Usage of Lagos State Dedicated Online Platform for Payment of Land Use Tax Among Residents of Eti-Osa Local Government Area of Lagos State

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Abstract
The Lagos State Government in February 2018, announced the release of the new reduced tax rate and the introduction of a dedicated online payment option which was designed to make payment less cumbersome for residents. Akinfeleye *et al* and Amobi had in 2015 conducted two studies to determine the level of ownership of mobile phones among Lagos residents and their willingness to engage with government on a whole range of issues including education, healthcare, electricity, roads, security, governance, water and taxes, via a customized app that would be installed on their mobile phones. While findings of the first study showed that 99.6% of the residents own mobile phones, results of the second study indicated that a total average of 96.6% of the residents were willing to engage with government on all the issues except taxes, which garnered just 23.8%. Against the backdrop of the new online payment option, this study examined its acceptance and usage for the payment of the land use charge. The survey method was used to gather data from a sample of 300 respondents selected from Eti Osa Local Government Area of Lagos State. Findings indicate high (80%) knowledge of the online payment platform, and a relatively positive attitude and acceptance towards it. However, a little less than half (47.3%) of the respondents had used the new online option to pay for the land use charge. It is hoped that findings from this study, while providing statistical evidence to the Lagos State government, would also contribute to ongoing scholarly discourse on the role of new media technologies in sustainable development.

Keywords: Knowledge, Attitude, Acceptance, Usage, Online payment, Land use charge

Introduction

Early in 2018, the Lagos State Government announced a review of the law stipulating the payment of the land use charge, its first review since 2001, even though a five-year review interval had been stipulated. This review was essentially an increment in the charge meant to reflect current realities and to raise revenue for the state. Not surprising, there was public outcry and various groups came together to protest the review. This led the government to reduce the charge and the protests quieted. To make transactions between residents and government easier, government introduced an online portal for the payment of the land use charge.

The new law was signed by the governor Akinwunmi Ambode on February 8, 2018 after the state deemed the 2001 version as outdated. The charge is a consolidation of ground rent, tenement rate and neighbourhood improvement levy. It is a percentage of 60% of the assessed value of a property and allows the government to vary between owner-occupied properties and others.

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The formula developed to calculate the land use charge is (land value + building developments value) x relief rate x charge rate (LUC Act, 2018). The initial announcement of the review was greeted with protests by groups, such as the Organized Private Sector, Nigerian Bar Association, real estate developers, landlord associations, community development associations, and civil societies, who gave a seven-day ultimatum for the government to revert to status quo. The groups claimed that the rate had been increased in some instances by as much as 400%, adding that it was unfair and would hamper businesses. They also said it was a ploy by the government to over-tax residents of the state. Some tenants also expressed fear that the new law might force landlords to increase rent but the state dismissed this saying that its target was to make commercial property owners pay a little more to relieve the burden on the poor (Adegboye, 2018; Lagos, 2018; Punch, 2018; Sahara Reporters, 2018).

Some have argued that the charge was justified in the face of infrastructural deficit and the need to take from the rich to develop the state and that the government's mistake was not providing sufficient sensitization (Ogunmodede, 2018; Erikume, 2018). Again, Erikume (2018) observed that the rates in Lagos were smaller when compared to those of countries such as Ireland, Canada, Brazil, Egypt, Greece and Jamaica. He hinged his argument on the idea that with an infrastructural deficit of $50bn, there was need to review the land use charge to enable Lagos meet its needs. He further noted that the review was fair and that it was unlikely for landlords to increase rent because of the demand and supply factor. He also argued that the introduction of the charge on vacant land may force people to put them to good use.

Nigeria, being a federal republic, has provisions for the collection of tax at all levels of government, from local to national. This scenario makes the implementation of tax as complex as can possibly be. Abiola and Asiweh (2012) observed that this complexity is the result of the bureaucracy and poor communication channels that exist in tax implementation. Inadequate communication translates to difficulty in reaching people in the hinterlands, the result of which is likely to be poor awareness and knowledge of tax and its processes. This is further compounded by the fact that Nigeria does not have a comprehensive database of taxable adults, most of whom choose not to pay tax because of the high tax rates and the non-provision of amenities (Abiola & Asiweh, 2012). Enahoro and Olabisi (2012) noted that the attitude of people in Lagos to tax payment is influenced by their negative perception of tax officials as corrupt. It is then highly probable that most informal sector operators, whose tax is not deducted from source, do not open their books to taxmen. This behavior is influenced to a large extent by education and income as opposed to religion and age (Eiya, Ilaboya & Okoye, 2016), implying that educated people who earn huge incomes are generally more favourably disposed to paying tax than those with no education and small incomes. Enahoro & Olabisi (2012) noted that the system of tax administration in Lagos involves a lot of paperwork and hence recommended that private companies should be brought on to handle the tax system. The introduction of online payment platforms for the payment of land use charge in Lagos then can be viewed as a kind of response to recommendations of this nature which needs to be empirically tested with a view to profile determinants of the use of the platform preparatory to offering appropriate practical and policy recommendations.

Acceptance and Usage of the Online Payment System

There is agreement in literature regarding the knowledge and attitude of Nigerians to the online mode of payment for goods and services, but some disagreements exist on their use of the platform. For instance, Ekwueme and Akagwu (2017) found a high level of awareness (97.3% of people saying they were favourably disposed to online modes of payment) but 63.5% hardly ever using it. Ayegba, Ochib, Dominic, and Danladi (2017) agreed that the awareness level was high among respondents, attitude was positive for 78.9% of respondents, with 59.4% willing to use online payment.

The greatest motivation Nigerians had for shopping online was found to be convenience (57%), followed by price (25%), and time saving (15%). The challenges of using online shopping platforms range from delivery time frame (54.1%), quality of products (33%), inadequate Internet

connection (8.3%), to card payment (4.5%) (Ekwueme & Akagwu, 2017).

Most of the research on the use of online payment platforms in Africa has focused on the acceptability of the online payment system, (Kabir, Saidin & Ahmi, 2015). In Asia, the body of research is more advanced with a focus on users' perception of and satisfaction with online payment, which leads us to infer that online payment has been adopted more in Asia than in Africa. In the United States and Europe, however, the focus is largely on the impact of online payment on the business environment, indicating that it has gained deep roots there (Kabir, Saidin & Ahmi, 2015).

Okeke, Nwatu and Ezeh's (2017) study confirmed Kabir *et al.*'s (2015) notion of the direction of research in this area as it relates to Africa. Okeke *et al*. (2017) went a step further from acceptability to predicting the adoption of online payment in Nigeria. They used the extended technology acceptance model, adding that consumer awareness and security of operations to the other two established variables of the model, perceived usefulness and perceived ease of use. It was based on the premise that Nigeria was among the countries where point of sale (POS) was used the least. Their survey of 234 respondents showed that perceived usefulness (PU) and perceived ease of use (PEOU) significantly and positively affect the adoption of POS. They also found that security positively affects PU but not PEOU. Also consumer awareness positively affects PU and negatively affects PEOU. Okoro and Kigho (2013) listed technicality of online payment and the perception that it is unsafe as factors negatively affecting the adoption of online payment in Nigeria.

Technology Acceptance Model

The Technology Acceptance Model (TAM) underpins this study. Particularly, it strives to explain and predict the acceptance and usage of the e-payment platform for the land use charge. Schade and Schlag (2003) describe acceptance as the respondents' attitudes including their behavioural responses after the introduction of a measure (Cited in Vlassenroot, Brookhuis, Marchau and Witlox, 2008). The TAM was developed by Fred Davis in 1989 and was an improvement on the theory of reasoned action. Lee, Kozar and Larsen (2003) observed that it best describes people's acceptance of information systems, and this acceptance is determined by two variables: Perceived usefulness and perceived ease of use. Usefulness refers to the degree to which a person believes that a certain system will help perform a certain task. Ease of use is defined as a belief that the use of the system will be relatively effortless (Jumisko-Pyykkö, Vadakital, and Hannuksela, 2008).

It has been applied to the acceptance of different technologies such as the Microsoft products, and its multi-layered usage has made people believe in its capacity to explain the acceptance of technologies. Lee *et al*. (2009) studied a number of works done between 1986 and 2003 and concluded that the theory has been strengthened and elaborated upon over the years.
Ma and Liu (2005) also conducted meta-analysis of studies that have used TAM, noting that it is the most widely applied model of user acceptance and usage. On their end, usefulness was found able to predict acceptance more than ease of use. TAM also underscores the basis of our study since it has been proven to be important in explaining and predicting systems acceptance and use (Chuttur, 2009).

Motivating Studies

The Lagos State government's decision to introduce the online payment platform may probably be a response to the recommendation of one of the researchers conducting this study and her colleagues at the University of Lagos, Nigeria, to the Lagos State government to create a customized app, which would enable government to engage with residents on tax payment and other issues such as education, healthcare, infrastructure, agriculture, security, among several others. This recommendation, was contained in two studies titled *Leveraging Social and Mobile Media for E-&M Commerce and Citizen Engagement in Lagos State, Nigeria*, and *State of Mobile Phone and Application Development and Usage in Lagos State* conducted by Akinfeleye, Amobi, Sunday, Ogwezzy-Ndisika, & Husseini, and Amobi respectively, and funded by Lagos State government (2017). However, since findings of the studies have shown that tax payment was the least issue that Lagos residents were willing to engage with government over, it becomes difficult to know

whether residents will be willing to pay the revised land use charge, even when the method of payment has been enhanced.

Previous research generally tended to focus on the adoption of point of sale (POS) and other popular modes of online payment. Although, the specific focus on land use charge in our case is virgin, the literature on generic e-payment indicates that its adoption is still in its infancy in Africa and Nigeria is no exception. There is a general agreement that Nigerians have a high level of awareness of online payment but the debate is still on as to the attitude and level of use of this mode of payment. This study, therefore, which is a pioneering work, aims at extending the bounds by focusing on the attitude, acceptance and usage of online payment.

Research Questions

This study built on the previous studies (Akinfeleye et al., 2017; Amobi, 2017). Specifically, it sought to ascertain the level of acceptance and usage of the Land Use Charge Online Payment Platform and does this by examining the knowledge, attitude, acceptance and usage of the Land Use Charge online payment platforms among residents of Eti-Osa LGA, in Lagos. The following research questions were drawn up to address the focus of the research.

RQ1: How knowledgeable are residents of Eti-Osa LGA about the land use tax online payment platform?

RQ2: What is the attitude and acceptance of residents of Eti-Osa LGA towards the land use tax online payment platform?

RQ3: To what extent do residents of Eti-Osa LGA use the land use tax online payment platform?

Method

To ascertain the knowledge, attitude, acceptance and use of online payment platforms for the land use charge in Lagos, a survey of 150 respondents in Eti-Osa local government areas of Lagos was carried out. This local government with a population of 283,791 (NPC, 2006) was chosen because it is a high-grade residential area inhabited by those who are most likely to have awareness of the new online payment method of the Lagos State land use charge. The respondents were chosen through the multistage sampling technique. In all, there are ten wards in Eti-Osa and out of this six were chosen using simple random sampling technique.

Questionnaire served as the instrument of data collection. The questionnaire used in this study was a modification of those used in Ekwueme and Akagwu (2017) and Okeke *et al*. (2017). 25 copies of the instrument were administered in each selected ward to purposively selected respondents (See Table 1 below). Thus, the questionnaires were administered to only those who received notifications for the payment of the land use charge.

Table 1: Wards and selected wards in Eti-Osa

SNo.	Total Wards in Eti-Osa	Selected Wards
1	Victoria Island II	Ikota/Ikate Village
2	Ilasan Housing Estate/Mayegun	
3	Ikota/Ikate Village	Igbo-Efon/Ikota Housing Estate
4	Igbo-Efon/Ikota Housing Estate	
5	Ajah Village	Ikoyi I
6	Addo Village	
7	Victoria I	Victoria I
8	Ikoyi I	
9	Ikoyi II	Victoria Island II
10	Obalende	Ilasan Housing Estate/Mayegun

Source: Lagos Link (https://lagoslink.com/lagos-state-local-governments-and-their-wards/)

Results

Demography of respondents

The demographic information of the respondents explored in this study include gender, education, religion, age, and monthly income. The information is presented in Table 2

Table 2: Respondents' demographic profile

Demographic Profile	Frequency	Percentage
Gender		
Male	67	49.6
Female	68	50.4
Total	**135**	**100**
Education		
SSCE	19	14.1
OND	29	21.5
HND/BSc	62	45.9
Postgraduate	25	18.5
Total	**135**	**100**
Religion		
Christian	84	65.6
Muslim	35	27.4
Other	9	7
Total	**128**	**100**
Age		
18-40	71	52.6
41-60	57	42.2
61 and above	7	5.2
Total	**135**	**100**
Monthly income (in Naira)		
Less than 100,000	71	53.8
100,000 to 299,999	35	26.5
300,000 to 599,999	5	3.8
600,000 to 999,999	18	13.6
1 million and above	3	2.3
Total	**132**	**100**

In this study, the female gender slightly participated more than their male counterparts, with a 50.4% and 49.6% participation respectively. Also, close to average number of respondents have HND/BSc qualification (45.9%), followed by those with OND and Postgraduate qualification with (21.5%) and (18.5%) respectively, while those with Secondary School Certificate Examination (SSCE) have the least representation in the study (14.1%). This means respondents that participated in this study are literate and educated members of the society. Additionally, when the religious belief of the respondents was measured, respondents with Christianity belief have a major participation in the study (65.6%), than Muslims whose participation was just (27.4%).

In addition, from all the age group category in this study, respondents within age 18 and 40 have a participation that is slightly above average (52.6%), while respondents between age 41 and 60 are 42.2%, and age 61 and above have least

fraction of participation in the study. Thus, majority of the respondents belong to the cohort of the most active members of every ideal society. Furthermore, with regards the monthly income information of the respondents, a bit over average of the respondents earn less than N100,000 monthly (53.6%), followed by respondents that earn less than N300,000 (26.5%) and respondents that earn less than a million. However, respondents that earn one million and above, have the least fraction of representation among the respondents. This implies that respondents with a earning of less than N100, 000 monthly participated more in this research more than those that earn over N100, 000 monthly.

RQ1: How knowledgeable are residents of Eti-Osa LGA about the land use tax online payment platform?

This question intends to examine the knowledge of Eti-Osa LGA residents about e-payment platform. However, respondents' level of awareness of the portal were measured before analysing the research question. Thus, the level of respondents' awareness of the e-platform is presented in Table 3, while the knowledge of the online payment platform for land use charge is presented in Table 4.

Table 3: Awareness of the land use charge online payment platform

Awareness of the Land Use Charge Tax Platform	Frequency	Percentage
Yes	104	75.4
No	34	24.6
Total	**138**	**100.0**

Table 3 details that majority of the respondents (75.4%) are aware of the online paying platform for the land use charge, while 24.6% of the respondents are not aware of the online platform. Notwithstanding, three out of every four respondents are aware of the e-payment platform for the land use charge, indicating that that the awareness level is relatively high.

Albeit, some of the respondents (31.7%) became aware through conversations with family and friends. While other respondents became aware of the platform via newspapers (15.8%), television (14.2%), radio (12.5%), the Internet (12.5%), personal contact with state government officials (10%), and other (3.3%).

Table 4: Knowledge of the online payment platform

Question	Yes	No	Right answer
The e-payment platform portal is located on the state government website	109 (85.8%)	18 (14.2%)	Yes
The platform is used solely for the payment of the charge	94 (68.1%)	29 (21%)	Yes
Users can pay with Master/Visa card	110 (86.6%)	17 (13.4%)	Yes

Furthermore, on the knowledge of online payment platform for land use charge, it can be deduced that respondents are relatively knowledgeable about the platform. Precisely, majority of the respondents agree that users can pay with their master/visa card, and that the website is located on the state government website with (86.6%) and (85.8%) respectively. Likewise, they also know that the platform is solely for the charge payment (68.1%). Hence, the existence and features of online payment platform for land use charge is not a novelty to the respondents, who are residents of Eti-Osa LGA.

RQ2: What is the attitude of residents of Eti-Osa towards the online payment platform?

This question aimed at examining the attitude of the respondents towards the e-payment platform for the land use charge. The question was scale-based, and the respondents were required to

provide answers on a scale of 1 – 5; that is, lowest to highest. The result is detailed in Table 5.

Table 5: Attitude of the online payment platform for the land use charge

Item	Level of Agreement (%)					M	SD	Overall (%)
	1	2	3	4	5			
I am favourably disposed to the online payment platform for the land use charge	34.1	17.9	18.7	20.3	8.9	2.52	1.38	50.4
The online payment platform has made payment more convenient	13.9	26.2	31.1	17.2	11.5	2.86	1.20	57.2
The online payment platform is easy to use	14.8	10.7	43.4	18.9	12.3	3.03	1.18	60.6
The online payment platform is useful for the payment of the land use charge	13.0	17.1	26.8	30.9	12.2	3.12	1.22	62.4
I would not have paid the charge if not for the online payment platform	17.5	14.2	45.0	15.0	8.3	2.83	1.14	56.6
I prefer online payment to the traditional model of payment	12.2	21.1	24.4	25.2	17.1	3.14	1.28	62.8
The online payment platform is more secure than the traditional mode	17.1	11.4	34.1	20.3	17.1	3.06	1.30	61.2
Total						**2.94**	**1.24**	**58.8**

Note. Responses were based on a scale of 1 – 5, with 1 being the lowest and 5 being the highest

Generally, respondents' attitude towards the e-payment platform for land use charge is slightly favourable (M= 2.94, SD= 1.24). Specifically, their preference of the platform over the traditional model is favourable (M= 3.14, SD= 1.28). They, also have a high attitude towards the easy navigation of the platform (M=3.03, SD=1.18), the security of the platform over the traditional model (M=3.06, SD=1.30), as well as the usefulness of the platform for payment of land usage (M=3.12, SD=1.22). However, they have slightly warm attitude towards convenience of the e-payment platform (2.86, SD=1.20) and possibility of payment being triggered by e-payment platform (M=2.83, SD=1.14). These findings imply that respondents, although, are very aware about the online payment platform for land use charge, their attitude towards its usage is look worm.

RQ3: To what extent do residents of Eti-Osa use the dedicated online platform to pay the land use charge?

Although a majority of the respondents said they were aware of the e-payment platform and that they had sufficient knowledge about it, a little less than half of them (47.3% of 129) said they had actually used the platform to pay for the land use charge, while 52.7% said they had not. However, out those who use the e-payment portal, 36 respondents said they would not use the e-payment platform again, and another 80 respondents said they would not use the platform once internet connectivity is poor. This goes to show the inherent disparity between knowledge and usage.

Table 6: Crosstab of usage of the e-payment platform and respondents' monthly income

Monthly Income (in naira)	Usage of e-payment platform		
	Yes	No	Total
Less than 100,000	24 (34.3%)	46 (65.7%)	70
100,000 to 299,999	19 (57.6%)	14 (42.4%)	33
300,000 to 599,999	4 (80%)	1 (20%)	5
600,000 to 999,999	12 (66.7%)	6 (33.3%)	18
1 million and above	2 (66.7%)	1 (33.3%)	3
Total	**61 (47.3%)**	**68 (52.7%)**	**129**

χ^2 (4) = 11.46, p < .05

This study compared usage of the e-payment platform to the respondents' monthly income as presented in Table 2. Based on the results of Chi-square test, the result revealed significant association between monthly income and willingness to use e-payment platform (χ^2 (4) = 11.46, $p < .05$), with respondents on higher income showing willingness to use the platform than those with lower income. For instance, while only slightly above one-third (34.3%) of those who earn less than N100,000 monthly use the e-payment platform, two-third (66.7%) of those who earn N600,000 and above and N1 million and above monthly use it.

The other demographic variables when compared with usage using chi-square proved not to be statistically different. Still, when it comes to gender, women featured slightly better than men; with education, those with HND/BSc had the best showing, followed by those with OND, SSCE, and PG in that order; in terms of religion, more Christians used the platform than Muslims; and with regards to age, those in the 41-60 bracket had the best showing, followed by those 18-40 bracket and those who were 61 years and above.

Predictors of Usage of Online Platform for Payment of Land Use Tax

A hierarchical regression was conducted to profile the contributions of demographic variables, knowledge of and attitude towards using dedicated online platform for payment of land use tax residents of Eti-Osa Local Government Area of Lagos State. The results as shown in Table 7 revealed a total of 18.9% variance (R^2=.189, p=.001) in the use of dedicated online platform for the payment of land use tax.

In the Model 1, both age and income contribute 8.8% variance (R^2=0.88, p=.001) with income being the determinant of usage of dedicated online platform, particularly by the high-income group. The dummy coding of income variable with those with lower income as reference point revealed a negative contribution in both models. In the Model 2, both income and knowledge have significant contribution with R^2change of 10.2% (R^2change=.102, p=.001). In the entire model, knowledge of e-payment platform has the highest contribution (β=.305, t=3.414, p=.001).

Table 7: Predictors of Usage of Online Platform for Payment of Land Use Tax

Models	B	SE	β	t	p
Model 1					
Constant	1.604	.072		22.18	.001
Income	-.295	-.101	-.295	-2.92	.004
Age	-.003	-.101	-.003	-.03	.976
R^2=.088, Adj. R^2= .071, p=.001					
Model 2					
Constant	-.502	.313		1.60	.112
Income	-.296	.097	-.296	-3.06	.003
Age	-.024	.096	-.024	-.25	.804
Knowledge	.748	.219	.305	3.41	.001
Attitude	.087	.048	.163	1.81	.074
R^2=18.9, Adj. R^2= 15.8, $R^2\Delta$= .102, p=.001					

In the Model 2, both income and knowledge have significant contributions with R^2_{change} of 10.2% (R^2_{change}=.102, p=.001). In the entire model, knowledge has the highest contribution towards the use of online tax platform (β=.305, t=3.414, p=.001). These findings are synonymous with the Technological Acceptance Model, which beliefs that intrinsic and extrinsic factors will be instrumental to acceptance of technology and innovative ideas by the people (Ahmed, El-Kasim & Mustapha, 2017; Baker & White, 2010).

Discussion

The outcome of the study indicates that the respondents have a high awareness of the e-

payment platform of the land use charge. Beyond this, they also have a relatively high knowledge of it. This is in tandem with Ekwueme and Akagwu (2017), where it was shown that people are generally aware of online payment platforms. The fact that the respondents got to know of the e-payment of the land use charge largely through family and friends gives credence to the notion that the public have not been sufficiently sensitized about tax issues (Ogunmodede, 2018; Erikume, 2018). This probably explains why the news of the land use charge was greeted with such rancor – the government left it for people to share the news and did not provide sufficient information to counter the fears of over-taxation.

We also found that the respondents had a favourable attitude towards the e-payment platform. Although most of the items measuring attitude towards e-payment platform were of above average means scores. This finding, in addition to the usage of the e-payment platform improves on the existing literature which focused on accessibility of the payment platform (Kabir et al., 2015).

With regards to the usage of the online payment platform, we found that the number of respondents who use it was considerably lower than those who were aware of it and those who know about it. Some respondents also noted that although they had used the e-payment platform of the land use charge, they would not do so in future. This finding agrees with the existing literature indicating that a fewer number of people are willing to use online payment platforms (Ayegbu *et al.*, 2017). We found income to the only demographic variable significantly affecting usage, and this aligns with Eiya et al. (2016) where it was shown that education and income affect tax compliance more than religion and age do. But in our case, it seems that those who earn less pay less, as seen in the fact that the percentage of those using the online payment platform who earn less that N100,000 monthly is significantly lower than those in the higher income category. In Comparison with Amobi et al. (2015), we found that the attitude towards the online payment option was slightly more favourable, while usage was less certain.

Conclusion

This study explores the use of innovative online platform for payment of land use tax among residents of Eti-Osa Local Government Area of Lagos state. Being a locale with admixture of people in high, medium and low socio-economic class, Eti-Osa LGA offers a perfect laboratory for profiling factors that could contribute to adoption of innovative use of tax payment platform, particularly within the framework of TAM Model. Although a modest study, the results reveal significant impact of income and knowledge of the platform as important predictor of its usage.

While knowledge of and attitude towards new innovation are essential predictors of adoption and use, perception of the innovation as being useful and easy to use are equally fundamental as hypothesized by TAM Model. Although, this study alluded to the model, its constructs were not properly instantiated. It is thus recommended that future studies should take into cognizance the use of validated measure of TAM Model to provide a better explication of intention to use new technology of the tax payment platform's hue. From the results of this modest effort, however, we conclude that although knowledge and attitude towards the online payment platform of the land use charge are somewhat satisfactory, usage falls short, especially for low-income earners. This means that the means through which people get to learn about the online payment platform and are also encouraged to use it need to be improved for government to be able to shape the conversations around the land use charge.

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