



The Effect of Culture on Electronic Tax Acceptability among Corporate Tax Payers in Nigeria

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Abstract

This study assesses the effect of culture on electronic tax administration acceptability among corporate taxpayers in Nigeria. The study adopted a cross sectional survey design and 344 questionnaires were distributed to corporate tax payers in Bauchi State using stratified random sampling technique. Data collected were subjected to tests of normality, validity, and reliability using IBM SPSS V.25. Correlation and linear regression analyses were used to assess the extent to which culture influenced the acceptability of electronic tax administration in the study area. The study found that culture has a significant influence on electronic tax administration acceptability in Nigeria. It is recommended among others that the use of the new tax system should be made compulsory to taxpayers as this could contribute significantly in reawakening the old culture of tax administration among tax officials and payers in Nigeria. Furthermore, policy makers should come up with a mapping policy that will ensure the acceptance and use of the system nationwide as this will increase the tax base of the country.

Keywords: *Culture, Electronic tax, Corporate, Acceptance*

Introduction

Government exists to provide services to the people. Such services include law and order, the provision of health care services, education among others.

However, government requires resources to be able to provide these services. It therefore goes without saying that the more resources

government has at its disposal the more services that it could provide. Government sources its resources from various means one of which is through taxation. Thus, tax is a source of revenue to the government which enables its government to operate and deliver services to the people. Governments use the instrument of taxation in designing their fiscal policy which they use to bring about stability in their economies. Tax is also an important instrument in reducing income inequality. Taxation is also used to encourage industrialization and the protection of the economic interests of nations. Thus tax is an important tool in strengthening domestic resource mobilization. Consequently, it becomes imperative to explore means and ways of expanding the tax base and strengthening the tax administration.

However, it is important to note that the adequate tax revenue mobilization rely on an efficient and effective tax administration system. Unfortunately, the tax system in most developing countries including Nigeria is characterized by inefficient tax administration (Rafael,2015). Consequently, most of these countries are collecting tax revenues less than their tax capacity (Atta, 2002).

In the light of this phenomenon, Nigeria like other developing countries has embarked on tax reform and this reform includes the replacement of the manual tax administration system with an electronic tax administration system. Electronic taxation and its automated processes are gradually replacing the manual tax administration globally. FIRS (2012) indicates that with e-tax, tax payers can conveniently pay their taxes electronically from the comfort of their homes, offices, shops and even while travelling. The tax authority on the other hand, can now go after tax defaulters, makes tax refund and computation of tax easier from the history of taxpayers on their web portal. However, the level of acceptability of the system among taxpayers' in Nigeria will determine the impact of the system in improving tax revenue. Theoretically, the acceptability of adopted technology such as electronic tax administration depends on factors such as perceived ease of use, perceived usefulness, level of computer knowledge, and subjective norms (Ng'eni, 2016). In light of increasing impact of the acceptability of electronic tax administration system in Nigeria this study intends to empirically assess the effect of culture to effective electronic tax administration acceptability among corporate taxpayers in Nigeria.

Statement of the Problem

Electronic tax administration acceptability has become a center of concern to the tax authorities. It has also attracted the attention of scholars, academia and the entire populace of the world. The high tax gap experienced by most countries of the world including Nigeria is mainly attributed to not capturing the taxable individuals and corporations into the tax net(s) by the tax authorities. In spite of the various tax reforms undertaken by the Nigerian government to improve tax revenue over the years, the contribution of taxes to government's total revenue remained low (Alabede, Ariffin, & Idris, 2011).

Similarly, scholars such as Gekonge and Atombo 2016; Jankeeparsad and Neinaber 2015; Gupta, Zaidi, Udo and Bagchi 2015, Bonjuwon & Obid, 2014; Lu, Huang & Lo, 2010; Anuar & Othman, 2010. among others have assessed ease of use, usefulness, level of computer knowledge and subjective norms as barriers to technology acceptability

However, No study considered the influence of culture on e-tax acceptance by corporate organizations, therefore this study will consider the influence of culture as a variable that affect corporate organization's acceptance of e-tax administration. As tax payers' prefer to use manual system because of its simplicity, availability and are accustomed to it.

Despite the introduction of electronic tax administration system in Nigeria however, many taxpayers and administrators' still file returns, pay taxes, retrieve taxpayer's information using the manual tax system due to the complexity and the cumbersome processes associated with the use of electronic tax administration system as well as the values and beliefs attached to the manual system (Ayodeji, 2014). The problem of non-acceptability of the e-tax administration system amongst taxpayers is a relevant issue now. This is because of the dwindling recession facing the whole world which is attributed by the fluctuations of the price of crude oil which results in shortfall of statutory allocation from the Federation account. (Ayodeji, 2014).

Objective of the study

To ascertain whether culture has influence on taxpayers' acceptance of e-tax administration system.

Literature Review
Conceptual Review
Tax and Taxation

Tax is a common source of income generation for financing government activities. Individuals and organizations are expected to fulfill their obligations on tax payment as required by law to give the government the financial power, amongst other purposes of taxation. Effective taxation therefore becomes important as it is a source of required financial power for a government to rule its territory. There are two forms of taxation common to most countries, direct taxes to be paid by the tax payer on his income, profit or asset owned. The other form, indirect taxes is imposed on commodities before they get to the consumer, and are to be paid by the consumer not as taxes but as a part of the selling price per unit of the commodity (Ayodele, 2006).

Stages of Tax Administration

These are the stages that form the tax administration system. One stage actually relies on the next stage for the system to function effectively.

Tax policies

These are set of rules, modus operandi and guidance which all stakeholders in the tax system must subscribe. The formulation of tax policies in Nigeria is the responsibility of the Federal Inland Revenue Service (FIRS), Nigerian National Petroleum Corporation (NNPC), Federal Ministry of Finance, The Nigerian Custom Services & other agencies and has to be under the guidance of the National Assembly.

Tax Laws

These are rules & regulations relating to tax revenue and the various kind of tax in Nigeria. The laws are usually subjected to changes. According to Kiabel and Nwokah (2009), and Ayodele (2006), the Nigerian tax laws include:

Personal income Tax Act, Company Income Tax Act, Petroleum Profit Tax Act, Value Add Tax Act, Capital Gain Tax Act, Stamp Duties Act, Education Tax Act and Information Technology Development Act.

Tax Administration

This is the process of implementing and administering the tax policies and tax laws in an attempt to achieve the desired goals or objective of taxation. According to Kiabel and Nwokah (2009), tax administration is the responsibility of the various tax authorities as established by the relevant tax laws. The tax authorities include the Federal Board of Inland Revenue, State Board of Internal Revenue, Local Government Revenue Committee and Joint Tax Board. They are responsible for administering tax in Nigeria.

Effective tax administration needs to be connected with identification, assessment and collections of tax revenues (Bird 2004; Gurawa & Mansor, 2015). Therefore, tax administration is the key driver to effective tax collections in both developed and developing economies. The choice of tax administration model depends on the structure and complexity of the country's governing system. Nigeria is practicing the central government tax administration with assigning of tax powers to different levels of governments.

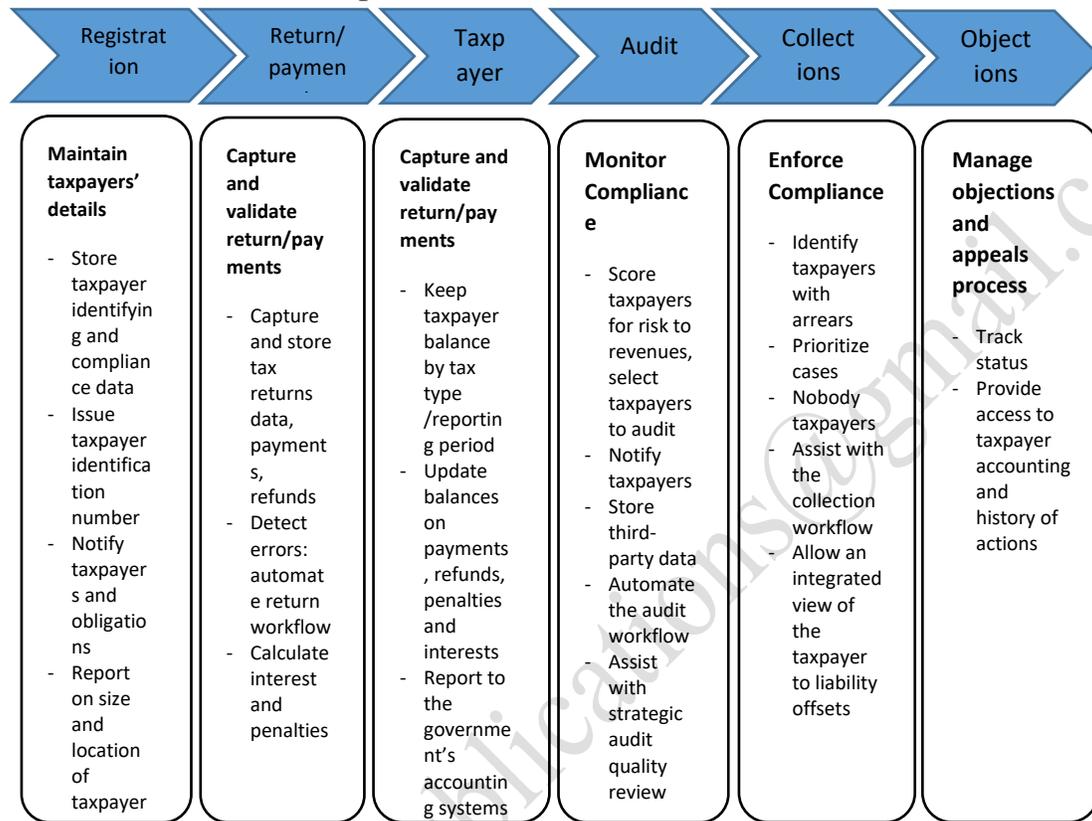
Electronic Tax Administration in Nigeria

The emergence of Information Technologies has made it viable for tax administrators to improve tax administration system by creating awareness about their tax structure that most taxpayers have limited knowledge about (Adeyemi, 2013). The use of technology improves the effectiveness of tax administration and enhances tax compliance in both developed and developing countries (Dowe, 2008). Information technology has actually given a new perspective to the development and integration of the Nigerian's tax system (Bojuwon & Obid, 2015). The understanding of e-tax system by the tax administrators will improve the level of the services provided and encourage the users of the system to comply which will lead to increase in revenue generation and tax compliance. E-tax system is referred to as the transmission of tax information directly to the tax administrators using the internet (Dowe, 2008). With the new system, taxpayers can complete the forms and provide needed payment details online instead of sending them by mail or taking it to the tax office (World bank. org, 2014)

Components of Electronic Tax Administration in Nigeria

The electronic tax system is the central system of record in tax administration and the primary enabler for automation and straight through processing. It

provides technology support at varying levels to all functions of the tax administration. This is depicted as shown below.



Taxpayers Services

Provide support, information, education to taxpayers:

- Open multiple, electronic channels for filing and payment
- Deliver a wealth of information

Source: Guillermo, Niall, and Anton 2013

The figure above shows the components of the e-tax administration system in Nigeria.

Benefits of Electronic Tax Administration in Nigeria

These are the accruing importance that are derived from the use of electronic tax administration by both the taxpayers' and the tax authorities. It is beneficial to the tax authorities and the taxpayers for the tax authority's, it reduces operational costs, exposes tax evaders, facilitate easy tax return and collection

while for the taxpayers, it is convenient, fast, reliable as well as easy to access. The benefits include:

Accessibility: Taxpayers have quick and uninterrupted access to tax authorities to make enquiries and pay their taxes anywhere and the website can accommodate many taxpayers at the same period of time (Umenweke & Ifediora, 2016).

Saves time and Convenience: Prior to the introduction of e-taxation, taxpayers crowd the offices of the tax authorities that are generally short-staffed most times to file returns. Getting assessed is another hurdle altogether that could last for days or weeks. With the e-taxation system, taxpayers can now pay taxes even from the convenience of their homes and save the bulk of time that would have been wasted at hounding tax officers in their offices for tax assessment and even tax refund where the need arises (Umenweke & Ifediora, 2016).

Detection of Errors: the electronic taxation software and applications are designed in such a manner that it can detect errors quickly and diagnosed the processes to fix the problem within the shortest possible time. The detection of errors on time does reduce the impact of the damage that could have suffered if the damage is not detected on time.

Reduce Corruption within the tax authority's staff: The e-tax system has reduced or eliminated the rate of contact between the taxpayers and the tax authority's staff thereby curbed the habit of collecting bribe in order to reduce the amount of tax burden of taxpayer(s).

Reduce the numbers of tax evaders: Electronic tax has therefore reduced the number of tax evaders, since once a taxpayer is captured on the tax authorities portal or website, his/her history of tax filing & payment become known to the tax authority involved, thereby reducing the rate of tax evasion.

Culture and Taxpayers' Acceptability

Culture is the collective programming of the mind and distinguishes the members of one "group or category from another" (Hofstede, 1991). It is the shared norms and values of a social system which are a most important aspect of a society. Culture, for the purpose of this study, refers to the entire socio-cultural environment of a given community but the scope is limited to non-material culture. It is measured in terms of factors like attitudes, beliefs, norms and values of people of a society. Nigerian cultures align with its ethnic groups.

Chen and Dimitrova (2006) found that the culture of some developing countries can affect their citizens' use of e-government services. They believe that the citizens of some developing countries, especially those holding certain religion beliefs or being of certain backgrounds, might not carry out certain activities that are common place in developed countries. AlShihi (2005) also, found that culture had little effect on the acceptance of e-government services such as Electronic Tax Administration. These findings are line with Evans & Yen (2005) & Deakins & Dillon (2002) who asserted that e-government should respect and consider various cultural differences within the society.

Theoretical Framework

The study will be guided by two (2) theories namely; Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB). These theories will direct the attention of the innovators to those factors that influences the uptake of a new innovation and guide them in understanding those factors so that uptake can be influenced through those factors (Chigona, 2008).

Technology Acceptance Model (TAM)

Fred Davis proposed the Technology Acceptance Model in his PhD thesis in 1985 at the School of MIT Sloan School of Management (Davis, 1985). He suggested that user's motivation can be explained by three factors namely; perceived ease of use, perceived usefulness and the attitude toward using the system was a major determinant of whether the user will use or reject the system. The attitude of the user was considered to be influenced by perceived usefulness and perceived ease of use, with perceived ease of use having a direct influence on perceived usefulness. Consequently, the both beliefs were later hypothesized to be directly influenced by the system design characteristics.

In 1985, Davis refined his model to include other variables & modify the relationships that he initially formulated. TAM is therefore seen as the leading model in explaining and predicting system use. In fact, TAM has become so popular that it has been cited in most of the researches that deals with user acceptance of technology (Lee, Kozar, & Larsen, 2003). This theory helps in explaining the impact of ease of use and usefulness of the system to corporate taxpayers on the acceptance of e-tax administration system, as those who perceive the system as easy and useful tend to accept the system while the reverse is the case for those that feel the system is difficult and not useful. Additionally, the TAM variables that are perceived ease of use and perceived

usefulness explains this study better because it dwells on technology acceptance and a proper implementation of the theory will enhance the acceptance of e-tax administration system among corporate organizations.

Theory of Planned Behaviour (TPB)

This theory is one of the most cited models used to explain behavioural intentions. The Theory of Planned Behaviour models individuals' intentions to engage in specific behaviour as a function of the following three factors, subjective norms, attitude towards behaviour, and perceived behavioural control. Behavioural intentions are defined as "the strength of conscious plans to perform the target behaviour" (Harrison, Mykytyn & Riemenschneider, 1997). Subjective norms refer to an individuals' beliefs about whether their friends, family members, colleagues, superiors or significant others approve or disapprove a particular behaviour (Ajzen, 1991). Attitude is defined as "an individual's evaluation of the favourableness of an attitude object" (Bobek & Hatfield, 2003). Perceived behavioural control, Behavioural intentions are defined as "people's perception of the ease or difficulty of performing the behaviour of interest" (Ajzen, 1991). In other words, the subjective norm is relative to normative beliefs about the expectations of other people. Perceived Behavioural Control (PBC) reflects a person's perception of the ease or difficulty of implementing the behaviour in question. It concerns beliefs about the presence of control factors that may facilitate or hinder their performing the behaviour. Numerous studies demonstrated the applicability of TPB to various content domains (Ajzen, 2001). Also the ability of TPB in providing a very useful theoretical framework for understanding and predicting the acceptance of new information technology is demonstrated. Abundant empirical evidence suggests that TPB effectively explains individual intentions and behaviour in adopting new information technologies. Therefore, this theory helps in explaining the influence of subjective norm on the behaviour of the corporate taxpayers on the acceptance of e-tax administration system, as those who are influenced by close friends and business associates tend to accept the system than those who don't have that influence.

Empirical Review

Many empirical studies have been conducted on the barriers affecting the acceptance of new technologies some of which are: -

Fu, Choa and Farn (2004) carried out a study on Taiwan electronic tax payment system in order to develop an understanding of the factors that influence citizens' adoption of Electronic tax filing services. Survey research method was used and the study revealed that taxpayers who adopted the manual tax filing method perceived lowest overall satisfaction level. Internet filing seemed to

perform best in most of the sub dimensions of satisfaction and was perceived as the most efficient.

Lai, Sheikh, Obid and Meera (2005) tested e-filing system acceptance among taxpayers in Malaysia, using survey instrument and found that e-filing system was perceived as useful and easy to use and the respondents had positive attitude towards using the system.

Similarly, Hung and Chang (2006) carried out a study on online tax filing and payment system in Taiwan. Survey research method was used. They adopted the theory of planned behaviour with some modifications and found that the model proved to be valid for explaining 72% variations in behaviour intention to use the system among the 109 respondents used in the study and found that Perceived ease of use to be an antecedent to intention to use the system.

Chen, and Dimitrova (2006) conducted a study to compare the adoption of e-government in developed and developing countries, they used survey instrument and found that the culture of some developing countries can affect their citizens' use of e-government services especially those holding certain religion beliefs or being of certain backgrounds.

Also, Mahadeo (2009), undertook a study to explain user's intention to adopt and continue to make use of e-tax system in Mauritius. A structural questionnaire was used and found that the intention to use the e-tax filing system was largely influenced by perceived usefulness, perceived ease of use and positive attitude.

Additionally, Lu, Huang, and Lo (2010) investigated the determinants affecting taxpayers online tax filing acceptance in Taiwan, and survey research instrument was administered on 422 online taxpayers and found that attitude was the primary factor affecting online tax filing but the attitude was also affected by perceived ease of use, perceived usefulness, tax equity, social norm, and moral norm.

In a similar study, Chung, Park, Wang, Fulk and McLaughlin (2010) investigated age differences in perception to online tax filling and survey instrument was administered on 452 respondents and found perceived ease of use to be a predictor to perceived usefulness.

Anuar and Othman (2010) undertook a research to evaluate taxpayers' acceptance of online tax payment in Malaysia. Survey instruments was administered on 326 respondents and found that perceived usefulness, subjective norm and self-efficacy are significant predictors of intention to use online tax payment system in Malaysia while perceived ease of use, perceived credibility and amount of information has no significant influence on intention to use online tax payment system in Malaysia.

Similarly, Azmi and Bee (2010) investigated the factors that lead to the acceptance of e-filing among taxpayers in Malaysia using TAM. They

administered questionnaire on 166 respondents and also used Confirmatory Factor Analysis to Analyze the data and the result explained up to 61% of the variance in behavioural intention and found that perceived ease of use and perceived usefulness significantly influences the behavioural intention and usage.

Seelmann, Lerche, Kiefer, and Lucante (2011) studied the benefits of computer integrated system for taxation in Tanzania. The study adopted a cross sectional research and found that computer literates are more likely to use the computer integrated system than the computer illiterates. They concluded that computerization of tax & revenue authorities can contribute to reaching the goal of good financial governance. It can also improve accountability and transparency of the revenue authorities.

Bojuwon and Obid (2014) conducted a study to examine the influence of technology characteristics (perceived ease of use, perceived usefulness, and personal innovativeness) on online tax system in Nigeria. Questionnaire was administered and analyzed using the Structural Equation Model to determine the significant influence of the factors. The result showed that all the indicators of technology are statistically significant as a measure of online tax system. It also indicates that a positive direct relationship between the technology characteristics and online tax system.

Also, Gupta, Zaidi, Udo and Bagchi (2015) investigated the impact of espoused culture on individuals' acceptance of online tax filing services in an emerging economy. They used survey instrument on 201 participants from various organizations in India and the result indicates that higher subjective norm, positive attitude, higher perceived behavioural control and higher perceived trust are linked to higher intention of online tax filing.

Yusup, Hardiyana and Sidharta (2015) set out to determine the user's acceptance of e-filing in Indonesia, the study used simple random sampling to obtain the 296 people that were used as sample of the study. The result showed that there is a significant effect of perceived ease of use, perceived usefulness, subjective norm, facilitating condition of the attitude, towards the attitude and intention to use the e-filing.

Futhermore, Jankeeparsad, Jankeeparsad and Neinaber (2015) undertook a research on the acceptance of electronic method of filing returns on South Africa taxpayers. The study utilized decomposed theory of Planned Behaviour and questionnaire instrument. They found that taxpayers using the manual method lack facilitating conditions (such as access to computer and internet resources) was the most significant barrier to e-filing usage. They also found that perceived ease of use and perceived usefulness to be the primary determinants of taxpayers' decision to use e-filing method.

Gekonge and Atombo (2016) examined the effects of Electronic tax system on the Revenue Collection Efficiency of Kenyan Revenue Authority using a case study research design. 102 questionnaires were administered to employees & taxpayers. The study therefore, revealed that most taxpayers finds it difficult to use the electronic system because of the following, lack of computer knowledge, poor internet connections and the complexity of system.

Methodology

The study adopted a cross sectional survey design and 344 questionnaires were distributed to corporate tax payers in Bauchi State using stratified random sampling technique out of which 329 were filled and returned and later 4 outliers were detected and deleted thereby making it 325.

Method of Data Analysis

The data that was collected through the questionnaire was subjected to statistical analysis in order to obtain results concerning the variables under study. The statistical tools used for the study could be classified as descriptive statistics and inferential statistics.

Data Presentation and Analysis

Data gathered from respondent were presented in a tabular form. The data were gathered from corporate tax payers in Bauchi metropolis.

Research Question:

What is the influence of culture on taxpayers' acceptance of e-tax administration system?

Descriptive statistics on culture

Descriptive statistics result for culture has an overall mean of 3.7231 as shown in table 1. The first item, "considering norms, beliefs and values" before using the system, 66 respondents strongly disagree and disagree, 216 strongly agree and agree while 43 are neutral or undecided. This shows that majority of the respondents considers their norms, beliefs and values in using the system.

Secondly, the next item of variable "one's cultural values perception of using the system" has a total number of 111 who strongly disagree and disagree, 161 strongly agree and agree with the statement while 53 are neutral. This means that corporate tax payers consider their cultural values before using the system.

The third item "accepting an individual into a group" has the highest mean score of 4.2092 and a standard deviation of 0.5659. 300 respondents strongly agree and agree with the statement, 25 are neutral while none of the respondents

strongly disagree or disagree with the statement. This shows that becoming a member of a group aids corporate tax payers to accept and use the system. Additionally, the variable Culture has adequate mean and SD values, the mean is above the rule of thumb cutoff point of 2.5 when using 5 points Likert scale, while the SD, is not up to 1.0. This implies that the respondents strongly agreed with the items of the variable, culture. Hence, based on this result it can be said that the corporate taxpayers in this study have a strong antecedent to e-tax acceptance in Nigeria.

Table 1: Descriptive Statistics for Culture

ITEMS	CODE	SD	D	N	A	SA	MEAN	S. DEV.
Norms, belief & values	CUL1	22	44	43	141	75	3.6246	1.17353
Cultural perception	CUL2	11	100	53	91	70	3.3354	1.21519
Acceptance into a group	CUL3			25	207	93	3.9874	1.07055
Overall mean							2.6790	

Note: SD = Strongly Disagree; D = Disagree; N = Neutral; A = Agree; Strongly Agree; S. DEV. = Standard Deviation

Based on this result it can be said that the corporate taxpayers in this study have a strong antecedent to e-tax acceptance in Nigeria.

Findings

From the analyses on research question, it has been observed that culture have a strong antecedent to e-tax acceptance in Nigeria as it is clearly analyzes through the questionnaires distributed to corporate tax payers in Bauchi metropolis.

Conclusion and Recommendation

The study investigates the effect of culture on e-tax acceptability among corporate tax payers. The findings of the study revealed that culture has a strong antecedent to e-tax acceptance in Nigeria. Therefore, the study recommends that the use of the new tax system should be made compulsory to taxpayers as this could contribute significantly in reawakening the old culture of tax administration among tax officials and payers in Nigeria. Furthermore, policy makers should come up with a mapping policy that will ensure the acceptance and use of the system nationwide as this will increase the tax base of the country.

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