



DETERMINANT OF SMEs INTENTION TO USE ELECTRONIC TAX FILING SYSTEM IN JIGAWA STATE NIGERIA

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ABSTRACT

This study examined the determinants of intention to use the electronic tax filing system among small and medium-sized enterprises (SMEs) in urban cities of Jigawa State, Nigeria. The study adopted the Technology Acceptance Model (TAM) and extended it by incorporating social influence and awareness as additional explanatory variables. Specifically, the study examined the influence of perceived usefulness, perceived ease of use, social influence and awareness on SMEs' intention to use the electronic tax filing system. Data were collected from 230 respondents and analyzed using multiple regression analysis. The results revealed that, perceived usefulness, perceived ease of use and social influence had a positive and significant influence on intention. However, awareness didn't have a statistically significant effect on intention. The findings provide support for the core propositions of TAM and partial support for its extension with social influence and awareness. The study concludes that SMEs' intention to use electronic tax filing is driven more strongly by perceptions of usefulness and ease of use than by awareness alone. The study recommends that tax authorities should prioritize the usability, convenience and practical benefits of electronic tax filing while using professional and business networks to encourage adoption.

KEYWORDS: *Electronic Tax Filing, SMEs, intention to use, perceived usefulness, perceived ease of use, social influence, awareness, Technology Acceptance Model, Jigawa State.*

INTRODUCTION

The development of e-tax filing systems has been a worldwide phenomenon, marked by a move from traditional paper-based methods to technologically advanced systems. Developed countries have taken the lead in implementing e-tax filing system, proving its benefits of increased efficiency, reduced paperwork, improved accuracy and compliance (Mary, Omotoyosi, Quadri, & Jelili, 2025; & Soneka and Phiri, 2019). In line with worldwide movements, Nigeria has also incorporated advanced technology into its tax administration to revolutionize and streamline its tax processes with the aims of increasing compliance, and enhance tax revenue, as well as increasing GDP ratio (Mary, et al, 2025; & Mukuwa and Phiri, 2020; Zakari, 2021). However, the success of this transition heavily relies on the active participation and seamless integration of SMEs, which form the backbone of the nation's economic activity and most of which operate in the informal sector. SMEs play an important role in the economic growth of Nigeria. These enterprises contribute to job creation, innovation, and economic diversification (National Bureau of Statistics, 2019; PWC Nigeria, 2020). However, despite their economic significance, SMEs are often face with challenges related to tax compliance, stemming from factors such as limited resources, administrative complexities, and inadequate awareness of tax laws, impacting revenue generation and hindering government's ability to provide essential services. In response, the introduction of e-tax filing system holds promise for enhancing tax compliance and streamlining tax filing processes among SMEs (Lumumba et al., 2010).

Taxation is a fundamental instrument for revenue mobilization and economic development. Governments worldwide are increasingly leveraging technology to enhance efficiency and minimize leakages in tax administration. In Nigeria, electronic tax filing (e-filing) has been introduced to simplify filing processes, reduce compliance costs, and foster transparency. Despite these advantages, compliance among taxpayers, particularly SMEs, has been inconsistent. Small and Medium Enterprises (SMEs) are pivotal to Nigeria's non-oil growth and job creation, yet tax compliance remains uneven. In response, tax authorities have introduced electronic tax systems (e-tax) notably FIRS's TaxPro-Max and Jigawa's JIGTAS to simplify registration, filing, and payment. Consequently, the introduction of electronic tax filing in Nigeria aligns with global trends in modernizing tax administration. Countries such as Kenya, South Africa, and Ghana have recorded significant improvements in compliance after adopting e-filing systems. In Nigeria, the Federal Inland Revenue Service (FIRS) launched its e-filing platform in 2013, while state revenue agencies, including Jigawa State Internal Revenue Service (JIRS), gradually followed suit. The rationale behind e-filing is to ease the administrative burden for taxpayers and revenue authorities, thereby reducing errors, tax evasion, and compliance costs. However, in states such as Jigawa, the success of this system depends largely on SMEs, who constitute the majority of taxpayers. For Small and Medium Enterprises (SMEs), e-filing promises reduced compliance costs, faster submission, and more transparency. However, issues of digital literacy, system downtime, infrastructural gaps, and taxpayer awareness can hinder its effectiveness.



In Jigawa State, particularly in urban cities such as Dutse, Hadejia, Kazaure, Gumel, and Ringim, SMEs are increasingly being integrated into the tax net. Yet, there is limited empirical evidence on whether the e-filing system significantly influences compliance in this context. Despite the government's effort, unreliable evidence suggests limited utilization of e-filing among SMEs in Jigawa's urban centres, often due to low ICT literacy, infrastructural challenges, and distrust in the system. This study, therefore, seeks to provide an empirical analysis of SMEs' behavior with respect to electronic tax filing. Hence, this research proposed to investigate the determinants of SMEs' intention to use electronic filing tax system in the urban cities of Jigawa state. In achieving this, the technology acceptance model was used with the extension of social influence and awareness. This is due to the fact that the e-filing tax is a new system which is recently introduced by the Federal Inland Revenue Service of Nigeria (FIRS) and Jigawa State Government Through JIGTAS.

LITERATURE REVIEW

E-filing tax system

Electronic tax filing refers to the process of submitting tax returns and associated documents to tax authorities electronically, typically through the internet or other electronic means. This method allows taxpayers to file their taxes digitally, eliminating the need for paper forms and manual submissions (Muyiwa, Faraj, Mustafa, & Gbenga, 2025). They also buttress that electronic filing offers various benefits, including faster processing times, reduced errors, and confirmation of receipt from tax authorities. E-filing is the process of submitting tax returns and related documents to the relevant tax authorities electronically, typically over the internet (Adeleken, Adisa, Chimezie, Awonuga, Asuzu, & Ndubuisi 2024). Moreover, this method of filing offers several advantages over traditional paper-based filing, including increased accuracy, faster processing times, and reduced administrative burden for both taxpayers and tax authorities.

Studies in Nigeria and other developing countries suggest that e-filing reduces costs, saves time, and improves compliance (Muthama, 2021; & Okonkwo, 2022). In Kogi, e-filing positively impacted compliance but adoption was hindered by digital gaps (Usman & Ibrahim, 2023). Empirical evidence from Lagos, Bayelsa, and Delta shows e-tax systems improve compliance and reduce costs, but adoption depends on digital skills and internet availability. Global studies (World Bank "Paying Taxes") highlight how e-tax reforms reduce compliance time. Gaps remain in Northern states like Jigawa where socio-economic conditions differ.

SMEs and Taxation

SMEs contribute significantly to Nigeria's GDP, but compliance rates are typically low due to informality and cost concerns (Adebisi & Gbegi, 2020). However, it was reported that digital literacy, unreliable internet, and lack of awareness are key obstacles (Osei & Mensah, 2022). The review shows a gap in state-level empirical studies, particularly in Northern Nigeria, which this study will address. In essence, the literature shows that electronic tax filing systems generally enhance tax compliance by reducing costs, saving time, and providing transparency. However, adoption levels vary due to infrastructural, educational, and institutional barriers. While evidence from other states and African countries supports the positive role of e-filing system, there is a lack of localized research in Jigawa State. This study therefore seeks to fill this gap by assessing how e-filing affects compliance among SMEs in the urban cities of Jigawa State.

RESEARCH MODEL

This study is anchored on the Technology Acceptance Model (TAM), developed by Davis (1989) as an adaptation of the Theory of Reasoned Action (Fishbein & Ajzen, 1975) specifically for explaining and predicting user acceptance of information technology. TAM proposes that an individual's behavioural intention to use a new system and, ultimately, their actual system use is determined by two core beliefs: Perceived usefulness (PU): the degree to which a person believes that using a particular system would enhance their job performance. Perceived ease of use (PEOU): the degree to which a person believes that using a particular system would be free of effort. Davis's (1989) original validation study, conducted across two samples totalling 152 users, produced two six-item measurement scales with reliability coefficients of 0.98 (usefulness) and 0.94 (ease of use), and demonstrated that perceived usefulness was significantly correlated with both self-reported current usage and self-predicted future usage of the system under study (Davis, 1989). TAM has since become one of the most widely applied models in information systems research generally, and more specifically to this study has been applied directly to e-tax filing adoption in multiple contexts. For example, a study of e-filing acceptance among taxpayers in Manado and Bitung, Indonesia, applied TAM constructs to predict taxpayer intention to use e-tax returns and found meaningful support for the model's core relationships (Rakhmawati & Rusydi, 2020). Similarly, a study of e-Filing adoption among individual taxpayers in Singosari, Indonesia, applied TAM to examine how perceived usefulness and perceived ease of use relate to taxpayer satisfaction and compliance, though it found a more complex picture than a simple two-construct model would predict, perceived ease of use was not a statistically significant predictor in that context, with service quality and perceived usefulness instead carrying the explanatory weight (Audila, Kadarisma, AgunNugroho & Rosyid, 2025). This finding is instructive for the present study: it demonstrates empirically that TAM's original two constructs do not always fully explain e-filing adoption, and that context-specific extension is a legitimate and evidence-backed modelling choice rather than an arbitrary addition.

HYPOTHESIS

Perceive Usefulness

Perceived usefulness is defined as the degree to which an individual believes that using a particular system will enhance their job performance (Davis, 1989). In the context of e-tax filing, perceived usefulness refers to the belief that the system simplifies tax reporting, reduces administrative burden, and improves overall efficiency for the taxpayer (Nurita, 2024). Where taxpayers perceive an e-filing system as beneficial in this way, they are more likely to adopt it and, in turn, more likely to comply with their tax obligations. Empirical findings on this relationship are broadly, though not universally, supportive. In Mauritius, perceived usefulness was found to be a significant predictor of continuance usage intention of e-filing services, alongside user satisfaction and service quality (Ramdhony, 2023). In Vietnam, perceived usefulness was the only construct among perceived usefulness, ease of use, and compatibility found to have a direct, significant relationship with tax officials' intention to continue applying e-tax (Nguyen et al., 2024). In Indonesia, a study of tax professionals and e-Form/e-Filing users similarly found that perceived service quality and perceptions reduced compliance costs, concepts closely related to perceived usefulness positively influenced willingness to comply with tax regulations, with user satisfaction mediating this relationship (Saptono et al., 2023). However, contrasting evidence from a study of e-government e-filing adoption found that perceived usefulness had no significant direct effect on either user attitudes or usage intentions, a divergence the authors attribute to infrequent or assisted use patterns among certain taxpayer groups (Syifa & Chanifah, 2025). Based on the weight of the above empirical evidence, the following hypothesis is formulated:

H1: Perceived usefulness has a significant positive influence on intention to use electronic tax filing system among SMEs in urban cities of Jigawa State

Perceived Ease of Use

Perceived ease of use is defined as the degree to which an individual believes that using a particular system will be free of effort (Davis, 1989). With respect to e-filing, perceived ease of use reflects a taxpayer's belief that the system is simple, intuitive, and accessible; where taxpayers find a digital tax system user-friendly, they are more inclined to continue using it, whereas perceived complexity encourages reversion to manual methods (Nurita, 2024). Findings on perceived ease of use in tax-filing contexts have generally supported its relevance, though the strength of the relationship varies by context. In Kenya, a study of SMEs in Meru County found that SMEs which perceive digital tax platforms as easy to use, secure, and beneficial are more likely to fulfil their tax obligations accurately and promptly, though this relationship was moderated by uneven digital infrastructure and taxpayer literacy across regions (Amos, Paul, & Susan, 2025). In Kogi State, Nigeria, a study of 40 SME owners found that electronic tax filing and electronic tax payment had a positive and significant effect on tax compliance, although in that specific sample, perceived ease of use did not significantly moderate this relationship a finding the authors attributed to the need for greater awareness campaigns and taxpayer education on the benefits of the e-tax system (Ogunsola, 2024). In Kakamega County, Kenya, a study of 340 SMEs examining both perceived usefulness and perceived ease of use of e-filing on tax compliance reported that these constructs, measured with acceptable instrument reliability, were meaningful predictors of compliance behaviour (Daniel, Ben, & Dennis, 2025). Based on the above, the following hypothesis is formulated:

H2: Perceived ease of use has a significant positive influence on intention to use electronic tax filing system among SMEs in urban cities of Jigawa State.

Social Influence

Social influence refers to the degree to which an individual perceives that people who are important to them like peers, business associates, or authority figures, believe they should use a particular system (Venkatesh, Morris, Davis, & Davis, 2003). In the context of tax compliance, this construct is closely related to the subjective norm construct found in the Theory of Planned Behavior, and captures the social pressure exerted on a taxpayer by their surrounding business and professional community. Empirical evidence on social/normative influence in tax compliance is substantial, though somewhat mixed in strength. A study of 209 SME owners across eleven regencies in Central Java, Indonesia, applying the Theory of Planned Behavior together with social-norms constructs, found that injunctive norms, subjective norms, and personal norms all positively affected SME owners' tax compliance intentions (Della, Muhammad, Andika, & Hajar, 2024). A related Central Java study similarly found a positive effect of subjective norms on the intention to comply, with the effect explained partly by taxpayers' desire to avoid social sanction for non-compliance (Hikmah, Andalan, & Susetyo, 2024). In Uganda, a study of SMEs found that subjective norms play a significant role in determining tax compliance intentions (David, 2024). However, a study applying the Theory of Planned Behavior to SME tax compliance in Malaysia found more mixed results for subjective norms specifically, with some evidence suggesting that SME taxpayers rely more on internal awareness than on external social pressure (Azmeer & Yusri, 2025). Based on the balance of this evidence, the following hypothesis is formulated:

H3: Social influence has a significant positive influence on intention to use electronic tax filing system among SMEs in urban cities of Jigawa State

Awareness

Awareness refers to a taxpayer's understanding of tax laws, regulations, and the specific systems available to them for meeting their obligations (Nurita, 2024). In the context of e-filing specifically, awareness captures whether a taxpayer knows that an electronic filing option exists, understands how it works, and is informed of its benefits relative to manual filing. The empirical literature



consistently identifies awareness as a significant, and in some studies a dominant, determinant of tax compliance. A study of 150 SMEs found that tax awareness explained 54.33 percent of the variance in tax compliance, and that tax awareness served as a mediating variable between behavioural control, subjective norms, and compliance outcomes, despite this, the same study found that compliance remained low even where awareness-raising efforts had increased, underscoring that awareness alone does not guarantee compliance (Hadri & Famita, 2019). In Kogi State, Nigeria, the study of SME e-tax registration, filing, and payment referenced above explicitly recommended that tax authorities create more awareness about available electronic tax services and educate taxpayers on the benefits of the e-tax system, implying that insufficient awareness was viewed by the researchers as a live constraint on compliance in that context (Ogunsola, 2024). Consistent with this, a study on tax compliance intentions among future taxpayers found that awareness, attention, and persuasion efforts were each positively associated with stronger compliance intentions (Della et al, 2024). Based on the above, the following hypothesis is formulated:

H4: Awareness has a significant positive influence on intention to use electronic tax filing system among SMEs in urban cities of Jigawa State.

METHODOLOGY

This section explains the procedures and processes on how this study was conducted. This study is quantitative in nature as it intends to cover the whole SMEs in urban cities of Jigawa State Nigeria. A non-probability sampling methods was employed. The reasoned for using this instead of simple random sampling is due to the fact that there is no statistical data on the total number of SMEs in the urban centres of the state to enable the use of probability technique of sampling determination. Therefore, Purposive sampling method was used because the respondents are specific (SMEs). Therefore, survey procedure was applied in which questionnaire was established and distributed to the target respondents. A total number of two hundred and fifty (250) questionnaires were distributed to five (5) urban cities in Jigawa state Nigeria, two hundred and twenty (230) was completed and returned. Twenty (20) questionnaires were returned empty and are not included in the analysis. Both the dependent and independent variables were measured using five-point Likert-scale. This study adapted all the measurement items from previous studies to fit the Nigerian context. Firstly, the measurement items used to measure perceive usefulness and perceive ease of use was adapted from (Davis, 1989). Social influence was adapted from (Venkatesh et al 2003). Lastly Awareness items was adapted from (Heang & Yongjin 2020).

DATA ANALYSIS AND RESULT

In order to achieved the research objectives, a regression analysis was carried out using Special Package of Social Science (SPSS) version 24.0.

Respondent Profile

The collected data of this study comprise 230 responses from SMEs in urban cities of Jigawa State Nigeria. Table 1 display the characteristic of the respondents. The descriptive statistics of the respondents is that 91.3% are male while 8.7% are female. The ages of the respondent vary; for instant, 2.6% of the respondents are 20years, 20.4% are between 21-30 years, 47.5% are within the range of 31-40 years, 19.5 fall within 41-50 years, while 11.7% of the respondents are 50 years and above. Regarding the academic qualification, 16.5% have Primary certificate, 47.8% have secondary school certificate, 27.8 have Tertiary, and 7.8% have postgraduate degree. Business type, 61.7% belong to trade/retail business, 18.7% is for servicing business, 13.5% are agro processing, while 6.1% belong to manufacturing business. Consequently, role display that 80% are owners of the business while 20% are managers. With regard to the register with relevant tax authority result showed that 26.1% registered with tax authority and 73.9% didn't register. Lastly for smart phone and computer access, the result revealed that 59.6% have smart phone and computer access while 40.4% does not have access to computer and smart phone

Normality Test

Normality test is a basic component of regression analysis. For the regression analysis to be authentically considered, the data needs to be normally distributed. Nevertheless, normality of the data is tested using several methods, one of the most applied method is using Skewness and Kurtosis. Hence, the above method has been used as presented in table 2. Consequently, the normality test outcome using skewness and kurtosis approach indicated that all the variables did'nt exceeds the threshold values. As suggested by West et al (1995) and Curran et al (1996) the acceptable threshold values for skewness and kurtosis should be less 2 and 7 respectively.

Table 1: Profile of the Respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	210	91.3
Female	20	8.7
Total	230	100
Age		
20 Years	6	2.6
21-30 Years	47	20.4
31-40 Years	105	47.5
41-50 Years	45	19.6
51 and Above	27	11.7
Total	230	100
Qualification		
Primary	38	16.5
Secondary	110	47.8
Tertiary	64	27.8
Postgraduate	18	7.8
Total	230	100
Business Type		
Retail/Trade	142	61.7
Services	43	18.7
Agro Processing	31	13.5
Manufacturing	14	6.1
Total	230	100
Role		
Owner	184	80
Manager	46	20
Total	230	100
Register with Tax Authority		
Yes	60	26.1
No	170	73.9
Total	230	100
Computer Access		
Yes	137	59.6
No	93	40.4
Total	230	100

Table 2: Normality of the Data

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Intention	230	-1.102	.160	2.818	.320
Perceive Usefulness	230	-.883	.160	.862	.320
Perceive Ease	230	-.823	.160	1.678	.320
Social Influence	230	-.722	.160	.032	.320
Awareness	230	-1.176	.160	2.008	.320

Multicollinearity Test

The most common method used to evaluate the multicollinearity is variance inflator factor (VIF) Hair et al (2013). According to Hair et al (2013) a values of tolerance of 0.20 or lower and VIF values of five or higher is an indication of possible problems of multicollinearity. Hence, as presented in table 3 multicollinearity is not an issues in this result.

Table 3: Test Of Multicollinearity

Variables	Collinearity Statistics	
	Tolerance	VIF
Perceive Usefulness	.507	1.972
Perceive Ease	.545	1.836
Social Influence	.805	1.243
Awareness	.904	1.106

Regression Analysis and Hypothesis Testing

The regression analysis covering the five independent variable (perceive usefulness, perceive ease, social influence and awareness) was carried out. Hence, the outcome of the analysis is presented in table 4.

Table 4: Regression Analysis and Hypotheses Testing

Hypotheses						
		Unstandardized Coefficients		Standardized Coefficients		
	Relationship	B	SE	Beta	T	P
H1	Perceive Usefulness => Intention	.238	.052	.324	4.624	.000
H2	Perceive Ease => Intention	.256	.053	.328	4.853	.000
H3	Social Influence => Intention	.116	.051	.127	2.282	.023
H4	Awareness => Intention	.013	.046	.115	.278	.781

The objective of this research is to investigate the intention to use e-filing tax system among the SMEs in urban cities of Jigawa State Nigeria. As a result, four hypotheses are established to test the impact of perceive usefulness, perceive ease, social influence and awareness on intention to use e-filing tax system. It can be recalled that H1 predict a positive relationship between perceive usefulness and intention to use e-filing tax system. The result revealed that the hypothesis is supported ($\beta = 0.324$, $t = 4.624$, $p = 0.000$). The result for H1 indicates a positive and statistically significant relationship between perceive usefulness and intention to use the electronic tax filing system. This means that SMEs that perceive the electronic tax filing system as useful are more likely to develop intention to use the system. This suggest that, when SMEs operators believe that electronic tax filing can make tax filing faster, reduce paper work, improved accuracy, save time, simplify tax related activities and make compliance more convenient, their willingness to use the system likely to increase. Secondly, this study proposed a positive relationship between perceive ease and intention to use e-filing tax system. The result shows that perceive ease have a positive and significant influences of intention to use e-filing tax system which supported the H2 ($\beta = 0.328$, $t = 4.853$, $p = 0.000$). This means that SMEs perceive the electronic tax filing system as easy to learn, understand and operate are more likely to intend to use it. This particularly relevant in the context of SMEs because business owners and operators may differ considerably in their technological skills. If the e-filing tax platform is complicated, requires extensive technical knowledge or is difficult to navigate, potential users may avoid it even when they understand its benefits. Thirdly, this study predicted a positive relationship between social influence and intention to use e-filing tax system. As projected, the outcomes show the positive and significant effect which supported the H3 ($\beta = 0.127$, $t = 2.282$, $p = 0.023$). In this context, social influence may come from other business owners, colleagues, professional association, tax consultants, accountants, government officials or other individuals whose opinions are important to SMEs operators. This indicates that SMEs highly respect and value the opinion of those who are important to them. Lastly, this study predicted a positive relationship between awareness and intention to use e-filing tax system. Unfortunately, the outcomes of the analysis didn't support the proposed hypothesis which lead to rejection of H4 ($\beta = 0.115$, $t = 0.278$, $p = 0.781$). The above finding is in line with Nugroho, Andini, & Raharjo (2016) study which revealed that tax payer awareness partially does not influence tax payer compliance. As the tax awareness is refers to taxpayer's understanding of tax law and regulations on the specific tax issues that relate to them. Its assume that higher tax awareness is likely to increase tax compliance. This means that, in this finding there is lack of tax awareness among the respondents of this study. Meaning that, there is a need for government to organized tax awareness campaign among the SMEs to comply with their tax obligation. By the way awareness of tax compliance needs to be encouraged continuously in order to reach targeted tax revenue.

MODEL FIT

The R^2 value of the model is 0.440 which indicates that perceive usefulness, perceive ease, social influence and awareness jointly explain 44% variation to compliance with e-filing tax system, whereas other factors outside the current model explain the remaining of 56%. Cohen, (1988) described R^2 values of 0.02, 0.13, 0.26, as weak, moderate, and substantial respectively. Hence, the R^2 of this study can be categorized as substantial.



CONCLUSION

The study examined the determinants of SMEs' intention to use the electronic tax filing system in urban cities of Jigawa State using the Technology Acceptance Model extended with social influence and awareness. The findings demonstrate that the model provides meaningful explanatory power, with the four independent variables jointly accounting for 44.0% of the variation in SMEs' intention to use electronic tax filing. The findings provide strong support for the two core TAM variables. Perceived ease of use emerged as the strongest predictor of intention ($\beta = .328, p < .001$), closely followed by perceived usefulness ($\beta = .324, p < .001$). This indicates that SMEs are more likely to intend to use electronic tax filing when they perceive the system to be easy to learn, understand and operate and when they believe that it provides meaningful benefits for their tax-related activities. The findings therefore reinforce the relevance of TAM in explaining technology acceptance within the context of electronic tax filing among SMEs in Jigawa State. The study also found that social influence has a positive and significant effect on intention ($\beta = .127, p = .023$). Although its effect is weaker than those of perceived ease of use and perceived usefulness, the finding demonstrates that the views, recommendations and behaviours of relevant individuals and business networks can influence SMEs' intention to adopt electronic tax filing. In contrast, awareness did not have a significant direct effect on intention ($\beta = .015, p = .781$). This finding suggests that simply knowing about the existence or availability of electronic tax filing may not be sufficient to encourage SMEs to intend to use the system. Awareness may need to be accompanied by practical knowledge, confidence, perceived usefulness and ease of use before it can translate into stronger adoption intentions. Overall, the study concludes that the intention of SMEs to use electronic tax filing is influenced primarily by how useful and easy they perceive the system to be, with social influence providing an additional but weaker influence. Awareness alone does not appear to be a significant direct determinant of intention.

IMPLICATIONS OF THE STUDY

Theoretical Implications

The study provides empirical support for the applicability of the Technology Acceptance Model in explaining SMEs' intention to use electronic tax filing in the context of Jigawa State. Both perceived usefulness and perceived ease of use were statistically significant, confirming the importance of the original TAM constructs in explaining technology acceptance. The finding concerning social influence also provides support for extending TAM beyond its original technology-related perceptions. Social influence significantly contributed to explaining intention, suggesting that technology acceptance in the tax environment is influenced not only by an individual's assessment of the technology but also by the social and professional environment surrounding the taxpayer. However, awareness did not have a significant direct effect on intention. This finding suggests that awareness may not operate in the same way as the core TAM variables. Merely knowing about an electronic tax system may not necessarily result in an intention to use it. Future theoretical models could therefore examine whether awareness has an indirect effect through variables such as perceived usefulness, perceived ease of use, trust, perceived behavioural control or perceived risk.

Practical Implications

The findings have important implications for tax authorities and policymakers responsible for electronic tax administration in Jigawa State. First, system usability should be prioritized. Since perceived ease of use was the strongest predictor of intention ($\beta = .328$), tax authorities should ensure that the electronic filing platform is simple, intuitive and easy for SME operators to navigate. Complicated registration processes, unclear instructions and difficult filing procedures may discourage potential users. Second, the practical benefits of electronic tax filing should be clearly demonstrated. Perceived usefulness was almost as strong as perceived ease of use ($\beta = .324$). Tax authorities should therefore communicate concrete benefits such as convenience, time saving, reduced paperwork and easier tax administration rather than focusing only on informing SMEs that electronic filing is available. Third, social and professional networks should be used as channels for promoting electronic tax filing. The significant effect of social influence indicates that accountants, tax practitioners, SME associations, business groups and other influential stakeholders can play an important role in encouraging adoption. Fourth, the insignificant effect of awareness suggests that awareness campaigns alone may not be sufficient. Tax education programmes should go beyond creating awareness and provide practical demonstrations, training, user guidance and technical support. SMEs should not only know that the system exists; they should also understand how to use it and why using it is beneficial. Finally, policymakers should consider the needs of SMEs when designing and improving digital tax services. User feedback from SME operators can help identify difficulties in registration, filing, payment integration and technical support, thereby improving the overall user experience.

LIMITATIONS OF THE STUDY

First, the study focused on SMEs located in urban cities of Jigawa State. Consequently, the findings may not be directly generalizable to SMEs operating in rural areas or other states of Nigeria, where technological infrastructure, internet access, taxpayer characteristics and access to tax services may differ. Second, the study used a cross-sectional research design, meaning that data were collected at one point in time. Consequently, the study captures respondents' perceptions and intentions at the time of the survey and cannot adequately establish how those intentions may change over time. Finally, although the model explained 44.0% of the variance in intention, 56.0% remained unexplained. This indicates that other potentially important determinants were not incorporated into the present model. Factors such as trust in government, perceived security, perceived risk, facilitating conditions, taxpayer knowledge, technical support, cost, internet accessibility and perceived behavioural control may provide additional explanatory power.



FUTURE RESEARCH DIRECTION

First, future studies should examine actual electronic tax filing behaviour in addition to intention. The present study establishes important determinants of intention, but intention does not necessarily guarantee actual usage. A longitudinal study could examine whether SMEs that report strong intentions subsequently become regular users of electronic tax filing. Second, future researchers could extend the model by incorporating additional variables such as trust in the tax authority, perceived security, perceived risk, facilitating conditions, taxpayer knowledge, perceived behavioural control, technical support and internet accessibility. The inclusion of such variables may help explain the remaining 56% of variance not accounted for by the present model. Third, future studies should investigate the indirect or mediating role of awareness. Although awareness did not have a significant direct effect on intention in this study, awareness may influence intention indirectly by increasing perceived usefulness or perceived ease of use. Examining such relationships could provide a better understanding of why awareness did not significantly predict intention.

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