

# ADOPTION AND CHALLENGES OF ELECTRONIC TAX FILING SYSTEM AMONG SMALL AND MEDIUM-SIZED ENTERPRISES IN LAGOS STATE, NIGERIA

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## ABSTRACT

The study investigated the extent of adoption of electronic tax filing system among small and medium-sized enterprises in Lagos State and also highlighted the challenges of e-tax filing system among SMEs in the State. The study employed descriptive survey research design, targeting a population of 91,097 SMEs, and used sample of 398 SMEs. Data gathered were analyzed using content analysis, frequency table, percentage, ranking, mean, standard deviation. The results revealed a moderate adoption of e-tax filing as 58% of the observed SMEs adopted e-tax filing at introduction. Lastly, the results finally revealed the challenges of e-tax filing system including the inadequacy of awareness and training on how to navigate the platform (30%) server downtime (27.8%), wrong network (23%), and lack of technical skill (12%). The study concluded that electronic tax filing system positively impacted tax compliance of SMEs. The study recommended that tax authorities should increase e-tax filing system awareness through targeted workshops, seminars, and awareness campaigns and provide clear guidelines and support channels to help SMEs navigate the platform effectively and also invest in upgrade and expanding the platform's server capacity to handle the increasing number of SMEs using the e-tax filing system.

**Keywords:** Electronic System, Tax Filing, SMEs, Challenges

**JEL Classifications:** H21, H25

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## 1.0 INTRODUCTION

Taxes are significant component of government resources in every society and their importance makes every government handle it with keen attention and priority. In comparison with other revenue sources, tax revenues are often substantial, reliable, and less susceptible to external

shocks (Organization for Economic Cooperation and Development, 2018). According to Vito and Howell (2000), taxes are the only primary instrument for generating revenue to finance a country's expenditure and render basic social amenities to its citizens. Tax payment is one of the most common recurrent and potentially confrontational interactions between residents and the government. If individuals and companies perceive tax payment as easy, less complex, fair and robust, those qualities will generally be associated with the government. Tax systems globally, especially in undeveloped societies, are characterized by unpleasant factors like tax complexity, trust deficit, absence of tax knowledge, tax awareness, tax fairness and equity which led to increase in non-compliance among the taxpayers (World Bank Group and PriceWaterHouseCoopers, 2020). These unpleasant factors, however made tax compliance an unresolved issue that has gained the attention of scholars and tax administrators worldwide.

Electronic tax filing system is one of the several reforms in the tax administration designed to bridge the gap arising from rapid advancements in technology that characterize the contemporary world and address challenges of non-compliance (Kalomba, Nekesa & Bonuke, 2020). This system is a determinant of tax compliance (Mogaramedi, & Ray 2020). As such, these are challenging times for tax administrators, as they face intensifying pressure to adapt their systems, people and processes to the new realities. If they are to succeed in doing this, technology must be part of the solution (Adelekan, Adisa, Ilugbusi, Obi, Awonuga, Asuzu & Ndubuisi (2024). Consequently, the majority of governments throughout the globe are relying on technology to streamline service rendering and offer taxpayer-quality services. Therefore, the issue of computerizing tax collection in underdeveloped economies has attracted more attention in policy discussions. As revealed by Ayyagari, Beckand Demirguc-Kunt (2007), SMEs in developing countries constitute a significant portion of the companies with a vast portion of the gross domestic product (GDP) and provide more employment than big companies.

Nevertheless, the challenge with SMEs is that most are either unregistered or non-compliant with relevant tax laws (Benjamin & Mbaye, 2012; Page & Söderbom, 2015). The SME sector in Nigeria accounts for and contributes significantly to its economic expansion by 96.7% of all business, 80% of job creation, 6.21% of exportation and 46.31% of the National GDP (PWC, 2020; Small Medium Enterprises Development Agent of Nigeria, 2021).

The compliance rate with the electronic tax filing system among SMEs is still relatively low in undeveloped societies, especially in Nigeria, despite the deployment of technology (Umar and

Masud, 2020). The extent of electronic tax filing system adoption in Lagos State remains a pertinent question because adoption varies among different segments of taxpayers, while some businesses have embraced electronic tax filing system, others continue to rely on traditional methods (Ajape & Uthman, 2017; Daniel & Esther, 2019). Understanding this adoption level is crucial to offers an indication of the level of trust and confidence among taxpayers in utilizing electronic platforms for tax compliance and also sheds light on potential barriers or challenges hindering its uptake. Hence, to determine optimal compliance, there is a need to look into the extent of the adoption of electronic tax filing system among the SMEs and highlight difficulties users of the system have encountered. The outcome of the study help tax administrators enhance the electronic tax filing system and consequently increase tax compliance.

The study investigated the extent and challenges of electronic tax filing system on SME compliance in Lagos State, Nigeria. The paper is organized as follows: Section two provides a review of relevant literature. Section three outlines the data and research methods employed to achieve the study's objectives. Section four presents the results and discusses the findings, while Section five offers conclusions and recommendations based on the study results.

## **2.0 LITERATURE REVIEW**

### **2.1 Conceptual Review**

#### **Electronic Tax Filing System**

E-tax filing system utilises an information communication technology system in tax management and regulation by tax authorities to facilitate efficient service delivery in filing and submitting tax returns by taxpayers on a real-time basis to enhance compliance behaviour. Compared to the traditional method, ETFS enables a more secure, efficient , and convenient tax submission experience for individuals and companies.

#### **Compliance**

Tax compliance is an act of submitting returns with accurate disclosure of taxable income and remittance of tax liability within the due period affirmed by law without waiting for tax authority (Singh, 2003). However, the unsettled challenge with tax compliance dates back to the beginning of taxes. For this reason, compliance has been an imperative subject in the current literature of academia and tax authorities around the globe.

## 2.2 Empirical Review

### Extent of Adoption of E-tax Filing System among SMEs

De Castro, Cordero, De Chavez, Gabia, Mortel, Yortas, Jiexel, Manongsong and Pateña (2015) sought to understand the extent to which SMEs in Batangas City are aware of e-filing and e-payment implemented by Bureau of Internal Revenue (BIR). To limit the number of SMEs included in the study, the researchers selected 105 out of 612 SMEs in Batangas City based on a list obtained from the city government's Business Permits and Licenses Office (BPLO). The study used a survey questionnaire with a descriptive design to ascertain the profile of the respondents. Findings showed that many SMEs know of computerized tax filing and payment processes.

Newman, [Mwandambira](#), [Charity](#), [Mhaka](#) and [Ongayi](#) (2018) conducted a desktop study aimed at assessing how tax awareness affects SMEs' compliance with tax laws in developing nations. To understand tax awareness in the developing world, there was a need to pinpoint potential awareness components among SMEs. One tactic the tax authority may employ to improve SMEs compliance is raising awareness. The study found that SMEs in this emerging nation do not follow tax laws because there has not been a thorough awareness of tax but just rudimentary tax knowledge.

Using TAM as underpinned theory, Soneka and Phiri (2019) assessed the elements that affect the extent of electronic tax filing system acceptance in Zambia. Using the purposive sampling method, a sample size of 100 from different taxpayers who file returns with the Zambia Revenue Authority was chosen. Data were gathered through a well-designed questionnaire and descriptive statistics was employed to analyze data. The study established that the large number of taxpayers regarded the electronic tax filing system as useful, easy to use and secure, while a small percentage of taxpayers thought otherwise. The study determined that awareness and tax education were crucial to enlisting a few taxpayers.

Akpubi and Igbekoyi (2019) examined the influence of e-tax on selected fast-food restaurant compliance in Lagos state, Nigeria. Data were collected using the survey research design and a standardized questionnaire administered to SMEs. Descriptive statistics, SEM and regression analysis were used to analyze data. The study found awareness to have a favorable significant relationship with SMEs TC under-studied. The study concluded that taxpayers' compliance rates will be influenced by how well-informed they are about the electronic tax filing system.

Ming-Ling Lai and Kwai-Fatt Choong (2019) surveyed the Eastern province of Zimbabwe. Just 113 (24.8%) of the 456 respondents chose to file their taxes electronically. According to the research, the remainder preferred the traditional method. The study outlined a few concerns highlighted by the respondents concerning electronic tax filing system usage. Among the concerns voiced are the security of the electronic tax filing system, the dearth of necessary electronic devices, a lack of expertise and experience in electronic tax filing system and network challenges.

Putri and Saputra (2022) investigated how MSME taxpayers in Indonesia used the electronic tax filing system during the COVID-19 outbreak. The literature review technique and descriptive qualitative method were adopted. Most information gleaned from the literature came from the epidemic period (2020–2022) when the electronic tax filing system for MSME taxpayers was implemented. The study's findings showed that MSME taxpayers reacted favorably to the advantages and ease provided by the electronic tax filing system. However, it is necessary that tax administrator provides support and socialization because some MSME taxpayers are still unaware of how the new system works.

### **Challenges of E-tax Filing System among SMEs**

Im, Cho, Porumbescu and Park (2012) investigated the relationship between citizen internet usage and level of trust in government and compliance. Using both the stratified and multi-stage sampling techniques, a sample size of 1,213 citizens was selected and structured questionnaires were administered for data collection. The study employed a survey design. The analysis findings imply that citizen TG and their level of compliance decrease as they spend more time online.

Sandhu, Alomari and Woods (2014) explored citizens' perceptions regarding obstacles to adopting e-government in Jordan, a developing country. The study used qualitative research to explore the motives, worries, drives and causes concerning e-government. Two different groups were considered: individuals with and without regular internet access in the middle eastern nation of Jordan. The researchers analyzed recorded transcripts from focus group discussions using initial and axial coding techniques. The study findings found religious convictions and resistance to change, coupled with cultural and social dynamics, are part of the contributing factors hindering the widespread adoption of the electronic tax filing system.

Maisiba and Atambo (2016) investigated the effect of the electronic tax filing system on the revenue collection efficiency of Kenya Revenue Authority using Uasin Gishu Country. The

research adopted a case study approach and collected data through structured questionnaires. The study's target population consisted of 102 individuals, comprising both Kenya Revenue Authority employees and taxpayers. A combination of descriptive and inferential statistics was employed to analyze the data. The study's primary findings revealed that most respondents, including both taxpayers and KRA employees, agreed that the Kenya Revenue Authority possessed an effective electronic tax filing system. However, the research also uncovered that Kenyan taxpayer found the e-filing system less convenient than the manual system, largely because they preferred to fulfil tax obligation at the last minute.

Gwaro, Maina and Kwasira (2016) sought to know the influence of online tax filing on tax compliance among SMEs in Nakuru town, Kenya. The study was underpinned by four theories: The theory of TAM, UTAUT, TRA and Diffusion of Innovation Theory. 100SMEs were considered as sample size. The result of the study showed that system failure to accommodate heavy traffic at peak periods alters taxpayer opinion; therefore, the e-filing software or platform must be stable to manage high traffic and run well and efficiently during peak periods, especially days after the filing closing date.

Soneka and Phiri (2019), conducted a study to enhance the adoption of electronic tax filing system in Zambia, with a specific focus on Solwezi town. The primary goal of their research was to evaluate the various elements that affect the extent to which e-tax systems are embraced in Zambia, with particular emphasis on the Tax Online system utilized by the domestic taxes division in the country. The study was grounded in the TAM. The authors used 100 taxpayer files from the Zambia Revenue Authority's Solwezi Internet Bureau as sample. They administered a semi-structured questionnaire to collect data and conducted an analysis using descriptive statistics. The results showed that most taxpayers in Zambia had indeed adopted electronic tax filing system to file and pay their taxes. Nevertheless, a few taxpayers expressed reservations regarding the utility, ease of use and security of electronic tax filing system.

Bramantyo (2020) studied the elements that influence user adoption of electronic tax filing system with the TPB as the fundamental theory. The study sampled fifty-one taxpayers. The study employed a survey to capture data. The data analysis technique used for the study was structural equation modelling. The proxies used in measuring taxpayer attitude towards tax system adoption were PU, PEOU, PR, trust, personal innovativeness and compatibility. The result revealed that perception of risk and ease have no discernible impact on taxpayers' attitudes toward using the electronic tax filing system.

A study was conducted by Nayaho (2020) on the effect of taxpayer education on voluntary tax compliance by SMEs in Zambia, with restrictions on SMEs in Lusaka's CBD. An exploratory research design uses quantitative and qualitative data to better

understand the study problem. The study population was restricted to 500 SMEs in Lusaka and 50 SMEs and two assistance inspectors from the Zambia Revenue Authority were purposively selected for the study. Fifty questionnaires were administered, but 40 were retrieved and interviews were conducted with the two assistant inspectors. The majority of SMEs felt electronic tax filing system and payment procedures were too complex. Findings showed that the education of SMEs on tax laws and procedures significantly positively impacted voluntary tax compliance.

Oluka and Nomlala (2021) explored the costs associated with tax compliance for small business taxpayers and the factors that motivate them to use the electronic tax filing system in Ugu district municipality. A qualitative research method was used. A semi-structured face-to-face interview was conducted to gather data from 10 respondents, which were selected using purposive sampling and data was analyzed by thematic analysis. The findings of the study affirmed that individuals' struggle with internet-based services is linked to poor software, which is complex to use, information gaps and system reliability.

Chisala (2022) conducted a study to assess Zambia Revenue Authority's (ZRA) e-tax filing system on SMEs compliance using the Chirundu Market as a case study. Data were gathered through interviews from the selected sample size of 60 obtained from the purposive sampling method. The study employed a descriptive research design and the outcome of analysis showed that adopting electronic tax filing system did not increase compliance among SMEs because the new system was awkward and not convenient to use, resulting in them falling back on using the manual filing system. 53% of the respondents expressed server downtime as a significant challenge of using an electronic tax filing system, such as fear of security, lack of management support, and little technical know-how.

### **3.0 METHODOLOGY**

The study employed a descriptive survey research design to understand insight and opinions about the research problems. The study population was SMEs in Lagos State, estimated at 91,097 (SMEDAN, 2021) within Lagos State. The unit of analysis was company employees

who have experience handling tax-related matters, including any of the CEO, finance managers, and accountants of the selected SMEs. Purposive sampling technique was used to identify the respondents who provided the information required for the study. The study used the Taro Yamane formula to determine the minimum sample size (398), given the heterogeneity of the population. The Cronbach's Alpha coefficient result is 0.721, indicating that the research instrument is stable and reliable. The study objectives were achieved by content analysis and descriptive statistics including frequency table, percentage, mean and standard deviation.

## **4.0 RESULTS AND DISCUSSION**

### **4.1 Socio-Demographic Characteristics of SMEs**

The designation, registration status, year of registration, and business location of SMEs are among the demographic features of the respondents that are displayed in this section. Table 1 shows that 27.4% of respondents identified as female and 72.6% as male. The gender distribution gap that has been noticed emphasizes the necessity of looking into any gender-related implications on the study's results. Based on the age distribution of the respondents, the majority fell into one of the following age groups: 31.4% were between 26 and 30 years old, 26.9% were between 31 and 35 years old, 17.8% were between 36 and 40 years old, 9.8% were between 41 and 45 years old, 9% were between 20 and 25 years old, 3.5% were between 46 and 50 years old, and 1.5% were over 50 years old. Age-related factors on the study should be taken into consideration because the majority of respondents were in the 26–30 age range.

The respondents' educational backgrounds are varied; 26.6% have a master's degree, 0.5% have a PhD, and 3.3% have no degree at all. Of them, 69.6% have a first degree. This demonstrated the high level of education of all responders. In terms of the respondents' designations, the survey revealed that 64.1% were accountants, 20.9% were finance managers, 5.8% were CEOs, and 9.3% fell into another group. The respondents' educational backgrounds are varied; 26.6% have a master's degree, 0.5% have a PhD, and 3.3% have no degree at all, while 69.6% have a first degree. This showed that all respondents were well-educated.

In terms of the respondents' designations, the survey revealed that 64.1% were accountants, 20.9% were finance managers, 5.8% were CEOs, and 9.3% fell into another group. A



proportion of the respondents stated that their firms are not tax-registered, whereas 96.7% stated that they are. According to the number of years that SMEs had registered as taxpayers, 7.8% had done so for less than a year, 50.8% for one to five years, 24.9% for six to ten years, 10.8% for eleven to fifteen years, and 5.8% for sixteen years and more.

According to the business location, 40.7% of respondents were on the island and 59.3% of respondents were on the mainland. Given the disparity in business locations, potential spatial implications on research findings should be taken into account.

Based on the distribution of company forms, 62.1% of the studied business forms are limited liability firms. Partnerships (12.6%) and sole proprietorships (25%) make up smaller segments of the business population. The outcome sheds light on how various company forms accept the use of computerized tax filing systems. The results illustrate the distribution of SMEs by business age and use of electronic tax filing systems; the proportion of SMEs with a 1-to 5-year business history is greater, at 30.7%. As business age rises, the percentage of SMEs decreases. The distribution data provides insight into the variations in the use of electronic tax filing systems at different stages of business development.

The result also showed the different tax filing strategies that SMEs use. Twenty-nine percent (69.1%) of SMEs use electronic methods to file their taxes, indicating a strong adoption rate. Comparatively, a lower percentage (6.5%) still use manual methods, whereas a higher amount (24.4%) combines manual and computerized methods.

**Table 1: Socio-Demographic Characteristics of SMEs**

<b>Variables</b>	<b>Survey Question</b>	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Gender</b>	Male	289	72.6
	Female	109	27.4
	<b>Total</b>	<b>389</b>	<b>100</b>
<b>Age</b>	20-25 years	36	9
	26-30 years	125	31.4
	31-35 years	107	26.9
	36-40 years	71	17.8
	41-45 years	39	9.8
	46-50 years	14	3.5

	Above 50 years	6	1.5
	<b>Total</b>	<b>389</b>	<b>100</b>
<b>Educational Qualification</b>	First Degree	277	69.6
	Master	106	26.6
	Ph.D.	2	0.5
	Others	13	3.3
	<b>Total</b>	<b>389</b>	<b>100</b>
<b>Designation</b>	CEO	23	5.8
	Finance Manager	83	20.9
	Accountant	255	64.1
	Other	37	9.3
	<b>Total</b>	<b>389</b>	<b>100</b>
<b>Are you a registered taxpayer?</b>	Yes	385	96.7
	No	13	3.3
	<b>Total</b>	<b>389</b>	<b>100</b>
<b>Year of Registration</b>	Below 1 year	31	7.8
	1-5years	202	50.8
	6-10years	99	24.9
	11-15years	43	10.8
	16years and above	23	5.8
	<b>Total</b>	<b>398</b>	<b>100</b>
<b>Business Location</b>	Mainland	236	59.3
	Island	162	40.7
	<b>Total</b>	<b>398</b>	<b>100</b>
<b>Form of Business</b>	Sole-proprietorship	101	25.4
	Partnership	50	12.6
	Limited Liability	247	62.1
	<b>Total</b>	<b>398</b>	<b>100</b>
<b>Age of Business</b>	Below 1	13	3.3
	1-5 years	122	30.7
	6-10 years	81	20.4

	11-15year	64	16.1
	16-20 years	41	10.3
	21-25 years	22	5.5
	26 years and above	55	13.8
	<b>Total</b>	<b>398</b>	<b>100</b>
<b>Which method of filing do your business use</b>	Manual	26	6.5
	Electronic	275	69.1
	Both	97	24.4
	<b>Total</b>	<b>398</b>	<b>100</b>

**Source: Field Survey (2024)**

#### **4.2 Extent of Adoption of E-tax filing system among SMEs**

Table 2 shows the extent of electronic tax filing system adoption among SMEs in Lagos State. From the view of adopting the electronic tax filing system upon its introduction, 6.3% had somewhat adopted it, 9% of the respondents showed a large extent of adoption, 58% admitted to a greater extent, 4.3% revealed a low extent, and 22.4% gave no extent of adopting e-tax filing.

The result indicates a moderate level of adopting e-tax filing and this can also be deduced from the median statistics of 5. Regarding SMEs' committed resources for the utilization of the e-filing system, 3% had somewhat needed resources, 9.3% of the respondents showed a large extent of necessary resources and 83.9% admitted to a greater extent. In contrast, 2.8% revealed low extent and 1% gave no extent to the needed resources. The result indicates that many SMEs have the resources necessary to use electronic tax filing system. It can also be deduced from the median statistics of 5. Regarding understanding of the process of electronic tax filing system, 54.8% agreed that there was a greater extent of understanding of the electronic tax filing system process, 31.2% showed a large extent, 6.5% acknowledged somewhat extent of a good understanding of electronic tax filing system process, 4% indicated low extent. In comparison, 3.5% had no opinion as to the extent of it. A median response of 5 indicates a relatively greater extent of understanding and adoption.

**Table 2: Extent of E-tax Filing System adoption among SMEs in Lagos State**

Survey Question	No Extent	Low Extent	Somewhat	Large Extent	Greater Extent	Total	Median Statistics
To what extent does your business adopt e-tax filing system upon its introduction	22.4	4.3	6.3	9	58%	100	5
	89	17	25	36	231	398	
To what extent does business commit resources for the utilization of the e-filing system	1	2.8	3	9.3	83.9%	100	5
	4	11	12	37	334	398	
What is the extent of your understanding of the process of e-tax filing	3.5	4	6.5	31.2	54.8%	100	5
	14	16	26	124	218	398	

Source: Field Survey (2024)

### 4.3 Challenges of E-tax Filing System among SMEs in Lagos State

Table 3 presents data on electronic tax filing system challenges among SMEs. The most common problem affecting 27.8% of users during the busiest filing hours is server downtime, followed by (20.3%) bad networks and 9% believe inaccurate sensitization, awareness and training for SMEs to navigate the platform poses challenges. Tedious VAT procedures takes (4.0%) and 7.6% of users experience lack of support from tax officials. Obstacles include uncommunicated modifications on the platform (3.8%), difficulty in uploading files (3.4%), penalties for system-related delays (3%), 2.1% failure to edit data at the input level. Additionally, SMEs have problems with e-tax filing's non-centralization of taxes (0.4%), currency restrictions (1.3%) and increasing compliance costs (0.4%). Dissatisfaction is also influenced by time requirements (0.4%), prone to attack (1.7%), power interruption (0.8%) and uneasy migration (1.3%).

**Table 3: Challenges of SMEs in Adopting E-tax Filing System in Lagos State**

Theme	Frequency	Percentage (%)	Ranking
Server Downtime	66	27.8	1st

Bad Network	48	20.3	2nd
Inadequate sensitization, awareness and training	22	9.3	3rd
Tedious VAT Procedure	19	8.0	4th
Technical Issues	19	8.0	5th
Lack of support from FIRS officials	18	7.6	6th
Uncommunicated modification on the platform	9	3.8	7th
Difficulty in uploading files	8	3.4	8th
Penalty is charged even when the system causes a delay in filing.	7	3.0	9th
Inability to edit on the platform	5	2.1	10th
Prone to attacks	4	1.7	11th
Uneasy Migration	3	1.3	12th
Filing cannot be done in another Currency	3	1.3	13th
Power Interruption	2	0.8	14th
Time-consuming	2	0.8	15th
Non-centralization of Taxes	1	0.4	16th
Increase Compliance Cost	1	0.4	17th
Total	237	100.0	

Source: Field Survey (2024)

## 5.0. CONCLUSION AND RECOMMENDATIONS

The study concluded that there exists a greater extent of adoption of e-tax filing by SMEs because most of them adopted at introduction, have the required resources and have good understanding of e-tax filing process. It was further revealed that despite the greater extent of adoption, there are still challenges hindering the usage of

electronic tax filing system among a few SMEs and inadequate awareness and training on navigating the platform for the tax consultants. The study recommended increase awareness of e-tax filing system among SMEs in the State through targeted workshops, seminars, and awareness campaigns and provide clear guidelines and support channels to help SMEs navigate the platform effectively. Also, tax authorities should invest in upgrading and expanding the platform's server capacity to handle the increasing number of SMEs using the e-tax filing

system, this will ensure system reliability and performance during peak periods and encouraging continued adoption by SMEs.

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