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An Assessment of Tax Digitalisation and Tax Compliance Relationship in Cameroon: The Mediating Role of Behavioural Intentions

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Abstract: The main objective of the study is to investigate the relationship between digitalisation and the level of tax compliance in Cameroon. The study used a causal research design with a sample size of 200 tax payers who used the online tax system and the sampling technique was the purposive sampling technique of companies and business familiar with the online tax system. The study used primary data gotten with the use of a five-point Likert scale questionnaire. The relationship between tax digitalisation and tax compliance with behavioural intentions as the mediator was analysed using Partial Least Square-Structural Equation Modeling (PLS-SEM). The results of the study revealed that, effort expectations and accessibility and reliability have a positive and significant relationship with tax compliance while the cost involved in using the e-tax system had an insignificant relationship with tax compliance. Effort expectations was partially mediated by the tax payers' behavioural intentions. We therefore recommend that the government should make the site to be user friendly that is very easy to use and accessible by all Cameroonian tax payers.

Keywords: Tax Digitalisation, Tax Compliance, Behavioural Intentions, E-tax, Tax

1. Introduction

In today's economy, information and communication technology (ICT) is a fundamental necessity for every business, government and the society at large [19]. ICT has taken centre stage and has cut across every domain of local and international businesses. The coming of ICT and the internet has connected the world as one small village and transformed it into a digital age were almost everything is being done online with the use of computers and the internet. The powerful influence of the digital era on everyday life and activities of individuals, businesses and government has caused the phenomenon of digital disruption [25]. Digital disruptions are the changes that occurs or which are brought about by technological advancement in an already established model. The digital age has drastically changed the way the world's economy operates, causing the disruption and interruption of the traditional business model. The digital process requires adaptation and some changes which are not always simple and painless but happens inevitably regardless of whether we are dealing with agriculture, production, trade, banking or the provision of services.

Over the last decade, the digital world has developed so rapidly thereby creating several opportunities for growth and inclusiveness within and between countries regardless of the continent. According to Pamen and Yepndo [32] all economic sectors and consumers stand a chance of benefiting from globalisation because it deepens and broadens trading platforms, take productivity to a higher level and it also scale up the effectiveness of the services provided by service businesses. Digitalisation allows for the customisation of production, facilitate and creates new forms of collaboration, accelerate access to knowledge, inspires innovation and entrepreneurship and it also fosters competition. The coming of the digital age has brought the world together as one and so anyone can get the information they want or see any place just by the click of a button.

Taxes remain the number one source of income for every

government in the world and Cameroon is not left out in the equation. But the government is faced with serious challenges especially in the domain of tax administration and collection due to tax evasion and avoidance by Cameroonian tax payers. Every natural and artificial person is liable to pay tax to the government. That is every business which operates in Cameroon is to contribute her fair share to the state treasury by means of paying her taxes. The Cameroon government is striving to increase her tax revenue and by digitalizing her tax system. The coming of the e-tax system is brought by the government ambition to go digital and also because of the ineffective nature of the manual tax system and the notion by tax payers that tax administrators do not pay in all the tax revenue collected into the state treasury thereby increasing the chances of tax evasion and avoidance in effect reducing the amount of tax revenue [15]. Nkundadabanyanga [27] attributed non tax compliance by tax payers to the lack of accountability on the sided of the government, ineffectiveness, corruption (extortion of money by tax authorities, unethical behaviours by tax collectors. Taxpayers will voluntarily pay their taxes if they see that there is a good tax system and if the taxpayers see that the government will put the tax revenue into good use.

The government of Cameroon loses billions as a result of tax avoidance and evasion, and there is still no clear way or method that the government can use to increase the rate at which taxpayers pay their taxes in accordance with the established tax regulations. One solution to this problem is to implement an electronic taxation system that allows all taxpayers to assess themselves and pay their taxes online [26].

The government has therefor taken a step to cub tax evasion or the underpayment of tax by introducing the online platform for declaration and payment of taxes. According to [28], the tax payers attitude is a strong factor to influence his/her be behaviours towards tax. The taxpayers attitude towards the digital tax system is play a significant role in the adoption or rejection of the digital system. [27] suggested that if there exist a good way of evaluations of the tax, that is convenience in terms of time, place of declaration and payment, limited movements to the tax centers, it will lead to the acceptance of the digital tax system which will therefor increase the tax compliance among taxpayers.

With all the literature that exist on tax digitalisation, to the best of the researchers there is no previous published work that evaluate tax digitalisation on the level of tax compliance with the mediating role of behavioral intentions in Cameroon. Most of the available literature have mostly been done in countries like Nigeria, Uganda, Tanzania, Kenya, South Africa and a host of other African countries which had introduced the e-taxation system in their countries some years back. Since there are contradicting research findings as to whether the digital system of taxation will actually lead to compliance by tax payers in other African countries, and since this is a new area of research in Cameroon, and there is little or no empirical evidence so far as to whether the e-tax system introduced by the Cameroon government has achieved it objectives by improving the level of tax compliance by tax payers. It is therefore important to carry out this study to ascertain if the e-tax system will lead to an increase level of tax compliance in Cameroon. It is therefore for this reason that we seek to access tax digitalisation and tax compliance: the mediating role of behavioral intentions.

The main objective of the study is to investigate the impact of tax digitalisation on the level of tax compliance in Cameroon. The specific Objectives include:

To evaluate the effect of the cost involved in using the online platform on tax compliance in Cameroon.

To examine the effect of the Accessibility and Reliability (AR) of the online platform on the level of tax compliance in Cameroon.

To investigate the effect of Effort Expectations of the online platform on tax compliance in Cameroon.

To find out if behavioral Intentions mediates the relationship between tax digitalisation and tax compliance in Cameroon.

2. Literature Review

2.1. Conceptual Literature

2.1.1. Historical Evolution of Digital Tax System in Cameroon

As the world is advancing with the digitalisation process, Cameroon is not left behind as they strive and take measures to meetup up with the demands of the world`s economy. Mokube brings out a brief history of Cameroon moving towards an e-government of which he noted the following events. The first step by the Cameroonian government to enhance digitalisation was the passing of the telecommunication law in 1998. In 1998, the Telecommunication law No 98/014 of July 13th, 1998 and Telecommunication law No 98/014 of 14th July 1998 gave a legal backing for ICT evolution in Cameroon. The said laws abolished the monopolistic control of the telecommunication sector in Cameroon which was controlled by the Cameroon Telecommunications Network (CAMTEL). This law brought about the liberalization for the telecommunication sector allowing new players to come into the sector and thus the introduction of companies like the Mobile Telephone Network (MTN) Cameroon and Orange Cameroon. Of recent, we have other networks like Nextel Cameroon and Yoommy. This law encouraged investments in the IT sector in the country and this was the birth of digitalisation in Cameroon. In 2001, law No 2001/0130 of 23rd July 2001 was passed by parliament instituting the minimum services standard in the telecom sector. They laid down the modalities for the operations of all telecommunications networks and the provision of telecom services [24].

Before 2019, all taxes in Cameroon were declared manually, which practically involved tax agent from taxation offices moving around and collecting taxes from small businesses. Big companies had to determine their taxes and pay this money to the taxation department at their various tax centers. This process was done manually and the tax was to be paid cash at the taxation department not later than the 15th

of match of the following year. But on the 12 March, 2021, the Minister of Finance Louis Paul Motaze signed a press release No00000239 extending the deadline for tax declaration and payment to the 31st March, 2021 for the year 2021. The extension was due to the increase in the number of cases of the covid-19 within that period and because this was the initial launching face of the e-tax system.

All the manual labour and paper work was put to an end in 2019 when the government finally made the bold step towards digitalizing the tax sector. Law No. 2018/022 of Dec 2018 of the 2019 finance law is the birth law for the digitalisation of taxes in Cameroon which the initiation face of the e-tax procedure effectively in 2021. Section fourteen (14) of 2019 finance law provides for the payment of customs duties and taxes using electronic means. The article state "the customs administration shall be authorized to collect customs duties and taxes electronically through a secure platform including banks and telephone in accordance with the terms and conditions set out by special instrument". The section goes further to lay down the modalities on how the tax will be paid and the penalties for defaulters, section 15 of the finance law gives full details on the penalty for defaulters. Tax payers can now declare their taxes using the online tax system and pay the tax due either with bank transfer or mobile money (MOMO). By this, it reduces the amount of paper work and the long queue at tax center as tax payers can now use either mobile money or bank transfer to pay their taxes [24].

The Cameroon government has enacted laws on the taxation of imported mobile phones and electrical/ digital tablets. Section 7 of the 2019 finance law spells out the modalities on the taxation of the import of digital tablets and mobile phone. Section 7 states "mobile phones as well as electronics or digital tablets may be imported in suspension if customs duties and taxes provided that their purchaser pay the set duties via a levy made in particular during call-in shows. This duties and taxes shall be collected and paid to the competent custom service by all telephone companies by the 15th of each month. These companies are required in conjunction with competent state service or representative to configure the system to avoid any connection to their respective network by uncleared phones and tablets".

2.1.2. Tax Digitalisation (e-taxation)

The practice of assessing, collecting, and administering taxes using an electronic platform or media is known as tax digitisation (electronic taxation). [9], e-tax is a method by which governments around the world employ ICT to provide high-quality public services and disseminate public-administration information. Tax digitalisation refers to the use of an online platform to gather and administer tax information. It is an online system that allows taxpayers to get access to services provided by the tax authorities, such as obtaining a tax identification number and filing tax returns electronically [30]. [38] defines e-tax as an online platform via which an individual taxpayer can access all the tax authority's services over the internet.

2.1.3. Tax Compliance

Marti [22] defined tax compliance as the willing and complete execution of tax responsibilities as prescribed by law. Tax compliance is the act of compiling statistics and filling out tax return forms, as well as declaring all taxable income and paying all tax responsibilities within the prescribed time frame, without waiting for the authorities to take action. Simply put, tax compliance refers to how well a country's taxpayers adhere to the different tax regulations enacted by policymakers. However, as with many concepts, this definition can be seen from a variety of perspectives. A continuation of definitions can be found in the definition of tax compliance.

Tax compliance is a result of taxpayers' attitudes toward government measures aimed at meeting the country's basic infrastructure and social demands. [15] cited social psychological concerns, business and economic, industry and political, industry as some of the elements that influence tax compliance behavior. [12] claims that the introduction of a tax week by tax authorities, tax counseling, the implementation of an electronic tax system, frequent checking, auditing, and examination of taxpayers, the imposition of fines and penalties, and tax sensitisation and education can all help developing countries generate more tax revenue through self-assessment. While [29] cited factors such as tax education, the provision of a service-oriented attitude, frequent auditing, accountability, and fairness on the government's part as having a significant impact on taxpayers' willingness to comply with the law in order to increase tax income. To foster tax income, an action plan to achieve the appropriate degree of compliance with tax rules without cohesiveness and enforcement is necessary [5]. If the demands of taxpayers are strategically met by putting in place the necessary facilities, transparency, accountability, and a variety of other factors can lead to taxpayers' willing compliance. [2] stated that the establishment of good infrastructure, moral ethics, good tax rates, tax authority accountability, taxpayer faith in government, and a good platform for tax declaration in the Nigerian state of Lagos aided in inspiring voluntary tax payment by Nigerian taxpayers. Willful non-payment of taxes has resulted in compliance gaps in tax income in most Nigerian states [5]. Tax revenue in Nigeria is heavily influenced by taxpayer self-assessment. As a result, a robust compliance plan will undoubtedly boost an economy's tax collection. As a result, tax compliance entails detailing the payment of all taxes in accordance with established tax laws, court rulings, and regulations [8]. Registration, timely submission of tax returns, reporting, and timely payment of all tax duties on the due date are all examples of tax compliance [35].

2.1.4. Behavioural Intentions (BI)

This construct was first used by Fishbein and Ajzen, (1975) in the theory of Reasoned Action (TRA) and later incorporated into the Unified Theory of Use and Acceptance of Technology (UTUAT) which is adopted for this study. Intentions can be defined as an individual`s zeal to follow a

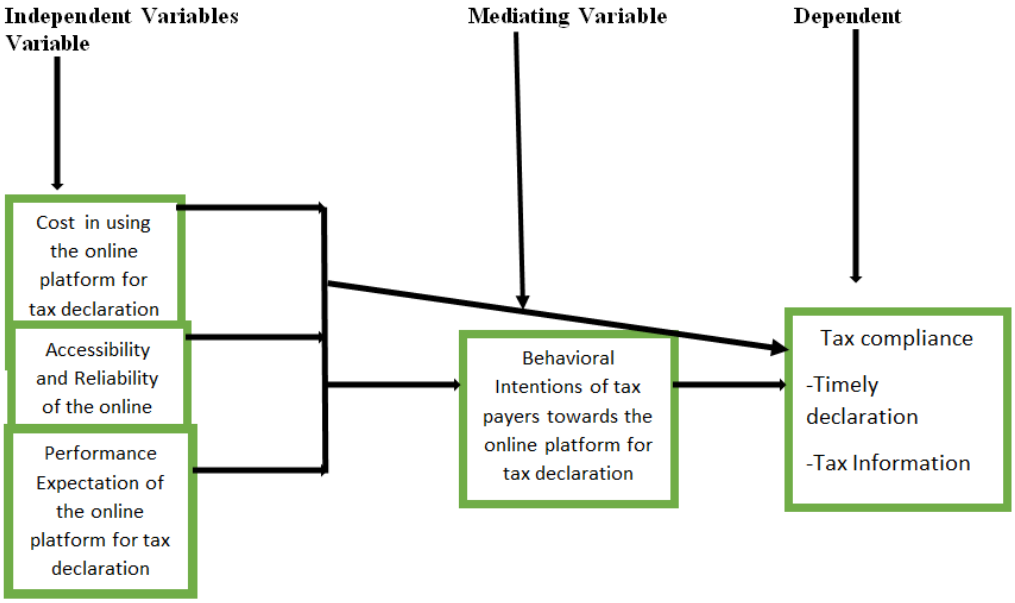
given behavior and represent an individual's commitment toward a target behavior. whereas Ajzen, (1991) defined intentions as the number of effects a person is willing to put in other to perform some particular behavior. According to Fishbein and Azjen [14], they defined behavioural intentions as the "perceived likelihood of performing a target behaviour. The behavioral intentions of a tax payer depend on how the individual perceive that he/she is going to act towards the digital tax system. The behavioural intentions look at the tax payer`s attitude towards the use of the e-tax system; so, his/her behaviour is influenced their perception whether the engaging on the that particular behavior will yield a negative or a positive effect. Adopting from the TRA, Davis et al [11] defines behavioural intentions as "the degree to which a person has formulated a conscious plan to perform or not to perform some specific behaviour". So, if a tax payer is not complying to the tax laws, it is based on a conscious decision from within him or her which he has made. So non tax compliance does not come as a mistake but as a conscious act which the tax payers make with their own free will.

An individual's deliberately conceived plan to undertake a specific behavior is known as behavioural intentions. As a result, the taxpayer's approach to his tax obligation is a well-thought-out strategy. They will either comply or not comply with the tax regulations depending on how they want to act or behave. Behavioural intents have an internal direction, according to [3]. Individuals' behavioural intentions are founded on their general beliefs, which represent the internalised structure of their external reality. Individual subjective perceptions of the system influence taxpayers' overall behavioural intentions toward adoption of the e-tax system. The degree to which taxpayers make a conscious plan to use the e-tax system to declare and pay their taxes is defined as behaviour intention for the purposes of this study.

2.1.5. Conceptual Framework

The level of tax compliance can be high if the control measures put in place by the government achieves its expected outcome. Governments of many countries worldwide and Africa in particular are recognizing the need for a better tax collection and administration system which can reduce the level of tax evasion. One of such means is by using the electronic tax system where taxpayers declare and pay their taxes without moving around [26]. Nkundabanyanga [27] explains that, tax payers will be most likely to meet their tax obligation voluntarily if there is a good and clear tax system and if they know that the government will put the money into the intended use. A conceptual framework is used to show the relationship between tax digitalisation and tax compliance. the conceptual framework was adopted from the (UTAUS) proposed by Venkatesh et al [36] and other ideas which aided the researcher to properly address the issues of tax digitalisation and tax compliance.

Tax digitalisation can positively influence the level of tax compliance but for that to happen, the system must be very effective and convenient. Therefore, for tax digitalisation to lead to tax compliance, there are many factors which comes into play. But for this study, we focus on the cost involved in using the online tax platform, the accessibility and reliability, effort expectations and behavioural intentions which acts as a mediating variable. The conceptual framework is seen in figure 1 below.



Source: Adapted from the Unified Theory of Acceptance and Use of Technology (UTAUT) (2021)

Figure 1. *Conceptual framework.*

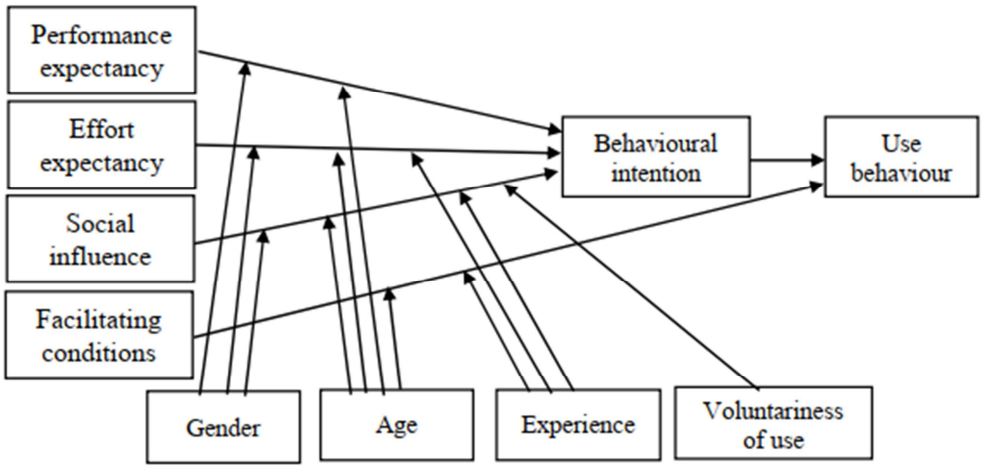
The conceptual framework shows the independent, dependent and the mediating variable of the study. As seen on the diagram below, the cost involved, accessibility and reliability and efforts expectations will influence the level of

tax compliance in Cameroon through behavioral intentions which is the mediating (intervening) variable. The measurement of the dependent variable will timely declaration, tax information and trust in government. This research work which is aimed to find out if the relationship between tax digitalisation and tax compliance using behavioral intentions as a mediating variable is positively or negatively significant.

2.2. Theoretical Foundation

Unified Theory of Acceptance and Use of Technology (UTAUT)

Venkatesh et al [36] developed this model based on social cognition theory to explain a user's intention to use an information system and subsequent usage behaviour. UTAUT's purpose is to comprehend the difference between one's intention to use an information system and one's actual use of the system [36]. The UTAUT model shows how performance expectancy, effort expectancy, social influence, and facilitating factors influence behavioural intention and actual use of a system. Users will adopt a new system depending on their expectations of it, i.e., their perceived performance and the work they will put in to obtain that performance. Their decisions are also influenced by their social circumstances. All these characteristics are considered when determining whether or not a user intends to use a system. Gender, age, experience, and voluntary usage are all characteristics that determine behavioural intention and use behaviour. This model will be useful in the study because it shows how variables such as performance expectations, effort expectations, social influence, and facilitating conditions influence the adoption and use of new technology for tax payment in Cameroon-by-Cameroon taxpayers. Despite its use, the efficiency and relevance of the study are questioned because it does not analyse the direct influence on the dependent variable, which could show new correlations and other relevant elements [6]. However, the Partial least squares structural equation modelling (PLS SEM) will be utilised in the model to address this deficiency, as it addresses the problem of this theory by allowing for the analysis of both direct and indirect effects [19]. Performance Expectation (PE) is the degree to which taxpayers believe that using a particular technology will make things easier, boost efficiency, and so increase tax compliance [18]. While effort expectancy (EE) is concerned with the ease with which people can use technology, the model found that EE has a significant impact on technology adoption and use [3].



Source: Venkatesh et al, (2003)

Figure 2. *UTAUT.*

2.3. Empirical Literature

Masunga, Kiria and James [23] Researched the impact of behavioural intentions to use the ICT tax system on tax compliance behaviour: The Efficacy of Mediating Effects. The study's goal was to see how the usage of ICT tax systems (ICTTs) as a mediating factor on tax compliance behaviour in Tanzania affected behavioural intentions. A total of 109 taxation students from higher education institutions made up the study's sample size. To examine the data, the researcher used Partial Least Square Structural Equation Modelling in two stages: first, the measurement model, and then, the structural model. The findings revealed that behavioural intention is somewhat mediated using ICTs to influence compliance behaviour. The findings also revealed that both performance and effort expectations had significant direct and indirect implications on tax compliance (complementary mediation). According to the study's findings, the government should continue to engage in technological awareness campaigns that improve tax compliance behaviour for both existing and prospective taxpayers.

Etim, Jeremiah and Dan [13] investigated the effects of the economy's digitalisation on tax compliance in Nigeria. A survey study design was used, and the data collection instrument was a well-structured questionnaire distributed to employees of the Federal Inland Revenue Service (FIRS) in the Nigerian state of AkwaIbom. The sample size was forty

(40), and the data was analysed using a simple percentage, descriptive statistics, and regression analysis. The study's findings revealed that when the economy is digitalised, tax compliance has a negative impact. As a result, they advised the Nigerian government to adopt tax policies that would assist in the taxation of e-transactions, tax education, and the inclusion of e-transactions taxes in tax laws.

Ajaja and Adegbie [1] performed research in Nigeria on the impact of information technology on effective tax assessment. The study's main goal was to investigate the impact of information technology on effective tax assessment in Nigeria. A population of 2,857 from the management and administrative employees of six selected multinational corporations in Lagos State, Nigeria, as well as the Federal Inland Revenue Service, was used in this study. The sample size was 641 respondents who were stratified. The data was analysed using descriptive and inferential statistics, and the results revealed that information had a positive significant effect on tax assessment. To assist effective tax assessment in Nigeria, the report advised that the government create enabling tax legislation and eliminate the ambiguities and complexities in some of the existing tax rules.

Hanrahan [17] conducted a static and dynamic panel data analysis on digitisation as a factor of tax collection in OECD countries. The research used panel data from 1995 to 2018 that covered all OECD nations. Using both static and dynamic panel data analysis techniques, the study investigates the effects of the rise of digitalisation on tax income. According to the findings, digitalisation may have a negative impact on a country's ability to generate higher tax revenue in a country with high digital dynamics.

Wadesango, Chibanda and Wadesango [37] studied how taxing the digital economy affects income generation in Zimbabwe. The goal was to investigate into the taxation of the digital economy and the effects it has on network infrastructure. Questionnaires were used to collect data for the paper, which followed a quantitative research process. The study's findings revealed that digitisation has both beneficial and bad consequences for the country. They concluded that the government should embrace digital technologies across the board.

Sadress and Juma [33] investigated the role of electronic tax system adoption as a mediating factor in the link between attitudes about electronic tax systems and tax compliance. Using evidence from small business enterprises (SBEs) in Uganda, the goal of the article was to evaluate the mediating effect of electronic tax system adoption in the link between attitude toward electronic tax system and tax compliance. The researcher employed a quantitative research strategy, which included the use of questionnaires with closed-ended questions. The research design for this study was cross-sectional and correlational. 214 SBE managers completed usable surveys, and data was analysed using SPSS v22. The findings revealed that electronic tax system adoption is a partial mediator in the relationship between electronic tax system attitude and tax compliance. The adoption of an electronic tax system, as well as one's attitude toward it, are both linked to tax compliance, according to the findings. Because this was a cross-sectional study, it was impossible to track changes in behaviour over time. The study's drawback was that it used a quantitative research approach, which limited respondents' ability to express their opinions. While there have been several studies on tax compliance, this study used evidence from SBEs in an African developing economy – Uganda – to provide one of the first empirical evidences on the mediation effect of adoption of an electronic tax system in the relationship between attitude toward electronic tax systems and tax compliance.

Olonde [31] conducted research in Kenya on the impact of information technology on tax compliance. The study's goal was to see how the Kenyan Revenue Authority (KRA) used information technology to improve tax compliance in Nairobi, Kenya. The study looked at the implications of etax, big data analytics, and blockchain technologies on tax compliance. The researcher employed a survey research design for the investigation, and the target population was all the I. T KRA staff members and a sample population of 65 respondents were used to deliver the questionnaire, which was administered using a purposive sampling technique. A descriptive statistic of means and standard deviation, as well as inferential statistics, were used to examine the data. The findings showed that information technology has a significant positive impact on tax compliance. The study urged that new information technology be properly trained, and that the government adopt policies that allow users' information to be kept private.

Chijioke et al [10] used secondary data from the Federal Inland Revenue Service and the Central Bank of Nigeria to study the impact of e-taxation on Nigeria's revenue generation and economic growth during a four-year period (2013- 2016). The study discovered that following the introduction and execution of e-taxation, federally collected revenue and the tax GDP ratio both decreased dramatically. The study also discovered that after the implementation, tax revenue decreased, though the mean difference was not statistically significant.

Kiringa and Jagongo [21] investigated the effect of online tax filing on tax compliance among SMEs in Kenya's Kibwezi sub-county. The findings revealed taxpayers' attitudes toward online filing, as well as their technical skills in filing tax returns and tax compliance. The study employed a descriptive survey research approach, with primary data collected from the respondent via a self-administered questionnaire. The study's population consisted of 1,800 SMEs, with a sample size of 316 SMEs chosen using a basic random selection technique. Using t-test analysis, the researcher analysed the data using descriptive and inferential statistics. According to the study's findings, online tax filing has an impact on SMEs' level of tax compliance. The findings of the correlation test revealed a negative link between online tax filing perception and tax compliance, but a positive correlation between technical tax filing skills.

Maransu et al [7] conducted another study on the determinants of tax compliance from a social market

perspective. The study's data came from 18 empirical studies conducted around the world between 1985 and 2012. Several scholars pointed out the paucity of theoretical literature to guide the determinant of tax compliance. The study recommended that policymakers build and employ theory-based lists of relevant drivers of tax compliance, and that they avoid using traditional conceptual tactics to force taxpayers to pay their taxes.

2.4. Research Gap

This research on tax digitalisation and tax compliance is a relative new area in research across the Africa and in Cameroon in particular. The issue has attracted alot of researchers and there exist a relatively good amount of literature on the topic but these literatures are mostly in the context of developed countries and some few African countries like Kenya, Nigeria, Uganda, South Africa and so on, who had digitalized their tax system for some time. There exists little or no literature on the subject matter in relation the Cameroon context. Since most of the literature that exist have been done by authors in different countries and not Cameroon, this study is therefore deem necessary to fill the existing gab in literature in Cameroon and to add to the existing literature by examining how tax digitalisation will affect (influence) the level of tax compliance in Cameroon.

3. Methodology

3.1. Thematic Scope

The study is limited to tax digitalisation (e-tax) as the independent variable and tax compliance as the dependent variable. The study therefore seeks to examine how tax digitalisation is going to influence the level of tax performance in Cameroon. The operationalised variable which is used to capture the independent variable "tax digitalisation" are and Effort expectation (EE) with a mediating variable as Behavioral Intentions (BI). The researcher also added two other variables to the original model of UTAUT which includes Accessibility and Reliability (AR) and the cost involved (CI) of the online tax payment system. The study made mention of the taxation of the digital economy, that is the taxation of profits from digital businesses operating in Cameroon but have no physical present or representative in the country. But for the purpose of this study the aspect is not captured and is out of the scope of the research. Whenever tax digitalisation is mentioned, we will be referring to the above variables and so the taxation of corporate profit of digital businesses will not be in the scoped.

3.2. Sources of Data and Method of Data Collection

Primary data was employed to achieve the goals of this study. We gathered primary data using a well-structured closed ended 5-point Likert scale questionnaire that ranged from strongly disagree to strongly agree and was tailored to capture the study questions. The Likert scale questions are used to assess an individual's or a group's attitudes, opinions, and perceptions of social phenomena. An online survey instrument was posted through a Google Survey Form, specifically shared on WhatsApp contacts which ensured end-to-end encryption with maximum guarantee of respondents' privacy and security and via email. The choice of this administering was due to the fact that the researcher anticipated most of the respondents are literates and therefore could read, comprehend and write to answer questions.

3.3. Population, Sample Size and Technique

The target population of this study was made up of all companies, financial institutions, tax consultancy firms, auditing firms and individual registered tax payers who use the online platform for their tax declaration and payment in Cameroon. The sample size for this study was made up of 200 respondents drawn from the target population.

The study made use of the purposive sampling techniques. The companies or institutions were selected based on the need for the questionnaires to be filled to reach the target sample size. While purposive sampling was used in order to incorporate only respondents from these companies or institutions who have adequate understanding of the calculation and declaration of taxes online. From each of the company, the respondents were purposively identified. The purposeful identified respondents were mostly chief accountants, assistant accountant, tax consultant, and/or all those who have the required knowledge for online declaration and payment of taxes. They were considered to be the right persons to provide vital information because of their involvement in the calculation of the various taxes, that is VAT, and corporate tax at the end of the year. Most importantly, the researcher conveniently identified workers of these institutions online by snowball sampling technique using a Google form.

3.4. Model Specifications

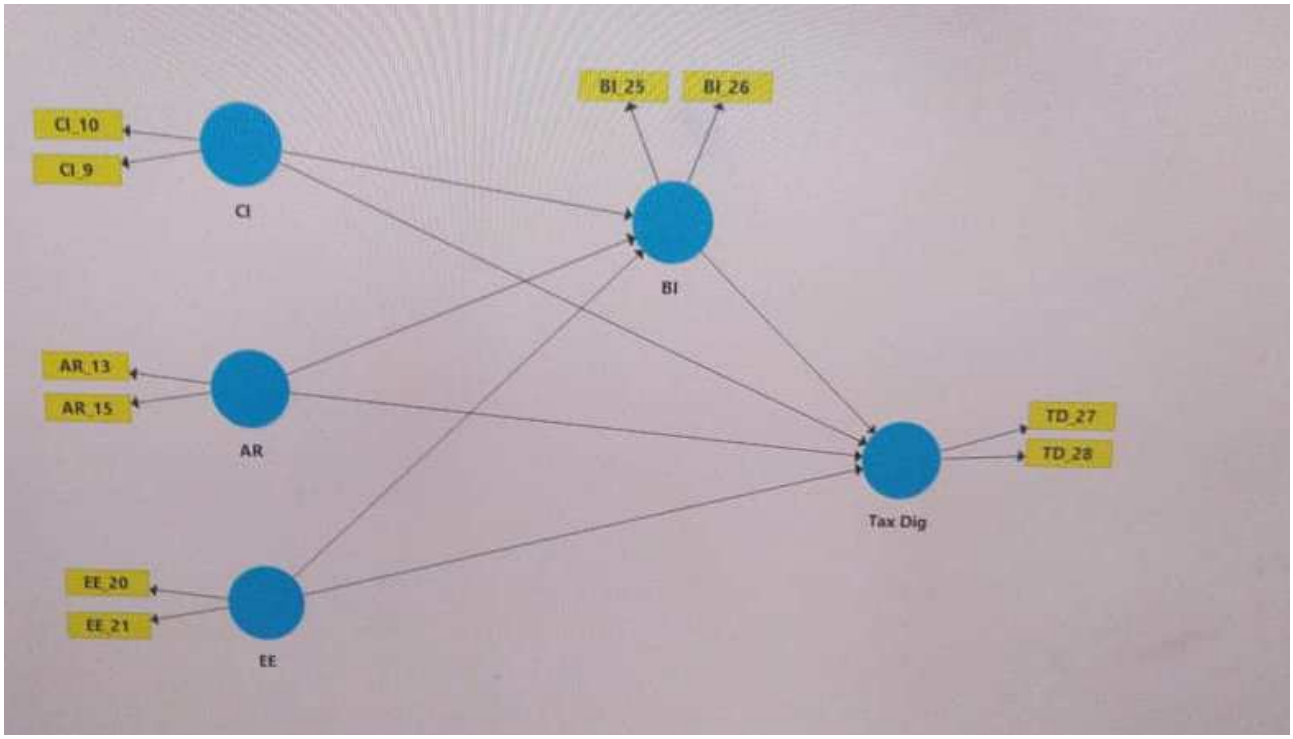
The researcher adopted the Theory of Acceptance and Use of Technology (UTAUT) model to apply it in this research. We picked one of the sub constructs which we feel is most relevant to our study which is Effort Expectations (EE) to test tax compliance using a structural equation model (SEM) with a mediating variable. We introduced two (2) new variables Accessibility and reliability (AR) and cost involved (CV) to the original model. We have an indirect effect on the dependent variable caused by the mediating variable. That is the sub-constructs of the independent variable will affect the mediating variable which will in turn affects the dependent variable.

Table 1. *Apriori expectations.*

Variables	Tax compliance
Cost Involved	Positive
Accessibility and reliability	Positive
Effort Expectations	Positive
Behavioral Intention	Positive

Source: Author (2021).

Measurement and Structural Model



Source: Researcher (2021)

Figure 3. *Structural Equation Model (SEM).*

3.5. Measurement of Variables

Table 2. *Variables of the Study and their Measurement.*

Variables	Sub-Variable	Measurement	Source
Tax Digitalisation	Cost Involved	Amount spent on training Cost in accessing the site Cost in hiring professionals	Researcher
	Accessibility and Reliability	How Secure is the site Is the site free from spam Can incorrect information be easily corrected Is the site accessible at anytime and anyplace	Maisibe & Atambo (2016)
	Effort Expectations (EE)	Ease of use of the site User friendliness Language barrier Ease of Understanding	Alshem & Drew, 2012
Tax Compliance	Tax information	Knowledge of the existence of e-tax	
	Timely Declaration	Remitting taxes within time frame Interest for late declaration and payment	Kirchler, 2007 Singh, 2003
Behavioral Intentions		Digital prunes Intentions to pay training The intended time to use these site	Rogers (1995) Nkwe (2013)

Source: Authors (2021).

3.6. Techniques of Data Analysis

The data for the study was analysed using (PLS SEM), which consists of two stages: the measurement model and the structural mode; the researchers used structural equation modelling, which is a multivariate statistical analysis technique for determining structural correlations [20]. The structural link between measurable variables and latent constructs is investigated using this technique, which combines component analysis and multiple regression analysis. The researchers chose this as an analytical tool because it has several advantages over traditional multivariate data analysis techniques: first, it assesses measurement error in depth; second, it has the ability to estimate latent (unobserved) variables using observed

variables; and third, it performs model testing, in which a structure can be imposed, and the data fit assessed.

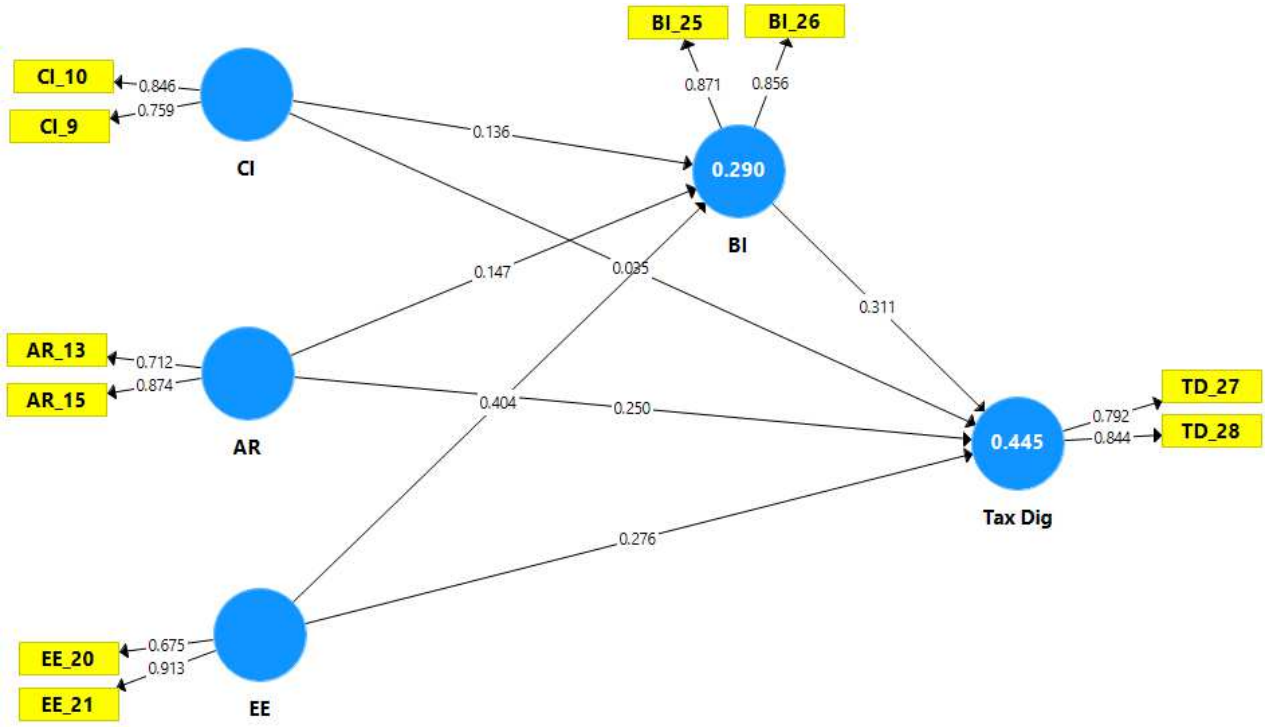
4. Presentation and Discussion of Results

4.1. Measurement Model Assessment

Table 3. *Construct Reliability and Validity.*

Latent Construct	Indicator	Indicator loading	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
AR	AR_13	0.712	0.781	0.767	0.776	0.636
	AR_15	0.874				
BI	BI_25	0.871	0.769	0.738	0.854	0.746
	BI_26	0.856				
CI	CI_10	0.846	0.851	0.760	0.784	0.646
	CI_9	0.759				
EE	EE_20	0.675	0.788	0.731	0.780	0.645
	EE_21	0.913				
Tax Dig	TD_27	0.792	0.749	0.710	0.802	0.669
	TD_28	0.844				

Source: Authors (2021).



Source: Authors (2021)

Figure 4. *Structural Equation Model.*

Table 4. *Discriminant Validity using the Heterotrait-Monotrait Ratio (HTMT).*

	AR	BI	CI	EE	Tax Dig
AR					
BI	0.573				
CI	0.330	0.505			
EE	0.853	0.848	0.656		
Tax Dig	0.982	0.934	0.470	0.821	

Source: Authors (2021).

To test the hypothesis, we first of all test the internal consistency reliability using composite reliability. The internal consistency reliability is used to measure whether the data actually test what it is supposed to measure conceptually, theoretically an empirically. To test the reliability of the research constructs, we adopted two tests to be conducted. The study uses the Cronbach`s alpha and composite reliability. According to Hair et al [16], the cut off point for the Cronbach`s alpha should be >=0.6. looking at the results in table 4 above, each of the constructs exceeds the 0.6 threshold. And for the composite reliability, all the variables had a higher value than the recommended 0.7 threshold by [33]. The convergent reliability was accepted

because the Average Variance Extracted (AVE) was all greater than 0.5 which is above the conventional cutoff point prescribe by [11]. With all the constructs greater than 0.7, it shows a strong internal consistency reliability and are all statistically significant.

Discriminant validity measures how one variable is different from the another in a model, that is the variable does not measure what another variable measures. To measure the decriminant validity, we first determine the indicator of outer-loading and cross loading. The discriminant validity was assessed using the Heterotraite-Monotrait (HTMT) ratio. The HTMT ratio was chosen because of its robustness and its ability to overcome problems resulting from cross loading. No cross loading should be greater than the loading at the latent construct. The HTMT ratio is acceptable at the range of 0.85 to 0.9 maximum is accepted as an indicator that there is the presence of discriminant validity. As seen in table 4 above, all the variables were below the acceptable threshold of 0.85 except for the ratio between tax digitalisation and accessibility and reliability and that of tax digitalisation and behavioural intentions. All the other variables meet the recommendation for discriminant validity according to [23].

4.2. Structural Model Assessment

The adjusted R^2 shows the degree of variation in behavioural intentions (BI) of tax payers which can be explained by the changes in the dependent variable. Therefore, inferring the adjusted R^2 (coefficient of multiple determination), 28% of variation of BI of tax payers is accounted for by the changes in the cost involved in the online tax declaration, effort expectations and accessibility and reliability while 72% of variations of the BI of tax payers are accounted for by variations or changes in other variables other variables different from our explanatory variables. The 72% is also known as the coefficient of non-determination.

Similarly, 43% of variation in tax compliance is accounted for by the cost involved, accessibility and reliability and effort expectations. While 57% of the variations in tax compliance is explained by other factors other than CI, AR and EE. They are influenced by extraneous variables.

4.3. Verification of Hypotheses

$H0_1$: There are no significant effects of the cost involved in using the online platform on the level of tax compliance in Cameroon.

Table 5. *Assement of Direct Effects (BI & Tax Com).*

Relationship	Coef	Std Err	T	P	F^2	L95% BC CI	U95% BC CI
R^2 (BI)	0.290						
R^2 (Tax Com)	0.445						
Adj R^2 (BI)	0.278						
Adj R^2 (Tax Com)	0.433						
Q^2 (BI)	0.202						
Q^2 (Tax Com)	0.275						
AR -> BI	0.146	0.085	1.729	0.084	0.025	-0.016	0.308
AR -> Tax Com	0.250	0.080	3.105	0.002	0.092	0.094	0.408
BI -> Tax Com	0.311	0.098	3.178	0.001	0.124	0.100	0.483
CI -> BI	0.136	0.057	2.376	0.018	0.024	0.022	0.245
CI -> Tax com	0.034	0.084	0.412	0.680	0.002	-0.135	0.197
EE -> BI	0.405	0.070	5.807	0.000	0.178	0.265	0.541
EE -> Tax Com	0.276	0.080	3.454	0.001	0.090	0.107	0.419

Source: Authors (2021).

As seen in table 5 above, at a 95% confidence interval, the cost involved in using the e-tax system has a positive but insignificant effect on the level of tax compliance in Cameroon. Judging from the β coefficient of 0.034, it shows that for each unit increase in the cost involved in using the e-tax system, the tax compliance decreases by 3.4%. inferring from the significance of the t-statistics of 0.412, we will be taking a 0.68% risk in assuming that the cost involved in e-tax declaration has no significant effects on the level of tax compliance in Cameroon which is greater than our significance level of 5%. The effect size f^2 associated to the cost involved on using the e-tax system is 0.002 which is consider to small. The null hypothesis which states that (There are no significant effects of the cost involved in using the online platform on the level of tax compliance in Cameroon) cannot be rejected because the risk in rejecting the null hypothesis while it is true is 68% which is greater than 5%. We therefor retain the null hypothesis which states, there are no significant effects of the cost involved in using the online platform on the level of tax compliance in Cameroon.

$H0_2$: The accessibility and reliability of the online platform has no significant effects on the level of tax compliance in Cameroon.

At a 95% confidence interval, the accessibility and reliability of the e-tax system has a positive and significant effects on tax compliance holding all other variables constant. For every unit increase in the level of the accessibility and reliability of the e-tax system, tax compliance increases by 25%. So, inferring from the t-statistics of 3.105, we will be taking a 0.002% risk in assuming that accessibility and reliability of the e-tax system has no significant effect on tax compliance which is lower than our signifance level of 5%. The effect size associated to this coefficient is 0.092 which is a medium effect. Given our p-value of 0.002 which is lesser than our significance level of

0.05, we therefor reject the null hypothesis which states that: the accessibility and reliability of the online platform has no significant effects on the level of tax compliance in Cameroon and retain the alternative. The risk to reject the null hypothesis while is true is 0.2% which is lower than the significance level of 5%. We therefor conclude that AR has a significant effect on tax compliance.

$H0_3$: There is no significant effects of Effort expectation of the online platform on the level of tax compliance in Cameroon.

At a 95% confidence level, Effort Expectations (EE) has a positive and significant effects on the level of tax compliance in Cameroon. For each unit increase in the effort put in by tax payers to understand the e-tax system and declare their taxes, tax compliance increases by 27.6%. Inferring from the significance of the t-statistics of 3.454, we will be taking a 0.1% risk in assuming that EE has no sig effects on tax compliance which is lower than our significance level of 5%. The effect size associated this is 0.09 which is considered a medium effect. The null hypothesis: there is no significant effects of Effort expectation of the online platform on the level of tax compliance in Cameroon is therefore rejected for the alternative hypothesis because the risk in rejecting the null while is actually true is 0.1% which is lower than our significance level of 5%.

$H0_4$: Behavioral intentions has no significant mediating effects on the relationship between tax digitalisation and tax compliance in Cameroon.

Table 6. *Assesment of Mediating Effect.*

	Direct Effect		Indirect Effect		Total Effect		Mediation Type
	Coef	P value	Coef	P value	Coef	P value	
AR -> Tax Dig	0.250	0.002	0.046	0.115	0.295	0.000	No Mediation
EE -> Tax Dig	0.276	0.001	0.126	0.003	0.402	0.000	Partial Mediation
CI -> Tax Dig	0.034	0.680	0.042	0.108	0.077	0.377	No Mediation

Source: Authors 2021.

A mediation analysis was performed to assess the mediation role of behavioural intentions (BI) on the linkage between tax digitalisation and tax compliance in Cameroon. Tax digitalistion was divided into CI, AR and EE.

The results above in table 6 reveals that the direct effect of the cost involved in using the e-tax system was positive but insignificant. (β=0.034, t=0.412, P=0.68). With the inclusion of the mediating variable behavioural Intentions, as seen in table 6, the impact of the cost involved in using the e-tax system on tax compliance still remained insignificant. B=0.046, P=0.108 and hence the indirect effect was found insignificant. This therefore means that the relationship between the cost of using the e-tax system and tax compliance is not mediated by the behaviours of tax payers.

A mediation analysis was done to access the mediating role of behavioural intentions on the linkage between accessibility and reliability and the level of tax compliance. The direct effects of AR on tax compliance is positive and significant β=0.25, t=3.105, P=0.002. With the inclusion of the mediating variable, the impact of AR on tax compliance was found insignificant β=0.046, P=0.115 table 6. The indirect effects of AR on tax compliance (TC) through BI was found to be insignificant. This therefore means that, the relationship between AR and TC is not mediated by BI.

A mediation analysis was performed to examine the mediating role of BI on the linkage between effort expectations (EE) and tax compliance (TC). The results in table 6 reveals that the direct effects of EE on TC is positively significant: β=0.276, t=3.454, P=0.001. with the inclusion of the mediating variable BI, the impact of effort expectation on tax compliance was significant with β=0.126, P=0.003 (see table 6). The indirect effects of effort expectations through behavioural intentions was found to be significant. This shows that the relations between effort expections and tax compliance is partially mediated by the BI.

Based on the above findings, we therefore reject the null hypothesis which states that: behavioral intentions has no significant mediating effects on the relationship between tax digitalisation and tax compliance in Cameroon. This is because not all the variables have proven to be insignificant. Effort expectations has proven to be mediated by behavioural intentions in respect to tax compliance since it is still significant after being mediated by BI and so we can confidently say that BI play a partial mediation role in the relationship between tax digitalisation and tax compliance in Cameroon.

4.4. Discussion of Results

The main objective of the study is to investigate the impact of tax digitalisation on the level of tax compliance in Cameroon. The findings show that, tax payers in relation to tax digitalisation and tax compliance in Cameroon. The results show that the cost involved in using the e-tax system has a positive but insignificant relationship with tax compliance. this means that, an increase in the cost involved in using the e-tax system leads to an increase in tax compliance. Also, AR as another tax digitalisation factor has a positive and significant relationship with tax compliance. This means that a unit increase in the level of the accessibility and reliability of the e-tax system will definitely lead to an increase in the level of tax compliance. Effort expectations was another factor of tax digitalisation. Effort expectations has a positive and significant effect on the level of tax compliance. this means that, an increase in effort expectations will lead to an increase in the tax compliance level of tax payers. The results reveal that, there exist a partial mediation role of bevavioural intentions on the

relationship between tax digitalisation and tax compliance in Cameroon. This is because effort expectations had a positive and significant effect when merge with behavioural intentions on the relationship between tax digitalisation and tax compliance in Cameroon.

The first specific objective of this study was to evaluate the effects of the cost involved in using the online platform on tax compliance in Cameroon. The results shows that the cost involves in using the online platform for tax declaration has a positive but insignificant effect on tax compliance. the null hypothesis which states that: there are no significant effects of the cost involved in using the online platform on the level of tax compliance in Cameroon is retained because the results of (see table 6) above shows a significance level of 0.68 which is greater than the statistical significance of 0.005 (5%). This therefore means that the cost involved in using the online platform, is not an influencing factor for tax payers to comply with their tax obligations.

The second objective was to examine the effects of accessibility and reliability of the online platform on tax compliance. The results as seen above was positive and significant which implies that a unit increase in the accessibility and reliability will lead to an increase in tax compliance and vice versal. The null hypothesis which state that: the accessibility and reliability of the online platform has no significant effects on the level of tax compliance in Cameroon is therefore rejected for the alternative hypothesis. This was because the p value of 0.002 is lesser than our significance level of 0.005. This implies that the accessibility and reliability of the e-tax system has a positive and significant effects on tax compliance. That is, if the government should make the site more accessible to every tax payer in Cameroon and also make the site to be more secure and reliable, it will prompt tax payers to use the site thereby increasing the compliance level. The government is therefore advice to make this site available to every Cameroonian tax payer and to make sure the site is safe so that the tax payers can trust the site.

The third objective of this study was to investigate the effects of efforts expectations on the online platform on tax compliance in Cameroon. The results of the third objective show the relationship between effort expectations and tax compliance. Based on the findings, we are convinced that, effort expectations have a direct positive and significant effects on tax compliance. A change in the effort's expectations will lead to a significant change in tax compliance either positively or negatively. The results shows that tax compliance is positively related with effort expectations of the e-tax system. This signifies that if tax payers anticipates that the efforts, they are expected to put in is not too much, they will be willing to comply and if otherwise, they may likely not pay their taxes.

The fourth objective of this study was to find out if behavioural intentions mediate the relationship between tax digitalisation and tax compliance in Cameroon. Since not all the constructs had proved their significance level to be negative. Effort expectations has been proven to be mediated by behaviou ral intentions in respect to tax compliance and so, we can confidently say that the behaviours that tax payers intend to adopt partially play a role in the relationship between tax digitalisation and tax compliance. This finding is similar to that of [23, 33].

5. Conclusion and Recommendations

This research was conducted to investigate the effects of tax digitalisation and tax compliance relationship in Cameroon. From the results of the findings, the accessibility and reliability of the e-tax system and the effort expectations had a direct positive and significant effects on tax compliance in Cameroon while the cost involved in using the online had a direct positive but insignificant effects on tax compliance. From the statistical analysis, it is observed that as tax has been digitalised, tax payers are going to weight the opportunities that comes with it taking into account factors such as the cost involved, the accessibility and reliability effort expectations of the digitalized tax system. And if the perceive that the digitalised system is not favourable, they may likely tend not to use the site and this will lead to non-tax compliance. Based on our findings, the following recommendations can be made based on the specific objectives we had.

Firstly, the government should try to make the e-tax system to be cost effective. Even though the results of the relationship between the two variables were insignificant, it was still positive all the same. So, if the cost that the tax payer will incure is very little compared to the manual system, this will attract more tax payers to pay their taxes.

The secondly, the tax authorities (government) should try to make the system available and can be accessed by all Cameroonians. Based on our findings, it shows that if the service is made available to all tax payers both in Cameroon and abroad, and these tax payers know that the site is secure and the trust its reliability, then tax payers will be willing to use the e-tax system to meet up with their tax obligations.

Thirdly, effort expectations have a direct positive and significant effects on tax compliance that is if the tax payers anticipate that the site will be too difficult and sophisticated to use, they will not be willing to adopt and use it. So, the government should make the system not too cumbersome and there should be continues upgrade to make the site easy to use, Finally, behavioural intentions partially mediate the relationship between tax digitalisation and tax compliance relationship, the government should be keen on this because it shows that the behaviour of tax payers has a partial role to play on tax compliance. The government should bring in laws that will shape and make the tax payers to have a positive behaviour (attitude) toward the e-tax system.

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