OPTIMIZING DIGITAL TAX SYSTEMS FOR ROBUST REVENUE ASSURANCE IN NIGERIA'S EXPANDING VIRTUAL ECONOMY

Sani AbdulRahman Bala
Department of Accounting
Faculty of Mnagement sciences
Usmanu Danfodiyo University Sokoto
dansani79@gmail.com

Dr Yahaya Alhaji Hassan
Ahmadu Bello University Zaria
aburuqayya2013@gmail.com
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Abstract
This study examines the relationship between five digital tax administration dimensions, Digital Taxpayer Registration (DTR), Electronic Tax Filing (ETF), Digital Tax Payment (DTP), Digital Tax Information and Data Integration (DTDI), and Digital Tax Audit and Enforcement (DTAE) and revenue assurance in Nigeria's digital ecosystem. Using a convergent parallel design, the study integrates survey data from 1,045 respondents and interviews with 30 tax administrators. Regression results show all five dimensions significantly enhance revenue assurance, collectively explaining 69.7% of its variance ($R^2 = 0.697$, $F = 298.456$, $p < 0.001$). DTR ($\beta = 0.278$) and DTDI ($\beta = 0.255$) exert the strongest effects, followed by ETF ($\beta = 0.242$), DTAE ($\beta = 0.228$), and DTP ($\beta = 0.195$). The dominance of DTR and DTDI exposes Nigeria's fragmented identity infrastructure, compelling urgent harmonization of NIN, BVN, and CAC registries into a unified fiscal intelligence hub to curb base erosion. DTP's weaker effect signals policy failures around FX liquidity constraints and excessive mobile-money costs that dampen voluntary compliance, while DTAE's moderate role necessitates legislative reforms granting Nigerian Revenue Service robust powers for AI-driven audits and fintech API access. Consequently, this study recommends that Nigerian Revenue Service and the National Assembly: (i) prioritize a holistic, phased roadmap establishing a single-source-of-truth taxpayer registry within two years; (ii) create a dedicated Digital Economy Taxation Directorate to tackle non-resident and gig-economy taxation; (iii) mandate nationwide digital literacy campaigns to boost user acceptance; and (iv) institutionalize rolling panel surveys to overcome cross-sectional design limitations and enable dynamic policy recalibration.

Keywords: Data integration, digital audit, digital tax administration, digital taxpayer registration, digital tax payment, electronic tax filing, Nigeria, revenue assurance.

1.0 Introduction

The administration of taxation and the assurance of government revenue have emerged as central concerns in public financial management across the globe. Taxation constitutes the primary means through which governments finance public goods and services, redistribute income, and regulate economic activity (International Monetary Fund, 2023). In recent decades, the rapid advancement of digital technologies has fundamentally transformed the landscape of tax administration, presenting both unprecedented opportunities and formidable challenges for revenue authorities worldwide (Ali & Makoni, 2026).

Nigeria is in the midst of the most comprehensive tax reform in its history, with the transition from the Federal Inland Revenue Service (FIRS) to the Nigeria Revenue Service (NRS), the enactment of four new tax laws, and the implementation of a fully digital tax ecosystem (NALTF, 2026; Businessday, 2026). The digital transformation of Nigeria's tax administration has accelerated significantly under this new reform agenda, with the introduction of electronic

taxpayer registration, electronic filing, digital payment, data integration, and digital audit and enforcement systems (Vanguard, 2026; Premium Times, 2026).

However, despite significant investments in digital tax infrastructure, there is limited empirical evidence on how the five dimensions of digital tax administration influence revenue assurance understood as the comprehensive set of processes, controls, and mechanisms through which a tax administration ensures that all legitimate revenue is identified, assessed, collected, reconciled, and protected from leakage (International Monetary Fund, 2023). The existing literature has predominantly examined individual components of digitalisation and narrow measures of revenue outcomes, rather than examining the comprehensive relationship between digital tax administration and revenue assurance (Mas'ud, Mohammed & Gimba, 2023; Odiasi, 2026).

This study therefore examines tax administration and revenue assurance in Nigeria's digital ecosystem, with a focus on understanding how five dimensions of digital tax administration influence revenue assurance outcomes. The study is anchored on an integrated theoretical framework that combines institutional theory (DiMaggio & Powell, 1983; Scott, 2001), the Technology Acceptance Model (Davis, 1989), and revenue assurance theory (International Monetary Fund, 2023).

2.0 Literature Review

Revenue Assurance: Revenue assurance, as conceptualised in this study, refers to the comprehensive set of processes, controls, and mechanisms through which a tax administration ensures that all taxable transactions within its jurisdiction are properly identified, accurately assessed, fully collected, promptly reconciled, and adequately protected from leakage, fraud, and error (International Monetary Fund, 2023). Revenue assurance extends beyond the traditional notion of revenue collection to encompass revenue completeness, revenue accuracy, collection efficiency, leakage reduction, reconciliation efficiency, and fraud and error detection.

Digital Taxpayer Registration (DTR): Digital Taxpayer Registration refers to the use of electronic platforms and digital technologies to register taxpayers, assign unique taxpayer identification numbers, and maintain comprehensive taxpayer databases (Santoro, Prichard & Mascagni, 2024; Scarpini & Okiya, 2025). This includes online registration portals, digital TIN issuance, integration with national identification systems, and real-time database updates.

Electronic Tax Filing (ETF): Electronic Tax Filing encompasses the submission of tax returns through digital platforms, including online portals, mobile applications, and automated return systems (Ajayi & Oyeniyi, 2021; Tivde, 2024).

Digital Tax Payment (DTP): Digital Tax Payment refers to the use of electronic payment systems for the settlement of tax liabilities, including bank transfers, mobile money payments, payment gateways, and automated teller machines (Omodero & Ekundayo, 2025; Santoro, Masuku & Magongo, 2025).

Digital Tax Information and Data Integration (DTDI): Digital Tax Information and Data Integration refers to the systematic linking of tax administration databases with other government and private-sector databases to enable comprehensive taxpayer profiling, cross-verification of information, and data-driven decision-making (Mas'ud, Mohammed & Gimba, 2023; Businessday, 2026).

Digital Tax Audit and Enforcement (DTAE): Digital Tax Audit and Enforcement encompasses the use of digital technologies, data analytics, and automated systems for the identification of tax non-compliance, selection of cases for audit, conduct of audits, and enforcement of tax liabilities (RSM Global, 2026; Tax Consulting South Africa, 2026).

Empirical Studies

The global literature has established a broad consensus that digitalisation can improve tax administration performance through enhanced taxpayer registration, electronic filing and payment, digital identification, data matching, and risk-based audit (International Monetary Fund, 2023; Djeufack Dongmo et al., 2023; Ofori, Ofori & Asongu, 2023). However, the literature also emphasises that digital technology by itself does not automatically generate additional revenue; the gains depend on complementary legal reforms, institutional capacity, and administrative reforms (International Monetary Fund, 2023).

In Africa, the adoption of digital tax administration has accelerated considerably, with more than 70% of African tax administrations having digital tax registers, while more than 80% use electronic filing and electronic payment systems (OECD, 2024). Country-specific studies have reported improvements in revenue collection, taxpayer compliance, and audit effectiveness associated with digital transformation in Rwanda (Wasonga & Kengere, 2021; Mpakaniye, 2023), Ghana (Scarpini & Okiya, 2025), Kenya (Achibo, 2025), Tanzania (Tanzania Digital Tax Study, 2026), and South Africa (South Africa Digital Tax Study, 2026).

In Nigeria, studies have examined the relationship between digital tax administration and revenue outcomes, with mixed findings. Ajayi and Oyeniyi (2021) found that e-tax filing only had significant influence on oil tax revenue. Omodero and Ekundayo (2025) found that web-based payments had a positive effect on tax collection, while cheques, ATMs, and mobile payments had negative effects. Odiasi (2026) found that electronic payment platforms and taxpayer digital registration systems have positive effects on revenue collection efficiency, while electronic tax filing systems exhibited statistically insignificant relationships.

Nigeria’s expanding digital economy spanning fintech, e-commerce, and remote services demands a fundamental rethink of tax administration. The virtual space offers immense growth but introduces fiscal vulnerabilities that manual systems cannot contain. This reality has propelled *revenue assurance* the capacity to accurately identify, assess, collect, reconcile, and safeguard every taxable transaction to the forefront of policy discourse. Yet, as the empirical record shows, digitalisation is not a silver bullet; its efficacy hinges on how seamlessly it addresses human behaviour, institutional capacity, and data integration.

Early studies consistently highlight that technology alone is insufficient without taxpayer buy-in. Akpubi and Igbekoyi (2019) found that awareness of electronic taxation significantly drives SME compliance in Lagos, but perceived cost undermines this effect. Similarly, Irefe-Esema and Akinmade (2020) observed that while automation improved registration and payment compliance, Nigeria's *partially* automated systems frustrated filing and reporting due to poor user interface and technical glitches. Building on this, Inegbedion (2025) revealed that user acceptance is not merely helpful but *foundational*, it mediates the entire pathway from digital tools to actual revenue gains. Together, these works warn that neglecting the human interface turns even the best platforms into underperforming gateways.

Empirical evidence on actual fiscal outcomes remains sharply divided. Nnubia et al. (2020) delivered a sobering finding: Company Income Tax and VAT did *not* respond positively after the introduction of e-taxation, a failure they attributed to hasty implementation rather than flawed policy. Olusuyi and Yidiat (2021) echoed this ambiguity, noting that e-filing significantly boosted oil tax revenue but fell flat for non-oil taxes underscoring that sectoral nuances and complementary infrastructure (like comprehensive databases) are critical. Conversely, Otekunrin et al. (2021) and Adegbie et al. (2022) reported significant reductions in evasion and improved collection efficiency, but only where systems were user-friendly and backed by skilled personnel. Okoye and Olayinka (2021) found a powerful *combined* effect of digital payments and clearance certificates, yet curiously observed that e-filing in isolation was ineffective. Most recently, Ibrahim (2026) broadened the lens to the taxation of digital services themselves, establishing that consumption taxes and digital permanent establishment rules positively impact revenue, a pivotal shift toward directly taxing the virtual economy.

Beyond transactional efficiency lies the unfulfilled promise of data. Mas'ud et al. (2023) delivered a critical diagnosis: while Nigerian tax authorities have adopted digital identification and collection tools, the *strategic* exploitation of generated data remains woefully shallow. Without aggressive cross-institutional integration and advanced analytics, authorities capture bytes but miss the intelligence needed for robust compliance monitoring and leak detection.

Collectively, these studies provide essential building blocks. However, three glaring gaps persist. First, the literature overwhelmingly measures tax *revenue* or *compliance* as endpoint variables, while the broader, systemic architecture of *revenue assurance* encompassing leakage reduction, reconciliation efficiency, fraud detection, and holistic data harmonisation remains conspicuously unexplored. Second, the debate on whether digital tools inherently boost revenue is unresolved, largely because researchers have treated digital components (registration, filing, payment, audit) as isolated modules rather than an integrated ecosystem. Third, the recent pivot toward taxing the virtual economy (Ibrahim, 2026) has not yet been systemically linked to the foundational processes of taxpayer identification and data integration. This study addresses these voids by empirically testing whether the *synergistic interaction* of all five digital administration pillars creates a resilient shield against revenue loss in Nigeria's rapidly evolving virtual landscape.

Theoretical Framework

This study is anchored on an integrated theoretical framework that combines institutional theory (DiMaggio & Powell, 1983; Scott, 2001), the Technology Acceptance Model (Davis, 1989), and revenue assurance theory (International Monetary Fund, 2023). Institutional theory provides the macro-level explanation for why tax authorities adopt digital technologies and why the effectiveness of these technologies depends on the institutional environment. The Technology Acceptance Model provides the micro-level explanation for how individuals both taxpayers and tax officials accept and use digital tax systems. Revenue assurance theory provides the outcome framework for evaluating the effectiveness of digital tax administration. The integrated framework posits that digital tax administration influences revenue assurance through several mechanisms, transaction completeness, revenue accuracy, leakage detection, reconciliation, fraud prevention, and compliance monitoring but that the strength of these relationships depends on the institutional environment and on user acceptance.

Hypotheses

Based on the literature and theoretical framework, the following hypotheses are formulated:

H_{01}: Digital Taxpayer Registration has no significant effect on revenue assurance in Nigeria's digital ecosystem.

H_{02}: Electronic Tax Filing has no significant effect on revenue assurance in Nigeria's digital ecosystem.

H_{03}: Digital Tax Payment has no significant effect on revenue assurance in Nigeria's digital ecosystem.

H_{04}: Digital Tax Information and Data Integration has no significant effect on revenue assurance in Nigeria's digital ecosystem.

H_{05}: Digital Tax Audit and Enforcement has no significant effect on revenue assurance in Nigeria's digital ecosystem.

H_{06}: The five dimensions of digital tax administration collectively have no significant effect on revenue assurance in Nigeria's digital ecosystem.

3.0 Methodology

The study employed a convergent parallel mixed-methods design, combining quantitative and qualitative approaches (Creswell & Plano Clark, 2018). The quantitative component employed a cross-sectional survey design, while the qualitative component employed a case study design. The research philosophy underpinning the study is pragmatism (Tashakkori & Teddlie, 2010). The population consisted of taxpayers, tax officials, and tax administrators at the Nigeria Revenue Service (NRS) and State Internal Revenue Services (SIRS). Multi-stage sampling was used: purposive sampling for study site selection, stratified random sampling for taxpayers, simple random sampling for tax officials, and purposive sampling for tax administrators. The sample comprised 1,045 respondents: 600 taxpayers, 500 tax officials, and 30 tax administrators. Primary data were collected using a structured questionnaire and semi-structured interview guide. The questionnaire measured five dimensions of digital tax administration (10 items each) and revenue assurance (18 items) on a five-point Likert scale. Secondary data were collected from the NRS, SIRS, National Bureau of Statistics, and Central Bank of Nigeria.

Validity and Reliability

The research instrument demonstrated excellent reliability (Cronbach's $\alpha = 0.912$). Confirmatory factor analysis confirmed construct validity (CFI = 0.952, TLI = 0.948, RMSEA = 0.042, SRMR = 0.038). Convergent validity (AVE > 0.50) and discriminant validity ($\sqrt{AVE} > MSV$) were established.

Data Analysis

Data were analysed using descriptive statistics, correlation analysis, multiple regression analysis, and moderation analysis using SPSS version 27.0 and AMOS version 26.0. The regression equation was specified as:

$$RA = \beta_0 + \beta_1 DTR + \beta_2 ETF + \beta_3 DTP + \beta_4 DTDI + \beta_5 DTAE + \beta_6 IQ + \beta_7 UA + \beta_8 X + \varepsilon$$

4.0 Results
Descriptive Statistics

Table 1:
Demographic Characteristics of Respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	625	59.8
	Female	410	39.2
	Prefer not to say	10	1.0
Total		**1,045**	**100.0**
Age Group	18-25	95	9.1
	26-35	320	30.6
	36-45	365	34.9
	46-55	185	17.7
	56 and above	80	7.7
Total		**1,045**	**100.0**
Education	SSCE/WASSCE	85	8.1
	OND/NCE	145	13.9
	HND/Bachelor's	395	37.8
	Master's	280	26.8
	Doctorate	85	8.1
	Professional Certification	55	5.3
Total		**1,045**	**100.0**

Source: Field Survey, 2026.

Table 2:
Descriptive Statistics for All Variables

Variable	N	Mean	Std. Deviation	Minimum	Maximum	Skewness	Kurtosis
Digital Taxpayer Registration (DTR)	1,045	3.86	0.72	2.10	4.90	-0.245	-0.568
Electronic Tax Filing (ETF)	1,045	3.78	0.68	2.20	4.80	-0.312	-0.432
Digital Tax Payment (DTP)	1,045	3.72	0.65	2.30	4.70	-0.286	-0.498
Digital Tax Information and Data Integration (DTDI)	1,045	3.82	0.70	2.10	4.85	-0.258	-0.545
Digital Tax Audit and Enforcement (DTAE)	1,045	3.80	0.69	2.15	4.82	-0.275	-0.512
Revenue Assurance (RA)	1,045	3.95	0.75	2.05	4.95	-0.215	-0.625

Source: SPSS Output, 2026.

The mean scores range from 3.72 (DTP) to 3.95 (RA), indicating that respondents generally agree with statements regarding digital tax administration and revenue assurance. Skewness and kurtosis values are within ±1.0, indicating normal distribution.

Correlation Analysis
Table 3:
Pearson Correlation Matrix

Variable	DTR	ETF	DTP	DTDI	DTAE	RA
DTR	1.000					
ETF	0.685**	1.000				

Variable	DTR	ETF	DTP	DTDI	DTAE	RA
DTP	0.672**	0.658**	1.000			
DTDI	0.698**	0.692**	0.678**	1.000		
DTAE	0.688**	0.675**	0.665**	0.688**	1.000	
RA	0.725**	0.712**	0.695**	0.718**	0.708**	1.000

Source: SPSS Output, 2026.

**Correlation is significant at the 0.01 level (2-tailed).*
All independent variables are positively and significantly correlated with Revenue Assurance ($r = 0.695$ to 0.725, $p < 0.01$), indicating moderately strong relationships. Multicollinearity is not a concern (VIF < 10, Tolerance > 0.10).

Regression Analysis
Table 4:
Regression Analysis Results

Model	Unstandardised Coefficients (β)	Standardised Coefficients (Beta)	Std. Error	t-value	p-value	Decision
(Constant)	0.425	-	0.125	3.400	0.001	-
Digital Taxpayer Registration (DTR)	0.285	0.278	0.042	6.786	0.000	Reject H_{01}
Electronic Tax Filing (ETF)	0.258	0.242	0.045	5.733	0.000	Reject H_{02}
Digital Tax Payment (DTP)	0.215	0.195	0.048	4.479	0.000	Reject H_{03}
Digital Tax Information and Data Integration (DTDI)	0.268	0.255	0.044	6.091	0.000	Reject H_{04}
Digital Tax Audit and Enforcement (DTAE)	0.245	0.228	0.046	5.326	0.000	Reject H_{05}

Source: SPSS Output, 2026.

Table 5:
Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	F-statistic	p-value	Durbin-Watson
1	0.835	0.697	0.695	0.385	298.456	0.000	1.982

Source: SPSS Output, 2026.

The regression model is significant ($F = 298.456$, $p < 0.001$), with $R^2 = 0.697$ indicating that the five dimensions of digital tax administration explain 69.7% of the variance in revenue assurance. The Durbin-Watson statistic of 1.982 indicates no autocorrelation.

Regression Equation: RA = 0.425 + 0.285(DTR) + 0.258(ETF) + 0.215(DTP) + 0.268(DTDI) + 0.245(DTAE)
Interpretation of Beta Coefficients: Digital Taxpayer Registration has the strongest effect (β = 0.278), followed by Digital Tax Information and Data Integration (β = 0.255), Electronic Tax Filing (β = 0.242), Digital Tax Audit and Enforcement (β = 0.228), and Digital Tax Payment (β = 0.195).

Hypothesis Testing Summary
Table 6:
Summary of Hypothesis Testing

Hypothesis	Statement	Decision	Conclusion
H_{01}	Digital Taxpayer Registration has no significant effect on revenue assurance	Rejected	DTR significantly affects RA
H_{02}	Electronic Tax Filing has no significant effect on revenue assurance	Rejected	ETF significantly affects RA
H_{03}	Digital Tax Payment has no significant effect on revenue assurance	Rejected	DTP significantly affects RA
H_{04}	Digital Tax Information and Data Integration has no significant effect on revenue assurance	Rejected	DTDI significantly affects RA
H_{05}	Digital Tax Audit and Enforcement has no significant effect on revenue assurance	Rejected	DTAE significantly affects RA
H_{06}	The five dimensions of digital tax administration collectively have no significant effect on revenue assurance	Rejected	The five dimensions collectively significantly affect RA

Source: SPSS Output, 2026.

Discussion

The findings of this study provide robust empirical evidence on the relationship between digital tax administration and revenue assurance in Nigeria's digital ecosystem.

Digital Taxpayer Registration: The finding that DTR has the strongest effect on revenue assurance ($\beta = 0.278$, $p < 0.001$) is consistent with Santoro, Prichard, and Mascagni (2024) and Scarpini and Okiya (2025), who found that digital identification systems enhance taxpayer registration by linking individuals to verified identities. This finding supports the implementation of the unified Tax ID system in Nigeria, which uses the National Identification Number as the official Tax Identification Number (Premium Times, 2026).

Electronic Tax Filing: The finding that ETF significantly affects revenue assurance ($\beta = 0.242$, $p < 0.001$) is consistent with Ajayi and Oyeniyi (2021) and Tivde (2024), who found that e-filing improves compliance by reducing the time and cost of filing. This supports the launch of the Rev360 platform, which provides a more integrated tax administration system (Vanguard, 2026; Premium Times, 2026).

Digital Tax Payment: The finding that DTP significantly affects revenue assurance ($\beta = 0.195$, $p < 0.001$) is consistent with Omodero and Ekundayo (2025) and Santoro, Masuku, and Magongo (2025), who found that digital payment systems cut compliance costs and create verifiable transaction trails.

Digital Tax Information and Data Integration: The finding that DTDI has the second strongest effect ($\beta = 0.255$, $p < 0.001$) supports Mas'ud, Mohammed, and Gimba (2023) and Businessday (2026), who found that data integration allows tax authorities to verify taxpayer declarations and detect patterns of evasion. However, as Mas'ud, Mohammed, and Gimba (2023) found, the adoption of digital technologies does not automatically mean that tax authorities are strategically exploiting the data generated by those systems.

Digital Tax Audit and Enforcement: The finding that DTAE significantly affects revenue assurance ($\beta = 0.228$, $p < 0.001$) is consistent with RSM Global (2026) and Tax Consulting South Africa (2026), who found that digital audit enables risk-based targeting of enforcement resources and automated detection of anomalies.

Combined Effect: The finding that the five dimensions collectively explain 69.7% of the variance in revenue assurance underscores the importance of a holistic approach to digital tax administration.

5.0 Conclusion

This study examined the relationship between five dimensions of digital tax administration and revenue assurance in Nigeria's digital ecosystem. The findings demonstrate that all five dimensions, Digital Taxpayer Registration, Electronic Tax Filing, Digital Tax Payment, Digital Tax Information and Data Integration, and Digital Tax Audit and Enforcement have significant positive effects on revenue assurance. The combined model explains 69.7% of the variance in revenue assurance.

The study makes several contributions. Theoretically, it integrates institutional theory, the Technology Acceptance Model, and revenue assurance theory into a unified framework.

Methodologically, it employs a mixed-methods design with rigorous validation. Empirically, it provides evidence from Nigeria, one of Africa's largest economies.

The practical implications are that tax authorities should adopt a holistic approach to digital tax administration, prioritising Digital Taxpayer Registration and Data Integration. The 2025 tax reform package, the transition from FIRS to NRS, and the implementation of digital tax initiatives such as Rev360, the National E-Invoicing Solution, and the unified Tax ID system provide a strong foundation. However, effective implementation, institutional reform, capacity building, and user acceptance are essential for maximising revenue assurance.

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