

EFFECT OF ELECTRONIC TAX SYSTEM ADOPTION ON TAX COMPLIANCE AND USERS' SATISFACTION IN LAGOS STATE NIGERIA

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ABSTRACT

Digital revolution has modified the various modes of interaction among economic agents with the rise of social media and the means of do business in the internet age. This has necessitated the introduction of various types of electronic tax systems, as a means to provide taxpayers an effective and efficient means to lodge their tax claims at their convenience. Thus, this study assessed taxpayer compliance and satisfaction with e-tax systems in Lagos using elicited responses from selected taxpayers and private tax practitioners to find how they perceived the introduction of e-tax assessment. A questionnaire was designed and administered to Four hundred respondents in Lagos State. The Cronbach Alpha and Kaiser-Meyer-Olkin were used to test the reliability and adequacy of the research instrument. The result of the correlation and regression analysis showed that factors such as accessibility, ease of use, accuracy, reliability, security and privacy have significant influence on taxpayers' compliance and satisfaction with e-tax services. Thus, it is recommended that ways to increase the features and expectations from the e-tax system must be sought from users that interacts with the system regularly due to diverse expectations by various tax payers in order to cater for multiple cultural perspectives.

KEYWORDS: tax compliance, electronic tax, user's satisfaction, tax payers

1. INTRODUCTION

In recent time, digital revolution has changed the various mode of interaction in the society with one another through the rise of social media and the way we do business in the internet age. The most valuable asset in the modern world is not gold or oil, but data. Many of the largest companies in the world aren't manufacturers, retailers or landlords, but platform providers, data collectors and advertising outlets with global and online existence. In the same way, tax rules and processes have been changed to maintain tempo with these reforms as various governments pursue efficiency in tax administration through a dynamic and technologically driven process (Nawawi & Salin, 2018). Electronic Tax (e-tax) System is an arrangement which provides taxpayers easy and fast online access to complete their tax filing process and allow government to leverage powerful data pipelines to complete and audit taxes without a filing being made. It allows government to have an estimated returns on taxpayers based on information gathered through third parties which changes the nature of operations and the direction of review, as taxpayers and their advisers work to review and challenge tax authority estimations (Organisation For Economic Cooperation And Development, OECD, 2010).

Therefore, regular improvement on the size and quality of available information can help tax authority to identify the level of compliance and non-compliance among taxpayers for audits as well as reduced false postulations. This is an essential government agenda in modern era, as it is imperative to ensure the provision of seamless channel for lodging tax claims by citizens at convenience. This offshoot and its relevance bring to mind an understanding of taxpayer compliance and satisfaction with the introduction of e-tax systems by government in order to describe and provide more information to government and its agencies on how to improve the services quality delivery through the e-tax systems as few studies have devoted time to evaluate user satisfaction with e-tax systems.

Despite the significance of taxation and its various reforms, non-tax compliance and poor satisfaction among tax payers is still a challenge (Nawawi and Salin, 2018; Nkundabanyanga *et al.*, 2017; Musimenta *et al.*, 2017). This has led to an emergent interest by many researchers to find out why such tax compliance behaviours exist among tax payers (Nawawi and Salin, 2018; Musimenta *et al.*, 2017; Ndekwa, 2014). For instance, Nawawi and Salin (2018) observed that if there are inadequate mechanisms in place by the tax authorities to prevent tax evasion, there will be higher chances of non-tax compliance. Accordingly, governments in developing countries are faced with the task of devising the best method of achieve full tax compliance and satisfaction among payers. Thus, this study examines tax compliance and payer's satisfaction with e-tax system in Lagos using compliance and satisfaction constructs which considers taxpayers' needs and expectations in an e-tax arrangement. The remaining aspects of this study consists literature review, research methods, results & discussion, conclusion and recommendations.

2. LITERATURE REVIEW

The Administration of a State requires a sound plan of income generation and purposeful disbursement. A key component of government revenue is tax which require adequate compliance in order to attain various public finance objectives such as the provision of public goods and reallocate wealth (Musimenta *et al.*, 2017; Jayawardane, 2016). Over the years, there has been a marked increase in the importance of tax compliance in the global economic environment (Ritsatos, 2014) because tax revenue supports government economic objectives and provides funds for various social programmes and pressing obligations. Similarly it provide governments financial resources essential for investment in developmental projects such as public services and build the physical and social infrastructure for long-term growth (OECD, 2010). Therefore, mobilization of tax revenues through taxation of all the economic agents is the most important way through which the government can raise funds to provide public services (Ndekwa, 2014). Private individuals and Small Business Enterprises (SBEs) are one of such economic agents the government can raise revenue through taxation. But with the various tax reforms and collection mechanisms put in place, there are still cases of poor satisfaction and non-compliance despite the introduction of an electronic tax system where taxpayers are given an opportunity to assess themselves (Nawawi and Salin, 2018). Similarly, Nkwe (2013) opined that tax payer's attitude towards tax could be responsible for the compliance behaviours.

Tax compliance and tax payers' satisfaction have been a contentious subject in economic studies for the past decades since Allingham and Sandmo (1972) analyzed tax evasion as utility maximizing behaviour by individual taxpayers. Since then, many researchers have delved into what influences tax compliance. Bărbuță-Mișu (2011) classified factors that contribute to tax compliance into economic factors including tax rates, tax audit, income level, and potential penalties for non-compliance, and non-economic factors including attitude toward taxes, the personal, social, and national norms, and the perceived fairness of the tax system. With all their importance, studies have shown that the problem of non-tax compliance is still widespread among them (Yusof *et al.*, 2014; Kasipillai and Abdul-Jabbar, 2006). Attitude towards an electronic tax system is vital towards adoption or rejection of the e-tax system. Findings by Barati *et al.* (2014) suggest that positive evaluations such as convenience in terms of time and place and limited movements to the tax authority premises lead to the adoption of the e-tax system which improves tax compliance among taxpayers.

Bărbuță-Mișu (2011) classified factors that contribute to tax compliance into economic factors including tax rates, tax audit, income level, and potential penalties for noncompliance, and non-economic factors including attitude toward taxes, the personal, social, and national norms, and the perceived fairness of the tax system. This implies that compliant taxpayers are less frequently subjected to the cost and inconvenience of an audit. Improving taxpayer services should also extend to easier compliance processes, helpful customized advice and greater real-time transparency over tax affairs. Two general theories that supports tax reform and modernization in order to improve tax compliance and satisfaction are the institutional/legislative and normative/cognitive approaches. The institutional/legislative approach employs economic incentives and disincentives such as lower tax rates, increased audit probability, and stiffer penalty for non-compliance to the maximum advantage of realized optimum tax income. While the normative/cognitive approaches leverage on cultivate social norm, tax morale, trust in tax system, and the general receptiveness to taxation in raising a sizeable tax income for government. To a large extent, the debate as to which approach is the most effective remains contentious due to the differences in their relative strengths and weaknesses of the two approaches.

Papp and Takáts (2008) observed that tax rate reduction encourage tax compliance and boost tax revenues, while Heinemann and Kocher (2013) reported that tax compliance in a progressive tax system was higher than that in a proportionate tax system, a change from a progressive to a proportionate scheme had a significantly positive impact on tax compliance compared to the reverse change while Freire-Serén and Panadés (2011) concluded that economic studies on the relationship between tax rate increase and tax evasion does not provide a clear outcome in either theoretical studies or empirical studies. With respect to the efficacy of the threat of audit, Snow and Warren Jr. (2005) reported that the uncertainty of audit probability increased tax compliance for ambiguity-averse taxpayers but reduced compliance for

taxpayers with no such ambiguity aversion, concluding that fostering audit uncertainty may not be effective because of the heterogeneity of taxpayers' ambiguity preferences. Niu (2011) observed that audited firms reported higher sales than non-audited firms, while Tagkalakis (2013) suggested that the intensity of an audit induces tax compliance and suggested that greater audit intensity may be a useful enforcement strategy for tax authorities. Kleven et al (2011) reported that tax evasion is substantial for self-reported income and very sensitive to the perceived probability of detection from either a prior audit or a threat-of-audit letter, tax evasion of third-party reported income is extremely modest. Pomeranz (2014) reported that the VAT paper trail system enabling information reporting from the third parties plays a crucial role for effective taxation in the perceived audit probability. Cummings, Martinez-Vazquez, McKee and Torgler (2009) supported the contention that tax morale enhanced tax compliance and the quality of governance had an observable impact on compliance. Alm and Torgler (2011) suggested a comprehensive government measures toward tax compliance which comprising detection and punishment as well as a reasonable starting point with a much broader range of actual motivations including ethics. This showed that individuals were not always influenced by selfish economic interest as neoclassical theory suggested but were also affected by notions of fairness, altruism, reciprocity, trust, social norms and broad ethics.

Alm and McClellan (2012) showed that firms with higher tax morale evaded less than firms with lower morale as individuals did while Bobek, Hageman and Kelliher (2013) showed that individuals' standards for behavior/ethical beliefs (personal norms) as well as the expectations of close others (subjective norms) directly influence tax compliance decisions and that other individuals' actual behaviors (descriptive norms) have an indirect influence. It is unclear whether the institutional/legislative approach advocating the manipulation of economic factors for enhanced compliance or the normative/cognitive approach based on other factors are effective alone. Despite the myriad research on both the institutional and legislative approach and the normative and cognitive approach, there are not many literatures that fuse to surpass the dichotomy of both approaches. This is because the two approaches are quite divergent and are difficult to be integrated together. Although electronic tax administration such as electronic registration, e-filing, and e-invoice is increasingly adopted in many countries, research on its effect has been surprisingly limited

Ainsworth (2006) that e-tax as an efficient national consumption tax to contemplate, stressing that in terms of the critical accuracy of the automated processes, the e-tax relies on the inherent self-checking attribute of a credit-invoice automation of the invoice flows will allow this self-checking function to be measured, assured, and verified. Yilmaz and Coolidge (2013) analyzed the effect of e-filing on tax compliance costs in developing countries and showed that if policy implementation of e-filing were improperly managed, the tax compliance cost might raise the total compliance costs. Bird and Oldman (2000) demonstrated that successfully introduced integrated computerized tax administration not by simply introducing new technology to tax administration but by completely reengineering tax administration, improving taxpayer service, and facilitating compliance. PricewaterhouseCoopers (2010) presented mandatory e-invoicing as one of the alternative VAT collection methods to the European Commission indicating that under this model "tax authorities gain access to information on sales transactions at a very early stage, i.e. at the time the invoice is issued.

3. RESEARCH METHODS

This study adopted the survey research design to elicit responses from selected taxpayers and private tax practitioners to find how they perceived the introduction of e-tax assessment. A questionnaire was designed and administered using the Cronbach Alpha and Kaiser-Meyer-Olkin tests in establishing the reliability and adequacy of the research instrument. The research questions assessed e-tax in terms of Accessibility and Ease of Use, Accuracy and Reliability, Security and Privacy, Appearance and Perceived Convenience, Usefulness and Timeliness as well as Tax Compliance. The survey results were collected from 400 respondents in Lagos State with 322 valid responses including Accountants, Tax Practitioners and Taxpayers from June to September, 2019. The choice of Lagos State arose due to its effort of achieving an effective and efficient system with the integration of ICT into the tax administration system and its attend consequences which should provide important lessons on how the adoption of ICT into their tax administration has improve tax payers satisfaction and compliance. The results were analysed using appropriate descriptive and inferential statistics.

Model for the study

Based on the underlining literature, a simple linear relationship is expected between measures of e-tax adoption and tax payer satisfaction as well as compliance. Mathematically, they are presented as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e \text{ --- Model 1}$$

Where:

Y = Tax payers satisfaction

X₁ = Accessibility and Ease of Use

X₂ = Accuracy and Reliability

X_3 = Security and Privacy
 X_4 = Appearance and Perceived Convenience
 X_5 = Usefulness and Timeliness
 e = Error term
 $\beta_1 - \beta_5$ = Regression Coefficients

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e \text{ --- Model 2}$$

Where:

Y = Tax Compliance
 X_1 = Accessibility and Ease of Use
 X_2 = Accuracy and Reliability
 X_3 = Security and Privacy
 X_4 = Appearance and Perceived Convenience
 X_5 = Usefulness and Timeliness
 e = Error term
 $\beta_1 - \beta_5$ = Regression Coefficients

4. RESULTS AND DISCUSSIONS

Table 1: Descriptive Statistics

Descriptive		Number	%
Gender	Male	207	64.3
	Female	115	35.7
	Total	322	100
Age Bracket	25 - 30 years	28	8.7
	31- 35 years	70	21.7
	36 - 40 years	115	35.7
	41 years and above	109	33.9
	Total	322	100
Level of Education	OND	22	6.8
	HND/B.Sc	114	35.4
	MBA/M.Sc	90	28.0
	ACIB/ACA	96	29.8
	Total	322	100
Main Source of Income	Wages & Salaries	147	45.7
	Self- Employed	109	33.9
	Benefits from the government	32	9.9
	Rent/Interest/Dividend/Royalties	34	10.6
	Total	322	100
Average Annual Income	₦300,000 - ₦600,000	21	6.5
	₦700,000 - ₦1,200,000	160	49.7
	₦1,500,000 - ₦2,000,000	117	36.3
	₦2,000,000 - ₦3,000,000	24	7.5
	Total	322	100

Table 1 showed the descriptive of the sample with males constituting 64.3% while female constitutes 35.7%. The majority of the respondents were within the age bracket 36 years and above, as the category constitutes about 69% of the total respondents. Most of the respondents had a first degree with 35.4% holding a bachelor's degree and 29.8% holding a professional certification. Majority of the respondents are in paid jobs as they constitute 45.7%, while self-employed constitutes 33.9%. Most of the respondents (49.7%) earned an average annual income between ₦700,000 and ₦1,200,000 while 36.3% earned between ₦1,500,000 - ₦2,000,000. This implies that majority of the respondents belonged to the middle income category. Regarding filing of tax returns, majority of respondents (49.1%) had filled their tax return for more than five (5) times using e-tax platform while 45.7% used the services between two to five times since its introduction. For sampling adequacy the Kaiser-Meyer-Olkin test (table 2) showed a meritorious results as it revealed that the sample size used for the study is adequate.

Table 2: Kaiser-Meyer-Olkin Result

Measurements	KMO Value	Sig.
Accessibility and Ease of use	0.886	0.000
Accuracy and Reliability	0.824	0.000
Security and Privacy	0.785	0.000
Appearance and Perceived Convenience	0.788	0.000
Usefulness and Timeliness	0.853	0.000
Tax Compliance	0.841	0.000

Table 2 revealed the results of KMO for each measure in the model and the result showed an average of 0.8 which is an acceptable KMO value. This implies that the sample size used in this study is sufficient for further analysis.

Table 3: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.984	.985	44

Table 3 revealed the result of the test for internal consistence of the research instrument in terms of closeness of the set of items in the questionnaire as a group. The Cronbach's Alpha coefficient of 0.984 implies that items in the research instrument have relatively high internal consistency.

Table 4: Correlations

Variables	AE	AR	SP	APC	UT	COM
AE	1.000	.943**	.944**	.906**	.820**	.964**
AR	.943**	1.000	.902**	.808**	.841**	.945**
SP	.944**	.902**	1.000	.894**	.753**	.957**
APC	.906**	.808**	.894**	1.000	.821**	.859**
UT	.820**	.841**	.753**	.821**	1.000	.789**
COM	.964**	.945**	.957**	.859**	.789**	1.000
N	322	322	322	322	322	322

Table 4 showed the results of the pairwise correlation between each measure of e-tax features, tax compliance and satisfaction in Lagos. It revealed that a strong positive relationship exist among the specified measures such as accessibility and ease of use, accuracy and reliability, security and privacy, appearance and perceived convenience, usefulness and timeliness as well as tax compliance. This implies that selected respondents shared similar views and perceptions on their expectation from an e-tax system.

Table 5: Regression Result Summary for Model 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.980 ^a	.961	.961	.11229	.246
	Model	Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
	(Constant)	.000	.040		-.005
	AE	.651	.053	.517	12.266
	AR	-.485	.070	-.304	-6.935
	SP	.435	.023	.453	18.623
	UT	.428	.036	.366	11.923
					Sig.
					.996
					.000
					.000
					.000
					.000

a. Dependent Variable: APC

Table 5 showed the regression result summary for the first model and it revealed the existence of a joint positive relationship between tax payer satisfaction and e-tax measures such as accessibility, ease of use, accuracy, reliability, security, privacy, usefulness and timeliness. This is inferred from the adjusted R square value of 0.961 which implies that e-tax features account for about 96% of variation or changes in the level of taxpayer satisfaction with the system. This result is substantiated the regression efficient of variables such as accessibility and ease of use, security and privacy, usefulness and timeliness. This is because they are key factors that determine the acceptability of the system by the tax payers.

Table 6: Regression Result Summary for Model 2

Table 3: Regression Result Summary for Model 2						
Model	R	R Square		Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.984 ^a	.968			.968	.12145
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	-.355	.043		-8.225	.000
1	AE	.697	.057	.464	12.142	.000
	AR	.152	.076	.080	2.015	.045
	SP	.606	.025	.529	24.002	.000
	UT	-.048	.039	-.035	-1.242	.215

a. Dependent Variable: COM

Table 6 presented the regression result summary for the second model and it revealed the existence of a joint positive relationship between tax payer compliance and e-tax measures such as accessibility, ease of use, accuracy, reliability, security and privacy. This is inferred from the adjusted R square value of 0.968 which implies that e-tax features account for about 96.8% of variation or changes in the level of taxpayer compliance with the system. This result is substantiated the regression efficient of variables such as accessibility, ease of use, security, privacy, usefulness, timeliness. This is because they are main thrust that determine effective compliance to the system by the tax payers.

5. RESULT

The findings of this study showed that factors such as accessibility, ease of use, accuracy, reliability, security and privacy have significant influence on compliance and satisfaction with e-tax services. This submission is in line with earlier studies by Tan & Teo, 2000; Bedi, 2010 & Kumar, Mani, Mahalingam, & Vanjikovan, 2010. They submitted that the nature of service quality is an essential determinant of compliance and satisfaction. The findings also showed that the specified variables as related to the quality of E-tax services have a significant effect on compliance and satisfaction in the Lagos. An essential component of e-tax is efficiency and ease of use of that service because it offers tax payers a chance to perform their civic responsibility diligently without wasting time.

6. CONCLUSION AND RECOMMENDATIONS

This study aimed to examine the impact of e-tax adoption and its quality on tax compliance and satisfaction in Lagos State. Related studies had been done in other places as was shown in the literature review; however, none of such had been done in Nigeria using the approach adopted in this study. The study followed the quantitative approach where a survey was distributed among tax payers selected across the state. The data were analyzed using simple percentages, correlations and regression with SPSS. Findings suggest that the main contribution of this study are accessibility, ease of use, security, privacy, usefulness and timeliness, as e-tax system measures were the main predictor of tax payer satisfaction and compliance. With e-tax system still relatively new in Lagos and subsequently, below full expansion and optimum utilization, the outcome of this study will contribute to a better understanding of what and how government can explore advancement in information technologies to develop services that meet the expectations of tax payers. It is recommended that ways to increase the features and expectations from the e-tax system must be sought from users that interacts with the system regularly due to diverse expectations by various tax payers in order to cater for multiple cultural perspectives. This is because e-tax system would provide tax authorities with powerful tools that are capable of integrating tax information provided by taxpayers and instantaneously reducing tax compliance costs through an efficient, clear and trustworthy services that ultimately enhance tax ethics and trust in tax administration.

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