



Assessing the behavioural intention of informal small and medium scale businesses towards payment of presumptive tax in Nigeria

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Abstract

This study examines the behavioural intention of informal small and medium scale businesses using social commerce platform towards payment of presumptive tax in Nigeria. The study critically assessed the behavioural intention through the instrumentalities of Theory of Planned Behaviour (TPB). Specifically, attitudes, perceived behavioural control and subjective norms were evaluated as predictors to the behavioural intention. Survey questionnaire was designed to obtain data from 239 respondents operating social commerce cutting across two states in Nigeria namely Bauchi and Gombe states. The sample was drawn using the hybrid of stratified and snowballing sampling procedure. Three hypotheses formulated were tested using the outcomes of the statistical analysis. Multiple regression analysis was conducted to test the direct relationship between the study variables. The findings of the study revealed that, attitude, perceived behavioural control and subjective norms were significant predictors of behavioural intention to pay presumptive tax. Specifically, the major implication of this study is that, behavioural intention to pay presumptive tax is strongly influenced by the trio of attitude, behavioural control and subjective norms. The study recommends that, tax authorities should imbibe and inculcate positive attitudes on the SMEs operating in the informal sector by engaging in dialogue and opening new frontiers for consultation and advocacy to enable the operators appreciate the essentials of discharging civic responsibilities of tax payment. This is pertinent in squarely addressing the problems of tax evasion and avoidance especially among the taxpayers operating outside the formal framework of authorities. The limitation of this study is that, only social commerce operators were considered and that, TPB alone might not dispassionately show the obvious constructs influencing the intention of the taxpayers. Future research effort should consider other businesses in the entire e-commerce ecosystem by using the modified model of TPB and TAM.

Keywords: Presumptive tax, Social commerce, SMEs, TPB, Nigeria

1. Introduction

The emergence of Information and Communication Technology (ICT) has significantly changed the structure, operations and dimensions of businesses across the global arena (Arvin, Pradhan & Nair, 2021; Ibrahim, 2019). The ICT has influenced the millennials and the global business environment in an unprecedented manner which could not have been imagined or envisaged at the turn of 20th century (Matyushok, Krasavina, Berezin & García, 2021). For instance, the emergence of electronic mails (e-mails), the internet

and cell phones have greatly influenced today's businesses (Arvin, Pradhan & Nair, 2021; Ukwuoma, 2019), and the business relations have transcended beyond the geographical boundaries (Trushkina, 2019). This implies that, the artificial barriers of the businesses are basically eliminated. Consequent upon that, the internet has brought new opportunities and possibilities. For example, electronic commerce (e-commerce), which implies the trading of goods and services via the internet, has pointedly expanded in scale and proportion globally (Ukwuoma, 2019).



E-commerce has largely enabled business transactions to be conducted over the internet. Thus, online stores like Amazon, Ebay, Quickr, Shopify and Olx have sprouted and occupied an important segment of the global business environment (Matyushok, Krasavina, Berezin & Garcia, 2021). By the year 2019, the global retail e-commerce transactions reached an all-time peak of \$27 Trillion (Trushkina, 2019).

Social commerce, which is a division of e-commerce, refers to the usage of social media platform to sell or buy products (Meilatinova, 2021). Social commerce is the rapidly growing branch of e-commerce that involves using social networks and digital media to conduct business. Social commerce involves activities like transaction and loyalty programs, sharing, product discovery, ratings, review e.t.c. (Meilatinova, 2021). The advancement of exploiting social media beyond its traditional boundaries and conventions has produced new set of challenges and opportunities in equal measures. In most countries of the world, this new approach of business transaction has continue to record meteoric increase with remarkable benefits. Social commerce has assumed a prominent place in the Nigerian business environment lately. A number of products or services being sold or marketed via social media platforms like Facebook, WhatsApp and Instagram have tremendously increased in Nigeria. However, the gains, income and profit of such business transactions still remains unaccounted for as far as tax liability is concerned. This implies that, such businesses operate in the informal sector of the Nigerian economy. Therefore, the addition of social media businesses to the informal sector has further compounded and dramatically increased the level and quantum of tax non-compliance in the country. By and large, the tax evasion and tax avoidance which have been reiterated as twin problems on the Nigeria's revenue

generation drive would have to wear a new appearance. Generally, tax administration in developing and transition countries is a serious and challenging endeavour. And attempt to ensure optimal compliance is mostly constrained severely by limited resources and skills (Thomas, 2013; Ibrahim, 2019; Ukwuoma, 2019). Thus, the decision to either go after the large companies that are already in the tax net but with little and insufficient tax contribution or to pursue the less lucrative smaller businesses that are outside the tax net is a serious one (Akpan & Cascant-Sempere, 2022).

Tax non-compliance is a serious cause for concern in developing counties including Nigeria. For example, experts and policymakers in Nigeria have highlighted the serious consequences of tax evasion and avoidance on the current and future prospect of the country. Again, other forms of non-compliance include default and delay filing of return for deliberate to evade tax. Tax being the mainstay of the economy holds a promising importance in the Nigeria's governance structure (Ibrahim, 2019). This is because economic development of a country rely to a larger extent on the quantum of the generated revenue. Tax authorities are desperately exploring innovative ways to generate more tax revenue (Akpan & Cascant-Sempere, 2022). As a result, many areas of tax regime and administration are expected to get improved attention. Specifically, tax matters like collection, tax transparency, increasing tax base, review of tax incentives and waivers have recorded dramatic attention lately (Ibrahim, 2019). Equally, tax authorities in Nigeria have founded new interest in addressing problems like profit shifting and filing of returns on deemed-profit basis (Ukwuoma, 2019).

Currently, the Nigerian tax regime is tilted towards small, micro and medium-sized businesses that have not been adequately paying tax over time. The presumptive tax



regime has been at the forefront of the sustained effort to bring many businesses into the tax net (Ngugi, 2022; Bucci, 2020). The idea behind presumptive tax is that, the preponderance of businesses operating in the informal sector is a pointer to the fact that, tax non-compliance is a real challenging issue in Nigeria. Experts believe that, the timely attention to the informal sector will translate into other willing taxpayers to continue complying (Bucci, 2020). Anecdotal evidence has proved time and again that, lack of awareness of tax obligation, weak enforcement drive, complexity and ambiguity of the tax filing procedure as well as huge informal sector are some of the concomitant reasons for diminishing tax revenue in Nigeria. Despite the fact that, some measures have been established, yet the actual revenue is far from the anticipated outcomes (Ibrahim, 2019). The idea is that, though tax revenue is vital tool in the hands of government for transferring individual purchasing power to defray government expenditure, most citizens willingness to pay or discharge that obligation is questionable (Ngugi, 2022). In fact, taxpayers engaged in practices to reduce their tax liabilities (Bucci, 2020). Presumptive tax refers to the means of taxation that involves the use of indirect means to ascertain the tax liability of an individual or business which differs from the usual rules based on the taxpayers account (Thuronyi et al, 1996). Presumptive tax is usually deployed where it is practically difficult or impossible to arrive at the income, profit or gains of an individual or business (Bucci, 2020). Moreover, presumptive tax is usually employed for other number of reasons. Presumptive tax could be institutionalized for the purpose of simplification especially when issue of compliance burden on individual taxpayers with very low turnover comes up. The other reasons may be to mitigate instances and incidence of tax evasion and avoidance. Finally, it may

be handy when there is excessive need for objective indicators for the technical reason of tax assessment (Ngugi, 2022). Presumption is both common and a varied tools of tax administration around the world. For example, in Nigeria the presumptive tax is used as an innovative tool to get many taxpayers operating within the informal sector into the formal tax net (Bucci, 2020). Agreeably, the presumptive tax approach may be crucial system to help in mitigating the proliferation of social media businesses that have not been discharging their tax obligation. The Nigeria's tax policy has incorporated presumptive tax for number of informal businesses operating in various nooks and crannies of the country. Specifically, small, micro and medium scale businesses in both service and manufacturing sector have been adequately coopted. Businesses like bakery, block making ventures, table water, traders, artisans, road side entrepreneurs have all been assessed to tax based on their profit presumption. The scale, intensity and the determination of certain revenue authorities have been encouraging over time. However, new online businesses operating with such virtual protection in various online platforms, especially social media platforms, continue to operate without being noticed by the tax authorities. Different commodities and services are marketed and sold/rendered running into millions of Naira, yet taxes are not paid because of the entrenched limitation of the tax authorities to trace the transactions and assessed them to tax. Therefore, this study is a modest attempt to exploit the appropriateness of presumptive tax approach among the social media businesses in Nigeria. The approach, if successful, is expected to grow the Nigerian tax revenue inflow in breadth and length. However, the behavioural pattern of the businesses in paying the tax is a typical research issue. Thus, this study attempts to fill this gap.



1.2 Problem Statement

The ICT has revolutionized the way and manner businesses are conducted in Nigeria and beyond (Ibrahim, 2019). The coming of internet and the extensive use of different social media platforms among Nigerians has significantly evolved and virtually enable the users to use the platforms for various business transactions. The usage of social media platforms like Facebook, Instagram and WhatsApp to market and sell products or services is termed Social Commerce (Cheng, Gu & Shen, 2019). It is observed that, lately the social commerce has taken a center stage in the Nigeria's business environment. The significant shift in shopping habit of certain section of Nigeria's populace where people are increasingly exploiting the avenues of social commerce to buy and sell products is a symbol and pointer to the tax prospects of this online business opportunities. However, the gains, profit and income generated mostly from these businesses are more often not subjected to tax charges because of the absence of formal framework (Ukwuoma, 2019). In Nigeria, the social commerce is significantly growing and expanding by the day. Thus, the growth is exceedingly remarkable and disruptive that, the tax policy drive of the government should never ignore. For instance, Olubiyi (2022) argue that, the informal sector of the Nigerian economy is too important, too large and too relevant to be ignored. Additionally, another layer of latent opportunity and prospect through social commerce has been added which makes the informal sector more important and potential source of revenue than ever before. The anticipated expansion of social commerce in Nigeria revolves around factors like visual appeal, larger followership, stronger marketing potentials through social proof and leverage user-generated contents (Yusuf et al., 2024). Social commerce in Nigeria continue to expand annually by 38.3% and reached the meteoric height of \$1.55 billion by

December, 2024 (Udom & Ekpouko, 2024). This surge highlights that, more Nigerians are purchasing products via social media platforms indicating a strong shopping habit towards social media-based commerce (Udom & Ekpouko, 2024). This consumer behaviour shift has generated ripple effects on other businesses by encouraging others to jump along on board, hence the expansion of the social commerce environment (Yusuf et al., 2024). The transition has opened more avenues thereby making the traditional brick and mortar stores more vulnerable to the competing tendencies. Just like businesses, tax authorities are constantly looking for opportunities to adapt so as to meet new opportunities and demands for improved tax revenues. Therefore, social commerce has fundamentally offered such opportunities for revenue authorities in Nigeria and beyond.

With the advent of social commerce, the scale of tax non-compliance has opened a new vista. In a typical economy, people evade tax for varied reasons. It may be due to political reasons or have established base at the upper end of the economic spectrum thereby deploying available legal means to deviate from the apparent intent of the law (Cheng, Gu & Shen, 2019). Similarly, some taxpayers claim improper deductions or under-reporting income or sales and others just operate outside the formal system which makes it extremely difficult to be recognized for the purpose of payment of tax liability (Dube, 2018). This implies that, in developing countries the non-compliance attitude is anticipated to multiply with the introduction of social commerce particularly among the small and medium businesses whose basic operational base is within the informal sector.

It is argued that, the Nigeria's revenue base is quite low compared to the number of individuals and businesses operating in the country (Ukwuoma, 2019). The net effect of that is directly proportional to the



number of business activities operating in the Nigeria's informal sector (Ibrahim, 2019). World Bank (2021) reveals that 80.4% of the employment in Nigeria are in the informal sector. Therefore, a number of business activities in the informal sector evades tax. It is estimated that, informal sector in Nigeria accounted for almost 90% of the new jobs (World Bank, 2021). On the flip side, the emerging online businesses on the social media platforms have added the number of informal businesses in the country which by implication reveals the grim description of the shrinking revenue base (Ukwuoma, 2019; Olubiyi, 2022). Despite the growing number of informal online businesses, their contribution to the national revenue is minimal (Thomas, 2013; Dube, 2018). In elementary economics, it is argued that one of the basic features of just and fair system of tax is equity where every taxpayer is expected to pay according to his means. However, in Nigeria, smart entrepreneurs including online business operators are more susceptible to tax evasion which might invariably render the tax administration far from being efficient (Bucci, 2020; Akpan & Cascant-Sempere, 2022). Studies have shown that, investigating reasons and motivations of tax non-compliance provides more willing avenues for improved policy framework (Mebratu, 2024).

The study is justifiably needed because government strategy to expand tax base in the online informal sector in an effective and equitable manner is needed. Thus, tax issue always revolves around justice and fairness in the distribution of social benefits in the society. This implies that, all taxpayers should at least be treated equally and should contribute according to their means in defraying the common expenditure. Therefore, this study attempts to assess the behavioural pattern of the social media businesses in paying their tax obligation.

1.3 Research Objectives

- i. To examine the relationship between attitude of online businesses and their intention to pay tax
- ii. To assess the relationship between the behavioural control of online businesses and their intention to pay tax
- iii. To examine the relationship between the perceived subjective norms of the online businesses and their intention to pay tax

1.4 Research Questions

- i. What is the relationship between attitude of online businesses and their intention to pay tax?
- ii. To what extent does behavioural control of online businesses affect their intention to pay tax?
- iii. What is the relationship between perceived subjective norms of the online businesses and their intention to pay tax?

2. Literature Review

2.1 Concept of Tax

Generally, tax system is a very old governance arrangement. It refers to the compulsory levy imposed on the individual and business taxpayers to defray public expenditure (Hilling et al., 2023). It is a financial charge imposed on individual, companies and properties for public purposes (De Clercq, 2023). The imposition of tax is very important for the social and economic benefits of a society. Tax policy plays a significant role in a country in terms of the economic, political and social well-being of the populace. Because, individual and businesses moves from high tax rate area down to a tax-friendly area. Equally, tax laws and policies of a particular country enable businessmen and investors to make timely and informed investment decisions. Tax is distinctly different from other forms of payment like fines, penalties and levies (Hilling et al., 2023). Taxes are levied



almost in every country primarily to obtain revenue for public purpose. Although, tax serve other purposes like discouraging consumption of harmful goods and services, stabilization of economy through fiscal policy and protecting infant indigenous industries, however, the major primary and fundamental purpose of tax is to raise revenue to cover government expenditure (De Clercq, 2023).

2.2 Concept of Presumptive Tax

Presumptive tax is a concept according to which the income tax is based on the average income instead of actual income (Dube, 2018). Presumptive tax basically involves the usage of indirect instrument to estimate tax liability which is arrived at using differing methods in comparison with the usual rules that are based on the taxpayer's account (Bucci, 2020; Sebele-Mpofu & Mususa, 2019). The general idea behind the presumptive tax is that, the expected tax base is not measured itself, but is computed based on some indicators like assets, turnover or location and not on the basis of the declared net income, which is more easily measured than the base itself (Dube & Schutte, 2021). Presumptive tax may be imposed on any means of taxation that deals with payment of tax liabilities based on the established accounting records (Bird & Wallace, 2004; Bucci, 2020). This implies that, taxes like income tax, turnover tax, value added tax or sales tax are tax charges that uses the presumptive tax approach if circumstances warrant (Dube, 2018). The extent of usage and imposition of presumptive tax varies from country to country. For example, countries with little or no incidences of tax evasion and tax avoidance are less likely to use presumptive tax approach. Specifically, presumptive tax targets small businesses and professionals whose non-compliance becomes apparent. The idea behind presumptive tax is that, when the income of the taxpayer cannot be easily traced, then the income may be presumed and upon which the tax liability may be

estimated (Thomas, 2013; Bucci, 2020). The application of presumptive tax is surprisingly widespread globally nowadays, though under different names and nomenclature. For example, certain classes of taxes are entirely assessed using the presumptive tax approach in some countries. Taxes like property tax and sales tax (Value Added Tax) are charged based on the presumed value or quantum of transaction rather the actual basis of assessment like income or gains due to the apparent difficulty in making precise assessment based on the known indicators (Aditya, 2020; Sebele-Mpofu & Mususa, 2019). This is based on the established practice of many countries.

The Nigerian National Tax Policy (NTP) recognizes presumptive tax as one of the channels of creating a viable and promising tax regime/system. For example, Nigeria operates a self-assessment scheme where taxpayer is expected to prepare the accounts including tax computations for assessment to be given on the quantum of tax liability to pay. However, such system may have its flaws because taxpayers may decide to over-estimate expenditure or to under-state income (Sebele-Mpofu & Mususa, 2019). The practice is well-known and it is being exploited by the taxpayers which continue to shrink the revenue base in the country. As a consequence, a segment of the taxpaying population constitutes a free-riding fraction in the allocation and access to social services (Aditya, 2020; Akpan & Sempere, 2019). It is worthy to note that, Nigeria is one of the countries with huge businesses and taxable persons operating in the informal sector (Olaitan, 2016; Thomas, 2013; Dube & Schutte 2021). Therefore, applying the presumptive tax would invariably encourage compliance especially by taxpayers operating in the informal sector. Specifically, the ever-growing informal sector is a cause for concern to tax authorities. It has been observed that, number of small and medium scale



businesses operating in without the formal stamp of authorities is quite enormous. Social commerce has also added another layer to the already complex issue of informal businesses. With the emergent of social commerce, good number of business opportunities are pursued and enormous gains are made but with no any incidence to the base (Aditya, 2020; Akpan & Sempere, 2019). Studies have confirmed that, where the income/gains of a particular business could not be ascertained convincingly, then, the tax liability may be presumed based on the pedestal of the other related businesses in same industry or sub-sector. Therefore, social commerce tax base or incidence may be evaluated using the presumptive tax system.

2.3 Theory of Planned Behaviour and Theory of Reasoned Action

The Theory of Reasoned Action presupposes that, volition and intention predict behaviour (Fishben & Azjen, 1975). The principle behind this theory is that, if people suggest or accept a particular behaviour as positive, and if people have the believe that other people want them to perform certain attitude or behaviour because of its positive impact or benefit, then it will result into higher intention or motivation (Bosnjak, Ajzen, & Schmidt, 2020). It is established that, a correlation between attitudes and subjective norms to behavioural intention as well as to the behaviour has been proven in many studies (Bosnjak, Ajzen, & Schmidt, 2020). However, further studies have argued that, TRA is having limitations in the sense that, behavioural intention does not always relate to actual behaviour (positive or negative). TRA emphasized on the importance and effect of “Intention” more than the reality and actuality of the attitude or behaviour.

Due to the highlighted shortcomings of the TRA, another successor theory was propounded namely Theory of Planned Behaviour (TPB). The Theory of Planned Behaviour implies that, the behaviour

under investigation is under volitional control. It envisaged that, people can execute a particular behaviour whenever they are willing to do so (Bosnjak, Ajzen, & Schmidt, 2020). In the context of behavioural intention to do something, the Theory of Planned Behaviour is used more often because of its expanded and extended application than the TRA. In this theory, a variable named “perceived behavioural control” was added to the TRA to assess the extent to which people believe they are able to perform particular behaviour because they have the adequate capacity and capabilities and opportunities or not (Bosnjak, Ajzen, & Schmidt, 2020). The added construct is quite germane as it improves the general application of the theory because there are attitudes or behaviours that requires specific energy, skills or external facilities.

Both the TRA and TPB have enjoyed considerable volume of usage and application in the field of social and management sciences. Studies have utilized the theories in determining the behaviour or future behaviour of the respondents in a number of disciplines. Specifically, these models have undoubtedly proven to offer useful insights to understanding behaviour. Both models are based on the premise that individuals always attempt to make or behave in a particular manner in relation to certain motivators like control, attitude and subjective norms.

TPB is an individual’s attitude belief which is attributed by their behaviour intention and influenced by the trio of attitude, perceived behavioural control and subjective norms. It is believed that, perceived behavioural control has inherent impact on behavioural intention. However, attitude beliefs are critical positive or negative determining factors in completing a particular behaviour. For example, the attitude of a social commerce entrepreneur towards tax compliance determines their willingness to adopt it. Equally, taxpayers

who adopt comparable normative beliefs may have varying levels of willingness to comply. This implies that, their perceived control beliefs may affect their decisions to comply as well as their overall behaviour. Specifically, control beliefs refer to the belief with regards to the accessibility of the skills, opportunities and resources required to carry out a particular behaviour (Kumari & Devi, 2022).

This study intends to observe the potential behaviour of the online entrepreneurs towards paying tax using presumptive approach in Nigeria. Specifically, businesses being conducted in the social media platforms like facebook, whatsapp, Instagram etc. are the target of this study.

Basically, the study would utilize the TPB in understanding the attitude and to explore the intentions of the taxpayers in paying the tax obligations. It is generally observed that, the growing informal sector in the Nigerian economy is a major source of worry to tax administrators and policymakers. Extending the TPB in generating ideas on the actual intention of the online businesses using social media platform as far as tax payment is concerned would invariably help the Nigerian tax system as well as the framers of the Nigerian Tax Policy and the relevant tax authorities in expanding the tax nets for the national development.

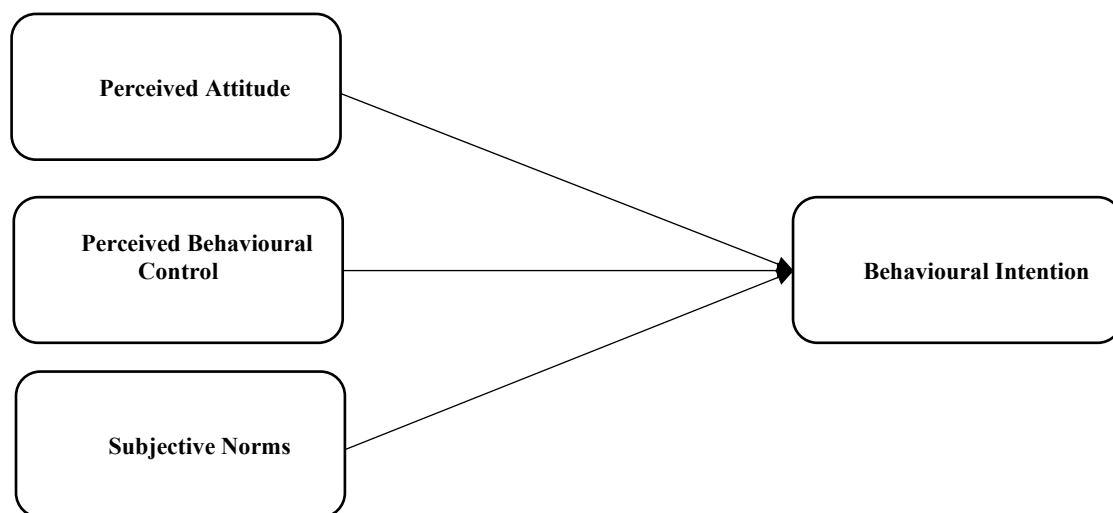


Fig 1: Conceptual Framework

2.4 Hypotheses Formulation

TPB is entirely deployed to create the framework of this study. TPB is widely used to understand and comprehend the anticipated behaviour of individual or group of individuals in a particular circumstance. Intention is the attitude of mind. Intention is the express and implied declaration of the quantum of effort one is ready and willing to sacrifice in order to carry out a particular behaviour (Ajzen, 1991). Generally, strong individual purpose to commit a particular act is always associated with positive attitude

towards a behaviour (Mathieson et al., 2001). Therefore, behavioural intention is the extent to which a person's intention to carry out a particular behaviour has force (Fishbein & Ajzen, 1975). Attitude refers to a person's optimistic or pessimistic views on engaging in a desired behaviour (Fishbein & Ajzen, 1975). Attitude is theoretically and practically associated and connected with behavioural intention. This is because individuals create the intention that could be beneficial to them (Kumari & Devi, 2022). Therefore, attitude and intention are mutually reinforcing. Studies



have empirically confirmed that, attitude is a fundamental factor in understanding the behavioural intention (Ajzen, 1991). Based on this and many other conclusions, the following hypothesis is formulated:

H₁: Attitudes of digital business entrepreneurs is strongly correlated to their behavioural intention towards paying presumptive tax

Perceived behavioural control shows how people reacts, feel and display about having access to the skills, opportunities and resources they required before performing a certain behaviour or act (Fishbein & Ajzen, 1975; Ajzen, 1991). Therefore, perceived behavioural control involves one's opinion of how easy or difficult it is to embrace, engage and carry out or pursue a particular behaviour (Ajzen, 1991). Equally, it is referred to as perception or belief of the capabilities and resources needed to engage in a certain way or in accordance with a particular behaviour (Mathieson, 1991). Hence, when a person possesses abilities, resources and beliefs that, a particular action could be carried out easily, then, his/her behavioural intention will be tilted towards such activity or action (Ajzen, 1991). Perceived behavioural control has been established empirically to be reinforcing behavioural goals/intention (Mathieson, 1991). Based on this, the following hypothesis has been proposed:

H₂: perceived behavioural control of digital business entrepreneurs is strongly associated with their behavioural intention towards paying presumptive tax

Subjective norms refer to the person's anticipation or perception of the related individual's thought, feeling or opinion on whether or not he should accept, embrace or engage in a particular behaviour (Ajzen, 1991; Kumari & Devi, 2023). Subjective norms is the feeling that other people that are related to an individual have perception about a particular course of action or choice (Tan & Teo, 2000). When person believe that another person close to him/her

is perceptually inclined to a particular opinion or view, then, he can easily buy in given the related motivation from the other person. Subjective norms is acknowledged to be an influential factor on behaviour intention. Generally, people tend to believe and act in accordance with what they believe others expect of them (Kumari & Devi, 2022; Tan & Teo, 2000). At the initial stage of a new system or innovation, individuals behave strongly in line with their subjective norms because they have no taste or experience of the new system. Based on the findings of numerous studies, it is anticipated that, the combined effects of the related group or party triggers robust impact on the individual choice and decisions on behavioural intention. Therefore, the following hypothesis is formulated:

H₃: Subjective norms of digital business entrepreneurs is closely associated with their behavioural intention towards paying presumptive tax

3. Methodology

Research design involves the processes to be observed in accomplishing the study (Chali et al., 2022). There are three fundamental classes of research design namely descriptive, exploratory and causal research design (Hair et al., 2012). Therefore, using a particular research design entirely depends to a larger extent on the nature and peculiarity of the study. Descriptive design is deployed for the purpose of this study, because it usually examines the relationship between variables of interest without any attempt to control. The approach of the study is quantitative using the cross-sectional method of research.

The population of the study involves businesses operating based on the social commerce and operating in the informal sector across two states namely Bauchi and Gombe states. The total number of the population as obtained from the NCC estimates stands at 466 for the two states.



The distribution is presented in Table 1 below. The sample of the study is drawn using the hybrid of stratified and snowballing sampling. The sample size is

determined using Krejcie and Morgan Table of sample determination and stands at 210.

Table 1: Proportionate Sampling Distribution

S/N	State	Population	Computation	Proportionate Sample
1.	Bauchi	271	271/466 x 210	122
2.	Gombe	195	195/466 x 210	88
	Total	466		210

Data for this study was collected using questionnaire. The questionnaires were administered on the respondents of the study. Specifically, questionnaire was adopted as method of data collection because of its tendency and likelihood to provide the required information for the study (Lohr, 2021). The questionnaires were self-administered by the researcher.

4.1 Response Rate

The response rate of the study is one of the determinants of the accomplishment of the objectives of the study. Response rate shows whether the threshold of the responses is achieved or not. The response rate is adequate only when the sample size of the study is fulfilled. For the purpose of this study, the analysis of the response rate is as follows:

4. Results and Discussion

Table 2: Analysis of Response Rate

Details	Frequency	Percentage
Total number of questionnaires distributed	255	100%
Total number of questionnaires retrieved	241	95%
Total number of questionnaires completely filled	239	94%
Total number of questionnaires incorrectly filled	2	0.8%
Total number of useful questionnaires	239	94%

Therefore, the useful response rate of the study is 94% as shown in Table 4.1 above. It is established from the average studies that, in a survey, response rate of 30% and above may be considered adequate (Holtom et al, 2022). This implies that, the estimation takes care of the possible non-response from the respondents.

problematic because of the tendency of distortions of the estimates of regression coefficients (Sullivan et al., 2021). Equally, outliers could lead to outrageous variability in the data set and the outcomes of the data analysis (Sarstedt et al., 2022). In addition, outliers bring about unfavourable skewness of normal distribution curve which otherwise affects the accuracy and efficiency of the data analysis techniques (Sullivan et al., 2021; Sarstedt et al., 2022). Therefore, outliers should be identified and carefully treated in the data set so as to accomplish seamless analysis. Generally, outliers are classified into two namely univariate outliers and multivariate outliers (Jamshidi et al., 2022). In this study, outliers were examined using standardized values based

4.2 Assessment of outliers

Outliers are observations typically with exceedingly high or low values which makes such values stand out from the remaining observations (Dash et al., 2023). Outliers tend to be suspicious because of their apparent distinctive values which could be larger or smaller than the majority observations in the data set. In computing regression analysis and other multivariate functions, outlier usually becomes

on the established threshold of ± 3.29 (Tabachnick & Fidell, 2007). In the evaluation, no case of univariate outlier was found as all the computed standardized values were below the minimum threshold of ± 3.29 . moreover, multivariate outliers were examined using Mahalanobis Distance (D^2). In accordance with Mahalanobis criterion, no multivariate outlier was found. This implies that, no case of outlier was found in the entire data set.

4.3 Normality Test

Normality assumption is one of the necessary presumptions of multivariate analysis (Tsagris & Pandis, 2021). Examining the constructs and the data circulation in relation to the assumptions of normal distribution is critically pertinent in data analysis (Hair et al., 2012). Hair et al., (2012) averred that, researchers should

conduct test of normality on the data set before conducting other inferential statistical analysis. This is because, non-normal data could be problematic (Tsagris & Pandis, 2021). Non-normal data could sway the efficacy of the inferential statistics and the resultant estimates. In this study, the normality assumptions were tested graphically. This implies that, histogram and normal probability plot were critically examined to ensure that, fundamental assumptions of normality are preserved and accomplished. The output of the normality test shows that, the data of the study follows the normal pattern because the bars plotted on the histogram are evidently normal. Therefore, the normality assumption was not violated. Figure 1 and 2 show the histogram and normal P-P plot.

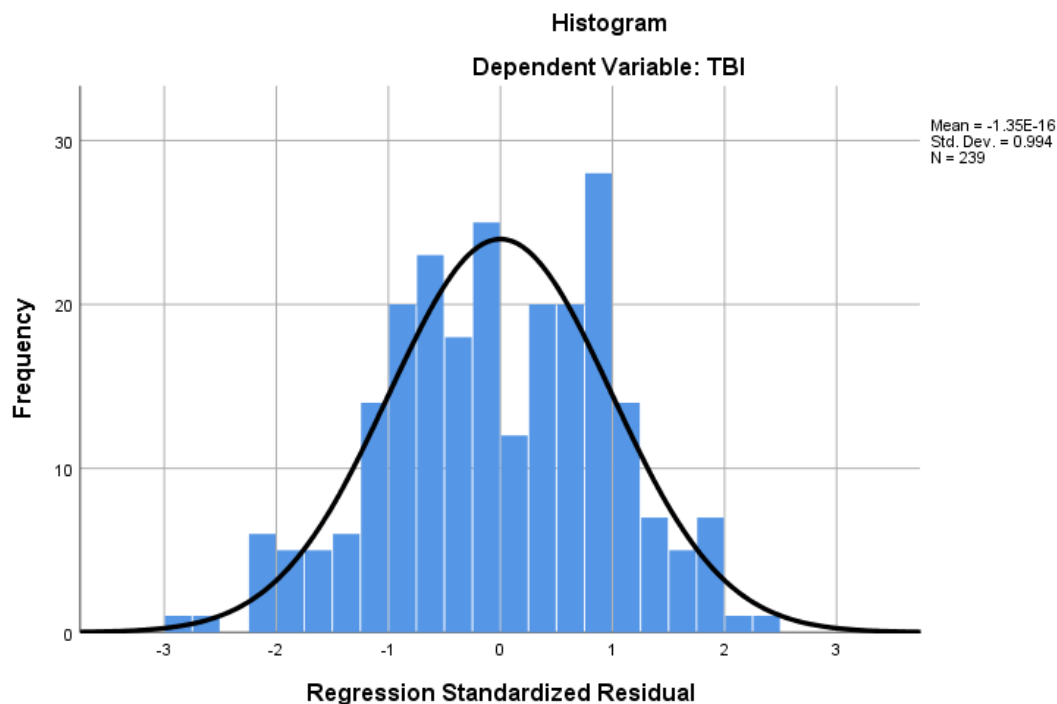


Figure 1: Histogram

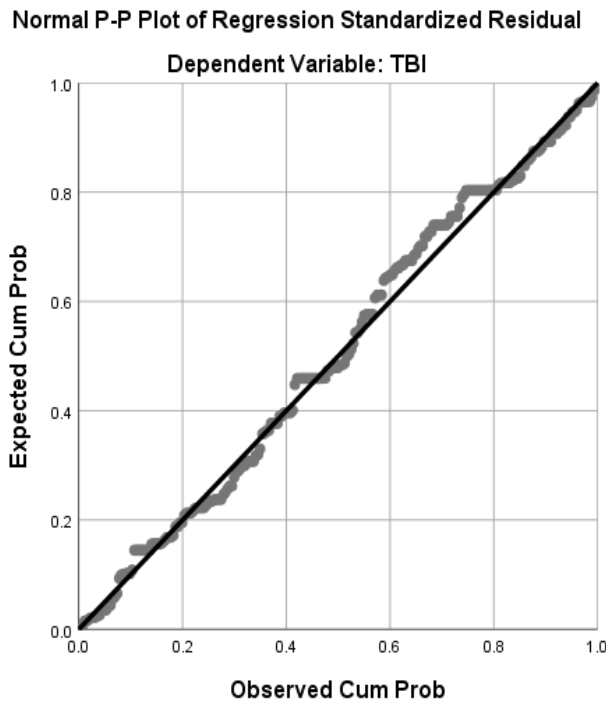


Figure 2: Normal P-P Plot

4.4 Collinearity Diagnostics

Multicollinearity refers to a situation where two or more independent variables shows excessive correlation (Kim, 2019; Daoud, 2017). The excessive correlation between the independent variables implies that, they are similar in every sense. Multicollinearity is problematic in data analysis. Where multicollinearity is found, it shows that,

there is increase in tendency for error terms (Kim, 2019). In addition, multicollinearity renders statistical significance of regression coefficient less reliable (Daoud, 2017; Kim, 2019). In detecting multicollinearity, correlation matrix is examined along with other measures to arrive at the precise estimates. It is established that, correlation coefficient of 0.90 and above is a proven case of multicollinearity (Obite et al., 2020).

Table 3: Constructs Collinearity

Constructs	BI	ATT	BC	SN
BI	1			
ATT	.629**	1		
BC	.547**	.786**	1	
SN	.261**	.504**	.783**	1

It is clearly indicated from the Table 3 above that, the correlation coefficients of the independent variables against one another have met the minimum threshold, hence no case of multicollinearity. This shows that, the independent variables are not highly correlated.

Moreover, variables collinearity may be assessed or examined using Variance Inflated Factor (VIF), condition index and tolerance value but this is subject to the deficiency of correlation coefficient tests (Kim, 2019).



4.5 Hypothesis Testing

This section of the study attempts to present the results of hypotheses testing. The hypotheses formulated or generated from the in-depth literature review were tested to arrive at the decisive position of accepting the hypotheses or otherwise.

Specifically, multiple regression analysis was conducted to examine the predictive power of the independent variables on the dependent variable. The result of the analysis as presented in Table 4 revealed that, all the independent variables significantly predict the variability in the dependent variable. For instance, R² which

is a statistical measure in a regression model that determines the proportion of variance in the dependent variable that can be evidently explained by the combined independent variables is 0.436. R-square shows the fitness of the model in a regression (Ozili, 2023). According to Cohen (1988), R-square is categorized into three classes. They are 0.02 is weak, 0.13 is moderate, 0.26 and above is substantial. Therefore, based on this classification, the R-square of this study is substantial at 0.436. the result of the multiple regression is presented in the following table.

Table 4: Hypothesis Test

Variables	beta	t-value	P-value	R-square
Attitude	.432	5.233	0.000**	.436
Behavioural Control	.446	3.893	0.000**	
Subjective Norms	.306	3.724	0.000**	

Hypothesis one (H₁) implies that, attitudes of digital business entrepreneurs is strongly correlated to their behavioural intention towards paying presumptive tax. The result of the regression analysis shows that, attitude of the digital entrepreneurs is significantly related with the behavioural intention (beta = .432, t = 5.233, p-value = 0.000) which indicates that hypothesis one is supported.

Hypothesis two (H₂) indicates that, perceived behavioural control of digital business entrepreneurs is strongly associated with their behavioural intention towards paying presumptive tax. The result of the regression analysis and correlation analysis revealed that, perceived behavioural control is significantly associated with behavioural intention of the digital entrepreneurs to pay presumptive tax (beta = .446, t = 3.893, p-value = 0.000) which implies that hypothesis two is strongly supported.

Hypothesis three (H₃) indicates that, Subjective norms of digital business entrepreneurs is closely associated with their behavioural intention towards paying presumptive tax. The result of correlation

and regression analysis revealed that, subjective norm is strongly associated with behavioural intention of digital entrepreneurs towards paying presumptive tax (beta = .306, t = 3.724, p-value = 0.000). This indicated that, hypothesis three is strongly supported.

4.6 Discussion of the Findings

This study was undertaken to examine the behavioural intention of entrepreneurs in the social commerce towards paying presumptive tax. The study is a quantitative study using cross-sectional mode. The study was one of the salient efforts to understand the mindset of these businesses towards discharging their responsibilities/obligation of tax payment. The study revealed that, attitude is a strong predictor of behavioural intention towards payment of tax. This implies that, positive attitude from the part of taxpaying public is a strong prerequisite or precursor in controlling the acute situation of tax non-compliance in Nigeria. This study has laid bare, the importance of attitude in influencing behavioural intention. It is a fundamental insight into the hard-to-deal issue of tax evasion and avoidance in



Nigeria. The finding of this study is consistent with De Groot and Steg (2007) where it was found that, attitude towards behaviour is significant construct. Similarly, Keszey (2020) has found that attitude is a major predictor of behaviour. Amin and Zahora (2013) have strongly supported the findings by arguing that, if positive attitude is established, the behavioural intention will automatically be influenced.

Moreover, this study has confirmed the significant effect of behavioural control on the intention to pay tax. This finding is consistent with studies of De Groot and Steg (2007); Mathieson (1991); Taylor and Todds (1995). It is understood that, skills, resources and other capabilities have been instrumental to have positive intention towards paying tax. This is essential in reducing the levels and layers of non-compliance which could drive the Nigerian revenue authorities to contribute meaningfully in revenue quota.

In similar vein, perceived subjective norms exhibits strong association and relationship with behavioural intention towards paying tax. This finding has been proven in the past literature. For example, the study of Keszey (2020); Taylor and Tood (1995); Harrison et al. (1997). However, this study's findings is not consistent with the findings of Davies et al. (1989); Mathieson et al. (2001) where the outcomes turned out to show insignificant association between subjective norms and behavioural intention.

5. Conclusion and Recommendations

The study has contributed significantly in clarifying the complex issues of tax non-compliance in Nigeria. It has shown that, behavioural intention to pay the presumptive tax is significantly and strongly associated with the long-established factors like attitude, perceived behavioural control and subjective norms. This study is ground-breaking because it sheds light on the readiness or willingness

of businesses in the emerging sub-sector of social commerce to contribute their quota to the national purse. The tax authorities in Nigeria, particularly those responsible with the collection and remittance of taxes from the informal sector will benefit remarkably from this study. The study remedies the notion that, taxes from the informal sector is difficult to collect and administer generally.

Nonetheless, the tax authorities should develop holistic and workable framework to engage in advocacy campaign on the importance of discharging the taxpaying obligations. The framework should involve measures to instill and imbibe positive attitudes in taxpayers and other methods that could enhance the likelihood of triggering the digital entrepreneurs in the social commerce sub-sector to embrace this positive attitude and to work it up for the benefit of all and sundry.

The study concludes that, skills, capabilities, resources and other motivations as well as incentives should be given to the taxpayers in the larger informal sub-sector in Nigeria. The offer of tax waivers, tax holidays, free registration to obtain other government subsidies would go a long way in mitigating their non-compliant attitude. Developing a digital database for the online businesses will equally make the process seamless and handy. Such database could be exploited in offering training and other essential skill acquisition workshops for digital businesses. By so doing, their accumulated earnings will be incorporated in computing the country's GDP which would improve the Nigerian economic outlook.

This study shows the significance of subjective norms especially the feelings, perceptions and opinions of other related parties in influencing the decisions of the taxpayers to comply or otherwise. The informal sector of the Nigerian economy is largely populated by SMEs whose idea of tax obligation is to a larger or greater extent skewed towards other mundane



considerations not civic obligations. Therefore, the tax policymakers and tax administration should open a friendly avenue or platform for consistent and continuous dialogue and mutual understanding. This is because, the finding of this study has further revealed that, careful understanding of the tax obligation and its attendant benefit by the larger taxpaying community both formal and the informal will go a long way in influencing the willingness of the taxpayers to comply with no constraint or hinderance.

5.1 Limitations and Suggestion for Further Studies

The outcomes of this study indicated the factors that influences the behavioural intention of digital taxpayers in complying with the presumptive tax system in Nigeria. This is to improve the revenue flow and to encourage good number of SME taxpayers to get enrol in the formal net of the Nigerian economy. Although studies have their possible flaws, this study may not be isolated for tendency of obvious shortcomings. Therefore, this study covers only businesses in the social media space like Facebook, WhatsApp, Instagram e.t.c. It is quite observed that, other small and medium scale businesses have similar operations both within the e-commerce boundaries and beyond. Therefore, future studies should consider other businesses within the general e-commerce and compare the outcomes.

Equally, this study employed population in the two states in Nigeria, and the sampling procedure used in the study is the hybrid of stratified and multistage sampling method. Multistage sampling is a non-probability sampling which might constraint the researcher's ability to generalize the results indiscriminately to other locations. Therefore, future research studies should mobilise the population using another approach and the sampling procedure should be entirely probability so that outcomes of the exercise could be

generalized beyond the assumed boundaries of the study.

Similarly, this study provides useful insight into the interrelationship between the constructs in the TPB model. There are other avenues to add flavour to the taxpayers' compliance behaviour in Nigeria. For example, the hybrid model combining TPB and some elements in the Technology Acceptance Model (TAM) could open a new frontier and critical understanding of the opinion and perception of SMEs in the informal sector. Specifically, constructs like perceived usefulness, perceived benefit, perceived ease of use should be incorporated into a modified TPB and TAM for in-depth understanding of the taxpayers' readiness or willingness to comply.

In same vein, it is observed that, this study uses the small number of respondents in comparison to the growing number of businesses in that sector. It is on record that, SME sub-sector is the fastest growing sub-sector in the Nigerian economy. It is also the largest employer of labour which implies that the growth rate and the number of businesses being incubated annually could be meaningfully large. Hence, further studies should engage broad responses from the remarkable number of respondents. By so doing, the outcome will be all-encompassing and cut across different regions in the country.

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