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PERSONAL INCOME TAX REFORMS AND REVENUE GENERATION IN ANAMBRA STATE

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ABSTRACT:

This study examined the effect of personal income tax reforms on revenue generation in Anambra State. The specific objectives of the study were to ascertain the extent to which electronic tax filing system, electronic tax payment system, the adoption of Anambra State Identity Number (ASIN) and tax rate reform enhances the internal revenue generated by Anambra State government. This study used triangulated research design. A sample size of 238 was determined using purposive sampling technique and consists of tax officials working with Anambra State Internal Revenue Service, Accountants and company representatives interfacing with the Board. The study made use of both primary data and secondary data for the study. The primary data for the study were collected through questionnaire administration. Secondary data for the study were collected from the Joint Tax Board (JTB) and Nigerian Bureau of Statistics between 2011 to 2022. Regression analysis was used in testing the study's hypotheses. The findings were: electronic tax filing system significantly improves the internal revenue generated by Anambra State government (p-value =0.000); electronic tax payment system significantly contributes to the internal revenue generated by Anambra State government (p-value =0.000); the adoption of Anambra State Identity Number (ASIN) significantly enhances the internal revenue generated by Anambra State government (p-value =0.000); Tax rate reform significantly enhances the internal revenue generated by Anambra State government (p-value =0.000). In conclusion, the personal income tax reform in Anambra State, including the adoption of electronic systems, the introduction of unique identification numbers, and adjustments to tax rates, have collectively contributed to a more robust and efficient tax system that generates more revenue for the state while laying a foundation for potential sustainable economic development. The study recommended among others that the Anambra State Internal Revenue Service should actively promote and provide training programs for tax professionals, businesses, and individuals to encourage widespread adoption of the electronic tax filing system. This ensures a seamless transition and maximizes the benefits of efficiency and transparency offered by the digital platform.

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1. INTRODUCTION

The fiscal environment of states in Nigeria, including Anambra State, has undergone significant transformations over the past decades. As economic dynamics evolve, state governments are continually exploring avenues to enhance revenue generation, ensuring sustainable development and effective service delivery (Okeke, 2023). One critical aspect of this fiscal strategy is the reform of personal income tax policies. Personal income tax stands as a primary revenue source for state governments, and reforms in this area have the potential to shape economic outcomes, social services, and overall development trajectories (Oko, Muo & Igbokwe-Ibeto, 2023). Personal income tax reforms encompass a range of policy adjustments aimed at optimizing revenue collection from individuals (Onyewuchi, 2019). This can involve changes in tax rates, adjustments to income brackets, introduction of incentives, and improvements in tax administration. The main objective is to strike a balance between fostering economic growth and ensuring that the tax system is fair, efficient, and capable of financing public services. In the Nigerian context, where the states have considerable autonomy in setting and implementing tax policies, the effectiveness of personal income tax reforms becomes a critical factor in the overall fiscal health of each state (Usman & Jibril, 2023).

In recent years, Anambra State has witnessed various initiatives aimed at reforming its personal income tax system (Okeke, 2023). These initiatives include the introduction of technology-driven tax collection methods, adjustments in tax rates, or the implementation of measures to enhance compliance (Osemeke, Nzekwu & Okere, 2020). The interconnected nature of fiscal policies and economic outcomes underscores the need for a comprehensive examination of how these reforms impact revenue generation (Nwoye & Akan, 2023). This study seeks to unravel the nuances of personal income tax reforms in Anambra State, explaining their implications for revenue mobilization, economic growth, and the overall well-being of the state and its citizens. It is argued in this study therefore that personal income tax reforms as shown in the adoption of electronic systems, the introduction of Anambra State Identification Number, and adjustments to tax rates would increase the efficiency of tax administration processes and the utilization of modern technologies are crucial factors influencing revenue outcomes for state governments through personal income tax collection. Personal Income Tax (PIT), as defined by Decree No. 4 of 1993, is a tax levied on the incomes of individuals, communities, families, trustees, or estates. Since the initiation of personal income tax through Decree No.4 of 1993, amendments have been periodically made to this decree, typically on a ten-year cycle (Amahalu, Obi, Okudo & Okafor, 2022). These adjustments aim to address challenges identified in achieving the objectives of the tax regime. In 2011, the President of the Federal Republic of Nigeria approved the personal income tax (amendment) Act (PITAM or "the act"). The official version of the act was made available to the public in January 2012, with the date of publication stated as 24 June 2011 on the gazette. PITAM brings about significant changes by amending or deleting thirty-six sections of the Personal Income Tax Act, cap P8, Laws of the Federation of Nigeria, 2004 (PITA). It also makes modifications to the first, third, and sixth schedules to the PITA. Noteworthy aspects of the act include Section 2(8), which broadens the definition of "personal emolument" to include "benefits in kind." These non-monetary benefits are received by an employee in the course of employment. Furthermore, Section 3(1)(b) has been amended to include the phrase "temporary or permanent" after "person to any" in line 5. This section covers salary, wages, fees, allowances, or other gains from employment. It specifies the consolidated tax-free allowance of N200,000 or 1 percent of gross income, whichever is higher, plus 20 percent of the gross and personal relief. Additionally, Section 37, dealing with the minimum tax, has been revised from the previous 0.5% to 1% of gross income.

Addressing the imperative for state governments to explore avenues for revenue generation through tax reforms, such as broadening the tax bracket and encompassing the informal economy, has emerged as a crucial agenda for state governors (Osemeke, Nzekwu & Okere, 2020). Despite concerted efforts across various Nigerian states to boost tax revenue, the outcomes have often been hindered by challenges such as tax evasion, avoidance, corrupt practices among tax officers, and inadequate accountability measures (Oko, Muo & Igbokwe-Ibeto, 2023). In response to these issues, the Anambra State Internal Revenue Service introduced the Anambra State Social Service Identification (ANSSID), now called Anambra State Identification Number (ASIN), to rectify anomalies and expand the tax base. Although the implementation of ANSSID has resulted in an uptick in registered taxpayers, the reluctance of many citizens in Anambra State to fulfill their tax obligations remains a significant concern for the state government and tax authorities (Osemeke, Nzekwu & Okere, 2020). Notably, Anambra State, housing one of Nigeria's largest markets—Onitsha Main Market—with vibrant and sophisticated commercial activities, underscores the gravity of the tax collection challenges. In light of these considerations, this research endeavors to examine the influence of personal income tax reforms on the revenue generated by Anambra State.
However, despite the introduction of personal income tax reforms, the anticipated boost in revenue generation have not been materializing as expected. There are apparent challenges and barriers that hinder the seamless implementation and effectiveness of these reforms (Aliyu & Bakare, 2019). These challenges encompass issues related to tax evasion, inadequate enforcement mechanisms, complex regulatory frameworks, and potentially, resistance from taxpayers (Odimegwu, 2020). As a consequence, the shortfall in revenue generation resulting from challenges in personal income tax reforms could impede the state's ability to fund

essential services, infrastructure projects, and public welfare initiatives (Eluyela, Oladipo & Adubi, 2018). This, in turn, may hinder the overall socio-economic development of Anambra state. Additionally, if left unaddressed, persistent gaps in revenue collection may lead to budgetary constraints, affecting the state's capacity to meet the growing needs and expectations of its residents. Therefore, a comprehensive examination of the existing problems in the effect of personal income tax reforms on revenue generation in Anambra State is necessary to formulate targeted solutions and ensure the optimal contribution of the tax system to the state's sustainable development. Previous scholars such as Okeke (2023); Oko, Muo and Igbokwe-Ibeto (2023); Nwoye and Akan (2023); Amahalu, Obi, Okudo and Okafor (2022); Udezo and Onuora (2021); Osemeke, Nzekwu and Okere (2020); Odimegwu (2020); Nwonyuku (2020); examined similar issue. Their studies all examined how income tax reforms influence revenue generation.

The gap in existing studies concerning the internal revenue generated by Anambra State revolves around the absence of exploration into the combined impact of specific systems and reforms on revenue generation. These systems and reforms include electronic tax filing, electronic tax payment, adoption of the Anambra State Identity Number (ASIN), and tax rate reform, which, if integrated, could potentially create synergistic effects but have not been thoroughly investigated. Moreover, the gap highlights the necessity for research tailored to the unique socio-economic and administrative context of Anambra State to devise effective policy recommendations.

1.1 Objectives of the Study

The main objective of the study was to examine the effect of personal income tax reforms on revenue generation in Anambra State for the period 2011-2022. The specific objectives of the study were to:

1. Ascertain the extent to which electronic tax filing system contributes to the internal revenue generated by Anambra State government.
2. Ascertain the extent to which electronic tax payment system contributes to the internal revenue generated by Anambra State government.
3. Ascertain the effect of the full adoption of Anambra State Identity Number (ASIN) on the internal revenue generated by Anambra State government.
4. Ascertain the effect of tax rate on the internal revenue generated by Anambra State government.

1.2 Hypotheses

H_{01} Electronic tax filing system does not significantly contribute to the internal revenue generated by Anambra State government.

H_{02} Electronic tax payment system does not significantly contribute to the internal revenue generated by Anambra State government.

H_{03} The full adoption of Anambra State Identity Number (ASIN) does not significantly affect the internal revenue generated by Anambra State government.

H_{04} Tax rate does not significantly affect the internal revenue generated by Anambra State government.

2. LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Personal Income Tax Reform

Personal income tax is a levy imposed on the earnings of individuals or partnerships, categorized into two main groups: earned and unearned income (Usman & Jibril, 2023; Amahalu, Obi, Okudo & Okafor, 2022). The regulatory framework for personal income tax is outlined in Section 1 of the Personal Income Tax Act (PITA) of 1993, which supersedes the Income Tax Management Act (ITMA) of 1961. This section explicitly states, "There is hereby imposed a tax on the income of (a) individuals, communities, and family and (b) trustees or estate, which shall be determined under and be subject to the provision of this Decree." In essence, the Personal Income Tax Act governs the taxation of individuals with taxable incomes, partnerships, trustees, executors of settlements, as well as family and community incomes (Adeyeye, Adeoye & Adeyeye, 2018). Reform of personal income tax is a process whereby changes and adjustments are made to the policies and procedures governing the taxation of individuals' income. Personal income tax stands as a crucial component of government revenue, funding public services, infrastructure development, and social welfare programs (Okonkwo & Chukwu, 2019). Reforming this tax system becomes imperative to adapt to changing economic conditions, ensure fairness, and enhance revenue generation. Personal income tax reform aims to strike a balance between meeting revenue targets and creating an equitable taxation framework that considers the financial capacities of diverse income groups. The primary objectives of personal income tax reform encompass various dimensions. Firstly, it seeks to simplify the tax code, making it more transparent and accessible to taxpayers. Secondly, reform aims to enhance efficiency in tax administration by adopting modern technologies, reducing bureaucracy, and minimizing tax evasion (Ashiedu, Okafor, Amahalu & Obi, 2022). Additionally, personal income tax reform often aligns with broader economic goals, encouraging investment, promoting job creation, and fostering economic growth.

Adjusting tax rates and income brackets is a common aspect of personal income tax reform. Governments may opt to increase or decrease tax rates to reflect economic conditions and meet revenue targets. Income tax reform often involves revising tax credits and deductions to incentivize certain behaviors, such as investments, education, or homeownership, and to alleviate the tax burden on specific groups (Salaudeen & Atoyebi, 2018). The integration of technology, including electronic filing systems and digital payment platforms, is a critical component of modernizing tax administration (Adeyeye, 2019). This not only improves efficiency but also reduces the likelihood of errors and tax evasion. Some reforms may introduce or modify provisions to address social considerations, such as providing relief for low-income individuals or families through targeted exemptions or credits (Ihendinihu, Alpheaus & Omodero, 2019). Despite its potential benefits, personal income tax reform faces several challenges. Resistance from taxpayers, complexities in implementation, and the potential for unintended consequences are common hurdles (Osemeke, Nzekwu & Okere, 2020). Additionally, political considerations and the need to strike a balance between fairness and revenue generation can complicate reform efforts. Well-designed reforms can stimulate economic activity by reducing tax burdens on individuals and businesses, encouraging spending and investment (Nwonyuku, 2020). By simplifying tax codes and leveraging technology, personal income tax reform can improve compliance rates, reducing the prevalence of tax evasion (Osemeke, Nzekwu & Okere, 2020).

The Personal Income Tax (Amendment) Act (PITAM or "the Act"), enacted in 2011, was designed to modify the existing personal income tax structure outlined in cap. P8 LFN 2004. The official version of the Act became publicly available in January 2012, with the gazette's stated publication date being 24 June 2011. PITAM introduces changes by amending or deleting thirty-six sections of the Personal Income Tax Act, Cap P8, Laws of the Federation of Nigeria, 2004 (PITA). Furthermore, it brings modifications to the first, third, and sixth Schedules of the PITA. One significant alteration under PITA 2011 involves the introduction of a consolidated tax-free allowance. Taxpayers are now eligible for either ₦200,000 or 1% of their gross income, whichever amount is higher, in addition to 20% of the gross income. The definition of gross emolument (or income) has been broadened to encompass benefits in kind, gratuities, superannuation, and any other incomes directly related to employment. In accordance with Section 33(1) of the PIT Act, the Consolidated Relief Allowance (CRA) is calculated as the greater of ₦200,000 and 1% of Gross Income, plus 20% of Gross Income (Ihendinihu, Alpheaus & Omodero, 2019). Thus, individual income tax is calculated using a graduated tax scale. The first ₦300,000 incurs a 7% tax rate, the subsequent ₦300,000 is taxed at 11%, followed by a 15% rate for the next ₦500,000, 19% for the next ₦500,000, and 21% for the next ₦1,600,000. Any income exceeding ₦3,200,000 is taxed at a rate of 24%. However, prior to this amendment, under PITA 2004, the first ₦30,000 is taxed at 5%, the next ₦30,000 at 10%, the next ₦50,000 at 15%, the next ₦50,000 at 20%, and above ₦160,000 at 25% (Alpheaus, Ihendinihu & Akpu, 2016). Though the multiple steps for higher earners might make the calculation seem intricate, the process involves determining the chargeable income and applying the applicable rate(s). For those who find the arithmetic challenging, utilizing accounting software can simplify the computation. Additionally, there exists a minimum tax rate of 1% of total income if a taxpayer has no taxable income due to personal relief and allowances. Individuals earning less than ₦300,000 annually are entirely exempt from personal income tax in Nigeria. Minimum tax however, has been overtaken by the 2020 Finance Act, which states that employees earning the minimum wage of ₦30,000 and below are no longer liable to pay personal income tax. The Personal Income Tax (Amendment) Act 2011 in Nigeria increased the minimum tax rate from 0.5% to 1% of gross income, which resulted in about a 100% increase in tax for the poorest of the poor. However, the taxable income bands were increased, and the top tax rate was reduced marginally from 25% to 24%.

2.1.2 Electronic Tax Filing System

Electronic Tax Filing Systems have evolved as a response to the technological advancements that characterize the 21st century. Historically, tax filing involved manual processes, extensive paperwork, and physical visits to tax offices (Lamidi, Olowookere, Saad & Ahmi, 2023). The introduction of ETFS marked a paradigm shift, leveraging digital technologies to streamline tax-related processes and enhance overall efficiency (Adeyeye, 2019). The evolution of ETFS is a testament to the ongoing efforts by governments globally to embrace digital transformation in public administration. ETFS significantly reduce the administrative burden associated with manual filing, leading to increased efficiency and accuracy in processing tax returns. Automation minimizes errors and ensures the accuracy of calculations. Taxpayers benefit from reduced costs related to paper, printing, and postage. Simultaneously, governments experience cost savings in terms of processing and manpower, leading to more resource-efficient tax administrations (Oktavia, 2023). ETFS provide tax authorities with real-time access to taxpayer data. This facilitates quicker decision-making, improves compliance monitoring, and enables timely responses to emerging fiscal trends. Electronic filing offers taxpayers a user-friendly and convenient platform (Ajayi & Yidiat, 2021). Online interfaces guide users through the filing process, reducing the complexity traditionally associated with tax compliance. However, the digitalization of tax processes raises concerns about the security and privacy of sensitive taxpayer information.

Governments must implement robust cyber security measures to safeguard data against unauthorized access and cyber threats. While ETFS offer convenience, concerns arise regarding digital inclusion. Governments need to ensure that all segments of society have access to the necessary technology and skills to engage with electronic tax filing systems (Lamidi et al., 2023). The transition from manual to electronic filing may pose challenges, particularly for older demographics or those with limited technological literacy. Adequate support, training, and transitional measures are essential to mitigate resistance to change. Electronic Tax Filing Systems have gained widespread adoption globally. Countries across continents have recognized the potential of ETFS to streamline tax administration, reduce compliance costs, and enhance revenue collection. Developed nations and emerging economies alike are leveraging digital technologies to modernize their tax systems and adapt to the evolving needs of the digital era (Adeyeye, 2019).

2.1.3 Electronic Tax Payment System

Electronic Tax Payment Systems (ETPS) represent a significant leap forward in the modernization of tax collection mechanisms (Oketa, Obinna, Friday & Oraekwuotu, 2021). As technology continues to reshape various aspects of our lives, governments worldwide are leveraging electronic platforms to streamline and enhance their revenue collection processes. ETPS involves the use of digital technologies to facilitate the submission, processing, and payment of taxes, marking a departure from traditional paper-based methods (Awai & Oboh, 2020). The roots of ETPS can be traced back to the advent of the internet and the digital revolution of the late 20th century. As governments recognized the potential of technology to improve efficiency and transparency in tax administration, they began to invest in developing electronic platforms. Early systems focused on providing online forms for tax submission, gradually evolving into comprehensive ETPS that integrate multiple functions such as electronic filing, payment processing, and real-time tracking of tax transactions (Onuselogu & Onuora, 2021).

Basically, ETPS enables taxpayers to pay their tax online, eliminating the need for physical paperwork (Adegbie, Enerson & Olaoye, 2022). This not only reduces the burden on taxpayers but also accelerates the processing of tax-related information. ETPS incorporates secure payment gateways that enable users to make tax payments electronically. These gateways employ robust encryption and authentication measures to ensure the confidentiality and integrity of financial transactions. One of the notable advantages of ETPS is the ability

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for taxpayers to receive real-time updates on the status of their tax transactions. This transparency fosters trust and enables individuals and businesses to keep track of their financial obligations to the government. ETPS often integrates seamlessly with various financial systems, allowing for direct fund transfers and automated financial reconciliation. This integration reduces the likelihood of errors and enhances the accuracy of financial reporting (Oketa, Obinna, Friday & Oraekwuotu, 2021). The simplicity and accessibility of ETPS contribute to a reduction in the compliance burden on taxpayers (Adegbie, Enerson & Olaoye, 2022). The availability of electronic resources and automated tools assists users in accurately fulfilling their tax obligations. Thus, the Electronic Tax Payment System represents a transformative shift in the way governments collect revenue (Abuh & Jeremiah, 2022). As technology continues to advance, ETPS will likely evolve further, incorporating artificial intelligence, blockchain, and other cutting-edge technologies to enhance efficiency and security (Adeyeye, 2019). The widespread adoption of ETPS not only benefits governments and taxpayers but also contributes to the overall modernization of financial systems and administrative processes.

2.1.4 Adoption of Anambra State Identity Number (ASIN)

Anambra State Identity Number (ASIN) stands as a distinctive element in the identification of residents in Anambra State, Nigeria. Functioning as a unique identifier, this numerical code is specifically designed for residents of Anambra State and serves a diverse array of purposes, with its utility extending beyond mere identification. Formerly recognized as the Anambra State Social Identity Number (ANSSID), the ASIN has undergone a nomenclatural transition and is now the official identification number endorsed and utilized by the Anambra State government (Osemeke, Nzekwu & Okere, 2020). The ASIN plays a pivotal role in streamlining and enhancing various administrative processes, with a particular emphasis on facilitating tax-related transactions. Its integration into the administrative framework signifies a commitment to modernizing and optimizing citizen services, promoting efficiency, and ensuring accuracy in record-keeping. As the official identification number, the ASIN is instrumental in fostering a more cohesive and well-organized system for managing and accessing individual data within the state. In essence, the introduction and adoption of the Anambra State Identity Number exemplify a proactive step by the Anambra State government toward harnessing the advantages of modern technology in governance and revenue generation (Osemeke, Nzekwu & Okere, 2020). This initiative not only elevates the efficiency of administrative processes but also underscores a commitment to providing residents with a robust and contemporary means of identification that aligns with the changing needs of the digital age.

2.1.5 Personal Income Tax Rate

Personal income tax rate is the ratio used to ascertain the proportion of tax liability to be levied on the income earned by individuals from various sources such as wages, salaries, investments, and business profits (Segal, 2023). The tax rate applied typically varies based on income brackets, with higher earners subjected to higher tax rates. Personal income tax rates directly affect individuals' disposable income, influencing their purchasing power and consumption patterns. Lower income tax rates provide individuals with more take-home pay, stimulating consumer spending and economic growth. Conversely, higher tax rates can reduce disposable income, potentially dampening consumer demand and economic activity (Leiserson, 2021). Additionally, progressive tax systems aim to achieve social equity by imposing higher taxes on those with higher incomes, redistributing wealth to support marginalized groups and promote socioeconomic equality (OECD, 2023). Personal income tax rates play a crucial role in shaping incentives for work, entrepreneurship, and investment. Lower tax rates can incentivize individuals to work harder, invest in education and skills development, and undertake entrepreneurial endeavours. Conversely, higher tax rates may discourage work effort and entrepreneurship, leading to reduced labor participation and economic productivity. Therefore, policymakers must strike a balance between raising necessary revenue and fostering economic growth by setting optimal tax rates (Segal, 2023). The level of personal income tax rates expressively influences government revenue and fiscal policy decisions. Higher tax rates can generate substantial revenue for public expenditures, allowing governments to finance essential services, infrastructure projects, and social welfare programs. However, excessively high tax rates may lead to taxpayer resistance, tax evasion, or capital flight, potentially undermining revenue collection efforts (Leiserson, 2021). Policymakers must carefully consider the trade-offs between raising revenue and fostering economic growth when setting personal income tax rates.

2.1.6 Revenue Generation

Revenue generation encompasses the systematic processes and methodologies employed to secure funds for the state or government (Osho, Ajayi & Ogunbodede, 2019). It encompasses the diverse strategies through which a government raises financial resources, with taxation standing out as a primary avenue for revenue generation (Okafor, 2012). Taxation serves as a fundamental mechanism within a tax system, fulfilling the classical function of generating the necessary funds to cover government expenditures (Tanko, 2015). These funds are indispensable for meeting a spectrum of public needs, ranging from the provision of essential goods and services, such as defense, law enforcement, construction of infrastructure like roads, bridges, schools, markets, and hospitals. Various revenue streams, including taxes, haulages, fines, fees, royalties, and assistance from both internal and external sources such as state, federal, and foreign governments and agencies, contribute to the overall revenue generation. Therefore, the ability of state Governments to formulate and execute a capital expenditure framework, coupled with comprehensive measures for maintenance, is contingent upon a robust system of revenue generation that adequately supports these endeavors (John-Akamelu, Ezejiofor & Ndum, 2022). The concept of revenue has been defined by different authors, encompassing various perspectives. Broadly, revenue refers to the financial resources essential for a government to fund its operations (Okafor, 2012). These funds emanate from diverse channels, including taxes (Osho, Ajayi & Ogunbodede, 2019), borrowing, fines, fees, among others. Additionally, revenue is characterized as the aggregate income accumulated by an organization, whether public or private, over a specific period. State revenue is a composite of receipts derived from taxation and those originating not from taxation but from sources such as the sale of government assets, returns from loans, and investment earnings. Revenue receipts encompass both "routine" and "earned" income, with borrowing and loan recoveries excluded, but incorporating tax receipts, donations, grants, fees, fines, and similar inflows. In essence, the total cash inflows into the State Government Consolidated Revenue Fund from diverse oil and non-oil origins during a designated timeframe constitute its revenue.

The generation of public revenue involves the exploration of diverse avenues through which the government raises funds (Tanko, 2015). Over the past two decades, significant administrative initiatives have been undertaken in Nigeria to enhance revenue generation. These measures encompass the Accelerated Revenue Generation Programme (ARGP) introduced in 1994, the CITI Bank Direct Monitoring and Reporting of Internal Revenue System in 1999, the implementation of the Electronic Banking System of Revenue Collection and Monitoring (EBS-RCM) in 2000, and the pivotal step of granting full autonomy to the Lagos Board of Internal Revenue in 2006. These strategic interventions reflect a commitment to improving the efficiency and effectiveness of revenue generation processes, leveraging technological advancements and administrative autonomy to achieve more robust financial outcomes for the government. Revenue generation in the public sector refers to the vital process of raising funds required for government activities and governance (John-Akamelu, Ezejiofor & Ndum, 2022). These funds, crucial for financing various government initiatives, can be sourced from non-oil channels. Such sources encompass income and diverse forms of taxation (Tanko, 2015), royalties, fines, fees, rates, as well as aids from the federal government and financial institutions and countries abroad. This multifaceted approach to revenue generation underscores the diverse financial streams that contribute to sustaining and advancing government functions and services in the public sector.

2.1.6.1 Internally Generated Revenue

Internally Generated Revenue (IGR) refers to the financial resources that an entity, in this case the state, generates from its own operations and activities, without relying on external sources such as grants, federal allocation or loans (Nnanseh & Akpan, 2013). This concept is fundamental in the context of various organizations, including government bodies, businesses, and non-profit entities. IGR originates from the internal activities and operations of an entity. It encompasses revenue streams generated through the organization's core functions, services, or products (Oseni, 2013). IGR enhances an entity's financial autonomy by reducing dependence on external funding sources (Omodero, Ekwe & Ihendinihu, 2018). A strong and diversified IGR base contributes to the sustainability of the state, ensuring stability even in fluctuating economic conditions. States with substantial IGR have more control over their financial decisions and can adapt to changing circumstances with greater flexibility. While IGR provides financial autonomy, it also exposes the entity to economic risks. Fluctuations in market conditions or demand for products and services can impact revenue. To enhance resilience, states should explore diverse revenue streams, reducing reliance on a single source of IGR (Ahannaya, Daniel-Adebayo, Iwala, Sanni & Akenronye, 2021). This is because maximizing IGR often involves improving operational efficiency, exploring innovative revenue-generating opportunities, and adapting to market demands. Therefore, Internally Generated Revenue is a crucial element for the sustenance and growth of various states, requiring strategic planning, diversification, and efficient management to ensure financial independence and resilience.

2.2 Theoretical Review

2.2.1 Benefits Received Theory

The benefit theory of taxation was propounded by Adam Smith in "The Wealth of Nations" in 1776. This theory suggests that tax levels are automatically determined because taxpayers pay proportionately for the government benefits they receive. In other words, the individuals who benefit the most from public services should pay the most taxes (Hellovaia, 2024). The benefit theory of taxation posits that the state should impose taxes on individuals in proportion to the benefits they derive from governmental activities. This theory suggests a direct correlation between the benefits accrued and the tax obligations one should bear. In essence, the more advantages an individual gains from the state's functions and services, the greater their responsibility to contribute financially to the government (Amahalu, Obi, Okudo &

Okafor, 2022). Following the logic of the "benefit theory of taxation," one might argue that states ought to reciprocate the financial contributions of residents with personal income tax benefits. In this context, residents who diligently contribute to the state's tax coffers should be entitled to certain advantages in return (Onuselogu & Onuora, 2021). This line of reasoning leads to the compelling proposition that residents should be eligible for personal tax benefits to the extent that their tax payments surpass the monetary value of any benefits already received from the state. These benefits could encompass a spectrum of services and infrastructure provided by the government, including but not limited to regulated labor and capital markets, public infrastructure, and various other state-driven initiatives.

In the context of studying the relationship between personal income tax reform and revenue generation, the "benefit theory of taxation" assumes heightened relevance. This theory posits that individuals should be taxed in proportion to the benefits they derive from government activities (Onuselogu & Onuora, 2021). Applied to the study, it suggests that the reforms in personal income tax should be structured to align with the principle of reciprocity between taxpayers and the government. If individuals are expected to contribute more to the government's coffers as a result of tax reforms, they should, in turn, receive commensurate benefits from the enhanced revenue generated. Analyzing the impact of Personal Income Tax Reform on Revenue Generation through the lens of the benefit theory provides hints into the fairness and effectiveness of the tax system, shedding light on whether the reforms create a reciprocal relationship by delivering tangible benefits to taxpayers in exchange for their increased financial contributions.

2.3 Empirical Review

Okeke (2023) examined the impact of tax reforms on revenue generation in Anambra State. *Ex-post facto*r research design was applied. Ordinary least square regression (OLS) was utilized in the research design as a preliminary test, and the augmented dickey fuller (unit root) test was used to determine whether the time series variables were stationary. The study found that Tax reforms have a positive but statistically significant effect on Nigeria's capacity to produce revenue.

Onwunyi, Okonkwo and Obiefuna (2023) investigated how e-tax system can help to improve resource mobilization in Anambra State; and how lack of technological knowhow impedes the effectiveness of e-taxation of the Anambra Internal Revenue Service (AIRS). This study employed the survey research methods of quantitative and qualitative data analysis in eliciting information on the subject matter from the respondents which is the total population of Anambra State. The population under study comprises the entire employees of the Anambra

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State Internal Revenue Service with a population of three hundred and eighty (380) together with its ad hoc staff as at the time of this study. The data were analysed using Chi-square test. The findings were that E-tax system has significant effect on resource mobilization in Anambra State; and that lack of technological knowhow impedes the effectiveness of e-taxation of the Anambra Internal Revenue Service (AIRS).

Udezo and Onuora (2021) investigated the effect of tax reforms on revenue performance in Nigeria using time series data from 1991 to 2018. Ex-post facto research design was adopted and data for the study were obtained from the National Bureau of Statistics, Central Bank of Nigeria (CBN) statistical Bulleting and Federal Inland Revenue Service (FIRS). The regression result showed that reforms in Personal Income Tax (PIT) have significant positive effect on revenue performance.

Ajayi and Yidiat (2021) investigated the impact of e-tax filing on tax revenue generation in Nigeria. In essence, the study compared whether there is significant difference in government tax revenue, non-oil tax revenue, and oil tax revenue in Nigeria prior to e-tax filing (2011-2014) and post e-tax filing (2016-2019). The study made use of quarterly data, which was sourced from the Federal Inland Revenue Service. The one-way Analysis of Variance (ANOVA) was adopted as analytical technique. Based on the results obtained from the study, it was found that e-tax filing only had significant influence on oil tax revenue in Nigeria, but did not significantly impact on total government tax revenue and non-oil tax revenue in the country.

Oketa, Obinna, Friday, and Oraekwuotu (2021) conducted a study to investigate the impact of the electronic tax system on internally generated revenue in the emerging economy of Nigeria, using the Ebonyi State board of internal revenue as a case study. The study utilized electronic tax registration, electronic filing of tax returns, and electronic payment of tax as proxies for the electronic tax system. The research was framed within the expediency theory of taxation and the technology acceptance model. Data were collected through a quantitative cross-sectional survey, with 94 valid responses extracted from 124 qualified and experienced respondents from the Ebonyi State board of internal revenue forming the final dataset for analysis. The findings indicated that among the variables examined, electronic tax registration and electronic filing of tax returns had a significant impact on internally generated revenue in Ebonyi State.

John-Akamelu Chitom and Iyidiobi (2019) explored the effects of e-taxation on revenue generation in Anambra State. Their study aimed to assess the impact of e-taxation on tax

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revenue generation, determine whether its adoption reduced tax malpractice, and evaluate the improvement in tax revenue due to e-taxation adoption. Employing a survey design, data analysis included one sample t-test to test hypotheses. The results revealed that e-taxation positively affected tax revenue generation and reduced tax malpractice in Anambra State. Additionally, tax revenue showed improvement following the adoption of e-taxation. The researchers recommended, among other measures, the establishment of well-equipped taxpayer databases by governments to enhance tax identification.

Nwala and Gimba (2019) investigated the impact of tax reform on revenue generation in Nigeria using Ex-post facto research design over a 31-year period from 1986 to 2017. Data from the CBN statistical bulletin and National Bureau of Statistics were analyzed using various statistical techniques. The study found that tax reforms had a statistically significant positive effect on revenue generation in Nigeria, indicating an inverse relationship between taxes and revenue generation.

Eluyela, Oladipo, and Adubi (2018) examined the impact of the 2004 tax reform on revenue generation in Nigeria using data spanning 1981-2015. Utilizing statistical tests and modified least squares regression, the study revealed that tax revenue and non-tax revenue generated after the 2004 tax reform had a statistically significant impact on total revenue generation in Nigeria.

Ofurum, Amaefule, Okonya, and Amaefule (2018) investigated the impact of E-Taxation on Nigeria's revenue and economic growth using secondary data from the Federal Inland Revenue Service and Central Bank of Nigeria. Their findings showed that while the implementation of electronic taxation did not improve tax revenue, federally collected revenue, or the tax-to-GDP ratio, there was a significant decrease in Federally Collected Revenue and the Tax-to-GDP ratio post-e-taxation implementation. Additionally, Tax Revenue decreased after implementation, although the mean difference was not statistically significant.

Amaefule, Onyekpere, and Onyekperem (2017) conducted an evaluation of the impact of the 2011 personal income tax reform on the federal government's non-oil revenue generation in Nigeria. Utilizing Ordinary Least Square (OLS) regression analysis, they examined PIT revenue data from 2006 to 2015, with the Chow-test employed to test hypotheses. The findings indicated that PIT revenue had no significant impact on federally collected non-oil revenue in Nigeria following the 2011 PIT reform. Consequently, the implication suggests that the government's 2011 PIT reform policy did not notably affect federal government revenue from non-oil sources (taxation).

Nwaorgu, Herbert, and Onyilo (2016) assessed the impact of tax reforms on Nigeria's national income from 1971 to 2014. Employing a variety of growth indicators to signify tax reforms, they specified a regression model where the growth rate of national income (proxied by GDP) was a function of growth rates in these indicators. Diagnostic tests including F-statistics, Adjusted R-Square, and Durbin-Watson were conducted to ensure the robustness of the parameter estimates. The study revealed that tax reforms significantly improved national income and economic growth during the study period, particularly through growth rates of value-added tax and personal income tax. Results indicated that the growth rate of personal income tax had a positive significant effect on national income and economic growth, while that of value-added tax had a negative significant effect on national income growth.

Alpheaus, Ihendinihu, and Akpu (2016) investigated the effects of amendments on tax liabilities of individual taxpayers in Nigeria. Utilizing a causal-comparative design, regression results indicated significant differences in tax liabilities of individual taxpayers computed based on provisions of both PITA 2004 and PITAM 2011, with effects differing significantly among four groups of income earners. The study concluded that changes in PITA had a strong potential for narrowing the income gap.

Nwaorgu, Herbert, and Onyilo (2016) also assessed the impact of tax reforms on Nigeria's national income over the period from 1971 to 2014. Diagnostic tests including F-statistics, Adjusted R-Square, and Durbin-Watson were conducted to ensure the robustness of the parameter estimates. The study found that tax reforms significantly improved national income and economic growth during the study period, especially through growth rates of value-added tax and personal income tax. Results indicated that the growth rate of personal income tax had a positive significant effect on national income and economic growth.

Dabo and Aimuyedo (2014) evaluated the impact of the amendment on the revenue generated by the Kaduna State board of internal revenue. Both primary and secondary data were used as sources of data collection. The chi-square and t-test were used in the analysis. The paper found that the personal income tax law 2011 has not successfully encouraged tax payers to voluntarily comply with self-assessment and compliance. It has therefore not improved the revenue generated by the state boards of internal revenue.

3. MATERIAL AND METHOD

This study used triangulated research design to determine the effect of personal income tax reforms on revenue generation in Anambra State. This triangulation combined both descriptive and ex-post facto research strategies to achieve its purpose. Descriptive survey design involves the use of sample to obtain the opinion of large number of people (Columb, Griffiths & O'Gara, 2023; Rea & Parker, 2014). It is a research design that studies the information gathered from a fraction or percentage of the population. Descriptive survey design enabled the researcher collate varied opinions from the respondents concerning the subject matter of this research (Nworie, Okafor & Mba, 2023). Descriptive survey research design is best implemented when the researcher intends to elicit opinion and views of the target population so that collection of data will be done in a more economical way (Kothari, 2006). On the other hand, ex-post facto research design was adopted in order to establish how the independent variable and dependent variables are related. The justification for the adoption of this design was that it allowed the researcher to make inference based on the data gathered from events that already took place in the past which cannot be manipulated (Creswell & Creswell, 2017; Nworie, Okafor & John-Akamelu, 2022). The area of the study comprised of selected tax offices and companies at Awka, Nnewi and Onitsha in Anambra State, Nigeria. The elements of the study area consist of the tax officials working with Anambra State Internal Revenue Service, Accountants and company representatives interfacing with the Board. A purposive sampling technique was employed to obtain a sample size of 238. The criteria used for determining the sample size were primarily based on accessibility and proximity to the researcher. The study made use of triangulation to collect both primary data and secondary data for the study. The primary data for the study were collected through questionnaire administration.

The questionnaire was divided into two sections. Section A and Section B. Section A contains information on socio-demographic characteristics of respondents and section B focuses on the variables used in formulating the objectives of the study. The questionnaire comprised closed-ended items, indicating that most questions had predetermined response options. The variables were gauged using a five-point Likert scale. The scale is as follows: Strongly Agree (SA), Agree (A), Undecided (U),

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Disagree (D) and Strongly Disagree (SD). In addition to the above, the secondary data for the study were collected from the Joint Tax Board (JTB) and Nigerian Bureau of Statistics between 2011 to 2022. The secondary data were used to estimate the correlation between Tax rate reform and the internal revenue generated by Anambra State.

The research tool was created under the guidance of the research supervisor, aligning with their expertise in field survey methodology. The research supervisor, possessing knowledge in the field, provided face validity to the research instrument. To assess its reliability, Cronbach's alpha was employed, and Table 1 presents the Cronbach's alpha reliability coefficients for the research instrument.

Table 1 Reliability Test

Variable	**Number of Questions**	**Cronbach's alpha**
Personal Income Tax Reforms and Revenue Generation in Anambra State	20	.921

Source: Field Survey, 2024

A Cronbach alpha exceeding 0.7 indicates the instrument's reliability. Therefore, based on this criterion, the data collection instrument was considered reliable. Descriptive statistical tools, such as frequency, mean, and percentage, are applied in the study. Additionally, the statistical method used for testing the hypotheses is the linear regression model. The justification for the use of this tool is because it is reliable in estimating the effect of an independent variable on a dependent variable. In the case of this study which assess the extent of effect which personal income tax reforms have on revenue generation in Anambra State, regression analysis is the most appropriate. The statistical tool to be used for the analysis of this study is a software statistical package known as Statistical Package for the Social Sciences (SPSS) version 23. The four linear regression models analysed in the study are:

$IGR = \beta 0 + \beta 1 \times ETFS + \epsilon$ ---*eqi*

$IGR = \beta 0 + \beta 1 \times ETPS + \epsilon$ ---*eqii*

$IGR = \beta 0 + \beta 1 \times ASIN + \epsilon$ ---*eqiii*

$IGR = \beta 0 + \beta 1 \times \mathrm{TAR} + \epsilon$ ---*eqiv*

Where,

ETFS = Electronic Tax Filing System

ETPS = Electronic Tax Payment System

ASIN = Anambra State Identity Number

TAR = Tax Rate

IGR = Internally Generated Revenue

4. RESULT AND DISCUSSIONS

4.1 Data Analysis

4.1.1 Response Rate

Table 1 shows the response rate to the research instrument.

Table 2 Presentation of Response Rate

Item	Frequency	Percentage
Questionnaires Properly Filled and Returned	193	81.09
Unreturned Questionnaires	45	18.91
Total	238	100

Source: Field Survey, 2024

Table 2 presents the response rate for the research study, revealing that out of the total distributed questionnaires, 81.09% were completed and returned by the respondents, totaling 193 submitted questionnaires. On the other hand, 18.91% of the questionnaires, totaling 45, remained unreturned.

4.1.2 Analysis of Research Questions

Table 3 Mean Analysis of Electronic Tax Filing System

S/N	**Statement About Research Variable**	**SA**	**A**	**U**	**D**	**SD**	**Mean**	**Remark**
1	The convenience of electronic tax filing has positively impacted the willingness of taxpayers to comply with tax obligations.	82	19	36	18	38	3.46	Accept
2	The electronic tax filing system in Anambra State is efficient.	41	50	49	34	19	3.31	Accept
3	The efficiency of the electronic tax filing system has led to a noticeable reduction in tax evasion and non-compliance.	21	70	12	84	6	3.08	Accept
4.	Taxpayers find the electronic tax filing system user-friendly and easy to navigate.	34	72	35	31	21	3.35	Accept
5.	The implementation of the electronic tax filing system has resulted in a faster and more streamlined process for revenue collection.	47	60	36	23	27	3.40	Accept

Source: Field Survey, 2024

The mean analysis of the Electronic Tax Filing System, as presented in Table 3, provides insights into the perceptions of taxpayers in Anambra State. The findings indicate that respondents generally perceive the convenience of electronic tax filing as having a positive impact on their willingness to comply with tax obligations, with a mean score of 3.46, leading to an overall acceptance of this aspect. Additionally, the efficiency of the electronic tax filing system in Anambra State is acknowledged, with a mean score of 3.31, suggesting general acceptance. Notably, the system's efficiency is believed to contribute to a reduction in tax evasion and non-compliance, earning an acceptance score of 3.08. The user-friendliness of the system, as reflected in a mean score of 3.35, also fell into the "Accept" category. Statement on “The implementation of the electronic tax filing system is perceived as contributing to a faster and more streamlined revenue collection process” garnered an acceptance score of 3.40.

Table 4 Mean Analysis of Electronic Tax Payment System

S/N	**Statement About Research Variable**	**SA**	**A**	**U**	**D**	**SD**	**Mean**	**Remark**
6	The electronic tax payment system is reliable, ensuring consistent and error-free transactions.	82	18	35	15	43	3.42	Accept
7	Users are adequately informed and trained on how to use the electronic tax payment system, ensuring a high level of user competence and satisfaction.	36	59	47	37	14	3.34	Accept
8	The electronic tax payment system expedites the processing of tax transactions, leading to timely and efficient revenue collection.	19	68	6	88	12	2.97	Reject
9	Adequate customer support services are available for users of the electronic tax payment system, providing assistance and addressing concerns promptly.	32	71	33	22	35	3.22	Accept
10	The electronic tax payment system is cost-efficient, reducing administrative and operational expenses associated with traditional tax collection methods.	23	76	23	47	24	3.14	Accept

Source: Field Survey, 2024

The Mean Analysis of the Electronic Tax Payment System, as outlined in Table 4, sheds light on the perspectives of users regarding various aspects of the system. The findings indicate a positive perception of the system's reliability, with a mean score of 3.42, suggesting acceptance due to consistent and error-free transactions. Users also express satisfaction with the level of information and training provided, achieving a mean score of 3.34, signifying acceptance. However, opinions differ concerning the expeditious processing of tax transactions, resulting in a mean score of 2.97 falling into the "Reject" category. On the other hand, respondents believe that the electronic tax payment system offers adequate customer support services (mean score of 3.22) and is cost-efficient, reducing administrative expenses

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associated with traditional tax collection methods (mean score of 3.14), both leading to acceptance. Overall, the analysis suggests a generally positive reception of the Electronic Tax Payment System, with certain areas receiving widespread approval while others exhibit room for improvement.

Table 5 Mean Analysis of Adoption of Anambra State Identity Number (ASIN)

S/N	Statement About Research Variable	SA	A	U	D	SD	Mean	Remark
11	ASIN is well implemented in the tax administration process of Anambra State.	26	110	15	10	32	3.46	Accept
12	ASIN has effectively streamlined the identification and tracking of taxpayers, leading to improved revenue collection.	11	104	19	34	25	3.22	Accept
13	Taxpayers perceive ASIN as a beneficial and valuable tool in the tax payment process.	33	160	0	0	0	4.17	Accept
14.	ASIN has minimized instances of identity fraud and tax evasion in Anambra State.	163	4	8	3	15	4.54	Accept
15.	The implementation of ASIN has positively influenced taxpayers' compliance with tax regulations.	10	71	18	94	0	2.98	Reject

Source: Field Survey, 2024

The Mean Analysis of the Adoption of Anambra State Identity Number (ASIN), as depicted in Table 5, shows the perceptions of taxpayers regarding the incorporation of ASIN in the tax administration process. The findings suggest a high level of acceptance for several aspects. Respondents believe that ASIN is well-implemented in the tax administration process of Anambra State, as indicated by a mean score of 3.46. Additionally, the adoption of ASIN is perceived as effective in streamlining the identification and tracking of taxpayers, leading to improved revenue collection, with a mean score of 3.22. Furthermore, ASIN is overwhelmingly viewed as a beneficial and valuable tool in the tax payment process, earning a remarkably high mean score of 4.17. The implementation of ASIN is also credited with minimizing instances of identity fraud and tax evasion in Anambra State, receiving a notably high acceptance score of 4.54. However, the influence of ASIN on taxpayers' compliance with tax regulations is met with more mixed views, resulting in a mean score of 2.98 and falling into the "Reject" category. Overall, the analysis indicates a positive reception of ASIN in various aspects, with strong approval for its role in enhancing tax administration and reducing fraud, though certain elements may require further consideration to ensure widespread compliance.

Table 6 Mean Analysis of Anambra State Internally Generated Revenue

S/N	Statement About Research Variable	SA	A	U	D	SD	Mean	Remark
16	The internally generated revenue of Anambra State has shown improvement over the years.	26	73	24	49	21	3.18	Accept
17	The current methods employed for revenue generation in Anambra State are effective.	39	63	33	34	24	3.31	Accept
18	Expanding the tax base ensures a sustainable revenue stream for public service and infrastructural development.	12	69	53	47	12	3.11	Accept
19.	Taxpayers believe that the funds generated through taxation are appropriately utilized for the development of the State.	24	67	22	28	52	2.91	Reject
20.	The tax administration in Anambra State is perceived as transparent and accountable by taxpayers.	33	73	34	43	10	3.39	Accept

Source: Field Survey, 2024

The Mean Analysis of Anambra State Internally Generated Revenue, presented in Table 6, provides insights into the perceptions of taxpayers regarding the state's revenue generation and utilization. The findings suggest a generally positive outlook on the state's revenue-related aspects. Respondents acknowledge an improvement in the internally generated revenue of Anambra State over the years, with a mean score of 3.18, indicating acceptance. The effectiveness of current revenue generation methods is also recognized, receiving a mean score of 3.31 and falling into the "Accept" category. Furthermore, the idea of expanding the tax base to ensure a sustainable revenue stream for public service and infrastructural

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development is accepted, with a mean score of 3.11. However, there is a divergence of opinions regarding taxpayers' belief in the appropriate utilization of funds generated through taxation for the development of the state, resulting in a mean score of 2.91 and falling into the "Reject" category. Interestingly, the perception of tax administration in Anambra State as transparent and accountable is met with more mixed views, earning a mean score of 3.39 and falling into the "Accept" category. Overall, while there is generally positive feedback on revenue generation, improvements in utilisation of the funds generated through taxation appropriately for the development of the state is an issue to be addressed.

4.2 Test of Hypotheses

The statistical method used for testing the hypotheses is the linear regression analysis. This analytical tool is chosen for its suitability in establishing relationships between variables.

4.2.1 Hypothesis One

H_{01} Electronic tax filing system does not significantly contribute to the internal revenue generated by Anambra State government.

Table 7 **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.438[a]	.192	.188	3.245

a. Predictors: (Constant), Electronic tax filing system

Table 8 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	477.512	1	477.512	45.339	.000[b]
	Residual	2011.618	191	10.532		
	Total	2489.130	192			

a. Dependent Variable: Internally Generated Revenue

b. Predictors: (Constant), Electronic tax filing system

Table 9 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.485	.981		9.667	.000
	Electronic tax filing system	.387	.057	.438	6.733	.000

a. Dependent Variable: Internally Generated Revenue

Source: SPSS V 23 Output (2024)

The regression analysis in Table 9 shows a regression coefficient of .438 between the electronic tax filing system and internally generated revenue. The associated p-value is .000, which is below 5% significance level. The coefficient suggests a moderate positive correlation. Since the p-value is less than the significance level of 0.05, there is evidence to reject the null hypothesis. Therefore, the electronic tax filing system significantly and positively correlates with the improvement in internal revenue generated by Anambra State government. We therefore accept the alternate hypothesis that electronic tax filing system significantly improves the internal revenue generated by Anambra State government (*p*-value =0.000).

The model summary in Table 7 indicates that approximately 19.2% of the variance in internal revenue generation can be explained by the electronic tax filing system. Moreover, the ANOVA results in Table 8 reveal a significant F-statistic of 45.339 with a p-value of 0.000, indicating that the electronic tax filing system indeed plays a significant role in contributing to the internal revenue of Anambra State. By leveraging technology, the state can streamline tax administration, reduce the likelihood of errors, and enhance the overall compliance of taxpayers (John-Akamelu Chitom & Iyidiobi, 2019). This not only makes it easier for individuals and businesses to fulfill their tax obligations but also ensures that the government can more effectively capture and account for taxable income. Consequently, the adoption of electronic tax filing systems contributes positively to revenue generation by optimizing the tax collection process. This aligns with the findings by Okeke (2023); Onwunyi, Okonkwo and Obiefuna (2023); Oketa, Obinna, Friday and Oraekwuotu (2021) but disagrees with those by Ajayi and Yidiat (2021) and Ofurum, Amaefule, Okonya and Amaefule (2018).

4.2.2 Hypothesis Two

H_{02} Electronic tax payment system does not significantly contribute to the internal revenue generated by Anambra State government.

Table 10 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.613[a]	.375	.372	2.853

a. Predictors: (Constant), Electronic tax payment system

Table 11 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	934.622	1	934.622	114.836	.000[b]
	Residual	1554.508	191	8.139		
	Total	2489.130	192			

a. Dependent Variable: Internally Generated Revenue

b. Predictors: (Constant), Electronic tax payment system

Table 12 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.553	.716		11.948	.000
	Electronic tax payment system	.457	.043	.613	10.716	.000

a. Dependent Variable: Internally Generated Revenue

Source: SPSS V 23 Output (2024)

In Table 12, the regression analysis indicates a coefficient of .613 between the electronic tax payment system and internally generated revenue. The associated p-value is .000, signaling a strong positive correlation. Given that the p-value is less than the significance level, there is substantial evidence to reject the null hypothesis. Thus, the electronic tax payment system significantly contributes to the internal revenue generated by Anambra State government. We therefore accept the alternate hypothesis that electronic tax payment system significantly and positively contributes to the internal revenue generated by Anambra State government (*p*-value =0.000).

The model summary in Table 10 highlights that around 37.5% of the variation in internally generated revenue is explained by the electronic tax payment system. Additionally, the ANOVA results in Table 11 present a notable F-statistic of 114.836 with a p-value of 0.000, suggesting that the electronic tax payment system significantly contributes to the internal revenue generated by Anambra state government. By providing taxpayers with convenient and secure online platforms for making payments, the state can reduce instances of tax evasion (John-Akamelu Chitom & Iyidiobi, 2019) and increase compliance. Electronic payment systems not only simplify the payment process for individuals and businesses but also enable real-time tracking and monitoring of transactions. This enhanced visibility allows tax authorities to identify discrepancies and take prompt action, leading to a more robust revenue collection system. Therefore, the adoption of electronic tax payment systems becomes instrumental in boosting the overall revenue generation for Anambra State. This aligns with the results by Oketa, Obinna, Friday and Oraekwuotu (2021); but disagrees with that of Ofurum, Amaefule, Okonya and Amaefule (2018).

4.2.3 Hypothesis Three

H_{03} The full adoption of Anambra State Identity Number (ASIN) does not significantly affect the internal revenue generated by Anambra State government.

Table 13 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.413[a]	.170	.166	3.289

a. Predictors: (Constant), Adoption of Anambra State Identity Number (ASIN)

Table 14 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	423.546	1	423.546	39.164	.000[b]
	Residual	2065.584	191	10.815		
	Total	2489.130	192			

a. Dependent Variable: Internally Generated Revenue

b. Predictors: (Constant), Adoption of Anambra State Identity Number (ASIN)

Table 15 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.991	1.601		3.742	.000
	Adoption of Anambra State Identity Number (ASIN)	.540	.086	.413	6.258	.000

a. Dependent Variable: Internally Generated Revenue

Source: SPSS V 23 Output (2024)

Table 15 shows a regression coefficient of .413 between the adoption of Anambra State Identity Number (ASIN) and internally generated revenue. The associated p-value is .000, indicating a moderate positive correlation. As the p-value is below the significance level, there is strong evidence to reject the null hypothesis. Consequently, the adoption of ASIN significantly enhances the internal revenue generated by Anambra State government. We therefore accept the alternate hypothesis that the full adoption of Anambra State Identity Number (ASIN) significantly affects the internal revenue generated by Anambra State government (*p*-value =0.000).

The model summary in Table 13 indicates that approximately 17.0% of the variance in internal revenue generation can be explained by the adoption of ASIN. Furthermore, the ANOVA results in Table 14 demonstrate a substantial F-statistic of 39.164 with a p-value of 0.000, indicating a significant effect of the full adoption of ASIN on the internal revenue generated by Anambra State government. The significant and positive coefficient is a testament that the adoption of a unique identification system helps in creating a comprehensive database of taxpayers, allowing for more targeted and efficient tax administration that positively influences IGR of the state. ASIN facilitates the linking of individuals and businesses to their tax records, reducing the chances of tax evasion or underreporting of income. This improved accountability and traceability contribute to a more effective tax collection process, ultimately leading to higher internal revenue for Anambra State, in contrast with the findings by Ofurum, Amaefule, Okonya and Amaefule (2018).

4.2.4 Hypothesis Four

H_{04} Tax rate does not significantly affect the internal revenue generated by Anambra State government.

Table 16 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.957[a]	.916	.908	2886250357.60167

a. Predictors: (Constant), Personal Income Tax

Table 17 ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	9124845668 7513570000 0.000	1	9124845668 7513570000 0.000	109.536	.000[b]
	Residual	8330441126 7557410000 .000	10	8330441126 755740700. 000		
	Total	9957889781 4269300000 0.000	11			

a. Dependent Variable: Internally Generated Revenue

b. Predictors: (Constant), Personal Income Tax

Table 18 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1396820712 .519	1823369483.74 1		.766	.461
	Personal Income Tax	2.113	.202	.957	10.466	.000

a. Dependent Variable: Internally Generated Revenue

Source: SPSS V 23 Output (2024)

In Table 18, the regression analysis involves a coefficient of .957 between the Tax rate reform and internally generated revenue. The associated p-value is .000, suggesting a very strong positive correlation. With the p-value below the significance level, there is robust evidence to reject the null hypothesis. Hence, the Tax rate reform significantly enhances the internal revenue generated by Anambra State. We therefore accept the alternate hypothesis that Tax rate reform significantly affects the internal revenue generated by Anambra State government (*p*-value =0.000).

The model summary in Table 16 suggests that approximately 91.6% of the variance in internally generated revenue can be explained by the tax rate. Additionally, the ANOVA results in Table 17 shows a significant F-statistic of 109.536 with a p-value of 0.000, indicating that the tax rate significantly affects the internal revenue generated by Anambra State government. Thus, aside increasing the tax burden on the citizens, the reform seemingly resulted in a more equitable and efficient tax structure that encourages compliance and potentially stimulate economic activities. As a result, a well-designed tax rate reform can contribute positively to internal revenue by striking a balance between ensuring fairness in taxation and providing the government with the necessary funds for public services and development projects. This result agrees with those by Udezo and Onuora (2021); Nwala and Gimba (2019); Eluyela, Oladipo and Adubi (2018); Alpheaus, Ihendinihu and Akpu (2016); Nwaorgu, Herbert and Onyilo (2016) but contradicts the findings by Dabo and Aimuyedo (2014).

CONCLUSION AND RECOMMENDATIONS

The study focused on the association between personal income tax reforms and revenue generation in Anambra State, examining the impact of various reforms, including the adoption of electronic tax filing and payment systems, the adoption of the Anambra State Identity Number (ASIN), and the tax rate reform. The efficiency of tax administration processes and the utilization of modern technologies are crucial factors influencing revenue outcomes for state governments. This analysis seeks to ascertain how these reforms have influenced the internal revenue generation of Anambra State. From the outcome of the analyses conducted, the implementation of an electronic tax filing system in Anambra State has proven to be a pivotal factor in boosting internal revenue. The shift from traditional paper-based filing to an electronic system streamlines the tax collection process, reducing errors, enhancing transparency, and making it more convenient for both taxpayers and tax authorities. The automated nature of electronic filing ensures quicker processing and minimizes the chances of tax evasion. As a result, the state experiences improved compliance, leading to an overall increase in revenue collection.

In addition, the introduction of an electronic tax payment system has contributed significantly to the internal revenue generated by Anambra State. This system provides taxpayers with a secure and efficient platform to fulfill their tax obligations. The ease of online payments encourages timely submissions and reduces the likelihood of late or non-payment. Furthermore, it allows tax authorities to monitor transactions in real-time, enhancing their ability to detect discrepancies and enforce compliance. The adoption of the Anambra State Identity Number (ASIN) has played a crucial role in enhancing internal revenue. This initiative facilitates a more accurate identification of taxpayers and their financial activities. With a unique identification system in place, tax authorities can effectively track individuals and businesses, reducing the likelihood of tax evasion. ASIN also enables the integration of various data sources, providing a comprehensive view of taxpayers' financial transactions. This enhanced data management contributes to more targeted tax assessments and enforcement, ultimately leading to increased revenue for the state.

The tax rate reform implemented in 2011 has had a significant impact on internal revenue generation in Anambra State. The reform resulted in more tax burden, stimulating economic activities while still generating sufficient revenue for the state. In conclusion, the personal income tax reform in Anambra State, including the adoption of electronic systems, the introduction of unique identification numbers, and adjustments to tax rates, have collectively contributed to a more robust and efficient tax system that generates more revenue for the state. These reforms have not only improved the ease of compliance for taxpayers but have also enhanced the state's capacity to generate internal revenue, laying a foundation for potential sustainable economic development. The study recommends the following:

1. The Anambra State Internal Revenue Service should actively promote and provide training programs for tax professionals, businesses, and individuals to encourage widespread adoption of the electronic tax filing system. This will ensure a seamless transition and maximize the benefits of efficiency and transparency offered by the digital platform.
2. The Anambra State Government should collaborate with financial institutions to streamline and popularize the integration of the electronic tax payment system into their banking platforms. This partnership would make it easier for taxpayers to make timely payments and contribute to increased participation in the online payment system.
3. The Anambra State Government should work in collaboration with relevant agencies to implement a comprehensive public awareness campaign on the importance of obtaining and using the Anambra State Identity Number (ASIN). This campaign should target both individuals and businesses, emphasizing the benefits of accurate identification for efficient tax administration.
4. The Anambra State Ministry of Finance, in collaboration with economic experts and stakeholders, should periodically review and assess the effectiveness of the current tax rate structure. This ongoing evaluation will help ensure that the tax rates remain fair, competitive, and conducive to economic growth while continuing to provide sustainable revenue for the state.

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