UNIOFFA JOURNAL OF INTERDISCIPLINARY STUDIES (U-OJIS)
A Multidisciplinary Journal of Science, Management and Social Sciences
Website: www.unioffajis.com
ISSN:3141-5571
E-ISSN:3141-558X

Awareness, Accessibility, and Use of E-Tax Systems among Taxpayers in Kwara State, Nigeria

Prof. Yahaya, Khadijat Adenola
Department of Accounting,
University of Ilorin, Kwara State, Nigeria
yakhadijat@unilorin.edu.ng

Oseni, Sarafa Toyin
Department of Accounting,
Summit University Offa, Kwara State, Nigeria
sarafaoseni2012@gmail.com

Volume 1:2

Abstract
This study investigated the impact of e-tax systems on revenue generation in Kwara State with specific focus on taxpayers' awareness, accessibility, usage, and associated challenges. Descriptive survey research design was adopted targeting 220 respondents comprising taxpayers and KW-IRS staffs. Data were collected using questionnaires covering demographic information, awareness, accessibility, usage, challenges, and revenue generation. Out of 220, 173 responses were retrieved, coded, and analyzed using frequency, percentage, mean, standard deviation, PPMC*, and regression analysis at 0.05 level of significance. Results revealed a high level of awareness, accessibility, and usage of e-tax systems among respondents with an average mean of 4.18 and 49.5% strongly agreeing that they regularly use KW-IRS e-filing, e-payment, and e-registration services. Challenges found affecting e-tax adoption includes unstable electricity, poor internet connectivity, limited digital literacy, and occasional system downtime, with an overall mean of 3.59. Also, hypotheses results revealed a significant positive relationship between awareness, accessibility, and usage of e-tax systems and revenue generation ($r = 0.359$, $p < 0.05$), leading to rejection of H_{01} whereas challenges associated with e-tax adoption did not significantly influence revenue generation ($R^2 = 0.005$, $=0.070$, $p > 0.05$), resulting in acceptance of H_{02}. Based on these findings, this study concluded that electronic tax systems positively enhance revenue generation despite the fact that infrastructural and technical challenges were found. It is recommended that government should improve digital literacy, expand ICT infrastructure, increase public awareness, and strengthening technical support to optimize the use of e-tax system in Kwara State.*

Keywords: Electronic tax systems, revenue generation, digital tax adoption, KW-IRS, taxpayer compliance, Nigeria

Introduction

All over the world, the advancement of digital technologies has transformed many aspects of public administration with tax systems being one of the most critical areas of innovation globally. Governments across both developed and developing countries have gradually adopted electronic tax systems to enhance revenue efficiency, transparency, and accountability in tax collection processes. E-tax systems are digitalized innovation designed to enable taxpayers to file returns, make payments, and access tax related information online without physical interaction with tax authorities. This innovation is adopted with government expectation in improving tax compliances, reduce administrative costs, and enhance revenue generation in every part of government level. In Nigeria, the adoption of e-tax systems forms part of broader fiscal reforms aimed at strengthening internally generated revenue and reduce government dependence on oil revenue and also reduce leakages associated with manual systems and processes with automated systems that facilitate tax registration, filing, payment, and monitoring which by so adopted promote accountability in tax administration.

Many empirical studies in Nigeria and other countries have emphasized the relevance of electronic tax systems in improving tax compliance and revenue generation. For instance, a study by Edori (2023) found that components of e-tax services such as e-filing, e-payment, and e-registration significantly enhance the ease of

ISSN:3141-5571
E-ISSN:3141-558X

tax compliance among taxpayers in Nigeria. Similarly, Egbara et al. (2023) reported that the adoption of e-taxation has contribute significantly in reduction of tax evasion and increase in revenue generation in Nigerian states whereas indicating that digital tax systems are more effective than traditional manual processes. These two findings implies that the deployment of electronic tax shows a very important in strengthening tax administration systems in every public administration.

Furthermore, recent study has emphasized that the effectiveness of e-tax systems is largely dependent on taxpayer acceptance, awareness, and accessibility. According to Inegbedion (2025) who emphasized that the acceptance of electronic tax systems significantly influences the contribution of small and medium enterprises to tax revenue through improved compliance behavior. This implies that beyond technological availability, the willingness and ability of taxpayers to adopt and effectively use e-tax systems are critical determinants of their overall success in enhancing revenue generation. In addition, empirical evidence provided by Ominyi et al. (2024) indicates that electronic tax systems are closely aligned with broader financial digitalization trends, particularly electronic payment systems. Their study found that components such as mobile banking, ATM transactions, and web-based transfers have a negative and significant effect on tax evasion in Nigeria, implying that increased adoption of these digital payment channels enhances transparency and reduces opportunities for tax avoidance. However, the study also found that point of sale transactions exhibited a positive relationship with tax evasion signifying a need for a strategy that can improved monitoring and regulatory oversight in tax administration.

However, despite high perceived important of e-tax in government administration system, challenges such as low digital literacy, poor internet infrastructure, and system inefficiencies has been found in many studies as some of the factors that hinder widespread adoption of e-tax, particularly in most rural and urban settlement in Nigeria due to lack of stable electricity. For example, Monday et al. (2024) found that factors such as low digital literacy, poor internet infrastructure, technological complexities, and systemic inefficiencies significantly limit the effective utilisation of ICT in tax administration. These challenges are further exacerbated by infrastructural deficiencies, particularly unstable electricity supply, which affects both rural and urban settlements. Consequently, even where electronic tax systems are available, their adoption and usage remain uneven and in so doing constraining their potential to enhance tax compliance and revenue generation.

Against this backdrop, this study focuses on Kwara State, where efforts have been made to digitalize tax administration through electronic platforms. This study therefore examined the level of awareness, accessibility, and use of e-tax systems among taxpayers and evaluates the challenges affecting their adoption and impact on revenue generation.

Statement of the Problem

Despite the documented benefits of electronic tax systems in improving efficiency, transparency, and revenue generation, many taxpayers in Nigeria, particularly in Kwara State, continue to face significant challenges in their adoption and use. Even though e-tax systems are designed to improve efficiency such as simplify tax filing, payments, and compliance monitoring, yet e-tax effectiveness is often undermined by low digital literacy among taxpayers, limited access to reliable internet services, and frequent system inefficiencies while many taxpayers still rely on traditional methods or perhaps fail to comply with tax obligations altogether. This raises concerns about the effectiveness of e-tax systems in achieving its intended objectives. In addition, one major issue is the level of awareness among taxpayers. If taxpayers are not adequately informed about the existence and benefits of e-tax systems, its adoption rates may remain low. Similarly, even where awareness exists, some taxpayers may face operational challenges related to system errors, complexity of use, and security concerns which can discourage its usage and ultimately affect revenue generation.

Furthermore, unstable electricity supply in most rural and urban settlements further restricts the consistent use of these platforms by some taxpayers. All these can barriers result in uneven adoption rates, persistent tax evasion, and suboptimal internally generated revenue for the state if not raised as a concern. Consequently, there is a need to investigate the extent of awareness, accessibility, and usage of e-tax systems

ISSN:3141-5571
E-ISSN:3141-558X

among taxpayers in Kwara State, as well as to identify the specific challenges hindering effective implementation and their implications for revenue generation and public financial management.

Objective of the Study

The primary purpose of this study is to investigate the awareness, accessibility, and use of e-tax systems among taxpayers in Kwara State with specific aim seeking to;

examine the level of awareness, accessibility, and usage of electronic tax systems among taxpayers in Kwara State.

identify the challenges associated with the adoption and use of electronic tax systems by taxpayers.

Research Questions

What is the level of awareness, accessibility, and usage of electronic tax systems among taxpayers in Kwara State?

What challenges are associated with the adoption and use of electronic tax systems by taxpayers in Kwara State?

Research Hypotheses

H_{01}: There is no significant relationship between the awareness, accessibility, and usage of electronic tax systems and revenue generation in Kwara State.

H_{02}: The challenges associated with the adoption and use of electronic tax systems do not significantly affect revenue generation in Kwara State.

Literature Review

Concept of Electronic Tax Systems

Electronic tax systems refer to digital platforms and processes that enable taxpayers and tax authorities to interact, report, file, and pay taxes via the use of internet rather than old manual or paper-based method. These systems typically include components such as electronic registration, e filing of tax returns, online payment, and real time record keeping all designed to streamline tax administration and reduce the inefficiencies associated with manual processes. According to Dagunduro et al. (2025), the core objective of e tax systems is to enhance convenience for taxpayers while improving accuracy, transparency, and efficiency for tax authorities.

Many recent research has emphasized that electronic tax systems play a significant role in improving tax compliance and broadening the tax base when effectively implemented. For instance, Dagunduro et al. (2025) found that access to electronic tax filing, billing, and payment platforms significantly increases compliance among informal sector taxpayers in Nigeria by simplifying tax obligations and reducing the burden associated with traditional physical tax offices. Similarly, Tivde (2024) revealed that the integration of digital tax tools contributes to efficiency gains by reducing processing times, enhancing the accuracy of tax records, and providing self-service functionality that allows taxpayers to manage their obligations remotely at their convenience. Summing it up, these studies indicate that electronic tax systems does not only promote voluntary compliance but also strengthen revenue generation, particularly when access, awareness, and digital infrastructure are adequately supported.

Challenges of E Tax System

Despite the potential benefits of electronic tax systems in enhancing tax compliance and revenue collection, numerous challenges impede their effective adoption in Nigeria. A prominent barrier identified in many recent empirical research is limited digital literacy among taxpayers. Many users, particularly in rural and informal sectors, lack the necessary skills to navigate online tax platforms, leading to low utilisation rates and frustration with digital systems for instance study by Salawu et al. (2023) found that among SMEs in Lagos State, moderate adoption of e-tax filing was observed, with only 58% of SMEs adopting the system at its introduction. The study also, highlighted specific challenges, including inadequate awareness and training on platform navigation (30%), server downtimes (27.8%), network issues (23%), and lack of technical skills (12%), which limited the effectiveness of the system. Similarly, Monday et al. (2024) noted that infrastructural limitations, technological complexities, financial constraints, and resistance to change impede ICT implementation in local government tax administration. These findings underscore that even though electronic tax systems can enhance compliance and revenue generation

ISSN:3141-5571
E-ISSN:3141-558X

but addressing digital literacy gaps, improving technological infrastructure, and providing targeted training and awareness campaigns are essential in achieving widespread adoption and effectiveness of e-tax system.

Theoretical Framework

The framework of this study is anchored on the Technology Acceptance Model and the Diffusion of Innovations Theory.

The Technology Acceptance Model developed by Davis in 1989 posits that the adoption of technology is primarily influenced by perceived usefulness and perceived ease of use. Citing this theory in the concept of e tax systems implies that taxpayers are more likely to adopt and engage with digital platforms if they perceive them as beneficial in simplifying tax compliance and if they find the systems user friendly and effective. According to the study conducted by Lamidi et al. (2023) which emphasis that Technology Acceptance Model effectively explains taxpayer behaviour toward e-filing and e-payment platforms. This emphasizes how system design and accessibility play a crucial role in encouraging the adoption and continued use of electronic tax systems.

Complementing Technology Acceptance Model theory, the Diffusion of Innovations Theory by Rogers (2003) emphasizes how innovations spread within a social system over time by considering factors such as relative advantage, compatibility, complexity, trialability, and observability. For this study, diffusion of innovations theory provides a framework in understanding how electronic tax systems are gradually adopted across diverse taxpayer groups especially in urban and rural disparities in access and usage.

Together, these theories offer a comprehensive lens to examine how awareness, accessibility, and challenges influence the adoption and effective utilization of e tax systems by ultimately impacting revenue generation.

Empirical review

Many empirical studies have provide significant understandings into the adoption and effects of electronic tax systems in Nigeria, particularly regarding compliance, infrastructure, and taxpayer behaviour. For example, study by Dagunduro et al. (2025) titled “electronic tax system and tax compliance in Nigerian informal sector” investigated the influence of e tax systems on compliance behaviour among informal sector operators in Southwest Nigeria. Using a survey research design, the researchers distributed 700 questionnaires to artisans, street vendors, and small traders, receiving 651 valid responses. The results revealed a positive and significant impact of e tax systems such as e filing, electronic billing, and e payments on tax compliance and also found that informal businesses were more likely to file and pay taxes timely when using e tax platforms and concluded that electronic tax adoption substantially improves compliance in informal sectors. Similarly, Hudu (2025) study on “Digital Taxation and SME Sustainability in Nigeria” examined how digital taxation influences the compliance and financial performance of small and medium enterprises by employing a mixed method design with 370 SMEs, the study found a strong positive correlation between digital taxation and tax compliance ($r = .692$, $p < .05$), with digital taxation explaining 37.3% of the variation in financial performance while the qualitative data revealed benefits such as increased transparency and time savings, though challenges like poor internet infrastructure and cybersecurity concerns persisted. The study concluded that e tax platforms significantly enhance compliance and financial outcomes for SMEs.

Beyond individual taxpayer behaviour, research has also focused on system adoption at institutional levels. A report on digitalisation and subnational tax administration in Nigeria by Mas’ud (2023) employed qualitative interviews with state internal revenue services across six geopolitical zones. The thematic analysis revealed that even though e tax systems and digital ID usage are expanding, adoption levels and strategic use of data remain limited, affecting the potential to optimise revenue collection.

In another related study, Yahaya and Yusuf (2019) investigated the impact of non-oil tax revenue on economic growth in Nigeria, with specific emphasis on company income tax, value added tax, and customs and excise duties. The study adopted an ex-post facto research design and utilized secondary data sourced from publications of the Central Bank of Nigeria and the Federal Inland Revenue Service. The Auto Regressive Distributed Lag

ISSN:3141-5571
E-ISSN:3141-558X

model was employed after conducting unit root and cointegration tests. The results showed that company income tax had a positive and statistically significant relationship with economic growth, evidenced by a coefficient of 0.273863 and a p value of 0.0177. However, value added tax and customs and excise duties recorded positive but statistically insignificant relationships with economic growth, with coefficients of 0.030389 and 0.003951 respectively. The study concluded that company income tax remains a critical driver of economic growth in Nigeria and recommended strengthened compliance and enforcement mechanisms to curb tax evasion and avoidance. Likewise in the following year Yahaya et al. (2020) further examined governance transparency and tax revenue performance in West African countries. Using secondary data from governance indicators covering the period 2005 to 2017, the study employed regression analysis on a purposive sample of sixteen West African countries. The findings revealed that regulatory quality, political stability, voice and accountability had insignificant effects on tax revenue performance, as their p-values greater than 0.05 significance level. In contrast, government effectiveness, rule of law, and control of corruption demonstrated positive and statistically significant impacts on tax revenue performance at 0.05 level. The study concluded that effective governance structures are fundamental to improved tax revenue performance in West Africa.

Collectively, these studies reveal that electronic tax systems in Nigeria positively influence compliance, financial performance, and revenue potential. However, challenges such as infrastructure deficits and limited strategic use of tax data remain significant barriers to realising e tax systems' full benefits.

Methodology

This study adopted a descriptive survey research design because it enables this study to collect primary data from taxpayers and Kwara State Internal Revenue Service officials regarding their experiences with electronic tax systems. This study target population comprised of registered individual and corporate taxpayers as well as staff of KWIRS involved in digital tax operations. A multistage sampling technique was used to target 30 taxpayers from 6 towns in 3 local government areas of Kwara State namely Offa and Adeleke in Offa Local Government, Oja-Oba and Ogidi in Ilorin West, and Ajase-Ipo and Omu-Aran in Irepodun and 40 officers of Kwara State Internal Revenue Service making a total of 220 targeted respondents from Kwara State. Data were collected using a questionnaire designed in line with this research objectives. The instrument covered demographic information, awareness, accessibility, usage, challenges, and revenue generation associated with e-tax systems. To ensure validity of this instrument, the questionnaires was reviewed by the project supervisor whereas the instrument reliability was confirmed using Cronbach Alpha with a coefficient of 0.718 resulting in an acceptable internal consistency. Out of 220 targeted population, 173 responses were retrieved. The questionnaires were administered both physically and through the use of google form while the data collected was analysed with the use of frequency, percentage, mean, standard deviation, Pearson Product Moment Correlation and regression tested at a 0.05 level of significance.

Results

Analysis of Research Questions

Research Question one: What is the level of awareness, accessibility, and usage of electronic tax systems among taxpayers in Kwara State?

Table 1: Respondents' Perceptions on KW-IRS Electronic Tax System

S/N	Statements	Frq.	SA	A	N	D	Mean	STD
	I am fully aware of the electronic tax system and actively use the KW-IRS e-filing platform to submit	173	75 (43.4%)	83 (48.0%)	12 (6.9%)	3 (1.7%)	4.33	0.683

ISSN:3141-5571
E-ISSN:3141-558X

accurate tax returns within approved statutory deadlines.							
I am registered on the KW-IRS electronic platform and consistently use e-registration and related services for all my personal or business tax obligations.	173	65 (37.6%)	79 (45.7%)	18 (10.4%)	11 (6.4%)	4.14	0.865
I regularly use the KW-IRS e-payment system to make tax payments conveniently, ensuring timely compliance with all applicable tax regulations.	173	59 (34.1%)	95 (54.9%)	14 (8.1%)	5 (2.9%)	4.20	0.729
I agree that the KW-IRS electronic tax platforms are easy to access, user friendly, and allow me to navigate different services without external assistance.	173	67 (38.7%)	85 (49.1%)	18 (10.4%)	3 (1.7%)	4.24	0.731
I agree that I can easily access the KW-IRS portal to generate, download, and print my tax clearance certificate whenever it is required.	173	52 (30.1%)	86 (49.7%)	21 (12.1%)	14 (8.1%)	4.01	0.883
Total / Average	**865**	**318 (36.8%)**	**428 (49.5%)**	**83 (9.6%)**	**36 (4.2%)**	**4.18**	**0.778**

The analysis of respondents' perceptions on the KW-IRS electronic tax system in table 1 above shows a high level of awareness, accessibility, and usage among taxpayers in Kwara State. Looking into the first Statement, 43.4% of respondents strongly agreed and 48.0% agreed that they are fully aware of e-tax and actively use the e-tax system resulting into mean score of 4.33, signifying that respondents are highly using the system. Also, statement 2 shows that 37.6% strongly agreed and 45.7% agreed that they are registered and consistently use e-registration services, with a mean of 4.14, indicating good adoption. For Statement 3, 34.1% strongly agreed and 54.9% agreed on regular use of the e-payment system, yielding a mean of 4.20. likewise statement 4 on ease of access and user friendliness of e-tax recorded 38.7% respondents strongly agree and 49.1% agree with a mean of 4.24. Statement 5, regarding access to tax clearance certificates, had agreement (30.1% strongly agree and 49.7% agree) among respondents with a mean of 4.01. The overall average mean of 4.18 and agreement of 86.3% indicate that taxpayers in Kwara State are largely aware of e-tax system and they were actively using it tax services.

Research Question Two: What challenges are associated with the adoption and use of electronic tax systems by taxpayers in Kwara State?

ISSN:3141-5571
E-ISSN:3141-558X

Table 2: Challenges Affecting the Use of KW-IRS Electronic Tax System

S/N	Statement	Frq.	SA	A	N	D	Mean	STD
	Unstable electricity, high cost of internet data, poor connectivity and frequent network interruptions sometimes prevent me from accessing KW-IRS electronic tax platforms efficiently.	173	32 (18.5%)	69 (39.9%)	51 (29.5%)	21 (12.1%)	3.64	0.933
	Limited knowledge and digital skills among many taxpayers reduce the effective adoption and usage of electronic tax systems.	173	25 (14.5%)	76 (43.9%)	44 (25.4%)	28 (16.2%)	3.55	0.967
	Occasional system downtime or technical glitches delay the submission of tax returns and electronic tax payments.	173	27 (15.6%)	65 (37.6%)	65 (37.6%)	16 (9.2%)	3.58	0.889
	Inadequate technical support from KW-IRS staff makes it difficult to quickly resolve problems encountered while using electronic tax systems.	172	20 (11.6%)	72 (41.9%)	65 (37.8%)	15 (8.7%)	3.56	0.825
	Unclear instructions on KW-IRS platforms make it difficult to complete certain electronic tax processes independently.	173	22 (12.7%)	79 (45.7%)	54 (31.2%)	18 (10.4%)	3.60	0.868
Total / Average		**864**	**126 (14.6%)**	**361 (41.8%)**	**279 (32.3%)**	**98 (11.3%)**	**3.59**	**0.896**

Table 2 analysis of challenges associated with the adoption and use of KW-IRS electronic tax systems reveals several barriers affecting taxpayers in Kwara State. Statement 1 shows that 18.5% of respondents strongly agreed and 39.9% agreed that unstable electricity, high internet costs, poor connectivity, and frequent network interruptions sometimes hinder efficient access to the e-tax platforms with a mean of 3.64. Aiming at statement 2, 14.5% strongly agreed and 43.9% agreed that limited knowledge and digital skills reduce effective adoption of e-tax with a mean of 3.55. Statement

ISSN:3141-5571
E-ISSN:3141-558X

3 indicates that occasional system downtime or technical glitches affect tax submissions, with 15.6% strongly agreeing and 37.6% agreeing, and a mean of 3.58. Statement 4, on inadequate technical support, recorded 11.6% strongly agree and 41.9% agree, with a mean of 3.56. Statement 5, regarding unclear platform instructions, had 12.7% strongly agree and 45.7% agree, with a mean of 3.60. While the overall mean of 3.59 and combined agreement of 56.4% highlight extreme challenges in e-tax adoption of which most of these problem are primarily linked to infrastructure, digital skills, technical support, and clarity of instructions.

Test of Hypotheses

Analysis of Hypothesis One: There is no significant relationship between the awareness, accessibility, and usage of electronic tax systems and revenue generation in Kwara State.

Table 3: Descriptive Statistics and PPMC Correlation Between Awareness and revenue generation

Variable	Mean	Std. Deviation	N
Awareness, Accessibility, and Usage of Electronic Tax Systems	4.184	0.617	173
Revenue Generation	4.220	0.610	173

Correlations

Variable	Awareness, Accessibility, and Usage of Electronic Tax Systems	Revenue Generation
Awareness, Accessibility, and Usage of Electronic Tax Systems	1	0.359**
Revenue Generation	0.359**	1

**. Correlation is significant at the 0.01 level (2-tailed).

The analysis of H_{01} in table 3 indicates a positive relationship between the awareness, accessibility, and usage of electronic tax systems and revenue generation in Kwara State. The descriptive statistics show that respondents rated awareness and usage of e-tax systems with a mean of 4.18 (SD = 0.617), whereas revenue generation scored a mean of 4.22 (SD = 0.610), suggesting a generally high perceptions of both variables among respondents. The Pearson Product Moment Correlation reveals a significant positive correlation of 0.359 ($p < 0.05$) between the two variables. This implies that increased awareness, access, and use of e-tax system are associated with higher revenue generation. Consequently, since the $p < 0.05$ then H_{01} is rejected.

Analysis of Hypothesis Two: The challenges associated with the adoption and use of electronic tax systems do not significantly affect revenue generation in Kwara State

Table 4: Regression Analysis of Challenges of Electronic Tax Systems on Revenue Generation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	0.070	0.005	-0.001	0.611	0.005	0.843	1	171	0.360	1.570

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	0.314	1	0.314	0.843	0.360
Residual	63.739	171	0.373		

ISSN:3141-5571
E-ISSN:3141-558X

Total	64.053	172

COEFFICIENTS

Predictor	B	Std. Error	Beta	t	Sig.	Collinearity Statistics	
						Tolerance	VIF
Constant	4.020	0.222	–	18.089	0.000	–	–
Challenges of Electronic Tax Systems	0.056	0.061	0.070	0.918	0.360	1.000	1.000

The regression results in Table 4 show that the relationship between the challenges associated with the adoption and use of electronic tax systems and revenue generation in Kwara State is weak because model yields an R value of 0.070 and an R^2 of 0.005, indicating that only 0.5% of the variation in revenue generation can be explained by the challenges faced in using e-tax systems. The ANOVA results also show an F-value of 0.843 with a p-value of 0.360, which is not statistically significant at 0.05. Additionally, the regression coefficient (B = 0.056, t = 0.918, p = 0.360) confirms that the challenges do not have a significant predictive effect on revenue generation. Therefore, H_{02} is accepted.

Discussion of Findings

The analysis in Table 1, which examined respondents' perceptions of the KW-IRS electronic tax system, reveals a generally high level of awareness, accessibility, and usage among taxpayers in Kwara State. The overall mean of 4.18 indicates that taxpayers largely agree that they are aware of the electronic tax system, actively use the platform, and can easily access its services. This suggests that the KW-IRS e-filing, e-registration, and e-payment platforms are well accepted and utilized by taxpayers by facilitating accurate and timely submission of tax returns. The positive perception of these system tax aligns with previous research by Olumoh and Sanni (2022) who found that electronic tax tools significantly improve taxpayer engagement and revenue performance.

In addition, the results from Table 2 that examined the challenges associated with the use of e-tax systems show an overall mean of 3.59. This indicates that despite the fact that respondents face some obstacles such as unstable electricity, high internet costs, system glitches, and limited digital literacy, these challenges do not entirely prevent the effective use of the platforms. The findings imply that even though infrastructural and technical barriers exist in the use of e-tax system, yet taxpayers are generally able to engage with the e-tax system. This aligns with empirical evidence from Mwansa and Phiri (2025), who found that external factors such as system reliability and internet accessibility are more influential than individual behavioral factors in shaping e-tax adoption.

Regarding Research Hypothesis One which tested the relationship between awareness, accessibility, and usage of electronic tax systems and revenue generation in Kwara State, revealed a positive and significant correlation ($r = 0.359$, $p < 0.05$). This indicates that higher levels of awareness and usage of the KW-IRS e-tax platform are associated with increased revenue generation. This result is consistent with the findings of Dagunduro et al. (2025) who found that the adoption of electronic tax systems, including e-filing and e-payments, significantly enhanced tax compliance among informal sector operators in Southwest Nigeria, with businesses more likely to file and pay taxes timely. Similarly, Hudu (2025) who reported a strong positive correlation between digital taxation and SME compliance ($r = 0.692$, $p < 0.05$) showing that electronic tax improves both compliance and financial performance in government administration.

Also, regarding hypothesis two (H_{02}), which examined whether challenges associated with e-tax adoption significantly affect revenue generation. The regression analysis showed an insignificant effect (B = 0.056, p = 0.360) signifying that reported challenges such as poor internet infrastructure, unstable electricity, system downtime, and limited digital skills do not have a statistically significant impact on revenue generation in Kwara State. This result mirrors the findings by Mas'ud (2023), who observed that although infrastructural and strategic limitations exist in

ISSN:3141-5571
E-ISSN:3141-558X

subnational tax systems, these barriers have not yet critically undermined revenue collection. Additionally, Hudu (2025) acknowledged challenges like poor connectivity and cybersecurity concerns but still found substantial compliance and revenue benefits from e-tax adoption.

Conclusion

Based on these findings, this study concludes that electronic tax systems significantly enhance revenue generation in Kwara State through improved awareness, accessibility, and usage by taxpayers. The results indicate that most respondents actively engage with KW-IRS e-filing and e-payment platforms, which facilitates timely compliance and accurate submission of tax obligations. However, challenges such as unstable electricity, poor internet connectivity, limited digital skills, system downtime, and inadequate technical support were identified, moderately affecting the adoption and use of these systems. Despite these challenges, findings revealed that they do not significantly hinder overall revenue generation in the state demonstrating that the electronic tax platforms remain effective in mobilizing state internally generated revenue.

Recommendations

Based on the findings and conclusion of this study, the following recommendations were proposed to enhance e-tax adoption and efficiency;

The Kwara State Internal Revenue Service should implement targeted educational campaigns, workshops, and seminars to increase taxpayers' understanding of e-tax systems, focusing on registration, e-filing, and e-payment procedures.

The government should invest in stabilizing electricity supply and expanding internet connectivity across urban and rural areas.

KW-IRS should establish a responsive technical support system to assist taxpayers encountering system glitches, downtime, or difficulties navigating the e-tax platform. This includes online help desks, hotlines, and user guides to facilitate smooth operations.

References

Chukuemeka, N. T., & Igwe, J. C. (2022). The impact of electronic tax payment system on tax revenue in Nigeria: The moderating role of technology. *European Journal of Accounting, Finance and Investment, 8*(10), 12–25. https://cirdjournals.com/index.php/ejafi/article/view/943

Dagunduro, M. E., Abbood, F. G., Dakhil, M. S., & Falana, G. A. (2025). Electronic tax system and tax compliance in Nigerian informal sector. *Universal Journal of Accounting and Finance, 13*(2), 81–93. https://doi.org/10.13189/ujaf.2025.130204

Davis, F. D. (1989). *Perceived usefulness, perceived ease of use, and user acceptance of information technology*. MIS Quarterly, 13(3), 319–340. https://doi.org/10.2307/249008

Edori, D. S. (2023). Electronic tax services and the ease of tax compliance in Nigeria. *Journal of Accounting and Financial Management, 9*(9), 212–228. https://iiardjournals.org/get/JAFM/VOL.%209%20NO.%209%202023/Electronic%20Tax%20Services%20and%20the%20Ease.pdf

Egbara, E. A., Asomba, I. U., & Ofodu, H. I. (2023). Electronic taxation and improved tax compliance: The case of tax evasion and avoidance in Enugu State, Nigeria. *International Journal of Accounting Research, 8*(2), 59–63. https://j.arabianjbmr.com/index.php/ijar/article/view/1196/1112

Inegbedion, H. E. (2025). Acceptance of electronic tax system and the contribution of SMEs to tax revenue through the mediation of tax compliance. *Journal of Innovation and Entrepreneurship, 14*(129), 1–20. https://doi.org/10.1186/s13731-025-00582-w

Lamidi, W. A., Olowookere, J. K., Saad, R. A. J., & Ahmi, A. (2023). *An assessment of the factors influencing adoption of e filing system in Nigeria*. International Journal of Business Information Systems, 42(1), 1–22. https://www.inderscience.com/info/inarticle.php?artid=128299

Mas'ud, A., Mohammed, S. D., & Gimba, Y. A. (2023). Digitalisation and subnational tax administration in Nigeria (African Tax Administration Paper No. 29).

ISSN:3141-5571
E-ISSN:3141-558X

International Centre for Tax and Development (ICTD). https://doi.org/10.19088/ICTD.2023.031

Monday, E. J., Olukemi, A. A., Ruth, M., & Olapeju, F. E. (2024). Challenges in applying ICT to tax generation in local government administration in Nigeria. *TWIST, 19*(3), 351–356. https://twistjournal.net/twist/article/view/491

Mwansa, J. C., & Phiri, J. (2025). An exploration of the barriers of e-tax system adoption as a strategy for enhancing taxpayer compliance among small and medium taxpayers at the Zambia Revenue Authority. *Open Journal of Business and Management, 13*(3), 2120–2142. https://www.scirp.org/pdf/ojbm_1534528.pdf

Olumoh, Y. A. (2024). Tax administration practices and compliance: Evidence from Kwara State, Nigeria. *FUDMA Journal of Accounting and Finance Research, 2*(4), 17–30. https://fujafr.fudutsinma.edu.ng/index.php/fujafr/article/view/111/124

Ominyi, E. C., Elom, J. O., & Chukwu, U. C. (2024). Impact of electronic payment systems on tax evasion in Nigeria (2012–2023). *Global Research Journal of Accounting and Finance (GRJAF), 5*(1), 50–69. https://journals.amssr.org/grjaf/2024/05/22/impact-of-electronic-payment-systems-on-tax-evasion-in-nigeria-2012-2023/

Owoeye, A. B. (2024). A critical examination of e taxation, improvement in tax compliance and revenue collection in Nigeria. *International Journal for Multidisciplinary Research, 6*(3), 1–18. https://www.ijfmr.com/papers/2024/3/20547.pdf

Salawu, M. K., Adigun, O. A., & Ogundipe, L. O. (2024). Adoption and challenges of electronic tax filing system among small and medium-sized enterprises in Lagos State, Nigeria. *Journal of Taxation and Economic Development, 23*(1), 141–155. https://ideas.repec.org/a/ris/jotaed/0089.html

Tivde, J. K. (2024). Leveraging e taxation for enhanced revenue generation in Nigeria. *International Journal of Research and Innovation in Social Science, 8*(9), 661–670. https://www.rsisinternational.org/journals/ijriss/Digital-Library/volume-8-issue-9/661-670.pdf

Yahaya, K. A., & Yusuf, K. (2019). Impact of non-oil tax revenue on economic growth in Nigeria. *Journal of Accounting and Management, 9*(2), 56–69. https://journals.univ-danubius.ro/index.php/jam/article/view/6095/5135

Yahaya, K. A., & Yusuf, K. (2020). Impact of company characteristics on aggressive tax avoidance in Nigerian listed insurance companies. *Jurnal Administrasi Bisnis, 9*(2), 101–111. https://api-uilspace.unilorin.edu.ng/server/api/core/bitstreams/78b25d50-9fbd-4718-a0ce-b90a7db450f0/content