of Technology Acceptance Model (TAM) Venkatesh and Davis (1996), The Technology Readiness Index1.0 (Panasuraman) and 2.0 (Panasuraman and Colby, 2015) (Lai 2016). Hence, the theory of Technology Readiness Index is adopted for use in this study as presented below:
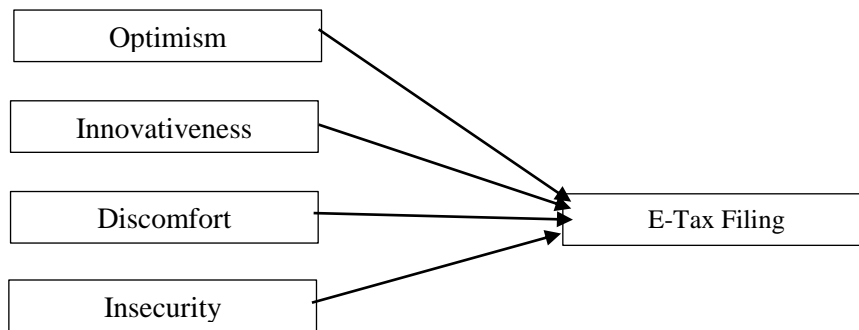
Fig. 1: Conceptual Technology Readiness Index Model Parasuraman & Colby 2015)

Technology Readiness Index (TRI)
Technology readiness (TR) implies people's tendency to embrace and use new technologies for realizing goals at working place, home and life (Parasuraman & Colby, 2001). Researchers found out that use of self-service technology are both been influenced by user characteristics and the design of that technology (Parasuraman & Colby 2015; Damar, Bani, Yanuar, & Rahman, 2021). Ultimately, personality does not only affect the environment people selected but also the speed upon which persons adopt new technology (Damar et al., 2021). Hence, review of past empirical studies on technological readiness on e-tax filing are discussed in an attempt to formulate a hypotheses of the study.

Optimism and E-Tax Filing.
Optimism refers to those aspect of technology that are favorable and positive and beliefs that with certainty, technology will increase efficiency, flexibility, control and productivity in individual's life. (Parasuraman & Colby, 2015). Previous studies discovered that optimism has a positive influence in the readiness to use technology. For example, Nugroho, and Fajar (2017) examines the effect of technology readiness on a mandatory web-based system. In this study, TRI derivative optimism effect was examined on perceived ease of use and perceived innovativeness, the result shows optimism has a positive and significant effect on mandatory web-based system ease of adoption.
As a result of those findings. The researcher proposes the hypothesis
H_1: optimism positively predicts e-tax filing behaviour

Innovativeness and E-Tax Filing
Innovativeness implies feelings to participate, be a pioneer and leader on opinion to stimulate embracing new technology (Parasuraman & Colby 2015). Seol, Ko, and Yeo (2017) investigating control factor relationships on intention to use smarts devices. The results found are TR had significantly affect constructs adopted for the study. Furthermore, in a research done by Godoe and Johansen (2022) discovered that innovativeness has a positive effect on behavioral intention to adopt new technology. Based on the foregoing, the researcher formulates a hypothesis that:
H_2: innovativeness positively predicts e-tax filling behaviour

Insecurity and E- Tax Filing
Several studies are in line with the fact that security and privacy motivate technology adoption process in government service organization (Chatterjee, Ghosh, Chaudhuri & Chaudhuri, 2020). However, Joia (2004) discovered that security is a great barrier to e-government adoption

procedure. TR has been found positive, in several studies, in improving service quality, behavioral intention and increasing satisfaction (Wibawa *et al*. 2021). Others had contrary view ((Walczuch, Lemmink & Steeukens, 2017).). Hence, several studies have provided the insight that TRI scale is capable of assessing the relationship between technology usage and technology readiness behavior (Cibaroglu et al., 2021; Yuniarto, subiyakto, & Rahman, 2020). However, Parasuraman and Colby (2015) argued that technology readiness is an overall state of mind not a measure of technical competency or ability.

Therefore, the researcher came up with some hypotheses that:

H₃ Insecurity negatively predicts e-tax filing behaviour

Discomfort and E-Tax Filing

Discomfort is to have the feeling of being overcome by technology and having no control over technology as well (Cibaroglu *et al.,* (2021). Mukherjee et al. (2016) argued that the high-complexity impact of technological know-how have a negative effect on products evaluation because of the user's learning price. Based on this analysis, the researcher came up with the hypothesis that:

H₄ Discomfort negatively predicts e- tax filing adoption

Methodology

This study adopted a multi-item measures for all the constructs. Firstly, the constructs with its corresponding measurements were developed from the relevant reviewed literatures to suit the context of this study. Secondly, as observed from the previous studies, twenty-eight items for four constructs are selected.

Data Validation

The population of the study is the 24,598 registered small and medium sized enterprises located in Bauchi and Yobe States. This figure is obtained from a collaboration survey made by NBS and small scale and medium-sized enterprise development agency of Nigeria (SMEDAN) of 2021. This was gathered from both Yobe and Bauchi ministry of commerce as shown in table 2

Table 2: Population Table

State	Small Enterprises	Medium Enterprises	Total
Bauchi	13.585	1.734	15,319
Yobe	7,346	1,933	9,279
Total	20,331	3,667	24,598

Source: SMEDEN (2021).

Table above depicted the total number of small - scale and medium - sized enterprises existing in the two states under study. This provided the total population of the study upon which the sample size was generated. The study used survey research design in order to obtain numerous first-hand information from the population. (Putri & Nurwuyinta, 2020). Cross-sectional research setting was also adopted which enabled retrieval of data at once for use to answer research questions as argued by (Bhatti and Sundran 2015; Aihoong, 2012). Stratified sampling technique was adopted since the population is split into layers covering the whole population (Aliyu & Sadiq 2019).

The population of the study is 24,598 registered SMEs in Bauchi and Yobe states. However, determination of sample size adopted for this study is by using Krejcie and Morgan (1970) table of values. From the total population of 24,598 to 30,000, according to krejcie and Morgan, 379 samples are to be used. Therefore, the study sample size is 379 SMEs across the two states. SMEs are the unit of analysis, while the unit of inquiry is the owners/manager.

Since SMEs provides a significant proportion of tax as the Internally Generated Revenue (IGR) of a state. However, the IGR for the northeastern states due to manual filing show a drastic decline during 2020 tax year. (see table 1). A significant negative growth rate of -85.91% was recorded in Yobe state, followed by Bauchi state having 81.67 negative growth rate. Then Adamawa of -76.57%. This indicated a poor result in IGR for the period. However, the most affected states are Yobe and Bauchi with highest negative growth rate of nearly 100 percent. This validates the reasons for choosing Yobe and Bauchi as a case study. Furthermore, the full 2020-year data on internally generated revenue percentages of Bauchi was recorded as 0.96%, Imo 1.31%, Yobe 0.60% and Zamfara1.4% of full year IGR percentage total (National Bureau of Statistics (NBS), 2020). Other reason for the choosing Yobe and Bauchi is because of ease of accessibility to the researcher. (Sekeran & Bougie, 2016) eliminating Adamawa, Borno and Gombe for higher Internally Generated Revenuer reasons.

Results and Discussion
Preliminary Test
To ensure face and content validity, the questionnaire was reviewed by academics and pilot testing was carried out with a group consisting of fifty (30) respondents. Cronbach's Alpha was used to evaluate the questionnaire reliability. The variables were tested independently to check if the questionnaire to be used for the study is reliable enough. All variables have a figure above 0.7. A Cronbach's Alpha figure above 0.7 is acceptable in the study (Hair, Risher, Sarstedt, & Ringle, 2019) as shown on table 3.

Table 3: Summary of Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.937	.937	5

Validity and Reliability Summary Test. Author Formulation (2024)

Before presenting the regression results, some basic assumptions supporting the model were checked. for instance, absence of multicollinearity. homoscedasticity and normality. Such assumption was tasted using SPSS with the variance inflation factor (VIF), and tolerance (I/VIF).

Table 4: Collinearity Statistics

Collinearity Statistics	
Tolerance (1/VIF)	VIF
.264	3.790
.213	4.691
.367	2.272
.240	4.170

Source; Author's own results of Collinearity Statistics analysis (2024).

This study used variance inflated factors to detect critical multicollinearity (see table 4). The general rule of thumb popularly used in empirical research to detect the presence of critical multicollinearity is VIF ≥ 10 or 1/VIF ≤ 0.1. (see Aihoong 2012; Hair et al 2019). The result as indicated in table 4 show that VIF values are below 10 and tolerance value were higher than 0.1. So, this study has no collinearity issue,

Model in Table 5 displayed that two of the independent variables are significant except optimism and innovativeness. The partial regression coefficients depicted the part of the variation caused in the explained variable intention to use by a one-unit change in the predicted variables, i.e., discomfort, and insecurity. The strongest predictor is the discomfort ($\beta = 0.410$, t = 6.174, p

=0.00) insecurity (β =0.345, t = 6.416, p = 0.000), optimism (β =0.181, t2.854, p = 0.05) and innovativeness (β = -.0.94, t = -094, t = - 1.328). From the results discomfort and insecurity shows a positive and significant effect on the intention to adopt e-tax filing. however, optimism and innovativeness has no significant effect.

Table 5: Results of Multiple Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficient			95.0% Confidence Interval for B	
	B	Std Error	Beta	T	P-value	Lower Bond	Upper Bond
(Constant)	.746	.150		4.987	.000	.452	1.040
OPT	.181	.064	.181	2.854	.005	.056	.307
INN	-.092	.070	.-.094	-1.328	.185	-.229	.044
INS	.337	.052	.345	6.416	.000	.233	.440
DIS	.399	.065	.410	6.174	.000	.272	.526

Source; Author's own results of Multiple Regression Coefficients analysis (2024).

Based on the result in Table 5, the analysis revealed that discomfort and insecurity have a positive effect on the intention to use e-tax filings. Hypothesis 1, 3 and 4 supported this research.

Table 6: Summary of findings

Hypotheses	Statement	Finding	Conclusion
1	Optimism has an effect on the readiness of adoption to e-tax filing.	Significant	supported
2	Innovativeness has an effect on the readiness of adoption to e-tax filing.	Insignificant	Not supported
3	Discomfort has an effect on the readiness of adoption to e-tax filing.	Significant effect	Supported
4	Insecurity has an effect on the readiness of adoption to e-tax filing.	Significant	Supported

Source: Author's own Original Construction (2024).

The above table show that optimism, insecurity and discomfort has a significant effect supporting the theory of technology readiness index originated by Parasuraman and Colby. (2015). However, innovativeness has no effect which is inconsistent with the theory.

Conclusion and Recommendation

Meeting the need of the government to ensure tax compliance is a serious requirement in this era of global economic crisis. Hence, the need to have maximum tax remittance for economic development necessitated e-tax filing adoption from individual and corporate entities.

Based on the findings of this research, the following recommendations were made:

Firstly, policymakers and tax authorities should prioritize addressing the insecurities and discomfort associated with e-tax filing, such as concerns regarding data privacy and technical difficulties, in order to foster a more conducive environment for e-tax filing adoption.

Secondly, strategies aimed at enhancing taxpayers' optimism including the provision of clear guidance, user - friendly interface and incentives for early filing, should be implemented to promote e-tax filing.

Thirdly, targeted interventions, such as online resources, helplines, or workshops, should be developed to support SMEs owners experiencing high level of insecurity and discomfort, thereby optimizing their transition to e-tax filing.

Fourthly, regular evaluation and monitoring of these initiatives are crucial to assess their impact on e-tax filing adoption and the overall taxpayers experience. Hence, by addressing the significant dimensions of optimism, insecurity and discomfort, tax authorities can increase e-tax filing adoption and improve the overall SMEs owners experience, contributing to a more robust, effective and efficient tax administration. Meanwhile, innovativeness, while not a crucial factor in this context, can still be leveraged to enhance e-tax filing adoption process in Bauchi and Yobe states.

Finally, this study could be replicated by covering a larger geographical area, so that generalizations of the findings can be made. Other technical support constructs can be included in the model such as service quality dimensions like assurance and reliability for further theoretical contributions to this study in order to discover whether the findings will differ from this study.

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