



DETERMINANTS OF CITIZENS ACCEPTANCE OF ONLINE TAX FILING AND PAYMENT SYSTEM IN GOMBE STATE, NIGERIA

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ABSTRACT

Worldwide, governments are now adopting or using the Information and Communication Technology in order to expand service delivery to their citizens, improve expediency among citizens and improve ease of access to the information provided by government. For instance, many countries are now using e-tax filing and payment system for greater achievement of tax administration, compliance, and effectiveness. The study therefore aims at examining the factors determining citizens' acceptance of online tax filing and payment system in Gombe State, Nigeria. The study sampled 394 taxpayers and the data collected were analyzed using descriptive statistics and structural equation modeling (SEM). The results revealed that information quality has significant effects on behaviour and the relationship between information quality and intention was mediated by behaviour. In addition, subjective norms, attitude, perceived behavioural control, and computer self-efficacy have insignificant effects on behaviour and intention to use online tax filing and payment system. The study, therefore, concludes that to hasten acceptance of online tax filling and payment systems, quality of the information provided on websites should be accurate, relevant, complete, timely and reliable.

Keywords: Attitude, Subjective norms, Perceived behavioural control, Computer self-efficacy and Information quality

1. INTRODUCTION

Globally, public and private sector are now adopting or using the Information and Communication Technology in order to expand service delivery to it citizens, improve expediency among citizens and improve ease of access to the information provided by government and improve or increase on services delivery (Azmi &



Kamarulzaman, 2010). The introduction of the electronic tax filing and payment system (OTFPS) is a main form of E- government services (Al-Ghaith, Sanzogni, & Sandhu, 2010). The different governments in the globe also introduce e-tax filing and payment system for greater achievement of tax administration, Compliance, and effectiveness (Mandola, 2013). Countries all over the globe are also adopting online tax payment and filing of returns because of its numerous merits related with it (Umenweke & Ifediora, 2016). The following are some of the advantages; expediency the ability to filing the tax returns at home by the tax payers, office, cybercafes or business centre to eradicate or decreases mistakes related to tradition mode or physical system of filing as the auto system checks the application (Chen, Jubilado, Capistrano, & Yen, 2015). Other merits comprise; reduction in workload and value for collecting the tax among others (C.-T. Lu, Huang, & Lo, 2010).

United States of America introduced electronic tax filing system in the year 1986 (Al-Ghaith et al., 2010). Numerous countries in the globe, most of the developed and developing Nations have adopted the payment and filing of tax through online channels. For instance, Uganda introduces it through Uganda Revenue Authority (URA) the payment and filing of tax through online channels in 2009 (Umenweke & Ifediora, 2016). South Africa also introduced payment and filing of tax returns through online channels in 2003 through South African Revenue Service (SARS) with the important achievement in year 2006 whilst Malaysian government, introduced and implemented the e-tax filing through the Malaysian inland Revenue Authority (Lai & Pires, 2010).

The Federal Government of Nigeria introduced it through Federal Inland Revenue Service (FIRS) with the aid of Integrated Tax administration System (ITAS) in year 2013 to advance administration of tax in the country and improve transformation of tax compliance process from manual or traditional scheme which is boring and difficult for electronic payment and filing of tax returns. Some of the objectives of the automation of the system is all core processes around the registration, payment, credit management and debt, assessment, case management, investigation and audit, and filing of tax returns. Although Federal Inland Revenue Service are fully working towards on the platform for fully implementation before the December 2015, system was being used already by few registered taxpayers in Abuja and Lagos with Large Tax Offices (LTOs).

Gombe State Board of Internal Revenue is the body entrusted with the assessment and collection of taxes from individuals and corporate bodies as provided by relevant



federal and state laws. The Board developed a sophisticated electronics platform ("http://www.gombeirs.gov.ng,") for online tax filing framework to boost internally generated revenue and enable taxpayers easily obtain Tax Identification Number (GTIN) which is an electronic number that uniquely identifies a tax paying entity (individuals or corporate) to State government. The system also helps track and identify payments issue tax clearance certificate (TCC. Even though, there are potential benefits offered by online tax payment and filing system, its success largely depends on the taxpayers' acceptance of the new system. It was reported that the adoption of online tax payment and filing is neither well accepted nor hassle free by the citizens or tax payers such as professional and tax representatives (Azmi & Kamarulzaman, 2010).

2. THEORETICAL BACKGROUND

Theory of Planned Behavior (TPB)

Incorporating additional constructs (perceived behavioural control) to the Theory of Reason Action (TRA) by Ajzen and Madden (1986), Theory of Planned Behaviour (TPB) was developed to account for situations in which an individual lacks substantial control over the targeted behaviour (Ajzen, 1991). It was projected that, to supplement the attitudes toward use, subjective norms and perceived behaviour control such as skills, opportunities or chance and the resources needed to use the system also influence behaviour. TBP is one of the most influential models in predicting behavioural intentions and behaviours, and has been comprehensively validated in the behavioural domain (Ajzen, 1991, 2002; Al-Jabri & Roztockki, 2015; Malhotra & Grover, 1998; Parent, Vandebek, & Gemino, 2005). TBP provides more specific information that guides development (Mathieson, 1991) and posits that individuals make rational choices to engage (or not engage) in the behaviour of interest (Ajzen, 1991). Individuals' decisions are influenced by their own beliefs concerning the outcome and assessment of the favourable or unfavourable of the end result from engaging in the target behaviour. According to Othman (2012), these beliefs and expected outcomes underlie three conceptually distinct salient beliefs, which are central to the TPB Model: behavioural beliefs (perceived beliefs about the likely outcomes from engaging in the target behaviour and the evaluation of the desirability of these outcomes); normative beliefs (perceived social pressure); and control beliefs (perceived ease or difficulty of engaging in a desired/undesired behaviour). Together, these factors influence individuals' intentions to engage in the behaviour.



In addition, Chau and Hu (2001) posits that an individual's behaviour can be explained by his or her behavioural intention, which is jointly influenced by attitude, subjective norms and perceived behavioural control. Similarly, it was opined that attitude variable can be regarded as the mediating variable which influences the behaviour intention and subjective norm (SN) is the social pressure exposed to the person or the decision maker to perform the behaviour" (Benk, Cakmak, & Budak, 2011). The theory of planned behavior has been utilized successful to comprehend individual acceptance and the use of numerous different technologies (Mathieson (Mathieson, 1991). Song (2010) opined that the present variables of Theory of Planned Behaviour (TPB) need to be remodeled in order to include external constructs. This study extended TBP by incorporating Information Quality from the theory of information system (Delone & McLean, 2003) and Computer self-efficacy from Bandura (1986) in order to determine factors influencing citizens' acceptance of online Tax filing and payment System (OTFPS) in Gombe State, Nigeria.

Conceptual Framework

Subjective norm (SN)

Subjective norm simply refers to user's perception of whether other significant citizens perceive they ought to engage in the behavior. Subjective Norm has also been defined as an individual's consciousness of the anticipation of significant others concerning the precise actions (Pavlou, Liang, & Xue, 2006). A lot of E-government service users make a decision to use only one type, OTFPS simply as their acquaintances are the consumers of the OTFPS and recommend it for them to make use of it (Y. Lu, Zhou, & Wang, 2009). Attitudinal viewpoints are evaluations concerning the possibility of behavioural consequences. Subjective norm instigates a behaviour suggested by ones wish to do something significant referent to others to take action or one think ought to act. As applied to dual focal behaviour, acknowledgment, implementation and encouragement are individual user perceptions of whether this dual behaviour is reflected by the subjective norm with the loop of users influence.

Attitude (ATT)

According to TPB, attitude affects consumer s' behavioral intention, which in turn influences their genuine or actual behavior. It was reported that when individuals form optimistic attitude in direction of tax payment and filing system through online channels, they will have a stronger intention in the direction to use and adopt online filing system, and they may be likely to utilize it (Y. Lu et al., 2009). According to



C.-T. Lu et al. (2010), attitude is a person's optimistic or pessimistic assessment of his/her-performance about setting behavior. In the theory of planned behaviour (TPB) and the theory of reason action (TRA), attitude is the major significant construct (Ajzen & Fishbein, 1980; Mahadeo, 2009). Both the TRA and TPB argue that, all other circumstances invariable, persons perform behaviours in the direction of which he belief to have an optimistic affect (Ajzen & Fishbein, 1980).

Perceived Behavioral Control (PBC)

According to Pavlou and Fygenson (2006), perceived behavioral control refers to the set of control beliefs and professed power to make easy or trim down the behavioural. Perceived behavioural control refers to the individuals or persons consciousness on how difficult or simple it would be in carrying out the behaviour (Ajzen, 1991). The emphasis on the differentiation of perceived behavioural control from the attitude is that perceived behavioural control contributes to be biased or subjective degree of control over the behavioural performance and not the professed possibility that performing the behaviour will produce a giving result, and it was suggested that perceived behavioural control ought to be read as perceived control over the behavioural performance (Ajzen, 2002). The perception of external and internal constraints of behaviour is reflected in perceived behavioural control, such as availability of opportunity and resource (Javadi, Dolatabadi, Nourbakhsh, Poursaedi, & Asadollahi, 2012; Lai & Pires, 2010). PBC portrays individual's consciousness if they possess the basic capabilities, resources and a sense of control in effectively performing the particular behaviour. Even though Gombe State OTFPS is a comparatively simple-to-use technology, clients still require the basic Internet skills to use it.

Information Quality (INFQ)

Information quality refers to output of the system beneath investigation. It quantifies semantic accomplishment and has an effect on the degree of it consumption and its consumer's enjoyment (DeLone & McLean, 2004). The features of information that is provided by the government website are measured by the quality of the information and the citizens object-based belief take the information provided by the e-government as confidential. Previous studies (Chen et al., 2015; Ilias, Abd Razak, Rahman, & Yaso, 2009) have empirically confirmed a significant correlation between information quality (understandability, currency, format, and completeness) and information satisfaction for government to citizen's services (Song, 2010). Furthermore, the citizens of Spain were found to have placed a greater emphasis on



the quality of information with measures such as clarity, currency, reliability, relevancy, conciseness and timeliness (Gonzalez, Adenso-Díaz, & Gemoets, 2010). Likewise, an up-to-date and well incorporated structure provides information that is accurate and complete; though the outputs of the information will be useful for individual's daily tasks consumption (Gorla, Somers, & Wong, 2010).

Computer Self Efficacy (CSE)

Computer self-efficacy refers to the individual belief about his or her ability to utilize computer (Compeau & Higgins, 1995). Prior studies indicate that researchers have made significant efforts on computer self-efficacy and have established that computer self-efficacy plays a critical role on individual's understanding and response to information and communication technology (Johnson & Marakas, 2000). Nevertheless, computer knowledge might be certainly associated to the existence of anxiety concerning the confidentiality and safety of exchange through online system. Negative effect of computer self-efficacy on perceived credibility of tax payment and filing through online channels was previously reported (Sam, Othman, & Nordin, 2005).

Behavioural Intention (BI)

Individuals' intent to adopt and use system would be nearly correlated to their utilization behaviour when technology to be use depends on their free will (Mahadeo, 2009). Therefore, intention refers to the decisions that are certain to be acted upon in the future (Ramayah, Ahmad, & Lo, 2010). The behaviour is influenced by the motivational factors captured by the intention and the more the intention is greater the more the likelihood to engage in the behavior is also greater (Ajzen, 1991). Consequently, intention is influenced by the degree of the needed endeavor to carry out such behaviour, alongside with the expediency, costs associated and time spent on using tax payment and filing system through online channels.

Othman (2012), examined the determinants of online tax payment system in Malaysia and found that subjective norms had positive and significant effects on taxpayers' behavioral intention to use online tax filing and payment system and the strongest predictor. Likewise, self-efficacy and perceived usefulness too, are found to be statistically significant predictors of tax payer's behavioral intention to online filing of tax and payment system (OTFPS). Yusup, Hardiyana, and Sidharta (2015) have reported that subjective norm and attitude have positive and significant influence on intention to use electronic billing in paying taxes. Also, Gwaro, Maina, and Kwasira (2016), who studied the effects of online filing of tax compliance

amongst small and medium enterprises in Kenya, reported that computer self-efficacy have positive and significant effects on intention to use online filing of tax and payment system (OTFPS). However, they found that security risk had negative and insignificant influence on intention to use online filing of tax and payment system amongst the SMEs. In addition, Chen et al. (2015) while investigating factors affecting online tax filing system in Philippines, found that information quality has positive and significant influence on intention to use online tax filing and payment system while service quality, system quality and perceived usefulness have positive and significant influence on intention to use online filing of tax and payment system (OTFPS).

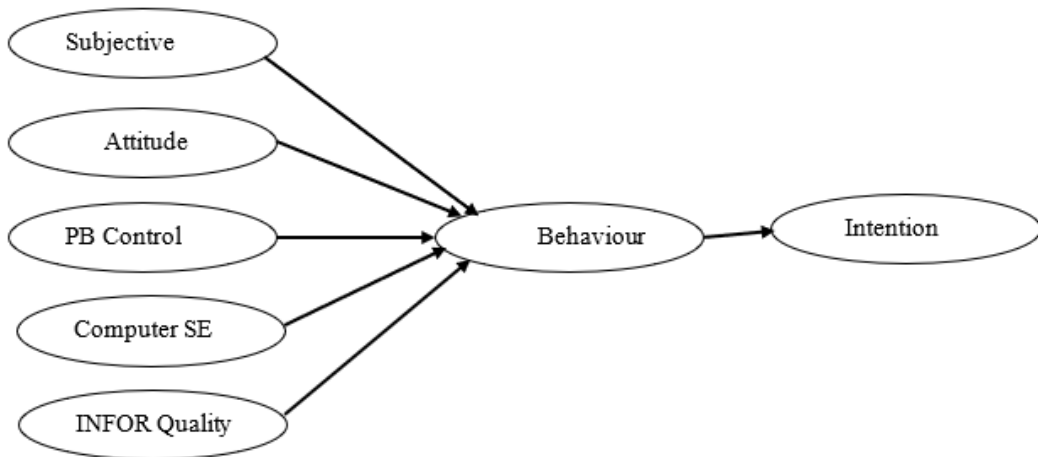


Figure 1: Conceptual Model

3. MATERIALS AND METHOD

The study used a sample of 394 respondents who are all tax payers drawn from various fields of endeavour. The data was analyzed using multiple regressions. This is to enable the researcher determine the relationship existing among the variables presented in the conceptual model. The study specifically used Advanced Analysis of Composites (ADANCO) 2.0.1.



4. RESULTS

Demographics of respondents

As shown in Table 1, 291 respondents (79%) were male while 77 respondents (21%) were female. Likewise, majority of the respondents, that is 125, representing 34% were between 31 to 40 years. Meanwhile, 222 respondents, representing 60% were single while 118 respondents representing 32% of the total respondents were married, and 28 respondents representing 8% of the total respondents were divorce. 42 respondents representing 11% of the total respondents have SSCE while 97 respondents representing 26% were ND/NCE holders, 132 respondents representing 36% of the total respondents were Degree/HND holders, 87 respondents representing 24% of the total respondents were master's degree holders, and 10 respondents representing 3% have Ph.D. On computer experience, 54 respondents representing 15% of the total respondents have computer experience for 1 to 5 years while 119 respondents representing 32% of the total respondents have computer experience for 6 to 10 years, and 195 respondents representing 53% of the total respondents have computer experience above 10 years. 63 respondents representing 17% of the total respondents have internet experience for 2 to 5 years, 118 respondents representing 32% of the total respondents have internet experience for 6 to 10 years, and 187 respondents representing 51% of the total respondents have internet experience for 11 to 15 years respectively.

Table 1
Demographic Information of the Respondents

Variable		Frequency	Percentage
Gender	Male	291	79
	Female	77	21
	Total	368	100%
Age	25 – 30 years	62	17
	31 – 40 years	125	34
	41 – 50 years	101	27.4
	51 – 60 years	53	14.4
	Above 61 years	27	7.2
	Total	368	100%



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Marital status	Single	222	60
	Married	118	32
	Divorce	28	8
	Total	368	100%
Education	SSCE	42	11
	Diploma/NCE	97	26
	Degree/HND	132	36
	Masters	87	24
	PhD	10	3
	Total	368	100%
ComputerExp.	1 – 5 years	54	15
	6 – 10 years	119	32
	More than10 years	195	53
	Total	368	100%
Citizenship	Factory	168	46
	Business (SMEs)	118	32
	Company	51	14
	Expatriates'	31	8
	Total	368	100%
Internet Exp.	2 – 5 years	63	17
	6 – 10 years	118	32
	11 – 15 years	187	51
	Total	368	100%

Source: Field survey, 2019

Goodness of Fit (GoF)

The overall model has shown approximate GoF as the value of standardized root mean square residual (SRMR) is below the threshold of 0.08 (Hu & Bentler, 1999).



Table 2
GoF Indices

Value	HI95		HI99
SRMR	0.0533	0.0532	0.0612
dULS	2.6863	2.6727	3.5406
dG	1.4541	1.4369	1.5725

Source: ADANCO Output

Measurement Model

The measurement of the inner model was evaluated using construct's reliability, convergent validity and discriminant validity. Figure 2 shows the final measurement model.

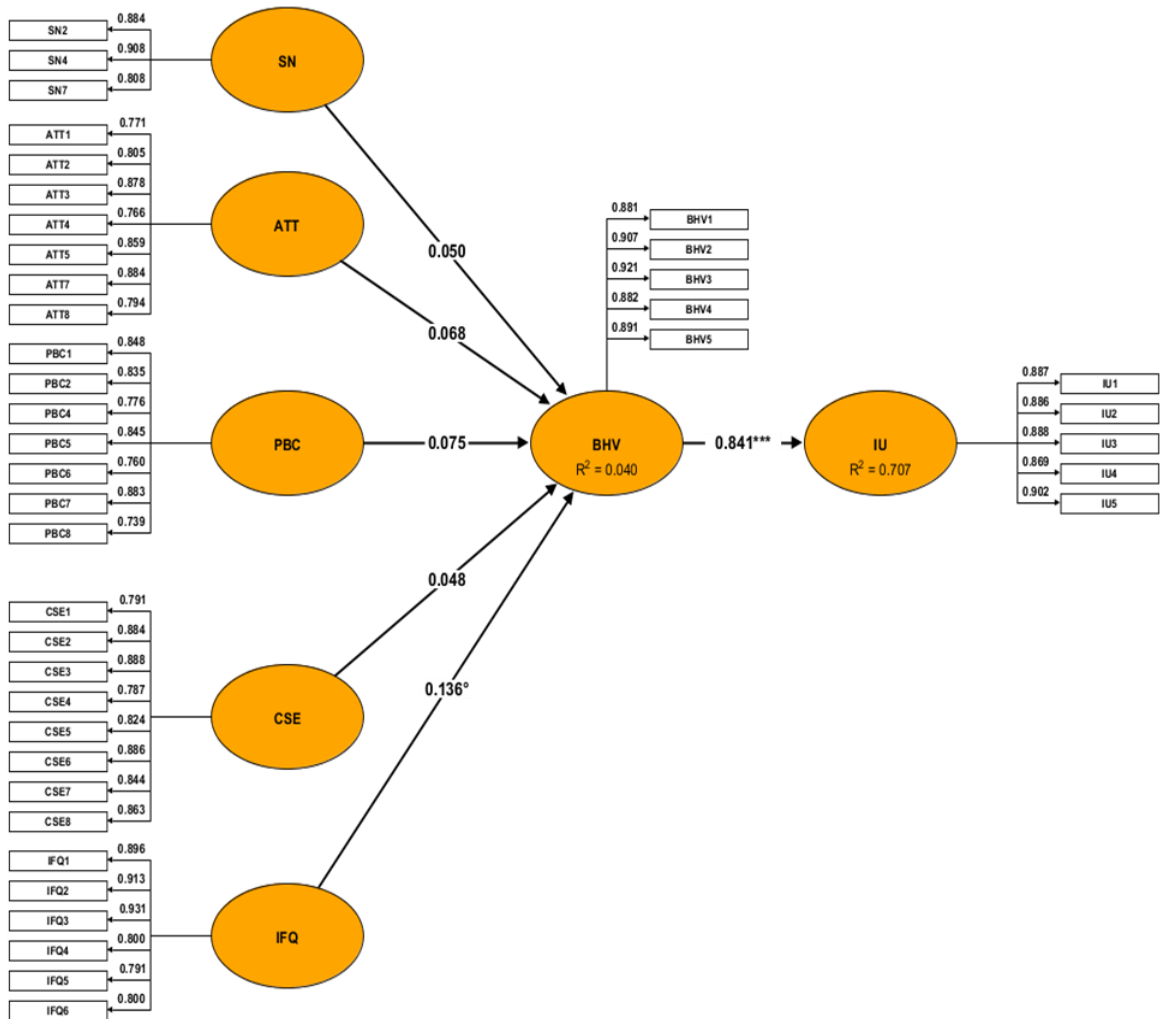


Figure 2: Final Measurement Model

In addition, the overall model has mediating explanatory power as coefficient of determination (R^2) is 70%, (Hair, Ringle, & Sarstedt, 2011).

Internal consistency reliability

Table 3
Construct reliability

Construct	Dijkstra-Henseler's rho (ρ_A)	Jöreskog's rho (ρ_C)	Cronbach's alpha(α)
Subjective Norms	0.8625	0.9014	0.8376
Attitude	1.0191	0.9365	0.9259
Perceived Behavioural Control	0.9913	0.9319	0.9250
Computer Self Efficacy	0.9602	0.9529	0.9493
Information Quality	0.9991	0.9430	0.9346
Behaviour	0.9392	0.9535	0.9389
Intention to Use	0.9325	0.9483	0.9318

Source: ADANCO Output

As shown in Table 3, the all the seven (7) constructs have shown adequate reliability as Dijkstra-Henseler's rho (ρ_A), Dillon-Goldstein's (ρ_C), and Cronbach's alpha(α) values were above 0.80 (Henseler, Hubona, & Ray, 2016).

Hypothesis testing

In order to test the hypotheses, bootstrapping was performed with the Henseler et al. (2016)'s recommended sub-samples of 4,999. The structural model was shown in Figure 1. The bootstrapped result as shown in Table 4 revealed that only hypotheses five, six and eleven were supported. The remaining hypotheses were rejected at 5% level of significance.

Table 4
Test of Hypothesis

Effect	Standard bootstrap results			Percentile bootstrap quantiles			
	Beta(t-value)	p-value (2-sided)	p-value (1-sided)	0.5%	2.5%	97.5%	99.5%
H1 Subjective Norm -> Behaviour	0.049 (0.906)	0.3646	0.1823	-0.123	-0.081	0.154	0.180
H2 Attitude-> Behaviour	0.068 (0.920)	0.3571	0.1785	-0.187	-0.140	0.186	0.224
H3 Perceived Behavioural control-> Behaviour	0.075 (0.718)	0.4727	0.2363	-0.255	-0.204	0.212	0.261
H4 Computer Self efficacy-> Behaviour	0.048 (0.477)	0.6333	0.3166	-0.264	-0.195	0.189	0.237
H5 Information Quality-> Behaviour	0.135 (1.981*)	0.0586	0.0293	-0.162	-0.091	0.263	0.316
H6 Behaviour-> Intention to Use	0.840 (2.474*)	0.0000	0.0000	0.703	0.745	0.904	0.916
H7 SN->BHV->IU	0.041 (0.905)	0.3654	0.1827	-0.107	-0.068	0.129	0.152
H8 ATT->BHV->IU	0.057 (0.924)	0.3554	0.1777	-0.156	-0.118	0.156	0.191
H9 PBC->BHV->IU	0.040 (0.715)	0.4742	0.2371	-0.217	-0.167	0.180	0.221
H10 CSE->BHV-> IU	0.040 (0.473)	0.6361	0.3180	-0.227	-0.165	0.159	0.201
H11 IFQ->BHV ->IU	0.114 (1.968*)	0.0616	0.0308	-0.136	-0.074	0.225	0.273
Coefficient of determination (R ²)			0.707				
Adjusted R ²			0.706				

ADANCO output 2019, *significant at 5%, t-values appear in parenthesis



Findings

One of the major findings of this research is that out of the five dimensions of citizens acceptance of online tax filing and payment system, only information quality had positive influence on behaviour to use online tax and filing system which is contrary to previous studies of Gwaro et al. (2016) and that of Yusup et al. (2015). Based on the result, the dimension is said to have partial influence on acceptance of online tax filing and payment system in Gombe State. The research findings also show that there is positive relationship between behaviour and Intention to Use online tax and filing system. Likewise, there is positive and significant mediating effect of behaviour on the relationship between information quality and intention to use online tax and filing system. The results also revealed a significant positive relationship between information quality and behaviour to use online tax filing and payment system. Furthermore, the results revealed a positive and significant relationship between behaviour and intention to use online tax filing and payment system. Moreover, the relationship between information quality on Intention was mediated by behavior which is consistent with the previous findings (Cheng, Chen, & Yen, 2015; Ilias et al., 2009).

Implications

Based on the findings, tax payers give more preference to the quality of information provided on the website of Gombe State Board of Internal Revenue Service. This implies that taxpayers favour any information provided on the website that is accessible, accurate, current, relevant, reliable, complete and timely as much as possible. This will remove any doubt, build trust, and boost the acceptance of online tax filling and payment system among taxpayers in the State. In addition, for taxpayers' behaviour to lead to acceptance of online tax filling and payment system, information quality plays a significant role. This implies that the quality of the information provided on the website, and the quality of other services provided by Board motivate taxpayers to accept and use online services of the Board.

5. Recommendations

The quality of information needs to be given preference by the board of internal revenue in order to provide qualitative information on their website. The website should be able to provide the taxpayer with adequate and reliable information on the basic products/services they offer to the general public. The information provided on the website should be able to build confidence on the part of the taxpayers and ultimately influence positive behavior that will stimulate acceptance.



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