

## **TAX COMPLIANCE AND REVENUE GENERATION IN LAGOS STATE**

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### **Abstract**

*This study investigates tax compliance and revenue generation in Lagos State. Primary data were sourced from respondents using a self-report questionnaire distributed among a sample of three hundred and eighty-five (385) participants from organized private sector employees. The gathered data were statistically evaluated using descriptive statistics and the findings revealed that tax compliance is statistically significant with revenue generation in Lagos State. Statistical hypotheses tests showed variables in the model are significant at a 0.05% critical level implying that tax compliance, tax audit and investigation, and electronic tax filing are correlated with tax compliance and in turn, revenue generation in Lagos State.*

**Keywords:** Tax returns, revenue generation, tax audit, electronic tax filing, Lagos State

## 1. INTRODUCTION

Prior the oil boom of 1970s, Nigeria's main sources of revenue generation was taxation and revenue from exported agricultural produce. The exported agricultural products include groundnut, cotton and rides and skin, palm produce, cocoa, rubber, timber, etc (Oseni, 2013). However, since the early 70s when crude oil became a more attainable source of revenue, statutory income accruing to states from the central government account dwindled; other internal sources of income generation were activated. Today, with the imbalance of oil prices in the international market, revenue accruing from crude oil exportation has lessen, thus, the need to reactivate other sources of internally generated revenue cannot be overemphasized.

Tax fund has an observable positive relationship with a state's revenue generation. Researchers like Osho, Ajayi and Ogunbodede (2019) and Ademola, Adeyinka and Emenike (2019) noted that tax is the most critical source of internal revenue generation to the states in Nigeria. This position was corroborated by Agbe, Terzungwe and Igbabee (2017) who found that the much needed developmental projects like infrastructural facilities, such as accessible roads, public schools, health care centres, construction of bridges, etc, were executed from income generated mostly from taxes, royalties and grants at the local government levels in Nigeria. Tax is defined by Osho, Ajayi and Ogunbodede (2019) as a compulsory charge levied by the government or any of the recognized authority of a state, on property, goods, services and people living in a given geographical area for the purpose of generating revenue to defray the expenses incurred by the government or authority on behalf of the people. The above implies that economic development is a function of revenue generation (Agbe et al, 2017). In support, Ademola et al (2019) noted that revenue generation enables government to provide good roads, potable water supply, electricity, scholarship to indigene students and modern health facilities. Tax compliance by tax payers implies appropriate

tax filing, returns and opportune payment of all tax payable (Oluyombo & Olayinka, 2018). Recalcitrance on the other hand, is the inability of the tax payer to conform with the tax laws, thus leading to poor internal revenue generation by the government (Elimi, Evans & Tirimba, 2015).

There are notable challenges with regards to tax compliance in Nigeria. These challenges include multiple taxes;(company's income tax, education tax and Nigerian content development levy), sales tax, value added tax all administered at both this federal and state government levels (Ademola et al, 2019). The above gave credence to this study which seeks to determine the impact of the level of tax compliance on internal revenue generation in the state. Specifically the study would investigate the effect of tax compliance on revenue generation to the state, the effect of tax audit and investigation, and electronic tax filing on internal revenue generation in Lagos metropolis.

## **2. UNDERPINNING THEORY**

### **2.1 Progressive Tax Theory**

The most prevailing and usually accepted principle of equity or justice in tax administration is based on capacity to pay. The progressive tax theory points to the concept of income redistribution and the principle behind the ability to pay form of taxation which group tax payers into brackets by income ranges. The capacity to pay is the dominant theory of tax administration (Kendrick, 1939). The theory maintains that taxation should be levied according to tax payer's capacity to pay. This implies that individuals, businesses and corporations with higher incomes can and should pay more taxes. This idea of progressive income tax is supported by Adam Smith (1776) in his

book “The Wealth of Nations”. He opined that in line with their respective abilities, the citizens of a state should contribute toward the support of the state.

## **2.2 Concept of Taxation**

A tax is payment made by a taxpayer to the government, which is unrelated to any specific benefit or service received from the government (Spilker, Ayers, Barrick, Outslay, Robinson, Weaver & Worsham, 2018). Bassey (2013) opined that tax is a compulsory levy payable by individuals and organization, according to their tax brackets, to the government. Tax is the bloodstream of a nation, because it enables government at all levels to carry out its statutory obligations to the citizens. For instance, protection of lives and property cost money. No government can carry out this salient function of securing the environment adequately, if its citizens do not pay taxes.

Tax is not voluntary, rather is it is compulsory levies on individuals or institutions by government (Bannock, Baxter and Davis, 1998). A good example is Pay as You Earn (PAYE) scheme, which is derived before salaries of employees are paid monthly. This is similar to the case of withholding tax on contract payment or dividend payable to a shareholder.

## **2.3 Tax Filing and Compliance**

Tax returns may be considered to be relatively new in Nigerian research literature. Studies on tax returns began in the early 1970s (Allingham & Sandmo, 1972; Srivasan, 1973) and were based on economic decision under risk (Alm, McClelland & Schulze, 1992). The researchers found that taxpayers had two options – declare their multiple sources of income or declare less than the real income. Compliance and non-compliance enforcement were based on cost-benefit analysis as unpaid taxes were though regarded as income, but the risk of non-compliance enforcement was viewed as cost (OECD, 2010). Thus compliance and its enforcement were based on cost benefit

analysis. However, today it been found that evidence of simple cost benefit analysis does not predict everyday preference in decision making (Frank, 1991) including tax returns. Specifically, OECD (2010) noted that individual tax behavior is a function of personal and social norms than economic benefits alone. To buttress the above, Schmolders (1970) asserted that tax compliance is a behavioural issue and to avoid tax default, high penalty rates should be imposed on tax fraud; noting that people seldom act rationally, as a result of many social motivations.

#### **2.4 Audit and Investigation**

Modern tax system relies on self-assessment, the ability of taxpayers to voluntarily declare his/her income and filing the returns to the tax authority, which has substantial audit and investigation powers to ensure compliance. Though, audit (civil) and investigation (criminal) aim at ensuring that correct amount of taxes are reported and paid, however, the line between the regulatory audit and criminal investigation powers is not always clear. It is often said that tax audit is to ensure compliance, a situation where taxpayer brings documents to the tax office to show that adequate taxes have been paid (desk audit) or a situation where the tax authorities sends a team on notice to the taxpayer to check the books of the taxpayer in order to ensure compliance (field audit). Any breach can lead to unpleasant surprises. It is like financial inspection which involves the assembling of information to ascertain the level of compliance with applicable laws (Adediran, Alade & Oshode, 2013). Kircher (2008) opined that tax auditing is an examination of a taxpayer's accounts to ascertain the level of compliancy with applicable tax laws, procedures and standards of a state. The chief purpose of tax auditing is to preserve confidence in the tax filing system (Adediran et al, 2013). It is to improve voluntary tax filing by discovering and bringing into account defaulters in tax payment (Nwaiwu & Okoro, 2018). Onuoha and Dada (2016) revealed

that the absence of a functional audit and investigation department was largely the bane of non-compliance and tax evasion in Nigeria.

## **2.5 Computerization and Tax Filing**

In the wake of computerization and the obvious difficulty witnessed with volume of data, time processing of such huge data and delivery of requisite results, it has become important for systems to go electronic for quicker turnaround time for data processing and delivery of result. Electronic tax filing/e-filing is the process that enables payers to submit tax returns on line. The e-filing system surrounds the use of computer technology, worldwide web and software by taxpayers to submit their tax returns for different taxes (Muturi and Kiarie, 2015). It covers electronic filing, electronic assessment and electronic payment. However, increase in taxpayers enrolment for e-tax and e-filing, e-payment may not necessarily result in increased revenue generation, even with the obvious convenience of doing so. This is because of taxpayer's resistance to change. The taxpayer might be adamant to the use electronic gadget, especially filling of forms online, which can be attributed to revealing to important information such as Bank Verification Number (BVN), National Identification Number (NIN) or taxpayers' addresses, etc., However, e-tax has recorded significant increase in tax revenue when compared with the period before its advent, especially in terms of tax returns (Oladele, Aribaba, Foluso, Adekunle, Adediran & Babatunde, 2020) and data gathering.

Electronic tax administration system (e-tax), The Lagos internal revenue service (LIRS) introduced in 2020 to eliminate the incidence of multiple tax identification by taxpayers and collapsed into one unique tax identification linked to either the taxpayers BVN or NIN. All of this was made possible with the shift from manual operations of the tax system to automation.

## 2.6 Empirical Review

Owing to the fact that evidence cut across federal, state and country specific dimensions, we report empirical studies of tax compliance and revenue generation mostly in Lagos State in this section of this research.

Abiola (2016) and Animasaun (2016) investigated tax administration and internal revenue generation in Lagos and Ogun State respectively. In Ogun State, the study found that application of internal revenue generation law has no critical impact on revenue generation to the state; therefore the study recommended that the state tax officials should device measures to reduce tax evasion and avoidance. In the same vein, Abiola (2016) found that internally generated revenue in Lagos state, increased marginally within the period of investigation 2009-2013, yet there were still rooms for improvement. The study thus recommend that the sources of internally generated revenue such as taxes, licenses, fines and fees, grants, financial aids and loans should be reengineered through administrative innovation to ameliorate level of tax returns in the state. Abiola (2016) findings confirmed an earlier research report by Enahoro and Jayeola (2012) who found that there is a relationship between tax administration policies and laws and internal revenue generation in Lagos State. The study then suggested that Lagos State authority should introduce a tax system that can guarantee a better tax administration system and tax collections.

Perhaps as a result of previous empirical research findings, Asaolu, Dopemu and Monday (2015) embarked on the study of assessment of tax reform on internal revenue generation in Lagos State between 1999-2012. The study found that taxpayers increased by more than 20% yearly and that tax yielded more than 80% of the total internally generated revenue within the period under study. In furtherance to tax reforms in Lagos State and her revenue generation, Adegbe and Olabosipo (2020) studied the effect of computerized tax administration in Lagos. The study found that

electronic payment through automated teller machine (ATM) and electronic banking system (EBS) has positive and critical effect on personal income tax. Thus the study concludes the computerized payment system influence the state internal revenue generation in Lagos State. The electronic payment system promotes flexibility and convenience in tax remittances, help track taxpayers and update payment of taxes and monitor revenue generated daily, thus enhancing internal revenue generation to the state.

### 3. RESEARCH METHODS

#### 3.1 Population of the Study

The population of the study is made up of Lagos State private sector formal employees, who constitute the bulk of formal sector employees in Lagos State.

#### 3.2 Sample Size Determination

A sample size is the number of observation used for determining estimates of a given population (Neumann, 2006). The adequacy and appropriateness of the minimum sample size used for this study was established using Cochran (1977) standard formula. This formula was chosen because it is used for an infinite population size (Total No of private employees in Lagos is unknown).

Formula is:

$$n = \frac{z^2 \times p \times (1 - p)}{C^2}$$

$$n = \frac{1.96 \times 0.5 \times (1 - 0.5)}{0.052}$$

$$n = 384.16 \quad n = 385$$

**Where**      n = Optimum Sample Size



Z = Z-value (e.g. 1.96 for a 95% confidence level)

P = Population Proportion in percentage expressed as decimal 50% (0.50)

C = Confidence interval or margin of error allowable in the sample estimate of populace which is valued to be 5% (0.05)

The sample for this study was three hundred and eighty five (385) Lagos State private sector employees. Convenience sampling technique was adopted as Ikeja/Ifako-Ijaye Local Government Areas (LGA) was selected due to proximity and easy accessibility of the private sector employees to the researcher.

### **3.3 Method of Data Analysis**

The SPSS both descriptive and inferential statistics collected data were analysed in tables, this signifies frequency and percentage, while one sample statistic and T-test was used to carrying out metropolis of hypothesis testing to analyse the level of state tax returns and revenue generation in Lagos metropolis with reference to the sample sized taxpayer responses within Ikeja-Ogba axis of Lagos.

#### 4. RESULTS

**Table 4.1: Respondent's Socio Demographic Data**

Variable	Response Label	Number	Percent
Gender	Male	127	47.6
	Female	140	52.4
Age	20-29	44	16.5
	30-39	128	47.9
	40-49	77	28.8
	50-59	18	6.7
Highest Education Attainment	Secondary School Certificate Education	3	1.1
	First Degree (HND, B.Sc, B.A, B.Tech, LLB)	88	33.0
	Second Degree (M.Sc, MBA, LL.M, Professional Qualification)	176	65.9
Employment Status	Self Employed	36	13.5
	Paid Employment	231	86.5
Annual Earnings Range	Below 1,000,000	65	24.3
	1,000,000 – 2,000,000	55	20.6
	2,000,000 – 4,000,000	66	24.7
	4,000,000 – 6,000,000	33	12.4
	Above 6,000,000	48	18.0

Source: Field Study, 2022.

Table 4.1 shows that the majority of the participants in this study are females (52.4%) while the males are (47.6%). As regards the age of the respondents majority (64.4%) fall below 40 years (youthful population). Educationally, most respondents (66%) are post graduate and professionally qualified employees; who are average well paid by Nigerian context. Highest earners about 18% of them earns above 6,000,000 per annum. The demographic information of the respondents shows that the participants are expected to provide relevant and valid information for the study as they are assumed to have an understanding of the issues of the study. Table below presents respondents perception on the general knowledge about payment of taxes.

**Table 4.2: Respondents awareness of tax payment**

Variable	Response Label	Number	Percent
The government needs citizens to pay taxes in order to carry out its basic functions.	Strongly Disagree	21	7.9
	Disagree	14	5.2
	Neutral	9	3.4
	Agree	89	33.3
	Strongly Agree	134	50.2
Tax is a compulsory payment made to government without any direct benefit.	Strongly Disagree	18	6.7
	Disagree	65	24.3
	Neutral	42	15.7
	Agree	88	33.0
	Strongly Agree	54	20.2
It is the civic duty of citizens to pay their taxes adequately as at when due	Strongly Disagree	9	3.4
	Disagree	0	0
	Neutral	14	5.2
	Agree	116	43.4
	Strongly Agree	128	47.9
There is an overall benefit citizens enjoy when they pay their taxes to the government	Strongly Disagree	20	7.5
	Disagree	29	10.9
	Neutral	26	9.7
	Agree	127	47.6
	Strongly Agree	65	24.3
Taxpayers pay their taxes because of associated tax benefits and incentives	Strongly Disagree	35	13.1
	Disagree	91	34.1
	Neutral	41	15.4
	Agree	77	28.8
	Strongly Agree	23	8.6

Source: Field Survey, 2022

Table 4.2 above presents respondent's perception on the general knowledge about payment of taxes. The respondents consented that the government need citizens to pay taxes in order to carry out its basic functions. A large numbers of the respondents agreed that tax is a compulsory payment made to the state without any direct benefits; It is the civic duty of citizens to pay their taxes adequately as at when due. However, taxpayers do not really pay their taxes because of associated tax benefits and incentives. This is an indication that the respondents in this survey have an in-depth knowledge about the level and extent of the benefits of tax payment.

**Table 4.3: Tax Compliance and Revenue Generation**

Variable	Response Label	Number	Percent
There is a critical correlation between the level of tax returns and revenue generation.	Strongly Disagree	14	5.2
	Disagree	12	4.5
	Neutral	26	9.7
	Agree	118	44.2
	Strongly Agree	97	36.3
The conduct of tax and investigation have critical effect on tax returns.	Strongly Disagree	9	3.4
	Disagree	14	5.2
	Neutral	20	7.5
	Agree	147	55.1
	Strongly Agree	77	28.8
There is a critical correlation between electronic tax/filing and increased tax income.	Strongly Disagree	9	3.4
	Disagree	12	4.5
	Neutral	57	21.3
	Agree	138	51.7
	Strongly Agree	51	19.1
There will be increase in revenue generation when interest and penalty are charged on tax non-compliant.	Strongly Disagree	15	5.6
	Disagree	24	9.0
	Neutral	34	12.7
	Agree	134	50.2
	Strongly Agree	60	22.5

Source: Field Survey, 2022.

Table 4.3 above presents responses on tax returns and revenue generation. The findings show that the respondents agree to the questions addressing tax compliance and internal revenue generation. The result reveals that there is a correlation between the levels of tax compliance and internal revenue generation. Moreover, the conduct of tax audit and investigation have critical effect on the level of returns; while electronic tax filing also has critical association with the level of tax returns which in turn increased tax revenue generation. Additionally, a large majority of the respondents agreed that severe penalty for non-compliance such as chargeable interest on tax areas can stir up compliance and in turn increase revenue generation.

**Test of Hypotheses:**

The researchers applied t test inferential statistics to test the proposed hypotheses:

- (i) There is no critical association between level of tax returns and state internal revenue generation
- (ii) The extent of conduct of tax audit and investigation have no effect on the level of tax returns in Lagos State
- (iii) There is no critical correlation between the level of electronic tax filing and state internal revenue generation in Lagos State.

**Table 4.4: One sample statistic and t-test for relationship between the level of tax returns and tax income generation**

One-Sample Statistic						
	N	Mean	Standard Deviation	Std. Error Mean		
There is a critical association between the level of tax compliance and revenue generation.	267	4.0187	1.05650	.06466		
One-Sample Test						
	Test Value = 3					
	t	df	Sig (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
There is a critical correlation between the level of tax compliance and revenue generation.	15.756	266	.000	1.01873	.8914	1.1460

Table above depicts the one sample statistic and one-sample t-test for relationship between the level of tax returns and internal revenue generation. The mean score ( $M = 4.02$ , (higher than the Test value);  $p\text{-value} = .000$ ) for the construct shows that it is statistically significant with mean difference of 1.02 at 95% confidence interval (CI). Thus the null hypothesis was not accepted and

concludes that there is a critical association between the level of tax compliance and revenue generation. This is an indication that the level of tax compliance has critical impact on boosting tax revenue generation to Lagos State Government.

**Table 4.5: One sample statistic and t-test for the extent of conduct of tax audit investigation on tax compliance**

One-Sample Statistic						
	N	Mean	Standard Deviation	Std. Error Mean		
The conduct of tax audit and investigation has critical effect on tax returns.	267	4.0075	.93789	.05740		
One-Sample Test						
	Test Value = 3					
	t	df	Sig (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The conduct of tax audit and investigation has critical effect on tax returns.	17.553	266	.000	1.00749	.8945	1.1205

Table 4.5 above depicts the one sample statistic and t-test for effect of the conduct of tax auditing and investigation on the level tax returns. The mean score ( $M = 4.01$ ,  $p\text{-value} = .000$ ) for the construct, shows that it is statistically significant with mean difference of 1.01 at 95% confidence interval (CI). Since the mean score is higher that t-value and p-value is less than significance level of 0.05 (significance level of the study) we reject the proposed speculation and conclude that the extent of conduct of tax auditing and investigation have significant effect on the level of tax returns which in turn boost revenue generation.

**Table 4.6: One sample statistic and t-test for the relationship between the extent of electronic tax/filing and increased revenue generation**

One-Sample Statistic						
	N	Mean	Standard Deviation	Std. Error Mean		
There is a significant relationship between electronic tax/filing and increased tax revenue generation.	267	3.7865	.91936	.05626		
One-Sample Test						
	Test Value = 3					
	t	df	Sig (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
There is a significant relationship between electronic tax/filing and increased tax revenue generation.	13.979	266	.000	.78652	.6757	.8973

Table 4.6 above depicts the one sample statistic and t-test for relationship between the extent of electronic filing and increased revenue generation. The mean score ( $M = 3.79$ ,  $p\text{-value} = .000$ ) for the construct is statistically significant with mean difference of .79 at 95% confidence interval(CI). Similar to the earlier results, table 4.6 shows that mean is higher than test value and p-value is less than 0.05%, the significance level of the study, therefore the null hypothesis is rejected and we conclude that the extent of electronic tax filing is correlated with increase in revenue generation.

## 5. DISCUSSION

This study examined tax returns and level of revenue generation in Lagos State. The researcher provided some background literature into tax compliance and revenue generation, allowing the researcher to understand the existing literature on the topic and make comparisons towards the findings in this study.

The findings showed that the Lagos private sector employees have an in-depth knowledge about the benefits of tax payment. This finding confirmed an earlier report Akintoye and Tashie (2013) who found that the enthusiasm of citizens to pay tax in Lagos State was higher than Oyo State. Assessing the association between tax returns and level of revenue generation, the findings show that there is a critical correlation between tax compliance and level of revenue generation. This is an indication that tax return has critical impact on boosting tax revenue generation of the Nigerian government in general and in Lagos State in particular. However, the outcome of this study confirms with the findings of Akeju (2018), Animasaun (2016); Oluyombo and Olayinka (2018) who pointed out that the growth in revenue generation cannot be dissociated from the considerable input in the level of compliance and taxpayers' behaviour.

Furthermore, this study showed that tax audit and investigation have significant effects on tax compliance. This result is similar to the works of Enahoro and Jayeola (2012); Animasaun (2016) who respectively found out that there is a critical correlation between tax administration, tax policies and tax laws. Specifically, Oladele, Ndalu and Akani (2021) in their study revealed that desk tax audit and field tax audit has positive correlation with company income tax. In regards to the correlation between computerized tax/filing and increased tax revenue generation, the findings showed that there is a significant relationship between electronic tax/filing and revenue generation. This outcome is similar to Oladele et al (2020); Etim, Jeremiah and Dan (2020); Adegbie and Olabosipo (2020) who respectively concluded that information, computer, technology (ICT) are infrastructure for easy access and flexibility, which encourage tax payment, as well as enhance strong tax administration.



## **6. CONCLUSION**

The study investigates the correlation between the level of tax compliance and internal revenue generation in Lagos State. Primary data was collected from private sector's formal employees and statistically analyzed using one-sample statistic. The findings reveal that the level of tax compliance correlate with state's income generation, in Lagos State. Moreover, the study also reveals that the extent of conduct of tax audit and investigation has critical effect on the level of tax returns in the state. The researcher therefore recommends that to reduce tax non-compliance and boost revenue generation, Lagos State government should empower her revenue service agency to carry out more tax audit and investigation and encourage the use of electronic tax filing.

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