

The Impact of Digital Tax Administration on Perceived Fairness and Compliance among Traders in Anambra State

CHRISTOPHER C. UGWUOGO (PH. D)¹, FIDELIA C. UGWUOGO (PH. D)²

^{1,2}Lecturer, Federal College of Education (Technical), Umuze, Anambra State, Nigeria

Abstract- This paper examined the impact of digital tax administration on perceived fairness and compliance among traders in 3 urban cities in Anambra State. Descriptive survey design was adopted for the study. Three research questions guided the study while three null hypotheses were tested. Stratified and purposive sampling technique was used to select 150 traders; 50 of them selected from each of the three urban cities of Onitsha, Awka and Nnewi markets. Structured questionnaire was used for data collection. The instrument contained 15 items and had a 5-point Likert scale. Cronbach alpha coefficient measure of internal consistency was used to establish the reliability of the instrument at 0.87 and 0.83. The mean and standard deviation was used answer the research questions. T-test was used to test hypotheses 1 and 3 while Pearson's Product Moment Correlation Coefficient was used to test hypothesis 2 at significance level of 0.05. Findings of the study revealed that digital tax administration enhances perceived fairness of tax assessment among traders and that digital tax platform enhances compliance. The study also revealed some technical and operational challenges that hinders effective use of digital tax systems by traders. Based on the findings, it was recommended that Anambra State Internal Revenue Service should conduct targeted training programs to enhance traders' technical know-how and digital literacy.

Keywords: *Digital Tax Administration, Perceived Fairness, Tax, Tax Compliance, Technology Challenge.*

I. INTRODUCTION

Tax, as defined by Ogunbela et al. (2021, p.10) is a compulsory contribution imposed by the government on persons, income, property, or transactions to finance public expenditures without direct equivalence to specific benefits received. Tax has traditionally relied on manual processes prone to inefficiencies, evasion, and corruption, particularly in Nigeria's informal sector where traders dominate economic activity (Falana et al., 2024; Nobert et al.,

2020). In the context of fiscal policy, taxes are the primary instrument for wealth redistribution and the provision of public goods. As noted in classic fiscal theory, the legitimacy of taxation is often tied to the "social contract," where citizens surrender a portion of their income in exchange for state-provided security and infrastructure (Slemrod, 2017).

The informal sector in Nigeria represents a significant portion of the national economy, contributing approximately 58% to the Gross Domestic Product and accounting for nearly 80% of total employment (International Journal of Management Studies, 2021). Despite this massive economic footprint, the sector remains notoriously difficult to tax, characterized by incomplete financial records, cash-based transactions, and a general lack of institutional oversight. As the Nigerian government seeks to broaden its revenue base, the transition from traditional, manual tax collection methods to digital tax administration (DTA) has emerged as a critical strategy to mitigate tax evasion and fraud.

Digital tax administration, involving the integration of information and communication technologies such as e-filing, e-payments, electronic reporting, and data analytics, has been adopted by states like Anambra to automate processes, enhance transparency, reduce malpractice, and boost revenue generation, as evidenced by significant increases in internally generated revenue post-implementation (Ogunbela et al., 2021, p. 7; R. & C., 2019).

Digital Tax Administration refers to the integration of Information and Communication Technology (ICT) into the processes of tax assessment, collection, and auditing. This includes the use of Tax Identification

Numbers (TIN), electronic filing systems, and automated payment gateways. By digitizing these processes, tax authorities aim to reduce the "human element" in tax collection, which is often associated with corruption and administrative inefficiency. The shift toward DTA is designed to create a robust database of taxpayers, thereby enhancing transparency and accountability (International Journal of Management Studies, 2021).

Perceived fairness, or tax equity, is a psychological construct reflecting a taxpayer's belief that the tax system is just, impartial, and applied equally to all (Alm, 2006). According to the "Ability-to-Pay" principle, fairness is achieved when those with higher economic capacity contribute more, while the "Benefit Principle" suggests fairness is linked to the services received in return for taxes paid. In the informal sector, if traders perceive that the tax burden is disproportionate or that the government fails to provide adequate social services, their perception of fairness declines, which directly correlates with increased tax evasion (International Journal of Management studies, 2021). In other words, the compliance level will be low.

Tax compliance is the willingness of taxpayers to fulfill their tax obligations as defined by law, without the need for enforcement or coercion. Compliance is generally categorized into voluntary compliance—driven by moral duty and trust in the state—and enforced compliance—driven by the fear of penalties and audits (James, 2020). The relationship between DTA and compliance is mediated by the taxpayer's perception of the system; if digital tools are seen as tools for harassment rather than efficiency, compliance may decrease despite the increased monitoring capabilities of the state.

Empirical studies in Nigeria's informal sector, including Falana et al.'s survey of 547 traders using regression analysis, demonstrate that digital payment platforms and technical know-how exert positive and significant effects on compliance by simplifying processes and reducing evasion opportunities (Falana et al., 2024). Similarly, Perveen and Ahmad's structural equation modeling of 169 individual taxpayers in Pakistan reveals that perceived ease of use and facilitating conditions in tax technology

enhance compliance through mediating fairness perceptions, aligning with fairness heuristic theory (Perveen & Ahmad, 2022, p. 2). In Sub-Saharan Africa, Mpfu's analysis emphasizes how ICT integration in informal economies curbs avoidance while promoting voluntary adherence via improved trust and streamlined systems (Mpfu, 2022, p. 228), while Gobena's hierarchical regression on Ethiopian taxpayers shows procedural justice bolsters voluntary compliance when moderated by high legitimate power and low distributive justice of authorities (Gobena, 2023). Further evidence from Mas'ud and Umar's PLS-SEM on 158 Nigerian micro-entrepreneurs indicates performance expectancy and social influence foster e-filing acceptance via trust in software, particularly in service sectors (Mas'ud & Umar, 2019). These findings collectively affirm digital tax administration's capacity to elevate perceived fairness—procedural equity, transparency, and trust—driving compliance in informal trader contexts akin to Anambra (Augustine et al., 2020, p. 65; Malima et al., 2021, p. 56).

In Anambra State, Nigeria home to Africa's largest market in Onitsha, persistent challenges like cash-based transactions and low documentation have hindered collection from informal traders, prompting reforms such as the Anambra Social Security ID to track compliance (Nobert et al., 2020). This study examines how digital tax administration affects perceived fairness and compliance among these traders, addressing a critical gap in localized empirical evidence to inform policy enhancements.

II. STATEMENT OF PROBLEM

The ideal situation in tax administration is a transparent, efficient, and equitable system where taxpayers willingly comply because they perceive the process as fair and the technology as accessible. In such a system, digital tools serve to minimize administrative costs, reduce the opportunity for rent-seeking behavior by tax officials, and provide real-time feedback to traders regarding their tax liabilities. Currently, in Anambra State, the transition to digital tax administration is characterized by a significant digital divide and a lack of trust in the automated systems. Many traders in major markets like Onitsha, Awka, and Nnewi struggle with the technical

requirements of digital platforms, leading to a perception that the system is exclusionary rather than efficient (Okafor and Onugu, 2025). The lack of adequate training and the persistence of informal, manual collection methods alongside digital ones create confusion and resentment.

The implication of this current situation is a decline in voluntary tax compliance and a rise in tax evasion. When traders perceive the digital system as unfair or overly complex, they are less likely to report their true income. This leads to a shortfall in internally generated revenue for the state, which hinders the provision of public infrastructure and services, ultimately deepening the cycle of distrust between the government and the business community.

Consequently, the problem to be addressed is: To what extent does the implementation of digital tax administration influence the perceived fairness of the tax system and the subsequent compliance behavior of traders in Anambra State, and what specific factors within the digital interface contribute to the prevailing resistance or acceptance among this demographic?

III. RESEARCH QUESTIONS

1. To what extent does digital tax administration influence the perceived fairness of tax assessments among traders in Anambra State?
2. How does the adoption of digital tax platforms affect the voluntary tax compliance of traders in the selected markets?
3. What are the primary challenges hindering the effective use of digital tax systems by traders in Anambra State?

Null Hypotheses

1. Ho: Digital tax administration has no significant effect on the perceived fairness of tax assessments among traders in Anambra State.
2. Ho: There is no significant relationship between the use of digital tax platforms and the level of tax compliance among traders.

3. Ho: Technical and operational challenges do not significantly influence the compliance behavior of traders in Anambra State.

IV. METHOD

This study employs a descriptive survey research design targeting the unknown population of informal traders in Anambra State, employing stratified and purposive sampling technique to select 150 respondents—50 each from the urban markets of Onitsha, Awka, and Nnewi—whose primary data were gathered via a 15-item structured, validated questionnaire with 5-point Likert-scale on digital tax administration, perceived fairness, and compliance behaviors. The 5-point Likert was rated as follows: Strongly Agree (SA) = 5, Agree (A) = 4, Undecided (UD) = 3, Strongly Disagree (SD) = 2 and Disagree (D) = 1. Cronbach alpha coefficient measure of internal consistency was used to establish the reliability of the instrument at 0.87 and 0.83. The questionnaires were personally administered to the respondents with the help of three research assistants who were adequately briefed on how to carry out the assignment. All the 150 questionnaires were correctly filled and retrieved.

The mean and standard deviation was used to answer the three-research question. A mean of 3.5 and above was considered agreed while a mean below 3.5 was considered otherwise. On the other hand, one-sample t-test was used to test hypotheses 1 and 3 while Pearson's Product-Moment Correlation Coefficient (r) was used to test hypothesis 2 at significance level of 0.05. A null hypothesis was rejected if the calculated t-value or r-value is greater than the critical value.

V. RESULTS

Research question 1: To what extent does digital tax administration influence the perceived fairness of tax assessments among traders in Anambra State?

Table 1. Mean and standard deviation on the extent the digital tax administration influences the perceived fairness of tax assessments among traders in Anambra State.

Questionnaire Item	Mean (\bar{x})	Std Dev (σ)	Remark
1. The use of digital platforms for tax assessment has made the process of determining my tax liability more transparent and understandable.	4.03	1.05	Agreed
2. I believe that the automated tax assessment system treats all traders in Anambra State equally, without bias or favoritism.	4.15	1.15	Agreed
3. The digital tax system provides me with sufficient information to verify the accuracy of my tax assessment compared to the previous manual system.	4.11	1.13	Agreed
4. I feel that the digital tax administration process is more reliable and less prone to arbitrary manipulation by tax officials.	4.25	0.93	Agreed
The ease of accessing and using the digital tax portal has increased my confidence in the fairness of the overall tax assessment process.	4.05	1.07	Agreed
Cluster mean	4.11		Agreed

Note: The decision rule for the mean is: 1.00–1.49 (Strongly Disagree), 1.50–2.49 (Disagree), 2.50–3.49 (Undecided), 3.50–4.49 (Agree), 4.50–5.00 (Strongly Agree).

The statistical analysis indicates a generally positive perception of digital tax administration among the 150 traders surveyed in Anambra State. With all mean scores falling within the "Agree" range (3.50–4.49), it is evident that the transition to digital systems is viewed as a positive development for fiscal fairness.

Item 4, which addresses the reliability and resistance to arbitrary manipulation, yielded the highest mean (\bar{x} =4.25). This suggests that traders perceive the digital system as a significant improvement over manual processes in terms of reducing corruption and

official discretion, a finding consistent with literature on the "technological fix" for administrative transparency. The standard deviation for this item (σ =0.93) is the lowest, indicating a higher level of consensus among respondents regarding the reliability of the system compared to other metrics.

Conversely, Item 2 (Equality/Bias) shows a slightly higher standard deviation (σ =1.15), reflecting a broader range of opinions regarding whether the system treats all traders equally. This variance may be attributed to the differing levels of digital infrastructure access in various trading hubs within the state.

Research question 2: How does the adoption of digital tax platforms affect the voluntary tax compliance of traders in the selected markets?

Table 2: Mean and standard deviation on how digital tax platforms affect the voluntary compliance of traders in the selected markets.

Questionnaire Item	Mean (\bar{x})	Std Dev (σ)	Remark
1. The digital tax platform is easy to navigate, which encourages me to file my tax returns voluntarily.	4.12	1.05	Agreed
2. I feel more confident in the accuracy of my tax payments when using the digital platform compared to the manual system.	4.09	1.08	Agreed
3. The availability of digital payment options has made it more convenient for me to fulfill my tax obligations on time.	4.12	1.12	Agreed
4. I believe that the digital tax platform protects my financial data, which increases my willingness to comply with tax regulations.	4.17	1.05	Agreed
5. The automated notifications and reminders provided by the digital platform help me stay compliant with my tax obligations.	4.11	1.04	Agreed
Cluster mean		4.12	Agreed

The statistical results indicate a strong positive sentiment toward the adoption of digital tax platforms among the surveyed traders. With a Cluster Mean of 4.12, the respondents generally "Agree" that digital platforms facilitate voluntary compliance.

According to established tax administration literature, a mean score above 4.0 on a 5-point scale suggests that the technological intervention is perceived as highly beneficial. The relatively low standard deviations (ranging from 1.04 to 1.12) suggest a high level of consensus among the traders regarding the utility of these platforms. The highest mean score (4.17) is associated with "Data Security," which aligns with the theoretical framework that trust in the digital infrastructure is a prerequisite for voluntary compliance. Conversely, the slightly higher standard

deviation in "Payment Convenience" (1.12) may reflect varying levels of access to reliable internet or digital hardware among the traders, a common theme in studies regarding the "digital divide" in tax administration.

The data confirms that the transition to digital platforms is not merely a technical upgrade but a psychological one, as it addresses the traders' need for accuracy, security, and reminders, thereby reducing the cognitive load associated with tax obligations.

Research question 3: What are the primary challenges hindering the effective use of digital tax systems by traders in Anambra State?

Table 3: Mean and standard deviation on challenges hindering the effective use of digital tax systems by traders in Anambra State.

Questionnaire Item	Mean (\bar{x})	Std Dev (σ)	Remark
1. The frequent power outages and unstable internet connectivity in my business location significantly hinder my ability to use the digital tax payment platform.	3.89	1.12	Agreed
2. I find the digital tax portal difficult to navigate due to a lack of technical training and digital literacy.	3.99	1.15	Agreed
3. I am concerned about the security of my financial data and the transparency of the digital tax system, which discourages me from using it.	3.99	1.11	Agreed
4. The high cost of data and the maintenance of digital devices required for tax compliance are prohibitive for my business operations.	4.18	0.91	Agreed
5. I prefer traditional cash-based tax payments because the digital system is often unresponsive or prone to technical errors.	3.67	1.21	Agreed
Cluster mean	3.94		Agreed

The data indicates a high level of consensus among traders in Anambra State regarding the challenges hindering digital tax adoption. With a cluster mean of 3.94, the respondents generally "Agree" that infrastructure, technical literacy, trust, cost, and system reliability are significant barriers. Item 4 (Cost Burden) recorded the highest mean (4.18), suggesting that the financial implications of maintaining digital tax compliance are the most

pressing concern for the traders. These findings align with established economic theories regarding the "compliance cost" burden in informal sectors, where the marginal cost of technology often outweighs the perceived benefits for small-scale operators. Ho1: Digital tax administration has no significant effect on the perceived fairness of tax assessments among traders in Anambra State.

Table 4: Summary of one-sample t-test on the effect of digital tax administration on perceived fairness of tax assessment

Variable	N	Mean (\bar{x})	Std. Dev (σ)	Test Value (μ_0)	t-value	df	Sig. (2-tailed)	Decision
Perceived Fairness	150	4.118	1.066*	3.0	12.83	149	0.000	Reject

The calculated t-value of 12.83 is significantly higher than the critical t-value (which is approximately 1.976 for a 95% confidence interval with 149 degrees of freedom). Because the p-value (0.000) is less than the alpha level of 0.05, we reject the null hypothesis. The statistical evidence demonstrates that digital tax administration has a significant positive effect on the perceived fairness of tax assessments among traders

in Anambra State. The respondents consistently "Agreed" across all metrics—transparency, equality, verification, reliability, and confidence—suggesting that the transition to digital platforms is viewed as a substantial improvement over previous manual method.

This result reinforces the theoretical framework that digital governance reduces information asymmetry and enhances institutional trust. When tax authorities implement transparent digital systems, the perceived "fairness" increases because the criteria for assessment become standardized and verifiable,

thereby reducing the potential for arbitrary or biased human intervention.

Ho2: There is no significant relationship between the use of digital tax platforms and the level of tax compliance among traders.

Table 5: Correlation (r) summary table on the relationship between the uses of digital platforms and the level of tax compliance.

Variable	N	Mean	Std Dev	df	r-cal.	r-crit.	Decision
Digital Platform Adoption	150	4.12	1.07	148	0.443	0.160	Reject
Tax Compliance Level	150	-	-				

At a significance level of $\alpha=0.05$, the above table shows that the r-cal. is 0.443 while the critical value is approximately 0.160. Since $|0.443| > 0.160$, we reject the Null Hypothesis, indicating a statistically significant positive relationship between digital platform adoption and tax compliance.

Ho3: Technical and operational challenges do not significantly influence the compliance behavior of traders in Anambra State.

Table 6: Summary of one-sample t-test on the influence of technical and operational challenges on compliance behavior of traders in Anambra State.

Variable	N	Mean (\bar{x})	Std. Dev (σ)	Test Value (μ_0)	t-value	df	Sig. (2-tailed)	Decision
Perceived Fairness	150	3.94	1.08	3.0	10.68	149	< 0.001	Reject

The results presented in Table 6 demonstrate a clear statistical significance. The calculated t-value of 10.68 is substantially higher than the critical value required for a 95% confidence interval ($df=149$, $t_{crit} \approx 1.976$). Because the p-value is less than the alpha level of 0.05 (Sig. < 0.001), we reject the null hypothesis (H0).

This indicates that the perceived impact of technical and operational challenges on compliance behavior is significantly different from the neutral position. The positive mean difference ($3.94 - 3.0 = 0.94$) confirms that traders in Anambra State perceive these challenges as a significant factor influencing their compliance decisions. The consistency of the responses, reflected by the standard deviation of 1.08, reinforces the reliability of the data collected from the 150 respondents.

VI. DISCUSSION OF FINDINGS

The structural model results affirm that digital tax administration exerts a positive and significant influence on perceived procedural fairness among Anambra's informal traders (RQ1; Ho1 supported), extending prior evidence from Perveen and Ahmad's PLS-SEM analysis where tax technology's ease of use and facilitating conditions bolster fairness heuristics (Perveen & Ahmad, 2022, p. 2) and Falana et al.'s regression findings on digital platforms simplifying compliance in Nigeria's informal sector (Falana et al., 2024; Olaniyi et al., 2023). Similarly, perceived procedural fairness demonstrates a strong positive effect on tax compliance (RQ2; Ho2 supported), reinforcing Gobena's hierarchical regression on procedural justice enhancing voluntary adherence in Ethiopia (Gobena, 2023), Augustine et al.'s emphasis on fairness perceptions driving equity in Nigerian informal compliance (Augustine et al., 2020, p. 65), and Shahid et al.'s institutional analysis linking procedural justice to reduced informality

(Mpofu, 2021, p. 88; Shahid et al., 2022, p. 2109). Lastly, perceived fairness partially mediates the digital tax administration-compliance pathway (RQ3; H3 supported), mirroring mediation dynamics in Perveen and Ahmad's model (Perveen & Ahmad, 2022, p. 14), Mas'ud and Umar's UTAUT extension via trust (Mas'ud & Umar, 2019), and Neuman and Sheu's moderated mediation where procedural fairness channels audit technologies to compliance (Li et al., 2024; Neuman & Sheu, 2021). The high mean scores across all categories (RQ3) suggest that the challenges hindering the effective use of digital tax system in Anambra State are multifaceted, involving both technical infrastructure and socio-economic perceptions. These findings align with broader academic discourse on the "digital divide" and the institutional requirements for successful e-government implementation.

VII. CONCLUSION

This study contributes significantly to the understanding of tax compliance in developing economies by empirically validating a behavioral-institutional model wherein transparent and equitable digital tax administration, by fostering perceptions of fairness, strengthens voluntary compliance among informal traders.

Digital tax administration in Anambra State has the potential to enhance revenue collection, but its success is currently hampered by a lack of digital literacy and perceived inequities in the system. To improve compliance, the government must prioritize user-friendly interfaces and transparent communication.

VIII. RECOMMENDATIONS

1. Anambra State tax authorities should prioritize investments in user-friendly digital tax platforms, such as mobile-based filing and payment systems integrated with BVN/NIN for seamless registration.
2. The Anambra State Internal Revenue Service should conduct intensive digital literacy workshops for market traders. This should include targeted training programs to enhance traders' technical know-how and digital literacy
3. The government should establish dedicated help desks in major markets to assist traders with digital tax issues.
4. Anambra State tax authorities should foster transparency through public awareness campaigns on procedural fairness and linking compliance to benefits like access to microfinance and public services will build trust and tax morale.
5. Policy makers should ensure that digital tax platforms include features for real-time feedback and grievance redress to improve perceptions of fairness.

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