



Automation of Internally Generated Revenue Collection Processes and Improved Internal Revenue Base of Nigerian Local Governments for Efficient Service Delivery: A Focus on Ohafia Local Government of Abia State

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Abstract: *This paper examined the role of automation of internal revenue collection processes in improving the internal revenue base of Nigerian local government councils, with emphasis on Ohafia local government council of Abia state spanning from 2015-2020 for efficient service delivery. Specifically, the acceptance of the automation processes and apparatus was explored using the Technology Acceptance Model (TAM) which addresses the two core questions of 'usefulness' and 'ease-of-use' of the automation processes and the automation apparatus. The study adopted the descriptive survey as its research design and data for the study were generated from the primary sources with the questionnaire and the secondary data from journal publications, text books, magazines, Newspapers, online publications on the internet and scholarly unpublished scholarly works. The sample size was 54 finance officers of Ohafia Local Government Council. The data collected were presented in tabular form and analyzed with the qualitative-descriptive method of data analysis. The study found that although Ohafia local government council has many legal internal revenue sources, those sources are still poor because only few of them are viable. While, the few viable ones are bedeviled by tax evasion and avoidance, revenue leakages at the point of collection, inept revenue collection enforcement, lack of dependable/accessible data for revenue sources, poor internal auditing system and manual handling of tax and other income related information, the respondents alluded to the usefulness of the automation process as well as its ease of use in curbing these challenges hence the study recommended that the Ohafia local government council should streamline their internal revenue streams and scale up those ones that are viable but have not been innovatively engaged, tackle tax evasion and avoidance through the automation of the internally generation revenue collection process through the enforcement of direct payment into Ohafia local government council's centralized bank account.*

Keywords: *Local Government Revenue, Internally Generated Revenue, Automation of revenue collection process, Technology acceptance model.*

Introduction

The need for even development in Nigeria necessitated the creation of the system of Local government administration that are to make appropriate services and development activities responsive to local wishes and initiatives by devolving or delegating them to local

representative bodies, and sensitize as well as mobilize the various communities in their areas of authority in order to get involved in the overall development of their areas (Ezeani, 2006). It was believed that with 774 politico-administrative subdivisions in a polity charged with developmental planning of their areas of jurisdiction and the provision of basic social amenities/infrastructure, the administration and governance of the country would not only become effortless but also expedient.

Prior to the evolution of the local government, decisions concerning the welfare of the people at the grassroots were taken by central governments with little involvement of local level actors (local governments) which are closest to the action spots of local development, when the complex multi-dimensional concept of development that involves improvements in human well-being has been solely the prerogative of central governments in many developing countries of the world such as Nigeria (Oduro-Ofori, 2011), unlike what is obtained in advanced countries where the ideals and principles of effective development have been properly understood and efforts at promoting development are decentralized with the local government being the focal point.

This decentralization arrangement comes with revenue rights and privileges accruing to these administrative cum political subdivisions. These revenue rights and privileges were premised on the fact that success or failure of any institution or organization has to do with the adequacy or inadequacy of funds for financing their projects. This finance has been referred to as the vital means of sustaining any body politic by enabling them to perform their most essential functions" or better still, as the life elixir of any organization (Idahosa & Nchuchuwe, 2005).

In Nigeria, the local government councils get their revenues from two sources: the external and internal sources (Edogbanya & Ja'afaru, 2011). Externally, from the federal government, the Nigerian local governments are entitled to a statutory allocation of 20% of the revenues accruing to the federation within the month. From the state government, local governments are legally entitled to 10% of their respective states' internally generated revenues. This is in addition to addition to their share of the Value Added Tax (VAT) and grants and loans.

According to Ogunna (1996), the constitution allows the local government access to loans for capital projects however with the approval of the state. This category of revenues to the local governments in Nigeria is collectively called the externally sourced revenue to the local governments. The internally generated revenue (IGR) is the revenue generated from capital receipts and taxes, which includes local rates, market taxes and levies excluding any market where state finance is involved, bicycle, truck, canoe, wheelbarrow and cart fees, other than a mechanical propelled truck, permits and fines charged by customary courts, local government business investments, tenement rate, fees from schools, shops and kiosks rates, on and off liquor license fees, slaughter slab fees, marriage, birth and death registration fees (Onah, 1995).

Other streams of IGR include naming of street registration fee excluding any street in the state capital, right of occupancy fees on lands in the rural areas excluding those collectable by the federal and state governments, cattle tax payable by cattle farmers only, merriment

and road closure levy, religious places establishment permit fees, signboard and advertisement permit fees, radio and television license fees (other than radio and television transmitter), wrong parking charges, hackney permit fee, earnings from commercial undertakings such as sales of farm products, sales of eggs and fowls, sales of fertilizer, income from piggery, fishery and snailery, rent on local government properties such as rent on staff quarters, local government conference halls, ambulances among others (Onah, 1995).

It is worthy of note that the history of local government in Nigeria has been one long episode of trial and error, of attempts to reconcile participation of people in their own administration with the need for an efficient delivery of essential services. What emerges from this is that whereas successive regimes have shown some commitment to the development of local communities through local institutions, the greatest problem has been how best to organize these institutions to guarantee the much needed development because, the level of corrosive abuses and serial violation on the sanctity of Local Government system by the 3rd and 4th republic politician in Nigeria, is not only a sad occurrence but it has seen the local Government fast sliding back into the events of the days after the military takeover of 1966 and prior to the creation of states (Ibrahim, 2012).

The above cited abuses and violation of the sanctity of the councils, notwithstanding, the usefulness of the local government in contemporary democratic design cannot be relegated to the background hence the various studies that has been experienced not only to keep the local government administration in operation but also to let it live up to its significance. The 1976 local government reforms is a key stride that has kept the importance of local government in governance discourse in contemporary times. Even though the 1976 Guidelines for Local Government is the most important document in the local government, after its adoption, eight more reforms have been signed. These are the 1979 Constitution of the Federal Republic of Nigeria; the 1984 Dasuki Report on the Nigerian local government system; the 1988 civil service reforms in the Local Government system; the 1989 Constitution of the Federal Republic of Nigeria; the 1992 Handbook on local government administration; the 1989 Constitution of the Federal Republic of Nigeria; the 1999 Constitution of the Federal Republic of Nigeria; and the 2003 review of local government councils in Nigeria.

In all these reforms/efforts, emphasis has always been on 'revenue'. It is either fiscal autonomy or fiscal responsibility. Irrespective of the nomenclature, the theme has always been to ensure that local governments utilize the scarce financial resources at their disposal to improve the lives of Nigerians at the grassroots. Literature on local government finance is clear when it asserted that revenue accruing to the local governments especially in Nigeria comes from external and internal sources. When extrapolated, both sources reveal an avalanche of revenue streams to the local government councils. It suffices also to add that the constitution of the Federal Republic of Nigeria allotted to the local government councils avalanche of responsibilities commensurate with the revenue sources.

Unfortunately, from the 3rd Republic, extended to the 4th Republic, the place of the local government in national development paradigm has become shaky given the fact that the state governments have found no reason to allow the local government to operate as

enunciated by the constitutions of the Federal Republic of Nigeria from the 1979 constitution to the 1999 constitution as amended in 2011.

Scholars have documented concerns that the state governors have frustrated the efforts of the Local governments in engendering national development through odious interferences with the statutory allocations of the various local governments under the states. The State-Local government joint account has been the merciless arsenal in the hand of the Nigerian governors in dealing deadly blows to the local government through the instrumentality of confiscating the statutory allocations of the local governments and refusal to oblige the local government with the constitutional mandated 10% states' internally generated revenue remittances to the various local governments. The state governments have even extended to the local governments' internally generated revenue by usurping local governments tax jurisdictions.

These practices have lowered the revenue base of the Nigeria local government and by extension, made them dependent on the state government for any development projections and fulfilling their constitutional development mandates. Such dependency has ridiculed the existence of the local government, leading to calls for scrapping them as an arm of government in Nigeria especially in 2014. However, some scholars are of the opinion that if the local governments can invent strategies to improve on their internally generated revenue, they will be able to meet their constitutional developmental mandates, and remain indispensable in Nigerian national development discourse.

One of such strategies is the automation of internally generated revenue generation processes by the local government councils via the use of e-revenue system which majorly bothers on the use of point of sales (POS) or pay direct technology developed for electronic collection of taxes, duties, levies, fines and penalties. To pull through such strategy, this study attends to the following research questions:

Research Questions

This study seeks answers to the following research questions:

1. What are the viable sources of internally generated revenue to Ohafia local government council?
2. What are the challenges the Ohafia local government council face in generating their internal revenues?
3. How can the automation of the internal revenue collection processes of the Ohafia local government council improve revenue generation in Ohafia local government council?
5. In what other ways can Ohafia local government council improve the operations of the automated system of revenue process with a view to expanding the internal revenue base of Ohafia local government council?

Objectives of the study

The study seeks to:

- a. identify the viable sources of internally generated revenue to Ohafia local government council;

- b. ascertain the challenges Ohafia local government council is facing in generating their internal revenues;
- c. examine the impact of automation of the internal revenue collection processes of Ohafia local government council in improving revenue generation in Ohafia local government council; and
- d. explore other measures of improving the internal revenue base of Ohafia local government council.

Research Hypotheses

To guide the study, the following hypotheses were formulated in tandem with the research questions and specific objectives of the study. These hypotheses are as follows:

- H¹ the Ohafia local government council has many revenue sources provided for by the constitution of the federal republic of Nigeria but only few are viable.
- H² the State government's interference in the tax jurisdictions of Ohafia local government council is the main challenge Ohafia local government council face in generating enough internal revenues.
- H³ By blocking revenue leakages through enforcement of direct payment into Ohafia local government council's account, the automation of the internal revenue collection processes of the local government councils in Nigeria can help improve the revenue base of Ohafia local government council
- H⁴ By reviewing the revenue sources of Ohafia local government council that are obsolete with too little funds attached to them to something worthwhile; decentralizing revenue collection centres according to the wards in the council to avoid spending much to collect less revenue; and saving 10% of monthly allocations to invest in viable businesses such as rentals, schools, hotel/relaxation spots, housing and micro lending with low interest, the internal revenue base of the council will greatly improve especially when the processes are automated.

Material and methods

The design of this study is a descriptive survey research. Data for the study were generated from the primary sources with the questionnaire distributed to 54 members of staff of the finance department of Ohafia local government council. The secondary data were sourced from journal publications, text books, magazines, Newspapers, online publications on the internet and scholarly unpublished scholarly works such as dissertations, projects and monographs. The data were presented in tables with its frequencies and percentages while the qualitative-descriptive method of data analysis, consisting of instruments such as content analysis, inferences and logical arguments was adopted for the analysis.

Review of Related Literature

Concept of Local government

Some form of local government exists in every country of the world, although there may be differences in their essential features such as constitutional status, historical structure, level of autonomy, et cetera. This wide coverage may have propelled the assertion that Local government is a veritable tool of development and grassroots participation in the democratic process of any country. According to Orewa (1991), local government is the lowest unit of

administration to whose laws and regulations the communities, who live in a defined geographical area and with common social and political ties, are subject. To Barber (1974), local government exists where a local authority has a legal personality with sufficient but limited powers of control over its staff, finances and functions devolved upon it by the central government. The 1976 Local Government Reform Hand Book defined local government as the government at the local level exercised through representative councils established by law to exercise specific powers within defined areas. These powers should give the council substantial control over local affairs as well as the staff. To Wraith (1964), local government refers to locally elected councils whose main purpose is to provide or administer services with as great degree of independence as modern circumstances allow. In summary, the concept of local government can be defined as the authority that determines and executes measures within a restricted area inside and smaller than a whole state.

The Concept of Local Government Revenue

Given the general acknowledgement that local government in Nigeria has the mandate to cater for the people at the grass root and also that no meaningful economic planning and development can be made without finance, a critical review of literature on revenue generation by the Nigerian local governments as well as the legal provisions and challenges around it becomes imminent especially as Nwosu & Okafor (2013) remarked that the processes of financial management is central to better fiscal outcomes that has eluded the contemporary Nigerian local government. These finances are popularly called local government Revenue (finance) whose fair understanding yields to the assertion that each of the three tiers of government in Nigeria has its assigned financial arrangement. In Nigeria, the local governments are entitled to 20% of the total amount in the federation account within a month. They are also entitled to 10% of the internally generated revenue of the state government, plus a share of the value added tax (VAT). These revenues are in addition to the revenues from the traditional internal sources of revenue generation at the disposal of the Nigerian local government councils. These other traditional sources to the local governments accrue to them through the constitutional empowerment they have to regulate certain activities in their jurisdiction including powers to exert taxes. All these revenue sources herald local government revenue generation (Nwosu & Okafor 2013). To be specific, Ogunna (1996) states that the Nigerian local government has 8 broad revenue generation streams comprising tax, grant, statutory allocation, fees and charges, fines, earning and profits, gifts and donations, and loans and others. Accordingly, rate which is the local tax by the local government has three types: (i) Capitation/Poll tax- usually called general rate and it is a fixed capital amount levied on all rate-able adults on annual basis. (ii) Property tax- a fixed amount levied on owners of private buildings and tenements which is based on the current value of the property. (iii) Special rate- is a fixed amount levied on rate-able adults by the local government for specific project like education, water project, electricity project etc. They are for priority projects which the local government has inadequate funds to provide. Grant, often called grant-in-aids are financial aid given to the local government by either the central or the state governments to enable them discharge their functions effectively. They are 4 types (a) General grant, usually called Block grant used for any type of developmental project (b) Specific grant for specific project and specified purpose (c) Equalization grant- for development of backward local governments to enable them catch-up with others developmentally (d) Matching grant- sometimes referred to as percentage grant- for certain developmental projects listed as priorities of the government. The

statutory allocations are the revenues that accrue to the local government by the constitution.

Currently, the constitution of the Federal Republic of Nigeria 1999 as amended in 2011 requires the federal government to give the local government 20% of the total accruals at the centre and 10% of the total internally generated revenue of the state. Fees and charges are payments which local governments impose for services they provide such as market stall and lock up shops, motor parks. Others are licenses for radio, Television, wheelbarrow, bicycle and carts. Fines are the financial penalties imposed on individuals and business for a breach of the local government bye-laws. Earnings and profits from commercial are incomes from ventures and industrial establishments like agricultural farms, soap industries, bakery etc. Gifts and donations usually called miscellaneous are monies that come to the local government as willful donations by philanthropist for the development of the council; and lastly the loans and advances. The constitution allows the local government to access loans for capital projects however with the approval of the state.

However, a document by CBN (1995) listed 5 sources of revenue to the Nigerian local government. These are Federation Account; State Allocation; Value Added Tax (VAT); internally generated revenue; and Grants and others. From the above, these revenue streams to the local government have been categorized differently by different authors. The example of Ogunna and the Central Bank of Nigeria is clear instance. Yet, authors such as Ezeani (2004), Alo, (2012) and Agba, Ocheni & Nnamani (2014) categorized the local government revenue streams into internally generated revenue and externally generated revenue. According to Alo, (2013), the internally generated revenue are the revenues generated within the local government area of administration comprising local tax or community tax, poll tax, or tenement rates, user fees and loans. On the other hand, the externally generated revenues, according to Ezeani (2004), are the revenues accruing to the local government councils from outside the local government area of administration which include 20% of Federal Government Statutory Allocation; 10% of internally generated revenue of the State, Value Added Tax (VAT); Loans and Advances; Special capital grants, and Financial Aid and Assistance from individual and organization.

The Concept of Internally generated revenue

A mention of the concept of internally generated revenue call to mind Tapang (2012) assertion that two types of revenues accrues to the local governments: revenue from the federation account and revenue generated within the local government confines. In the same vein, every other organization or business set up has funds generated from the activities of the organizations and funds that accrue to it from other sources outside the activities/operations of the business. Using the university as a case in sight, all Nigerian universities charge for students' registration, hostel fees, rent of hall, rent of equipments, donations, dividends, interest, payment for transcript, payment for academic gown, tuition fees, among others. These fees and payables constitute their internally generated revenue base (Okeke, Mba & Eme, 2017). Therefore, it suffices that the internally generated revenue (IGR) is the revenues generated internally apart from subventions, allocation, and grants from higher tier governments (Okeke, Mba & Eme, 2017). In the words of Olusola (2011), Internally Generated Revenue (IGR) is the revenue that the local government generates within the area of its jurisdiction. At the Local government level, AbdulKareem, Abdulhakeem & Abdulrasaq (2018) have asserted that the internally generated revenue is one of the

sources of revenue open to the local governments which are generated within the confines of the local government mostly through services provided to the local population. In the vein, Okolie & Eze (2004), have also seen the Local government internal sources of revenue as the avenues by which the local governments generate money from within its local areas. Therefore, they are the exclusive sources of revenue accrued to the local government system in Nigeria. They are that revenue which the local government alone is in charge. Internally Generated Revenue in normal day to day parlance refers to those revenue sources that are generated solely by the local governments. Adesoji and Chike (2013) defined it as “those revenues that are derived within the local government area from various sources.

This internally generated revenue, according to Alo (2013), comprised the revenues generated within the local government area of administration comprising local tax or community tax, poll tax, or tenement rates, user fees and loans. For detailed hindsight into the internally generated revenue streams of the local governments in Nigeria, the constitution of the Federal Republic of Nigeria 1999 specifically states the types of internally generated revenue that are exclusive to the local government councils such as: (a) collection of rates, radio and television licenses; (b) establishment and maintenance of cemeteries, burial grounds and homes for the destitute or infirm; (c) licensing of bicycles, trucks (other than mechanically propelled trucks), canoes, wheel barrows and carts; (d) establishment, maintenance and regulation of slaughter houses, slaughter slabs, markets, motor parks and public conveniences; (e) construction and maintenance of roads, streets, street lightings, drains and other public highways, parks, gardens, open spaces, or such public facilities as may be prescribed from time to time by the House of Assembly of a State; (f) naming of roads and streets and numbering of houses; (g) provision and maintenance of public conveniences, sewage and refuse disposal; (h) registration of all births, deaths and marriages; (i) assessment of privately owned houses or tenements for the purpose of levying such rates as may be prescribed by the House of Assembly of a State; and (j) control and regulation of outdoor advertising and hoarding, movement and keeping of pets of all description, shops and kiosks, restaurants, bakeries and other places for sale of food to the public, laundries, and licensing, regulation and control of the sale of liquor.

The Concept of Automation of revenue generation process

According to Gitaru (2017), automation of revenue generation process is the technological upgrade undertaken by an organization as part of its strive to increase tax collection and reduce tax loopholes especially caused by tax evasion. Kirimi (2015) averred that automation of revenue collection system involves investing in modern technologies such as ICT in order to upgrade the revenue system to achieve integration and information sharing so as to enhance efficiency and effectiveness of the system. Amin (2013) had asserted that automation of revenue collection systems and structures is instrumental in improving and simplifying administration of taxation through utilization of modern ICT technologies. The development and utilization of modern technology in revenue mobilization has become a critical feature of every country particularly developing countries. This is as a result of the numerous usefulness modern technology offers in the development of municipalities. In the words of Gidisu (2012), the automation of tax collection saves cost and enhances the efficiency of the process, offers effective management as the system is employed to perform a multiple tasks within a limited timeframe as well as more revenue being generated. A

2019 report from the Information Technology & Innovation Foundation, sees automation of revenue generation processes as an urgent societal imperative because in both the public and the private sectors, it significantly boost societal productivity, because when automated revenue management digitizes paperwork like billing, data entry, funds distribution, application and certification processing, and compliance and taxpayer support services, productivity only increase. More so, not only can automated revenue collection processes makes revenue collection faster, more efficient and less expensive, also eliminates significant amount of human error and enables real-time data analysis that can help a jurisdiction find new ways to generate revenue or cut non-revenue-generating programmes. From the standing of Colangelo (2020), automation of internal revenue generation processes is as an opportunity for improvement and now is the time for governments to make updates that will better serve their constituents for years to come hence the assertion of Cato (2020) that (Local) governments looking to enhance their revenue, automation can have a transformative impact on revenue streams and work quality.

Empirical Review

Adeyeye's (2019) study on 'improving tax administration through technology innovation In Nigeria: A Study of Federal Inland Revenue Service' revealed that the use of information technology accounted for improvement in tax administration in Nigeria. Ayegba's (2013) study on 'automated internal revenue processing system: a panacea for financial problems in Kogi State' found that the deployment of the computerized internally generated revenue processing system (CIGRPS) package enhanced the revenue generation capacity of the state, blocked all leakages in the revenue collection and management process and put the State in a better position to meet her obligation to citizens. Olaoye and Atilola's (2018) study on 'the effect of e-tax payment on revenue generation in Nigeria' found that online tax systems are rapidly replacing paper-based tax reporting systems and this development promises many advantages over the traditional method of hard copy tax filing, such as faster processing, lower cost and increased efficiency. Okeke, Mba & Eme's (2017) study on 'enhancing internally generated revenue: issues, strategies, foresight and insights' found that the current system of revenue generation is fraught with problems and therefore proffers the automation of revenue collection system as the key way of improving internally generated revenue. Kirimi's (2015) study on 'influence of automation of revenue collection processes on organizational performance: a case of county government of Meru, Kenya' recommended that the local governments should make a full migration to online payment process of all large transactions; and Gitaru's (2017) study on 'the impact of system automation on revenue collection in Kenya revenue authority' found that due to revenue systems automation a high number of imported consignments were processed and passed through the centralized Document Processing Center (DPC). The study findings also established that the revenue collected increased at an increasing rate after the implementation of Simba system.

Gap in Knowledge/ Contribution to Knowledge

Many studies that have been conducted on the challenges of and strategies for improving revenue base of the state and by extension, the local government and many of them have recommended digitalizing revenue collection processes as a sure means of reducing financial leakages. Such studies include the likes of Igbini's (2018) 'the problems and prospects of internally generated revenue in Edo State'; Eteng and Agbor's (2018) 'the challenges of

internal revenue generation and inclusive development of Local Government Areas in Cross River State, Nigeria'; Okeke, Mba & Eme's (2017) 'enhancing internally generated revenue: issues, strategies, foresight & insights; Onodugo, Onodugo, Amujiri, Asogwa & Anyadike's (2015) 'improving internally generated revenue (IGR) of South Eastern States of Nigeria: an empirical review of Abia State; Adeyeye's (2019) 'improving tax administration through technology innovation In Nigeria: A Study of Federal Inland Revenue Service; Ayegba's (2013) 'automated internal revenue processing system: a panacea for financial problems in Kogi State; Olaoye and Atilola's (2018) 'the effect of e-tax payment on revenue generation in Nigeria; Kirimi's (2015) 'influence of automation of revenue collection processes on organizational performance: a case of county government of Meru, Kenya'; and Gitaru's (2017) 'the impact of system automation on revenue collection in Kenya revenue authority. However, none of these studies were conducted for Ohafia local government council. The study by Onodugo et-al was generally on Abia state. It was neither on the automation of internal revenue processes of Abia state nor on Ohafia local government council specifically. One study that came close to this study is the one conducted by Ayegba in 2013 on the automated internal revenue processing system as a panacea for financial Problems in Kogi State, but again, it was for Kogi state, and not Abia state, , let alone Ohafia local government council. It is this gap in literature that this study seeks to fill.

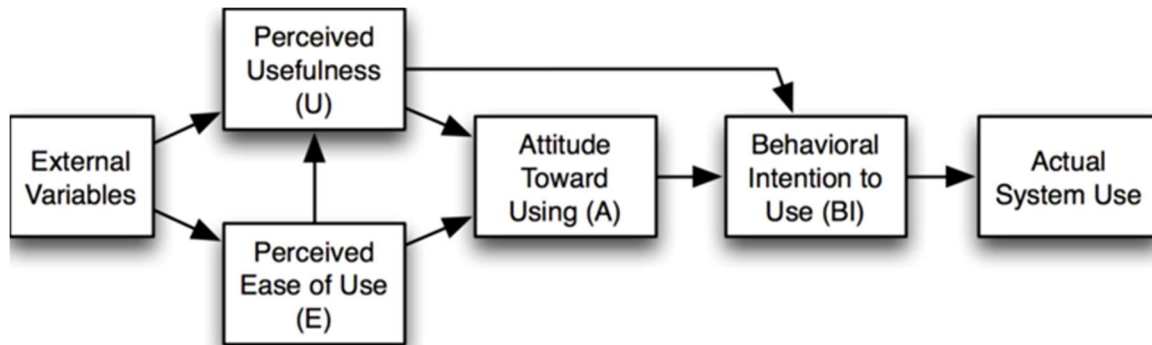
Theoretical Framework

This paper adopted the Technology Acceptance Model (TAM) as the theoretical framework of analysis. The technology acceptance model (TAM) is an information systems theory that models how users come to accept and use a technology designed to collect, process, store, and distribute information in a formal, socio-technical and organizational setting (Piccoli and Pigni, 2018). This theory was developed by Fred Davis in 1989 in his work "Perceived usefulness, perceived ease of use, and user acceptance of information technology" (Davis 1989). The theory was enhanced the same year in another work he co-authored with Bagozzi and Warshaw entitled "User acceptance of computer technology: A comparison of two theoretical models" (Davis, Bagozzi, & Warshaw, 1989). Again in 1992 the work was revised by Bagozzi in a work he did with Davis and Warshaw entitled "Development and test of a theory of technological learning and usage (Bagozzi, Davis & Warshaw 1992).

Tenets of the Technology Acceptance Model

The theory posits that a person's intent to use (acceptance of technology) and usage behavior (actual use) of a technology is predicated by the person's perceptions of the specific technology's usefulness (benefit from using the technology) and ease of use (Portz; Bayliss; Bull; Boxer; Bekelman; Gleason & Czaja, 2019). It posits that there are three core tenets of the theory: perceived usefulness and perceived ease of use as well as External variables. These tenets are depicted in figure i below.

Fig i: Technology Acceptance Model



Source: Davis, F.D.; Bagozzi, R.P.; & Warshaw, P.R. (1989), "User acceptance of computer technology: A comparison of two theoretical models.

(1). The Perceived usefulness: The degree to which a person believes that using particular information systems would enhance his or her job performance. It dwells on whether or not someone perceives that the adoption of a particular information systems technology will be useful for what they want to do (Davis 1989).

(2).The Perceived ease-of-use: This as the degree to which a person believes that using particular information systems would be easy (Davis 1989). If the technology is easy to use, then the barriers of its easiness of use would have been conquered.

(3). External variables: These are the important factors to determine or influence the attitude of persons towards acceptance and use of information systems technology. One of such external variables is the social influence. However, when the three tenets are factored in, people will have the attitude and intention to use the technology.

In a study on the automation of internal revenue collection processes of the Nigeria local government, two core questions that need to be addressed are the issues of 'usefulness' and 'ease-of-use' of the automation processes and the automation apparatus. This is where the Technology Acceptance Model (TAM) comes handy. This is in keeping with the contemporary trend in the use of information systems technology in financial transactions which is expected to apply in revenue collection of the local government councils. The issue of uneven knowledge of the use of technology in the country is another concern that made the adopted of Technology Acceptance Model appropriate. It is within these prisms that we can deduce the possibility of the automation of internal revenue collection processes to succeed in the local government areas where use of information systems are not rampant and level of knowledge of its use and usefulness is abysmal.

Data Presentation and Analysis**Section A: Social and Demographic Information of Respondents****Table 1: Frequency and Percentile presentation of the demographic data of respondents**

S/N	Items	Variables	Frequencies	Percentage
1	Age	21-30	12	22.22
		31-40	26	48.15
		41-50	11	20.15
		51-above	5	9.26
2	Gender	Male	38	70.37
		Female	16	29.63
3	Highest education qualification	FSLC	11	20.39
		SSCE/WASSCE	12	22.22
		OND/NCE	10	18.52
		HND/BSC	18	33.33
		MSc/others	3	5.56
4	Marital status	Married	38	70.37
		Single	10	18.51
		Divorced	3	5.56
		Widow(er) (ed)	3	5.56

The above tables showed the age range of the members of the staff of Ohafia Local Government council under the Finance Department. Data from the table showed 12 respondents representing 22.22% percent of the entire respondents who are within the ages of 21-30 years; 26 respondents, representing 48.15% percent who are within the ages of 31-40 years and 11 respondents representing 20.37% percent who are within the ages of 41-50 years, also, 5 respondents who are within the ages of 51-and above represented 9.26% respectively. The analysis therefore, showed that majority of the staff of Ohafia local government council under the finance department are within the ages of 21-40 years with about 38 staff out of 54.

Again, the table shows that 38 respondents representing 70.37 percent of the respondents are male, while 16 respondents representing 29.63 percent of the respondents are female. It implies that the members of staff of Ohafia local government council staff under the Finance Department are more of men than women. In terms of marital status of the respondents, 10 respondents representing 18.51% were single, 38 respondents representing 70.37% were married, 3 respondent representing 5.56% apiece were divorced and widowed respectively. This information showed that majority of the respondents is married.

Lastly on the highest educational qualifications of the members of staff of the Ohafia Local Government council under the finance department, data from the table above showed that 11 respondents, representing 20.39% of the entire respondents had First School Leaving Certificate (FSLC) as their highest educational qualifications, 12 respondents representing 22.22% had Senior School Certificate of Education (O'level) as their highest educational qualification, 10 respondents representing 18.52% had Ordinary National Degree/National Certificate in Education as their highest educational qualification, 18 respondents

representing 33.33% had their Higher National Degree/University Degree certificates as their highest educational qualification; and 3 of them, represents 6.46% of the respondents, had Masters and/or other certificate as their highest educational qualifications. The presentation shows that majority of the staff of Ohafia local government council under the finance department are educated having OND/NCE (10), HND/University Degree (18) and Masters/Others (3), making a total of 31 out of 54 members of staff.

Section B: Responses to the research questions by clusters.

Cluster A Table 2: Tabular and percentile presentation of the responses of respondents on the viability of the listed internal revenue sources of Ohafia local government council

S/No	Item statement	Rating scale				Total Score
		HV/ %	MV/ %	LV/ %	NV/ %	
1.	Fees and charges for services they provide such as market stall and lock up shops, motor parks, vital statistics registrations etc.	19 35.2	22 40.7	12 22.2	1 1.9	54
2.	Fines as penalties imposed on individuals and business for a breach of the local government bye-laws.	5 9.3	10 18.5	18 33.3	21 38.9	54
3.	Earnings and profits from commercial undertakings or incomes from ventures and industrial establishments like agricultural farms, soap industries, bakery etc.	35 64.8	12 22.2	5 9.3	2 3.7	54
4.	Licenses for Radio, Television, wheelbarrow, bicycle and carts	2 3.7	2 3.7	18 33.3	32 59.3	54
5.	Gifts and willful by philanthropist for the development of the council)	20 37.0	16 29.6	9 16.7	9 16.7	54 100

HV= Highly Viable MV= Moderately Viable LV= Lowly viable NV= Not viable

Table 2 presented the responses of respondents on the extent of viability of the internal revenue sources of Ohafia local government council. From the presentation, 41, out of 54 respondents, representing 75.91percent of the total respondents considers fees and charges from market stall and lock up shops, motor parks, vital statistics registrations etc as highly (19) and moderately (22) viable sources of fund to Ohafia local government. In the same vein, 39 respondents, out of 54, representing 72.22 percent consider fines as penalties imposed on individuals and business for a breach of the local government bye-laws as low (18) and non (21) viable sources of internal revenue to Ohafia local government. On the other hand, a total of 47 respondents, out of the entire 54, representing 88.03 percent consider earnings and profits from commercial undertakings or incomes from ventures and industrial establishments like agricultural farms, soap industries, bakery etc as a highly viable sources of internal revenue generation to Ohafia local government. Licenses for Radio, Television, wheelbarrow, bicycle and carts was considered a non viable source of internal revenue for

Ohafia local government by 40 out of 54 respondents. This is approximately 92.5 percent of the entire respondents. Lastly on cluster A, gifts and willful donations by philanthropist for the development of the council was considered a highly viable source of internally generated revenue that should be aptly tapped by the Ohafia local government council by 36, out of 54 respondents, representing 70.14 percent of the respondents.

Cluster B Table 3: tabular and percentile presentation of the responses of respondents on challenges the Ohafia local government council face in generating their internal revenues

S/No	Item statement	Rating scale				Total Score
		SA	A	D	SD	
6.	Conflict and contestation between the state government and the local government over revenue points and usurpation of the revenue points by the state governments.	12 22.2	8 14.8	15 27.8	19 35.2	54
7.	Tax evasion and avoidance due to payment of revenue apathy	26 48.2	16 29.6	6 11.1	6 11.1	54
8.	Revenue leakages at the point of collection/ Inept revenue collection enforcement	19 35.1	11 20.4	14 26.0	10 18.5	54
9.	Lack of dependable/accessible data for revenue sources and poor internal auditing system	21 38.9	19 35.1	9 16.7	5 9.3	54
10.	Manual handling of tax and other income related information.	18 33.3	18 33.3	12 22.2	6 11.2	54

SA= Strongly Agreed A= Agreed D= Disagree SD= Strongly Disagree

Table 3 presented the responses of the respondents on the challenges the Ohafia local government council face in generating their internal revenues. From the presentation, only 19 respondents representing 35.08 percent of the 54 respondents sees conflict and contestation between the state government and the local government over revenue points and usurpation of the revenue points by the state governments as a challenge Ohafia local government council face in generating their internal revenue, while 34 of the respondents, representing 64.92 percent disagrees with the observation in strong terms. However, it was revealed that tax evasion and avoidance due to payment of revenue apathy was considered a major challenge the Ohafia local government council face in generating internal revenue by 42 out of 54 respondents, who represented 77.78 percent of the entire respondents. 30 respondents out of 54 representing 55.56 percent confirmed revenue leakages at the point of collection/ Inept revenue collection enforcement as core challenge the Ohafia local government council in internal revenue. Also, lack of dependable/accessible data for revenue sources and poor internal auditing system was confirmed by 40 respondents representing 74.06 percent as a challenge Ohafia local government council face in internal revenue generation. Even manual handling of tax and other income related information was confirmed by 36 out of 54 respondents, representing 66.66 percent as a challenge Ohafia local government council face in generating internal revenues.

Cluster C Table 4: Tabular and percentile presentation of responses of respondents to the acceptance of the automation of the internal revenue collection processes of the Ohafia local government council for improved revenue generation in Ohafia local government council

S/No	Item statement	Rating scale				Total Score
		SA	A	D	SD	
11.	By saving cost and enhancing the efficiency of the revenue collection processes	21 38.9	16 29.6	10 18.5	7 13.0	54
12.	By offering effective management of time and human resources as the system performs multiple tasks within a limited timeframe	18 33.3	18 33.3	9 16.7	9 16.7	54
13.	By increasing organizational efficiency as labour intensive processes are simplified with modern information technology	23 42.6	15 27.8	9 16.7	7 13.0	54
14.	By offering data integrity that drives business efficiency and effectiveness which helps in reducing tax avoidance and evasion	27 50.0	15 27.8	8 14.8	4 7.4	54
15.	By blocking revenue leakages which occurs when corrupt finance officers have cash interaction with the tax/fee/levy payers, through the use of online payment directly into the council's bank account.	15 27.8	15 27.8	14 25.9	10 18.5	54

SA= Strongly Agreed A= Agreed D= Disagree SD= Strongly disagree

Table 4 presented the responses of respondents to the processes and strategies the automation of the internal revenue collection processes of the Ohafia local government council used to improve their internal revenue generation. The presentation revealed that by saving cost and enhancing the efficiency of the revenue collection processes automation of revenue generation processes will improve the internally generated revenue base of Ohafia local government council. This stand was confirmed by 37, out of 54 respondents, representing 68.52 percent of the entire respondents. In the same vein, 36 respondents, out of 54, representing 66.67 percent of the respondents agrees that by offering effective management of time and human resources (as the system performs multiple tasks within limited timeframe), automation of revenue generation processes will improve the internally generated revenue base of Ohafia local government council. Furthermore, automation of revenue generation processes will improve the internally generated revenue base of Ohafia local government council by increasing organizational efficiency as labour intensive processes are simplified with modern information technology. This position was confirmed by 38 respondents out of 54, representing 70.37 percent. More so, it was strongly agreed that by offering data integrity that drives business efficiency and effectiveness which helps in reducing tax avoidance and evasion, automation of revenue generation processes will improve the internally generated revenue base of Ohafia local government council. This position was confirmed by 42, out of 54 respondents which represents 77.78 percent of the sample size. Lastly, it was agreed that by blocking revenue leakages which occurs when

corrupt finance officers have cash interaction with the tax/fee/levy payers, through the use of online payment directly into the council's bank account, automation of revenue generation processes will improve the internally generated revenue base of Ohafia local government council. This position was affirmed by 30, out of 54 respondents representing 55.56 percent of the entire respondents.

CLUSTER D: Table 5: tabular and percentile presentation of the responses of respondents on the other ways Ohafia local government council can improve their internal revenue base

S/N o	Item statement	Rating scale				Total Score
		SA	A	D	SD	
16.	Increase investment in lucrative contemporary businesses such as rentals, private crèche and Nursery school; agriculture (poultry, piggery, snailery, palm plantation, plantain plantation, and Banana and pineapple orchard); guest house and relaxation centre or estate and housing for enhanced internally generated revenue base.	28 51.8	16 29.6	5 9.3	5 9.3	54
17.	Having up-to-date data bank of all their revenue points and their payment records. In fact their payment method should be automated. This method will assist the internal auditor in ensuring that the council's functionaries are living up to their duties, responsibilities and tasks.	17 31.5	16 29.6	11 20.4	10 18.5	54
18.	Reviewing the revenue sources of Ohafia local government as contained in the current budget that are obsolete with too little funds attached to them to something worthwhile, even if it means rescheduling these revenue sources/tax jurisdictions between the state government and local government councils.	29 53.7	15 27.8	6 11.1	4 7.4	54
19.	Putting an end to the conflict and contestation between the state government and the local governments over revenue points and in some cases, the outright usurpation of the revenue points by the state governments through an appeal to the federal government for an executive order from the presidency backed up by judicial pronouncements and legislative enactments.	18 33.3	11 20.4	12 22.2	13 24.1	54
20.	Decentralizing revenue collection centres according to the wards in the council. This will make for ease access to internal revenue payments are revenue officers are close to the people for payment albeit through online platform.	18 33.3	11 20.4	15 27.8	10 18.5	54

SA= strongly agreed A= Agreed D= Disagree SD= strongly disagree

Table 5 presented the responses of respondents on the other ways of improving the internal revenue base of Ohafia local government council. The presentation revealed that increase investment in lucrative businesses such as rental services, private crèche and Nursery school; agriculture (poultry, piggery, snailery, palm plantation, plantain plantation, and Banana and

pineapple orchard, etc); guest house and relaxation centre or estate and housing for enhanced internally generated revenue base can serve as one of the ways of improving the internal revenue base of Ohafia local government council. This position was affirmed by 44, out of 54 respondents representing 81.48 percent of the entire respondents. With a similar response grade, it was averred that reviewing the internal revenue sources of Ohafia local government as contained in the current budget that are obsolete with too little funds attached to them to something worthwhile, is another way of improving the internal revenue base of Ohafia local government council. This position was taken by 44, out of 54 respondents, that represented 81.48 percent of the entire respondents. Having up-to-date data of all the revenue points of the council and their payment records is another way of improving the internal revenue base of Ohafia local government council. This position was confirmed by 33, out of 54 respondents, representing 61.11 percent of the entire respondents. They emphasized that their payment method should be automated. This method will assist the internal auditor in ensuring that the council's functionaries are living up to their duties, responsibilities and tasks. The other sure way of improving the internal revenue base of Ohafia local government council confirmed by 29 respondents, representing 53.70 percent is by putting an end to the conflict and contestation between the state government and the local governments over revenue points and in some cases, the outright usurpation of the revenue points by the state governments through the creation of new revenue points where the state government will be far off its reach. However, some 25 respondents, representing 46.30 percent of the respondents do not think that Ohafia local government have revenue base contestation/usurpation issues with the state government and therefore, while creating new revenue points is ideal but doing it as a response to state usurpation of councils revenue points is not right. Lastly, decentralization of revenue collection centre according to the wards in the council is another way of improving the internal revenue base of Ohafia local government council. This is the position of some 25 respondents, representing 46.30 percent of the respondents. They believe that this approach will make for ease access to internal revenue payments as revenue officers are close to the people for payment albeit through online platform.

Findings and discussions

From the data presented, the following findings were made:

1. Ohafia local government council has many internal revenue sources approved by the Constitution of the Federal Republic of Nigeria but only few are viable. While licenses for Radio, Television, wheelbarrow, bicycle and carts and fines for breach of bye-laws are not viable given the amounts attached to them and the obsolete nature of some of the items to license, fees and charges for services they provide such as market stalls and lock up shops fees, motor parks fees, vital statistics registrations fees for marriage registrations, local government identification registration, birth registration, death registrations; earnings and profits from commercial undertakings or incomes from ventures and industrial establishments like agricultural farms, soap industries, bakery etc.; and gifts and willful donations by philanthropist for the development of the council.
2. The core challenge Ohafia local government council face in generating internal revenues for enhanced internal revenue base is not the state government's

interference in the tax jurisdictions as hypothesized but tax evasion and avoidance due to payment of revenue apathy; revenue leakages at the point of collection/ inept revenue collection enforcement; lack of dependable/accessible data for revenue sources and poor internal auditing system; and Manual handling of tax and other income related information are the main challenges facing Ohafia local government council in generating their internal revenue for enhanced interval revenue base.

3. Automation of the internal revenue collection processes can improve internal the internal revenue base of Ohafia local government council when internal revenue leakages are blocked through enforcement of direct payment into Ohafia local government council's centralized bank account; saving cost and enhancing the efficiency of the revenue collection processes; offering effective management of time and human resources as the system performs multiple tasks within a limited timeframe; increasing organizational efficiency as labour intensive processes are simplified with modern information technology; and offering data integrity that drives business efficiency and effectiveness which helps in reducing tax avoidance and evasion.
4. The other ways of improving the internal revenue base of Ohafia local government council are by reviewing the revenue sources of Ohafia local government council to are obsolete with too little incomes attached to them to something worthwhile; decentralizing revenue collection centres according to the wards in the council to avoid spending much to collect less revenue; and saving at least 10% of monthly allocations to invest in lucrative businesses such as rental services, preschools services, hotel/relaxation spots, housing and micro lending with low interest, the internal revenue base of the council will greatly improve especially when the processes are automated.

Conclusion and Recommendations

Making local government a tier of government in Nigerian political structure is a well articulated strategy of achieving even development in a developing nation such as Nigeria. Indeed, the Nigerian local government councils are designed to bring government cum governance closer to the populace at the grassroots. Bringing government and governance closer to the people heralds promoting active participation of the people in the governance of their locality and most importantly, ensuring development of the areas.

The import of the above assertion can be better understand when seen from the perspective of using the local government system of administration to divide the entire Nigeria into 774 smaller administrative units that are legally empowered to raise fund and administer its area and ensure that development criteria such as building local roads, bridges, markets, recreational parks and education are met. Expectedly, meeting these developmental thresholds requires constant income which the constitution provided for. But what has been a surprising yet, a recurring trend is the failure of majority of these local government councils to meet these developmental thresholds bearing in mind that one of the *raison d'être* for the

creation of local government system is the belief that it will create and sustain rapid socioeconomic and political development.

Over the years within which the local government system of administration in Nigeria has undergone several changes, one reason broadly cited for their failure to live up to their constitutional mandate and people's expectation is inadequate financial resources. This excuse has persisted even in contemporary time when its statutory allocation from the federal account has increased to 20 percent plus 10 percent of all internally generated revenue of the states and avalanche of revenue streams under the internal sources classified under Head 1001- Taxes; Head 1002- Rates; Head 1003- Local licenses, fines and fees; Head 1004-Earnings from commercial undertakings; Head 1005- Rent on local government property; Head 1006- Interest, payment and dividends; Head 1007- Grants; and, Head 1008- Miscellaneous (Ola and Tonwe, 2003).

With these avalanche of revenue sources with its concomitant responsibilities which they have mainly failed to live up to, the administrators of the local government councils in Nigeria have avidly defended their (unacceptable) level of service delivery on the grounds of inadequate fund which they say is caused mainly by the state governors controlling and interfering with their revenues from statutory allocation, while at the same time refusing to release to the local governments the mandatory 10 percent states internally generated revenues to the local government councils under them. This claim has not been debunked by the state governors who have insisted that it is their constitutional right to oversee the funding of the local government guaranteed under them by the constitution through the State-Local Government Joint Account. This claim and counter claim has led to many legal tussles between the state governors and the local government with mixed results that favoured the states at some point in time and later favouring the local government councils. Even at this level, the state governors have changes strategy in order to ensure that they brood over the statutory allocations of the local government councils under them.

With several interventions from scholars, activists and other well meaning public policy commentators, yielding not visible and viable result, instead, damning condemnation from the governors who have hijacked their statutory findings, Ostrom cited in Enyi (2014) advised the local government not to rely more on their external sources of revenue generation but, on their internal sources of revenue because apart from the fact that the capacity of a local government to generate revenue internally is prime critical consideration for its creation, generating revenue internally is an important statutory function of a local government, whose extent of fulfillment determine the extent the local government may achieve the realization of their developmental goals.

With the great attributes of local government internal revenues and its role in improving the welfare of its local populace through provision of educational service, portable drinking water, and health care services which ensures not only the development of the grassroots but also the nation at large (Haruna and Mahmood, 2019), it is worthy of mention that generating revenue internally by local government councils in Nigeria is bedeviled by financially unhealthy practices which has gone on with impunity for a very long time. Consequently, many studies have proposed that transparent, responsible and accountable

strategies be reinvented to assist effective revenue regeneration and mobilization to ensure that revenues generated from the internal sources end up in the local government treasuries, rather than in private and incorrigibly corrupt revenue officers and political/bureaucratic leaders' pockets.

While many studies have suggested different strategies such as checking revenue collectors on regular basis by the Internal Auditor of the council in consonance with the provisions of financial regulation and any one found guilty of corrupt practices should be punished accordingly, the use of council staff to man the various revenue units of local government instead of agents, adequate legislation on revenue tariff to forestall instances of use of discretion by revenue collectors, local government councils should provide adequate amenities to their area to avert tax evasion by some indigenes who feel their monies are properly utilized for the good of their locality, among others, this study proposes the use of automation of the local government internal revenue generation processes to ensure that time and cost are saved when labourous paper works are automated and payments are made directly into the designated Bank account of the local government council. This strategy is known to have blocked financial leakages in public organizations including state governments that have adopted it.

In line with the findings of the study, these recommendations sufficed:

1. The local government council should streamline their internal revenue streams and scale up on those that are viable but have not been innovatively engaged, while reviewing those with meager sums of money attached to them and delisting those that have become obsolete and unnecessary. This will enable the council to concentrate their energy, time and personnel to revenue sources that are worth the time and energy expended.
2. Addressing the core challenges Ohafia local government council face in generating their internal revenues for enhanced internal revenue base such as tax evasion and avoidance due to payment of revenue apathy; Revenue leakages at the point of collection, inept revenue collection enforcement; lack of dependable/accessible data for revenue sources and poor internal auditing system; and manual handling of tax and other income related information of the local government area.
3. Automating the internal revenue collection processes of Ohafia local government council by enforcement of direct payment into Ohafia local government council's centralized bank account; converting time consuming paper works into simplified online task that offers effective management of time and human resources as the system performs multiple tasks within a limited timeframe which saves cost and enhances the efficiency of the revenue collection processes; as well as by offering data integrity that drives business efficiency and effectiveness which helps in reducing tax avoidance and evasion.
4. The Ohafia local government council should explore other ways, means and measures of improving their internal revenues such as reviewing the internal revenue streams of the council such that those that are obsolete with too little funds attached to them be upgraded to a worthwhile fees/levies attached to them while those that are obsolete can be downplayed or rejuvenated in line with contemporary realities; decentralizing revenue collection centres according to the wards in the council to

ensure that revenue payment point is closer to anybody who wants to pay local government rate, fee, fine or levy. This process will help avoid spending much to collect less revenue; and most importantly, the council should, as a matter of policy, put aside or save 10% of their monthly receipts from the statutory allocations to be invested in viable lucrative businesses such as rental services, ultra-modern preschool services, hotels and relaxation spots, housing and real estates, micro lending with low interest and farming at commercial quantity.

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