

Relationship between Perceived Ease of Use and Adoption of Digital Tax Tools among Tricycle Operators in Anambra State

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Abstract

The increasing digitization of fiscal administration in Nigeria's informal sector necessitates an empirical evaluation of the technical and human factors driving system integration. This study investigated the influence of system design and technical proficiency on the adoption of digital tax tools among commercial tricycle operators in Anambra State. Guided by the Technology Acceptance Model (TAM), a correlational research design was employed to survey a sample of 389 operators, yielding 322 valid responses through a multi-stage sampling technique. Data were collected via the Digital Tax Adoption Scale (DTAS) and analyzed using the Pearson Product Moment Correlation (PPMC) at a 0.05 level of significance. Findings revealed a moderate positive relationship between system design and adoption ($r = 0.61$), as well as a significant relationship between technical proficiency and adoption ($r = 0.48$). Of the two variables examined, system design showed the stronger correlation with adoption, though adoption remains constrained by operators' digital skill gaps. The study concludes that successful revenue digitization depends on aligning technological complexity with the cognitive capacities of informal workers. It is recommended, among others, that the Anambra State Internal Revenue Service (AIRS) prioritize the deployment of simplified USSD architectures and localized interface designs to foster seamless adoption.

Keywords: Digital Tax, System Design, Technical Proficiency, Tricycle Operators, Tax Adoption

Introduction

Nigeria's informal transport sector constitutes one of the most significant yet under-taxed segments of the national economy, with tricycle (Keke) operations alone providing daily mobility services to millions of

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urban and semi-urban commuters across the country. As states intensify efforts at non-oil revenue diversification under the 2025/2026 fiscal reforms, the formalization of transport-sector taxation has become a central plank of subnational revenue strategy, given the sector's high transaction volume and its historical reliance on informal, cash-based collection systems. Anambra State, with its dense commercial hubs in Onitsha, Awka, and Nnewi, exemplifies this shift, as the state government seeks to replace manual levy collection with technology-driven platforms capable of capturing revenue more efficiently and transparently. However, the success of any such digital transition rests not only on the design of the technology itself but also on the readiness of the end users, who in this context are largely semi-literate, mobile, and time-constrained operators.

The Nigerian transport landscape is currently witnessing a radical shift toward digitized revenue collection, yet this transition is marred by a grave systemic failure: the technological alienation of tricycle (Keke) operators who form the backbone of urban informal mobility. Following the implementation of the Nigeria Tax Act 2025, the Anambra State Internal Revenue Service (AIRS) has introduced an aggressive electronic ticketing and “digital sticker” regime designed to eliminate the notorious “touts” and manual “daily dues” that have historically characterized the transport sector in hubs like Onitsha and Awka. However, this mandate ignores a critical, urgent crisis—thousands of tricycle operators are currently facing daily harassment and operational paralysis because they cannot navigate the USSD or mobile interfaces required for digital compliance. Despite the transport sector's critical role in Anambra's non-oil revenue, preliminary field engagement with revenue enforcement personnel suggests that only a small fraction of operators have successfully transitioned to the new 2026 digital payment platforms, a pattern that, if sustained, risks a de-formalization of the economy. As this observation is drawn from informal field engagement rather than a formalized empirical survey, it is presented here as indicative rather than conclusive, though it is consistent with the broader pattern of digital exclusion reported across the sub-region. This technological exclusion is not a minor operational hiccup; it is a grave economic threat that forces operators back into the hands of illegal revenue collectors, thereby leaking billions of Naira in potential state revenue. Anyaduba and Peter (2020) emphasize that inadequate digital infrastructure and user-end complexity remain the primary bottlenecks for tax compliance in sub-Saharan Africa, a reality that is amplified for mobile, semi-literate workers. Nwankwo (2024) highlights that frequent technical downtime in portal synchronization often results in drivers being unfairly penalized for “failed transactions,” turning digital tools into a source of frustration rather than ease. This challenge is

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further complicated by psychological barriers; Ezenwa and Udeh (2024) identify “Computer Anxiety” and low smartphone self-efficacy as significant predictors of technology rejection among older operators in Nigeria's informal sector. The gravity of this issue is underscored by the “digital divide” noted by Sadiq, Yusof, and Azam (2022), who argue that rural and semi-urban operators are being systematically pushed into non-compliance by a lack of tech access. Furthermore, Onyeka, Ezenwa, and Okoh (2021) point out that when digital tools are perceived as difficult or inaccessible, the social contract between the state and the taxpayer erodes, leading to widespread tax evasion. Adegbite (2023) notes that current fiscal policies focus on revenue targets rather than the user-friendliness of the mobile interfaces designed for the street. As Idris and Musa (2024) observe, even when tax incentives are designed for micro-enterprises, digital barriers ensure they fail to reach those at the bottom of the pyramid. This situation is particularly acute in Anambra State, where the transition to digital “Keke stickers” has led to frequent clashes between the revenue task force and drivers who claim the digital validation system is broken. Consequently, a massive segment of the transport economy remains trapped in a cycle of manual exploitation and digital invisibility, and this challenge is yet to be resolved.

The prevailing body of knowledge regarding Nigeria's fiscal reforms has focused heavily on the macroeconomic benefits of corporate revenue mobilization, yet it significantly lacks a critical assessment of the behavioral relationship between the design of mobile tax tools and the technical proficiency of the tricycle operator. To bridge this gap, we must first define the core variables within the Technology Acceptance Model (TAM): ‘Perceived Ease of Use’ (PEOU) is the degree to which an operator believes that utilizing a digital tax wallet would be free of mental effort, while ‘Adoption’ refers to the actual utilization and integration of these digital platforms into the operator's daily fiscal routine (Davis, 1989; Awa & Ukoha, 2020). Within this study, PEOU is operationalized along two behavioral dimensions — the structural design of the tax interface and the operator's technical proficiency in using it — both of which prior adoption literature identifies as recurring usage barriers in low-resource, mobile-first environments (Ezenwa & Udeh, 2024; Sadiq, Yusof, & Azam, 2022). Historically, literature has treated informal tax compliance as a matter of enforcement rather than user acceptance, yet the digital age requires a shift toward the “User Experience” (UX) of the actual driver. Awa and Ukoha (2020) successfully integrated TAM to show that ease of use is a prerequisite for adoption in Nigerian small businesses, yet their work does not account for the high-pressure, mobile environment of a tricycle operator in transit parks. Similarly, Bramantyo (2020) analyzed e-filing adoptions but failed to account

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for the unique “street shocks” such as low battery life, poor network at transit hubs, and the glare of the sun on mobile screens that influence user behavior. While Okunowo, Ogbaisi, and Ibifunmilola (2021) provided a conceptual discourse on digitalization, they ignored the “ground-level” experience of the driver at the steering wheel. The gap becomes even more visible when evaluating specific tools; while Ibor, Okoh, and Effiong (2023) praised the efficiency of TaxPro-Max, they did not empirically correlate interface design flaws with the specific literacy hurdles of micro-mobile operators. Furthermore, Ahmad and Sani (2024) identify security as a driver of adoption but overlook how “Technical Proficiency” — the operator's internal ability to troubleshoot a mobile error — acts as the ultimate gatekeeper to compliance. This is a critical omission, as Agbaeze, Onwuka, and Ogbo (2025) argue that system reliability is the cornerstone of PEOU, yet they do not investigate how this reliability interacts with the low digital literacy levels found in tricycle parks in Awka or Onitsha. Okoye and Okafor (2025) recently documented the struggle of SMEs to reconcile manual traditions with digital mandates, but their work is largely descriptive, failing to provide a statistical nexus between mobile interface simplicity and the driver's intention to pay. Additionally, while Umar, Bello, and Ibrahim (2025) focus on data privacy risks, they do not explore how simplified system design could build the “trust” necessary for adoption among the informal workforce. Current studies like those by Chukwu (2026) focus on interoperability rather than the “User vs. Interface” conflict at the park level. In Anambra specifically, research into the “AIRS digital wallet” is virtually non-existent, leaving policy makers without data on why drivers prefer cash to digital transfers. Despite all these researches, there is a lack of a cohesive model that links System Design and Technical Proficiency as dual predictors of adoption. Researchers have missed the opportunity to study the moderating effect of digital literacy in the transport sector, and this disconnect creates a situation where high-tech systems are deployed to low-tech users without any empirical validation of their readiness.

The solution to the prevailing crisis of technological exclusion lies in an empirical investigation that moves beyond revenue rhetoric to measure the statistical relationship between the mobile architecture of tax systems and the human capacity of the tricycle operator. This study will utilize a correlational research design to examine how perceived system design and technical proficiency influence the behavioral intention of tricycle operators to adopt digital tax compliance tools in Anambra State. This new direction is motivated by the urgent need to align Nigeria's 2026 fiscal goals with the practical, daily realities of the transport sector, ensuring that technology serves as a tool for empowerment rather than an instrument of

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exclusion. By focusing on the “street-level” user, this research responds to calls by Ibrahim (2024) for a user-centric design approach for the Nigeria Revenue Service (NRS) platforms to ensure sustainable compliance. The scope of this study is specifically narrowed to Keke operators in the Anambra State commercial axis (Awka, Onitsha, and Nnewi), a region that provides a high-density population for testing digital literacy as a crucial moderator for tech adoption. This study brings a fresh perspective by assessing two specific dimensions: first, the relationship between System Design (navigation, language, and speed) and adoption; and second, the relationship between Technical Proficiency (user skill and self-efficacy) and adoption. By analyzing these variables through the lens of the 2025/2026 reforms, the research draws on the thesis that functionality carries limited value if the interface is complex; as Mustapha (2024) asserts, perceived ease of use is a key mediator between system quality and taxpayer satisfaction. Methodologically, the work follows the rigorous survey standards of Taufik and Wiratama (2025), integrating the Technology Readiness Index into the TAM framework for a developing economy context. Furthermore, this study builds upon Suleiman and Bello (2025) by providing evidence on how digital literacy specifically affects the utilization of modern revenue platforms among small-scale earners. The contribution to knowledge is twofold: first, it provides a validated correlational model identifying which specific design features are most strongly associated with driver adoption; second, it offers a localized evidence base for the CITN and the Anambra State Internal Revenue Service to refine mobile tax-education programs. This research will move the conversation from “tax enforcement” to “tax inclusion,” providing a roadmap for other Nigerian states to follow. Ultimately, this research provides empirical evidence that can help transform digital tax tools from complex bureaucratic hurdles into seamless instruments for informal sector growth and national revenue stability.

Statement of the Problem

In recent years, the digitalization of tax administration has gained significant attention globally due to its potential to eliminate revenue leakages and simplify fiscal compliance. Within the context of Anambra State, the implementation of electronic ticketing and “digital stickers” by the Anambra State Internal Revenue Service (AIRS) plays a critical role in formalizing the transport sector and eradicating illegal “touts” at tricycle parks. However, despite the transition toward this digital-first approach under the 2025/2026 fiscal reforms, key challenges regarding the actual adoption by the informal workforce remain unaddressed.

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The core problem is that the complex interface design of these tax platforms significantly outpaces the technical capacity of the average operator. This issue affects thousands of tricycle (Keke) riders in transit hubs like Onitsha and Awka, resulting in widespread non-adoption, daily harassment by enforcement task forces, and a deepening distrust of the state's fiscal mandates. While several studies, such as Ibor, Okoh, and Effiong (2023), have shown that automated systems improve government backend efficiency, there is a clear disconnect in the “User Experience” (UX), where the intended users find the technology more burdensome than the manual systems they replaced.

For example, preliminary field observations in Anambra State suggest that a large proportion of tricycle operators have yet to migrate to these digital platforms, with many citing frequent system downtimes and confusing USSD prompts as primary barriers; this figure is drawn from informal field engagement rather than a formal empirical survey and warrants systematic verification in future research. Nwankwo (2024) highlights that such technical frustrations often lead to drivers being penalized for “failed transactions,” which they cannot troubleshoot due to low technical proficiency. In the context of Nigeria's informal transport sector, this technological alienation continues to hinder the government's ability to capture vital revenue from the “last mile” of the economy.

Although existing literature has addressed the macroeconomic benefits of tax digitalization, there remains a lack of empirical evidence regarding the correlational link between System Design and the Technical Proficiency of mobile workers. Particularly in Anambra State, limited research has explored how these two variables interact to influence tricycle operators to adopt these tools. There is an urgent need for this study to provide a localized model that identifies whether the low uptake of digital compliance is more closely associated with poor tool design or a lack of user skill, thereby guiding the AIRS toward more inclusive fiscal policies.

Purpose of the Study

The main purpose of this study is to examine the relationship between the perceived ease of use and the adoption of digital tax tools among tricycle operators in Anambra State. Specifically, the study seeks to:

1. Determine the relationship between system design and the adoption of digital tax tools among tricycle operators in Anambra State.

2. Assess the relationship between technical proficiency and the adoption of digital tax tools among tricycle operators in Anambra State.

Research Questions

The following research questions were formulated to guide this study:

1. What is the relationship between system design and the adoption of digital tax tools among tricycle operators in Anambra State?
2. What is the relationship between technical proficiency and the adoption of digital tax tools among tricycle operators in Anambra State?

Research Hypotheses

The following null hypotheses will be tested at a 0.05 level of significance:

H₀₁: There is no significant relationship between system design and the adoption of digital tax tools among tricycle operators in Anambra State.

H₀₂: There is no significant relationship between technical proficiency and the adoption of digital tax tools among tricycle operators in Anambra State.

Method

The study adopted a correlational research design to investigate the relationships between Perceived Ease of Use and Adoption of Digital Tax Tools. The population for this study comprised 13,953 registered commercial tricycle operators across the high-density commercial hubs in the three senatorial zones of Anambra State. From this population, a sample size of 389 operators was determined using the Taro Yamane formula. A multi-stage sampling technique was employed, involving the purposive selection of major commercial hubs: Awka, Onitsha, and Nnewi, followed by simple random sampling at various tricycle parks to ensure representative participation.

Data were collected using two structured questionnaires. The Perceived Ease of Use Scale (PEOUS) was designed to measure the independent variables of system design and technical proficiency by assessing how effortlessly the operators feel they can interact with digital platforms. The second instrument was the Adoption Scale, which quantified the dependent variable by measuring the extent to which operators have

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integrated digital tax tools into their daily compliance routines. To ensure face and content validity of these instruments, they were subjected to rigorous review by three experts in the fields of Business Education and Measurement and Evaluation, all in the Faculty of Education, Nnamdi Azikiwe University Awka.

The reliability of the instruments was established through a pilot test using the Cronbach Alpha method. This procedure yielded reliability coefficients of 0.76 for the Perceived Ease of Use Scale and 0.73 for the Adoption Scale. Data were administered using a direct administration method and all 389 administered questionnaires were retrieved. Out of these 389 copies, 322 valid responses were utilized for the final analysis, representing a usable response rate of 82.8%. Pearson Product Moment Correlation (PPMC) was utilized for data analysis. The decision rule for the research questions is based on the magnitude of the Pearson r coefficient, where values from 0.10 to 0.39 indicate a low relationship, 0.40 to 0.69 indicate a moderate relationship, and 0.70 to 1.00 signify a high relationship.

Result

Research Question One

What is the relationship between system design and the adoption of digital tax tools among tricycle operators in Anambra State?

Table 1: Pearson Product Moment Correlation of System Design and Adoption

Variable	N	Mean	SD	Pearson r	Result
System Design	322	2.84	0.72	0.61	Moderate Positive Relationship
Adoption	322	2.61	0.81	—	—

Note: r = Pearson correlation coefficient; SD = Standard Deviation; N = 322

The results in Table 1 show a Pearson r coefficient of 0.61, which indicates a moderate positive relationship between system design and the adoption of digital tax tools. This implies that as the user

interface and navigation of the tax platforms are improved, the adoption rate among tricycle operators in Anambra State increases.

Research Question Two

What is the relationship between technical proficiency and the adoption of digital tax tools among tricycle operators in Anambra State?

Table 2: Pearson Product Moment Correlation of Technical Proficiency and Adoption

Variable	N	Mean	SD	Pearson r	Result
Technical Proficiency	322	2.45	0.65	0.48	Moderate Positive Relationship
Adoption	322	2.61	0.81	—	—

Note: r = Pearson correlation coefficient; SD = Standard Deviation; N = 322

Table 2 reveals a Pearson r coefficient of 0.48, representing a moderate positive relationship between the technical proficiency of the operators and their adoption of the tools. This suggests that operators who possess higher digital literacy and smartphone skills are more likely to utilize the digital tax system.

Hypothesis One

H₀₁: There is no significant relationship between system design and the adoption of digital tax tools among tricycle operators in Anambra State.

Table 3: Significance Test for System Design and Adoption

Variable	N	Pearson r	p-value	Alpha	Decision
System Design	322	0.61	0.012	0.05	Reject H ₀₁
Adoption	322	—	—	—	—

Note: p-value < 0.05 = statistically significant

The analysis indicates that the calculated p-value of 0.012 is less than the 0.05 level of significance. Therefore, the null hypothesis is rejected, confirming that there is a statistically significant relationship between system design and the adoption of digital tax tools.

Hypothesis Two

H₀₂: There is no significant relationship between technical proficiency and the adoption of digital tax tools among tricycle operators in Anambra State.

Table 4: Significance Test for Technical Proficiency and Adoption

Variable	N	Pearson r	p-value	Alpha	Decision
Technical Proficiency	322	0.48	0.034	0.05	Reject H ₀₂
Adoption	322	—	—	—	—

Note: p-value < 0.05 = statistically significant

As shown in Table 4, the calculated p-value of 0.034 is below the 0.05 threshold. Consequently, the null hypothesis is rejected, indicating that the level of technical proficiency among tricycle operators significantly relates to their adoption of digital tax tools.

Discussion of Findings

The findings for Research Question One indicated a moderate positive relationship ($r = 0.61$) between system design and the adoption of digital tax tools. This suggests that the structural and aesthetic features of the tax interface — such as USSD simplicity, local language options, and navigation speed — are closely associated with adoption behavior among tricycle operators in Anambra State. This finding is in alignment with the submissions of Agbaeze, Onwuka, and Ogbo (2025), who argued that system reliability and interface simplicity are the cornerstones of perceived ease of use in developing economies. Similarly, it supports the work of Iqbal and Qureshi (2012), who noted that in environments with high

physical constraints, the natural navigation of a mobile system determines whether a user will successfully complete a transaction.

However, these findings slightly differ from the results of Bramantyo (2020), who found that system design was secondary to legal enforcement in influencing e-filing intentions. The probable reason for this discrepancy lies in the environmental context; while Bramantyo's study focused on corporate SMEs with fixed office locations, this study focuses on mobile tricycle operators in high-traffic parks. For these operators, “time is money,” and a complex interface is not just an inconvenience but an economic barrier that halts their work, which may explain why design appears more closely tied to adoption than legal threats in this context.

The test of Hypothesis One resulted in the rejection of the null hypothesis ($p = 0.012 < 0.05$), confirming that the relationship between system design and adoption is statistically significant. This outcome is consistent with the central thesis of Mustapha (2024), who found that perceived ease of use, shaped in part by design, is closely tied to system quality and taxpayer satisfaction.

Regarding Research Question Two, the results revealed a moderate positive relationship ($r = 0.48$) between the technical proficiency of the operators and their adoption of digital tax tools. This suggests that the internal capacity of the driver — specifically their smartphone self-efficacy and ability to troubleshoot mobile errors — is closely tied to their engagement with the digital tax regime. This finding aligns with the work of Ahmad and Sani (2024), who identified technical proficiency as a key factor in digital engagement in the Nigerian informal sector. It also corroborates the findings of Ezenwa and Udeh (2024), who emphasized that “Computer Anxiety” remains a significant negative predictor of technology rejection among semi-literate workers.

The test of Hypothesis Two led to the rejection of the null hypothesis ($p = 0.034 < 0.05$), establishing that technical proficiency significantly relates to adoption. This lends empirical support to the arguments of Agbaeze, Onwuka, and Ogbo (2025), that high-tech systems struggle to gain traction when deployed to low-tech users without localized training. The statistical significance of this relationship highlights that the digital divide in Anambra's transport parks is a tangible barrier to the state's 2026 non-oil revenue goals.

Conclusion

This study investigated the relationship between system design, technical proficiency, and the adoption of digital tax tools among 13,953 registered tricycle operators in Anambra State. Utilizing a correlational research design and the framework of the Technology Acceptance Model (TAM), the research analyzed data from 322 valid respondents to determine how technical and human factors relate to fiscal inclusion. The findings revealed that both system design and technical proficiency have moderate positive and statistically significant relationships with adoption, with coefficients of 0.61 and 0.48 respectively. This suggests that while a simplified, user-friendly interface shows the stronger association with adoption, the operator's personal digital literacy remains a critical factor in the successful integration of electronic revenue mandates.

Despite these insights, the study was limited by its narrow focus on a single segment of the informal sector, which may not fully represent the digital challenges faced by other groups such as market traders or artisanal workers. Furthermore, the reliance on self-reported data introduces the possibility of social desirability bias among respondents. Future research should consider adopting a longitudinal approach to track adoption rates over time and explore the moderating effect of age and education level on the relationship between technical proficiency and digital tax adoption across broader demographics.

The research offers significant contributions to both theory and practice within the Nigerian context. Theoretically, it lends support to the TAM framework within the high-pressure, mobile environment of the informal transport sector, demonstrating that ease of use has both a physical dimension tied to interface design and a cognitive dimension tied to user proficiency. Practically, it provides the Anambra State Internal Revenue Service with empirical evidence to shift policy focus from strict enforcement toward tax inclusion.

Recommendations

Based on the findings of this study, the following recommendations are provided:

1. The Anambra State Internal Revenue Service (AIRS) should collaborate with software developers to simplify the digital tax interface by integrating local languages and minimizing the number of steps required to complete a transaction via USSD. This action will directly enhance the perceived ease of use

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and encourage immediate adoption by reducing the cognitive load on operators during their work hours.

2. The Ministry of Transport, in partnership with the Tricycle Owners Association of Nigeria (TOAN), should organize localized “Digital Literacy Clinics” at various parks to provide hands-on training for operators on mobile wallet management. Providing these practical skills will bridge the technical proficiency gap and empower operators to navigate the digital tax system with greater confidence.

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