



Determinants of E-Commerce Users' Behaviour on Tax Compliance Intention in Nigeria: A Conceptual Model

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Abstract

E-commerce is part of the global trend in technology adoption for online trading, which has brought ease of trading directly with manufacturers, whole-sellers and e-retailers. Different users have embraced e-commerce across diverse disciplines and had contributed to sales volume, revenue generation, and tax collection. Accounting students formed part of the global users of e-commerce platforms. Several behavioural factors influence e-commerce users to comply with tax obligations using the available e-commerce platforms. Not much electronic taxes could be remitted to Nigerian tax authority from e-commerce platform users due to lack of patriotism and concealment of online trading. This paper proposed an extension of the Theory of Planned Behaviour by adding two independent constructs: tax knowledge and tax awareness. Future researchers can use the extension of the model in examining and further understanding the relationship between e-commerce users' behaviour and tax compliance intention, especially among accounting students in tertiary institutions of learning. Thus, the new conceptual model will help the federal government of Nigeria to further understand e-commerce users' behaviour on their tax compliance intention for more electronic tax remittance as in line with the new Financial Act 2020.

Keywords: E-Commerce, E-Commerce Users, E-Commerce Platforms and Tax Compliance Intention

1.0 Introduction

The expansion of e-commerce has a direct link to an increase in online sales, tax collections and revenue generation in many countries of the world (Argilés-Bosch, Somoza, Ravenda, & García-Blandón, 2020; Baozhuang, Mu, Cao, & Gao, 2021; Niu, Deng, & Hao, 2020). E-commerce global trade volume continues to grow annually in many countries and has gained increasing importance between 2000 to 2020 and

beyond (Christie, 2021; Escursell, Llorach-Massana, & Roncero, 2021; Scarcella, 2020). Equally, the Covid-19 pandemic around 2020 and beyond had contributed immensely to the accelerated growth, spread, adoption and utilisation of e-commerce via the available e-commerce platforms globally (Kumar, Lim, Pandey, & Christopher Westland, 2021). The e-commerce platforms are virtual trading platforms for business enterprises and



individuals to negotiate. Nigeria is also increasingly adopting e-commerce. In January 2020, the President signed a new Finance Bill in Nigeria into law and now referred to as the Financial Act 2020. The Act further allows the FIRS to ensure that the non-residents' platforms comply with tax obligations by filing their online Company Income Tax (CIT) return, compulsory VAT registration and TIN acquisition due to their Significant Economic Presence (SEP). They all complement Section 6(A) Nigerian of the Nigerian Personal Income Tax Act (PITA). Moreover, changes in the international trading policies and electronic taxation practices now require e-commerce platform operators to pay sales tax and users to pay VAT (Harbolt, 2019; Hermawan & Sinaga, 2020; Kahiigi & Semwanga, 2020; Zhang & Choi, 2020). The tax payments reflect the users' compliance with tax obligations for their countries' economic growth and revenue generation. Accounting students, however, formed part of the global users that embraced e-commerce among the categories of students in the universities that are utilising and applying e-commerce platforms for the buying or selling of products virtually. In support of this view, it was found from some studies that accounting students prefer online shopping using mobile applications to offline market (Kesuma, Kesuma, Nasution, & Epriel, 2020; Nursyirwan & Ardaninggar, 2020). Similarly, some researchers reported that accounting students portray a great willingness to continue adapting and utilising e-commerce platforms while in school and after school (Beatson et al., 2020; Kesuma et al., 2020; Liao, 2020; Olokundun et al., 2018; Russell, Ariail, Smith, & Smith, 2020). However, they also contribute to the non-tax compliance and intention due to their lack of school guidance, inadequate

social support, simplicity of social and virtual environment, and obsolete government tax policies and implementations (Adeosun, 2017; Gou & Zhang, 2021; Oyekunle, 2019) and also due to insufficient social, physical and virtual environmental support, lack of government policies and implementations (Gou & Zhang, 2021; Oyekunle, 2019). Thus, there is the need on the part of researchers, tax authorities and government to better understand the e-commerce user's behaviour toward tax compliance intention from patriotic citizens of different nations from theoretical and practical perspectives.

Unfortunately, the digitalisation of the economy has raised a serious concern about the fundamental rules governing the enforcement of e-commerce taxation of business profits (Scarcella, 2020; Turina, 2020). Digitalisation's concern is because most tax legislation was enacted initially with no e-commerce in mind instead of the mere physical world. Nevertheless, it is pretty challenging to enforce tax laws and collect e-taxes from e-commerce users. Furthermore, the concealment associated with e-commerce complicates the identification of the tax base and its enforcement as a result of the lack of patriotism from the platform operators and users, leading to governments loss of tax revenues and delay in the redistribution of income (Argilés-Bosch et al., 2020; Geys & Konrad, 2020; Josep, Ravenda, & Garcia-Blandón, 2020; Qari, Konrad, & Geys, 2012).

In Nigeria, many e-commerce platforms did not register their businesses with the proper authorities and might not acknowledge that they are liable to pay their online taxes while trading with individuals from different nations (Agrawal & Fox, 2016; FIRS, 2021; Harbolt, 2019; Ogundele, Akowe,



Ogunwale, & Onanuga, 2021; Scarcella, 2020). In addition, advanced development in the digital economy has also led to non-resident international markets operating in Nigeria in a distinct manner relating to the designed international tax rules (Agbeyi & Kasali, 2021; FIRS, 2021; Ogundele et al., 2021; Oyedele, Chime, & Olaniyi, 2021; Turina, 2020). Similarly, the federal government of Nigeria observed that some social media providers did not register their online platforms with the CAC and the NBC but engage in e-commerce business activities (FIRS, 2021; Herbert, 2020; Ogundele et al., 2021; Oyedele et al., 2021). Eventually, previous scholars postulated several theories providing more information on e-commerce users' behaviour and tax compliance intention from different dimensions and perspectives. On the part of e-commerce and tax payment intention is the Theory of Plan Behaviour (TPB) as used in the study of Solichin and Astuti (2021); Solichin, Astuti, and Mahardhika (2021). However, there is still an urgent need to enhance the existing TPB and its model by adding more independent variables, namely tax knowledge and tax awareness, as suggested by recent researchers (Solichin & Astuti, 2021; Solichin et al., 2021). Unfortunately, several efforts aimed at tackling the issue could not yield a better result and still requires more research attention from various calls by recent researchers for developing countries (Bestaria, Sinagab, & Saudi, 2019; Kesuma et al., 2020; Nursyirwan & Ardaninggar, 2020; Pratama & Jin, 2019; Singh & Bharath, 2021). (Bestaria et al., 2019; Kesuma et al., 2020; Nursyirwan & Ardaninggar, 2020; Pratama & Jin, 2019; Singh & Bharath, 2021). Against this backdrop, this paper presents a new model based on the TPB for more future research

direction and understanding of e-commerce users' factors toward tax compliance intention.

Literature Review

E-commerce and Taxation Categorisations

The most common taxes associated with e-commerce trading are the VAT and sales tax. Firstly, VAT is a current tax more flexible than sales tax as the seller of goods charges it at a lower tax rate based on the net amount of the transaction than sale or income tax (Bardopoulos, 2015). VAT is an e-commerce solution and transactional indirect tax an individual pays upon consuming goods and services from a given location or source (Bardopoulos, 2015; Beebeejaun, 2020; Olokooba, 2019). Some scholars consider VAT as an indirect tax system levied based on consumption and collected by intermediaries, resulting in transferring the tax burden to the final consumers (Agbo & Nwadiolor, 2020; Bardopoulos, 2015). E-commerce trading warrants the involvement of the tax authorities in the collection of VAT on online transactions (OECD, 2019).

E-commerce in International Tax System

According to Opemuti (2020), the UNCITRAL rules established in 1996 and amended in 1998, postulated via the United Nations General Assembly Resolution 2205 (XXI) of 17th December 1996, founded the e-commerce model currently used globally and as well adopted in Nigeria. The provision as contained in the UNCITRAL model on e-commerce further informed signifies the validity of the conventions, evidence, electronic presence, online payment system and related e-commerce law peculiar to online business transactions (Opemuti, 2020).

E-commerce in Nigerian Tax System



Nigeria is increasingly adopting e-commerce. However, transacting any form of business, whether online-based or manual-based, is guided by the law enacted in Nigeria or agreed to be part of it based on international business treaties. For example, section 93(2)(3) of the Nigerian Evidence Act 2011 posits that an electronic signature concerning a data message sufficiently used in the context of commercial activities conveniently satisfies any requirement for a handwritten signature and is enough to be identified as an electronic detail to an individual (Opara, 2014; Opemuti, 2020). Moreover, the informal sector's lack of robust tax framework, lack of tax legislation review, and high networked individuals decreases Nigeria's revenue base and creates inequities in relevant sectors (Adeosun, 2017).

E-commerce and Accounting Students' Usage in Universities

E-commerce activities in universities include several websites, institutional portals and social media platforms for virtual interaction, communication and marketing of products and services (Oyekunle, 2019). The ease of use and usefulness of the e-commerce platforms contribute to students' continuous adoption, utilisation and intention to making online payments (Ardiansah, Chariri, Rahardja, & Udin, 2020; OECD, 2020; Singh & Bharath, 2021). Gou and Zhang (2021) revealed that students' willingness in e-commerce relates to their characteristics, professional attitudes, family background and environment. Their background information significantly affects their internship experience, academic planning, salary expectations, career perception, family attitudes, and school guidance and public opinion.

Accounting students are also among other university categories in universities that utilise and apply e-commerce platforms for online trading. They use the platforms due to their emerging accounting and entrepreneurial knowledge, business skills, and intention (Beatson et al., 2020; Kesuma et al., 2020; Russell et al., 2020). Similarly, accounting students expressed great willingness to utilise the e-commerce platforms while in school and after due to their (Liao, 2020; Olokundun et al., 2018). These knowledge and skills are vital in their future business success and improve their academic performance in universities. Similarly, accounting students prefer online shopping using mobile applications to offline markets due to the significant changes in their purchase intention (Abdullah, Naved Khan, & Kostadinova, 2021; Kesuma et al., 2020; Nursyirwan & Ardaninggar, 2020). In addition, promotions, quality of website and trust alongside low prices, discounts, special offers, and dedicated programs for students and security of the platforms were parts of the reasons accounting students used the e-commerce platforms (Kesuma et al., 2020; Nursyirwan & Ardaninggar, 2020). However, female accounting students were more involved in online shopping than their males' counterparts (Kesuma et al., 2020).

The Research Model

Previous scholars postulated several theories providing more information on e-commerce and tax compliance from different dimensions and perspectives. On the part of e-commerce and tax payment intention is the TPB as used in the study of Awa, Ojiabo, and Emecheta (2015); Grandón, Nasco, and Mykytyn (2011); Solichin and Astuti (2021); Solichin et al. (2021). Ajzen's established TPB was widely tested and adequately explains consumer behavioural

intention to adopt Information Technology (IT) alongside containing attitudes, subjective norms and individuals' perceived behaviour control in line with social influence in innovations (Icek Ajzen, 1991; Herrero Crespo & Rodríguez del Bosque, 2008; Solichin & Astuti, 2021; Solichin et al., 2021). The model based on the TPB is with three constructs is contained in Figure 1.

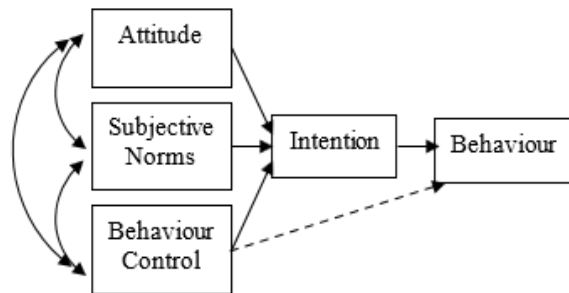


Figure 1: Theory of Planned Behaviour Model

The TPB is used in e-commerce to measure business executives use of new IT for service, non-profit, manufacturing, e-commerce application in areas of defence, agriculture, oil and gas; website adoption for service/sales, government, retail, banking, medical; wholesale, construction, transportation among others (Grandón et al., 2011). Researchers also use it to respond to social influence when intending to shop online, start an entrepreneurial business, pay e-taxes, or execute banking transactions (Awa et al., 2015; Chen & Li, 2020; Ferri, Ginesti, Spano, & Zampella, 2019; Herrero Crespo & Rodríguez del Bosque, 2008; Ho, Wu, Lee, & Pham, 2020; Liao, 2020; Nan & Yang, 2021; Nursyirwan & Ardaninggar, 2020; Shankar & Rishi, 2021; Solichin & Astuti, 2021; Solichin et al., 2021; Soon, Derashid, & Bidin, 2020; Taing & Chang, 2020).

The TPB Theory focuses more attention on e-commerce users' attitudes, social influence and individuals' perceived control of

behaviour, as well as the introduction of social influence on online tax payment innovations, as recently examined in some studies (Kahiigi & Semwanga, 2020; Solichin & Astuti, 2021; Solichin et al., 2021). However, minimal prior research studies had examined the impact of e-commerce on tax compliance intention around the globe (Br Sebayang & Lailiyah, 2020; Gupta, Kiran, & Sharma, 2020; Huang & Chang, 2019; Stafford & Turan, 2017; Tran & Hong, 2021). Although nevertheless, the TPB was highly contributive to the current study's variables, there is still an urgent need to enhance the existing TPB and its model by adding more independent variables, namely the tax knowledge and tax awareness, as suggested by recent researchers (Solichin & Astuti, 2021; Solichin et al., 2021). A new conceptual framework developed by the researchers further extends the TPB as contained in Figure 2.

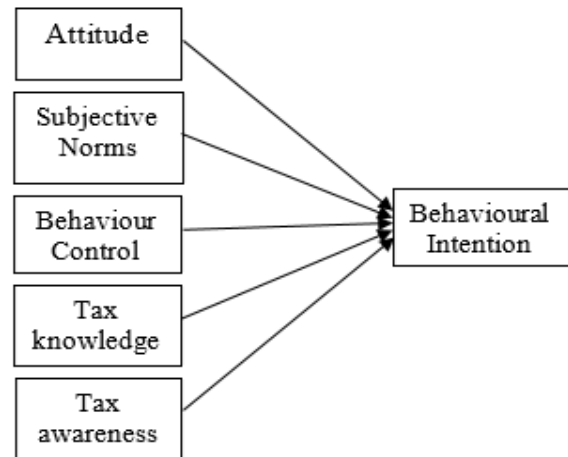


Figure 2: The New Conceptual Framework
The new inclusions of more variables to the TPB model will facilitate the need to understand e-commerce users' behaviour further and intention to comply with tax laws while making online transactions. Lack of such inclusions leads to a lack of adequate knowledge on taxpayers'

behaviours and intentions in e-commerce, revenue shortages and negating the provisions of Paragraph 7 of PITA that warrants the collection of taxes on incomes of non-resident individuals derived from sources in Nigeria (Agbo & Nwadiolor, 2020).

Attitudes and Tax Compliance Intention

Attitude is an individuals' appraisal of a given object, people, groups or behaviours (Onu, 2016). A person's general attitude toward an object influences the personal values or evaluations of the qualities associated with the object and expected to correlate with the person's intentional behaviour (Icek Ajzen, 2008). Additionally, tax knowledge contributes to shaping taxpayers' attitudes toward developing more intention to comply with tax requirements (Al-Ttaffi, Bin-Nashwan, & Amrah, 2020). Eventually, a country's characteristics significantly affect attitudes toward taxation than individual tax payer's characteristics (Moro-Egido & Solano-García, 2020).

Ramutumbu, 2016, in Bornman and Ramutumbu (2019) revealed that attitude has a significant and positive effect on tax compliance and intention to become tax compliant. In support of this finding, some researchers found taxpayers' attitudes positively affect tax compliance while having a dominant influence compared to other factors used in the study (Lestari & Wicaksono, 2017). It is worth knowing that attitudes and other related factors formed the patriotic emotional state and how various dimensions of patriotism are related to individuals (Ariely, 2017). Thus, based on the empirical reviews, the following hypothesis was formulated as follows:

Attitude positively impact tax compliance intention among accounting students' e-commerce users in Nigeria.

Social Norms and Tax Compliance Intention

Social Norms have been comparatively neglected over time, although it comes with changes that influence the likelihood of increasing minimum wage and wealth tax (Jimenez & Iyer, 2016; Smith, González, & Frigolett, 2021). It occasionally produces tremendous social pressure and helps shape the taxpayer's intention to be obedient and not evader (Bethencourt & Kunze, 2020; Solichin et al., 2021). Subjective norms play a vital role in predicting people's behaviour through intentions arising from the social pressure of performing or not performing a behaviour (Icek Ajzen, 2008; Smith et al., 2021).

Furthermore, social norms on tax compliance intention are part of individuals personal norms (Jimenez & Iyer, 2016) resulted in a general balance effect that leads to an indirect relationship between tax compliance and individual intended efforts (Ushchev & Zenou, 2020). Similarly, Solichin et al. (2021) and Kiconco, Gwokyalaya, Sserwanga, and Balunywa (2019) found that subjective norms significantly influence tax payment intention. Moreover, Hallsworth, List, Metcalfe, and Vlaev (2017) found that the social norm messages as part of tax payment reminder letters resulted in increased tax payment intention rates for overdue tax and tax compliance. Conversely, subjective norms or social norms were found not to significantly affect online payment intention using the Alipay platform by international students (Pratama & Jin, 2019). Thus, based on the empirical findings and direction, the following hypothesis was formulated as follows:

Subjective norm positively impacts tax compliance intention among accounting students' e-commerce users in Nigeria.

Behavioural control and Tax Compliance Intention

Behavioural control cut across all access control, including internal factors including ability or effort or external factors such as task difficulty or luck (Icek Ajzen, 2002; Icek Ajzen, 2008). Tax evasion and compliance are aspects of taxpayers' behavioural control and intention (Robbins & Kiser, 2020). That is to say; behavioural control produces both positive or negative attitudes towards an object (Solichin et al., 2021).

Icek Ajzen (2008) noted that behavioural intentions account for a large proportion of variance in the actual behaviour and influenced by perceived behavioural control. Lack of them can lead to non-compliance behaviour (Bornman & Ramutumbu, 2019; Saad, 2014) because behavioural intentions strongly predict taxpayers' behaviour (Robbins & Kiser, 2020). As such, Solichin et al. (2021) found the perceived behaviour control having a significant positive influence on tax payment intention. Pratama and Jin (2019) found that behavioural control intention significantly influences online payment intention using the Alipay platform by international students. Kiconco et al. (2019) also established that behavioural control intention has a significant positive influence on intention to comply with tax payment. Inversely, perceived behavioural control, among other factors, was found not to contribute to taxpayers' compliance intentional behaviour but to non-compliance (Saad, 2014). Thus, in line with the aforementioned empirical findings and direction, the hypothesis was formulated as follows:

Behavioural control positively impacts tax compliance intention among accounting students' e-commerce users in Nigeria.

Tax knowledge and Tax Compliance Intention

The first element to tax compliance and intention is tax knowledge (Bornman & Ramutumbu, 2019). According to Ay, Humta, and Ghafourzay (2021), tax knowledge is the reasoning and sense of adhering to the tax laws as it will reduce the rate of corruption and fraud. Tax knowledge can transform an individual's behaviour from being tax compliant with tax regulation to being voluntary tax compliant to a non-compliant. Saad (2014) opined that tax knowledge and tax complexity are key contributing factors leading to non-compliance behaviour among taxpayers. Therefore, proper tax education can help to control tax non-compliance.

Furthermore, Adam, Suleman, and Thalib (2021) and Al-Ttaffi et al. (2020) further revealed that the higher the tax knowledge acquired by the taxpayer, the more intention to pay taxes due to awareness of the existing tax obligations. In that regard, Ay et al. (2021) found that tax understanding significantly impacts tax compliance. Furthermore, Bornman and Ramutumbu (2019) also found that tax knowledge positively correlates to small business owners' tax compliance and intention. Moreover, some researchers also found a positive effect of tax knowledge on compliance with local taxpayers (Suartana & Masari, 2019). Notwithstanding, Lestari and Wicaksono (2017) exceptionally found that tax knowledge not significantly influencing tax compliance. Thus, based on the available empirical findings and direction mentioned above, the following hypothesis was formulated:

Tax knowledge positively impact tax compliance intention among accounting students' e-commerce users in Northeast Nigeria

Tax awareness and Tax Compliance Intention

Tax awareness tax programs typically start with focussing more on knowledge (Bornman & Ramutumbu, 2019). Tax awareness is the sincerity, willingness and desire of taxpayers to fulfil their tax responsibilities (Asrinanda, 2018; Nurlis & Ariani, 2020). To increase tax revenues, the government needs to increase taxpayers' awareness (Andreas & Savitri, 2015). That is to say; the more aware a taxpayer is of tax responsibility, the higher the chances of having a positive intention to comply with tax obligations. In support of this empirically, Shaari, Ali, and Ismail (2015) reported that students were aware of the government's tax policies but had partial knowledge about them. In a given study. Some researchers further found that tax awareness has a significant positive impact on tax compliance (Asrinanda, 2018; Ay et al., 2021; Savitri & Musfialdy, 2016).

Similarly, Adam et al. (2021) and Andreas and Savitri (2015) further found that tax awareness has a positive and significant effect on taxpayers' compliance. Furthermore, Nurlis and Ariani (2020) also found that tax awareness strengthens tax knowledge on tax compliance. This view is in line with that of Lestari and Wicaksono (2017). Nurlis and Ariani (2020) revealed that tax awareness strengthens the influence of tax knowledge and has a significant positive effect on taxpayers' intention to comply with their tax responsibilities. Conversely, Lixuan, Smith, and Gouldman (2020) found a low level of awareness by online shoppers who are still reluctant to pay online tax without charged on sales tax. In that regard, based on the empirical findings and direction, the hypothesis was formulated as follows:

Tax awareness positively impacts tax compliance intention among accounting students' e-commerce users in Nigeria.

Table 1: List of measurement items from previous studies' instruments and sources

Construct	Measurement Items	Source
Attitude	I think I should honest in declaring all my e-commerce tax liabilities	Taing and Chang (2020)
	I will not evade paying e-commerce VAT tax even I have a chance to	
	I think paying electronic VAT tax is my obligation	
	I think evading electronic VAT tax is very wrong	
	I always obey and follow the electronic tax law of my country	
	I think I should honest in declaring all my e-commerce tax liabilities	
Subjective Norms	Knowing or seeing my friends who use e-commerce encourages me to use	Pratama and Jin (2019)
	My colleagues recommend the usage of e-commerce to me	
	Using e-commerce is such a fashionable way in online transaction	Taing and Chang (2020)
	It is vital to have an e-commerce trading account while studying	
Behavioural Control	I believe that the online tax payment system from e-commerce is just	Pratama and Jin (2019),
	E-commerce is compatible with the devices that I am using	
	After having resources and knowledge, it would be easy for me to access the e-commerce platform	



	E-commerce trading fits well with the way I like to do online transactions	Taing and Chang (2020)
	The internet connection on my device is excellent and stable to access e-commerce platforms	
	My important colleagues assist me in using e-commerce platforms when I face difficulties	
	E-commerce trading in my country can function without online paying tax	
Tax Knowledge	I have adequate tax knowledge of e-commerce tax registration	Nurlis and Ariani (2020)
	I have adequate tax knowledge of the e-commerce tax function	
	I have adequate tax knowledge of e-commerce tax regulations	
	I have adequate tax knowledge of e-commerce tax rates	
	I have adequate tax knowledge of e-commerce tax payment procedures	
Tax Awareness	I know the rate of e-commerce tax that I have to pay	Taing and Chang (2020),
	I know the type of e-commerce tax that I have to pay	Nurlis and Ariani (2020)
	I know when I have to pay an e-commerce tax	
	I have a good e-commerce tax perception	
	I know my level of e-commerce knowledge in paying taxes	
Tax Compliance Intention	I am aware of e-commerce tax financial condition	
	I intend to use online platforms to pay my taxes	Nurlis and Ariani (2020),
	I will keep using online platforms for tax payments in the future	Alshira'h and Abdul-Jabbar (2020) and
	I intend to use online platforms in e-commerce sites for tax payments	Nazaruddin (2019)
	I intend to calculate the amount of e-commerce tax owed independently	
	I intend to report my e-commerce tax independently on time	
	I think it is improper to alter my e-commerce tax details	
	I intend to be punctual in paying my e-commerce tax	
I will feel embarrassed not correctly and adequately meeting the e-commerce tax requirements		

Conclusion

The researchers concluded that e-commerce has come to stay as a trending online and international market to trade goods and services with fewer restrictions and regulations. As a result, e-commerce has also contributed enormously to the economic growth and development of different counties of the world. Based on this backdrop, this paper proposes a new conceptual framework based on TPB to conceptualise five determinants (Attitude, Subjective Norms, Behavioural Control, Tax

Knowledge, Tax Awareness and Tax Compliance Intention) as recently used differently by different researchers in examining the e-commerce users' behaviour toward tax compliance intention. However, this new proposed model will guide future researchers to empirically test the model to investigate the relationships among the study constructs and their contributions to understanding more about e-commerce users' behaviour, especially in higher learning institutions.



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