



**ELECTRONIC TAXATION AND TAX COMPLIANCE AMONG SMES IN
KOGI STATE**

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Abstract

Taxpayers' compliance plays a critical role in tax revenue generation. The study examined how perceived ease of use moderates the effect of electronic taxation on tax compliance among small and medium scale enterprises in Kogi State. Population of the study comprised the owners of all registered small and medium scale enterprises (SMEs) in Kogi State, out of which forty (40) SMEs owners were selected to form sample size using accidental/convenient sampling method. The data were collected through structured questionnaires administered on the selected SMEs owners. Using multiple regression analysis, at 5% level of significance, the study found that the effect of electronic tax registration on tax compliance is negatively negligible and insignificant. Meanwhile, it was established that the effect of electronic tax filing and electronic tax payment on tax compliance is positive and significant to some extent. Moreover, it was observed that perceived ease of use does not significantly moderate the effect of electronic tax registration, electronic tax filing and electronic tax payment on tax compliance among the sampled SMEs. It is concluded that electronic tax registration does not significantly affect tax compliance, whereas electronic tax filing and electronic tax payment have positive and significant effect on tax compliance. Therefore, it is recommended that tax authorities should create more awareness about the electronic tax services available and educate taxpayers on the benefits of e-tax system.

Key words: Electronic taxation, tax compliance, SMEs

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INTRODUCTION

The level of tax compliance determines the amount of tax revenue generated by government. Tax compliance is the act of conforming to tax laws, tax provisions, and tax regulations by taxpayers when performing their civic duties. Taxpayers must register taxes with the relevant tax authorities at the appropriate time, they must file their tax returns with the relevant authorities within the stipulated time and they must pay their taxes within the stipulated time. Taxpayers must provide accurate information when registering for taxes and all information supplied in their tax returns must be complete and correct. The impact of information technology on tax compliance cannot be overemphasized. With the advent of electronic taxation, taxpayers can register for taxes anywhere and anytime, provided there is internet facility. The major challenge that can confront taxpayers when using e-tax platform is internet failure. Internet fluctuation or internet outage can make it so stressful and disturbing for taxpayers when using the online tax platform, because it makes it difficult for them to complete their transactions on time.



According to Mustapha (2015), the level of success that has been recorded in the use of information technology for tax administration, which has improved the variety and quality of tax services being provided to taxpayers and engendered improvement in tax compliance behaviour, is attracting more attention from every corner of the world. There has been a paradigm shift in tax payment system, tax registration, tax filing, tax assessment, tax collection, and tax audit with the advent of electronic taxation (PricewaterhouseCoopers & World Bank Group, 2018). In Nigeria, the use of information technology for tax administration dated back to 2017, and the online tax system started with online tax registration, online tax filing, online tax assessment, online tax payment, online tax receipts and online tax clearance certificate (Pemu, 2017). In the words of David (2014), electronic taxation is a tax system that is designed and launched by revenue authority which provides electronic platform for taxpayers to access tax services with the use of computers and internet facilities.

However, when introducing electronic tax system, tax authorities must ensure that the online tax platform is easy for taxpayers to use, if not, taxpayers will prefer to continue to use manual process for tax registration, filing of returns and tax payment. The beauty of a new system is when the users joyfully embrace the system with the belief that the system has brought a relief for them. Electronic tax system is initiated and borne out of the desire to simplify tax process for taxpayers, and reduce the amount of efforts, time, and stress that taxpayers will normally put in during tax registration, tax filing and tax payment in a manual system. As a rational human being, before any potential user of a newly developed electronic tax platform will start using the system, the taxpayer will have to consider whether the system is easy to use or not. Taxpayers will only embrace the system if it is perceived and found to be user friendly, otherwise they will be reluctant to use the new system.

Notwithstanding the introduction and adoption of electronic tax system in Nigeria, tax compliance level and tax revenue are still far below expectation when compared with the situation in other parts of the world, especially in the emerging and developed economies (Ekoja & Saratu, 2014). Many authors have previously examined the relationship between electronic taxation and tax compliance level, but the outcomes of their studies indicate that further research need to be carried out in the related area as part of the previous works produced contradictory results such as Chindengwike (2022); Babatunde and Akinsanmi (2021); Olusuyi and Yidiat (2021); Chijioke, Leonard, Bossco and Henry (2018). Also, most of the related previous studies failed to analyse the role of perceived ease of use in the relationship between electronic taxation and tax compliance, for example, the studies conducted by Olusuyi and Yidiat (2021); Ahmad and Rahmon (2021); Faustine, Harun and Mwakibete (2020); Mukuwa and Phiri (2020). It is on this basis, that the current study attempted to empirically investigate how perceived ease of use moderates the effect of electronic taxation on tax compliance among small and medium scale enterprises (SMEs) in Lokoja, Kogi State.



LITERATURE REVIEW

Electronic Taxation

Electronic taxation simplifies tax process, it reduces cost and minimizes time required in tax administration (Abah, 2015). Electronic taxation is a tax system that is facilitated and supported by computer, internets, and other telecommunication technological resources. It provides taxpayers with a range of tax services which include online registration for tax identification number (TIN), electronic filing of tax returns, online tax payment, electronic tax receipts and online registration for tax clearance certificate (Wasao, 2014). Electronic taxation was first adopted in United State of America, and it was started with electronic tax filing (Muturi & Kiarie, 2015). Online tax system increases tax compliance level among taxpayers as it provides easy access to tax services for twenty-four hours in a day without having to visit any tax office physically (Maisiba & Atambo, 2016). Electronic taxation has proved to be more efficient and effective in revenue collection, it has improved tax compliance rate, and increased tax revenue (Atika, 2012).

Perceived Ease of Use

Perceived ease of use in this context means taxpayers' perception about whether a particular electronic tax platform is user friendly or otherwise. Ease of use also means ability of taxpayers to use online tax system to access available tax services without hitches and hiccups. When designing a system as a means of interface between two parties, it is important to consider and work on the ease of use of the system, if not, the system may not achieve the intended objective. As part of effort that is necessary to make an electronic tax system easy for use, there must be an inbuilt guide in the system that will be directing the users when using the system to access tax services. Besides, the process, procedure and steps involved in using the online tax system must not be complex and clumsy, but rather simple, clear, and straight forward. Electronic tax system can be considered as being easy to use if taxpayers are happy and comfortable with the system. The idea of electronic taxation is to streamline and rationalize tax administration for the system to be more efficient and effective.

Tax Compliance

Tax compliance is the act of observing and following tax laws, tax provisions, tax rules, and tax regulation by taxpayers when performing their civic duty. Taxpayers must ensure that they file accurate and correct returns with the relevant tax authorities, they must ensure that all items and figures in the returns are facts, they must ensure that the returns are prepared in the prescribed manner, the returns must be submitted within the time stipulated, and they must make sure that they pay their tax liabilities within the time stipulated by law (Singh, 2003). However, taxpayers either as individuals or corporate entities are deemed to be non-compliant, if they refuse to disclose all the sources of their income, their expenses are overstated, their incomes are understated, they make a false claim for allowances, they do not submit their returns within the time allowed by the law, and they do not pay their taxes within the stipulated time (Kasipillai & Abdul-Jabbar, 2006).

Electronic Taxation, Perceived Ease of Use and Tax Compliance

In Nigeria, Chijioke, Leonard, Bossco and Henry (2018) analysed how electronic tax system is statistically related to tax revenue and economic growth. Using paired sample t-test, it was observed that electronic tax system negatively affects tax revenue as well as economic growth at the federal government level. In Nigeria, Daniel and Olusola (2019) analysed e-tax filing system and tax compliance level among SMEs. Using SEM and regression analysis, findings revealed that awareness level positively and substantially influences tax compliance level. It was also observed that tax compliance level is positively but insignificantly influenced by perceived ease of use of the e-tax filing system. However, it was revealed that compliance cost has negative and insignificant influence on tax compliance behaviour. In Tanzania, Faustine, Harun and Mwakibete (2020) empirically investigated whether tax compliance level is influenced by electronic tax among large taxpayers. Using Partial Least Square Structural Equation Modelling, findings revealed that tax compliance level is substantially influenced by electronic tax system.

In Nigeria, Oladele, Aribaba, Adediran and Babatunde (2020) determined how e-tax adoption affects tax compliance behaviour and tax revenue generation in Nigeria. With the use of descriptive statistics and pairwise t-test, it was empirically evidenced that tax compliance behaviour is determined by e-tax adoption to a greater extent. In Tanzania, Faustine, Harun and Mwakibete (2020) investigated the effect of electronic tax system adoption on tax revenue generation. Results of a paired sample test revealed that electronic tax system adoption positively and substantially affects tax revenue generation. In developing country, Mukuwa and Phiri (2020) examined the impact of electronic tax system adoption on tax compliance level and tax revenue generation among small and medium scale enterprises. Statistical evidence showed that electronic tax adoption positively and substantially influences tax compliance level and tax revenue. In Africa, Night and Bananuka (2020) empirically investigated how e-tax system mediates the influence of attitude towards e-tax system on tax compliance level among SMEs. Using cross-sectional and correlational method, results showed that e-tax system partly mediates the influence of attitude towards e-tax system adoption on tax compliance level. Findings also revealed that e-tax system and attitude towards electronic tax system positively influence tax compliance level to a larger extent.

In Nigeria, Babatunde and Akinsanmi (2021) statistically established whether adoption of electronic tax system affects tax revenue. With the use of regression analysis, it was revealed that electronic tax system positively and substantially affects tax revenue in the long run. In Nigeria, Olusuyi and Yidiat (2021) empirically dissected how electronic tax filing system affects tax revenue, *using one-way ANOVA, it was evidenced that electronic tax filing system substantially affects revenue from oil tax. Whereas results revealed that revenue from non-oil tax and total tax revenue are negligibly affected by electronic tax filing system.* In developing country, Masunga, Mapesa, Mwakibete, Derefa, Myava and Kiria (2021) studied how users' satisfaction and intention mediate relationship between electronic tax adoption and tax compliance. Partial Least Square-Structural Equation Modeling results showed that combination of users' satisfaction and intention positively mediates the relationship between electronic tax adoption and level of tax compliance. In Nigeria, Adegbola, Tony, Damilola, Henry and Temitope (2021) statistically determined the

influence of e-tax system implementation on tax evasion. It was observed that adoption of e-tax system has a negative and substantial influence on tax evasion.

Moreover, Ahmad and Rahmon (2021) investigated relationship between e-tax filing and tax compliance level in Nigeria, statistical findings revealed that e-tax filing is positively related to tax compliance level. In Tanzania, Chindengwike (2022) studied how e-tax implementation affects taxpayers' voluntary compliance. Statistical results showed that taxpayers' voluntary compliance is determined by electronic tax implementation. Saptono, Hodži'c, Khozen, Mahmud, Pratiwi, Purwanto, Aditama, Haq, and Khodijah (2023) examined the interrelationship between technological predictors in explaining tax compliance intention among certified tax professionals. With the use of hierarchical multiple regression analysis, findings revealed that e-tax filing influences tax compliance level. It was also revealed that taxpayers' satisfaction mediates how e-tax filing influences tax compliance level. Based on the research question proposed, the following research hypotheses are formulated.

H₀₁: Electronic tax filing does not have significant effect on tax compliance among SMEs in Kogi State.

H₀₂: Electronic tax payment has no significant impact on tax compliance among SMEs in Kogi State.

H₀₃: Electronic tax registration has no significant influence on tax compliance among SMEs in Kogi State.

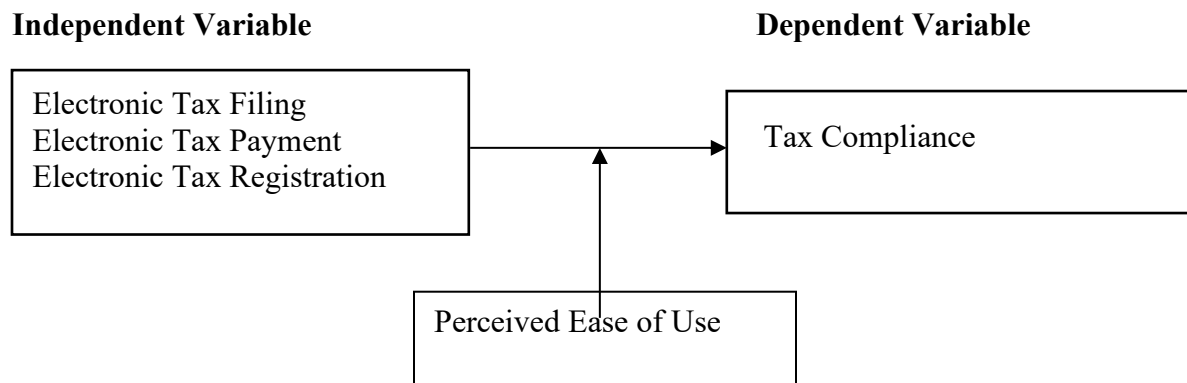
H₀₄: Perceived ease of use does not significantly moderate the effect of electronic tax filing on tax compliance among SMEs in Kogi State.

H₀₅: Perceived ease of use does not significantly moderate the effect of electronic tax payment on tax compliance among SMEs in Kogi State.

H₀₆: Perceived ease of use does not significantly moderate the effect of electronic tax registration on tax compliance among SMEs in Kogi State.

Conceptual Framework

The diagram below demonstrates how moderating variable (perceived ease of use) interacts with independent variables (electronic tax filing, electronic tax payment & electronic tax Registration) and impacts on dependent variable (tax compliance).



METHODOLOGY

The study used descriptive research design which fits into the situation where responses and opinions sampled from research subjects become study data. Population of the study comprised one hundred and thirty-five (135) owners of all registered small and medium scale enterprises (SMEs) in Kogi State, out of which forty (40) SMEs owners were selected to form sample size using accidental sampling method, being the easiest and most convenient sampling technique. The study used primary data, and the data were collected through structured questionnaires administered on the selected SMEs owners. The questionnaire has only one section which contains statements that address electronic tax registration, electronic tax filing, electronic tax payment, perceived ease of use and tax compliance. Besides, the questionnaire is designed on four points Likert scale of strongly agree, agree, disagree and strongly disagree.

Reliability and Validity of the Research Instrument

The study applied Cronbach's Alpha statistics to measure the co-efficient of internal consistency of the research instrument. It was observed that the coefficients of all the constructs on the instrument are above 0.7 which suggests that the instrument used for the study is reliable. Meanwhile, for instrument validity, the initial/original copy of the questionnaire was sent to two tax experts, one in academic and one in practice, for their comments on the items in the research instrument and all the suggestions made were duly considered in producing the final copy of the questionnaires.

Measurement of Variables.

The dependent variable for this study is tax compliance, and it is measured with the items adapted from the work of Masunga, Mapesa, Mwakibete, Derefa, Myava and Kiria (2021) that was carried out in the area related to the current study. In the same way, the independent variables (electronic tax filing, electronic tax payment, and electronic tax registration) are all measured with the questions adapted from the study conducted by Mukuwa and Phiri (2020), Daniel and Olusola (2019) and Masunga, et al. (2021) in the related area. Also, moderating variable (perceived ease of use) is measured with items adapted from relevant previous studies.

Model Specification

To measure the relationship among independent variables, dependent variable and moderating variable, the study used a regression model adapted from the work of Faustine, Harun and Mwakibete (2020), and the model is as specified below.

$$TCM = \beta_0 + \beta_1ETF + \beta_2ETP + \beta_3ETR + \beta_4ETF*PEU + \beta_5ETP*PEU + \beta_6ETR*PEU + \mu$$

Where:

TCM = Tax compliance

ETF = Electronic tax filling

ETP = Electronic tax payment

ETR = Electronic tax registration

PEU = Perceived ease of use

β_0 = Constant

$\beta_1, \beta_2 \text{ \& } \beta_3$ = Coefficient of independent variables

$\beta_4, \beta_5 \text{ \& } \beta_6$ = Coefficient of interaction between independent variable and moderating variable

μ = Error term

Data Analysis

For data analysis, the study used descriptive statistics which includes minimum value, maximum value, mean value and standard deviation, in order to give a brief description of responses obtained from the respondents for the research questions. Before the application of multiple regression analysis, correlation statistics and variance inflation factors were determined to ensure that there is no multicollinearity issues among the independent variables combined in the regression models. Thereafter, the study applied regression analysis to obtain a statistical evidence about how perceived ease of use moderates the effect of electronic taxation on tax compliance among small and medium scale enterprises in Lokoja, Kogi State.

RESULTS AND DISCUSSIONS

Descriptive Statistics

Table 1 below shows descriptive statistics of independent variables, moderating variable and dependent variable. From the table, minimum value for electronic tax registration (ETR) is 1, maximum value is 4, mean value is 2.7250 with a corresponding standard deviation of 0.8767. The results imply that more than 50% of the sampled SMEs owners claimed that they are using e-tax platform to register for taxes. Also, in the table, it is revealed that that electronic tax filing (ETF) has a minimum value of 1, maximum value of 4, mean value of 2.7000 with a corresponding standard deviation of 0.9923. It indicates that more than 50% agreed among the respondents that they have adopted electronic tax system to file their tax returns with the relevant tax authorities.

Table 1 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic
Electronic tax registration	40	1	4	2.7250	0.8767
Electronic tax filing	40	1	4	2.7000	0.9923
Electronic tax payment	40	1	4	2.8000	1.0178
Perceived ease of use	40	1	4	2.8750	0.8825
Tax compliance	40	1	4	3.0250	0.7675
Valid N (listwise)	40				

Source: Researcher's computation (2023)

Moreover, table 1 reveals that electronic tax payment (ETP) has a minimum value of 1, maximum value of 4, mean value of 2.8000, and 1.0178 as standard deviation. This shows that more than

half of the total respondents claimed that they have been paying their taxes electronically through e-tax platform launched by the tax authorities. It is also revealed in table 4.1 that perceived ease of use has a minimum value of 1, maximum value of 4, mean value of 2.8750 and standard deviation of 0.8825. It indicates that more than half of the sampled SMEs owners agreed that it is easy to the electronic tax system for tax registration, tax filing and tax payment. Meanwhile, the minimum value, maximum value, mean value and standard deviation for tax compliance (TCM) is 1, 4, 3.0250 and 0.7675 respectively. This is an indication that most of the respondents agreed that there has been increase in their level of compliance to tax rules, regulations and requirements.

Results of Normality Test

Table 2 shows results of the test conducted to ensure that the data used for the study are normally distributed as required when using regression analysis. According to the thresholds suggested by Bryne (2010), Skewness value must fall between -2 and +2, while Kurtosis value must fall between -7 and + 7, before it can be concluded that a set of data is normally distributed. As it can be observed from the table below, all the Skewness values and Kurtosis values are within the recommended range, thereby providing evidence that the data used for the study are normally distributed.

Table 2 Results of Normality Test

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Electronic tax registration	40	-.378	.374	-.370	.733
Electronic tax filing	40	-.341	.374	-.836	.733
Electronic tax payment	40	-.344	.374	-.974	.733
Perceived ease of use	40	-.453	.374	-.367	.733
Tax compliance	40	-.760	.374	.907	.733
Valid N (listwise)	40				

Source: Researcher's computation (2023)

Multicollinearity Statistics

When using a multiple regression analysis, it is imperative to test for multicollinearity among the independent variables. To achieve this purpose, the study conducted multicollinearity test which involves the determination of Variance Inflation Factors (VIF) and Tolerance Values. The results of the test are displayed in table 3 below. It can be observed from the table that tolerance values for the three independent variables (electronic tax registration, electronic tax filing and electronic tax payment) are greater than zero (0), but less than one (1). It is also revealed that Variance Inflation Factors (VIF) for the three independent variables are greater than one (1), but less than 10. Based on the rule of thumb, all the Tolerance Values and Variance Inflation Factors are within the suggested limits, therefore, it can be established that there is no evidence suggesting presence of multicollinearity among the independent variables.

Table 3 Multicollinearity Statistics

	Tolerance	VIF
ETR	.625	1.599
ETF	.756	1.322
ETP	.766	1.306

Source: Researcher's computation (2023)

Correlation Matrix

To provide more statistical evidence about multicollinearity absence, the study used correlation statistics that were determined and shown in table 4 below. The table shows a correlation coefficient of 0.492 between electronic tax registration (ETR) and electronic tax filing (ETF), correlation coefficient of 0.483 between electronic tax registration (ETR) and electronic tax payment (ETP), and correlation coefficient of 0.269 between electronic tax filing (ETF) and electronic tax payment (ETP). Based on the rule of thumb, since all the correlation coefficients among the three independent variables (electronic tax registration, electronic tax filing and electronic tax payment) are below 0.5, it is reasonable enough to conclude that there is no multicollinearity issue in the study.

Table 4 Correlation Matrix

VARIABLES	ETR	ETF	ETP	TCM
ETR	1	.492	.483	.315
ETF	.492	1	.269	.481
ETP	.483	.269	1	.433
TCM	.315	.481	.433	1

Source: Researcher's computation (2023)

Regression Results

Table 5 below presents the results of regression analysis that was carried out to test the research hypotheses. The table shows that the combined effect (R) of all independent variables on dependent variable is 0.577, which is an indication of a statistical relationship between the independent variables and dependent variable. It is also observed in the table that coefficient of determination (R Square) is 0.333. This implies that 33.3% changes in dependent variable (tax compliance) can be explained by factors within the model while the remaining 66.7% can be traced to factors outside the model. The table shows that F-statistics value is 6.000, and this implies that

the regression model is a good model. Durbin-Watson value is 2.352, which is within the recommended limits. This indicates that there is absence of autocorrelation issue in the model because the value is close to 2 that is recommended by the rule of thumb.

Table 5 Regression Results

	Coefficient	SE	T	P-Value
Constant	1.557	.396	3.930	.000
ETR	-.058	.151	-.338	.738
ETF	.416	.121	2.659	.012
ETP	.349	.117	2.246	.031
ETR*PEU	.0135	.196	.0688	.9455
ETF*PEU	.1166	.144	.8075	.4247
ETP*PEU	-.0668	.144	-.4642	.6453
R	.577			
R Square	.333			
Adjusted R Square	.278			
F-stats.	6.000			
Durbin-Watson	2.352			

Dependent Variable: TCM

Predictors: (Constant), ETR, ETF, ETP

Moreover, table 5 reveals that electronic tax registration has a coefficient of -0.058 with a p-value of 0.738. The results indicate that a unit increase in electronic tax registration is expected to yield 0.058 decrease in the level of tax compliance among the sampled small and medium scale enterprises, although the effect of electronic tax registration on tax compliance is not significant as its p-value is greater than 0.05. The implication of the results is that the use of electronic tax portal for tax registration may not necessarily affect tax compliance behaviour among taxpayers. The table also reveals that electronic tax filing has a coefficient of 0.416 with a p-value of 0.012. The findings show that a unit increase in electronic tax filing will generate 0.416 increase in tax compliance level among the studied SMEs. The implication of the results is that the use of electronic tax system to file tax returns among taxpayers is more likely to affect their tax compliance behaviour positively and significantly, because it has a p-value of less than 0.05. The result is in line with the findings of Chindengwike (2022); Babatunde and Akinsanmi (2021) but

contradicts the findings of Olusuyi and Yidiat (2021); Chijioke, Leonard, Bossco and Henry (2018).

From the table 5, it is also observed that electronic tax payment has a coefficient of 0.349 with a p-value of 0.031. This indicates that a unit increase in electronic tax payment will produce 0.349 increase in the level of tax compliance among the sampled SMEs. The results imply that payment of taxes electronically through online tax platform is likely to affect tax compliance behaviour positively and significantly among taxpayers to some extent, because its p-value is lower than 0.05. The result is in line with the findings of Chindengwike (2022); Babatunde and Akinsanmi (2021) but contradicts the findings of Olusuyi and Yidiat (2021); Chijioke, Leonard, Bossco and Henry (2018).

Furthermore, evidence from the table above shows that interaction of electronic tax registration with perceived ease of use (ETR*PEU) has a coefficient of 0.0135 with a p-value of 0.9455. The results imply that interaction of electronic tax registration with perceived ease of use is not likely to have any significant effect on tax compliance level among the studied SMEs, because its coefficient is negligible, and its p-value is far greater than 0.05. It is also revealed that interaction of electronic tax filing with perceived ease of use (ETF*PEU) has a coefficient of 0.1166 with a p-value of 0.4247. The results indicate that interaction of electronic tax filing with perceived ease of use has positive effect on tax compliance behaviour among taxpayers, although it is insignificant because its p-value is more than 0.05. This implies that interaction of electronic tax filing with perceived ease of use may not have any significant effect on tax compliance behaviour. The result is partly consistent with the results obtained by Masunga, Mapesa, Mwakibete, Derefa, Myava and Kiria (2021); Daniel and Olusola (2019). Besides, the table shows that interaction of electronic tax payment with perceived ease of use (ETP*PEU) has coefficient of 0.0668 with p-value of 0.6453. The results indicate that interaction of electronic tax payment with perceived ease of use is not likely to significantly affect tax compliance level among taxpayers, because its coefficient is negligible and its p-value is far more than 0.05.

CONCLUSION AND RECOMMENDATION

The study examined how perceived ease of use moderates the effect of electronic taxation on tax compliance among small and medium scale enterprises in Lokoja, Kogi State. Based on the findings of the study, it is concluded that the effect of electronic tax registration on tax compliance is negatively negligible and insignificant. It is also concluded that the effect of electronic tax filing and electronic tax payment on tax compliance is positive and significant to some extent. Moreover, it is concluded that perceived ease of use does not significantly moderate the effect of electronic tax registration, electronic tax filing and electronic tax payment on tax compliance among the sampled SMEs.

Therefore, it is recommended that tax authorities should create more awareness about the electronic tax services available and educate taxpayers on the benefits and how to use the e-tax platform. It is also recommended that tax authorities should rationalize and streamline electronic taxation process to improve the efficiency and efficacy of the system. If this is properly done,



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taxpayers are expected to find it easier, comfortable, convenient, and cheaper to use the electronic tax system. This, by implication, may improve tax compliance behaviour among the taxpayers, and thereby generating more tax revenue for government.

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