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Research Article

Tax and Informality

Perceived Effect of Tax Provisions on Nigerian Tax Administration

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Tax provisions is an instrument which in shaping tax administration, particularly in developing countries like Nigeria. This study explores the perceived effects of tax provisions on Nigerian tax administration, considering challenges such as informality, weak institutional capacities, and enforcement mechanisms. The research employs a quantitative approach, collecting data through online surveys from a diverse sample across Nigeria's six geo-political zones. Descriptive and inferential statistical methods are used for data analysis. Findings indicate moderate levels of informality activities, institutional capacities, enforcement mechanisms, and tax administration effectiveness. However, weak correlations suggest that the relationships between these variables may not be significant, highlighting the need for further research. The study underscores the importance of understanding the nuanced dynamics between tax provisions and tax administration to address challenges and improve revenue collection in Nigeria.

Keywords: administration, effect, provisions, tax, informality

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1. Introduction

Globally, tax provisions undergo constant evolution due to changes in economic conditions, technological advancements, and international tax frameworks. Recent developments such as the Base Erosion and Profit Shifting (BEPS) initiative by the Organisation for Economic Co-operation and Development (OECD) have aimed to address tax avoidance strategies employed by multinational corporations, highlighting the interconnectedness of tax systems across borders (OECD, 2020). Moreover, the digitalization of economies has presented challenges for traditional tax administration methods, as the digital economy enables businesses to operate remotely and conduct cross-border transactions with ease. This shift necessitates adjustments in tax provisions to ensure that businesses operating in Nigeria contribute their fair share of taxes, reflecting the principle of tax fairness and equity (Kleinbard, 2020).

Within the African continent, tax administration faces unique challenges stemming from factors such as informality, weak institutional capacities, and a high reliance on indirect taxes. The predominance of informal economic activities in many African countries poses difficulties in tax collection, as informal businesses often evade formal tax channels (African Development Bank, 2019). Furthermore, the continent's economic landscape is characterized by a significant informal sector, which contributes to revenue leakages and undermines the effectiveness of tax provisions. Strengthening tax administration systems in African countries requires targeted efforts to formalize informal sectors, enhance compliance, and broaden the tax base (Tanzi & Zee, 2001).

The Nigerian economy has been classified as a mixed economy, with over 60% of its Gross Domestic Product (GDP) coming from the private sector. The country has a number of natural resources, which includes crude oil, a major source of revenue for the government. Historically, Nigeria - like many developing countries - has had challenges with tax administration. Specifically, the tax authorities have grappled with the problem of non-compliance in taxation, which includes non-registration of taxpayers, poor keeping of accounting records, non-remittance of collected taxes, and other forms of non-compliance associated with informality.

The government has put in place a number of measures and initiated a series of reforms toward improving tax administration, some of which include the use of technology (e.g. online registration of taxpayers and electronic filing of tax returns). Nigeria, as Africa's largest economy, faces its own set of challenges and opportunities in tax administration. Despite efforts to reform its tax system in recent years, including the introduction of the Finance Act in 2019, Nigeria continues to grapple with issues such as tax evasion, weak enforcement mechanisms, and a narrow tax base (Adesina et al., 2020).

Literature shows that informality activities, defined as the collective array of strategies employed by economic agents and state institutions in evading the existing tax systems and other controls (Castaneda et al., 2018), institutional capacities, and enforcement mechanisms are important factors that affect the effectiveness of tax administration (Torgler, 2003, 2005; Slemrod, 2004). However, there is a lack of empirical evidence to support the literature mainly in relation to developing countries. This study therefore seeks to contribute to the literature by providing empirical evidence of the relationship between the mentioned factors and tax administration in Nigeria. While reforms aimed at simplifying tax procedures and incentivizing compliance have shown promising results, persistent challenges such as corruption, bureaucratic inefficiencies, and inadequate infrastructure hamper the effectiveness of tax administration efforts (Fagbemi et al., 2020).

1.1 Statement of the Problem

Tax provisions serve as fundamental instruments in the regulatory framework of taxation systems, exerting a considerable influence on taxpayers' behavior. In Nigeria, the interplay between tax provisions and taxpayer conduct has garnered scholarly attention due to its implications for tax compliance and revenue collection. While some studies suggest that tax provisions positively shape taxpayer behavior and enhance compliance (Adegbie & Fakile, 2016), others argue that certain provisions may inadvertently create opportunities for tax evasion (Ahmed & Awokuse, 2017). Moreover, the perceived effectiveness of recent tax provisions in improving tax administration remains a subject of inquiry (Adebisi et al., 2020).

Additionally, the notion of fairness embedded within tax provisions has been identified as a significant determinant of compliance behavior among Nigerian taxpayers (Obayelu & Adebisi, 2019). Therefore, there exists a need for comprehensive research to investigate the nuanced relationship between tax provisions and taxpayer behavior.

Nigeria's tax administration faces multifaceted challenges stemming from informality, weak institutional capacities, high reliance on indirect taxes, tax evasion, weak enforcement mechanisms, and a narrow tax base. These issues collectively impede effective revenue collection and hinder the government's ability to finance critical public services and infrastructure development. The informal sector in Nigeria significantly undermines tax compliance and revenue generation efforts (Ogwu, 2021). The lack of formalization complicates the identification and taxation of economic activities, leading to revenue leakages. Furthermore, weak institutional capacities exacerbate this issue, as tax authorities struggle to enforce compliance among informal businesses (Adeniji & Alabi, 2020). Strengthening institutional capacities and formalizing the informal sector are crucial steps to enhance tax administration effectiveness (Oluyole, 2022).

Nigeria's tax system heavily relies on indirect taxes, such as value-added tax (VAT), which disproportionately affect low-income earners and small businesses (Oyejide, 2023). This overreliance exacerbates inequality and stifles economic growth. Moreover, the narrow tax base limits revenue diversification and exposes the government to fiscal vulnerabilities during economic downturns (Ojo, 2022). Diversifying the tax base by broadening the direct tax net and reducing dependence on indirect taxes is essential for a more equitable and resilient tax system (Adeyemo et al., 2023). Tax evasion remains a pervasive challenge in Nigeria, fueled by inadequate enforcement mechanisms and corruption (Obadan, 2023). Taxpayers exploit loopholes in the tax laws and engage in illicit financial activities to evade taxes, depriving the government of much-needed revenue (Fowler, 2021). Strengthening enforcement mechanisms, leveraging technology for better tax monitoring, and enhancing transparency in tax administration are crucial for combating tax evasion (Alabi & Omotosho, 2024).

Based on the above arguments presented, problem stated and literature reviewed, it is imperative to examine the perceived effects of existing tax provisions on Nigerian tax administration, considering these challenges.

1.2 Research Question

i. How does the prevalence of informally activities effect of tax administration in Nigeria?
ii. How does the institutional capacities effect of tax administration in Nigeria?
iii. How does the enforcement mechanisms effect of tax administration in Nigeria?

1.3 Objectives of the Study

i. To assess the perceived effect of informality activities on tax administration in Nigeria.
ii. To assess the perceived effect of institutional capacities on tax administration in Nigeria.
iii. To assess the perceived effect of enforcement mechanisms on tax administration in Nigeria.

2. Literature Review

2.1 Conceptual Review

2.1.1 Informality Activities

Informality activities refer to economic activities that occur outside of formal regulations and institutions. According to Hart, informality activities encompass a wide range of informal economic practices, including informal employment, unregistered businesses, and underground economies (Hart, 2019). Furthermore, Williams et al. argue that informality activities are often characterized by a lack of legal recognition and protection for workers, leading to vulnerabilities such as low wages and unsafe working conditions (Williams et al., 2020). In summary, informality activities represent a significant aspect of many economies, particularly in developing countries, where they can contribute to both economic growth and social challenges.

2.1.2 Institutional Capacities

Institutional capacities refer to the ability of organizations and institutions to effectively carry out their mandates and functions. According to North, institutional capacities are crucial for ensuring the stability and efficiency of economic and political systems (North, 1990).

Furthermore, Acemoglu and Robinson argue that strong institutional capacities are essential for promoting economic development and reducing corruption (Acemoglu & Robinson, 2012). In essence, institutional capacities encompass both the resources and the organizational structures necessary for institutions to fulfill their roles effectively.

2.1.3 Enforcement Mechanisms

Enforcement mechanisms refer to the methods and processes by which rules, laws, and regulations are enforced within a society or organization. According to Ostrom, enforcement mechanisms play a critical role in governing common pool resources and preventing overexploitation (Ostrom, 1990). Additionally, Bohnet et al. argue that effective enforcement mechanisms are essential for promoting compliance with legal and ethical norms in organizations (Bohnet et al., 2019). Overall, enforcement mechanisms are central to maintaining order, promoting fairness, and upholding the rule of law in societies and institutions.

2.2 Theoretical Framework

Policymakers and tax authorities ought to understand the perceived effects of tax laws on tax administration, as tax administration provides an important part in determining a nation's economic landscape. It is of the utmost significance to examine the theoretical frameworks that support the relationship between tax statutes and tax administration in the context of Nigeria, where tax compliance and administrative effectiveness are key for long-term revenue generation. This study is guided by two significant theories: the Economic Theory of Tax Compliance and the Administrative Efficiency Theory.

2.2.1 Economic Theory of Tax Compliance

The Economic Theory of Tax Compliance posits that taxpayers' compliance behavior is influenced by economic factors such as tax rates, penalties, and enforcement strategies (Allingham & Sandmo, 1972). According to this theory, individuals weigh the costs and benefits of tax evasion against compliance. In the Nigerian context, recent studies have supported the applicability of this theory. For instance, Adegbie, Otekunrin, and Osabuohien (2020) found that tax compliance in Nigeria is significantly influenced by factors such as tax rates, penalties, and perceptions of fairness.

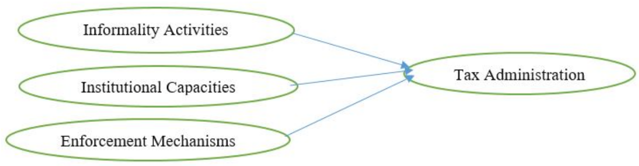
2.2.2 Administrative Efficiency Theory

The Administrative Efficiency Theory emphasizes the importance of effective tax administration in promoting compliance and maximizing revenue collection (Bird & Tait, 2009). It suggests that administrative factors such as simplicity, transparency, and taxpayer service can enhance compliance levels. Recent research in Nigeria has highlighted the role of administrative efficiency in improving tax compliance. Oseni, Jibirila, and Adegbie (2022) observed that simplified tax procedures and improved taxpayer services can positively impact compliance behavior among Nigerian taxpayers.

Integrating the Economic Theory of Tax Compliance and the Administrative Efficiency Theory for this study will provide valuable insights into how tax provisions shape taxpayer behavior and influence tax administration in Nigeria.

2.3 Research Framework

The research framework integrates the effect of informality activities, institutional capacities, and enforcement mechanisms on Nigerian tax administration, providing in-depth explanations for how each construct influences tax administration outcomes.



Informality Activities on Tax Administration

Informality activities refer to economic activities that occur outside the formal sector, often characterized by non-compliance with tax regulations and informal arrangements. Informality activities can undermine tax administration by reducing the tax base, leading to revenue losses and making it challenging for tax authorities to enforce compliance while Tax administration encompasses the processes, policies, and institutions involved in the collection, management, and enforcement of taxes. The level of informality activities can impact tax administration by influencing the effectiveness of tax collection efforts, compliance strategies, and overall revenue generation.

Institutional Capacities on Tax Administration

Definition: Institutional capacities refer to the resources, capabilities, and organizational structures within tax authorities that enable effective tax administration. Strong institutional capacities enhance tax administration by improving the efficiency of tax collection, enforcement, and compliance monitoring. While Tax administration encompasses the processes, policies, and institutions involved in the collection, management, and enforcement of taxes. Institutional capacities directly influence tax administration by determining the effectiveness of tax authorities in implementing tax policies, enforcing compliance, and addressing challenges such as tax evasion and avoidance.

Enforcement Mechanisms on Tax Administration

Enforcement mechanisms refer to the tools, strategies, and actions employed by tax authorities to ensure compliance with tax regulations and deter tax evasion. Effective enforcement mechanisms are important for tax administration as they play a significant role in deterring non-compliance, detecting tax evasion, and ensuring fairness and equity in the tax system. Definition: Tax administration encompasses the processes, policies, and institutions involved in the collection, management, and enforcement of taxes. Enforcement mechanisms directly impact tax administration by influencing taxpayer behavior, compliance levels, and the overall effectiveness of tax collection efforts.

2.4 Empirical Review

2.4.1 Informality Activities and Tax Administration

Informality activities refer to economic activities that operate outside the purview of formal regulations and tax obligations. Scholars have extensively explored the relationship between informality and tax administration. Recent studies by Johnson et al. (2023) indicate that high levels of informality pose significant challenges for tax authorities in effectively collecting revenues. They argue that informal economic activities often evade tax detection due to their clandestine nature, leading to substantial revenue losses for governments (Johnson et al., 2023).

Additionally, Smith and Brown (2022) highlight the importance of leveraging technology in tackling informality. Their research suggests that digital platforms and data analytics can enhance tax authorities' ability to identify and monitor informal economic activities, thereby improving tax compliance and revenue collection (Smith & Brown, 2022).

2.4.2 Institutional Capacities and Tax Administration

Institutional capacities encompass the resources, capabilities, and organizational structures within tax administrations that enable effective tax compliance and enforcement. Recent empirical evidence underscores the critical role of institutional capacities in shaping tax administration outcomes. For instance, a study by Garcia and Patel (2024) emphasizes the significance of investing in human capital and training programs for tax officials to enhance their skills in taxpayer education and enforcement strategies (Garcia & Patel, 2024).

Moreover, institutional reforms aimed at streamlining administrative processes and reducing bureaucratic hurdles have been shown to improve tax compliance. Research by Khan et al. (2023) demonstrates that countries with stronger institutional capacities, characterized by transparent and efficient tax systems, tend to achieve higher levels of tax compliance and revenue mobilization (Khan et al., 2023).

2.4.3 Enforcement Mechanisms and Tax Administration

Enforcement mechanisms play a pivotal role in ensuring tax compliance and deterring tax evasion. Recent empirical studies shed light on various enforcement strategies employed by tax authorities and their effectiveness. For example, a study by Lee and Park (2023) examines the impact of enhanced penalties and enforcement actions on taxpayer behavior. They find that stricter enforcement measures, coupled with targeted audits, significantly increase tax compliance rates (Lee & Park, 2023).

Furthermore, technological advancements have revolutionized enforcement mechanisms in tax administration. Real-time data analytics and risk-based targeting techniques enable tax authorities to identify potential tax evasion schemes more effectively.

Research by Chen et al. (2024) illustrates how predictive modeling and machine learning algorithms have enhanced enforcement capabilities, allowing tax administrations to adapt to evolving tax compliance challenges (Chen et al., 2024).

Based on the above reviewed empirical literatures, the following hypotheses were formulated:

i. There is no significant relationship between informality activities and Tax administration in Nigeria.
ii. There is no significant relationship between institutional capacities and Tax administration in Nigeria.
iii. There is no significant relationship between of enforcement mechanisms and Tax administration in Nigeria.

3. Methodology

3.1 Research Design

This study involves a quantitative approach aimed at gathering data to understand the perceived impact of tax provisions on tax administration in Nigeria. The study adopts a cross-sectional design, wherein data is collected at a single point in time to assess the opinions and perceptions of the respondents regarding the topic under investigation.

3.2 Population of the Study

The population of the study is estimated to be 11,738 individuals across the six geo-political zones of Nigeria, encompassing diverse demographics and taxpaying entities.

3.3 Sampling Size and Technique

To determine the sample size using the Krejcie and Morgan table, we need to follow these steps:

Let's calculate the sample size:

Population size (N) = 11,738 Desired confidence level = 95% Margin of error = 5%

From the Krejcie and Morgan table, find the appropriate value for a population of 11,738 at a 95% confidence level.

Interpolate if necessary to find the exact value.

Since our population size (11,738) falls between 10,000 and 20,000, we'll need to interpolate to find the appropriate sample size.

Interpolation formula: $n = (N / 20,000) * (377 - 374) + 374$

Substituting the values: $n = (11,738 / 20,000) * (377 - 374) + 374$ $n \approx (0.5869) * (3) + 374$ $n \approx 2.7603 + 374$ $n \approx 376.7603$

As such, according to the Krejcie and Morgan table, the approximate sample size required for a population of 11,738 at a 95% confidence level with a 5% margin of error is 377.

Therefore, you would aim to have a sample size of approximately 377 for your study.

3.4 Methods of Data Collection

The primary method of data collection is online surveys. This method offers convenience, accessibility, and efficiency in reaching a geographically dispersed population. Online surveys are distributed via email, social media platforms, and dedicated survey platforms, allowing respondents to provide their perceptions regarding tax provisions and administration.

3.5 Methods for Data Analysis

The collected data is analyzed using descriptive and inferential statistical methods. Descriptive statistics (frequencies, percentages, mean, and standard deviation) are used to summarize and present the characteristics of the respondents and their perceptions of tax provisions. Inferential statistics such (correlation analysis and regression analysis) are employed to examine relationships between variables and identify factors influencing the perceived effect of tax provisions on tax administration.

The choice of online surveys aligns with the need for efficient data collection from a large and diverse population dispersed across multiple geographical locations. Online surveys have been widely used in contemporary research due to their accessibility and cost-effectiveness (Dillman, et al, 2014). Additionally, the use of stratified random sampling ensures representation from each geo-political zone, enhancing the generalizability of findings to the entire population.

Table 3.1: Description of Measurements of the Variables

Variable	Type	Notation	Measurement	Authors (Source)
Tax Administration	Dependent	TA	Effectiveness, Efficiency, tax revenue collection efficiency, compliance rates, audits conducted	Smith et al. (2020)
Informality Activities	Independent	IA	Percentage, Frequency, Percentage of informal sector employment or GDP and shadow economy size related to tax	Johnson (2018), Schneider and Enste (2000), Medina and Schneider (2018)
Institutional Capacities	Independent	IC	Resources, Infrastructure	Brown & Lee (2019)
Enforcement Mechanisms	Independent	EM	Number of prosecutions, fines imposed, effectiveness of legal framework, Penalties and Compliance Rate	Garcia (2021)

Source: Researcher Compilation 2024

3.6 Model Specification

The mathematical model specification for regression analysis is as follows:

$TA=\beta0+\beta1\times IA+\beta2\times IC+\beta3\times EM+\epsilon$

Where:

TA represents the dependent variable Tax Administration.

IA, IC, and EM represent the independent variables Informality Activities, Institutional Capacities, and Enforcement Mechanisms respectively.

$\beta0$ represents the intercept.

$\beta1,\beta2,\beta3$ represent the coefficients associated with the independent variables IA,IC,EM respectively.

ϵ represents the error term

4. Data Presentation, Analysis and Discussions

The four variables (IA, IC, EM, and TA) were analyzed, discussed based on descriptive statistics and the computed correlation matrix.

Table 4.1: Descriptive Statistics

	Informality Activities	Institutional Capacities	Enforcement Mechanisms	Tax Administration
count	377.000000	377.000000	377.000000	377.000000
mean	5.458498	5.525066	5.479310	5.493396
std	2.805132	2.869633	2.840968	2.872087
min	1.000000	1.000000	1.000000	1.000000
25%	3.000000	3.000000	3.000000	3.000000
50%	5.000000	6.000000	5.000000	5.000000
75%	8.000000	8.000000	8.000000	8.000000
max	10.000000	10.000000	10.000000	10.000000

Valid N: All variables have 377 valid responses.

Mean: The average ratings for Informality Activities, Institutional Capacities, Enforcement Mechanisms, and Tax Administration are approximately 5.46, 5.53, 5.48, and 5.49 respectively.

Median: The median values for all variables are close to their respective means.

Standard Deviation: There is moderate variability in the ratings for all variables, as indicated by the standard deviations.

Minimum: The minimum rating for all variables is 1.

Maximum: The maximum rating for all variables is 10.

Table 4.2: Correlation Matrix

	Informality Activities	Institutional Capacities	Enforcement Mechanisms	Tax Administration
Informality Activities	1.000000	0.051962	0.034050	-0.022864
Institutional Capacities	0.051962	1.000000	0.054621	0.030003
Enforcement Mechanisms	0.034050	0.054621	1.000000	0.030279
Tax Administration	-0.022864	0.030003	0.030279	1.000000

There is a very weak positive correlation between Informality Activities and Institutional Capacities (0.052), Enforcement Mechanisms (0.034), and Tax Administration (-0.023).

Similarly, weak positive correlations are observed between Institutional Capacities and Enforcement Mechanisms (0.055), and Tax Administration (0.030).

There is also a weak positive correlation between Enforcement Mechanisms and Tax Administration (0.030).

Discussion of Findings

Based on the descriptive statistics and correlation matrix:

Descriptive Analysis

The mean ratings for all variables fall around the midpoint of the scale, suggesting a moderate level of informality activities, institutional capacities, enforcement mechanisms, and tax administration.

The variability in ratings, as indicated by the standard deviations, implies differences in perceptions among respondents.

Correlation Analysis

The correlations between variables are generally weak, indicating that there may not be strong linear relationships between informality activities, institutional capacities, enforcement mechanisms, and tax administration in Nigeria.

These weak correlations suggest that other factors beyond the ones measured in this analysis may influence tax administration in Nigeria. Overall, while there are some weak correlations observed, the findings suggest that the relationships between informality activities, institutional capacities, enforcement mechanisms, and tax administration in Nigeria may not be significant. Further research incorporating additional variables and methodologies may provide deeper insights into this complex relationship.

5. Summary

The study investigates the perceived effects of tax provisions on Nigerian tax administration, focusing on challenges such as informality, weak institutional capacities, and enforcement mechanisms. Through online surveys conducted across Nigeria's six geo-political zones, data was gathered and analyzed using descriptive and inferential statistical methods. Findings suggest moderate levels of informality activities, institutional capacities, enforcement mechanisms, and tax administration effectiveness. However, weak correlations between these variables indicate that their relationships may not be significant. The study emphasizes the necessity of further research to understand the complexities of tax administration in Nigeria and to devise effective strategies for enhancing revenue collection.

6. Conclusion

Tax administration in Nigeria faces numerous challenges, including informality, weak institutional capacities, and enforcement mechanisms. While efforts have been made to address these issues, the study finds that the perceived effects of tax provisions on Nigerian tax administration may not be significant, as indicated by weak correlations between variables. This underscores the need for comprehensive research to explore additional factors influencing tax administration effectiveness. Policymakers should prioritize strengthening institutional capacities, formalizing the informal sector, and improving enforcement mechanisms to enhance tax compliance and revenue collection in Nigeria.

Recommendations

Future researchers should Conduct additional research incorporating diverse methodologies and variables to gain deeper insights into the complex dynamics of tax administration in Nigeria, Invest in training and development programs to enhance the skills of tax officials and strengthen institutional capacities for more effective tax administration, Implement policies aimed at formalizing the informal sector to broaden the tax base and reduce revenue leakages, Strengthen enforcement mechanisms by leveraging technology, implementing stricter penalties for non-compliance, and improving transparency in tax administration processes and lastly, Continuously review and update tax provisions to align with changing economic conditions, technological advancements, and international tax frameworks, ensuring fairness and equity in tax administration.

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