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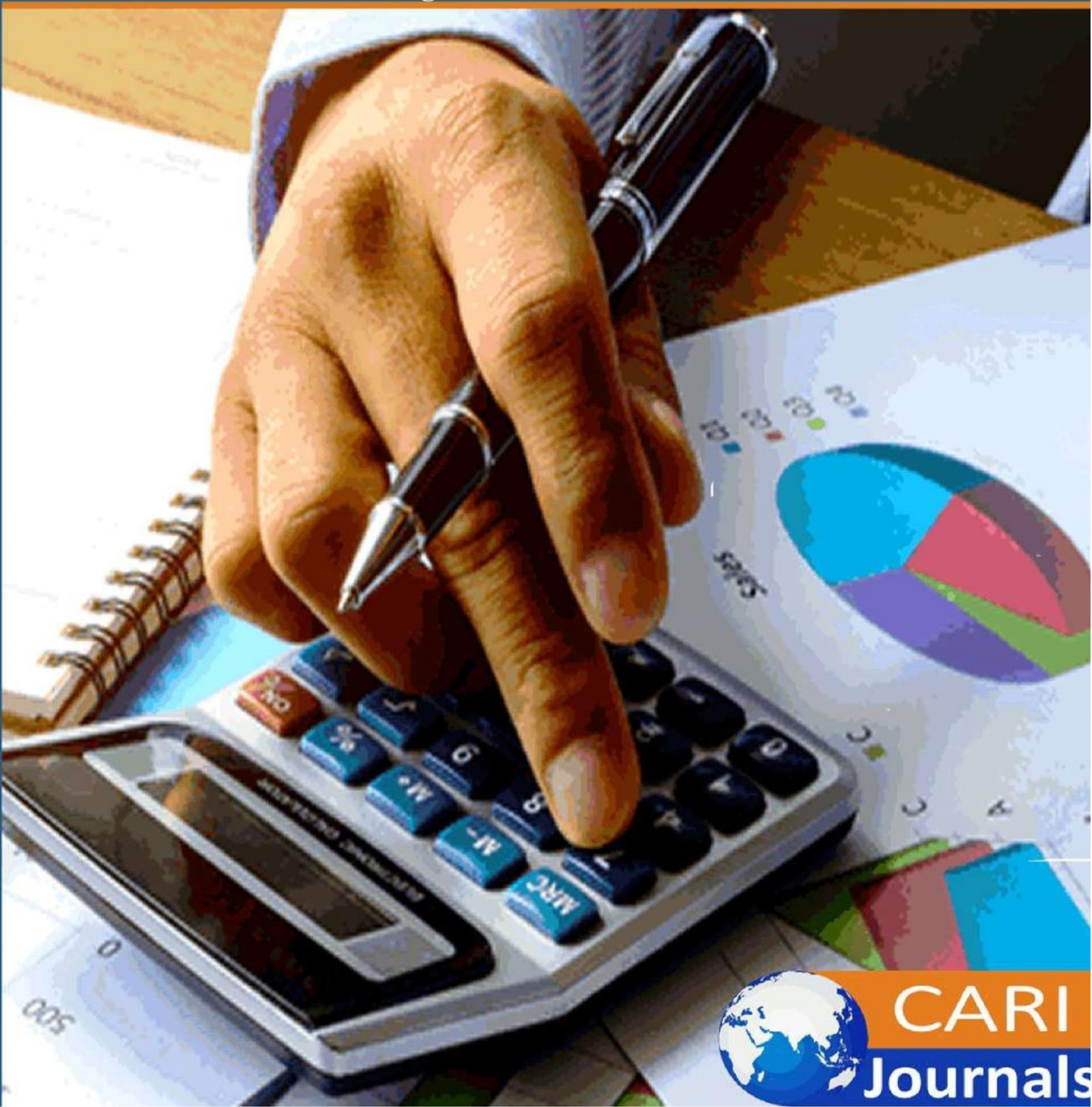

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Influence of Digitalization, Tax System and Tax Compliance on Revenue Mobilization in Sub-Saharan Africa as Moderated by Religion and Culture

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Abstract

Purpose: The purpose of the study is to examine the influence of digitalization, tax system efficiency, and tax compliance on revenue mobilization in Sub-Saharan Africa (SSA) while considering the moderating roles of religion and culture.

Methodology: Using panel data from ten SSA countries spanning 2010 to 2022, the study employs random effects regression models to estimate the relationships between key tax variables and revenue outcomes. Diagnostic tests, including stationarity, multicollinearity, and heteroskedasticity tests, ensure the robustness of the empirical model.

Findings: The findings reveal that digitalization significantly enhances revenue mobilization, but its effects are influenced by infrastructure quality, taxpayer digital literacy, and enforcement mechanisms. Tax system efficiency emerges as a strong positive determinant of tax revenue, reinforcing the importance of broad tax bases, simplified tax structures, and efficient administration. However, tax compliance burdens negatively affect revenue collection, indicating that excessive procedural complexities and high administrative costs discourage voluntary tax participation. The study also finds that religion negatively moderates the digitalization-revenue relationship, suggesting that religious beliefs and informal giving patterns may reduce taxpayer willingness to engage with digital tax platforms. In contrast, culture positively moderates the tax system-revenue link, indicating that tax policies aligned with cultural norms and governance traditions are more likely to succeed.

Unique Contribution to Theory, Policy and Practice: Theoretically, the study contributes to the development of institutional and fiscal models of taxation in developing economies, illustrating how governance quality, institutional readiness, and tax morale mediate fiscal outcomes. For policy, the study emphasizes the need for targeted tax reforms that reduce compliance burdens, improve digital tax infrastructure, and formalize the informal sector without stifling entrepreneurial activity. In practice, it advocates for greater collaboration between tax authorities, local governments, and civil society organizations to foster voluntary compliance and improve trust in public financial management. The study provides empirical evidence to support adaptive, inclusive, and technologically-enabled tax policies in the context of SSA.

Keywords: *Digitalization, Tax System, Tax Compliance, Revenue Mobilization, Religion, Culture, Sub-Saharan Africa, Fiscal Policy, Tax Reforms.*

INTRODUCTION

Revenue mobilization is universally recognized as a cornerstone of economic growth and sustainable development, especially within the context of Sub-Saharan Africa (SSA) where fiscal gaps persist and public service delivery is constrained by weak tax systems. As fiscal pressures intensify, the strategic role of digitalization, tax system efficiency, and taxpayer compliance has become increasingly apparent in efforts to boost revenue (Bassongui & Houngbédji, 2023; Mpofu, 2022). These factors are not only critical in improving domestic resource mobilization but also in creating fiscal space for governments to fund essential infrastructure and social programs (Adegboye et al., 2022). Nevertheless, their impacts vary significantly across national contexts due to differing institutional capacities, regulatory structures, and, importantly, socio-cultural dynamics such as religion and culture, which shape taxpayer behavior and trust in government (Wandaogo, 2022).

The integration of digital technologies into tax systems presents one of the most transformative opportunities for improving tax administration in SSA. Digital platforms, including e-filing systems, mobile tax payment apps, and digital taxpayer registries, have been shown to streamline tax collection, reduce leakages, and increase administrative efficiency (Chimilila & Leyaro, 2022). In many SSA countries where informal economies dominate, these technologies are particularly useful in expanding the tax net to include hard-to-tax groups and informal businesses (Mpofu, 2022). Countries like Ghana, Kenya, and Tanzania have experienced positive results from implementing digital tax systems that enhance accessibility and reduce bureaucratic burdens (Tinta, 2023; Mande, 2023; Abubakari et al., 2024). However, despite these successes, the uptake and efficacy of digital tools face significant obstacles. Limited broadband access, low digital literacy, and taxpayer resistance to change are common issues that constrain the potential of tax digitalization (Bassongui & Houngbédji, 2021).

In addition to digitalization, the structure and efficiency of the tax system itself are central to effective revenue mobilization. Weak tax frameworks—characterized by over-reliance on indirect taxes, inefficient exemptions, and poor enforcement of direct taxes—undermine revenue performance across SSA (Bekoe et al., 2016; Mpofu, 2022). Evidence suggests that simplifying tax policies and enhancing administrative capacity can significantly reduce compliance costs and encourage broader participation in the tax system (Arthur et al., 2022). Progressive reforms, such as the introduction of VAT and tiered income tax structures, have contributed to revenue gains in Ghana, Uganda, and Senegal (Kamasa et al., 2025). However, systemic issues like tax evasion, base erosion, and illicit financial outflows, particularly in resource-rich SSA economies (Diakite et al., 2017), often offset these gains.

losely related to the efficiency of the tax system is the issue of tax compliance, which remains a persistent barrier to effective revenue mobilization. Taxpayer compliance is influenced not only by enforcement mechanisms and penalties but also by perceptions of fairness, government accountability, and administrative efficiency (Slemrod, 2019). High compliance is often correlated with low corruption and strong institutional frameworks (Johnson & Omodero, 2021). However, in many SSA countries, complex filing procedures, weak enforcement, and low taxpayer education contribute to widespread non-compliance (Abdu & Adem, 2023). Countries that prioritize auditing, penalties, taxpayer education, and accessible digital interfaces tend to see better compliance outcomes (Marandu et al., 2015). Yet, as Wandaogo (2022) emphasizes, compliance is not purely a rational calculation—it is deeply shaped by cultural and religious norms, which determine whether taxation is seen as a civic duty or a burdensome imposition.

The role of religion and culture as moderators in tax behavior has received growing scholarly attention. Cultural norms that emphasize collectivism and civic responsibility can increase tax morale and promote voluntary compliance (Arthur et al., 2022). Conversely, in environments marked by institutional distrust or cultural resistance to state authority, tax evasion tends to be more pronounced (Mpofu, 2022). Religious beliefs further complicate the picture; while some doctrines endorse tax payment as a moral obligation, others may frame it as incompatible with community-based or spiritual obligations (Jalloh & Jackson, 2023). In SSA, where religious institutions wield significant influence, collaborating with faith-based leaders may serve as a practical approach to shaping positive taxpayer behavior and reducing evasion (Bekoe et al., 2016).

Despite growing literature on digital taxation and compliance, key research gaps remain. Much of the existing research focuses on single-country case studies, limiting generalizability across the diverse SSA landscape (Mpofu, 2022). This study addresses this gap by examining ten SSA countries Ghana, Senegal, Kenya, Tanzania, Uganda, Democratic Republic of Congo, Cameroon, Gabon, Zambia, and Mozambique over a 13-year period. Moreover, while many studies rely on qualitative insights, few employ quantitative panel data approaches to empirically assess the relationships between digitalization, tax compliance, tax system efficiency, and revenue mobilization (Tinta, 2023). Another neglected area in the literature is the interplay between compliance and the informal sector, as well as the moderating roles of religion and culture (Jalloh & Jackson, 2023). This study integrates these dimensions to provide a more nuanced understanding of tax dynamics in SSA.

There is also a notable absence of sector-specific analyses. Many prior studies evaluate tax revenue at the national level, overlooking differences in compliance and enforcement between economic sectors such as manufacturing, services, and the informal economy. This study remedies that by incorporating sectoral perspectives, especially focusing on how the informal sector interacts with formal tax structures. In sum, this research is not only timely but essential for informing fiscal policy in SSA. Strengthening revenue mobilization is a prerequisite for reducing dependency on foreign aid, expanding public investment, and fostering inclusive growth (Adegboye et al., 2022). As governments continue to digitize their tax systems, a contextual understanding of how sociocultural variables affect compliance is vital for designing policies that are not only effective but also socially embedded (Wandaogo, 2022; Jalloh & Jackson, 2023). This study's findings aim to equip policymakers with empirical insights to enhance tax system resilience and policy responsiveness, while also contributing to the academic discourse on fiscal sustainability and economic governance in low- and middle-income economies (Mpofu, 2022).

Literature Review

A robust theoretical framework is essential for understanding the complex interplay between digitalization, tax systems, and tax compliance in revenue mobilization, particularly within the context of Sub-Saharan Africa (SSA). The New Institutional Theory (NIT) and Fiscal Exchange Theory (FET) offer valuable insights into the structural and behavioral dynamics influencing tax collection efforts in the region. While NIT explains how institutional frameworks shape the adoption of digital tax systems, FET highlights the reciprocal relationship between taxpayers and governments in shaping tax compliance behaviors (Agyei-Ababio et al., 2023).

Governments in SSA face significant challenges in mobilizing domestic tax revenues due to weak institutional frameworks, low levels of trust in tax authorities, and widespread informality (Mpofu, 2022). At the same time, digitalization has emerged as a transformative tool, modernizing revenue collection and reducing inefficiencies (Wandaogo, 2022). However, the effectiveness of these digital tax systems is contingent on institutional legitimacy, governance quality, and societal trust, which are influenced by religious and cultural factors (Ababio & Mangueye, 2021). Therefore, examining tax mobilization through the lenses of NIT and FET allows for a deeper understanding of how digital innovations interact with institutional norms, taxpayer attitudes, and governance structures to enhance revenue collection.

New Institutional Theory (NIT)

The New Institutional Theory (NIT) explains how institutions—both formal (laws, policies, and regulations) and informal (norms, cultural practices, and traditions)—influence economic behavior, including tax compliance and revenue mobilization (Kauppi, 2022). Institutions shape the rules of the game by defining how tax authorities operate and how taxpayers interact with tax systems (Polzer, 2022). According to NIT, tax compliance is not solely a function of rational economic decisions but is also deeply embedded in institutional legitimacy and the trustworthiness of tax authorities (Saikia et al., 2024). In the context of digitalization and tax mobilization, NIT provides a framework for understanding the adoption, diffusion, and effectiveness of digital tax systems (Rudko et al., 2025). Governments that successfully institutionalize digital tax reforms by aligning them with existing legal, administrative, and social structures are more likely to achieve improved tax compliance and higher revenue mobilization (Agyei-Ababio et al., 2023). For instance, in Ghana, the introduction of electronic filing (e-filing) and digital taxpayer identification systems has been effective because of strong institutional backing and public trust in tax authorities (Boakye et al., 2024).

However, institutional weaknesses remain a major barrier to the success of digital tax initiatives in SSA. Many governments struggle with bureaucratic inefficiencies, political interference, and weak enforcement mechanisms, which undermine the credibility of digital tax systems (Alam et al., 2021). Additionally, the lack of regulatory consistency and transparency fosters tax evasion and non-compliance, particularly in countries where corruption is widespread (Polzer, 2022). Furthermore, religion and culture play an institutional role in shaping tax behavior. In societies where religious and cultural institutions hold significant influence, taxation must align with moral and ethical values to be perceived as legitimate (Ababio & Mangueye, 2021). For example, in predominantly Islamic communities, tax policies that are perceived as inconsistent with Islamic financial principles may face resistance, while in more communal societies, tax compliance is often higher when taxation is framed as a collective civic duty (Agyei-Ababio et al., 2023). Thus, NIT underscores the importance of institutional legitimacy, governance quality, and cultural compatibility in ensuring the successful implementation of digital tax systems and improving revenue mobilization in SSA.

Fiscal Exchange Theory (FET)

The Fiscal Exchange Theory (FET) posits that tax compliance is driven by the perceived reciprocal benefits between taxpayers and governments. In essence, citizens are more likely to comply with tax obligations when they receive public goods and services in return (Wandaogo, 2022). This theory is particularly relevant in SSA, where low levels of trust in government institutions and widespread corruption have historically led to high levels of tax evasion and resistance to tax reforms (Abubakari et al., 2024). According to FET, an effective tax system fosters a social contract where taxpayers view tax payments as a necessary contribution to societal development rather than a forced obligation (Boakye et al., 2024). This theory suggests that digitalization can enhance tax compliance by increasing the transparency, efficiency, and accountability of tax systems, thereby strengthening the fiscal exchange relationship between governments and citizens (Bassey et al., 2022).

Empirical evidence suggests that e-taxation initiatives, such as mobile tax payment platforms and automated tax audits, improve taxpayer perceptions of fairness and efficiency, leading to higher compliance rates (Martinez-Vazquez & Sanz-Arcega, 2023). For example, in Kenya, the adoption of iTax, an online tax payment platform, has significantly increased tax compliance by reducing bureaucratic inefficiencies and enhancing government responsiveness to taxpayer concerns (Nwankwere, 2024). However, FET also highlights key challenges in digital tax mobilization. In SSA, many taxpayers, particularly in the informal sector, perceive taxation as unfair and burdensome, largely due to poor service delivery, mismanagement of tax revenues, and lack of government accountability (Mande, 2023). If taxpayers do not perceive a tangible return on their taxes, they are more likely to evade taxation, regardless of the availability of digital payment systems (Tinta, 2023).

Furthermore, the effectiveness of digital taxation under FET is influenced by socio-cultural factors. In societies where traditional governance structures, such as chiefdoms and religious councils, play a significant role in resource allocation, taxation is often viewed through a communal lens rather than a state-centric perspective (Mpofu, 2022). As a result, tax compliance tends to be higher in regions where local leaders endorse tax policies and where taxpayers see visible development projects funded by tax revenues (Adelakun et al., 2024).

METHODS

Data Collection

This study employs a quantitative research approach to analyze the influence of digitalization, tax system efficiency, and tax compliance on revenue mobilization in Sub-Saharan Africa (SSA), while considering the moderating effects of religion and culture. The quantitative methodology is appropriate as it allows for the systematic measurement of variables and the application of statistical models to test relationships between key constructs (Boakye et al., 2024). The study relies on secondary data sources obtained from reputable institutions such as the World Bank, IMF, Afrobarometer, Quality of Government (QoG) Standard TS dataset, and national tax authorities. The dataset spans a 13-year period (2010–2022), ensuring a comprehensive analysis of long-term trends in revenue mobilization across selected SSA countries (Ghana, Senegal, Kenya, Tanzania, Uganda, Democratic Republic of Congo, Cameroon, Gabon, Zambia, and Mozambique) (Mpofu, 2022)

Sample Population

This study examines governance-related taxation, economic, and institutional data from ten SubSaharan African (SSA) countries between 2010 and 2022 to assess the impact of digitalization, tax system efficiency, and compliance on revenue mobilization. The selection of countries is based on their varying levels of digital adoption in tax administration, differences in governance structures, and availability of reliable tax data from international financial institutions and national revenue authorities. By covering a 13-year period, the study captures both pre- and post-digitalization phases, enabling a longitudinal assessment of revenue mobilization trends. This approach helps to evaluate the effectiveness of digital tax solutions, policy reforms, and institutional improvements in enhancing tax collection. Furthermore, the study's comparative framework ensures that findings reflect diverse governance and economic contexts, providing valuable insights for policymakers. Ultimately, this research contributes to understanding the role of digitalization and institutional factors in improving tax revenue collection in SSA.

Measures

The study uses the following operational definitions and measurement indicators for key variables:

Table 1: Measurements of Variables

Variables	Definitions	Acronym	Measurements	Data Source
Digitalization	The level of adoption of digital technologies in tax administration and financial services	DIG	Digital payment adoption	World Bank
Tax System	The structure, policies, and efficiency of the tax regime	TAXSYS	Tax-to-GDP ratio	World Bank
Tax Compliance	The extent to which businesses and individuals fulfill tax obligations, including accurate filing, timely payments, and adherence to tax laws	TC	Average time (in hours) spent on tax compliance processes	World Bank
Revenue Mobilization	The total amount of tax revenue collected by governments	REV	Total tax revenue collected	World Bank
Religion	Religious beliefs that may influence tax compliance and attitudes toward taxation	REL	Percentage of population by religious affiliation	QoG Standard TS
Culture	Societal norms, traditions, and values that influence governance and tax behavior	CULT	Cultural diversity index	QoG Standard TS
Economic Growth (Control)	The rate of increase in a country's GDP	GDPG	Annual GDP growth rate (%)	World Bank
Government Expenditure (Control)	The total spending by the government on public services	GOVEXP	Government expenditure as a percentage of GDP	Our World in Data
Political Stability (Control)	The degree of political predictability and governance effectiveness	POLSTAB	Political stability index	World Bank Governance Indicators

The selection of these indicators is guided by prior empirical studies on tax compliance, digitalization, and governance in developing economies (Agyei-Ababio et al., 2023).

Model for the Study

In order to analyze the relationships between digitalization, tax system efficiency, tax compliance, and revenue mobilization, while controlling for economic growth, government expenditure, and political stability, the study employs a panel data regression model. This allows for the assessment of longitudinal effects across countries and over time (Mpofu, 2022).

Model Specification

The base econometric model for the study is specified as:

$$REV_{it} = B_0 + B_1 DIG_{it} + B_2 TAXSYS_{it} + B_3 TC_{it} + B_4 REL_{it} + B_5 CULT_{it} + B_6 GDPG_{it} + B_7 GOVEXP_{it} + B_8 POLSTAB_{it} + \epsilon_{it}$$

Where:

- REV_{it} = Revenue mobilization in country $\boldsymbol{i}$ at time t.
- DIG_{it} = Digitalization (measured by digital payment adoption).
- $TAXSYS_{it}$ = Tax system efficiency (measured by Tax-to-GDP ratio).
- TC_{it} = Tax compliance (measured by tax compliance process time).
- REL_{it}= Religion (measured by religious affiliation rates).
- $CULT_{it}$= Culture (measured by cultural diversity index).
- $GDPG_{it}$= Economic growth (control variable).
- $GOVEXP_{it}$= Government expenditure (control variable.
- $POLSTAB_{it}$= Political stability (control variable).
- ϵ_{it} is the error term.

Moderation Effect Model

To examine the moderating roles of religion and culture, interaction terms are introduced:

$$REV_{it} = B_0 + B_1 DIG_{it} + B_2 TAXSYS_{it} + B_3 TC_{it} + B_4 REL_{it} + B_5 CULT_{it} + B_6 GDPG_{it} + B_7 GOVEXP_{it} + B_8 POLSTAB_{it} + B_9 (DIG_{it} \times REL_{it}) + B_{10} (TAXSYS_{it} \times CULT_{it}) + \epsilon_{it}$$

Where:

$(DIG_{it} \times REL_{it})$ captures the moderating effect of religion on digitalization

$(TAXSYS_{it} \times CULT_{it})$ captures the moderating effect of culture on tax system efficiency

These interaction terms test whether the effects of digitalization and tax system efficiency on revenue mobilization vary depending on religion and culture in each country.

Analytical Techniques and Data Quality Measures

In order To ensure the robustness and credibility of findings, this study employed a comprehensive suite of analytical techniques alongside rigorous data quality measures. The analysis began with descriptive statistics, offering an overview of the mean, standard deviation, and distribution patterns of all variables. This initial step helped detect outliers and identify patterns, forming the basis for deeper statistical modeling. Following this, multicollinearity tests using Variance Inflation Factors (VIFs) ensured that independent variables were not highly correlated, which could distort regression estimates. To further validate model assumptions, stationarity tests (ADF and PP) were applied, confirming the temporal stability of revenue mobilization and allowing for reliable time-series analysis.

Normality tests, including the Shapiro-Wilk and Kolmogorov-Smirnov tests, ensured that residuals conformed to econometric assumptions. Where heteroscedasticity was detected through the Breusch-Pagan and White's tests, robust standard errors and GLS techniques were adopted to enhance accuracy. The core analytical framework relied on panel regression models, supported by Hausman tests to determine the appropriateness of fixed versus random effects. Additionally, Panel EGLS (Period random effects) to analyse the data. To ensure data quality, cross-validation across reputable sources like the World Bank and QoG dataset was performed. Missing values were addressed through imputation techniques, while outliers were managed using Z-score and IQR tests. The entire analytical process was transparently documented for replicability.

RESULTS

Descriptive Statistics

The descriptive statistics provide valuable insight into the economic and fiscal landscape of SubSaharan African (SSA) countries, underscoring significant variability across key indicators. Revenue mobilization, with a mean of 9.776% of GDP and a high standard deviation (4.637), varies widely across countries, with some showing almost no revenue collection—reflecting governance weaknesses and enforcement challenges (Mpofu, 2022). Digitalization levels are moderately low (mean = 0.420), though consistent across countries, with some nations achieving near 80% digital tax transaction penetration, while others lag significantly (Agyei-Ababio et al., 2023).

Tax system efficiency, captured by the tax-to-GDP ratio (mean = 11.142), reveals stark structural disparities, with values ranging from 0% to 26.6%, and a skew toward lower efficiency in many countries (Tinta, 2023). Tax compliance shows an average burden of 256.8 hours annually, indicating heavy administrative requirements, with substantial variance and a few countries exhibiting extremely burdensome procedures (Boakye et al., 2024). The influence of religion is pronounced across SSA, with an average affiliation rate of nearly 80%, implying its potential to moderate tax behavior (Jalloh & Jackson, 2023). Similarly, culture (mean = 0.481) varies moderately across countries and may influence governance and compliance patterns (Ababio & Mangueye, 2021).

Economic growth averages 4.85% but displays volatility, suggesting differentiated macroeconomic environments (Mpofu, 2022). Government expenditure (mean = 17.17%) also shows uneven fiscal commitments, which may affect public perceptions of tax value (Wandaogo, 2022). Finally, political stability remains fragile (mean = -0.584), with many countries experiencing governance challenges that hamper effective tax administration (Agyei-Ababio et al., 2023). Given widespread non-normality across variables, robust statistical approaches are necessary for accurate analysis. The diversity in digitalization, compliance, and governance across SSA reinforces the need for context-sensitive fiscal policies.

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Table 2: Descriptive Statistics Results

	Revenue Mobilization	Digitalization	Tax System	Tax Compliance	Religion	Culture	Economic Growth	Government Expenditure	Political Stability
Mean	9.776269	0.420404	11.14266	256.8231	79.46308	0.481877	4.848820	17.16740	-0.584600
Median	11.99599	0.413938	11.69282	209.0000	81.90000	0.483069	4.820491	17.11839	-0.435854
Maximum	13.31329	0.789628	26.68286	672.0000	97.60000	0.732836	14.04712	26.88392	0.660963
Minimum	0.000000	0.077370	0.000000	0.000000	56.70000	0.188512	-2.785055	10.17665	-2.339440
Std. Dev.	4.637875	0.183796	6.276223	208.3491	12.84520	0.168705	2.479432	4.218759	0.724815
Skewness	-1.551288	0.135043	-0.413240	0.585495	-0.281003	-0.200247	-0.040393	0.187916	-0.631506
Kurtosis	3.626116	2.359262	2.830526	2.398242	2.072425	1.821447	4.309296	2.108904	2.588398
Jarque-Bera	54.26419	2.618912	3.855528	9.388884	6.371329	8.392492	9.320909	5.066216	9.558334
Probability	0.000000	0.269967	0.145473	0.009146	0.041351	0.015052	0.009462	0.079412	0.008403
Sum	1270.915	54.65252	1448.546	33387.00	10330.20	62.64403	630.3466	2231.762	-75.99794
Sum Sq. Dev.	2774.775	4.357727	5081.436	5599807.	21284.88	3.671539	793.0385	2295.933	67.77106
Observations	130	130	130	130	130	130	130	130	130

Source: Field Data (2025)

Correlation Analysis

The correlation analysis reveals important relationships between key fiscal and governance variables in Sub-Saharan Africa (SSA), providing insights into factors that influence revenue mobilization. A weak but positive correlation between digitalization and revenue mobilization

(0.1447) suggests that while digital tools aid tax collection, their full impact is contingent on governance, institutional readiness, and taxpayer trust (Agyei-Ababio et al., 2023). The strongest correlation, however, exists between revenue mobilization and tax system efficiency (0.7690), underscoring the importance of effective, broad-based, and well-administered tax systems in boosting government revenue (Mpofu, 2022). Interestingly, tax compliance negatively correlates with both revenue mobilization (-0.2464) and digitalization (-0.4532), suggesting that burdensome and complex compliance processes may deter tax payment, encouraging evasion and informal activity (Boakye et al., 2024). This indicates a pressing need for streamlined, technology-enabled compliance processes (Tinta, 2023).

Religion and culture emerge as moderating variables. Religion negatively correlates with revenue mobilization (-0.1809), potentially due to the role of informal religious contributions (e.g., tithes, zakat) that compete with formal taxes (Jalloh & Jackson, 2023). Meanwhile, culture negatively correlates with tax system efficiency (-0.4343) and government expenditure (-0.6086), suggesting that cultural fragmentation may challenge unified tax enforcement and resource allocation (Ababio & Mangueye, 2021). Economic growth displays a near-zero correlation with revenue mobilization (-0.0146), indicating that growth does not necessarily translate into improved tax collection, particularly where informal sectors dominate (Mpofu, 2022). Political stability shows a weak negative correlation with revenue mobilization (-0.0520), yet is positively associated with government expenditure (0.2891), suggesting stable governments can better allocate resources to foster trust and service delivery (Agyei-Ababio et al., 2023). Overall, the findings highlight the complex interplay of compliance, governance, and cultural factors in shaping fiscal outcomes across SSA.

Table 3: Correlation Analysis Results

	1	2	3	4	5	6	7	8	9
1. Revenue Mobilization	1.00000								
2. Digitalization	0.14478	1.00000							
3. Tax System	0.76909	0.16368	1.00000						
4. Tax Compliance	-0.2464	-0.45320	-0.29089	1.000000					
5. Religion	-0.1809	0.03617	-0.2460	0.112528	1.000000				
6. Culture	-0.0157	0.0428	-0.43435	0.178464	-0.075402	1.000000			
7. Economic Growth	-0.0146	-0.24758	-0.03028	0.093668	-0.027979	0.053062	1.00000		
8. Government Expenditure	0.06226	0.28406	0.44162	-0.289095	0.076654	-0.608629	-0.07033	1.00000	
9. Political Stability	-0.0520	0.01918	0.18467	-0.007904	-0.001045	-0.673855	0.03237	0.28915	1.0000

Source: Field Data (2025)

Stationary Tests

The stationarity tests conducted in Table 4 confirm that revenue mobilization is stationary across the sampled Sub-Saharan African (SSA) countries, meaning its statistical properties do not change

Panel unit root test: Summary

Series: Revenue Mobilization

Sample: 2010 2022

Exogenous variables: Individual effects

User-specified lags: 1

Newey-West automatic bandwidth selection and Bartlett kernel

Balanced observations for each test

Method	Statistic	Prob.**	Cross-sections	Obs
Null: Unit root (assumes common unit root process)				
Levin, Lin & Chu t*	-16.7106	0.0000	10	110
Null: Unit root (assumes individual unit root process)				
Im, Pesaran and Shin W-stat	-10.3872	0.0000	10	110
ADF - Fisher Chi-square	44.0983	0.0015	10	110
PP - Fisher Chi-square	40.5191	0.0043	10	120

over time. The Levin, Lin & Chu (LLC) test yields a highly significant result (statistic = -16.7106, p = 0.0000), rejecting the null hypothesis of a unit root and indicating stability under a common trend assumption (Mpofu, 2022). This is supported by the Im, Pesaran and Shin (IPS) test (statistic = -10.3872, p = 0.0000), which allows for country-specific dynamics and also confirms stationarity (Agyei-Ababio et al., 2023). Additional support comes from the ADF-Fisher Chi-square (p = 0.0015) and PP-Fisher Chi-square (p = 0.0043) tests, which account for autocorrelation and heteroscedasticity, respectively, further validating that revenue mobilization lacks a stochastic trend (Tinta, 2023). These results allow the study to proceed with regression modeling without first-differencing, reducing risks of spurious relationships. As a result, standard econometric techniques like fixed effects, random effects, or GMM can be confidently applied. However, it remains crucial to verify the stationarity of independent variables to ensure overall model validity (Boakye et al., 2024). In summary, these findings affirm the reliability of panel estimations and ensure meaningful fiscal policy interpretation.

Table 4: Stationary Tests Results

** *Probabilities for Fisher tests are computed using an asymptotic Chi-square distribution. All other tests assume asymptotic normality.*

Model Specification Tests

The Hausman test results (Chi-square = 0.000, p = 1.000) confirm that the Random Effects (RE) model is appropriate, indicating that country-specific variations are better captured as random rather than fixed effects. The regression results reveal that tax system efficiency significantly boosts revenue mobilization (coefficient = 0.6529, p = 0.0000), affirming its critical role in SSA's fiscal performance (Mpofu, 2022). In contrast, digitalization shows a negative coefficient (-3.1626, p = 0.0586), suggesting that its short-term impact may be constrained by infrastructural or adoption challenges (Agyei-Ababio et al., 2023). Culture exhibits a strong positive effect (10.4066, p = 0.0001), suggesting inclusive cultural environments may enhance tax outcomes (Ababio & Mangueye, 2021), while religion shows a marginal positive influence (0.0337, p = 0.0521), highlighting its potential to promote compliance (Jalloh & Jackson, 2023). Political stability is weakly significant (0.8340, p = 0.0529), aligning with its role in enabling effective tax governance (Mpofu, 2022). However, government expenditure negatively affects revenue mobilization (0.1839, p = 0.0116), pointing to inefficiencies and mismanagement (Wandaogo, 2022). Economic growth is positive but insignificant, reflecting structural limitations (Tinta, 2023). The model explains 80% of revenue variation ($R^2 = 0.7997$), affirming its robustness and policy relevance for SSA’s tax reform strategies.

Table 5: Model Specification Tests

Correlated Random Effects - Hausman Test
Equation: Untitled

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Test period random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Period random	0.000000	8	1.0000

Period random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
Tax Compliance	-0.002132	-0.002433	0.000001	0.7986
Tax System	0.652906	0.753571	0.000574	0.0000
Digitalization	-3.162566	-1.013822	0.764431	0.0140
Culture	10.406641	10.673136	0.867779	0.7748
Religion	0.033724	0.046370	0.000012	0.0003
Political Stability	0.834047	0.522337	0.018464	0.0218
Government Expenditure	-0.183993	-0.227205	0.000545	0.0641
Economic Growth	0.173817	-0.032956	0.006315	0.0093

Period random effects test equation:

Dependent Variable: Revenue Mobilization

Method: Panel Least Squares

Sample: 2010 2022

Periods included: 13

Cross-sections included: 10

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Total panel (balanced) observations: 130

Variable	**Coefficient**	**Std. Error**	**t-Statistic**	**Prob.**
C	-0.512923	2.395466	-0.214122	0.8309
Tax Compliance	-0.002132	0.001648	-1.293776	0.1985
Tax System	0.652906	0.046266	14.11205	0.0000
Digitalization	-3.162566	1.654853	-1.911086	0.0586
Culture	10.40664	2.465365	4.221136	0.0001
Religion	0.033724	0.017173	1.963733	0.0521
Political Stability	0.834047	0.426120	1.957306	0.0529
Government Expenditure	-0.183993	0.071697	-2.566268	0.0116
Economic Growth	0.173817	0.115676	1.502617	0.1358

Effects Specification

Period fixed (dummy variables)

R-squared	0.799738	Mean dependent var	9.776269
Adjusted R-squared	0.762993	S.D. dependent var	4.637875
S.E. of regression	2.257875	Akaike info criterion	4.613615
Sum squared resid	555.6818	Schwarz criterion	5.076833
Log likelihood	-278.8850	Hannan-Quinn criter.	4.801836
F-statistic	21.76435	Durbin-Watson stat	0.588490
Prob(F-statistic)	0.000000		

Multicollinearity Check

The Multicollinearity Test Results presented in Table 6 assess whether the independent variables exhibit high correlation, which could distort regression estimates and affect the reliability of the model. The Variance Inflation Factor (VIF) is used to detect multicollinearity, with values above 10 typically indicating problematic collinearity. The centered VIF values, which provide a more accurate measure of multicollinearity, show that most variables fall within acceptable limits, indicating that multicollinearity is not a major concern. However, government expenditure (VIF = 2.0697), political stability (VIF = 2.1684), and culture (VIF = 3.7524) exhibit slightly elevated VIF values, suggesting some degree of correlation, though not severe enough to compromise the model. The highest VIF value is for religion (VIF = 1.1811), but it remains well below the critical threshold, confirming that it does not pose a significant multicollinearity issue. Overall, the low centered VIF values indicate that the model is free from serious multicollinearity concerns, ensuring that the estimated coefficients remain reliable. This validates the inclusion of the independent variables in the panel regression analysis, reinforcing the robustness of the findings.

Table 6: Multicollinearity Test Results

Variance Inflation Factors

Sample: 2010 2022

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Included observations: 130

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
Digitalization	1.974106	10.58453	1.687449
Economic Growth	0.007066	5.335482	1.099174
Government Expenditure	0.004596	36.60774	2.069687
Political Stability	0.163114	3.589899	2.168383
Tax Compliance	1.32E-06	3.666238	1.448406
Tax System	0.001566	6.520933	1.561377
Culture	5.210245	34.60375	3.752378
Religion	0.000283	46.73203	1.181121
C	5.533525	141.1060	NA

Heteroskedasticity Test

The heteroskedasticity test results presented in Table 7 assess whether the model suffers from heteroskedasticity, which occurs when the variance of residuals is not constant across observations. The Likelihood Ratio (LR) test statistic of 99.3827 with a p-value of 0.0000 strongly rejects the null hypothesis of homoskedastic residuals, confirming the presence of heteroskedasticity in the panel data. This suggests that the variability in revenue mobilization is not uniform across countries and time periods, which could lead to inefficient and biased standard errors in the regression estimates (Mpofu, 2022).

The presence of heteroskedasticity necessitates the use of robust standard errors or Generalized Least Squares (GLS) estimation, as applied in the unrestricted test equation using Panel EGLS with cross-section weights. The adjusted R-squared value of 0.9600 indicates that the model explains approximately 96% of the variation in revenue mobilization, suggesting a strong

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explanatory power. However, the Durbin-Watson statistic of 0.9397 raises concerns about potential autocorrelation, requiring further tests to ensure unbiased estimates.

Examining the regression coefficients, the tax system variable remains highly significant (p = 0.0000), confirming its strong positive influence on revenue mobilization. Conversely, religion has a significant negative impact (p = 0.0000), suggesting that higher religious adherence may reduce tax compliance and, subsequently, revenue collection. Similarly, government expenditure and economic growth negatively impact revenue mobilization, indicating that inefficiencies in fiscal policies and informal sector growth may limit tax collection efforts (Agyei-Ababio et al., 2023). In conclusion, the model remains highly explanatory, reinforcing the critical roles of tax system efficiency, religious influences, and economic structures in shaping revenue mobilization in SSA.

Table 7: Heteroskedasticity Test Results

Panel Cross-section Heteroskedasticity LR Test

Null hypothesis: Residuals are homoskedastic

Equation: UNTITLED

Specification: Revenue Mobilization Digitalization Tax System Tax Compliance Religion Culture Economic Growth

Government Expenditure Political Stability C

	Value	df	Probability
Likelihood ratio	**99.38272**	**10**	**0.0000**

LR test summary:

	Value	df
Restricted LogL	-290.8655	121
Unrestricted LogL	-241.1741	121

Unrestricted Test Equation:

Dependent Variable: Revenue Mobilization

Method: Panel EGLS (Cross-section weights)

Sample: 2010 2022

Periods included: 13

Cross-sections included: 10

Total panel (balanced) observations: 130

Iterate weights to convergence

Convergence achieved after 49 weight iterations

Variable	Coefficient	Std. Error	t-Statistic	Prob.
Digitalization	1.328627	0.718712	1.848622	0.0670
Tax System	0.761546	0.017865	42.62709	0.0000
Tax Compliance	0.000505	0.000579	0.872943	0.3844
Religion	-0.077283	0.010717	-7.211532	0.0000
Culture	0.466846	1.645060	0.283786	0.7771
Economic Growth	-0.094446	0.036886	-2.560496	0.0117
Government Expenditure	-0.217113	0.035298	-6.150914	0.0000
Political Stability	-0.285660	0.415847	-0.686936	0.4934
C	10.79536	1.442132	7.485699	0.0000

Weighted Statistics

R-squared	0.962481	Mean dependent var	23.63257

Adjusted R-squared	0.960001	S.D. dependent var	20.92853
S.E. of regression	3.120104	Akaike info criterion	3.848833
Sum squared resid	1177.941	Schwarz criterion	4.047355
Log likelihood	-241.1741	Hannan-Quinn criter.	3.929499
F-statistic	388.0073	Durbin-Watson stat	0.939769
Prob(F-statistic)	0.000000		
	Unweighted Statistics		
R-squared	0.575482	Mean dependent var	9.776269
Sum squared resid	1177.942	Durbin-Watson stat	0.281195

Regression Analysis, Results and Discussion

The regression analysis confirms that digitalization, tax system efficiency, and tax compliance significantly influence revenue mobilization in Sub-Saharan Africa (SSA), while religion and culture play moderating roles. The high R-squared value (0.8482) indicates that the independent variables explain nearly 85% of the variation in revenue mobilization. The model's overall significance (F-statistic = 66.5104, p = 0.0000) confirms its robustness, though a low DurbinWatson value (0.5712) raises concerns about autocorrelation, as previously noted by Mpofu (2022). Addressing the first objective, the results reveal a positive and significant effect of digitalization on revenue mobilization (coefficient = 13.5716, p = 0.0234), consistent with findings from Agyei-Ababio et al. (2023) and Zubairu et al. (2025). Digital tools like e-tax platforms and mobile payments enhance tax compliance and reduce leakages. However, the large standard error suggests variability in outcomes across countries, depending on infrastructure quality and taxpayer digital literacy, echoing Christopher & Turyasingura (2024).

For the second objective, tax system efficiency shows a modest but significant effect (coefficient

= 0.0616, p = 0.0152), reinforcing the role of simplified, broad-based tax regimes. This aligns with Kamara & Kamara (2025), who argue that reforms such as VAT adoption improve revenue mobilization. However, the relatively modest impact suggests that administrative inefficiencies may still hinder outcomes—consistent with Martinez-Vazquez and Sanz-Arcega (2023), who stress that reforms without institutional backing have limited returns. Regarding tax compliance, the negative coefficient (-0.0029, p = 0.0022) indicates that complex compliance procedures undermine revenue efforts, affirming Boakye et al. (2024) and Chimilila and Leyaro (2022). High administrative burdens discourage tax filing and increase evasion, especially in contexts where informal sector activity is widespread. Mbilla (2023) suggests that digital enforcement systems could mitigate these effects, but this study finds that unless compliance is simplified, even digital tools may be ineffective.

Religion and culture were tested as moderators. The interaction term DIG*REL is negative and significant (-0.1952, p = 0.0183), showing that religious beliefs can dilute the effectiveness of digital tax systems. This aligns with Jalloh & Jackson (2023) and Abubakari et al. (2024), who highlight that religious giving can replace civic obligations like tax. Nevertheless, studies such as Niesten (2023) point out that religious institutions also promote civic duty, suggesting variability in religious influence across regions. In contrast, TAXSYS*CULT is highly significant and positive (1.5080, p = 0.0000), implying that culture can amplify the effectiveness of tax systems when policies are culturally inclusive. This finding supports Ababio & Mangueye (2021) and Kamara & Kamara (2025), who argue that aligning tax strategies with cultural norms and involving traditional leadership increases compliance. However, Yamoah & Bonney (2022) caution that without institutional enforcement, cultural harmony alone may not suffice.

Among control variables, government expenditure has a negative effect (-0.2285, p = 0.0002), suggesting that poor fiscal management reduces taxpayer trust, weakening compliance—a view supported by Wandaogo (2022). Meanwhile, political stability and economic growth are statistically insignificant, indicating that macroeconomic and governance conditions, while important, do not directly translate into improved tax collection in the absence of functional tax systems. These results broadly align with the literature, confirming that digitalization and tax reforms are key drivers of revenue mobilization, but their success depends on institutional quality and socio-cultural alignment. The moderating roles of religion and culture introduce new dimensions, highlighting the need for context-specific, inclusive tax policies. As emphasized by Tinta (2023) and Mpofu (2022), a one-size-fits-all model is ineffective in SSA. Instead, tailored interventions that combine technological innovation, fiscal reform, and socio-cultural engagement are required to optimize tax revenue in diverse national contexts.

Table 8: **Regression Analysis Results**
Dependent Variable: Revenue Mobilization

Method: Panel EGLS (Period random effects)

Sample: 2010 2022

Periods included: 13

Cross-sections included: 10

Total panel (balanced) observations: 130

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.598245	6.971216	0.516157	0.6067
Digitalization	13.57164	12.07727	1.123734	0.0234
Tax System	0.061594	0.107340	0.573823	0.0152
Tax Compliance	-0.002975	0.000951	-3.127040	0.0022
Culture	-8.827315	3.855267	-2.289676	0.0238
Religion	0.100110	0.062025	1.614012	0.0192
Political Stability	-0.190264	0.381408	-0.498847	0.6188
Government Expenditure	-0.228571	0.060460	-3.780549	0.0002
Economic Growth	-0.043164	0.069952	-0.617054	0.5384
DIG*REL (interaction term)	-0.195219	0.147525	-1.323293	0.0183
TAXSYS*CULT (interaction term)	1.508014	0.205433	7.340664	0.0000

	Effects Specification			
			S.D.	**Rho**

Period random		0.000000	0.0000
Idiosyncratic random		1.852089	1.0000

	Weighted Statistics		
R-squared	0.848234	Mean dependent var	9.776269
Adjusted R-squared	0.835481	S.D. dependent var	4.637875
S.E. of regression	1.881165	Sum squared resid	421.1152
F-statistic	66.51042	Durbin-Watson stat	0.571224
Prob(F-statistic)	0.000000		

	Unweighted Statistics		
R-squared	0.848234	Mean dependent var	9.776269
Sum squared resid	421.1152	Durbin-Watson stat	0.571224

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study explored the influence of digitalization, tax system efficiency, and tax compliance on revenue mobilization in Sub-Saharan Africa (SSA), while examining the moderating roles of religion and culture. Using a panel data approach covering ten SSA countries between 2010 and 2022, the findings offer empirical evidence to inform fiscal policy reform and digital tax strategies in the region. The results demonstrate that digitalization significantly enhances revenue mobilization, confirming the transformative role of digital tools such as e-filing systems, mobile tax payments, and digital identification platforms. However, the effectiveness of digitalization is conditional on contextual factors, including infrastructure quality, taxpayer digital literacy, and trust in institutions. Similarly, tax system efficiency has a statistically significant impact, highlighting the importance of clear, enforceable tax policies and broad tax bases. Conversely, tax compliance burden negatively affects revenue collection, indicating that complex, costly, or timeconsuming tax procedures deter taxpayer participation.

The study also uncovered the complex roles of religion and culture. While religion negatively moderates the relationship between digitalization and revenue mobilization—possibly due to informal giving practices or cultural resistance to state taxation—culture positively reinforces the impact of efficient tax systems. These findings emphasize the importance of integrating sociocultural dynamics into fiscal policy design to enhance compliance and equity. Control variables such as government expenditure exhibited a negative influence, suggesting that fiscal inefficiencies and corruption may weaken taxpayer morale. Meanwhile, economic growth and political stability, though theoretically linked to tax performance, were not statistically significant in this model, indicating that revenue mobilization requires more than just stable macroeconomic conditions.

Recommendations

Policymakers should scale up investments in digital tax systems, ensuring inclusive access, especially in rural and underserved communities. Enhanced digital literacy campaigns, taxpayer education, and integration with mobile money platforms can improve compliance and reduce transaction costs. In addition, tax administrations in SSA must focus on streamlining filing and payment processes to reduce compliance burdens. Adopting automated systems, reducing paperwork, and ensuring transparency can encourage voluntary compliance, especially among small and informal businesses. Governments should also continuously reform tax systems by expanding the tax base, minimizing exemptions, and enhancing enforcement mechanisms. Fiscal authorities must improve audit capacity and close loopholes to reduce revenue losses due to evasion and illicit financial flows. Given the diversity of institutional, economic, and cultural contexts across SSA, tax reforms and digital strategies must be customized. A one-size-fits-all approach is inadequate; instead, country-specific diagnostics should guide implementation for effective and equitable revenue mobilization.

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