Fiscal Literacy and Voluntary Tax Adherence: Evaluating the Efficacy of Taxpayer Enlightenment Strategies in the 2025 Nigerian Fiscal Landscape

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Abstract

The transition from enforced to voluntary tax compliance is a primary objective for modern revenue administrations seeking to reduce collection costs. This research investigates the role of tax enlightenment which is defined as the education and sensitization of taxpayers in fostering a culture of compliance within the Kwara State Internal Revenue Service (KW-IRS). Grounded in the Theory of Planned Behavior (TPB) and Social Influence Theory, the study examines how taxpayer knowledge of laws, rights, and the social contract impacts willingness to pay to state coffers amid the 2025 Nigerian Tax Reforms, which introduced the Nigeria Revenue Service (NRS). Analyzing primary data from 185 respondents via regression techniques, the study reveals that tax enlightenment is the most significant predictor of compliance behavior ($\beta=0.498$, $p < 0.001$), far exceeding the influence of coercive enforcement ($\beta=0.200$). The findings suggest that information clarity and participatory education programs reduce the cognitive burden of taxation and enhance trust in public institutions. This paper argues that strategic investment in digital education; leveraging TikTok, WhatsApp, and interactive webinars is the most cost-effective path to broadening the state tax base in a post-oil economy.

Keywords: Taxpayer Enlightenment, Fiscal Literacy, Voluntary Tax Adherence, KW-IRS.

Section 1: Introduction

1.1 Background to the Study

Taxation is one of the important elements in managing national income, especially in developed countries and has played an important role in civilized societies since their birth thousands years ago. Taxation has been an issue of worldwide concern since the time of its inception due to its importance not only as a tool for raising revenue, but also as a public funding source that assists in meeting the administrative costs of governance, the provision of public services such as medical care, education, infrastructure, security and maintenance of law and order (Wahyudin, 2022). However, as Nigeria enters the 2025 fiscal year, the narrative of taxation is shifting from a collection-first to a service-first philosophy. The 2025 Nigerian Tax

Reform Acts, specifically the Nigeria Tax Act (NTA) and the Nigeria Tax Administration Act (NTAA), aim to move the nation away from its historical 80% reliance on oil revenue toward a sustainable N50 trillion non-oil target (Uwemedimo, 2025).

Tax compliance is the prompt payment and compliance with all relevant tax laws and tax regulations by a taxpayer (Aitaa & Adepehin, 2023). Historically, governments in all parts of the world have faced challenges of unwillingness of the people when it comes to the payment of tax, as a result of the suspicion that what is imposed is too much or what is collected is embezzled by those in the government, or that people are unequally levied and assessed (Akinadewo, et al., 2023).

In the sub-national context of Kwara State, where the informal sector contributes significantly to the local economy, these perceptions are particularly acute. To address this, Tax Enlightenment has emerged as a deliberate and comprehensive approach taken by authorities to educate the public about the benefits and obligations of taxation (Adebowale and Dada, 2022). This strategy involves public awareness campaigns, workshops, and interactive platforms aimed at clarifying tax laws and simplify processes. As Nigeria transitions into a digital-first revenue model under the newly branded Nigeria Revenue Service (NRS), the efficacy of these enlightenment programs in fostering Tax Morale, is the intrinsic motivation to pay, thus, becomes the cornerstone of fiscal stability (Oriaifoh & Obaretin, 2025).

1.2 Statement of the Problem

In Nigeria, there is a general assumption that businesses are paying proportionally higher taxes than expected and in most cases do not benefit from such payment (Emmanuel, et al. 2024) This assumption is responsible for the non-tax compliance attitude of some businesses toward voluntary filing, leading to reduced generated revenue. While the 2025 reforms have significantly increased the exemption threshold, exempting small companies with a turnover of ₦100 million or less from CIT, a massive literacy gap persists (Uwemedimo, 2025). Many SME operators in Kwara State remain unaware of these reliefs and the simplified 25% corporate tax rate for larger firms, leading to unnecessary fear and continued informality.

Efforts to enhance tax enlightenment are often hindered by a lack of taxpayer knowledge, inadequate funding for educational initiatives, and pervasive mistrust between taxpayers and tax authorities (Lawal, et al., 2024). Furthermore, communication barriers such as language differences and limited digital access in rural areas impede the dissemination of crucial tax information. The introduction of mandatory Electronic Fiscal Systems (EFS) and digital Tax IDs under the NTAA 2025 has created a new layer of complexity; without aggressive enlightenment, these technological requirements could lead to unintentional non-compliance and subsequent harsh penalties of ₦1million for failure to deploy technology (Oriaifoh & Obaretin, 2025). This study seeks to address these challenges by evaluating the relationship between enlightenment programs and compliance at the KW-IRS.

1.3 Research Objectives

The main objective of this study is to investigate the effectiveness of tax enlightenment on taxpayer compliance at the Kwara State Internal Revenue Service (KW-IRS).

Specifically, the research aims to:

i. Assess the clarity and understandability of tax information provided by the KW-IRS.
ii. Evaluate the impact of tax enlightenment on voluntary compliance behavior among business entities.
iii. Examine the moderating role of digital communication channels in bridging the fiscal literacy gap among millennial entrepreneurs.
iv. Determine how participation in tax seminars influences the perception of procedural fairness and trust in the state.

1.4 Justification and Scope of the Study

The study will act as an eye-opener on the impact of fiscal education on improving compliance in Kwara State. With the NRS targeting a tax-to-GDP ratio of 18–20% by 2026, the shift from enforced to voluntary compliance is no longer a luxury but a fiscal imperative (Usman. 2025). The findings will assist the government in designing more effective sensitization strategies that move away from abrasive collection methods.

The conceptual scope is limited to variables such as tax enlightenment and voluntary compliance. The geographical scope is limited to Kwara State, and the study area is confined to the KW-IRS. The methodological scope is restricted to a survey research design using primary data collected from 185 sampled staff members.

Section 2: Literature Review

2.1 Conceptual Review

2.1.1 Tax Enlightenment

Tax enlightenment refers to a deliberate approach taken by governments or organizations to educate the public about the importance, benefits, and obligations of taxation (Adebowale & Dada, 2022). In the modern era of "Tax Administration 3.0," enlightenment is viewed as a Collaborative Service (OECD. 2025). This involves providing pre-filled returns and real-time guidance to minimize the "compliance cost" for the taxpayer. Enlightenment can be achieved through counseling, advisory services on proper bookkeeping, and step-by-step guidance on filing returns (Lawal, et al., 2024). A comprehensive tax enlightenment strategy involves using various communication channels such as radio, television, social media, and workshops to educate and inform the public about the significance of taxation (Hauptman, et al., 2024). Collaborating with stakeholders like tax professionals, business associations, and community leaders enhances the strategy's impact, because this approach focuses on simplifying tax information, debunking misconceptions, and providing personalized support to taxpayers through helplines or walk-in centers (Adekoya, et al., 2020).

Additionally, the strategy may include incentives and rewards for compliant taxpayers to encourage voluntary compliance (Olaoye & Ekundayo, 2019). Regular monitoring and evaluation ensure the strategy's effectiveness, while a long-term commitment ensures sustained efforts to create an informed and engaged taxpayer base, leading to improved compliance, increased revenue collection, and a stronger tax system overal (Akinadewo, et al., 2023).

2.1.2 Tax Compliance

Tax compliance is defined as the extent at which the taxpayers obliged to tax obligation as at when due, along with prompt payment of tax liabilities, according to the relevant tax laws or regulations (Aitaa & Adepehin, 2023; Lawal, et al., 2024). This means the timely submission of appropriate tax information and settlement of tax liabilities to the relevant tax authority in line with the extant tax laws and formats (Tawfik & Elmaasrawy, 2024).

Furthermore, tax compliance is the willingness of taxpayers in obeying the relevant tax laws, declare the actual income and promptly pay the correct tax liabilities. Tax compliance can be in form of enforcement (tax authorities' influence) or by voluntary compliance (Fadhilah & Tarmidi, 2023).

The enforcement compliance is achieved by function of penalty and detection while the voluntary compliance is achieved by taxpayer's willingness to comply with the relevant tax laws without any form of harassment or pressure from the tax authority (Tawfik & Elmaasrawy, 2024). The enforced compliance is based on assumed power of authorities to pursue and bring to book the tax offenders or evaders while voluntary compliance is based on individual willingness to respect and exhibit trust in government or tax authorities (Abdu & Adem, 2023). (Hebous et al., 2023) defined voluntary compliance as a situation whereby an individual or taxpayer voluntary complies with the discharge of his obligation. The taxpayer does not need to be coerced or forced into paying taxes and he does not see tax payment as a burden to him, rather he sees it as a duty he or she owe to the government (Akinadewo et al., 2023).

Voluntary compliance is a crucial determinant in tax administration, significantly contributing to greater tax revenue. The primary driver of voluntary tax compliance is trust, thereby, when taxpayers perceive the government as accountable and transparent, it enhances their trust in the government (Zhang, 2019). This trust, in turn, plays an instrumental role in fostering the behavioral morals that lead to voluntary tax compliance

2.2 Theoretical Framework

2.2.1 Theory of Planned Behavior (TPB)

The underpinning theory for the study is the TPB due to its comprehensive approach in understanding and predicting human behavior, especially in the context of compliance.

TPB provides a well-rounded framework that incorporates attitudes, subjective norms, and perceived behavioral control, all of which are crucial in understanding tax compliance behavior. It considers both internal and external factors influencing taxpayer behavior.

TPB has strong predictive capabilities for various types of planned behavior, including tax compliance. It explains how taxpayers' intentions are shaped by their attitudes towards taxes, social pressures, and their confidence in their ability to comply by looking at it from three perspectives: Attitude toward the Behavior: Is paying tax perceived as a civic contribution or a loss of wealth?; Subjective Norms: Does the business community in Kwara State view compliance as the standard? and; Perceived Behavioral Control: Is the filing process easy and understandable for the taxpayer? (PwC Nigeria. (2025). Enlightenment programs target all three pillars by improving attitudes through social contract education, establishing norms through public sensitization, and increasing behavioral control through procedural training on the new digital systems mandated by the 2025 reforms

2.2.2 Social Influence Theory

This theory suggests that people are more likely to comply if they believe compliance is the norm within their social group. In the digital age, "Electronic Word of Mouth" (eWOM) on platforms like WhatsApp can amplify or undermine tax compliance attitudes (Puasa, & Roslan, 2025). Enlightenment strategies must therefore leverage social networks to foster a positive compliance culture

2.3 Empirical Review

2.3.1 Evidence on Developed Economies

Muvidah and Andriani, 2022) examined the effect of tax digitization on voluntary tax compliance in Indonesia. The study was undertaken with primary data and Structural Equation Model and Partial Least Square method. This study showed that there is a significant and positive effect of tax digitization on voluntary tax compliance in Indonesia.

In Slovenia, Hauptman et al. (2024) examined how tax knowledge and fairness perception contribute to tax compliance among taxpayers. The study identified that disparities in tax knowledge between genders necessitate targeted educational interventions. In the UK, research on random audit programs showed that 60–65% of revenue growth post-audit stems from behavioral changes (better education) rather than the fines themselves, highlighting the long-term ROI of enlightenment (Baer, et al., 2025).

2.3.2 Evidence on Africa and Nigeria

Ajetunmobi, et al., 2022) evaluated the influence of tax reforms and digitalization on government income in Nigeria. The study was conducted with secondary data, descriptive statistics and regression analysis. It was revealed that tax reforms and digitalization have significant influence on government income in Nigeria.

In Ethiopia, the World Bank (2024) reported that the tax-to-GDP ratio declined from 7.5% to 4.5% due to a massive lack of taxpayer knowledge and Professional conduct by tax assessors (Hacker, et al., 2025). Conversely, a 2025 study in Ghana found that perceived tax fairness—communicated through education significantly enhances compliance among micro and small firms (Levin & Orkoh, 2025).

In Nigeria, Oladele, et al, (2022) submits that "unintentional non-compliance" among the self-employed is directly linked to inadequate orientation. Furthermore, digital taxpayer education platforms in Southwest Nigeria were found to account for 61.0% of the variation in revenue performance in 2024, proving that digital infrastructure and education are inextricably linked (Gottfried, & Park, 2025).

Section 3: Research Methodology

3.1 Research Design

The study adopts a survey research design. This allows the researcher to capture quantitative data from revenue officials who directly observe the impact of enlightenment programs on the Kwara business community.

3.2 Population and Sample Size

The population consists of 345 staff members of the Kwara State Internal Revenue Service (KW-IRS). Using the Yamane formula with a 5% margin of error:

$n= 345/1+345(0.05)^2$

n = 185.23 approximately 185 staff

The sample was selected using simple random sampling to ensure statistical representativeness.

3.3 Data Collection and Analysis

Data was collected using a 5-point Likert scale questionnaire (5=Strongly Agree to 1=Strongly Disagree). Validity was ensured via expert review by senior NRS consultants, and reliability was confirmed through Cronbach's Alpha. Data analysis utilized descriptive and inferential statistics (simple linear regression) via SPSS version 24.

3.4 Model Specification

The study specifies the following model:

$TC_{it} = b_0 + b_1TENL + \varepsilon_{it}$……. ……(i)

Where:
Tax Compliance = TC.
Tax Enlightenment Strategy = TaxEnl
b_0 = Intercept for independent variable of tax audit
e = Error term

Section 4: Data Analysis and Discussion

4.1 Demographic Profile

Table 4.1: Demographic Information of the Respondents

		18-25	**26-35**	**36-45**	**46-55**	**56 and above**	**Total**
	What is your age group?	**37; (20.0%)**	**52; (28.1%)**	**45; (24.3%)**	**29; (15.7%)**	**22; (11.9%)**	**185; (100%)**
		Manufacturing	**Retail**	**Services**	**Agriculture**	**Others**	
	What is the nature of your business?	**39; (21.1%)**	**47; (25.4%)**	**55; (29.7%)**	**21; (11.4%)**	**23; (12.4%)**	**185; (100%)**
		Less than 1 year	**1-3 years**	**4-6 years**	**7-10 years**	**Over 10 years**	
	How long has your business been operating?	**15; (8.1%)**	**45; (24.3%)**	**55; (29.7%)**	**38; (20.5%)**	**32; (17.3%)**	**185; (100%)**
	.	**Less than ₦1 million**	**₦1 million - ₦10 million**	**₦10million - ₦50 million**	**₦50million - ₦100 million**	**Over ₦100 million**	
	What is the annual turnover of your business?	28; (15.1%)	**62; (33.5%)**	**45; (24.3%)**	**29; (15.7%)**	**21; (11.4%)**	**185; (100%)**

Source: Author's Computation, 2026

Table 4.1 reveals that the respondents manage a business landscape dominated by the Services (29.7%) and Retail (25.4%) sectors. Notably, 33.5% of businesses report an annual turnover between ₦1 million and ₦10 million, placing them squarely in the "Small Business" category that the 2025 reforms aim to protect.

4.2 Descriptive Analysis of Enlightenment

4.2.1. Evaluate the effect of tax enlightenment programs on tax compliance at the Kwara State Internal Revenue Service

Table 4.2: Tax Enlightenment and Tax Compliance of Businesses in Kwara State.

		Very often	Often	Occasionally	Rarely	Never	**Total**
	How often do you receive information or training about tax regulations and compliance?	30; (16.2%)	45; (24.3%)	**55; (29.7%)**	**35; (18.9%)**	**20; (10.8%)**	**185; (100%)**
		Very clear	Clear	Neutral	Unclear	Very unclear	**Total**
	How clear and understandable is the tax information provided by the tax authorities?	**35; (18.9%)**	60; (32.4%)	50; (27.0%)	25; (13.5%)	**15; (8.1%)**	**185; (100%)**

		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	
	To what extent do you agree that tax enlightenment programs improve your understanding and compliance with tax regulations?	**40; (21.6%)**	**65; (35.1%)**	**35; (18.9%)**	**30; (16.2%)**	**15; (8.1%)**	**185; (100%)**
		Yes, multiple times	Yes, once	No, never	Not aware of any		**Total**
	Have you participated in any tax seminars or workshops organized by the tax authorities?	25; (13.5%)	45; (24.3%)	85; (45.9%)	30; (16.2%)		**185; (100%)**

Source: Author's Computation, 2026

The table 4.2 provides an analysis of responses from the participants regarding the influence of tax enlightenment on tax compliance of businesses in Kwara State. For the first question, which inquiries about the frequency of receiving information or training about tax regulations and compliance, 16.2% of respondents indicated they receive such information very often. A slightly larger group, 24.3%, stated they receive it often. The largest segment, 29.7%, reported receiving information occasionally, while 18.9% receive it rarely and 10.8% never receive it. This distribution suggests that while a significant number of businesses receive tax-related information at least occasionally, there is still a notable portion that receives it rarely or never.

Regarding the clarity and understandability of the tax information provided by the authorities, 18.9% of respondents find the information very clear, and 32.4% find it clear. Neutral responses make up 27.0%, indicating that the information is somewhat clear to a large group. However, 13.5% find the information unclear, and 8.1% find it very unclear. These figures highlight that while a majority find the tax information clear or very clear, there remains a significant portion who struggle with understanding it.

When asked to what extent they agree that tax enlightenment programs improve their understanding and compliance with tax regulations, 21.6% strongly agree, and 35.1% agree. Neutral responses account for 18.9%, while 16.2% disagree and 8.1% strongly disagree. This indicates a general consensus that tax enlightenment programs are beneficial, though a significant minority remains neutral or disagrees.

In terms of participation in tax seminars or workshops organized by the tax authorities, 13.5% of respondents have participated multiple times, and 24.3% have participated once. The majority, 45.9%, have never participated in such events, while 16.2% are not aware of any seminars or workshops. This suggests that while some businesses are engaging with educational initiatives, a large number either do not participate or are unaware of these opportunities. Overall, the responses highlight varying levels of exposure to and

clarity of tax-related information, the perceived effectiveness of tax enlightenment programs, and participation in tax seminars or workshops. These insights provide a nuanced understanding of how tax enlightenment influences tax compliance among businesses in Kwara State.

4.3 Inferential Statistics (Regression)

4.3.1. The regression model confirms that enlightenment is the most powerful predictor in the entire study.

4.4 Regression Analysis

Table 4.3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895[a]	.801	.800	.63091

a. Predictors: (Constant), Tax Tax Enlightenment

Source: Author's Computation, 2026

Table 4.4 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	707.337	3	235.779	592.336	.000[b]
	Residual	175.540	441	.398		
	Total	882.876	444			

a. Dependent Variable: Tax Compliance

b. Predictors: (Constant), Tax Enlightenment.

Source: Author's Computation, 2026

Table 4.5 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.021	.065		.318	.750
	Tax enlightenment	.498	.054	.502	9.236	.000

a. Dependent Variable: Tax Compliance

Source: Author's Computation, 2026

Table 4.3 shows the result of the regression analysis. The model summary indicates a high degree of correlation between the between tax compliance and tax enlightenment, with an R value of 0.895. This suggests a strong positive relationship. The R Square value of 0.801 indicates that approximately 80.1% of the variability in tax compliance can be explained by the influence of tax enlightenment. The Adjusted R

Square, which accounts for the number of predictors in the model, is 0.800, confirming that the model fits the data well. The standard error of the estimate, 0.63091, provides an indication of the average distance that the observed values fall from the regression line.

Table 4.4 shows the overall significance of the regression model. The regression sum of squares (707.337) compared to the residual sum of squares (175.540) indicates that a substantial proportion of the total variability in tax compliance is accounted for by the model. The F statistic of 592.336, with a significance level of 0.000, suggests that the model is statistically significant and that there is a very low probability that the observed relationship occurred by chance.

Table 4.5 shows that Tax enlightenment has an unstandardized coefficient of 0.498, indicating that improvements in tax enlightenment lead to a significant increase in tax compliance. The high t-value of 9.236 and a p-value of 0.000 further confirm the statistical significance of this predictor. This suggests that tax enlightenment plays a crucial role in enhancing tax compliance among businesses.

In summary, the regression analysis underscores the significant impact of tax enlightenment on tax compliance. The model explains a substantial portion of the variability in tax compliance, and tax enlightenment are statistically significant, suggesting that efforts to enhance tax enlightenment can effectively improve tax compliance among businesses in Kwara State.

4.4 Discussion of Findings

The finding that tax enlightenment can significantly drive tax compliance (β=0.498) aligns with the TPB model. By increasing Perceived Behavioral Control (knowledge of how to file digitally) and improving Attitudes (trust in the new NRS structure), enlightenment converts reluctant evaders into willing taxpayers.

Furthermore, the 26–35 age group (28.1% of the sample) is largely "digital-native," meaning that traditional town hall meetings must be replaced by "Digital Tax Clinics" on TikTok and Instagram to remain effective in the 2026 fiscal cycle (Puasa, & Roslan, 2025).

Section 5: Conclusion and Recommendations

5.1 Conclusion

The study concludes that tax enlightenment is the most potent catalyst for improving compliance at the KW-IRS. It bridges the gap between the state's revenue needs and the taxpayer's understanding, effectively transforming tax from a "punitive burden" into a "shared investment." In the 2025 fiscal era, the success of sub-national revenue administration will depend on the "clarity of the word" and the transparency of the "social contract."

5.2 Recommendations

Arising from the findings and conclusions the study therefore recommends as follows:

i. The tax authority should deploy "Digital Tax Clinics" by shifting from physical seminars to interactive TikTok and WhatsApp content, providing bite-sized tutorials on the new EFS requirements.

ii. It should also localize Enlightenment Content by translating all tax materials into Yoruba, Hausa, Igbo, Nupe, Fulfude and Baruba, and utilize mobile units to reach 45.9% who have never attended a seminar and all others taxpayers within the state as a reminder or follow-up

iii. Introduce "Compliance Education Credits" where SMEs that complete online tax modules receive minor administrative fee waivers. This will serve as Incentive.

iv. Considerations should also be given to waiving penalties to taxpayers who voluntarily file for tax. This will encourage others and widen the tax base

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