E-FILING SYSTEM QUALITY AND TAX COMPLIANCE: EVIDENCE FROM MEDIUM-SIZED BUSINESSES IN SOUTH-WEST NIGERIA

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DOI: https://doi.org/10.57233/gujaf.v7i5.10

Abstract
This study examined the effect of e-filing system quality on tax compliance among medium-sized business (MSB) taxpayers in South West Nigeria. Despite the adoption of the e-filing system, taxpayers continue to experience system quality issues that hinder compliance. Few studies have examined how the dimensions of e-filing system quality simultaneously influence MSB taxpayers across the region. The study specifically examined the effect of response time, ease of use, payment gateway, and security on tax compliance. The study used a cross-sectional survey design, and respondents were selected using a multistage sampling technique. Data were collected from 298MSBs across the six South West states using structured questionnaires. Structural Equation Modelling was used to analyse the effect of the four dimensions on tax compliance. *Tax compliance was measured using self-reported indicators of filing, payment, and reporting compliance.* The results showed that response time ($\beta = 0.559$, $t = 2.708$, $p < 0.01$) and security ($\beta = 0.599$, $t = 7.411$, $p < 0.001$) have a positive and significant effect on tax compliance. However, ease of use ($\beta = 0.261$, $t = 1.169$, $p > 0.05$) and payment gateway ($\beta = 0.219$, $t = 1.067$, $p > 0.05$) do not have a significant effect on tax compliance. The study concludes that improving the response time and security of the e-filing system can enhance tax compliance among MSB taxpayers. It is recommended that tax authorities improve system responsiveness and implement adequate security measures to protect taxpayers' information and enhance trust in the e-filing system.

Keywords: E-filing system, ease of use, medium-sized business, payment gateway, response time, security, south west Nigeria, system quality, tax compliance.

1.0 Introduction

Tax revenue has been one of the major sources of government revenue in Nigeria, serving as an important means of financing government expenditure and providing necessary infrastructure (Uguagu et al., 2023). Tax, as described by Maisiba and Atambo (2016), is a compulsory levy imposed on citizens and businesses by the government. However, for the government to generate adequate revenue needed to perform its obligations, the tax compliance rate must be high. Before 2015, tax administration, which includes registration, filing of returns and payment of taxes, was done manually. But the approach was plagued with issues such as long processing times, high tax administration costs, excessive and time-consuming paperwork, fraudulent activities by tax administrators, and long distances between taxpayers and the tax offices (Eke and Alohan, 2022). To improve tax compliance and, in turn, tax revenue, the Nigerian government introduced the tax e-filing system in 2015. Adegbie et al. (2022) also described it as the use of computers and internet

networks for tax administration. It streamlines tax administration and makes it easier and more convenient for taxpayers to fulfil their tax obligations. Ajayi and Yidiat (2021) opined that the electronic tax management system has the potential to improve revenue generation from taxes and emphasized the need for the government to explore it to improve compliance.

However, whether the adoption of the e-filing system will lead to improved compliance depends on the quality of the system, which is assessed through dimensions such as response time, ease of use, payment gateway and security (Oseno et al., 2025; Ariyanto et al., 2024). Few studies have examined how these e-filing dimensions simultaneously influence taxpayers. Thus, thereis a need to examine the effect of these four dimensions simultaneously to provide a more comprehensive understanding of how the e-filing system quality influences tax compliance. Also, most existing literature on the e-filing system and tax compliance has concentrated on individual taxpayers, small-sized businesses or large corporations.

Very few studies examine how much influence the e-filing system has on medium-sized businesses (MSBs) in Nigeria. Also, existing studies in this area have focused on a particular state, some selected states, or the federal government (Olaoye&Atilola, 2018; Uguagu et al., 2023; Oladele *et al.,* 2020; Adegbie*et al.,* 2022). Evidence on how the quality of the e-filing system influences tax complianceacross the whole South West Nigeria is limited. Based on this background, this study examined the effect of e-filing system quality on tax compliance among MSB taxpayers in South West Nigeria.

Despite the adoption of the e-filing system, taxpayers continue to experience system quality issues that hinder tax compliance (Abdul and Adamu, 2025). Similarly, Haruna et al. (2023) confirmed that the quality of information, system quality, and service quality of the e-filing system can determine whether a taxpayer will use or continue to use the e-filing system. These submissions, among others, suggested that investigating how e-filing system quality affects tax compliance is critical.

The general objective of this study is to examine the effect of e-filing system quality on tax compliance among MSB taxpayers in South West Nigeria.
The specific objectives of the study were to:

i. Examine the effect of the response time of the e-filing system on tax compliance among MSB taxpayers in South West Nigeria.
ii. Examine the effect of the ease of use of the e-filing system on tax compliance among MSB taxpayers in South West Nigeria.
iii. Examine the effect of the payment gateway of the e-filing system on tax compliance among MSB taxpayers in South West Nigeria.
iv. Examine the effect of the security of the e-filing system on tax compliance among MSB taxpayers in South West Nigeria.

2.0 Literature Review

Tahar (2020) describes the e-filing system as a computerized system that taxpayers can use to prepare, report, and pay their taxes online and in real-time. It is created to enhance tax compliance by simplifying how taxpayers fulfil their tax obligations. Similarly, Adegbie et al. (2022) explain that the e-filing system makes it more convenient for taxpayers in Nigeria to file their tax returns and make payments. Beyond facilitating compliance among taxpayers, the e-filing system also reduces the burden of tax administration (Awai and Oboh, 2020). There are various dimensions for measuring the quality of the e-filing system; however, this study focused only on response time,

ease of use, payment gateway, and security. These variables are selected because they cover important aspects of the system. Response time represents how fast the system responds when users are performing operations such as loading tax forms, verifying data or submitting tax returns and other documents. Ease of Use is the degree to which a taxpayer believes the e-filing system is simple to use and is often measured by the effort required by users to complete a task.

Furthermore, the payment gateway is the aspect of the e-filing system that facilitates payment of taxes electronically. It allows taxpayers to make payments directly on the e-filing system using their bank cards, banking apps, online transfers, or other digital payment options. According to Pane and Simanjuntak (2024), security in terms of the e-filing system refers to the measures in place to protect the sensitive personal and financial information of the users.

Tax Concept

Awai and Oboh (2020) describe tax as a compulsory levy that the government imposes on citizens, businesses, and properties. It is used to finance the economy and create conditions that improve the general well-being of the populace. For any payment to be considered a tax, it must be compulsory, backed by legislation, and collected by a public authority. Also, there must be a stipulated penalty for non-compliance with tax payment (Nwabachili *et al.,* 2024).

Tax Compliance

Tax compliance is the act of fulfilling tax obligations by the taxpayer. It involves correct and timely filing of returns and payment of taxes (James and Alley, 2002, as cited in Olukaand Nomlala, 2021). According to Brown and Mazur (2003), tax compliance can be measured by considering three factors: filing compliance, timely payment of taxes, and reporting compliance.

Theoretical Review

Theory of Task-Technology Fit

The Task-Technology Fit theory explains the relationship between digital technology and the tasks it is designed to support. According to its proponents, the success of technology depends on three key elements: technology capabilities, task demands, and the skills of the users. The central argument of the Task-Technology Fit is that a technology must align with the task demands as well as user abilities to achieve improved performance. The theory explains that users are likely to adopt and use a technology if they perceive that it helps enhance their ability to perform the needed tasks (Goodhue & Thompson, 1995, as cited in Marikyan & Papagiannidis, 2023). In this study, TTF measures how well the e-filing system supports users in fulfilling their task obligations.

Compliance Theory

Compliance theory explores how socialisation influences how people and organizations comply with laws and regulations (Devos, 2014). It explains various reasons why taxpayers may comply or not comply with tax rules and regulations using theories such as economic deterrence theory, normative theory and legitimacy theory. Economic Deterrence Theory posits that taxpayers fulfil their tax obligation when the expected cost of non-compliance (penalties) outweighs the benefits of evading taxes. Normative Theory proposes that taxpayers are more likely to fulfil their tax obligation if they view it as a social obligation which must be performed. Legitimacy Theory explains that taxpayers are more likely to comply if they perceive the tax system and the tax authority as legitimate, fair, and trustworthy. In the context of this study, Compliance Theory provides a framework for understanding how the quality of the e-filing system may influence taxpayers' compliance decisions.

Empirical Review

Eke and Alohan (2022) examined the impact of the e-filing system on the processing time of tax returns and tax assessments. The study sampled tax professionals, tax administrators, and taxpayers in Benin and Auchia and collected data using a structured questionnaire. The data were analysed using descriptive statistics, correlation analysis, as well as panel regression. The results show that e-taxation reduced the processing time of tax returns and assessment by 12.9%.

Benson and Ephibayerin (2026) assessed the effect of tax service quality on tax compliance of micro, small, and medium enterprises (MSMEs) in Bayelsa State. The study sampled 8,299 MSME owners and collected data using a structured questionnaire. Tax Service Quality was proxied using responsiveness, accuracy, and reliability. Descriptive and simple regression techniques were used to analyse the study. The results show that tax service responsiveness has a significant positive effect on tax compliance among MSMEs in Bayelsa State. The study also concluded that there is a significant relationship between tax service quality and tax compliance of MSMEs in Bayelsa State. Sutrisno (2020) investigated the effect of the perception of ease of use and the satisfaction that Indonesia taxpayers derived from the e-filing system, using information technology readiness as the moderation variable. 312 taxpayers were sampled, and data were collected using a questionnaire and analysed using structural equation modelling. The results from the study revealed that perceived ease of use and perceived satisfaction have a significant effect on the use of the Indonesian tax e-filing system.

Similarly, Dewi et al. (2022) examined the effect of perceived ease of use, security, and perceived usefulness of the tax e-filing system on individual taxpayers' compliance. The study sampled 139 respondents from West Jakarta, and the results show that perceived usefulness has a significant effect on individual taxpayers' compliance, while perceived ease of use and perceived security have no significant effect. Ogunsola (2023) assessed how the perceived ease of use of the taxpayers moderates the effect of electronic taxation on tax compliance among small and medium-scale enterprises (SMEs) in Kogi State. Data were collected from 40 SME owners using structured questionnaires and analysed using multiple regression analysis. The study concluded that the perceived ease of use does not significantly moderate the effect of the e-filing system on tax compliance among the sample SMEs in Kogi State. Dagunduro et al. (2025) investigated the effect of electronic tax payment on tax compliance in the Nigerian informal sector. The results showed that e-tax payment has a positive and significant effect on tax compliance in the Nigerian informal sector. Additionally, Hamza et al. (2025) examined how electronic payment methods influence tax compliance. Mobile payment, digital wallet, and online banking were used as proxies for electronic payment methods. Data were collected from 187 respondents, and correlational analysis was used to examine the relationship between e-tax payment and tax compliance. The results revealed that there is a negative and not statistically significant relationship between e-tax payment and tax compliance.

Ghosh (2025) examined how online tax systems influence the tax compliance of small business owners, specifically investigating the effect of trust and security of the tax system on tax compliance. The study concluded that cybersecurity problems and lack of trust in the system negatively impact voluntary compliance. Moreover, Pane and Simanjuntak (2024) examined the factors influencing taxpayers' intention to use the online tax filing system in Indonesia. Data were collected from 100 taxpayers registered at the Medan Petish Tax Office using a structured

questionnaire. The independent variables used were perceived ease of use, security, perceived usefulness, information technology readiness, and confidentiality. Additionally, the study concluded that security and confidentiality do not have a significant effect on taxpayers' intention to use the e-filing system.

3.0 Methodology

The study area comprises all six South West states in Nigeria: Lagos, Oyo, Osun, Ekiti, Ondo, and Ogun. These states were selected because there is limited literature covering the whole region. Most existing studies focused on one or two states. The study used a cross-sectional survey. Also, a quantitative approach was employed, as only numerical data were collected for the study.

The population of the study are 1,597 medium-scale businesses (MSBs) that are registered taxpayers across the six states. According to SMEDAN (2017), Lagos has the highest population, with 629 MSBs. Ogun has 104, Ekiti has 126, Oyo has 519, Ondo has 194, and Osun has 25. Although more recent national surveys exist, the 2017 SMEDAN survey remains the most comprehensive and authoritative official source providing a state-level disaggregation of medium-sized enterprises across Nigeria.

Sampling Technique and Sample Size

The study used Taro Yamane's formula to calculate the sample size. Afterwards, the sample size was distributed across each state using proportional allocation, and random sampling was used to select respondents. For Osun State, the entire population was used because it has a very small number of MSB taxpayers.

The Taro Yamane's formula is:

$$n = \frac{N}{[1+N\,(e)^2]}$$

$$n = \frac{1597}{[1 + 1597\,(0.05)^2]}$$

$$n = \frac{1597}{4.9925}$$

$$n = 319.87 = 320$$

Data Collection Instrument

Data for the study were collected using structured questionnaires, which were administered to the selected MSB taxpayers across the six states.

Structural Model

The structural model for the study is specified as:

$$TC = \gamma_1 \quad RT + \gamma_2 \quad EOU + \gamma_3 \quad PG + \gamma_4 \quad SEC + \zeta \text{ ----------3.5}$$

Where:

TC is Tax Compliance (endogenous variable)
RT is Response Time (exogenous variable)
EOU is Ease of Use (exogenous variable)
PG is Payment Gateway (exogenous variable)
SEC is Security (exogenous variable)
Y1, Y2, Y3, Y4 = Path coefficients

ζ= residual (unexplained variance in TC)

4.0 Results and Discussion

Table 1:

Model Fit Summary for the Measurement Model

FIT INDEX	RESULTS	RECOMMENDED
CMIN/df	4.343	<5
GFI	0.931	>0.90
CFI	0.910	>0.90
NFI	0.942	>0.90
PNFI	0.652	>0.60
RMSEA	0.071	<0.08
SRMR	0.091	<0.10

Source: Author's Compilation, 2026.

The measurement model was assessed using confirmatory factor analysis to examine model fit, indicator loadings, reliability and construct validity. Six measurement items (RT3, EOU3, PG2, SEC2, SEC3 and TC2) were removed because their factor loadings fell below the study's specified threshold. The refined model retained 14 indicators across the five constructs: response time, ease of use, payment gateway, security and tax compliance. The standardised factor loadings ranged from 0.746 to 0.982. The model fit indices were also within the study's specified acceptable ranges: CMIN/df = 4.343, GFI = 0.931, CFI = 0.910, NFI = 0.942, PNFI = 0.652, RMSEA = 0.071 and SRMR = 0.091. These results indicate an acceptable fit between the refined measurement model and the observed data.

Table 2:

Factor Loading for the Latent Variables and their Indicators

Latent Variables/Indicators			Estimate
RT4	<---	RT	.939
RT2	<---	RT	.958
RT1	<---	RT	**.982**
EOU4	<---	EOU	.884
EOU2	<---	EOU	.965
EOU1	<---	EOU	.917
PG4	<---	PG	.907
PG3	<---	PG	.832
PG1	<---	PG	.968
SEC4	<---	SEC	.750
SEC1	<---	SEC	**.746**
TC1	<---	TC	.974
TC3	<---	TC	.755

Latent Variables/Indicators			Estimate
TC4	<---	TC	.964

The initial model run showed that some goodness-of-fit indices didn't meet the required threshold. So, the measurement model was re-run,and the measuring items with factor loadings below 0.7 were removed. As a result, six of the measurement items were removed from the model: RT3, EOU3, PG2, SEC3, SEC2, and TC2. The rerun results showed factor loadings greater than 0.7, ranging from 0.746 to 0.982, as shown in Table 4.2.
Source: Author's Compilation, 2026.

Table 3:
Composite Reliabilty, Convergent Validity and Discriminant Validity for The Study

Constructs	CR	AVE	EOU	RT	PG	SEC	TC
Ease of Use (EOU)	0.945	0.851	**0.923**				
Response Time (RT)	0.972	0.921	0.410	**0.960**			
Payment Gateway (PG)	0.930	0.817	0.360	0.360	**0.904**		
Security (SEC)	0.718	0.560	0.044	0.043	0.038	**0.748**	
Tax Compliance (TC)	0.929	0.816	0.267	0.229	0.195	0.0026	**0.903**

Source: Author's Compilation, 2026.

Composite reliability (CR) values for the study constructs ranged from 0.718 to 0.972, while average variance extracted (AVE) values ranged from 0.560 to 0.921. Both sets of values exceeded the thresholds adopted in the study, supporting the internal consistency and convergent validity of the constructs. The discriminant validity of the constructs was checked by comparing the square root of the Average Variance Extracted (AVE) of each construct with its correlation with other constructs. The results show that the AVE of each construct is greater than its correlation values, indicating the constructs do not overlap.

Table 4:
Model Fit Summary for the Structural Model

FIT INDEX	RESULTS	RECOMMENDED
CMIN/df	4.521	<5
GFI	0.922	>0.90
CFI	0.914	>0.90
NFI	0.943	>0.90
PNFI	0.654	>0.60
RMSEA	0.073	<0.08
SRMR	0.094	<0.10

Source: Author's Compilation, 2026.

Structural model analysis was employed to investigate the effect of the exogenous variables on the endogenous variables. The goodness-of-fit indices for the structural model showed CMIN/df = 4.521, GFI= 0.922, NFI= 0.943, PNFI= 0.654, SRMR= 0.094, CFI= 0.914, and RMSEA= 0.073. All indices fall within acceptable thresholds, indicating that the structural model fits the study well.

Table 5:
Effect Size of the Exogenous Variables on the Endogenous Variables

	Ease of Use	Response time	Payment Gateway	Security
Effect Size (F^2)	0.195	0.167	0.200	0.221
Range	0.15 to 0.35	0.15 to 0.35	0.15 to 0.35	0.15 to 0.35
Interpretation	Moderate Effect	Moderate Effect	Moderate Effect	Moderate Effect
$R^2 = 0.606$				

Source: Author's Compilation, 2026.

The Coefficient of determination (R^2) for the model was 0.606, indicating that 60.6% of the variance in the endogenous variables can be explained by the exogenous variables. This means the four dimensions of the study (response time, ease of use, payment gateway, and security) jointly explain 60.6% of the variance in tax compliance. The study also calculated the effect sizes (F^2) of each independent variable on the dependent variable. The results show that each of the independent variables has a moderate effect on tax compliance.

Table 4.6:
Unstandardized Estimates and Path Coefficients of the four dimensions of system quality on tax compliance.

Relationships	Unstandardized Effects	Paths Coefficients	Standard Error	t-Value	p-Value
RT1 → RT	1.152	0.973	0.030	38.763	***
RT2 → RT	0.250	0.982	0.079	3.165	**
RT4 → RT	1.000	0.936			
RT → TC	**0.658**	**0.559**	**0.243**	**2.708**	**
EOU1 → EOU	0.939	0.736	0.058	16.268	***
EOU2 → EOU	1.098	0.924	0.044	24.964	***
EOU4 → EOU	1.000	0.870			
EOU → TC	**0.308**	**0.261**	**0.264**	**1.169**	**ns**
PG1 → PG	1.677	0.934	0.074	22.809	***
PG3 → PG	0.853	0.796	0.049	17.312	***
PG4 → PG	1.000	0.833			
PG → TC	**0.300**	**0.219**	**0.281**	**1.067**	**ns**

SEC1 → SEC	1.318	0.750	0.147	8.965	***
SEC4 → SEC	1.000	0.614			
SEC → TC	**1.202**	**0.599**	**0.162**	**7.411**	***

Significance level: *** p < 0.001; ** p < 0.01; * p < 0.05; ns p > 0.05. N = 298

Source: Author's Compilation, 2026.

Structural Equation Modelling was used to examine the effectof Response Time (RT) on Tax Compliance (TC). The results showed that RT on TC has a path coefficient of 0.559 and a t-value of 2.708, indicating that response time has a positive and significant effect on Tax Compliance. This is statistically significant at $p < 0.01$. Structural Equation Modelling was also used to examine the effect of Ease of Use (EOU) on Tax Compliance (TC). The path coefficient for EOU and TC is 0.261, and the t-value is 1.169, indicating that Ease of Use does not have a significant effect on Tax Compliance. In addition, Structural Equation Modelling was used to examine the effect of Payment Gateway (PG) on Tax Compliance (TC). The path coefficient for PG on TC is 0.219, and the t-value is 1.067, indicating that Payment Gateway does not significantly influence Tax Compliance. The effect of Security (SEC) on Tax Compliance (TC) was investigated using Structural Equation Modelling. The results showed that SEC on TC has a path coefficient of 0.599 and a t-value of 7.411, indicating that it has a positive and significant influence on Tax Compliance. The result is significant at $p < 0.001$.

Discussion of Findings

The results for the first objective showed that a more responsive e-filing system drives higher compliance among MSB taxpayers in South West Nigeria. It indicates that taxpayers value an e-filing system that processes inputs and outputs quickly. The results also complement other existing studies that suggest that response time is a key determinant of the effectiveness of an e-filing system. These findings agree with the work of Eke and Alohan (2022), which concluded that e-taxation significantly reduced the processing time of tax returns and assessments. The results also align with the study of Benson and Ephibayerin (2026), which submitted that tax service quality, proxied by responsiveness, accuracy, and reliability, has a significant positive effect on tax compliance among MSMEs in Bayelsa State.

The results for the second objective showed that Ease of Use has a positive but not statistically significant effect on Tax Compliance, indicating that though taxpayers may value a more user-friendly e-filing system, this on its own cannot drive tax compliance. These findings agree with the work of Ogunsola (2023), which revealed that perceived ease of use does not significantly moderate the effect of the e-filing system on tax compliance among SMEs in Kogi State. However, these results contradict Sutrisno (2020), which found that perceived ease of use and perceived usefulness have a significant effect on individual taxpayers in Indonesia. These results likely differ because of differences in taxpayer categories and geographical location. For objective three, the results showed that the payment gateway of the e-filing system does not significantly influence tax compliance of MSBs in South West Nigeria. This indicates that while convenient and secure payment gateways are important for tax payments, they are not sufficient to influence compliance among taxpayers. This study aligns with Hamza et al. (2025), which concluded that there is no statistically significant relationship between e-tax payment and tax compliance. However, this finding contradicts Dagunduro et al. (2025), which found that e-tax payment has a positive and

significant effect on tax compliance in the Nigerian informal sector. This may be because the study focused on the informal sector, not MSBs.

The results of objective four revealed that the security of the e-filing system has a positive and significant effect on tax compliance of MSB taxpayers in South West Nigeria. This indicates that when taxpayers perceive the e-filing system as secure and reliable, they are more likely to fulfil their tax obligations. This result aligns with Ghosh (2025), which concluded that cybersecurity problems and lack of trust in the e-filing system impact tax compliance negatively. The study, however, contradicts Pane and Simanjuntak (2024), which submitted that security and confidentiality do not have a significant effect on taxpayers' intention to use the e-filing system. This conclusion likely varies from the results of this study due to differences in the population sampled and geographical location.

5.0 Conclusion

This study concluded that response time and security of the e-filing system have a positive and significant effect on tax compliance among MSB taxpayers. It also revealed that the ease of use and payment gateway of the e-filing system do not significantly influence tax compliance among MSB taxpayers in South West Nigeria. Based on these findings, the following recommendations were made:

i. Tax authorities should improve the uptime and transactional processing time of the e-filing system, so as to drive higher compliance among taxpayers.
ii. Tax authorities should also implement broader data control measures to protect taxpayers' information, prevent data breaches, and enhance trust in the e-filing system.
iii. Tax authorities should not rely solely on improving user-friendliness or the payment gateway of the e-filing system as a means of driving compliance. Instead, they should complement this with improvements in other aspects of the e-filing system.

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