ELECTRONIC TAXATION AND THE PERFORMANCE OF SMALL AND MEDIUM SCALE ENTERPRISES IN ANAMBRA STATE

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Abstract
This study investigated the effect of electronic taxation on the performance of small and Medium Scale Enterprises in Awka, Anambra State. It sought to ascertain the effect of electronic taxation on the mortality rate of SMEs, on the tax filing costs of SMEs and to ascertain the effect of electronic taxation on multi taxation of SMEs in Awka, Anambra State. Survey research design was employed for the study. Questionnaires were distributed to Small and Medium Scale Enterprise operators in Awka South area of Anambra State to generate data for the study. Statistical analysis of the collected data was carried out with the aid of Stata Statistical Software Version 22. The result showed that electronic taxation significantly affects the mortality rate of SMEs in Awka, Anambra State, it also indicated that electronic taxation significantly affects the tax filing costs and on multi taxation of SMEs in Awka, Anambra State. It was concluded that electronic taxation plays a very significant role on the overall performance of Small and Medium Scale Enterprises in Awka, Anambra State. The study recommends that more SMEs operators should be enlightened on the need to adopt the E-tax system. While those already adopting the electronic tax system should take relevant security measures to protect their database.
Key words*: Electronic tax assessment, Electronic tax collection, SMEs mortality rate, SMEs tax filing costs, Multi taxation of SMEs.*

Introduction

Taxation is one of the major sources of revenue in many countries both developing and developed. According to the Organization for Economic Cooperation and Development (OECD), the United States Government revenue from taxes accounts for over 50% of all government revenue since the past decade. It has been ranked as a major source of revenue in countries like United Kingdom, France, Sweden, Norway and other high-income countries. In Nigeria, tax has been existing even before the amalgamation in 1914. It has been observed that in most countries where tax revenue significantly constitutes a major part of the economy's revenue there has been the implementation of electronic taxation for years. This therefore goes on to show that the adoption of electronic methods of tax administration is a necessary catalyst for countries where tax contributes a significant portion of their revenue. Since taxation has been seen to be one of the most reliable and major revenue sources

of government, it is increasingly interested in devising better and reliable means for tax collection and administration in order to ensure proper accountability and increased distribution of revenue hence the need for e-taxation.

E-taxation is not new globally. According to Ofurum (2018), E-tax was first introduced in United States of America in 1987 through its transformation programme. Canada commenced e-taxation in 1993 via e-filling. Netherlands and Uganda hosted electronic tax system in 2009. In 2013, Egypt digitalized their tax system to keep pace with the transnational trades concerning computerized payments systems, particularly for government services. In 2015, Nigeria initiated its own electronic tax system (Ofurum, 2018). The FIRS in alliance with Nigerian Inter - bank settlement system (NIBSS) digitalized Nigeria tax system with the aim of boosting monetary collection enabling the tax payers to operate from anywhere and at all times in as much as there is internet and computer to enhance tax compliance, reduce paper work and improve revenue base. It was also introduced in order to maintain a close nearness with the international trades towards automated payments systems, for the government. Electronic taxation also E-tax is an electronic self-service platform that enables taxpayers to file their tax returns and conduct other tax services online at their convenience irrespective of their location once internet is available. Electronic taxation System was introduced to automate all core processes from tax registration, payment, assessment, monitoring exercise, tax audit and investigation, taxpayers file management and returns filing. Prior to year 2008, there were virtually no automated systems in all Anambra State Government Ministries Departments and Agencies, including Anambra Internal Revenue Service. This situation bred corruption, slow workflow and poor record-keeping in the businesses of Government and governance. At Anambra Internal Revenue Service (AIRS), E-tax administration is in effect in the areas of Assessment and Collection of taxes assessed, performance reporting, audit trails and inter-staff/departmental internal mail communications. This automated system of tax administration was initialized in 2015 and AIRS has advanced plans to enable and encourage individuals and companies to do self-assessment using their electronic Tax Management System, although many SMEs in Anambra State have adopted this automated system of filing their tax returns, some others still adopt the manual tax filing and remittance system (AIRS, 2021). Financial performance and automated taxes are inseparable as taxes are levied based on the profits of a company.

E-taxation has attracted a lot of attention from many corporate and investors since it is a major revolutionary trend of the 21st century. The mortality rate of small and medium enterprises which make up 95% of the economy is very high. According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), 80% of small businesses die within seven years of its establishment. Among the factors that are responsible for these untimely close-ups are tax related issues,

ranging from taxations to numerous tax burdens etc. Therefore, in dealing with small and medium enterprises, these unique qualities need to be considered. Another problem faced with SMEs in Nigeria is the tax levies for these enterprises in particular, issues that need to be considered are how these tax policies can be designed to aid the growth of small businesses and the most effective ways to administer them. According to a study conducted by Bateman (2013), it was reported in a survey that 90% of business owners admitted that taxes were a big constraint to their businesses, as they claim taxes are quite high and do not allow new businesses especially SMEs to cover up initial cost.

A study by Onuiri, Faroun, Erhinyeme, and Jegede (2015) noted that the tax system in Nigeria is bounded by a myriad of problems which ranges from slight data availability on the history of tax revenues to taxpayers owing to an absence of good record keeping system. The problems associated with the manual taxation method still operated by many SMEs include high costs in computation and filing returns as well as the multiple tax rates and charges. Adopting E-taxation is of essence since it has an effect on company's performance although there are still some problems associated with the usage of this automated tax administration system such as network connectivity problems when assessing the portal for making the payment online as well as issues with incorrect Anambra Social Service Identification Numbers (ANSSID).

To this end, the following specific objectives were raised to help the investigation of the study.

1. Determine the extent to which electronic taxation affects the mortality rate of SMEs in Awka, Anambra State.
2. Assess the effect of electronic taxation on the high cost of computation and filing by SMEs in Awka, Anambra State.
3. Ascertain the effect of electronic taxation on the multi taxation of SMEs in Awka, Anambra State.

Predicated on these objectives stated above, the researchers formulated the following hypotheses to guide their investigation thus:

H1: Electronic taxation has no significant effect on the mortality rate of SMEs in Awka.

H2: Electronic taxation has no significant effect on the costs of computation and filing by SMEs in Awka.

H3: Electronic taxation has no significant effect on the multi taxation of SMEs in Awka. In order to examine the effect of E-taxation on the mortality rate of SMEs, the regression model below was deployed.

The paper is organised as follows' the next section reviews relevant literature with regards to context justification and provide a theoretical background for the study, respectively. Next describes the sample data and empirical methodology. The last section summaries the main results, offers conclusion and recommendations.

Conceptual Review

E-taxation

Electronic or Automated taxation entails measuring, accumulating and administering the taxation process through an automated platform. Che-Azmi and Kamarulzaman (2014) asserts that E-taxation is one way among other ways through which governments around the world use information and communication technologies to advance the distribution of communal services and the distribution of public administration information to the general public. It is a web-enabled and secure application system that provides a fully-integrated and automated solution for administration of domestic taxes (Waweru, 2013) as cited by Chitom and Iyidiobi (2019). Wasao (2014), describes electronic tax system as an online platform whereby the taxpayer is able to access through the internet all the services offered by a financial authority such as the registration for a personal identification number, filing of returns and application for compliance certificate. E-taxation is the system of collection and administration of tax procedure through an electronic medium. It is an online network through which the taxpayers have license to the platform via the use of internet, in other to have entrée into the facilities provided by the tax expert such as the registration for a tax identification number, electronic tax filing of tax returns [Olaoye & Atilola, (2018); Okafor (2021)]. When these taxes are paid via the online platform, the taxpayer or firm can apply and process online the tax clearance certificate (TCC) without visiting the office of the tax authority [Olaoye & Atilola, (2018)]. Wasao (2014) further states that the E-taxation platform rolled out by the Federal Inland Revenue Service (FIRS) in Nigeria is a good example of the electronic taxation scheme.

The E-tax system by FIRS is supported by a centralized Information Communication Technology (ICT) department that provides support services to facilitate the digitalized payment system. Nigeria's Presidential Enabling Business Environment Council (PEBEC) in alliance with the Federal Inland Revenue Service (FIRS) hosted six key electronic solutions namely:

Table 1: Six Key Electronic Solutions.

E-Registration	E-Stamp Duty	E-Payments	E- TCC	E-Receipts	E- Filing

Source: Researcher's Conception (2022)

i. **E-registration:** for registration of new tax payers with F.I.R.S for the various taxes. With this service, taxpayers do not need to visit any tax office to register for tax purposes they just need to visit the F.I.R.S website and register.

ii. **E-stamp duty:** For payment of stamp duties on qualifying documents. This innovation will increase the ease of doing businesses in Nigeria. Physical stamping in the past was required to perform transactions that require stamping. With e-stamping, stamping can be done anywhere at any time online, one area in which this innovation is very useful is when a new company is being incorporated at the corporate Affairs Commission (CAC). From the CAC registration site, you can migrate to the FIRS e-service site and pay your stamp duties.

iii. **E-tax payment:** For payment of all Federal Government taxes and levies through any of the following platforms. Nigeria Inter-Bank Settlement (NIBSS), Remit and Interswitch. This brings payment of taxes to your doorstep as you can pay your taxes from the comfort of your home. To make payment through the Anambra State Internal Revenue Service Website, log on to https://www.quickteller.com/anambraigr input an email, then input your ANSSID (Anambra State Social Service Identification Number) then select the type of tax payment to make from the options.

iv. **E-receipt:** For receiving and verifying e-receipts generated for taxes paid through the new e-tax payment with this you receive instant notification acknowledging your payment of tax.

v. **E-Filling:** This enables tax payers to file their tax returns through the online portal. Electronic tax filing or e-filing is a process where tax documents or tax returns are submitted through the internet, usually without the need to submit any paper return. The E-filing system encompasses the use of internet technology, the Worldwide Web and Software for a wide range of tax administration and compliance purposes.

vi. **Electronic Tax Clearance Certificates (E-TCC):** This platform enables taxpayers to apply for, receive and verify the authenticity of their E-TCC. Obtaining tax clearance certificate under the manual tax administration process is cumbersome. With E-TCC, a certificate is automatically sent to the email addresses of tax payers and its authenticity can be confirmed on the e-service website. These e-service initiatives combine innovation and technology in tax administration to make the F.I.R. S Services convenient, easy and available everywhere and at all times (vanguard newspaper, 2017). There is no comprehensive legislative framework for the operation of the electronic tax system in Nigeria, however, the National tax policy (NTP) encourages, the use of technology in the administration of tax laws. This is anticipated to make simpler tax administration processes. Taxpayers can now

register online for businesses, extract tax identification numbers (TIN), file tax returns online, pay taxes online, pay E-stamp duty online and get the relevant E-receipts as well as obtain TCCs online.

Challenges of Electronic Tax system in Nigeria

The Electronic tax system in Nigeria is confronted with several challenges which include a low computer literacy level and the high cost of setting up on electronic tax system [Umenweke & Ifediora, 2016]. Also, its effectiveness is highly dependent on the availability of an efficient internet service. Several places in Nigeria at the moment do not enjoy an effective internet service, especially in rural areas. Although there is a steady rise in the number of people with access to the internet and improved connectivity, a lot still needs to be done as the percentage of people without access to the internet in Nigeria is approximately 50% of its population, considering that its estimated population is put at about 198 million in 2018 [NPC, 2018]. This challenge is further compounded by the unreliable electricity power supply in Nigeria. Another challenge of the electronic tax system in Nigeria is that only the FIRS, which is the Federal Tax Authority, has fully automated its processes. At the state level, many tax authorities are still using manual tax processes or combining the manual and electronic tax system. The situation inhibits effective collaboration between tax authorities at the Federal and State levels to prevent double taxation. There is urgent need for the state revenue authorities to automate their processes to provide the necessary synergy with the F.I.R.S. This will contribute positively to the rating of Nigeria on the ease of doing business index as investors will find it easy to fulfill their tax obligations to the federal and state governments through convenient and transparent electronic tax payment platforms and also assist tax authorities to easily share information on a tax payer and build up a comprehensive tax history of taxpayers. The greatest threat to electronic tax system in Nigeria is the activities of cyber criminals, who try to compromise the integrity of the tax revenue service portals. Electronic tax fraud (cyber tax crime) is a major challenge to the development and sustainability of electronic tax systems, especially as it concerns the Small and Medium Scale Enterprises.

Small and Medium Scale Enterprises

There is no consensus on the real definition of Small and Medium Scale business, as definitions differ from industry to industry and from country to country. Some have defined small and medium scale businesses based on the characteristics of the business, such as size, level of operations, type of industry, asset employed and number of employees, turnover, market management or control of businesses.

The difference amongst definitions in industries could be seen to be the differences in capital requirement of each business, while those among countries could arise as a result of difference in industrial organization by countries at different stages of economic development. What might therefore be defined as small scale business in

a developed country can be regarded as large-scale business using partners as fixed investment and employment of labor force in a developing country. It is also important to recognize that definitions change over time and hence, even in a developing country what was previously classified as small-scale business could be regarded as large-scale industry when the quantities of production change [Usman, 2012].

In Nigeria, several attempts have been made to define and classify small scale business. The Center for Industrial Research and Development (CIRD) of the Obafemi Awolowo University Ile-Ife according to Obitayo (2001), defined a small-scale business as an enterprise with a working capital base not exceeding ₦ 250,000 and employing on full time basis, 50 workers or less. Austin, (2009) cited that, the Nigeria Bank for Commerce and Industry. (NBCI) adopted a definition of small-scale business as one with total capital not exceeding ₦ 750, 000 (excluding cost of land but including working capital). The federal Ministry of Industry's guideline to NBCI defined Small Scale Business as one with a total cost of not exceeding ₦ 500, 000 (excluding cost of land but including working capital). The Small and Medium Industries Equity Investment Scheme (SMIEIS) in Nigeria, defines small and medium enterprises (SMEs) as enterprises with a total capital employed not less than N1.5 million, but not exceeding N200 million, including working capital, but excluding cost of land and/or with a staff strength of not less than 10 and not more than 300. The Nigeria Industrial Development Bank (NIDB) defined small scale business as an enterprise that has the investment and working capital not exceeding ₦ 750,000 while it defined medium scale enterprises as those operating within the range of ₦ 750,000 to N3 million.

The Nigerian Bank for Commerce and Industry as cited in Jimah (2011) defined a small-scale enterprise as one whose capital does not exceed N750,000. The above definition emphasized the capital requirement for the formation of the business, though capital is not the only consideration in determining whether a business venture is an SME or not. Agu (2006) defined SMEs as a business which is owned, led by one or a few persons, with direct owner(s) influence in decision making, and having a relatively small share of the market and relatively low capital requirement. Inegbenebor (2006) stated that in the current industrial policy of Nigeria, Small and Medium Scale Enterprises (SMEs) are now defined on the basis of employment. That is:

i. Micro/cottage industries (1 and 10 workers).
ii. Small– Scale Industries (11 and 100 workers).
iii. Medium Scale industries (101 and 300 workers).
iv. Large scale industries (301 and above).

Small and Medium Enterprises (SMEs) are the backbone of any major developed economy, as well as important contributors to employment, economic and export growth. Agwu (2014), opines that SMEs remain the foundation as well as the building block in the realization of any meaningful and sustainable growth in an economy and constitute the driving force in the attainment of industrial growth and development. This is basically due to their great potential in ensuring diversification and expansion of industrial production as well as the attainment of the basic objectives of growth. For sustainable economy, according to Udofot and Etim (2017), SMEs have been stressed as capable of helping in bringing about positive economic turn around and complementing the effort of the existing large scales industries. Peace and Ezejiofor (2017), opine that the recognition of the importance of the roles of the SMEs as the pillar of growth has prompted the increased attention and specific education on the method and approach to build and sustain a truly viable private sector dominated by small and medium scale enterprises (SMEs) not only in Nigeria but also in other developing and developed economies. The growth of SMEs is therefore an essential element in the development strategy of most economies and hold particular significance for Nigeria.

SMEs and E-taxation

According to the Nigeria Bureau of Statistics and the Small and Medium Enterprises Development Agency of Nigeria, about 41.5m Small and Medium Enterprises (SMEs) exist in Nigeria. Which account for 96% of businesses, 84% of employment and contribute 48% of the national GDP. However, a 2017 survey found that 80% of small businesses are not paying regular taxes to the government. While some SMEs pay taxes to local, state, and federal government agencies, many avoid paying structured taxes such as corporate and personal taxes. That is not for lack of obligations – many SMEs are expected to pay income tax, employment tax, sales tax, and self-employment tax. According to some polls carried out by African Business, some entrepreneurs don't think their businesses can afford to pay taxes because the profit from the business is not even enough to reinvest into the business and cater for their daily needs. Others are of the opinion that government should provide an enabling environment for small businesses to thrive by providing grants and loans at little or no interest. If the government ensures this, small business owners will have it at the back of their minds to pay their taxes when due. The World Bank's Doing Business 2020 index ranks Nigeria 131 out of 190 on overall ease of doing business, and a lowly 159 for paying taxes. Those who have survived a brutal business environment including the recession, Covid-19 lockdowns and government import bans, often struggle to understand why they should contribute to an administration which appears to throw frequent obstacles in their way. Nonetheless, SMEs improved performance cannot be disassociated with E-taxation since it alleviates the costs of the traditional or manual filing system. The compliance rate of SMEs as regards tax payment in Anambra State is quite commendable compared

to the non-compliance rate. A lot of SMEs in Anambra State that are registered taxpayers operating with the automated taxation system have benefited from the usage of this tax administration system in terms of reduced costs and improved performance since there are more profits to reinvest into the business. The finance act 2020 which introduced various amendments to existing tax and regulatory legislations in Nigeria provided various tax incentives to SMEs to ensure their unalloyed compliance with respect to tax payment within the country and also reduce the amount of tax liability to be paid by them.

Theoretical Review

Expediency Theory

The first theoretical framework underpinning this study is rooted in expediency theory of taxation. The expediency theory of taxation was propounded by Buehler in 1936. The theory stated that every tax revenue collection system must pass the test of practicability, which must be the only consideration when government is choosing a revenue collection system. The assumption of this theory is that the economic and social objectives of the government should be treated as irrelevant, since it is useless to have a tax which cannot be levied and collected effectively. This theory is relevant to the study in that electronic tax system is expected by state board of internal revenue to enhance revenue collection by creating an enabling technological environment that facilitates efficient assessment and revenue collection process. The expediency theory is therefore linked to this study since it seeks to explain the influence of administrative set up, such as efficient electronic tax payment system, in revenue collection by the board of internal revenue.

Technology Acceptance Model

The Technology Acceptance Model (TAM) was developed by Fred Davis in 1986. The Technology Acceptance Model is an information systems theory that models how users come to accept and use a technology. The theory is based on the assumption that the acceptability of an information system is determined by two main factors, being Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance. Perceived Ease of Use (PEOU) is the degree to which a person believes that using a particular system would be free from effort. This theory is relevant to this study in the sense that the Technology Acceptance Model provides the bases for the adoption and implementation of the electronic tax system by the State Board of Internal Revenue Service based on the assumption of its perceived usefulness on both the tax payers and tax officials. The primary objective of the E-tax system is to solve the challenges of the traditional tax system which makes the State Board Internal Revenue Service the forerunner in the acceptance of the E-tax technology mainly because it has a direct positive effect on their job performance in terms of efficiency, timeliness, accuracy and reliability. As

for the tax payers, the perceived usefulness of the E-tax system will be the general ease of paying taxes in terms of accuracy, simplicity, convenience and trust in the tax system which will in turn bring about voluntary compliance, hence solving one of the major problems of taxation in the state.

Empirical Review

Onyeka (2021) on Automated Taxation on Nigeria's Revenue and Economic Development Growth Pre and Post Analysis, the study x-rayed the influence of electronic taxation on Nigeria's revenue and economic growth. The study empirically investigated how the claim of E-taxation since 2015 has impacted tax revenue, Federally Collected Revenue and Tax-to-GDP ratio. The study made use of secondary data obtained from Federal Inland Revenue Service, and Central Bank of Nigeria Statistical and Economic Reports from 2010 to 2019. Data extracted were grouped into two: pre-electronics taxation period and post electronics taxation time. Also, statistical means of the paired data were equated using paired sample t-test. Based on the results, it was recommended amongst others that federal government and tax payers should align their skill to ICT tools especially skill on automated tax calculation and tendering of tax revenues and obtaining tax clearance certificate digitally. More awareness should be created on the existence of electronics taxation as a means of handling tax matters. Government should development modern apps of electronic taxation. This application should be made user friendly to be used on all mobile operating systems like android, IOS and windows for those that cannot afford laptop.

Akamelu and Iyidiobi (2019) on effect of E-taxation on revenue generation in Anambra state, the study specifically examined the effect of E-taxation on tax revenue generation in Anambra state determining whether the adoption of E-taxation reduced tax malpractice in Anambra state and ascertained whether the tax revenue improved based on the e-taxation adoption in Anambra state. To achieve the objectives of the study, survey design was employed, data collected were analyzed and one sample t-test was used to test the formulated hypotheses. The results showed that revenue generation improved based on the adoption of e-taxation in Anambra State. On the basis of the results, the researchers recommended among others that well-equipped database on tax payers should be established by the government with the aim of identifying all possible sources of income of tax payers for tax purpose.

Godswill, Onwka and Obinwanne (2019) investigated the impacts of taxation on the performance of SMEs in Aba, Abia State, Nigeria. The study utilized the survey approach research design while questionnaire was used as a data collection instrument. A randomly selected 162 employees and owners of 40 SMEs were used for the study. Collected data were analyzed using the multiple regression analysis and one sample t-test. Results indicated that significant and positive relationship

exist between taxation and the performance of SMEs and that tax assessment, tax collection and tax utilization significantly influence the performance of SMEs in Aba. It was recommended among others that the Nigerian tax system must seek to protect and promote the SMEs for them to contribute meaningfully to economic growth and that they should identify the agents responsible for illegal, multiple tax collections that seek to frustrate SMEs and deal with them accordingly.

Olaoye, Akinleye and Adekanmbi (2019) examined the effects of electronic taxation on tax productivity in Nigeria. Specifically, the study evaluated the challenges of using electronic taxation system on tax productivity in Nigeria. To achieve the objectives of the study, they collection relevant data using questionnaires. The study targeted a sample of 120 respondents who were tax payers. Data from the field were analyzed using simple percentage and analysis of variance (ANOVA) as statistical tools. Results showed that electronic taxation had a significant impact on tax productivity in Nigeria. Based on the findings, it was recommended that Nigeria Tax Authorities should come up with an easy application that can make tax registration, filing and payment easy for the taxpayers.

Ofurum, Amaefule, Okonya and Amaefule (2018) investigated the impact of E-taxation on Nigeria's Revenue and Economic Growth: A pre – post Analysis from 2013 to 2016. The research utilized secondary data obtained from Federal Inland Revenue Service, and Central Bank of Nigeria Statistical and Economic Reports on quarterly basis from second quarter 2013 to fourth quarter 2016. Means of the two sets of data were related using a pre-post technique called paired sample t-test. The research discovered that the application of e-taxation has not improved tax revenue, federal collected revenue and tax-to-GDP ratio in Nigeria. Also, the result showed that Federally Collected Revenue and Tax-to-GDP ratio meaningfully diminished after electronic taxation system was executed. The study therefore suggested that federal government through the Federal Inland Revenue Services should conduct more enlightenment seminars across the country to upsurge the familiarity all electronic payment model.

Monica, Makokha and Namusonge (2017) investigated the effects of electronic tax system on tax collection efficiency in domestic taxes department of Kenya Revenue Authority (KRA). The study utilized a research design to create the impact of E-tax payment on revenue collection competence by KRA in Rift Valley region. The foremost data gathering tools were questionnaires administered to 130 respondents comprising employees and tax payers of KRA. Descriptive and inferential statistics were used to analyze the data. Findings of the study established that most tax payers strongly agreed that they were able to fully access and operate e-tax system. Employee capability was an important predictor of the tax collection efficiency. Based on the findings, the researchers recommended that the organization should introduce special electronic tax payment counters with extended certain hours at all

branches to enable the public to submit their returns through e-filing and also provide incentives and services to encourage e-filing.

Methodology

The research design adopted is the survey method research design. This is important since it is the most appropriate for collecting and analyzing data from only a few people or items considered to be representative of the entire group. The area of study of this work is Anambra State but the study is restricted to the appraisal of SMEs performance in Awka South Local Government Area. Chikwado and Anekwe (2019) posit that are 548 registered SMEs in Awka Anambra state. Therefore these 548 registered SMEs will serve as the population to be used in the study. With the use of Taro Yamane, the sample size of 231 was drawn from the population of registered SMEs in Awka, Anambra State.

In this study, the researcher utilized both primary and secondary data. The primary source consisted of questionnaires while secondary sources comprise of review of textbook, projects, thesis, journal, magazines, periodicals as well as official documents. The instrument used to collect primary data for the study was questionnaires constructed by the researcher in accordance with the research questions. It has two main sections. Section A contains question on the respondents personal data while section B was arranged in 5 clusters comprising of strongly agree (SA), agree (A), undecided (U), strongly disagree (SD), and disagree (D) items based on the research questions that guided the study. The content was based on the effect of E-taxation on SMEs performance. Copies of these questionnaires were administered to the sampled population and collected in the same manner. The relevant variables of the study were effectively measured by the items contained in the questionnaire.

Validity of a research instrument assesses the extent to which the instrument measures what it is designed to measure [Robson, 2011]. The validity was based on face content construct. The Likert scale on dependent and independent variables were subjected to Cronbach Alpha test to ascertain the reliability of the research instrument. The table below shows the result of the Cronbach Alpha test.

Table 2: Cronbach Alpha Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.846	.851	20

Source: *SPSS Output Version 22*

The result show that all the variables met the minimum threshold for acceptance since they were 0.846 or 84.6%. An instrument is deemed reliable if the Cronbach

Alpha test gives a result greater than 0.70 or 70%.The data collected were presented using Frequency and Percentages as tools for the analysis of the descriptive statistics while a regression equation was setup to investigate the hypothesized effect of Electronic taxation on SMEs performance.

The simple linear regression was used specifically to examine the independent variable; Electronic taxation and also the dependent variable proxies deployed in the study which were Mortality rate of SMEs, SMEs filing costs and Multi taxation of SMEs. Thus, the equation for simple linear regression:

$Y = \beta_0 + \beta_1 X + e$
Where:
β_0 = the Y intercept or constant
β_1 = the regression coefficient for the independent variable X
e = error term.
Y = the dependent/criterion variable (SMEs performance)
X = the independent/predictor variable (E-taxation) that influences the dependent variable.
Therefore, the direct effect research model for this study is of the form:
SP = f (ET).
Where: SP is SMEs Performance and ET is Electronic Taxation.
The econometric form of the equation when all the proxies are included is given as:

$Y = \beta_0 + \beta_1 X + e$ ..... eqn (1)
Equation (1) can be transformed to get three models for the three hypotheses
$SM = \beta_0 + \beta_1 ET + e$ ..... eqn (2)
$SFC = \beta_0 + \beta_1 ET + e$ ..... eqn (3)
$MS = \beta_0 + \beta_1 ET + e$ ..... eqn (4)

Where ET = Electronic taxation
SM = Mortality rate of SMEs
SFC = SMEs tax filing costs
MS = Multi taxation of SMEs.

Electronic taxation was measured by the electronic tax collection and electronic tax assessment. The proxies used to measure SMEs performance were Mortality rate of SMEs (SM), SMEs tax filing costs (SFC) and multi taxation of SMEs (MS). The hypotheses were tested at 0.05 level of significance. The null hypothesis is rejected if the probability at which the p-values of the tested construct is significantly less than the chosen level of significance (0.05), otherwise, the alternative hypothesis will be accepted.

1. If the calculated p-value < 0.05, we reject the null hypothesis, and accept the alternate hypothesis.
2. If the calculated p-value > 0.05, we accept the null hypothesis, and reject the alternative hypothesis.

Presentation and Analysis of Data

Test of Hypothesis One

H1: Electronic taxation has no significant effect on the mortality rate of SMEs in Awka.

In order to examine the effect of E-taxation on the mortality rate of SMEs, the regression model below was deployed.

$SM = \beta 0 + \beta 1ET + e$

The hypothesis testing produced the following results:

Table 3: Regression Result of Hypothesis 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.204[a]	.041	.037	.50344	1.064

a. Predictors: (Constant), ET

b. Dependent Variable: SM

Table 3.1: ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.509	1	2.509	9.898	.002[a]
	Residual	58.041	229	.253		
	Total	60.550	230			

a. Predictors: (Constant), ET

b. Dependent Variable: SM

Interpretation of data

Table 3.2: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.025	.154		19.642	.000	2.722	3.329
	ET	.126	.040	.204	3.146	.002	.047	.205

a. Dependent Variable: SM

The first regression analysis was conducted to determine the amount of variation in the Mortality rate of SMEs (SM) explained by electronic taxation (ET). The calculated value of R^2 is 0.041 which means that only 4.1% of the corresponding variation in SM can be explained by the changes in the independent variable Electronic taxation (ET). The rest 95.9% can be explained by other factors that are not in the model. The results of the analysis are shown in Table 3.

A one way analysis of variance (ANOVA) whose results formed a basis for tests of significance was used. The ANOVA for the linear model presented in Table 3.2 has an F value = 9.898 which is significant with p value = 0.002 < 0.05. By implication, the overall model is significant in predicting the Mortality rate of SMEs in Awka.

Analysis of the regression model coefficients show that Electronic taxation (ET) has a positive beta co-efficient of 0.204 as indicated by the co-efficient matrix with a p-value = 0.002 < 0.05. The constant value of SM is 3.025. Therefore, the predictor value contributes significantly to the model. The regression equation is presented as;

SM = 3.025 + 0.204 x ET + e

According to the decision rule of the study, if the p-value is greater than 5%, the null hypothesis is accepted and vice versa. The p-value of the test for the effect of E-taxation on SMEs Mortality rate is 0.002 < 0.05. Therefore, the researcher rejects the null hypothesis and confirms indeed that Electronic taxation has a significant effect on the Mortality rate of SMEs in Awka Anambra State at 5% level of significance.

Test of Hypothesis Two

H2: Electronic taxation has no significant effect on the costs of computation and filing by SMEs in Awka.

In order to examine the effect of E-taxation on the costs of computation and filing by SMEs, the regression model below was deployed.

$SFC = \beta 0 + \beta 1ET + e$

The hypothesis testing produced the following results:

Table 4: Regression Result of Hypothesis II

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.762a	.581	.579	.42853	1.068

a. Predictors: (Constant), ET

b. Dependent Variable: SFC

Table 4.1: ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	58.307	1	58.307	317.509	.000[a]
	Residual	42.053	229	.184		
	Total	100.360	230			

a. Predictors: (Constant), ET

b. Dependent Variable: SFC

Table 4.2: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.318	.131		10.049	.000	1.059	1.576
	ET	.607	.034	.762	17.819	.000	.540	.674

a. Dependent Variable: SFC

Interpretation of data

The second regression analysis was conducted to determine the amount of variation in SMEs computation and E-tax filing costs (SFC) explained by electronic taxation (ET). The calculated value of R^2 is 0.579 which means that only 57.9 % of the corresponding variation in SFC can be explained by the changes in the independent variable Electronic taxation (ET). The rest 42.1% can be explained by other factors that are not in the model. The results of the analysis are shown in Table 4.

A one-way analysis of variance (ANOVA) whose results formed a basis for tests of significance was used. The ANOVA for the linear model presented in Table 4.1 has an F value = 317.509 which is significant with p value = 0.000 < 0.05. By implication, the overall model is significant in predicting the computation and tax filing costs of SMEs in Awka, Anambra State.

Analysis of the regression model coefficients show that Electronic taxation (ET) has a positive beta co-efficient of 0.762 as indicated by the co-efficient matrix with a p-value = 0.000 < 0.05. The constant value of SFC is 1.318 therefore the predictor value contributes significantly to the model. The regression equation is presented as; SFC = 1.318 + 0.762 x ET + e.

According to the decision rule of the study, if the p-value is greater than 5%, the null hypothesis is accepted and vice versa. The p-value of the test for the effect of E-taxation on SMEs tax filing costs is 0.000 < 0.05. Therefore, the researcher reject the null hypothesis and confirm indeed that Electronic taxation has a significant effect on the tax filing costs of SMEs in Awka at 5% level of significance.

Test of Hypothesis Three

H3: Electronic taxation has no significant effect on the multi taxation of SMEs in Awka. In order to examine the effect of E-taxation on the mortality rate of SMEs, the regression model below was deployed.

$MS = \beta 0 + \beta 1ET + e$

The hypothesis testing produced the following results:

Table 5: Regression Result Of Hypothesis III

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.941[a]	.885	.884	.29582	.890

a. Predictors: (Constant), ET

b. Dependent Variable: MS

Table 5.1: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	153.986	1	153.986	1.760E3	.000[a]
	Residual	20.040	229	.088		
	Total	174.026	230			

a. Predictors: (Constant), ET

b. Dependent Variable: MS

Table 5.2: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-.116	.091		-1.277	.203	-.294	.063
	ET	.986	.024	.941	41.948	.000	.940	1.033

a. Dependent Variable: MS

Interpretation of data

The third regression analysis was conducted to determine the amount of variation in the Multi taxation of SMEs (MS) explained by electronic taxation (ET).

The calculated value of R^2 is 0.884 which means that only 88.4% of the corresponding variation in SM can be explained by the changes in the independent variable Electronic taxation (ET). The rest 11.6% can be explained by other factors that are not in the model. The results of the analysis are shown in Table 5.

A one-way analysis of variance (ANOVA) whose results formed a basis for tests of significance was used. The ANOVA for the linear model presented in Table 5.1 has an F value = 1.760E3 which is significant with p value = 0.000 < 0.05. By implication, the overall model is significant in predicting the Multi taxation of SMEs in Awka.

Analysis of the regression model coefficients show that Electronic taxation (ET) has a positive beta co-efficient of 0.941 as indicated by the co-efficient matrix with a p-value = 0.000 < 0.05. The constant value of MS is -0.116. Therefore, the predictor value contributes significantly to the model. The regression equation is presented as; MS = -0.116 + 0.941 x ET + e.

According to the decision rule of the study, if the p-value is greater than 5%, the null hypothesis is accepted and vice versa. The p-value of the test for the effect of E-taxation on the multi taxation of SMEs is 0.000 < 0.05. Therefore, the researcher reject the null hypothesis and confirm indeed that Electronic taxation has a significant effect on the Multi taxation of SMEs in Awka at 5% level of significance.

Discussion of Findings

The study examines the effect of electronic taxation on SMEs performance. The study was focused on SMEs in the Awka region of Anambra State. SMEs performance was decomposed into SMEs mortality rate, SMEs tax filing costs and Multi taxation of SMEs while electronic taxation was measured using electronic tax collection and assessment. Specifically, therefore the study examines the effect of

electronic taxation on SMEs mortality rate, SMEs tax filing costs and Multi taxation of SMEs at 5% level of significance. The primary data that were collected for the study were descriptively analyzed using frequency and percentages. The hypotheses were tested using simple linear regression analysis.

The study revealed that electronic taxation significantly affects the mortality rate of SMEs in Awka. SM will have a constant value of 3.025 if the coefficients of the predictor variable is zero. However, the results show that an increase in electronic taxation by 1 unit will significantly increase SM by 0.204.

Also, the study revealed that electronic taxation significantly affects SMEs tax filing costs. The SFC will have a constant value of1.318 if the coefficients of the predictor variable is zero. However, the results show that an increase in electronic taxation by 1 unit will significantly and positively increase SFC by 0.762.

Finally, it was shown in the study that electronic taxation has a significant effect on multi taxation of SMEs in Awka. The MS will have a constant value of -0.116 if the coefficients of the predictor variable is zero. However, the results show that an increase in electronic taxation by 1 unit will lead to a significant increase in MS by 0.941.

The findings of the study agree with those of Godswill, Onwuka and Obinwanne (2019), and Olaoye, Akinleye and Adekanmbi (2019).

Summary of Findings

1. Electronic taxation has a significant effect on the mortality rate of SMEs in Awka, Anambra state
2. Electronic taxation has a significant effect on the tax filing costs of SMEs in Awka. Anambra state
3. Electronic taxation has a significant effect on the multi taxation of SMEs in Awka. Anambra state

Conclusion

Electronic taxation plays a very significant role on the overall performance of Small and Medium Scale Enterprises in Awka, Anambra State. It affects their growth in terms of improved profitability compared to manual tax filing system. From the study, it has been discovered that E-taxation has a significant effect on SMEs mortality rate by reducing the rate at which SMEs go out of business by improving their level of profitability.

Electronic taxation also has a significant effect on the tax filing costs of SMEs. A reduction in filing costs will increase the overall profitability for the business. Finally, it significantly affects the way SMEs are multi taxed by reducing the amount of taxes to be paid by SMEs still adopting the manual tax filing methods.

Recommendation

Based on the findings made from this study, the following recommendations are therefore made;

1. Small and Medium Scale Enterprises still adopting the manual tax filing system should be enlightened on the need to transit to the use of electronic tax system.

2. Small and Medium Scale Enterprises adopting the electronic tax system should endeavor to take relevant security measures to protect their database by installing firewalls and employing experienced technical persons to prevent access to their database through hacking.

3. The Anambra State revenue authority should endeavor to update and improve on their website to enhance E-filing and E-tax payment. Issues regarding generating tax identification number (TIN) as well as Anambra State Social Service Identification Number (ANSSID) online unsuccessfully should be resolved.

4. Better tax policies should be implemented by the government to reduce the amount of tax to be paid by start-ups. This in turn will reduce the mortality rate of SME startups.

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