Nigeria: DPI Readiness of States

The Intelligent Revenue Authority (IRA) Readiness Report

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NIGERIA GOVERNORS' FORUM

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List of abbreviations

S. No.	Abbreviation	Full form	Definition
1	AI	Artificial Intelligence	The simulation of human intelligence processes by machines, especially computer systems
2	API	Application Programming Interface	A set of rules that allows different software applications to communicate with each other
3	B2G	Business-to-government	Financial transactions between the government and businesses
4	BVN	Bank Verification Number	A unique identification number for customers in the Nigerian banking system
5	BoJA	Best of judgment assessment	A tax assessment made by an authority based on its best judgment
6	CAC	Corporate Affairs Commission	The regulatory body responsible for the registration and regulation of companies in Nigeria
7	CRM	Customer relationship management	A technology for managing a company's relationships and interactions with potential and current customers
8	DDRM	Digital Domestic Revenue Mobilisation	The use of digital technologies to improve the collection of taxes and other revenues by the government
9	DPI	Digital public infrastructure	Foundational digital systems that provide essential services, such as digital identity, payments, and data exchange
10	ERP	Enterprise resource planning	A type of software used by organisations to manage day-to-day business activities
11	FAQ	Frequently asked questions	A list of questions and answers relating to a particular subject
12	FCT	Federal Capital Territory	A territory in Nigeria where the capital city, Abuja, is located
13	FG	Federal government	The national government of Nigeria

S. No.	Abbreviation	Full form	Definition
14	FIRS	Federal Inland Revenue Service	The federal agency responsible for assessing, collecting, and accounting for tax revenues in Nigeria
15	G2G	Government-to-government	Financial transactions between government entities
16	HR	Human resources	The department of a business or organisation that deals with the hiring, administration, and training of staff
17	ICT	Information and communication technology	An extensional term for information technology that stresses the role of unified communications
18	IFMIS	Integrated Financial Management Information System	A system used to manage public sector finances
19	IGR	Internally generated revenue	Revenue generated by a government from its sources within its territory
20	IRA	Intelligent revenue authority	A revenue authority that leverages integrated data, technology, and analytics to enhance efficiency, compliance, and service delivery.
21	IRS	Internal Revenue Service	A government agency responsible for tax collection and tax law enforcement
22	JIT	Just-in-time	A financial management approach in which funds are disbursed exactly when needed, rather than in advance
23	KYC	Know your customer	A process of verifying the identity of clients, often used in the financial industry
24	LG	Local government	A form of public administration at a local level.
25	MDA	Ministries, departments, and agencies	Government entities responsible for implementing policies and providing public services
26	MSME	Micro, small, and medium enterprises	Businesses with limited scale in terms of employees and financial turnover

S. No.	Abbreviation	Full form	Definition
27	NGF	Nigeria Governors' Forum	A coalition of the governors of the 36 states of Nigeria
28	P2G	Person-to-government	Payments or transactions from individuals to the government
29	PFM	Public Financial Management	The management of government revenue, expenditure, and debt load through various processes
30	POS	Point of sale	A place where a retail transaction is completed
31	QR code	Quick Response code	A type of matrix barcode used for storing information
32	SIRS	State Internal Revenue Service	The state-level agency responsible for tax administration
33	SMS	Short message service	A text messaging service component of most telephone, Internet, and mobile device systems
34	SOP	Standard operating procedure	A set of step-by-step instructions compiled by an organisation to help workers carry out complex routine operations
35	TAT	Turnaround time	The amount of time taken to complete a process or fulfil a request
36	TCC	Tax Clearance Certificate	An official document that shows that an individual or company has paid all due taxes
37	TIN	Taxpayer Identification Number	A unique identifier assigned to individuals and organisations for tax purposes
38	TSA	Treasury Single Account	Consolidated government revenue into a single account
39	USSD	Unstructured Supplementary Service Data	A real-time, session-based communication protocol used by GSM mobile networks to facilitate interaction between a mobile phone and the network's computers

Foreword

Low levels of domestic revenue mobilisation (DRM) remain a challenge for governments in Nigeria. It has constrained their capacity to finance public service delivery and meet citizens' needs. A significant factor that contributes to this challenge is the low adoption and implementation of digital technologies within key government systems, particularly the revenue administration and its underlying digital public infrastructure (DPI). This lack of digital maturity results in the absence of rules-based processes, poor data integration, administrative inefficiencies and organisational silos, high compliance costs for government and taxpayers, and substantial revenue leakages, which collectively limit the government's ability to collect and manage revenues.

While many states have made progress in modernising their tax administration processes, the majority of these systems are fragmented and lack comprehensive integration. This report frames the problem in the light of these deficiencies. It highlights how they collectively limit the government's ability to collect potential revenue and recommends a DPI roadmap that can be deployed to overcome revenue collection and management challenges.

This report has been developed to provide state revenue authorities with the tools and knowledge needed to fully use the three core pillars of DPI: digital identity, digital payments, and digital exchange systems in their revenue administration functions. It aims to empower governments to broaden their tax base and enhance compliance through better data analytics and automated processes, interoperable government registries, streamlined payment channels, and simplified transactions for every taxpayer.

The insights from the report are fundamental for revenue authorities to become intelligent. Firstly, the report will guide states in developing a DPI framework responsive to their digital maturity. It details each state's readiness and maturity in adopting and integrating DPI for revenue administration and taxpayer management. Secondly, it will provide direction on the technologically driven enhancements needed to foster a more efficient and transparent revenue administration system and social contract between the government and citizens. It suggests a roadmap tailored to the technical needs of each state.

The Intelligent Revenue Authority (IRA) report contributes to our technical support to state governments on DRM, complementing our advocacy and capacity-building work. It has been produced alongside a study on states' DPI Readiness - an independent report for digital authorities.

I extend my gratitude to our Public Finance team and our technical partner, MSC (MicroSave Consulting), for their professionalism and rigour in carrying out this flagship project. The revenue authorities and stakeholders consulted throughout the process provided invaluable feedback that has made this report possible. Their dedication to ensuring contextual accuracy makes the document authoritative and actionable.

We believe this publication will serve as a vital technical reference that will catalyse collective action for targeted DPI policy development and digital governance architectures among government and non-government actors in the country.

We encourage the use of the IRA readiness tool to scale up DPI adoption in other jurisdictions.

H.E. AbdulRahman AbdulRazaq CON
Governor, Kwara State
Chairman, Nigeria Governors' Forum

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This publication is the culmination of a year-long study, extensive stakeholder consultation, and the rigorous application of NGF's flagship Intelligent Revenue Authority (IRA) tool.

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The report was prepared under the supervision of the programme lead, David Nabena and delivered under the State Level Public Finance Support and Digital Transformation programme of the Nigeria Governors' Forum.

For comments and questions regarding this report, please send an email to dnabena@ngf.org.ng.

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Director General
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Executive summary

This report presents the strategic objectives, methodology, and findings of a comprehensive Intelligent Revenue Authority (IRA) Readiness assessment of the 37 sub-national revenue authorities in Nigeria. The IRA readiness tool evaluates the digital maturity of States in three key payment streams – Person-to-Government (P2G), Business-to-Government (B2G), and Government-to-Government (G2G) – across nine critical indicators: user onboarding, compliance verification, estimation, payment validation, system reminders, acknowledgement, data security, data management, and human resource capacity.

The assessment also employed a combination of desk reviews, policy analysis, and stakeholder consultations. States submitted evidence-based responses, which were verified by senior officials and reviewed against standardised criteria to assign digital maturity levels (low: $x<40$, medium: $40\leq x<70$, high: $70\leq x<100$) to each revenue administration.

The results reveal substantial disparities in digital readiness across Nigeria. Of the 37 revenue administrations assessed, 18 states scored an aggregate above 70%, reflecting high digital maturity, with Bayelsa, Borno, Kano, Gombe, and Delta leading the ranking. These top performers are characterised by fully digital onboarding, integration with national identity systems (NIN, BVN), real-time payment validation, automated compliance management, and secure data handling.

For P2G payments, 20 states – including Ogun, Niger, and Lagos achieved high digital maturity, offering taxpayer-friendly online platforms with automated registration, identity verification, e-payment systems, and digital tax clearance certificate (TCC) issuance. Lower-performing states record manual processes and delays, which inhibit voluntary compliance.

In the B2G stream, 21 states are classified as high-maturity, notably Bayelsa, Delta, and Kano, which have comprehensive digital registration and risk-based compliance systems for businesses. However, many states lack consistent customer relationship management (CRM) tools, e-audit mechanisms, and integrated payment platforms, which limit transparency and the ease of tax compliance for business entities.

The G2G segment is the least developed, with 16 states at high maturity. While states such as Bayelsa, Ebonyi, and Gombe have implemented real-time data exchange and robust system interoperability, the majority operate under manual reporting and weak accountability frameworks.

Based on these findings, the report outlines a phased roadmap tailored to each maturity level. Recommended actions include streamlining digital onboarding with integrated ID verification, automating compliance management using risk-based tools, expanding DPI infrastructure, digitising tax clearance processes, document verification systems, investing in digital skills, data privacy and cybersecurity training, and developing centralised dashboards for real-time monitoring and data-driven decision-making.

The roadmap for states is categorised into low, medium, and high-maturity state action plans, with clear priorities for short-term (0–3 months), medium-term (3–12 months), and long-term (12+ months) implementation. These steps provide a practical pathway for states to incrementally advance digital transformation in revenue administration.

The rankings reveal a pronounced digital divide between high and low maturity states. While a growing number of states have made strides, many operate semi-digital or manual processes, particularly in data handling, system automation, and communication. The broad actions for states include the following:

1. **Single Customer Account (SCA):** All states should integrate a single customer account to consolidate taxpayers' information and relationship with the revenue authority.

2. **Streamline digital onboarding:** States can deploy simple, multilingual online portals or mobile apps to register new taxpayers, including video or visual guides. The platforms should permit document upload, download and KYC verification functionality.
3. **Data integration:** The interoperability of identification systems, national business registries and third-party data processors such as CAC, TIN, NIN, BVN, NIBBS, NCC, CBN, and FIRS, among others, is patchy. This limits effective cross-validation and increases the risk of duplication. Federal-state tax data integration is limited. States should integrate digital identity verification, such as NIN, BVN, and TIN, to reduce duplicate records and improve compliance tracking.
4. **Data sharing and integration:** States should establish a statewide revenue management system connecting all MDAs, LGAs, and the IRS for seamless data flow. Map and automate cross-agency workflows such as revenue sharing, compliance verification, and case escalation.
5. **Compliance management:** The adoption of risk-based assessment tools and CRM platforms to manage taxpayer engagement is inconsistent. This reduces the effectiveness of compliance and enforcement strategies. Revenue authorities need to adopt a single, secure taxpayer database with privacy controls, integrate records across MDAs and support rules-based risk analysis. These should be integrated with dashboards to flag potential non-compliance and send automated nudges through email, SMS, and app push notifications, among other modes, to relevant taxpayer segments.
6. **TCC processing and verification:** The digitalisation of Tax Clearance Certificate (TCC) issuance and verification is uneven. Some states offer full automation, while others depend on manual or semi-automated processes. A digital workflow and compliance verification system with a defined turnaround time will help reduce the delays in approvals.
7. **Enhance payment convenience:** Revenue authorities should partner with FinTechs and banks to allow tax payments via USSD, agency banking, mobile money, and card payments.
8. **Grievance resolution:** Digital mechanisms for resolving disputes and managing appeals are limited or missing in several states. Developing redress mechanisms will reduce the high incidence of long resolution cycles.
9. **System reminders:** Only a few states have fully implemented automated reminder systems to prompt taxpayers for return filing, payments, or TCC renewals. Integrating dashboards to flag potential non-compliance and send automated nudges through email, SMS, or app push notifications will ease the management of each taxpayer segment.
10. **Data security:** There are significant variations in the adoption of critical security measures such as multi-factor authentication, encryption, and incident response protocols, leaving many systems vulnerable to breaches and data loss. This requires standardising and mandating baseline security measures like multi-factor authentication and encryption, ensuring everyone meets a minimum level of protection.
11. **Human resource capacity:** Significant disparities in digital literacy and availability of IT support teams persist, especially in low-ranking states. States may consider appointing trained digital transformation leads in each agency to drive adoption and serve as liaisons.
12. **Inclusion initiatives:** Design digital onboarding drives targeted at women and the youth to boost formalisation and tax base expansion. Run mass awareness campaigns through SMS, radio, and community groups to increase digital tax engagements.

1. Introduction

1.1. Background

This report has been carried out as part of the Digital Domestic Revenue Mobilisation (DDRM) workstream of the Nigeria Governors' Forum (NGF) Public Finance Programme. The DDRM initiative was launched in June 2024 to support domestic revenue mobilisation (DRM) reforms in Nigeria's 36 states and the Federal Capital Territory (FCT), primarily through the promotion of digital public infrastructure (DPI). It is founded on the transformative role open, accessible, and interoperable digital technologies play in creating sustainable revenue systems for governments, by enabling efficient revenue administration, broadening the tax base, enhancing compliance through data analytics and automated processes, streamlining payment channels, and simplifying payments for taxpayers. The initiative promotes DPI as an emerging foundational principle for the collection and management of taxes and other government revenues.

The initiative's goal is to empower revenue authorities with the tools and knowledge they need to maximise the use of digital identities, digital payments, and digital exchange systems through targeted support in research, advocacy, and technical assistance.

The research component is designed to assess the readiness and maturity of states to use DPI for revenue administration and service delivery. A comprehensive study was carried out to assess the role and impact of DPIs in transforming business processes and services across all 36 states and the FCT, to achieve two main objectives: (i) identifying the key enablers and barriers to the use of DPIs, reforms to DRM practices through digitalisation, and improvements to public service delivery; (ii) developing customised roadmaps for each government.

Parallel to the research, an advocacy component will build multistakeholder support for state governments using evidence from the study and successful global and local DPI cases. This will be achieved through high-level political engagement, multi-stakeholder dialogues, and peer learning events. Advocacy activities will help scale up collective action among government and non-government actors on jointly perceived problems in areas such as DPI policy development, digital governance, state capacity, fiscal management, and the delivery of public services in sectors like education, healthcare, agriculture, social protection and land administration.

The last pillar of the DDRM initiative focuses on building state capacity through the development of knowledge tools and the provision of demand-based training and policy support.

The following sections of the report detail the DRM problem statement, the research design, the framework of the Intelligent Revenue Authority (IRA) tool and index adopted, key findings, recommendations, and roadmap for states. This report results from a year-long study, stakeholder consultation, and the administration of the IRA tool to states.

1.2. Problem statement

Governments in Nigeria face persistently low levels of domestic revenue mobilisation, which impedes their capacity to finance crucial public services and foster sustainable development. A significant factor that contributes to this challenge is the low adoption and implementation of digital technologies within key government systems, particularly the revenue administration and underlying DPI.

This lack of digital maturity results in opaque processes, poor data integration, administrative inefficiencies and organisational silos, high compliance costs for government and taxpayers, and substantial revenue leakages, which collectively limit the government's ability to collect potential revenue. The absence of a clear, state-by-state understanding of digital capabilities and gaps prevents targeted interventions by governments and their development partners.

This report frames the problem around the link between fragmented digitalisation and low revenue collection and management. It proposes to address this by undertaking a comprehensive assessment of the digital maturity of the DPI and revenue administration systems of state governments to identify specific areas for digital transformation and revenue enhancement.

While some states have initiated digitisation in their tax processes, these systems often lack the crucial element of rules-based processing, which leads to significant operational shortcomings. This report frames the problem in terms of these deficiencies. It highlights how they collectively limit the government's ability to collect potential revenue and the solutions that can be deployed to overcome these challenges in revenue collection and management.

Specifically, the following systemic issues highlight the severity of the problem:

1. Manual Tax Identification Number (TIN) generation and verification:
    - Despite the availability of national identification numbers such as the bank verification number (BVN) and national identity number (NIN), their integration with the databases of states is incomplete.
    - As of January 2025, only 64.8 million citizens have a BVN; as of April 2025, 119.62 million Nigerians have a NIN, out of a population of approximately 230 million.
    - This lack of integration forces a manual verification process of submitted details, which delays TIN issuance and onboarding of new taxpayers.
2. Manual verification of tax returns and supporting documents:
    - After taxpayers submit their returns online, tax officials manually verify the financial details and supporting documents.
    - This manual intervention increases the likelihood of human errors and prolongs processing cycles due to the absence of a defined turnaround time (TAT).
3. Increased scope for human error in tax liability calculation:
    - SIRS officials manually calculate tax liabilities for each filed return through existing IT systems, which leads to potential inconsistencies and errors.
    - The manual generation and communication of payment reference numbers further extend processing times.

4. Manual generation of payment receipts:
    - Despite varied payment channels, the reconciliation of payments and the issuance of official receipts are manual processes.
    - This involves manual confirmation, cross-verification, and receipt generation, which consumes significant administrative resources and delays taxpayer confirmation.
5. Non-automated Tax Clearance Certificate (TCC) issuance:
    - The TCC, a crucial compliance document, is not automatically generated upon tax payment.
    - Taxpayers must submit a separate online application, subject to a manual review by SIRS officials, which leads to delays and additional administrative burden.
6. Absence of defined TAT and standard operating procedures (SOPs):
    - The lack of clear TATs at each stage of the taxation process results in prolonged processing times and uncertainty for taxpayers.
    - The absence of standardised operating procedures contributes to inconsistent service delivery and overall operational inefficiency across the state's service delivery points.
7. Lack of transparency and accountability, which builds taxpayers' distrust:
    - The opaque nature of manual processes and the absence of clear digital audit trails contribute to a lack of transparency and accountability in public funds utilisation.
    - This erodes public trust in both the tax system and general government administration, directly increasing the inclination towards tax evasion and limiting voluntary compliance.

This report proposes to address these challenges by undertaking a comprehensive, state-by-state assessment of the digital maturity of the DPI and revenue administration systems of all 36 Nigerian states and the FCT. This assessment will identify specific areas for targeted digital transformation and revenue enhancement, paving the way for more efficient and transparent revenue administration systems in Nigeria.

2. Study objectives and framework

2.1. Research objective

The report provides an in-depth assessment of the DPI and revenue administration landscape in each of Nigeria's 36 states and the FCT. The goal of the evaluation is to identify the readiness and maturity levels of states in terms of their capacity to adopt and integrate DPIs in revenue administration. It is also designed to identify the key factors that facilitate or hinder the effective administration of tax processes.

The report's insights will provide a baseline for stakeholders to formulate context-specific strategies for DPI adoption in the collection and management of taxes, levies, fines, fees, and other government-related income. These digital solutions will be tailored to the needs and circumstances of each state and will pave the way for a more strategic implementation of digital transformation initiatives in public finance.

2.2. Study design

This study employs a mixed approach to understand the role and impact of DPIs in transforming business processes and service delivery across Nigerian states. Key activities in the study design are as follows:

- **Literature review:** Review the policies, standard operating procedures (SOPs), and frameworks related to revenue administration and DPI in Nigeria; see Annexe 1 for more details
- **Stakeholder consultation:** Engage with state-level officials to gather practical insights into ground-level operations and systems usage; see Annexe 5 for more details
- **Tool development and design:** Design the Intelligent Revenue Authority (IRA) tool for revenue authorities; see Annexe 2 for more details
- **Primary data collection:** Administer and collect responses on the IRA tools from states
- **Scoring and maturity assessment:** Apply the scoring methodology to calculate the maturity score (index) and classify states into high, medium, and low levels of digital maturity; see Annexe 3 and Annexe 4 for more details
- **Gap identification:** Identify gaps based on the IRA tool responses and scores
- **Roadmap for improvement:** Develop a phased roadmap for DPI adoption to enhance and scale existing systems

The first phase of this study required extensive document reviews, stakeholder consultations to ensure contextual accuracy and practical insights, and primary data collection through structured tools. Subsequently, we developed two tools, DPI and IRA, to assess each state's level of digital readiness and the maturity of its revenue administration systems. A process of data analysis, index development, and road mapping followed this.

2.2.1. Framework of the tool

This report is based on a primary tool – the Intelligent Revenue Authority IRA Readiness Index – one of two tools developed to ease the adoption of DPI in the country. The second tool – the DPI Readiness

Index – is foundational and statewide, designed for digital authorities to support an enabling environment for DPI use across all government functions. This index has been developed as an independent resource structured around three fundamental pillars: Enabling environment, building blocks, and delivery of public services. Each pillar is further divided into specific sub-pillars, which are measured through multiple indicators.

a) Enabling environment includes policy, digital skills, and ICT infrastructure.

b) Building blocks encompass identity, payment system, and data sharing initiatives.

c) The delivery of public services comprises platforms and sectoral initiatives.

The IRA tool is a scalable solution for building an Intelligent Revenue Authority. The tool assesses how DPI intersects with revenue administration. It is designed to fit the varying digital transformation stages of revenue administrations in the country. It emphasises the integration of key DPIs such as digital IDs, digital exchange mechanisms, and digital payment systems, to break down organisational silos, connect business logic, streamline revenue administration, improve taxpayer experiences, and enhance revenue collection.

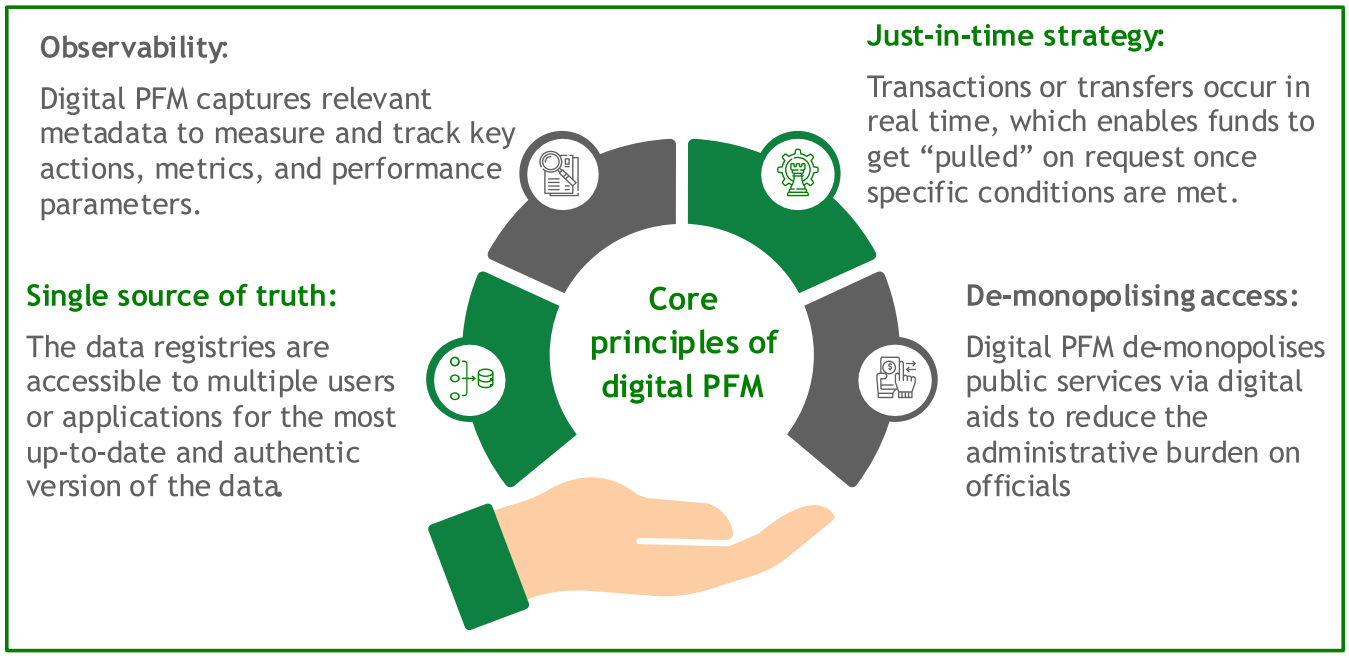


Figure 1: Core principles of digital PFM

The IRA tool also supports broader PFM objectives by using digital technologies to improve fiscal management and public service delivery. Built on digital public financial management principles, it emphasises a single source of truth, just-in-time (JIT) strategy, observability, and de-monopolising access. It uses a comprehensive set of indicators to evaluate core functionalities, operational efficiency, and structural characteristics of each revenue administration.

The IRA Readiness Index assesses the three (3) sources of payment of taxes, levies, fines, fees, and other government-related income: P2G (people-to-government), B2G (business-to-government), and G2G (government-to-government) payment types across nine (9) indicators: user onboarding, compliance verification, estimation, payment validation, human resource capacity, acknowledgment, system reminders, data security, and data management. These indicators are further broken down into sub-indicators as shown in Figure 2. See Annexe 2 for further reading.

The Intelligent Revenue Authority (IRA) Readiness Index		
Indicators	**Sub-indicators**	
User onboarding	• User registration • Digital ID • Interoperability • Single source of truth	• Database integration • User notification • Data analysis
Compliance verification and validation	• Verification of tax filing/return, tax assessment, demand notice	• Risk assessment • Record of deduplication
Estimation	• Tax returns • Tax assessment	• Tax objections
Payment validation	• Payment reference number • Tax payment • Verification of payment details	• Payment verification turnaround time (TAT) • Payment confirmation
Human resource capacity	• Awareness of new IT capabilities • Gap identification mechanisms	• Change management process • Resource onboarding and deployment strategy
Acknowledgement	• TCC application submission • Verification of the application	• TCC communication
System reminder	• Automated reminders	
Data security	• Verification • Encryption	• Incidence response planning • Data backup
Data management	• Formats and standards	
Outcome		
1. Classification of states based on their level of maturity	2. Roadmap for state governments to onboard resources with new skill sets to deploy and maintain DPI solutions	
3. Synthesis of IRA Roadmap based on their maturity levels	4. Roadmap for state governments to adopt DPI solutions based on their maturity and readiness	

Figure 2: Framework of the IRA Readiness Index

2.3. Research respondents

The self-reporting assessment tool is designed for use by the revenue authorities. State revenue authorities were introduced to the tool through interactive dissemination sessions, ensuring that they understood its features and intended use. NGF also provided backstopping support to states to address queries during the assessment process.

2.3.1. Data collection methods

The information for the IRA tool was collected directly from technical officials of the revenue authorities. The tools were administered following an in-person workshop conducted in January 2025 in Abuja to guide officials on how to complete the tool. During this workshop, participants were instructed to select the most suitable responses that reflect the status of their tax system. To ensure credibility and transparency, states were required to submit relevant documentation as evidence to support their responses. This standardised and guided approach helped ensure consistency and reliability in the data collected across all participating states. The administration cycle for the tool was between January and April 2025.

2.4. Quality measures

The tool required strong verification measures to ensure the data collected is accurate and reliable. These measures are designed to confirm that the information provided is credible and the results can be trusted. These measures include:

- **Verification and approval from senior officials:** The tools must be self-completed by technical officers from the revenue authority and approved by a high-ranking official such as a director or the Executive Chairman of the authority.
- **Submission of supporting documents:** Respondents are required to provide data sources or attach relevant supporting documents to substantiate their responses. This step ensures that all claims are backed by evidence, adding a layer of credibility to the data provided.
- **Independent verification by the NGF:** The NGF team conducted a rigorous verification process, cross-checking 5-10% of the responses against the submitted documentation. This random sampling approach enhances the tool's reliability while maintaining feasibility in the verification process.
- **Verification from publicly available data:** The verification process relies on publicly available, pre-agreed, and standardised data sources. This ensures transparency, consistency, and accuracy in validating state-reported information. The use of trusted government publications and established repositories helped minimise bias and enabled uniform cross-validation.

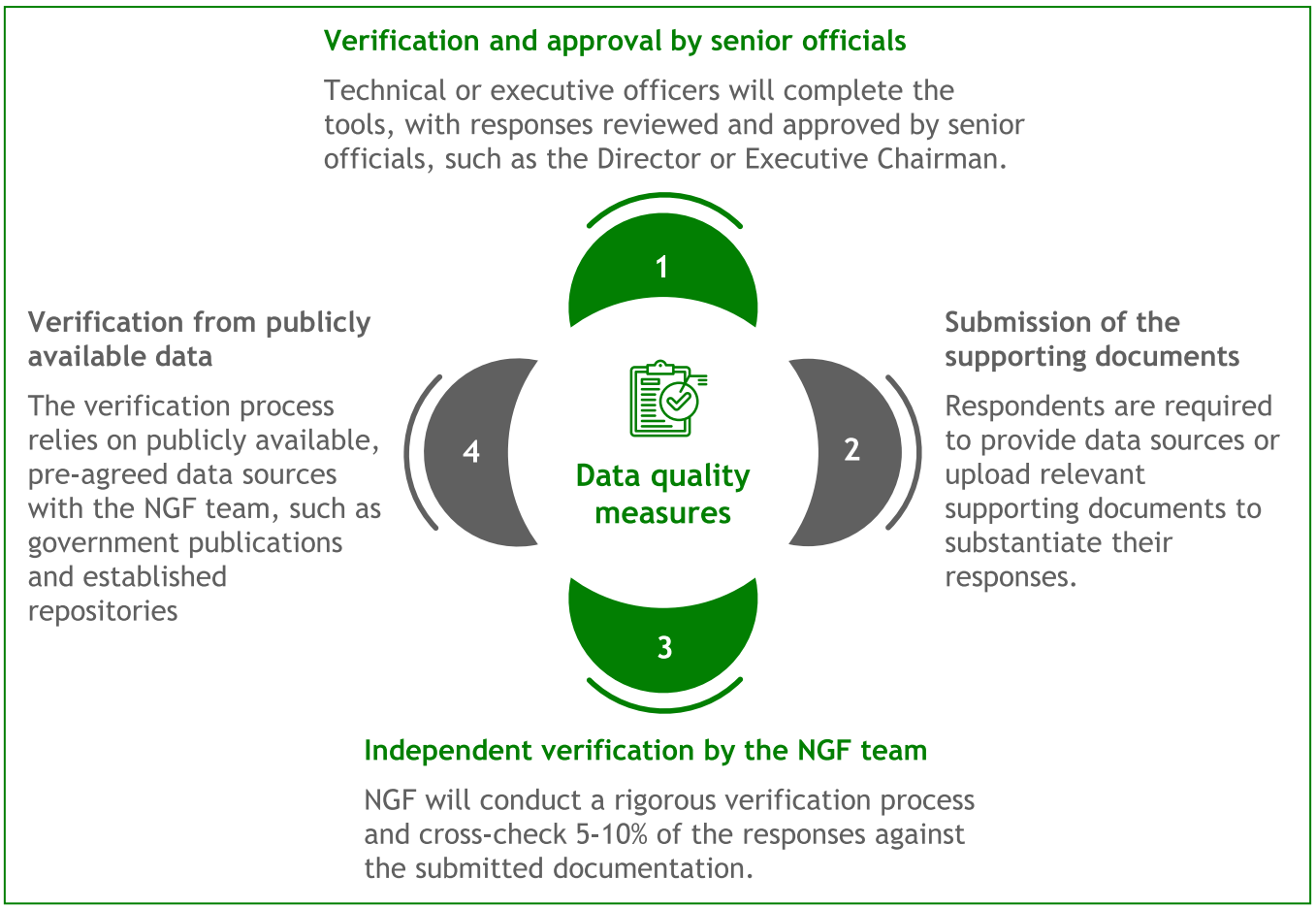


Figure 3: Quality measures to ensure that correct and accurate data is collected

3. Main findings

3.1. Data analysis and indexing

This section presents an indicator-wise analysis of the IRA readiness index across Nigeria's 36 states and the FCT. Table 1 provides an aggregate scoring of states based on their scoring of the nine indicators as illustrated in Figure 2. Each indicator is scored on a scale of 0 to 100, with the final digital maturity score derived by aggregating the P2G, B2G, and G2G scores to provide a holistic view of the state's IRA performance.

18 out of 37 states recorded an IRA score above 70%, indicating a high level of DPI integration in their revenue administration processes. Bayelsa, Borno, Kano, Gombe, and Delta ranked at the top 5, scoring above 80% and reflecting advanced levels of digital automation, strong data security protocols, and active user engagement. These states distinguished themselves through complete digital onboarding, seamless integration of identity and payment systems, and the use of automated compliance tools. Advanced data security, real-time analytics, and ongoing staff training further enabled their success and led to improved taxpayer convenience, higher compliance, and greater transparency.

Most states clustered between 60–75%, highlighting moderate integration of digital infrastructure but persisting gaps in interoperability, automation, and comprehensive data security. A smaller group of states, such as Benue, Yobe, Katsina, Anambra, and Osun, scored below 55%, underscoring the prevalence of fragmented, semi-manual, or paper-based processes. These findings highlight a significant digital divide in revenue administration maturity, with a select group of high-performing states setting benchmarks for nationwide adoption. Others require targeted investments in DPI, process automation, and building human resources to bridge the readiness gap.

States	Final score	Position
Abia	65.78	24
Adamawa	75.72	11
Akwa Ibom	53.79	32
Anambra	51.33	34
Bauchi	70.89	18
Bayelsa	90.47	1
Benue	40.19	37
Borno	81.53	2
Cross River	67.22	22
Delta	80.29	5
Ebonyi	79.93	6
Edo	67.43	20
Ekiti	69.33	19

States	Final score	Position
Enugu	77.26	8
Federal Capital Territory	65.67	25
Gombe	80.64	4
Imo	58.86	29
Jigawa	67.39	21
Kaduna	71.29	17
Kano	80.94	3
Katsina	50.81	35
Kebbi	72.68	14
Kogi	74.88	13
Kwara	71.52	16
Lagos	76.21	10
Nasarawa	66.04	23
Niger	78.85	7
Ogun	76.68	9
Ondo	65.07	26
Osun	52.11	33
Oyo	75.24	12
Plateau	59.46	28
Rivers	71.85	15
Sokoto	59.58	27
Taraba	58.71	30
Yobe	45.44	36
Zamfara	57.11	31

Table 1: Position and final score of the states

Table 2 illustrates the digital maturity scores of the states across three key taxation streams, namely P2G, B2G, and G2G payments. States such as Bayelsa, Borno, Delta, Ebonyi, Gombe, and Kano emerge as high performers, each consistently scoring above 80 across all categories. These states excel through fully digital onboarding, robust compliance verification, real-time payment validation, effective system reminders, strong data security, and ongoing staff training, thus demonstrating advanced adoption of key digital practices.

Other high-maturity states such as Niger, Ogun, Lagos, Oyo, Adamawa, Kogi, and Rivers also demonstrated advanced digital revenue administration. Each of them achieved scores above 70%. While

these states show particular strengths in specific areas, such as high P2G performance in Ogun and Niger or strong G2G integration in Kogi, others exhibit minor gaps, typically in backend automation, data security protocols, or specialised human resource capacity. Their strong scores in digital onboarding, compliance checks, reminders, and data security show evident progress towards fully digital revenue systems.

Medium-maturity states such as Ekiti, Edo, Jigawa, Cross River, Nasarawa, and Abia scored between 40 and 70 and have progressed in areas such as digital onboarding, compliance verification, and payment validation. However, these states underperformed in areas like full automation, system integration, and robust data security. While their revenue systems are more streamlined and accessible than those in low-maturity states, gaps in backend automation and staff capacity indicate the need for further investments to achieve higher levels of digital maturity.

On the other hand, low-maturity states such as Benue, Yobe, Katsina, Anambra, and Osun score below 60 in most streams. These states face persistent challenges in user onboarding, compliance verification, and system-wide digital readiness. Several issues hinder their transition to effective digital tax systems. These include limited platform availability, fragmented data systems, manual validation processes, and limited human resource capacity for digitalisation.

This wide range in digital performance across states highlights the absence of coordinated digital transformation in the country. It also underscores the need for state-specific interventions, infrastructure investments, and institutional capacity-building to bridge the gap and ensure no state is left behind.

States	Payment type scores		
	P2G Score	B2G Score	G2G Score
Abia	66.5	66.67	64.17
Adamawa	78.33	78.67	70.17
Akwa Ibom	56.75	54.63	50
Anambra	54.5	47.42	52.08
Bauchi	76.08	70.08	66.5
Bayelsa	90.42	90.42	90.58
Benue	49.25	35.83	35.5
Borno	80.5	82.33	81.75
Cross River	72	70.83	58.83
Delta	80.17	83.88	76.83
Ebonyi	78.67	79.63	81.5
Edo	66.58	70.38	65.33
Ekiti	75.33	70.67	62

Enugu	77.67	75.13	79
Federal Capital Territory	69	67.67	60.33
Gombe	79.83	80	82.08
Imo	63.58	65.08	47.92
Jigawa	72.83	66.08	63.25
Kaduna	71.92	71.79	70.17
Kano	77.25	80.92	84.67
Katsina	54.17	48.33	49.92
Kebbi	66.67	74.63	76.75
Kogi	72.83	73.79	78
Kwara	73	71.06	70.5
Lagos	78.83	70.79	79
Nasarawa	66.58	64.54	67
Niger	84.42	75.63	76.5
Ogun	84.92	73.29	71.83
Ondo	66.92	66.88	61.42
Osun	50.58	53.17	52.58
Oyo	75.83	75.96	73.92
Plateau	54.17	59.13	65.08
Rivers	73.58	74.21	67.75
Sokoto	58.33	60.5	59.92
Taraba	62.92	61.29	51.92
Yobe	54.25	41.33	40.75
Zamfara	60.17	60.42	50.75

Table 2: Payment type scores of each state

High Medium Low

Key insights from the data analysis:

- Under user onboarding, a few states, such as Bayelsa, Niger, and Ogun, scored above 85% in the P2G stream, which reflects advanced, seamless digital user onboarding and identity verification mechanisms. States such as Kogi (72.83) and Jigawa (72.83), which performed higher in other indicators, can leapfrog if they address the recorded gaps in online registration, portal usability, and ID database integration.
- States exhibit significant variation in areas such as compliance verification and estimation. While states such as Delta, Gombe, and Kano apply relatively consistent automation in rule-based processing, more than half of the states, approximately 60%, rely on hybrid or manual systems. These states include Abia, Akwa Ibom, Anambra, Bauchi, Benue, Cross River, Ekiti, Enugu, the Federal Capital Territory (FCT), Imo, Jigawa, Kaduna, Katsina, Kebbi, Kwara, Nasarawa, Ondo, Osun, Plateau, Rivers, Sokoto, Taraba, Yobe, and Zamfara.

  This reliance on manual or hybrid systems is apparent in the broad spectrum of digital maturity scores seen in B2G and G2G payment streams. In these domains, many states with lower levels of automation and integration tend to cluster at the lower end of the maturity scale, around 60. In contrast, states with more advanced digital practices achieve scores well above 80. This wide range highlights the impact of automation and system readiness on a state's ability to manage business and intergovernmental transactions efficiently.
- While the top 10 states score strongly overall, their performance varies across the three streams. For instance, Delta scores 83.88 in B2G but drops to 76.83 in G2G, while Ogun excels in P2G with 84.92 but lags in G2G with a 71.83 score. This illustrates that even more mature states may require targeted improvement in specific components of their tax administration systems.
- States with higher final scores, such as Bayelsa, Borno, and Ebonyi, also scored high in human resource capacity, which emphasises the correlation between well-trained IT teams and successful digital implementation. There are long-term sustainability risks where the drivers of the authority's digital transformation agenda are contractors. Hence, a state's IRA performance may fall significantly in the event of a disruptive IT capacity change.
- The range between the highest (Bayelsa: 90.47) and lowest (Benue: 40.19) is more than 50 percentage points. This high disparity reveals the uneven pace of digital maturity in the country, where some states have implemented end-to-end automation while others depend on fragmented, manual processes with limited scalability.

Indicator-wise analysis

This section highlights the performance of various indicators under the three payment systems – P2G, B2G, and G2G.

Correlation between indicators in the P2G system

P2G	I1-User onboarding	I2 - Compliance, verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - Acknowledgement	I6 - System reminder	I7 - Data security	I8 - Data management	I9 - Human capacity
I1-User onboarding	1.00								
I2 - Compliance, verification and validation	0.66	1.00							
I3 - Estimation	0.30	0.52	1.00						
I4 - Tax payment validation	0.32	0.71	0.65	1.00					
I5 - Acknowledgement	0.44	0.53	0.34	0.59	1.00				
I6 - System reminder	0.21	0.50	0.46	0.57	0.34	1.00			
I7 - Data security	0.48	0.38	0.32	0.16	0.17	0.07	1.00		
I8 - Data management	0.62	0.60	0.51	0.47	0.27	0.26	0.64	1.00	
I9 - Human capacity	0.15	0.16	0.21	0.19	0.01	0.11	0.27	0.30	1.00

	Low	Below 0.4 correlation between two sub-pillars/ pillars	Medium	0.4 to 0.7 Correlation between two sub-pillars/ pillars	High	Above 0.7 Correlation between two sub-pillars/ pillars		

The correlation analysis of P2G digital maturity indicators reveals several areas of linkages and fragmentation. A high correlation exists between compliance verification and tax payment validation (0.71), indicating that states with effective compliance verification systems typically excel in validating payments accurately, due to closely integrated processes and data systems.

Several indicator pairs show moderate correlations. User onboarding moderately correlates with compliance verification (0.66) and data management (0.62), suggesting that efficient taxpayer onboarding processes enhance the accuracy of compliance checks and data integrity. Similarly, compliance verification displays moderate correlation with estimation (0.52), system reminders (0.50), and data management (0.60), highlighting how compliance checks benefit from accurate data and timely communication. Additionally, moderate correlations between tax payment validation and estimation (0.65), acknowledgement (0.59), and system reminders (0.57) further reinforce that integrated digital processes are not fully in place, with the need for supplementary digital communication tools to prompt responses on filings, deadlines, and payments. The moderate relationship between data security and data management (0.64) also underscores the complementary nature of secure data storage and effective data handling.

However, the analysis identifies notable areas of fragmentation. System reminders and automation demonstrate weak correlation with other critical areas, such as user onboarding (0.21), data security (0.07), and human capacity (0.11). These low correlation records suggest isolated, uncoordinated implementation of automated reminders, limiting their effectiveness. Similarly, human capacity

development shows minimal correlation with almost all indicators, including user onboarding (0.15), compliance verification (0.16), tax payment validation (0.19), and data security (0.27). These results highlight a disconnect between workforce skills (internal vs contracted out) and digital process enhancements, indicating a need for better alignment and holistic reforms.

Overall, the findings emphasise the importance of pursuing coordinated and comprehensive digital reforms that simultaneously address data management, system integration, human capacity development, and process automation to achieve a seamless, efficient, and secure taxpayer experience.

Correlation between indicators in the B2G system

B2G	I1- Business entity registration and onboarding	I2 - Compliance verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - System reminders	I6 - Data security	I7 - Data management	I8 - Human capacity
I1- Business entity registration and onboarding	1.00							
I2 - Compliance verification and validation	0.69	1.00						
I3 - Estimation	0.59	0.77	1.00					
I4 - Tax payment validation	0.66	0.62	0.59	1.00				
I5 - System reminders	0.58	0.77	0.63	0.50	1.00			
I6 - Data security	0.68	0.48	0.37	0.50	0.25	1.00		
I7 - Data management	0.72	0.50	0.47	0.53	0.39	0.70	1.00	
I8 - Human capacity	0.09	0.12	0.04	0.12	0.05	0.36	0.14	1.00

	Low	Below 0.4 correlation between two sub-pillars/ pillars	Medium	0.4 to 0.7 Correlation between two sub-pillars/ pillars	High	Above 0.7 Correlation between two sub-pillars/ pillars

The correlation analysis for B2G digital maturity indicators provides valuable insights into the relationships among different components of business tax administration at the state level. Strong correlation (above 0.7) exists between compliance verification and estimation (0.77), compliance verification and system reminders (0.77), and between business registration (onboarding) and data management (0.72). These indicate that robust compliance systems strongly support accurate tax estimation and that effective automated reminders significantly improve taxpayer compliance. Moreover, efficient onboarding processes enhance the accuracy and management of taxpayer data.

Several moderate correlations (ranging from 0.4 to 0.7) highlight areas with good yet improvable integration. For example, effective onboarding moderately correlates with compliance verification (0.69), data security (0.68), and payment validation (0.66), indicating that better initial data collection processes help enhance other operational functions. Estimation and payment validation also have a

moderate relationship (0.59), as do compliance verification and payment validation (0.62), suggesting mutual reinforcement among these processes. Additionally, data security recorded a moderate correlation with data management (0.70), reflecting interdependency between these two areas.

However, low correlations (below 0.4) point to fragmented and isolated processes. Notably, data security has a weak linkage with estimation (0.37), and system reminders are weakly connected to data management (0.39), indicating limited integration across these areas. Additionally, human resource capacity demonstrates consistently low correlations (0.05–0.36) across indicators, highlighting a substantial gap between workforce skills and system functionalities. These findings suggest that while certain processes exhibit good integration, other crucial areas, especially human capacity development, remain disconnected. Therefore, states must adopt holistic and coordinated strategies to build their internal capacity, bridging these gaps to achieve comprehensive digital transformation in business tax administration.

Correlation between indicators in the G2G system

G2G	I1 - FG/ LG MDA registration and onboarding	I2 - Compliance verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - Acknowledgment	I6 - System reminder	I7 - Data security	I8 - Data management	I9- Human capacity
I1 - FG/ LG MDA registration and onboarding	1.00								
I2 - Compliance verification and validation	0.75	1.00							
I3 - Estimation	0.48	0.69	1.00						
I4 - Tax payment validation	0.55	0.68	0.59	1.00					
I5 - Acknowledgment	0.54	0.56	0.39	0.58	1.00				
I6 - System reminder	0.55	0.66	0.64	0.55	0.49	1.00			
I7 - Data security	0.55	0.54	0.48	0.49	0.42	0.26	1.00		
I8 - Data management	0.61	0.62	0.49	0.62	0.49	0.32	0.67	1.00	
I9- Human capacity	0.12	0.29	0.23	0.41	0.27	0.16	0.33	0.35	1.00

	Low	Below 0.4 correlation between two sub-pillars/ pillars	Medium	0.4 to 0.7 Correlation between two sub-pillars/ pillars	High	Above 0.7 Correlation between two sub-pillars/ pillars

The correlation analysis of G2G indicators reveals critical insights into digital revenue processes among Nigerian states. A high correlation (0.75) exists between FG/LG MDA registration and onboarding and compliance verification and validation, underscoring that effective onboarding strongly supports subsequent compliance mechanisms.

Moderate correlations (0.48–0.69) appear across several indicators. For instance, estimation moderately aligns with onboarding (0.48) and compliance verification (0.69), indicating that in addition to strengthening the onboarding system, supplementary digital processes are required to support accurate financial estimates such as digital tools for calculating tax dues. Similarly, payment validation (0.55–0.68) correlates moderately with onboarding, compliance verification, and estimation, suggesting states integrating these functions tend to manage payments more efficiently. Acknowledgement and system reminders (0.49–0.66) moderately relate to compliance verification and payment validation, highlighting that these notification mechanisms enhance operational efficiency when linked effectively. Data security and data management (0.67) also show moderate correlation, reflecting interdependencies between securing sensitive data and efficient data management practices.

However, low correlation (0.12–0.41) notably appear between human resource capacity and other indicators, revealing gaps between workforce skills and digital systems implementation. This is typical where the digital systems are implemented and managed by external consultants. Particularly low correlations with system reminders (0.16) and data security (0.33) suggest states have not effectively synchronised investments in human skills development with improvements in these critical digital areas. Overall, the analysis indicates a need for states to better integrate human capacity and data management enhancements into broader digital reform efforts, ensuring balanced progress across all aspects of G2G revenue administration.

Key insights from correlation analysis across P2G, B2G, and G2G payment systems

Several key trends have emerged across all three payment systems. System reminders and compliance verification consistently appear as weaker-performing indicators, highlighting fragmented digital implementation and limited use of automated communication tools and processes in most states. Conversely, data management and tax payment validation show stronger performances, especially in digitally proactive states such as Delta, Niger, and Gombe, reflecting advanced systems for managing taxpayer records and validating transactions. Notably, human resource capacity remains weak, with low correlation with most indicator advancements, suggesting that workforce training and capacity-building are not keeping pace with digital system advancements.

States such as Yobe, Taraba, and Benue demonstrate critical gaps across multiple indicators, marking them as priority for targeted intervention. Overall, the analysis highlights a mixed operating environment in Nigeria’s digital revenue administration, characterised by promising advances in some core capabilities but foundational gaps elsewhere. To improve national performance, states should prioritise holistic digital strategies emphasising cross-agency integration, enhanced compliance automation, data security improvements, and focused internal human capacity development, especially in lagging states.

The next section highlights a detailed analysis of the different payment systems.

3.1.1. Person-to-government payments

The digital maturity assessment of the person-to-government (P2G) tax system of the 36 states and the FCT shows a broadly positive trend, although with noticeable variation in readiness and integration levels.

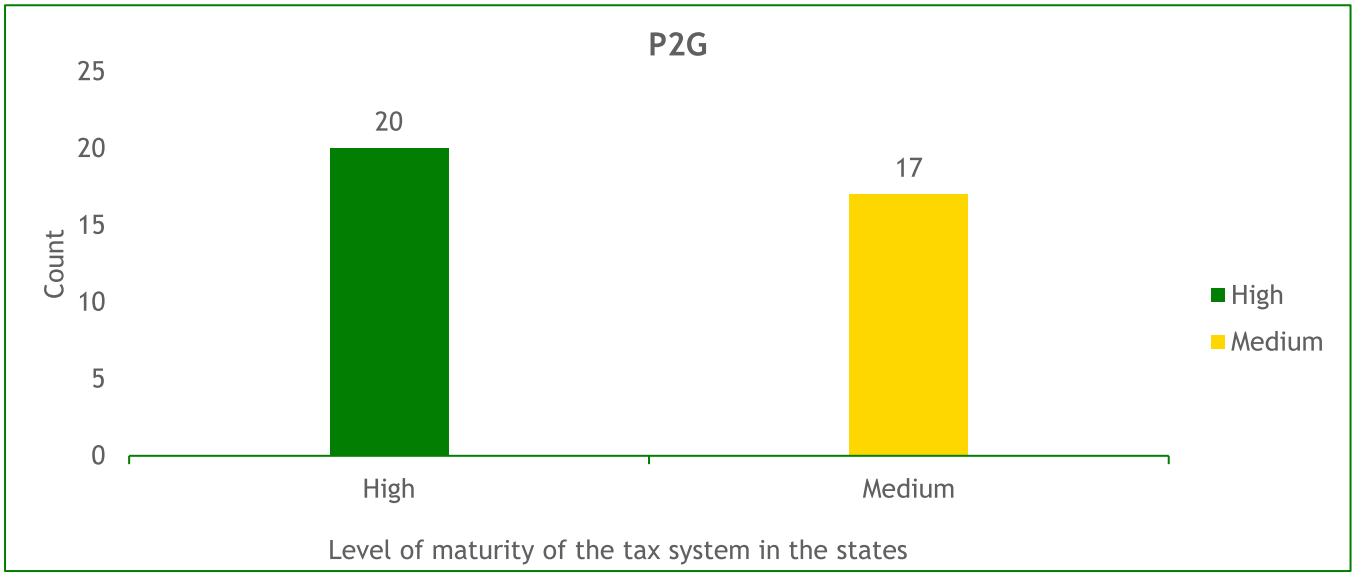


Figure 4: Level of maturity of states: P2G

The above chart presents the distribution of states based on their level of digital maturity in the P2G taxation system. It highlights that:

- 20 states have reached a high level of digital maturity, which indicates strong performance across key tax system indicators.
- 17 states are classified under medium maturity, which shows partial digitisation with evident gaps in automation, data integration, or user experience.

This distribution signals a continued national momentum towards digital public finance systems.

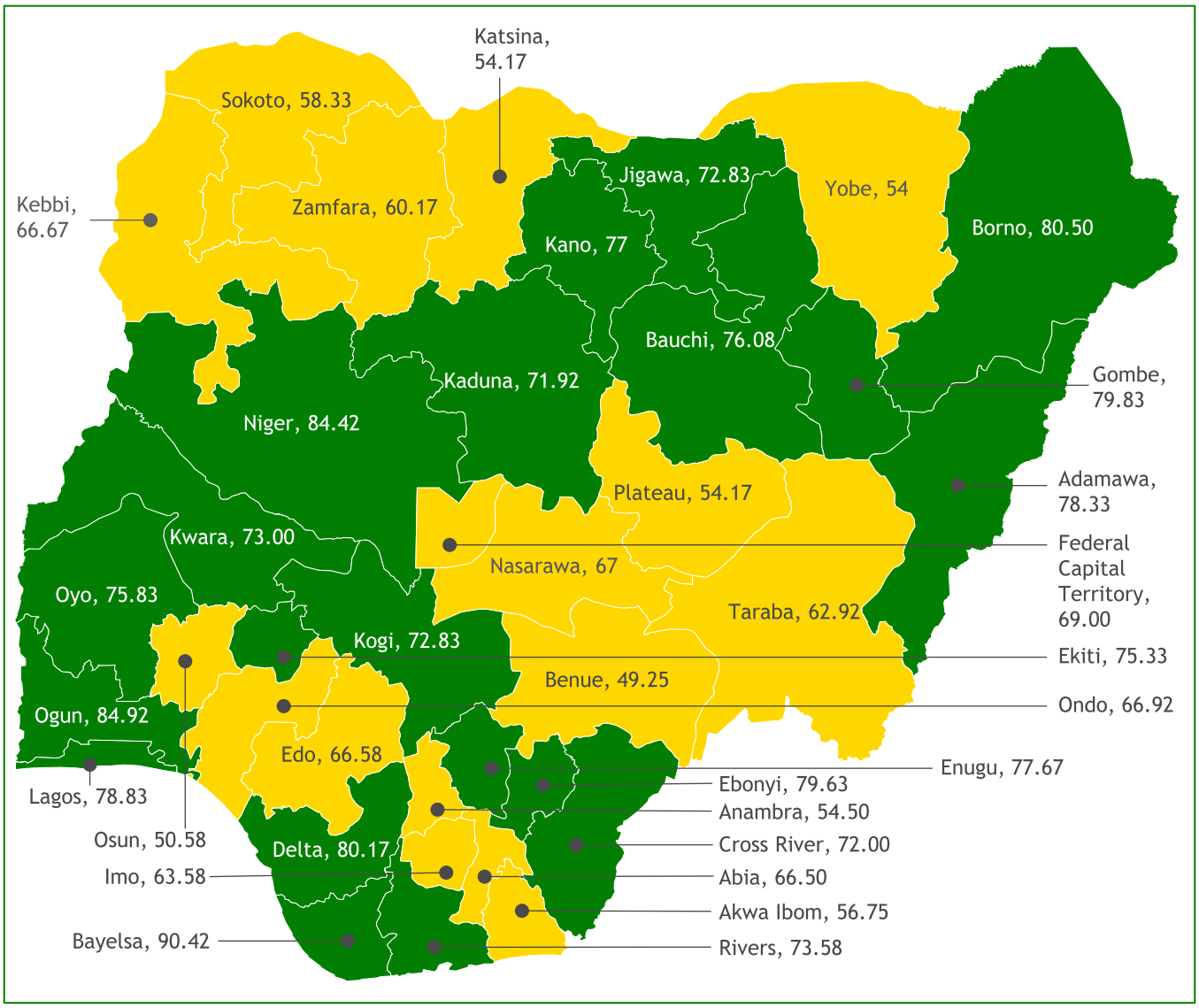


Figure 5: P2G digital maturity scores of states

High **Medium** **Low**

The map above illustrates the P2G digital maturity scores for states in Nigeria. It highlights the level of digital integration within each state's tax administration system as it relates to individual taxpayers. It reveals substantial variation in maturity levels, showing that while 20 states have made remarkable progress in digitalising their P2G processes, 17 rely on traditional manual systems.

Bayelsa, with a score of 90.42, is the national leader. It recorded exceptional performance across all nine assessment indicators. States such as Ogun (84.92) and Niger (84.42) follow closely and reflect strong digital infrastructure, integrated ID verification systems (e.g., NIN, BVN), and well-automated tax platforms. Other high performers such as Borno (80.50), Delta (80.17), Ebonyi (78.67), Gombe (79.83), Lagos (78.83), and Adamawa (78.33), also demonstrate well-developed digital capabilities for individual taxpayer services. These states have the most user-friendly digital portals for registration,

assessment, and payment, which reduces the compliance burden of tax payments for individual taxpayers.

In contrast, states such as Benue (49.25), Osun (50.58), Katsina (54.17), Plateau (54.17), and Yobe (54.25) are at the lower end of the spectrum. These states face ongoing challenges in foundational areas such as digital ID validation, system integration, and backend automation. Their processes are manual and fragmented and prone to inefficiencies, delays, and data inconsistencies.

If low-performing states are to bridge these gaps, they require targeted investments in ICT infrastructure, staff training, DPI integration, and data governance protocols. Strengthening these areas will be critical to promoting equity in digital transformation across the federation.

Overall, the individual scores of states reflect progress in digitising P2G tax systems in the country, with 9 of 17 states in the medium-to-high maturity band with scores above 60% but less than 70%.

State	I1- User onboarding	I2 - Compliance, verification, and validation	I3 - Estimation	I4 - Tax payment validation	I5 - Acknowledgement	I6 - System reminder	I7 - Data security	I8 - Data management	I9 - Human capacity	P2G Score	Position
Abia	79.17	56.67	43.33	80.00	86.67	33.33	57.50	91.67	66.67	**66.50**	**26**
Adamawa	74.17	68.33	90.00	95.56	63.33	91.67	57.50	100.0	80.00	**78.33**	**9**
Akwa Ibom	68.33	40.00	46.67	77.78	33.33	33.33	42.50	50.00	86.67	**56.75**	**31**
Anambra	65.83	51.67	51.67	77.78	66.67	41.67	25.00	58.33	33.33	**54.50**	**32**
Bauchi	70.83	71.67	75.00	100.0	96.67	41.67	62.50	91.67	73.33	**76.08**	**12**
Bayelsa	100.0	95.00	85.00	100.0	86.67	91.67	77.50	91.67	66.67	**90.42**	**1**
Benue	48.33	33.33	33.33	82.22	80.00	66.67	42.50	33.33	40.00	**49.25**	**37**
Borno	76.67	80.00	85.00	95.56	80.00	75.00	80.00	91.67	60.00	**80.50**	**4**
Cross River	66.67	75.00	75.00	100.0	56.67	33.33	70.00	100.0	46.67	**72.00**	**19**
Delta	85.00	80.00	85.00	93.33	73.33	50.00	92.50	91.67	46.67	**80.17**	**5**
Ebonyi	81.67	70.00	66.67	91.11	83.33	66.67	75.00	100.0	80.00	**78.67**	**8**
Edo	67.50	38.33	75.00	84.44	53.33	41.67	75.00	100.0	80.00	**66.58**	**24**
Ekiti	69.17	63.33	85.00	88.89	83.33	58.33	80.00	91.67	73.33	**75.33**	**14**
Enugu	93.33	85.00	66.67	77.78	53.33	41.67	72.50	100.0	66.67	**77.67**	**10**
FCT	80.83	63.33	80.00	86.67	90.00	33.33	47.50	58.33	53.33	**69.00**	**21**
Gombe	85.83	73.33	80.00	91.11	70.00	75.00	67.50	100	73.33	**79.83**	**6**
Imo	56.67	75.00	51.67	84.44	36.67	66.67	37.50	50	80	**63.58**	**27**
Jigawa	65.00	58.33	95.00	86.67	50.00	66.67	87.50	75	73.33	**72.83**	**17**
Kaduna	82.5	65.00	76.67	84.44	93.33	66.67	50.00	75	53.33	**71.92**	**20**
Kano	61.67	74.58	100.0	100.0	100.0	100.0	50.00	66.67	66.67	**77.25**	**11**
Katsina	55.00	40.00	46.67	77.78	46.67	33.33	55.00	66.67	60	**54.17**	**34**
Kebbi	70.83	46.67	70.00	82.22	53.33	58.33	72.50	100.0	60.00	**66.67**	**23**

State	I1- User onboarding	I2 - Compliance, verification, and validation	I3 - Estimation	I4 - Tax payment validation	I5 - Acknowledgement	I6 - System reminder	I7 - Data security	I8 - Data management	I9 - Human capacity	P2G Score	Position
Kogi	65.00	61.67	100.0	86.67	60.00	58.33	62.50	100.0	73.33	**72.83**	**17**
Kwara	80.00	61.67	66.67	82.22	70.00	33.33	90.00	83.33	73.33	**73**	**16**
Lagos	82.50	68.33	90.00	100.0	100.0	58.33	52.50	83.33	73.33	**78.83**	**7**
Nasarawa	72.50	56.67	38.33	77.78	90.0	50.00	82.50	66.67	66.67	**66.58**	**24**
Niger	94.17	73.33	95.00	95.56	96.67	66.67	72.50	100.0	66.67	**84.42**	**3**
Ogun	75.00	95.00	85.00	100.0	100.0	66.67	67.50	100.0	73.33	**84.92**	**2**
Ondo	70.83	56.67	46.67	77.78	63.33	33.33	85.00	75.00	80.00	**66.92**	**22**
Osun	48.33	40.00	66.67	77.78	40.00	33.33	37.50	50.00	46.67	**50.58**	**36**
Oyo	80.00	70.00	80.00	91.11	56.67	66.67	70.00	100.0	60.00	**75.83**	**13**
Plateau	65.00	33.33	43.33	68.89	36.67	50.00	57.50	75.00	60.00	**54.17**	**34**
Rivers	83.33	68.33	70.00	77.78	86.67	33.33	77.50	83.33	66.67	**73.58**	**15**
Sokoto	69.17	50.00	53.33	75.56	53.33	58.33	57.50	50.00	40.00	**58.33**	**30**
Taraba	62.50	40.00	95.00	73.33	50.00	33.33	77.50	66.67	66.67	**62.92**	**28**
Yobe	54.17	33.33	66.67	86.67	63.33	33.33	32.50	33.33	73.33	**54.25**	**33**
Zamfara	80.00	45.00	46.67	77.78	46.67	33.33	55.00	66.67	60.00	**60.17**	**29**

Table 3: Indicator-wise analysis for the P2G payment system

1. **User onboarding:** The assessment of user onboarding for individual taxpayers shows notable progress across several states. Top performers like Bayelsa, Niger, Enugu, Gombe and Delta have implemented optimal digital registration platforms and integrated TIN-NIN-BVN digital ID validation. However, many medium- and low-performing states continue to face bottlenecks. Some of the key findings are as follows:
    - More than half of the states have deployed digital registration systems that allow individual taxpayers to initiate and manage tax onboarding online.
    - High-scoring states strongly integrate ID systems (NIN or BVN), while states such as Benue, Plateau, and Katsina rely on manual onboarding or fragmented verification protocols.
    - The integration of TIN-NIN-BVN databases is still inconsistent and leads to delays due to duplication and verification.
    - Several states lack a single source of truth, which increases the risks of duplication and fragmented taxpayer records.
    - Interoperability between federal and state platforms are limited, which restricts automated checks and real-time updates.
2. **Compliance verification and validation:** State capacities in compliance verification vary significantly. Bayelsa, Delta, and Ebonyi exhibit strong digital verification workflows, while states

in the bottom tier operate under hybrid or manual systems. Some of the key findings are as follows:

- Roughly 30% of states, 11 out of 37 states, namely Bayelsa, Borno, Delta, Ebonyi, Gombe, Kano, Niger, Ogun, Lagos, Oyo, and Kogi, use advanced digital systems for taxpayer verification and assessment, including risk-based checks. In contrast, nearly 70% of the states, 26 out of 37, rely on manual reviews.
- The adoption of risk scoring tools to identify non-compliant taxpayers is emerging and uneven.
- Customer relationship management (CRM) systems are in place in about 20% of the high-scoring states, such as Bayelsa, Delta, Kano, and Gombe, but absent or basic in most others.
- Record deduplication and conflict resolution mechanisms differ in automation levels across states.
- Digital notifications for compliance issues (e.g., registration errors or verification status) are improving but are not general.

3. **Tax estimation:** Digital systems for tax estimation and self-assessment are underdeveloped in many states. Only about 30% of the states, namely Bayelsa, Borno, Delta, Ebonyi, Gombe, Kano, Niger, Ogun, Lagos, Oyo, and Kogi, currently offer robust automated self-service options for tax estimation and self-assessment.

   In contrast, 70% of states, including Abia, Akwa Ibom, Anambra, Bauchi, Benue, Cross River, Ekiti, Enugu, FCT, Imo, Jigawa, Kaduna, Katsina, Kebbi, Kwara, Nasarawa, Ondo, Osun, Plateau, Rivers, Sokoto, Taraba, Yobe, and Zamfara, rely on manual calculations, in-person assessments, or delayed updates to tax obligations. This uneven distribution of digital capabilities underscores the need for increased investment in self-service estimation tools and enhanced automation nationwide. Some of the key findings are as follows:

   - States, such as Bayelsa, Delta, and Gombe provide digital tax filing forms with embedded calculators.
   - Only a few top-tier states practice automated issuance of tax assessments post-filing, whereas manual assessments are common elsewhere.
   - Best of Judgement Assessments (BoJA) are not digitally integrated in most states. More than 70% of states conduct BoJA through manual or semi-manual processes, with limited or no digital workflow integration. Only a few leading states, such as Bayelsa, Borno, Delta, Ebonyi, Gombe, Kano, Niger, Ogun, Lagos, Oyo, and Kogi, have implemented digital platforms to streamline and automate BoJA procedures.
   - The dispute resolution process is digitised in a few locations, which still involves in-person follow-up or offline communication.

4. **Tax payment and validation:** This area demonstrates high performance within the P2G tax stream, with approximately 40% of the states, including Bayelsa, Borno, Delta, Ebonyi, Gombe, Kano, Niger, Ogun, Lagos, Oyo, Kogi, Adamawa, and Rivers, significantly improving payment processing and confirmation systems. Some of the key highlights from the analysis are as follows:

- Most states, including Bayelsa, Delta, and Ogun, support digital tax payment portals and agent networks.
- Real-time payment verification and e-receipts are available in more than half of the states, though some still experience delays in receipt delivery.
- Digital payment reference numbers and confirmation mechanisms are becoming more consistent.
- A growing number of states offer receipt verification systems to improve transparency and reduce the risk of fraud.

5. **Acknowledgement and system reminders:** Digital acknowledgement systems and proactive reminders are emerging but not yet standard practice nationwide. The insights from the analysis are as follows:
   - Tax Clearance Certificate (TCC) applications are entirely digital in about a third of the states, including Bayelsa, Delta, Lagos, Gombe, Kano, Ogun, and Ebonyi, where automated rule-based validation and digital tracking are available.
   - In the majority of states, approximately 70%, including Benue, Yobe, Katsina, Anambra, Osun, Zamfara, Plateau, Taraba, Sokoto, Bauchi, Abia, Nasarawa, Cross River, Imo, Akwa Ibom, Enugu, Kwara, Kebbi, Rivers, Kogi, Adamawa, Edo, FCT, Niger, and Oyo, TCCs are processed manually or requiring manual interventions. This results in delays in the issuance of TCCs.
   - Automated reminders for key actions such as returns filing or payments are available only in top-tier states.
   - Most states see a growth opportunity in the broader adoption of SMS, email reminders, or dashboard alerts.
6. **Data security, data management, and human resource capacity:** Data security, data management, and human resource capacity play critical roles. These areas directly impact the integrity, efficiency, and reliability of the revenue authority's digital infrastructure.

   Below is a summary of key findings under each component:
   - Data security:
     - A few states, including Bayelsa, Lagos, and Ogun, have implemented advanced security protocols, including encryption and access controls.
     - Most states lack basic safeguards, which exposes taxpayer data to risk.
     - Incident response protocols are underdeveloped or undocumented in most states.
   - Data management:
     - High-maturity states show better data structuring and standardisation aligned with national interoperability frameworks.
     - Low-maturity states operate across disconnected or siloed databases, which limits coordination across platforms.
     - Adherence to national data standards is not uniform.

- Human resource capacity:
  - States with trained technical teams performed better overall.
  - The absence of dedicated IT support units is a barrier in many medium- and low-ranked states, such as Benue, Katsina, and Yobe.
  - A clear correlation exists between human capacity and digital performance. States with skilled technical teams consistently rank higher.

Strengths in P2G payments:

High-maturity states in Nigeria demonstrate robust digital integration, process automation, and citizen-centric taxpayer services. States such as Bayelsa, Ogun, Niger, Delta, Borno, Gombe, and Ebonyi demonstrate well-functioning systems for digital onboarding, identity verification, online payments, and taxpayer communication. These states ranked at the top in P2G scores, which indicates strong national leadership in the administration of taxes for individuals.

- **User onboarding:** Most high-ranking states have deployed comprehensive digital registration platforms integrated with national ID systems (NIN, BVN). This reduces manual intervention, enhances data accuracy, and improves the ease of taxpayer onboarding.
- **Payment infrastructure:** Top performers support multiple digital payment channels (e.g., online portals, agent networks) and offer real-time payment validation and automated e-receipt generation. This ensures convenience, reliability, and accountability in tax transactions.
- **Communication:** Digital notifications include SMS, email alerts, and dashboard prompts. Their use for registration status, filing deadlines, and payment confirmations is widespread in high-performing states, which improves taxpayer engagement and compliance feedback.

3.1.2. Business-to-government payments

The examination of the maturity of digital tax systems for business-to-government payments across the 36 states and the FCT reveals a developing and uneven environment. Aggregate maturity scores span a considerable range, from a high of 90.42 to a low of 35.83, reflecting the varying degrees of progress in digitalising tax processes for businesses.

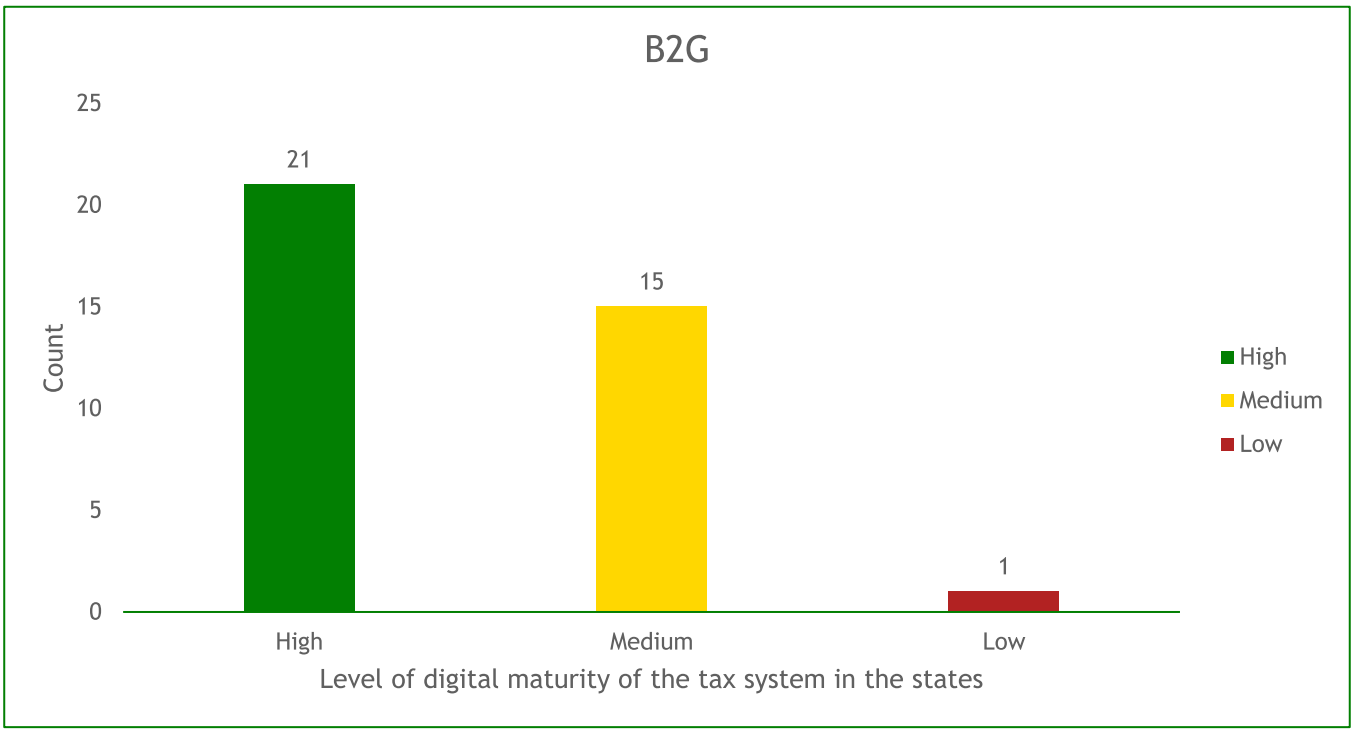


Figure 6: Digital maturity levels of the state - B2G

The bar chart illustrates the distribution of states based on their B2G digital maturity levels. The distribution in the assessed states is as follows:

- 21 states fall under the high digital maturity category, which reflects advanced and automated systems with well-integrated functionalities for B2G workflows, such as business registration, entitlement management, tax validation, and data security. These states are better positioned to support seamless business interactions with revenue authorities.
- 15 states are classified under medium digital maturity, which indicates partial digital enablement. While core processes may be digitalised, gaps remain in workflow automation, backend integration, and consistent compliance enforcement. These states use a combination of digital and manual processes, which limits tax payment efficiency and transparency for businesses.
- One state falls under the low maturity category, highlighting minimal digital infrastructure and an extensive reliance on manual, paper-based systems. This significantly hampers tax compliance for businesses in the state.

This distribution highlights a gap and an opportunity to build compliance mechanisms and digital platforms for this segment of taxpayers. The countrywide maturity of the states is illustrated below.

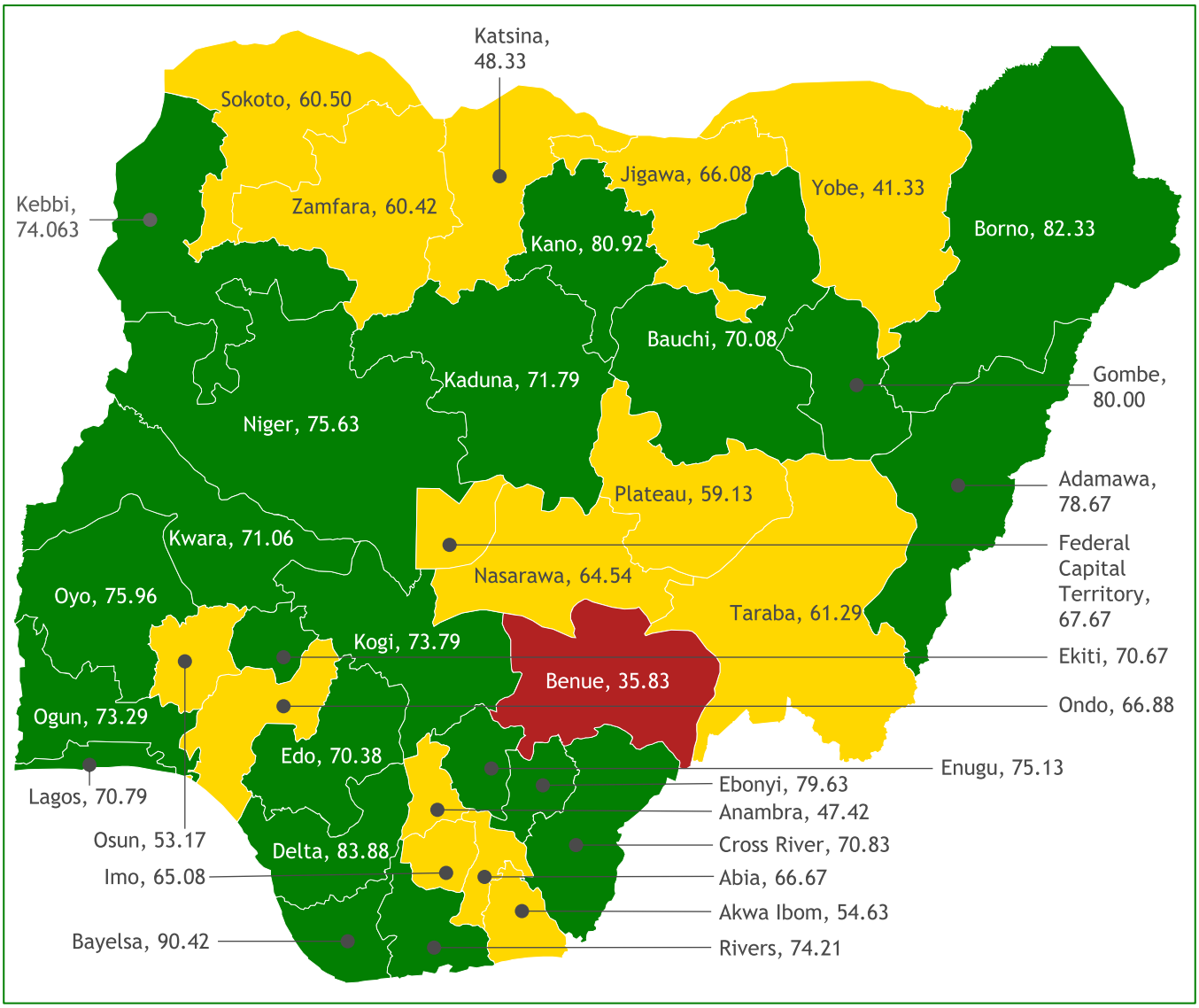


Figure 7: B2G digital maturity scores of the states

High | Medium | Low

The map displays the B2G digital maturity scores of Nigerian states. It provides insights into how well digital systems for business tax administration have been implemented and scaled across the country.

Bayelsa (90.42), Delta (83.88), Borno (82.33), and Kano (80.92) lead the rankings with strong deployment of digital services, such as electronic business registration, automated compliance verification, digital entitlement management, and real-time payment tracking. These states have made meaningful investments in core DPI components, such as interoperable tax databases, business-facing digital platforms, and structured data validation systems.

Benue (35.83) is the only state in the low maturity category, with challenges, such as weak or non-existent integration of core services, reliance on paper-based processes, and lack of automation. Other states such as Yobe (41.33), Katsina (48.33), and Anambra (47.42) fall under the medium maturity

band, which suggests some progress in the digitisation of workflows but with evident gaps in backend system integration, automation of validation processes, and communication systems.

Overall, while most states (21 out of 37) fall under the high maturity bracket, a significant regional divide persists, particularly across parts of the North West and South East. This underscores the need for targeted technical assistance, infrastructure investments, and capacity-building programmes to bring lagging states up to par. Peer learning between high-performing and low-performing states may also help improve uniformity and resilience in the national B2G digital ecosystem.

A detailed indicator-wise analysis is as follows:

States	I1- Business entity registration and onboarding	I2 - Compliance verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - System reminders	I6 - Data security	I7 - Data management	I8 - Human capacity	B2G Score	Position
Abia	77.50	55.00	43.33	86.67	60.00	64.44	83.33	60.00	**66.67**	**24**
Adamawa	74.17	70.00	90.00	93.33	80.00	68.33	91.67	80.00	**78.67**	**7**
Akwa Ibom	49.17	43.33	51.67	73.33	40.00	45.28	50.00	86.67	**54.63**	**32**
Anambra	47.50	45.00	51.67	71.11	46.67	27.22	66.67	33.33	**47.42**	**35**
Bauchi	70.83	65.00	70.00	100.0	33.33	66.11	66.67	60.00	**70.08**	**21**
Bayelsa	100.0	95.00	85.00	100.0	80.00	84.44	91.67	66.67	**90.42**	**1**
Benue	35.00	28.33	33.33	40.00	33.33	31.67	41.67	53.33	**35.83**	**37**
Borno	85.00	71.67	90.00	90.0	60.00	81.67	91.67	86.67	**82.33**	**3**
Cross River	81.67	46.67	75.00	100.0	33.33	75.56	100.00	46.67	**70.83**	**17**
Delta	95.00	78.33	90.00	93.33	60.00	93.06	91.67	46.67	**83.88**	**2**
Ebonyi	78.33	66.67	80.00	100.0	60.00	81.94	100.0	73.33	**79.63**	**6**
Edo	70.00	55.00	61.67	86.67	53.33	73.06	91.67	80.00	**70.38**	**20**
Ekiti	69.17	58.33	56.67	93.33	33.33	75.00	91.67	80.00	**70.67**	**19**
Enugu	77.50	66.67	56.67	100.0	60.00	73.06	100.0	66.67	**75.13**	**10**
FCT	84.17	60.00	70.00	86.67	60.00	47.78	66.67	53.33	**67.67**	**22**
Gombe	96.67	65.00	80.00	100.0	86.67	66.67	100.0	53.33	**80.00**	**5**
Imo	59.17	63.33	56.67	83.33	60.00	52.22	58.33	86.67	**65.08**	**26**
Jigawa	69.17	45.00	56.67	86.67	40.00	88.33	66.67	60.00	**66.08**	**25**
Kaduna	72.50	61.67	70.00	100.0	60.00	64.17	100.0	53.33	**71.79**	**15**
Kano	75.83	96.25	100.0	100.0	93.33	50.00	66.67	60.00	**80.92**	**4**
Katsina	45.00	28.33	46.67	86.67	33.33	38.89	50.00	60.00	**48.33**	**34**
Kebbi	86.67	60.00	56.67	93.33	60.00	73.06	100.0	66.67	**74.63**	**11**
Kogi	67.50	65.00	100.0	86.67	60.00	64.17	100.0	66.67	**73.79**	**13**
Kwara	63.33	56.67	66.67	80.00	46.67	91.48	100.0	73.33	**71.06**	**16**
Lagos	73.33	56.67	56.67	90.00	53.33	73.06	66.67	86.67	**70.79**	**18**
Nasarawa	60.00	48.33	43.33	86.67	60.00	79.17	66.67	73.33	**64.54**	**27**

States	I1- Business entity registration and onboarding	I2 - Compliance verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - System reminders	I6 - Data security	I7 - Data management	I8 - Human capacity	B2G Score	Position
Niger	86.67	60.00	56.67	100.0	60.00	73.06	100.0	66.67	**75.63**	**9**
Ogun	79.17	55.00	65.00	86.67	66.67	75.28	100.0	73.33	**73.29**	**14**
Ondo	70.83	48.33	46.67	80.00	33.33	86.39	75.00	80.00	**66.88**	**23**
Osun	50.00	51.67	46.67	80.00	40.00	41.11	66.67	46.67	**53.17**	**33**
Oyo	70.83	71.67	61.67	93.33	60.00	75.28	100.0	80.00	**75.96**	**8**
Plateau	61.67	41.67	51.67	86.67	33.33	59.17	75.00	60.00	**59.13**	**31**
Rivers	76.67	78.33	60.00	77.78	60.00	84.17	91.67	53.33	**74.21**	**12**
Sokoto	60.00	56.67	66.67	71.11	60.00	58.89	66.67	46.67	**60.5**	**29**
Taraba	64.17	51.67	66.67	77.78	33.33	49.72	66.67	73.33	**61.29**	**28**
Yobe	50.83	28.33	33.33	62.22	33.33	25.00	41.67	53.33	**41.33**	**36**
Zamfara	76.67	41.67	43.33	54.44	33.33	68.33	100.0	73.33	**60.42**	**30**

Table 4: Indicator-wise analysis of the B2G payment system

1. **User onboarding:** User onboarding for business entities across Nigerian states reflects varying levels of digital maturity. While progress has been made in digitising registration and document submission processes, notable gaps inhibit system integration, identity verification, and data consistency. Below is a breakdown of key observations:

    - 21 out of 37 states, namely Bayelsa, Delta, Borno, Kano, Gombe, Ebonyi, Ogun, Lagos, Niger, Oyo, Kogi, Enugu, Rivers, Kwara, Kaduna, Edo, Adamawa, Bauchi, Ekiti, Cross River, and FCT, have established functional online registration systems for businesses that allow users to initiate onboarding digitally. Top performers, including Bayelsa, Delta, Kano, and Borno, offer seamless digital onboarding with integrated identity validation through CAC and BVN, while others provide partial or less automated solutions.
    - Several states also enable businesses to update their identification details online, although the quality and user experience of these systems vary.
    - The widespread presence of unique digital IDs and business records indicates initial steps towards improved digital identity management.
    - Verification processes for business IDs, such as CAC and BVN, are inconsistent across states, which limits reliability and trust in the system.
    - Interoperability between key databases, such as BVN, NIN, and CAC, is limited, highlighting the need for stronger integration.
    - Most systems support the digital upload of forms and documents, which helps streamline onboarding procedures.
    - A single source of truth is lacking for business registration data, which increases the risk of duplication and data mismatches.

- Federal and state tax database integration remains a major hurdle in more than 40% of states, namely Yobe, Katsina, Anambra, Osun, Imo, Taraba, Plateau, Nasarawa, Abia, Ondo, Sokoto, Benue, Zamfara, and Akwa Ibom, which undermines efforts to unify taxpayer records and improve service efficiency.

2. **Compliance verification and validation:** Compliance verification and validation play a vital role in ensuring that business entities fulfil their tax obligations accurately and on time. However, the digital capacity of state revenue authorities in this area shows significant variation across states.
    - About 16% of states, namely Kano, Ebonyi, Gombe, Bayelsa, Delta, and Borno, have implemented robust digital systems to verify business tax filings and assessments. In contrast, the majority still rely on manual or partially digital processes, which highlights significant disparities in digital capacity for compliance verification across the country.
    - The inconsistent use of risk assessment tools to flag high-risk businesses may weaken overall compliance efforts.
    - Customer Relationship Management (CRM) tools to handle business interactions vary in both availability and technological sophistication.
    - Record de-duplication features are present in many states, but their automation and accuracy levels are not uniform.
    - 21 out of 37 states, namely Lagos, Delta, Bayelsa, Kano, Ogun, Gombe, Ebonyi, Rivers, Enugu, Kaduna, Adamawa, Niger, Kogi, Oyo, Kwara, Edo, Sokoto, Bauchi, Cross River, Nasarawa, and Kebbi have introduced digital notifications for businesses such as alerts on registration status or submission issues, to improve communication and responsiveness.
3. **Estimation:** Accurate estimation and assessment of tax liabilities are essential for fair and efficient tax administration. The maturity of systems for tax assessments and dispute resolution is uneven. However, 13 out of 37 states, including Bayelsa, Delta, Kano, Ebonyi, Lagos, Ogun, Gombe, Rivers, Enugu, Kaduna, Niger, Oyo, and Edo, have introduced digital tools to support businesses in filing their returns. Some of the key highlights are as follows:
    - 16 out of 37 states, namely Bayelsa, Delta, Kano, Borno, Ebonyi, Gombe, Lagos, Ogun, Niger, Oyo, Rivers, Adamawa, Enugu, Kaduna, Kogi, and Kwara provide automated filing forms that help businesses calculate and submit their tax returns, which streamlines compliance and reduces manual errors.
    - The digital systems that generate tax assessments, including automated calculations and notices, are not consistently developed across states.
    - Support for Best of Judgement Assessments (BoJA), where tax authorities estimate liabilities in the absence of complete information, is limited in digital form.
    - 10 states, including Bayelsa, Delta, Kano, Borno, Ebonyi, Lagos, Ogun, Gombe, Enugu, and Rivers, provide businesses with digital platforms or procedures to object to or appeal tax assessments. However, the degree of accessibility and user-friendliness still varies significantly among them.

4. **Tax payment and validation:** Tax payment and validation for business entities are an essential and relatively advanced part of digital tax administration across many states. Several states have adopted digital tools and processes to streamline payments for businesses.
    - 20 states, namely Bayelsa, Delta, Kano, Borno, Ebonyi, Gombe, Lagos, Ogun, Niger, Oyo, Rivers, Enugu, Kaduna, Kwara, Cross River, Kogi, Adamawa, Edo, Plateau, and Ekiti use digital channels to send payment demand notices to businesses.
    - Several online payment options are available that ease compliance for businesses.
    - Verification of payment details is primarily digital, which reduces errors and manual checks. States such as Bayelsa, Delta, and Gombe provide real-time payment validation and receipt generation.
    - The generation of payment receipts is widely practised, though some states can improve speed and efficiency.
    - Communication of payment reference numbers and payment confirmations is largely automated.
    - The ability to verify tax payment receipts electronically is a positive feature present in many systems.
5. **System reminders:** Effective communication and grievance management are vital components of a well-functioning tax system. Many states have implemented automated system reminders to help businesses fulfil their tax obligations, but the development of grievance resolution and appeals management varies widely. Some of the key highlights are as follows:
    - Several states use system-generated reminders to notify businesses about information updates, filing deadlines, tax assessments, and payment schedules. The consistency and complexity of these automated reminders differ significantly across states.
    - Grievance resolution mechanisms and digital handling of appeals are developed less uniformly across states. Low-performing states lack structured reminder or grievance systems. Strengthened grievance management systems ensure that taxpayer concerns are resolved.
6. **Data security, data management, and human resource capacity:** Data security, management, and human resource capacity are critical components for a digital tax system's successful implementation and operation. Their effectiveness directly impacts the protection of sensitive information, smooth data handling, and the overall efficiency of revenue administration.
    - Data security and data management vary widely across states:
        - States like Bayelsa, Delta, Kano, Lagos, Ebonyi, and Gombe have implemented strong measures, such as two-factor authentication and data encryption, while others have varied gaps, raising concerns about the safety of sensitive business information.
        - Incident response plans and data loss prevention systems differ in presence and sophistication among states. Bayelsa, Kano, and Ebonyi stand out with better security protocols.

- Not all states adhere to national interoperability frameworks regarding data formats and standards. This lack of uniformity affects data sharing and integration across tax systems.

- Human resource capacity:
  - Only 19 out of 37 states demonstrated adequate HR capacity to support digital B2G systems.
  - 8 states have strong in-house digital transformation teams or dedicated ICT units within their revenue authorities.
  - 18 states rely on ad hoc staffing or external consultants, which limits institutional knowledge retention.
  - Most states lack structured digital training programmes, highlighting a nationwide need for capacity building and technical upskilling.

Strengths in business-to-government payments:

Bayelsa leads with a score of 90.42, followed closely by Delta (83.88), Borno (82.33), and Gombe (80.00), with strong end-to-end digitisation of business tax processes. States such as Kano, Ebonyi, and Adamawa, also perform well and showcase effective digital onboarding, risk-based compliance systems, and real-time validation infrastructure. In contrast, Benue (35.83), Yobe (41.33), Katsina (48.33), and Anambra (47.42) rank low due to critical weaknesses in automation, data systems, and low institutional capacity.

- **User onboarding:** Business registration and profile updates are increasingly digital, particularly in high-performing states.
- **Payment infrastructure:** Many states provide digital channels for B2G tax payments and have implemented systems for real-time verification and automated receipt issuance.
- **Communication:** The use of digital alerts for registration and payment updates is prevalent across both high- and medium-maturity states.

3.1.3. Government-to-government payments

The analysis of the digital tax system maturity for G2G payments across 36 Nigerian states and the FCT reveals moderate progress and a varied landscape. The aggregate maturity scores indicate a spectrum that ranges from a high of 90.58% to a low of 35.50%, underscoring the diverse stages of digital transformation across state revenue authorities for tax payments with federal and local government ministries, departments, and agencies (MDAs).

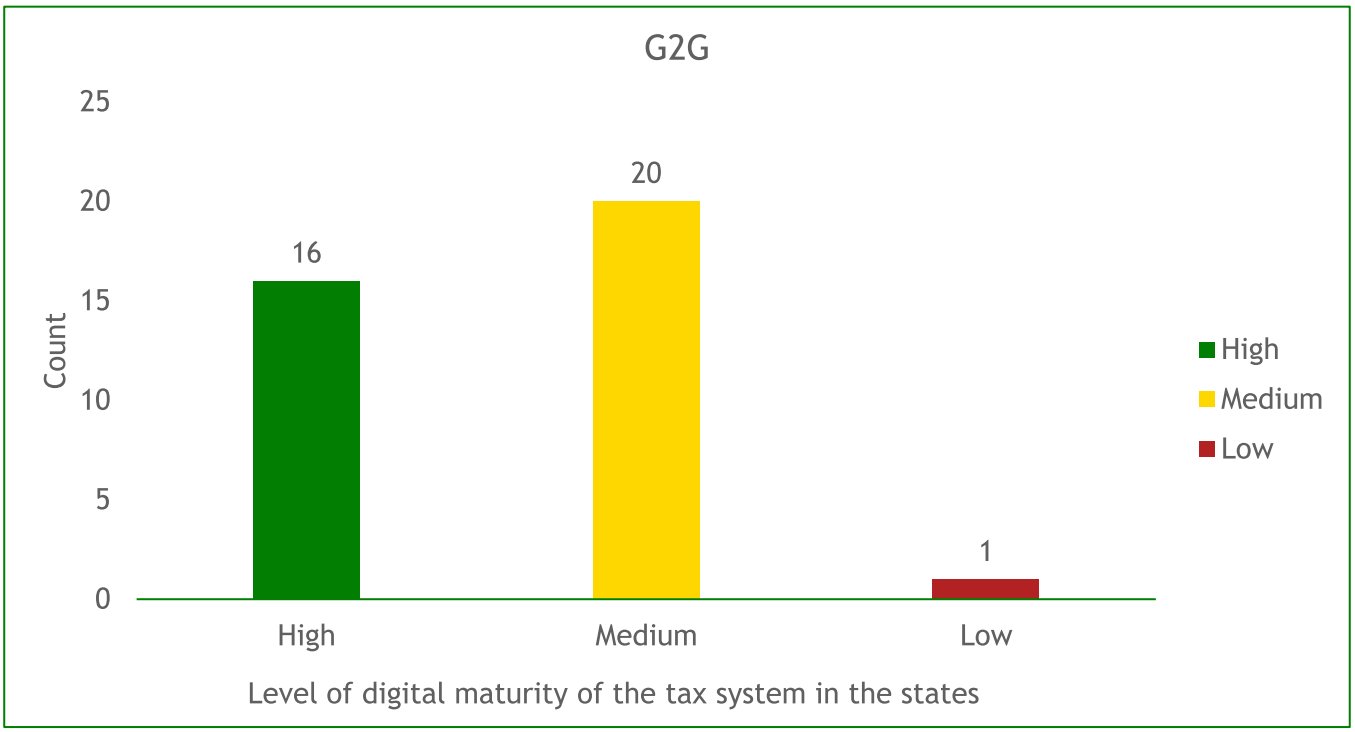


Figure 8: Digital maturity levels of the states - G2G payment system

The bar chart illustrates the digital maturity levels of the G2G taxation systems across Nigerian states. It covers intergovernmental tax operations, such as inter-departmental funds transfers, compliance reporting, and expenditure verification. Out of the assessed states:

- 16 states fall under the high maturity category and demonstrate advanced capabilities in real-time data exchange, system integration with public financial management platforms, and fully automated workflows.
- 20 states are classified in the medium maturity band and indicate the presence of foundational digital structures but with reliance on fragmented systems, partial automation, or manual handling of key processes.
- One state is in the low maturity category and points to significant gaps in digital infrastructure and system readiness for efficient intergovernmental financial coordination.

This distribution shows a relatively balanced landscape with scope for growth. While less than half of the states have achieved high maturity, the majority (54%) remain in the medium category, which highlights the need for focused efforts in system integration, human capacity enhancement, and DPI alignment to elevate G2G tax systems. The countrywide maturity spread of the G2G system is illustrated below.

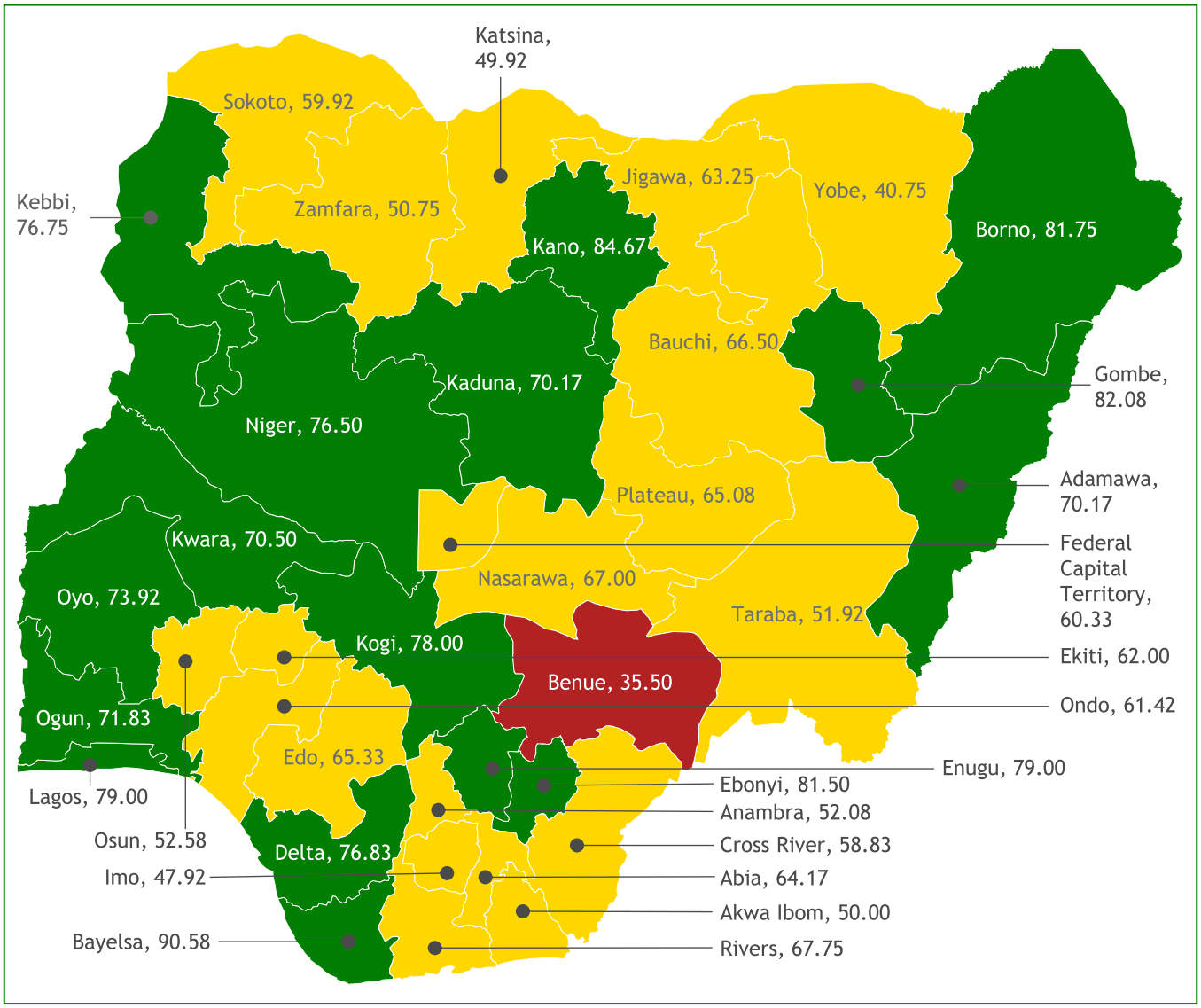


Figure 9: State scores - G2G payment system

High **Medium** **Low**

The map illustrates the scoring for tasks, such as fund allocation tracking, internal audits, system integration with central financial platforms, such as IFMIS, and digital workflows across ministries, departments, and agencies.

States such as Bayelsa (90.58), Kano (84.67), Gombe (82.08), Borno (81.75), and Ebonyi (81.50) demonstrate high levels of digital maturity. These states have reported the availability and use of internal systems with real-time data exchange capabilities, strong interoperability, and automated workflows to manage intra-governmental financial operations.

Benue (35.50) ranks low, while states such as Katsina (49.92), Imo (47.92), and Yobe (40.75) fall in the low-to-medium digital maturity range. These states rely on manual processes, fragmented systems,

and have limited integration with central databases, which hampers real-time coordination and audit functions.

Overall, 16 states are in the high maturity category, 20 fall under medium, and one under low maturity. Tailored investments in ICT infrastructure, capacity building, and cross-state knowledge-sharing initiatives are essential to elevate national G2G efficiency, bridge gaps, and achieve a cohesive, digitally mature public financial management ecosystem.

The table below shows a detailed indicator-wise analysis for the G2G system:

States	I1 - FG or LG MDA registration and onboarding	I2 - Compliance verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - Acknowledgment	I6 - System reminder	I7 - Data security	I8 - Data management	I9- Human capacity	G2G Score	Position
Abia	85.00	56.67	43.33	80.00	50.00	33.33	50.00	100.0	53.33	**64.17**	**22**
Adamawa	55.83	56.67	90.00	93.33	63.33	75.00	60.00	75.00	80.00	**70.17**	**15**
Akwa Ibom	36.67	45.00	46.67	66.67	33.33	33.33	45.00	50.00	86.67	**50.00**	**33**
Anambra	50.83	50.00	56.67	66.67	66.67	50.00	37.50	66.67	33.33	**52.08**	**30**
Bauchi	58.33	56.67	75.00	100.0	93.33	41.67	62.50	66.67	46.67	**66.50**	**19**
Bayelsa	86.67	97.50	100.0	93.33	73.33	100.0	87.50	100.0	73.33	**90.58**	**1**
Benue	35.00	28.33	33.33	48.89	50.00	33.33	30.00	33.33	33.33	**35.5**	**37**
Borno	83.33	71.67	80.00	93.33	83.33	66.67	80.00	91.67	86.67	**81.75**	**4**
Cross River	60.83	55.00	43.33	77.78	40.00	33.33	70.00	100.0	40.00	**58.83**	**28**
Delta	85.00	78.33	80.00	86.67	60.00	33.33	92.50	91.67	46.67	**76.83**	**9**
Ebonyi	75.00	71.67	90.00	93.33	96.67	66.67	80.00	100.0	80.00	**81.50**	**5**
Edo	49.17	58.33	66.67	83.33	76.67	33.33	75.00	100.0	66.67	**65.33**	**20**
Ekiti	43.33	46.67	56.67	80.00	93.33	33.33	67.50	91.67	86.67	**62.00**	**24**
Enugu	76.67	81.67	56.67	100.0	96.67	58.33	72.50	100.0	66.67	**79.00**	**6**
FCT	75.00	45.00	61.67	76.67	46.67	58.33	47.50	66.67	53.33	**60.33**	**26**
Gombe	80.00	70.00	95.00	100.0	96.67	100.00	67.50	100.0	60.00	**82.08**	**3**
Imo	33.33	28.33	33.33	86.67	36.67	41.67	40.00	66.67	80.00	**47.92**	**35**
Jigawa	54.17	50.00	95.00	80.00	50.00	66.67	77.50	66.67	40.00	**63.25**	**23**
Kaduna	79.17	50.00	66.67	86.67	100.0	66.67	60.00	100.0	53.33	**70.17**	**15**
Kano	82.50	97.50	86.67	100.0	100.0	100.0	50.00	66.67	66.67	**84.67**	**2**
Katsina	42.50	35.00	46.67	86.67	33.33	33.33	45.00	58.33	60.00	**49.92**	**34**
Kebbi	76.67	68.33	56.67	100.0	96.67	66.67	72.50	100.0	66.67	**76.75**	**10**
Kogi	56.67	85.00	95.00	100.0	73.33	58.33	62.50	100.0	73.33	**78.00**	**8**
Kwara	70.00	56.67	66.67	80.00	70.00	33.33	90.00	100.0	73.33	**70.5**	**14**
Lagos	82.50	76.67	66.67	86.67	100.0	50.00	65.00	83.33	93.33	**79.00**	**6**
Nasarawa	68.33	56.67	53.33	93.33	80.00	58.33	57.50	66.67	66.67	**67.00**	**18**

States	I1 - FG or LG MDA registration and onboarding	I2 - Compliance verification and validation	I3 - Estimation	I4 - Tax payment validation	I5 - Acknowledgment	I6 - System reminder	I7 - Data security	I8 - Data management	I9- Human capacity	G2G Score	Position
Niger	76.67	68.33	56.67	100.0	96.67	66.67	70.00	100.0	66.67	**76.50**	**11**
Ogun	64.17	55.00	70.00	86.67	100.0	58.33	77.50	100.0	73.33	**71.83**	**13**
Ondo	52.50	43.33	46.67	80.00	63.33	33.33	90.00	75.00	80.00	**61.42**	**25**
Osun	45.00	46.67	46.67	80.00	80.00	41.67	35.00	66.67	46.67	**52.58**	**29**
Oyo	66.67	74.58	66.67	93.33	56.67	75.00	67.50	100.0	66.67	**73.92**	**12**
Plateau	70.00	56.67	70.00	86.67	70.00	33.33	55.00	75.00	53.33	**65.08**	**21**
Rivers	74.17	61.67	33.33	77.78	93.33	66.67	85.00	75.00	53.33	**67.75**	**17**
Sokoto	60.00	56.67	66.67	66.67	66.67	66.67	52.50	66.67	46.67	**59.92**	**27**
Taraba	60.00	41.67	43.33	63.33	50.00	33.33	42.50	66.67	60.00	**51.92**	**31**
Yobe	35.83	35.00	33.33	62.22	46.67	33.33	25.00	41.67	53.33	**40.75**	**36**
Zamfara	55.83	40.00	33.33	75.56	60.00	41.67	55.00	33.33	46.67	**50.75**	**32**

Table 5: Indicator-wise analysis for the G2G payment system

1. **FG or LG MDA registration and onboarding:** The initial phase of onboarding federal government (FG) and local government (LG) ministries, departments, and agencies (MDAs) reveals varied levels of digital maturity across states. While many states have introduced online systems, inconsistencies and gaps remain in key areas of digital identity management and system integration. Some of the findings are as follows:

    - High-ranking states such as Bayelsa, Kano, and Gombe have functional digital platforms for registering and updating MDA details.
    - The sophistication and ease of use of these digital systems vary significantly across states.
    - Many states maintain digital records, such as payroll systems, personnel registries, and internal financial reporting tools for FG or LG MDAs, which have established a foundation for digital identity management.
    - Verification processes for the IDs of MDA representatives show considerable inconsistencies across states.
    - Interoperability between different identification databases is relatively weak, highlighting the need for a unified digital identity arrangement.
    - Systems such as SIFMIS, TSA Portals, and government service portals allow MDAs to digitally upload required forms and documents, such as budgets, compliance reports, and expenditure justifications, though this capability is not uniform.
    - Though digital document uploads are available in many states, a single source of truth for all registered government entities is not yet established in all states. Even if reliable multiple sources of truth are available, they are not well integrated. This may cause data duplication.

- Integration between federal and state-level tax databases is limited, as several states show minimal progress in this area.

2. **Compliance verification and validation:** Compliance verification and validation within federal and local government ministries, departments, and agencies (FG or LG MDAs) vary widely.
    - High-maturity states such as Bayelsa, Kano, Ebonyi, etc., have relatively robust verification systems.
    - 5 states, namely Bayelsa, Kano, Ebonyi, Delta, and Gombe, have robust systems for compliance verification, while others lack advanced digital validation tools and rely on manual or limited digital processes.
    - Only a small number of states, such as Bayelsa, Kano, and Ebonyi, systematically use risk assessment tools to identify and prioritise high-risk MDAs, while the majority of states lack such practices, which limits the effectiveness of targeted compliance measures.
    - Only a handful of states, such as Bayelsa, Kano, and Ebonyi, have adopted advanced CRM reporting tools to manage and track interactions with MDAs, while most states rely on basic or manual systems to manage communication, follow-ups, and service requests.
    - Record deduplication is common but varies in automation and operational efficiency across states.
    - Several states provide digital notifications to MDAs about registration status, updates, or submission issues to enhance intergovernmental communication.
3. **Estimation:** The evaluation of tax liability estimation processes across federal government (FG) and local government (LG) ministries, departments, and agencies (MDAs) highlights significant variations in the adoption and maturity of digital tools. While 5 states, namely Bayelsa, Kano, Delta, Ebonyi, and Gombe, have implemented automated filing forms, other critical digital functions, such as tax assessment generation and objection handling, are less consistently developed. The main findings are as follows:
    - High-ranking states use automated self-service filing and tax estimation tools.
    - Processes for raising tax assessments are not uniformly digitalised, even among medium performers.
    - Digital BoJA issuance is rare, with manual fallback dominant in most cases.
    - The mechanisms for MDAs to digitally object to tax assessments differ in development levels.
    - Accessibility of digital estimation tools remains limited, especially in low-performing states.
4. **Payment validation:** Tax payment and validation for federal government (FG) and local government (LG) ministries, departments, and agencies (MDAs) are one of the more digitally advanced areas of tax administration in the G2G segment. 21 states, namely Bayelsa, Delta, Kano, Ebonyi, Gombe, Borno, Lagos, Niger, Ogun, Oyo, Kogi, Rivers, Enugu, Kwara, Adamawa, Edo, Cross River, Kaduna, Bauchi, Sokoto, and Kebbi have adopted digital platforms to streamline payment processes and improve transparency.
    - Payment demand notices are issued digitally in most high-performing states.

- A variety of online payment options are available to permit convenient payment for government MDAs.
- Validation of payment details and automated receipt generation are widespread in top-tier states.
- Delays in receipt generation and lack of tracking features persist in medium-ranking states.
- Communication of payment reference numbers and payment confirmations predominantly occurs through digital means.
- The ability to verify tax payment receipts digitally is a positive feature present in many state systems.

5. **Acknowledgement and system reminders:** Acknowledgement processes related to tax clearance certificates (TCC) vary widely across states, especially in how the FG and LG ministries, departments, and agencies (MDAs) submit and verify TCC applications for their employees. This inconsistency reduces the transparency of government payments.
    - States such as Bayelsa and Lagos have digitised TCC application and issuance workflows. Others, especially those scoring under 60, such as Yobe, Imo, and Katsina, rely on manual processes.
    - The time taken to issue TCCs varies considerably across states, reflecting disparities in workflow automation and administrative efficiency. Some states, such as Lagos, Ogun, and Kano, can process and issue TCCs within 24 to 72 hours through fully automated online platforms. Yet, others rely on manual verification and approval processes, which lead to delays of up to several weeks.
    - System reminders for MDAs about information updates, filing deadlines, tax assessments, and payments are not yet widely implemented.
    - The lack of universal system reminders suggests the need for better and more proactive communication and coordination between government agencies.
6. **Data security, data management, and human resource capacity:** Data security, data management, and human resource capacity are critical factors that ensure the effectiveness and reliability of digital tax systems. However, how these functions are handled varies significantly and affects the safeguarding of sensitive government information.
    - Data security:
        - High performers, such as Bayelsa, Kano, and Lagos, implement encryption, user access controls, and incident response plans to maintain the security of data.
        - Lower-ranking states have limited safeguards, which expose their systems to vulnerabilities.
    - Data management:
        - Adherence to national interoperability frameworks is more prevalent in high-maturity states.

  - Fragmented and non-standard data handling practices hinder real-time coordination in mid- or low-maturity states.

- Human resource capacity:
  - A clear correlation is seen between strong digital scores and the presence of skilled IT staff.
  - Digital literacy levels among officials who manage digital tax systems differ significantly across states. States with lower G2G maturity typically lack dedicated digital teams or consistent digital training.
  - Capacity gaps in system maintenance, analytics, and platform administration are significant barriers in several states.

Strengths in government-to-government payments:

Bayelsa ranks the highest with a G2G score of 90.58, followed by Kano (84.67) and Gombe (82.08), which reflects well-integrated digital systems and advanced automation in intergovernmental financial coordination. Other top performers, such as Gombe, Ebonyi, and Delta, demonstrate strong capabilities in digital onboarding, automated system reminders, and secure data exchange.

Conversely, states such as Benue (35.50), Yobe (40.75), Katsina (49.92), and Anambra (50) show limited digital adoption, which indicates a reliance on manual processes, limited interoperability, and weak digital infrastructure.

- **Payment infrastructure:** 21 states, including Bayelsa, Delta, Kano, Ebonyi, Gombe, Borno, Lagos, Niger, Ogun, Oyo, Kogi, Rivers, Enugu, Kwara, Adamawa, Edo, Cross River, Kaduna, Bauchi, Sokoto, and Kebbi offer digital payment options and have digitised payment verification and receipt generation for government entities.
- **Digital records:** 17 states – Bayelsa, Delta, Kano, Gombe, Ebonyi, Ogun, Lagos, Niger, Kogi, Oyo, Rivers, Enugu, Kwara, Adamawa, Kaduna, Edo, and Cross River have established digital records for FG or LG MDAs to support improved accountability and audit readiness.
- **Communication:** Digital notifications regarding registration status and payment confirmations are becoming increasingly common in intergovernmental transactions.

Annexe 6 provides a detailed state-wise analysis of the P2G, B2G, and G2G taxation systems.

4. Recommendations and roadmap

The digital maturity assessment of P2G, B2G, and G2G tax systems across Nigerian states reveals substantial progress in certain areas. Yet, it also highlights high disparities in digital adoption, system efficiency, and integration. Approximately 20% of the states, including Bayelsa, Borno, Kano, Delta, Gombe, Ebonyi, and Ogun, demonstrated high levels of automation, data security, and user engagement, while others rely on fragmented or semi-manual processes. This section outlines a targeted roadmap for states to bridge these gaps, with a focus on key areas, such as data integration, compliance management, system automation, and human capacity development.

4.1. A roadmap to build the digital divide

Areas of improvement for person-to-government payments:

The rankings reveal a pronounced digital divide between high and low maturity states. While a growing number of states have made strides, many operate semi-digital or manual processes, particularly in data handling, system automation, and communication.

- **Streamline digital onboarding:** States can deploy simple, multilingual online portals or mobile apps to register new taxpayers, including video or visual guides.
- **Data integration:** The interoperability of identification systems, such as TIN, NIN, and BVN, among others, remains patchy, which limits effective cross-validation and increases the risks of duplication. Federal-state tax data integration is limited. States should integrate digital identity verification, such as NIN, BVN, and TIN, to reduce duplicate records and improve compliance tracking.
- **Compliance management:** The adoption of risk-based assessment tools and CRM platforms to manage taxpayer interactions is inconsistent, which reduces targeted enforcement capabilities. States need to create a single, secure taxpayer database with privacy controls and integrate records across MDAs to allow one-stop compliance checks.
- **Acknowledgement and TCC processes:** The digitalisation of Tax Clearance Certificate (TCC) issuance is uneven. Some states offer full automation, while others depend on manual processes and delayed approvals. A digital workflow with a defined turnaround time will help reduce the delays in approvals.
- **Adopt predictive analytics:** States should integrate dashboards to flag potential non-compliance and send automated nudges through email, SMS, and app push notifications, among other modes, to relevant taxpayer segments.
- **Enhance payment convenience:** States should partner with FinTechs and banks to allow tax payments via USSD, agency banking, mobile money, and card payments.
- **System reminders:** Few states have fully implemented automated reminder systems to prompt taxpayers for return filing, payments, or TCC renewals to reduce proactive engagement. States should focus on integrating dashboards to flag potential non-compliance and send automated nudges through email, SMS, or app push notifications to relevant taxpayer segments.

- **Data security:** There are significant variations in the adoption of critical security measures, such as multi-factor authentication, encryption, and incident response protocols, leaving many systems vulnerable to breaches and data loss.
- **Inclusion initiatives:** Design digital onboarding drives for women and the youth to boost formalisation and tax base expansion. Run mass awareness campaigns through SMS, radio, and community groups to increase digital tax engagements.

Areas of improvement for business-to-government payments:

The digital maturity scores show that while a cluster of states, such as Bayelsa, Delta, Borno, and Kano, exhibit strong digital ecosystems, a large number face systemic challenges in scaling digitisation for business tax processes. These challenges underscore the need for targeted investments in digital infrastructure, institutional capacity, and inter-system interoperability.

- **Consolidate workflows:** Develop a single-window platform for all business-related government interactions, including registration, licenses, taxes, levies, fees and fines.
- **Data integration:** The integration of CAC, BVN, NIN, and tax databases remains fragmented across most medium and low-maturity states, limiting data validation and audit readiness. Link state portals to national business registries, such as CAC, BVN, FIRS, NIN, etc., to pre-fill data and reduce duplication and errors.
- **Compliance management:** Risk-based assessment tools and CRM platforms are either underutilised or absent in many states, potentially weakening proactive compliance efforts. Use digital records and analytics to focus audits on high-risk or non-compliant businesses to reduce friction for compliant firms.
- **Simplify compliance:** Offer auto-calculation of dues and online generation of compliance certificates and payment receipts.
- **Facilitate remote onboarding:** Permit business owners to upload documents and conduct KYC verification remotely to reduce the need for in-person visits.
- **Bulk upload or e-filing:** Allow large businesses or consultants to upload returns and pay for multiple businesses in one go.
- **Grievance resolution:** Digital mechanisms for resolving disputes and managing appeals are limited or missing in several states, leading to longer resolution cycles.
- **Automate system reminders:** Automated alerts for tax deadlines, assessments, and payments are inconsistently implemented. Use email, SMS, or push notifications to remind businesses of due dates, renewals, and regulatory changes.
- **Data security:** Only top-performing states have robust data protection systems. Others lack encryption, secure access controls, and incident response plans.
- **Human resource capacity:** Significant disparities in digital literacy and availability of internal IT support teams persist, especially in low-ranking states.

Areas of improvement for government-to-government payments:

The wide disparity in G2G digital maturity scores across states highlights the urgent need for targeted reforms and capacity building in lower-performing states to promote efficient intergovernmental financial coordination nationwide.

- **Workflow digitisation:** Map and automate cross-agency workflows, such as revenue sharing, compliance verification, and case escalation.
- **Integrate systems:** Establish a statewide revenue management system connecting all MDAs, LGAs, and the IRS for seamless data flow.
- **Compliance management:** The use of risk-based tools and CRM systems for managing G2G tax obligations is inconsistent across states, particularly in medium- and low-performing states. Use rule-based processing to improve compliance management.
- **Automate reporting:** Roll out standardised templates and real-time dashboards for daily, weekly, and monthly revenue and compliance reporting.
- **Assign digital focal points:** Appoint trained digital transformation leads in each agency to drive adoption and serve as liaisons.
- **Acknowledgement processes:** The digitalisation and efficiency of TCC applications and issuance processes for government entities vary significantly, leading to delays and inconsistent service delivery in over 80% of the states. Using a digital workflow with a defined turnaround time (TAT) will help improve system efficiency and reduce delays.
- **System reminders:** Only a few states have implemented advanced, automated reminder systems for return filing, payment deadlines, or compliance updates among government bodies.
- **Data standards:** Harmonise data formats and integrate existing databases for unified analytics and decision support.
- **Data security:** Significant disparities exist in the implementation of crucial data security measures for intergovernmental data. Implement role-based access controls, regular data backups, and security protocols to ensure system integrity and trust.
- **Human resource capacity:** Many states lack dedicated IT support teams for G2G platforms, and vast differences in digital literacy among tax officials continue to hinder effective adoption and maintenance of digital systems. Organise regular digital literacy and process management workshops for all staff levels, ensuring no one is left behind.

4.2. Action plan to implement the recommendations

This section provides a structured action plan that translates recommendations into concrete steps, sequenced by priority and feasibility. States can use this plan to efficiently allocate resources, assign responsibilities, and monitor progress to ensure that improvements are measurable and sustainable. The action plan serves as a roadmap to guide implementation, overcome common barriers, foster cross-agency collaboration, and ultimately accelerate each state's journey towards digital excellence in revenue administration. To ensure sustainable progress, the recommendations for improving digital

maturity and revenue systems may be implemented in a phased manner. A phased approach will help states address foundational gaps first, build momentum with early wins, and then deepen reforms for lasting impact. The phases are structured as follows:

- **Phase 1: Immediate reforms (0-3 months):** This phase focuses on the foundational steps that can be implemented rapidly to kickstart digital transformation. The emphasis is on actions that require minimal policy change or investment but deliver visible improvements in service delivery and compliance.
- **Phase 2: Short to medium term reforms (3-12 months):** This phase focuses on scaling up digital services, improving interoperability between agencies, and kickstarting the transition to data-driven decision-making. In this phase, the state will expand and strengthen the initial interventions.
- **Phase 3: Long-term reforms (beyond 12 months):** This phase involves implementing advanced solutions and is dedicated to achieving system-wide, sustainable digital maturity.

Action plan for low-maturity states:

P2G	B2G	G2G
Phase 1: Setting up the foundation		
• **Form a cross-functional team (IT, tax, treasury, comms) responsible for driving all digital transformation efforts and reporting directly to executive leadership.** • **Evaluate all revenue or tax staff on basic ICT skills; identify gaps in digital literacy and create a prioritised training schedule.** • **Launch simple, mobile-optimised registration portals (with visual guides) and deploy agent-assisted onboarding at markets and local offices.** • **Partner with NIMC to offer NIN sign-up at tax offices and community events,**	• List all business-facing taxes or levies, compliance, licensing, and map how these are currently done (manual, paper, digital). • Verify business registration using the CAC online portal, as this helps reduce fake or duplicate registrations. • Offer a simple web interface for businesses to register and pay taxes and provide printable e-receipts. • Set up periodic in-person and online and physical workshops to train businesses on digital compliance basics.	• Review all government agencies' (MDAs) digital capacity, such as inventory hardware, connectivity, power, and software. • Provide introductory workshops on e-payments, digital document management, and cybersecurity awareness. • Pilot digital reporting in key MDAs • Create an inter-agency group to coordinate, troubleshoot, and standardise digital reforms. • Ensure all new tax collections are logged digitally, even if a parallel paper process exists.

ensuring digital ID coverage expands rapidly • Create a simple tax portal (web portal, mobile app) with key info: registration, FAQs, deadlines, and multilingual support. • Use radio, town announcers, market days, SMS, and WhatsApp to explain new digital processes and build trust in digital payment.	• Establish a phone, email, and WhatsApp customer case for businesses needing digital help or onboarding support.	
Phase 2: Scale up and integration		
• Link NIN, TIN and BVN and automate the validation at sign-up to prevent record duplication • Pilot basic two-factor authentication or biometric logins for secure taxpayer access to digital services • Ensuring tax can be paid through multiple digital channels, such as USSD, mobile wallets, POS, etc. • Add a feature in the portal to offer personal dashboards, compliance tracking, and integration with NIN or BVN databases. • Implement online, toll-free, and WhatsApp channels for taxpayers to report issues and get status updates • Set up email, SMS, push notification reminders for due dates, compliance events, and TCC renewals	• Develop a portal that integrates registration, compliance, licensing, payment, and tracking for all business taxes. • Allow online KYC (verification) via NIN and CAC, reducing the need for in-person verification. • Use analytics to segment businesses by risk for audits or compliance support. • Enable large taxpayers, consultants, or business groups to submit returns for multiple businesses at once. • Allow instant, digital download of compliance certificates after online payments. • Directly connect payment platform to state accounts for real-time	• Mandate every MDA collecting revenue to use the central digital system for reporting. • Build a dashboard showing revenue flows by agency, source, and channel for executive review. • Standardise digital templates for daily, weekly, and monthly reports, automate revenue collection and implement basic analytics. • Implement regular data backups and define a recovery process for IT system failures. • Assign and train digital leads in each MDA for troubleshooting and adoption support.

for all registered taxpayers.	reconciliation and digital audit trails.	
Phase 3: System maturity		
• **Make it mandatory that all taxpayers (new and old) are linked to NIN, and provide assisted registration as needed.** • **Digital issuance of TCC with auto-flagging of likely non-compliant cases using simple data models** • **Enable e-KYC (biometric, video ID) for remote onboarding and compliance checks.** • **Upgrade portals to include multiple languages, accessibility features, and self-service correction or update of taxpayer records.** • **Deploy advanced analytics (machine learning, risk scoring) to identify and proactively engage potential non-compliers or new revenue sources.**	• Sync state business systems with CAC, FIRS, and other federal databases via API. • Provide businesses with sectoral dashboards, analytics, and benchmarking tools for proactive compliance management. • Allow FinTechs, accounting firms, and business groups to plug into state systems for digital compliance. • Support online business communities and forums for best practice sharing and problem-solving. • Set up online portals for dispute resolution, feedback, and rapid escalation.	• Fully automate revenue, compliance, and fund transfers with standardised APIs and "single source of truth." • Implement a federated identity system for seamless cross-platform access by government staff. • Standardise data formats to ensure all revenue data is standardised for analytics and reporting. • Provide top leadership with real-time, interactive dashboards for all revenue streams. • Run mandatory annual digital skills audits, training, and peer learning for all MDA staff.

Action plan for medium-maturity states:

P2G	B2G	G2G
Phase 1: Consolidation and quick scaling up		
• **Ensure all digital channels meet accessibility standards, such as screen readers, local languages, voice assist, etc.**	• Integrate business portals to communicate with CAC, NIN, and core payment platforms.	• Mandate that all revenue-generating MDAs submit basic revenue reports digitally.

• **Implement digital onboarding available at every touchpoint.** • **Enable real-time digital ID validation during new registrations using basic integrations with federal systems.** • **Partner with FinTechs and mobile money platforms to ensure e-tax portals accept cards, transfers, and USSD.** • **Set up automated SMS and email alerts for registration confirmation, tax deadlines, and payment acknowledgements.** • **Migrate all new and most existing taxpayer accounts to NIN-TIN-linked systems and run the deduplication process for legacy records.** • **Identify all remaining manual tax-related processes and digitise the workflows.** • **Organise community-level awareness drives to promote digital tax payments.**	• Regular online and in-person training for business users, accountants, and SMEs. • Make e-receipts and online records compulsory for all B2G interactions. • Connect business registration to CAC and NIN where possible, so new and renewing businesses can be cross-verified for compliance. • Enable e-filing and instant digital certificates. • Automate email or SMS reminders for upcoming filing deadlines and renewals. • Organise short, targeted digital onboarding sessions in key business districts. • Ensure all digital business records are securely stored, with access only to authorised staff.	• Pilot digital approvals for key workflows with defined TAT and escalation matrix • Identify data leads in each MDA and build a cross-agency digital network. • Set up automated alerts or reminders for compliance deadlines within government bodies. • Set up or empower a committee to own, manage, and secure all revenue and compliance data. • Back up all critical digital revenue data and restrict access to core G2G systems.
Phase 2: Deep integration and automation		
• **Make digital registration the default for all new taxpayers.** • **Link tax systems with national DPI components, such as NIN, BVN, TIN, and federal tax databases, to enable cross-checking, reduce fraud, and ensure every taxpayer is uniquely identified.**	• Build or upgrade a single-window digital portal for business registration, tax filing, licensing, permits, and payments. • Integrate with CAC, BVN, NIN, and FIRS for one-stop onboarding and compliance verification. • Instantly issue digital compliance certificates and	• Ensure all revenue-related MDAs can exchange data seamlessly using secure APIs. • Set up executive dashboards and publish standard, real-time reports for state revenue.

• **Deploy automated, targeted reminders (SMS, WhatsApp, app push) for tax due dates, return filings, TCC renewals, and compliance events.** • **Automate the issuance of tax clearance certificates (TCCs).** • **Allow taxpayers to update their profiles or fix errors through digital channels with appropriate controls.** • **Use historic data to trigger automated compliance nudges through SMS, WhatsApp, and email.** • **Introduce multi-factor authentication and basic encryption for all systems.**	set up automated reminders for deadlines. • Integrate with national ID to perform KYC remotely for business principals. • Issue downloadable, machine-verifiable compliance certificates and payment receipts for all business transactions. • Expand integration with multiple payment channels, such as banks, FinTechs, POS, agency banking, and USSD. • Allow accountants and large firms to manage multiple compliance filings in one transaction.	• Streamline inter-MDA processes for allocation, sharing, and compliance reviews. • Digitise the workflows and implement role-based digital access controls for sensitive data and transactions. • Implement digital systems with role-based permissions for privacy and data integrity. • Track, measure, and publish MDA performance on digital adoption and compliance. •
Phase 3: Real-time, citizen-centric, data-driven		
• **One-stop, mobile-optimised, single sign-on portal with dashboards, compliance history, helpdesks, and real-time analytics.** • **Achieve seamless interoperability of state tax systems with federal DPI infrastructure (NIN, BVN, TIN, FIRS), allowing citizens to transact with any government agency using a single digital identity.** • **Enable automatic data validation and cross-verification between state and national databases, minimising**	• Enable seamless integration and data exchange with banks, CAC, FIRS, and other national platforms. • Enable bulk upload or e-filing capabilities for large taxpayers and consultants. • Standardise digital compliance certificates that are machine-verifiable and QR-coded • Use AI and analytics for instant compliance tracking and risk alerts. This also supports evidence-based policymaking.	• Move all MDAs to secure, scalable, cloud-based platforms for data and workflow management. • End-to-end automation for fund flows, reporting, escalations, and case tracking. • Standardise data formats and enforce API-based interoperability. • Deploy advanced analytics dashboards for state executives and finance leaders,

ghost or duplicate records and expanding the tax net. • **Implement AI-powered compliance management platforms that segment taxpayers, predict risk of non-compliance, and trigger targeted nudges or support interventions.** • **Automate TCC issuance and service delivery with strict SLAs** • **Adopt instant payment settlement with auto-reconciliation so taxpayers, state, and MDAs see payment updates in real time.** • **Institutionalise outreach and training for marginalised groups and ensure ongoing engagement and feedback loops.**	• Open up state systems for third-party, such as FinTech, accounting, HR, ERP, etc., to drive business innovation. • Deploy special digital onboarding drives for informal, rural, women-led, and youth-owned businesses by leveraging market associations, FinTechs, and local leaders.	offering real-time observability. • Integrate PFM modules, such as Treasury Single Account, digital budgeting, expenditure tracking, and procurement for seamless, transparent, and accountable fund management. • Embed predictive analytics for revenue forecasting, leak detection, and performance benchmarking across MDAs. • Enforce compliance with national data privacy and cybersecurity standards. • Implement robust, multi-layered security protocols, such as end-to-end encryption, role-based access, regular penetration testing, and automated backups.

Action plan for high-maturity states:

P2G	B2G	G2G
Phase 1: Final integration and plugging gaps		
• **Mandate NIN or TIN integration for all new registrations and key transactions within the tax portal to enable immediate**	• Integrate CAC and NIN checks for business onboarding, so that business entities can use a single ID and get instant digital verification.	• Build live, interactive dashboards for top officials to track all key revenue, compliance, and performance indicators.

back-end validation of digital IDs. • **Deduplicate existing taxpayer data, running batch validations with NIN, BVN, and mobile numbers to create a "single source of truth."** • **Instantly issue digital Tax Clearance Certificates (TCCs) and e-receipts for every payment.** • **Configure automated reminders and notifications (SMS, WhatsApp, push) for upcoming deadlines, missing documents, and expiring certificates.** • **Prioritise digital outreach for hard-to-reach groups, such as the elderly, informal workers, persons with disabilities, remote areas, etc., using agents and mobile tech.** • **Introduce biometric or facial ID for sensitive or high-value taxpayer services.** • **Integrate additional payment channels (POS, agency banking, mobile money, USSD) for instant, seamless tax payments.**	• Issue downloadable, tamper-proof digital compliance certificates upon completion of onboarding and payment • Link business payment receipts directly to bank reconciliation systems so that payments reflect instantly for both the taxpayer and the state. • Build dashboards tracking for all sectoral compliance and allow dynamic filtering, such as by sector, region, business size, risk, etc. • Eliminate any remaining paper and manual steps to ensure complete end-to-end digital services for business taxes, licenses, and levies. • Publish standards and open APIs for FinTech and industry partners to develop new business compliance or enforcement tools. • Activate and configure automated email or SMS reminders for returns, deadlines, and document submissions for all registered businesses.	• Enable real-time alerts for revenue anomalies or reporting gaps, assigning immediate escalation protocols. • Mandate digital-only revenue submissions for all major MDAs to help eliminate paper-based reports for core taxes and levies • Conduct annual reviews of digital systems for compliance with global standards in security, privacy, and interoperability. • Enforce mandatory use of role-based access controls and password policies on all revenue systems. • Open a rapid-response helpdesk for MDAs to report issues, request technical support, and log improvement suggestions.
Phase 2: Predictive, inclusive and innovative		
• **Implement "single sign-on" using TIN**, NIN, **or BVN for all channels, reducing duplicate registrations.**	• Integrate state portal APIs with national business registries for automatic	• Implement a "single source of truth" accessible to all revenue-generating MDAs and state leadership,

• **Ensure all taxpayer records are fully integrated with the national digital identity infrastructure (NIN, TIN, BVN), eliminating duplicates and supporting a "single source of truth."** • **Use machine learning to identify taxpayer behaviours, at-risk groups, and target interventions for higher compliance. Develop a compliance risk matrix and segment taxpayers by behaviour, geography, and transaction patterns.** • **Integrate multiple digital payment options (mobile money, POS, bank apps, agency banking, card payments) and support real-time status updates for taxpayers.** • **Aim for 100% new registrations via NIN and biometric verification.** • **Institutionalise quarterly reviews of onboarding data to identify and close gaps among hard-to-reach or excluded groups**	data pull and KYC verification. • Automate the issuance of business compliance certificates and digital TCCs. • Develop and use tools to profile sectors by risk. Use rule-based processing to automate compliance enforcement. • Streamline workflow so that businesses can complete all required steps (application, payment, certification) without physical visits. • Design a user-centric system for efficient service delivery. • Facilitate mass onboarding of MSMEs, associations, and business groups through agent drives, business hubs, and sector partnerships. • Roll out automated, multi-channel reminders for tax filing, renewal deadlines, and compliance milestones to minimise missed deadlines and errors.	with live updates and executive dashboards. • Set up customisable dashboards for MDAs to monitor their performance and compliance indicators in real time. • Standardise data formats and reporting templates to eliminate reconciliation delays. • Eliminate manual transfers and reporting between MDAs, LGAs, and treasury by automating all flows and embedding digital audit trails. • Enforce role-based access controls and regular password rotations for all digital platforms. • Use global and national benchmarks and data analytics to refine processes, policies, and digital architecture.
Phase 3: Continuous innovation, global benchmarking, and citizen-centric excellence		
• **Seamless, 24/7, device-agnostic services available in all major local languages, including for the disabled and marginalised.** • **Conduct annual product and process reviews.**	• Develop customisable dashboards for businesses to track taxes paid, pending returns, permit statuses, audit history, and receive sector-specific insights and reminders.	• Move all revenue, compliance, and fund flow systems to secure, cloud-based, interoperable platforms to support "single source of truth"

Updating of the product and processes based on user data and feedback. • **Create a universal taxpayer dashboard where every citizen can see their complete tax history, outstanding obligations, upcoming deadlines, digital receipts, and compliance status.** • **Allow secure self-service updates – citizens can update their data, fix errors, or dispute assessments through an authenticated workflow.** • **Adopt biometric, multi-factor authentication as the standard for all sensitive taxpayer actions and integrate with the national digital ID infrastructure.** • **Maintain continuous monitoring of cyber threats and run annual third-party security audits, with transparent public reporting.**	• Integrate machine learning to flag at-risk businesses and provide personalised compliance nudges, risk scoring, and recommendations for improvement. • Allow businesses to securely share compliance data, digital tax clearance certificates, and history directly with banks, investors, procurement systems, or partners via APIs. • Open state B2G systems to accredited FinTechs, accounting firms, and ERP platforms for direct data exchange, workflow automation, and third-party innovation, such as e-invoicing and automated reconciliation. • Use analytics to measure system usage and satisfaction by business segment; target reforms and new features where uptake lags. • Deploy AI-driven grievance handling to automatically categorise, triage and route business complaints or appeals to the right team, tracking resolution times and ensuring transparency.	and real-time reconciliation. • Ensure all MDAs, LGAs, and special agencies operate from a unified digital platform. • Provide senior leadership with advanced dashboards for tracking all revenue, compliance, allocation, and performance indicators in real time. • Build early warning systems using AI/ML to flag anomalies, revenue leaks, bottlenecks, and performance dips for proactive intervention. • Obtain and maintain global certifications for digital infrastructure, ensuring high trust, security, and interoperability. • Automate all reconciliation processes and exception handling. • Run scenario-based drills for disaster recovery, cybersecurity, and data integrity to maintain resilience.

4.3. General recommendations based on the level of maturity of each state

Achieving an ideal state of digital maturity will deliver efficient, smooth, and citizen-centric service delivery for taxpayers. If states are to realise this vision, they must systematically close any gaps in their digital public infrastructure and processes and attain high scores across all indicators through well-sequenced state-specific interventions.

In addition to system-specific recommendations, there are general measures that all states should adopt to enhance digital maturity, transparency, and efficiency in their taxation systems. These include establishing blockchain-based digital audit trails to improve transparency, integrating digital payment gateways with real-time connections to major banks, advancing the integration of business portals with state and federal DPI, and comprehensive digitisation of land and property tax systems through GIS and registry databases. Furthermore, states should regularly benchmark their digital systems against international best practices and strive for ISO certification, alongside conducting monthly digital innovation sprints across MDAs to foster continuous improvement and innovation.

The table below outlines a set of preliminary immediate priority actions each state should consider based on its current maturity level. These steps are expected to contribute to the state's vision to enhance its digital capabilities rapidly, move closer to the ideal state, and ultimately drive improved revenue collection, management, and taxpayer experience.

#	State	P2G	B2G	G2G
1.	Abia	**Level of effort required to move from Medium to High level: 10.45%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g. tablets and POSs with offline processing, storage, and upload capabilities.	**Level of effort required to move from Medium to High level: 10.00%** • Integrate CAC for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf	**Level of effort required to move from Medium to High level: 16.28%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen

#	State	P2G	B2G	G2G
		• Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model.	of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring	de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs

#	State	P2G	B2G	G2G
		• Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition of fees and levies • Partner with telecoms for access and digital outreach campaigns • Launch a mass digital onboarding campaign using community	• Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption and target them with support.	• Upskill all revenue and assessment staff with mandatory digital training • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Reward MDAs showing innovation in data sharing and automation, and encourage joint digital project proposals.

#	State	P2G	B2G	G2G
		facilitators and radio or TV to increase citizen adoption.	• Provide online compliance status trackers to businesses	
2.	Adamawa	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with NIN for onboarding and authentication of individual taxpayers • Implement functionalities such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Use e-invoicing and automated reminders for all business taxes, fees, and levies • Configure the payment system to permit	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Implement workflow automation for routine inter-agency revenue processes, e.g, remittance, reconciliations • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange • Enforce audit trails and observability at each data sharing point • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-

#	State	P2G	B2G	G2G
		levies to ease compliance • Deploy AI-powered calculators and FAQ bots on tax portals, supporting all P2G • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, etc.	instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators and FAQ bots on tax portals, supporting all B2G taxes, fees, and levies • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support	risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Provide regular staff training on digital collaboration tools • Institute quarterly data quality checks and address cross-agency data silos

#	State	P2G	B2G	G2G
		• Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies.	• Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT.	
3.	Akwa Ibom	**Level of effort required to move from Medium to High level: 30.64%** • Expand integration with NIN for onboarding and authentication of individual taxpayers. • Implement functionalities such as face capture and photo upload to strengthen database integrity. • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile	**Level of effort required to move from Medium to High level: 33.88%** • Expand integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers,	**Level of effort required to move from Medium to High level: 40.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform

#	State	P2G	B2G	G2G
		agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas. • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts.	including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model	• Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills

#	State	P2G	B2G	G2G
		• Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Offer video and infographic tax education for easier onboarding. • Pilot remote e-assessment tools for small taxpayers	• Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with	workshops for revenue-related MDAs • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Conduct regular digital skills training for state and local government revenue assessment and collection staff. • Reward MDAs showing innovation in data sharing and automation, and encourage joint digital project proposals.

#	State	P2G	B2G	G2G
			low digital adoption and target them with support. • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses	
4.	Anambra	**Level of effort required to move from Medium to High level: 34.07%** • Deepen integration with NIN for onboarding and authentication of individual taxpayers. • Implement functionalities such as face capture and photo upload to strengthen database integrity. • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas. • Strengthen field operations by equipping agents with	**Level of effort required to move from Medium to High level: 42.95%** • Deepen integration with CAC and FIRS database for onboarding and authentication of businesses • Integrate all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial	**Level of effort required to move from Medium to High level: 37.39%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards. • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals. • Create a centralised, cloud-based revenue data exchange accessible by all MDAs • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA)

#	State	P2G	B2G	G2G
		digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and	systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses	• Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training.

#	State	P2G	B2G	G2G
		transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Regularly push digital receipts and real-time payment notifications through SMS or WhatsApp. • Implement system-triggered registration, filing, and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	• Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses	
5.	**Bauchi**	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate integration with CAC and FIRS database for onboarding and	**Level of effort required to move from Medium to High level: 10.45%** • Standardise digital SOPs across MDAs for onboarding and payment

#	State	P2G	B2G	G2G
		• Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to	authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to	• Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual

#	State	P2G	B2G	G2G
		support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard	support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to	support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Conduct regular digital skills training for state and local government revenue assessment and collection staff.

#	State	P2G	B2G	G2G
		operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Incentivise local leaders to drive digital adoption.	upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption and target them with support. • Provide online compliance status trackers to businesses • Offer periodic business digital tax clinics (virtual and in-person).	
6.	Bayelsa	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with NIN for onboarding and authentication of individual taxpayers • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen API integration across ministries for real-time data sync • Integrate a rules engine to support risk-based profiling and predictive analysis to	**Level of effort required to move from High to Ideal level: 100.00%** • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Expand seamless integration with CAC registries • Provide APIs for businesses to link their financial systems to the tax platform directly for e-filing and payment. • Expand SCA functionality to cover	**Level of effort required to move from High to Ideal level: 100.00%** • Expand MDAs or G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Automate fund flows from MDAs or LGAs to treasury using just-in-time triggers and smart contracts to minimise discretion and delays. Integrate MDA dashboards for centralised tax reporting

#	State	P2G	B2G	G2G
		support P2G compliance efforts • Deploy interactive tax calculators supporting all P2G taxes, fees, and levies • Expand SCA functionality to cover e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Automate backend data quality and fraud checks using AI and pilot advanced digital ID features, such as biometric logins • Roll out a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Deepen digital inclusion by rolling out offline-access features, such as USSD service and mobile agents, particularly for hard-to-reach or remote communities • Use system analytics to automatically flag high-risk transactions for audit, moving towards a predictive,	business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Roll out advanced analytics for business revenue risk and compliance trends. • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model. • Foster integration with third-party Fintechs to broaden payment options • Provide business intelligence tools for large taxpayers to encourage proactive compliance • Deploy interactive tax calculators supporting all P2G taxes, fees, and levies • Roll out a robust mobile tax app for easier service access covering B2G engagement and transaction with the revenue authority • Enhance UI/UX by adopting multi-lingual support and improved	• Predictive analytics for revenue forecasting through a digital system • Integrate all MDA taxes, fees, levies, and fines revenue streams with live revenue dashboards accessible to executive decision-makers for better observability • Institutionalise periodic inter-MDA DPI innovation workshops • Roll out a robust mobile tax app for easier service access, covering G2G engagement and transactions with the revenue authority • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant and enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT

#	State	P2G	B2G	G2G
		risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT	e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT	
7.	Benue	**Level of effort required to move from Medium to High level: 40.89%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Conduct targeted digital onboarding in underserved LGAs and border towns. • Deploy digital support centres in key	**Level of effort required to move from Low to Medium level: 6.49%** • Deepen integration with CAC and FIRS database for onboarding and authentication of businesses • Integrate all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial	**Level of effort required to move from Low to Medium level: 6.98%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards. • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals. • Create a centralised, cloud-based revenue data exchange accessible by all MDAs • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA)

#	State	P2G	B2G	G2G
		commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support	systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking	• Deploy advanced security protocols for sensitive revenue data • Audit all systems for security, backup, and interoperability every year. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses • Organise business town halls to encourage the shift to digital.	
8.	Borno	**Level of effort required to move from High to Ideal level: 100.00%** • Improve data quality and consistency by enforcing NIN as a core identifier and regular data audits • Integrate digital ID authentication at all service touchpoints	**Level of effort required to move from High to Ideal level: 100.00%** • Expand integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies,	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Digitally link all MDAs involved in revenue administration, implementing a state-

#	State	P2G	B2G	G2G
		• Implement functionalities such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in displaced or conflict-affected areas • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy interactive tax calculators supporting	fines administration into a single digital platform with workflow automation and real-time tracking • Partner with Fintechs and business groups for mass onboarding • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Deploy interactive tax calculators supporting all B2G taxes, fees, and levies • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and	wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Institutionalise periodic inter-MDA DPI innovation workshops

#	State	P2G	B2G	G2G
		all P2G taxes, fees, and levies • Roll out a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Implement an omnichannel approach, connecting taxpayer interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website chatbots, etc. • Use personalised digital reminders (SMS, WhatsApp) for deadlines and receipts to boost voluntary compliance. • Deploy localised service counters using tablets. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT.	personalised experience, e.g.. WhatsApp, email, website chatbots, etc. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT.	

#	State	P2G	B2G	G2G
9.	Cross River	**Level of effort required to move from High to Ideal level: 100.00%** • Expand integration with NIN for onboarding and authentication of individual taxpayers. • Implement functionalities such as face capture and photo upload to strengthen database integrity. • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas. • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance.	**Level of effort required to move from High to Ideal level: 100.00%** • Expand integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via a secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance	**Level of effort required to move from Medium to High level: 27.13%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards. • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals. • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform. • Develop an inter-MDA data exchange protocol with robust audit logs. • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability.

#	State	P2G	B2G	G2G
		• Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT.	• Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised	• Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training.

#	State	P2G	B2G	G2G
		• Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Offer video and infographic tax education for easier onboarding. • Pilot remote e-assessment tools for small taxpayers.	experience, e.g. WhatsApp, email, and website. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SOP) and TAT. • Use analytics to identify sectors with low digital adoption and target them with support. • Provide online compliance status trackers to businesses • Offer periodic business digital tax clinics (virtual and in-person) • Provide SME digital tax starter kits and training modules. • Enable periodic B2G webinars for feedback and improvement. • Set up an online compliance health-check for businesses.	
10.	Delta	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with NIN for onboarding and	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS databases for	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for

#	State	P2G	B2G	G2G
		authentication of individual taxpayers • Implement functionalities such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance • Deploy interactive tax calculators supporting all P2G taxes, fees, and levies • Expand SCA functionality to cover taxpayer e-filing,	onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via a secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections,	onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, and e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry

#	State	P2G	B2G	G2G
		secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard	payment, receipting and TCC issuance • Deploy interactive tax calculators supporting all B2G taxes, fees, and levies • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry	functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT

#	State	P2G	B2G	G2G
		operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies.	functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SOP) and TAT.	
11.	Ebonyi	**Level of effort required to move from High to Ideal level: 100.00%** • Deepen integration with NIN for onboarding and authentication of individual taxpayers • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Configure the payment system to permit instalment payments and multi-channel reconciliation,	**Level of effort required to move from High to Ideal level: 100.00%** • Deepen integration with CAC and FIRS database for onboarding and authentication of businesses • Integrate all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Extend interoperability so all MDAs consolidate digital revenue and compliance data into a single, cloud-based platform • Leverage expansion in MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Implement cross-MDA protocols and data-sharing APIs • Enable real-time dashboards and

#	State	P2G	B2G	G2G
		especially for fees and levies to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, etc. • Implement system-triggered registration, filing and payment reminders for	• Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses	performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT

#	State	P2G	B2G	G2G
		taxpayers across taxes, fees, and levies. • Regularly push digital receipts and real-time payment notifications through SMS or WhatsApp	• Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Create a self-service B2G data exchange where business compliance data is instantly shareable for bank loans, procurement, etc.	
12.	Edo	**Level of effort required to move from Medium to High level: 10.22%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing,	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed	**Level of effort required to move from Medium to High level: 13.46%** • Standardise digital SOPs across MDAs for onboarding and payment • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange

#	State	P2G	B2G	G2G
		storage, and upload capabilities • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts.	auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for	• Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Upskill all revenue and assessment staff with mandatory digital training • Initiate a cross-agency working group on digital process improvement and KPI setting.

#	State	P2G	B2G	G2G
		• Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public	better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot. etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption	

#	State	P2G	B2G	G2G
		recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	and target them with support. • Provide online compliance status trackers to businesses • Offer periodic business digital tax clinics (virtual and in-person)	
13.	Ekiti	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment	**Level of effort required to move from Medium to High level: 21.05%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards. • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals. • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform. • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data

#	State	P2G	B2G	G2G
		• Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority.	• Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking	• Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training.

#	State	P2G	B2G	G2G
		• Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot. etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption and target them with support. • Provide online compliance status trackers to businesses • Offer periodic business digital tax clinics (virtual and in-person)	

#	State	P2G	B2G	G2G
14.	Enugu	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with NIN for onboarding and authentication of individual taxpayers • Implement functionalities such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand API access for authorised agencies to access compliance data on demand • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload

#	State	P2G	B2G	G2G
		• Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant	business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved	relevant documents and is supported by standard operating procedure (SoP) and TAT • Regularly hold inter-MDA knowledge sharing sessions on DPI implementation • Prioritise system upgrades for interoperability and “single source of truth” • Build digital skills with regular workshops and peer-learning sessions

#	State	P2G	B2G	G2G
		documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies.	e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT.	
15.	Federal Capital Territory	**Level of effort required to move from Medium to High level: 3.23%** • Build a "taxpayer journey" map to address key pain points in digital onboarding and compliance. • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile	**Level of effort required to move from Medium to High level: 7.22%** • Integrate CAC for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit	**Level of effort required to move from Medium to High level: 24.37%** • Pursue MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Automate fund flows from MDAs or LGAs to treasury using just-in-time triggers and smart contracts to minimise discretion and delays. Integrate MDA dashboards for centralised tax reporting. • Implement secure cross-MDA data exchange protocols. • Roll out predictive analytics for revenue forecasting, leveraging a digital system. • Integrate all MDA taxes, fees, levies and fines revenue streams with live revenue

#	State	P2G	B2G	G2G
		wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model	instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for business across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses	dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Conduct monthly digital performance clinics for revenue assessment and collection MDAs. • Establish a central help desk for troubleshooting MDA system integration.

#	State	P2G	B2G	G2G
		• Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Digital campaigns to promote the adoption	• Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot. etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption and target them with support. • Provide online compliance status trackers to businesses • Incentivise large corporate taxpayers to become “digital compliance champions.”	

#	State	P2G	B2G	G2G
		of the digital tax system		
16.	Gombe	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with NIN for onboarding and authentication of individual taxpayers • Implement functionalities. such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Partner with Fintechs and business groups for mass onboarding • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications,	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Advance real-time, interoperable data exchange for revenue across MDAs to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Standardise interdepartmental APIs and protocols for seamless data flow • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Develop risk-based compliance algorithms and personalised

#	State	P2G	B2G	G2G
		levies, to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website chatbots • Improve UI/UX by adopting multi-lingual support and improved	appeals, objections, payment, receipting and TCC issuance • Develop risk-based compliance algorithms and personalised engagement for lagging sectors • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website chatbots, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard	engagement for lagging MDAs • Institutionalise DPI-driven cross-agency digital skills training

#	State	P2G	B2G	G2G
		e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies	operating procedure (SoP) and TAT.	
17.	Imo	**Level of effort required to move from Medium to High level: 17.62%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile	**Level of effort required to move from Medium to High level: 14.08%** • Integrate CAC for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax	**Level of effort required to move from Medium to High level: 42.40%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards. • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals. • Create a centralised, cloud-based revenue data exchange accessible by all MDAs • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA)

#	State	P2G	B2G	G2G
		wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model.	platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies	• Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training.

#	State	P2G	B2G	G2G
		• Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	• Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot. etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption and target with support. • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support.	

#	State	P2G	B2G	G2G
			• Create a digital feedback loop for businesses to suggest improvements. • Partner with business associations to promote digital adoption. • Provide online compliance status trackers to businesses.	
18.	Jigawa	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key	**Level of effort required to move from Medium to High level: 11.55%** • Mandate integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax	**Level of effort required to move from Medium to High level: 18.37%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data

#	State	P2G	B2G	G2G
		commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objection, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model. • Deploy a robust mobile tax app for easier service access, covering P2G engagement and	platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies, to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for business across taxes, fees, and levies	• Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation.

#	State	P2G	B2G	G2G
		transactions with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Establish periodic mobile registration drives in underserved LGAs, using local government offices as DPI “touchpoints” • Promote digital tax education through	• Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot. etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Use analytics to identify sectors with low digital adoption and target them with support. • Provide online compliance status trackers to businesses • Offer periodic business digital tax clinics (virtual and in-person)	• Reward MDAs showing innovation in data sharing and automation and encourage joint digital project proposals.

#	State	P2G	B2G	G2G
		radio campaigns and market day outreach to improve adoption among traders and artisans.	• Set up business-facing support desks in key markets and industrial zones to onboard MSMEs onto e-compliance platforms. • Provide digital benchmarking tools and compliance status dashboards for sectoral peer comparison. • Organise digital onboarding bootcamps in partnership with local chambers of commerce and associations.	
19.	Kaduna	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants, to make submissions on behalf	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange • Deploy advanced security protocols for sensitive revenue data

#	State	P2G	B2G	G2G
		reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance. • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-	of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for	• Conduct annual security, backup, and digital adoption audits. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability. • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model. • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Set up cross-MDA digital innovation forums and peer learning sessions. • Upskill all revenue and assessment staff with mandatory digital training • Create cross-MDA innovation teams to solve workflow bottlenecks.

#	State	P2G	B2G	G2G
		based compliance model. • Deploy a robust mobile tax app for easier service access covering P2G engagement and transaction with the revenue authority. • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies. • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Roll out interactive digital guides for each type of business levy. • Deploy compliance analytics to identify gaps. • Use analytics to identify sectors with low digital adoption	

#	State	P2G	B2G	G2G
			and target them with support • Provide online compliance status trackers to businesses	
20.	Kano	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate NIN integration with all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Configure the payment system to permit instalment payments	Level of effort required to move from High to Ideal level: 100.00% • Integrate CAC for all business registration to ensure a unified database • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Partner with Fintechs and business groups for mass onboarding • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a

#	State	P2G	B2G	G2G
		and multi-channel reconciliation, especially for fees and levies to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Deploy interactive tax calculators supporting all P2G taxes, fees, and levies • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages	communication to support notifications, appeals, objections, payment, receipting, and TCC issuance • Deploy interactive tax calculators supporting all B2G taxes, fees, and levies • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website chatbots, etc.	predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training

#	State	P2G	B2G	G2G
		and real-time chat support, e.g. WhatsApp, and website chatbots • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies	• Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT	
21.	Katsina	**Level of effort required to move from Medium to High level: 34.55%** • Deepen integration with NIN for onboarding and authentication of individual taxpayers. • Implement functionalities such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for	**Level of effort required to move from Medium to High level: 41.94%** • Deepen integration with CAC and FIRS database for onboarding and authentication of businesses • Integrate all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed	**Level of effort required to move from Medium to High level: 40.10%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data

#	State	P2G	B2G	G2G
		hard-to-reach remote communities, especially in hard-to-reach or rural areas. • Strengthen field operations by equipping agents with digital tools e.g... tablets and POSs with offline processing, storage, and upload capabilities. • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-	auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration,	sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs

#	State	P2G	B2G	G2G
		based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transaction with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support e.g. WhatsApp, and a chatbot. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Regularly push digital receipts and real-time payment notifications through SMS or WhatsApp. • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs including a helpline for real-time support. • Provide online compliance status trackers to businesses.	• Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Conduct regular digital skills training for state and local government revenue assessment and collection staff. • Reward MDAs showing innovation in data sharing and automation and encourage joint digital project proposals.

#	State	P2G	B2G	G2G
		• Use local radio and social influencers to run digital compliance and tax awareness campaigns.		
22.	Kebbi	**Level of effort required to move from Medium to High level: 100.00%** • Expand seamless integration with NIN for onboarding and authentication of individual taxpayers • Implement functionalities, such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Configure the payment system to permit instalment payments and multi-channel	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Use e-invoicing and automated reminders for all business taxes, fees, and levies	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Implement workflow automation for routine inter-agency revenue processes, e.g.., remittance, reconciliations • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange • Enforce audit trails and observability at each data sharing point. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability

#	State	P2G	B2G	G2G
		reconciliation especially for fees and levies to ease compliance • Deploy AI-powered calculators and FAQ bots on tax portals, supporting all P2G • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transaction with the revenue authority • Upgrade e-tax platforms to support more local languages	• Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators and FAQ bots on tax portals, supporting all B2G taxes, fees, and levies • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses	• Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Provide regular staff training on digital collaboration tools • Institute quarterly data quality checks and address cross-agency data silos • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		and real-time chat support, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies	• Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Host digital adoption workshops and clinics for MSMEs, targeting key business clusters	
23.	Kogi	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs;

#	State	P2G	B2G	G2G
		upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools e.g., tablets and POSs with offline processing, storage, and upload capabilities • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objection,	into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance	eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating

#	State	P2G	B2G	G2G
		payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access covering P2G engagement and transaction with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment	• Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard	procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	operating procedure (SoP) and TAT • Providing sector-focused compliance drives to improve digital uptake	
24.	Kwara	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Set digital adoption targets for MDAs and tie them to performance evaluations • Digitise all revenue and compliance data flows between MDAs; standardise reporting formats • Secure internal networks for sensitive data exchange • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive

#	State	P2G	B2G	G2G
		commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and	platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel	decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Upskill all revenue and assessment staff with mandatory digital training • Organise annual inter-MDA digital learning and innovation events. • Synchronise data templates and reporting standards.

#	State	P2G	B2G	G2G
		transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Run periodic digital skills workshops for business associations and SMEs. • Provide a digital support helpdesk for business tax queries and troubleshooting. • Provide online compliance status trackers to businesses.	
25.	Lagos	**Level of effort required to move from High to Ideal level: 100.00%** • Expand NIN integration with all individual taxpayer registration	**Level of effort required to move from High to Ideal level: 100.00%** • Mandate integration with CAC and FIRS database for onboarding and	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for

#	State	P2G	B2G	G2G
		to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting, and TCC issuance • Integrate a rules engine to support risk-	authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance	onboarding and payment • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability

#	State	P2G	B2G	G2G
		based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies	• Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard	• Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
			operating procedure (SoP) and TAT	
26.	Nasarawa	**Level of effort required to move from Medium to High level: 10.22%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and	**Level of effort required to move from Medium to High level: 15.39%** • Mandate integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance	**Level of effort required to move from Medium to High level: 9.09%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Create a centralised, cloud-based revenue data exchange accessible by all MDAs • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards

#	State	P2G	B2G	G2G
		levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot.	• Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for business across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions	accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training.

#	State	P2G	B2G	G2G
		• Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Use analytics to identify sectors with low digital adoption and target them with support • Provide online compliance status trackers to businesses • Offer digital compliance support teams for MSMEs and informal businesses. • Launch a “digital compliance challenge” for business associations, rewarding highest adopters. • Maintain up-to-date online guides and FAQs for business digital processes.	

#	State	P2G	B2G	G2G
27.	Niger	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas • Configure the payment system to permit instalment payments and multi-channel reconciliation especially for fees and levies to ease compliance • Expand SCA functionality to cover	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate CAC for all business registration to ensure a unified database • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Partner with Fintechs and business groups for mass onboarding • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Prioritise real-time, API-driven data Enforce annual digital system and data integrity audits for all MDAs, focusing on security,

#	State	P2G	B2G	G2G
		taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Deploy interactive tax calculators supporting all P2G taxes, fees, and levies • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transaction with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website chatbots • Improve UI/UX by adopting multi-lingual support and improved	• Deploy interactive tax calculators supporting all B2G taxes, fees, and levies • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website chatbots, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to	backup, and interoperability • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies	upload relevant documents and is supported by standard operating procedure (SoP) and TAT	
28.	Ogun	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile agent, particularly for	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange • Deploy advanced security protocols for sensitive revenue data • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive

#	State	P2G	B2G	G2G
		hard-to-reach remote communities, especially in hard-to-reach or rural areas • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Deploy AI-powered calculators and FAQ bots on tax portals, supporting all P2G taxes, fees, and levies • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier	link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators and FAQ bots on tax portals, supporting all B2G taxes, fees, and levies • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking	decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		service access covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website chatbots • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies	dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience e.g., WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT	
29.	Ondo	**Level of effort required to move from Medium to High level: 9.32%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity	**Level of effort required to move from Medium to High level: 9.43%** • Integrate CAC for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with	**Level of effort required to move from Medium to High level: 22.25%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals

#	State	P2G	B2G	G2G
		• Strengthen field operations by equipping agents with digital tools e.g. tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance	workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for	• Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents

#	State	P2G	B2G	G2G
		• Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for	audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard	and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Conduct regular digital skills training for state and local government revenue assessment and collection staff. • Reward MDAs showing innovation in data sharing and automation, and encourage joint digital project proposals.

#	State	P2G	B2G	G2G
		taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	operating procedure (SoP) and TAT • Use analytics to identify sectors with low digital adoption and target them with support • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs. • Provide online compliance status trackers to businesses.	
30.	Osun	**Level of effort required to move from Medium to High level: 39.29%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Conduct targeted digital onboarding in	**Level of effort required to move from Medium to High level: 35.94%** • Expand integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API	**Level of effort required to move from Medium to High level: 36.73%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA)

#	State	P2G	B2G	G2G
		underserved LGAs and border towns. • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model	• Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment	• Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation.

#	State	P2G	B2G	G2G
		• Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Use partnerships with market, religious, and youth leaders to	reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Use analytics to identify sectors with low digital adoption and target with support • Develop sector-focused onboarding kits and provide hands-on digital support for	• Conduct regular digital skills training for state and local government revenue assessment and collection staff. • Reward MDAs showing innovation in data sharing and automation, and encourage joint digital project proposals

#	State	P2G	B2G	G2G
		champion digital registration.	MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses	
31.	Oyo	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g. tablets and POSs with offline processing, storage, and upload capabilities • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Configure the payment system to permit instalment payments and multi-channel reconciliation especially for fees and	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel	**Level of effort required to move from High to Ideal level: 100.00%** • Standardise digital SOPs across MDAs for onboarding and payment • Prioritise real-time, API-driven data exchange for all revenue-related MDAs and centralise all compliance data in a single analytics dashboard • Secure internal networks for sensitive data exchange • Deploy advanced security protocols for sensitive revenue data • Conduct annual security, backup, and digital adoption audit • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-

#	State	P2G	B2G	G2G
		levies to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objection, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry	reconciliation, especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised	risk MDAs for audit, moving towards a predictive, risk-based compliance model • Institutionalise DPI-driven cross-agency digital skills training • Enforce annual digital system and data integrity audits for all MDAs, focusing on security, backup, and interoperability • Set up cross-MDA digital innovation forums and peer learning sessions • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Host regular digital upskilling events and clinics for MSMEs	
32.	Plateau	**Level of effort required to move from Medium to High level: 34.55%** • Expand integration with NIN for onboarding and authentication of individual taxpayers. • Implement functionalities such as face capture and photo upload to strengthen database integrity • Deepen digital inclusion and last-mile service delivery by rolling out offline-access features, such as USSD and mobile	**Level of effort required to move from Medium to High level: 26.61%** • Expand Integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers,	**Level of effort required to move from Medium to High level: 14.08%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Create a centralised, cloud-based revenue data exchange accessible by all MDAs

#	State	P2G	B2G	G2G
		agent, particularly for hard-to-reach remote communities, especially in hard-to-reach or rural areas. • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities. • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-	including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model	• Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills

#	State	P2G	B2G	G2G
		based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Offer video and infographic tax education for easier onboarding. • Pilot remote e-assessment tools for small taxpayers.	• Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Use analytics to identify sectors with	workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training.

#	State	P2G	B2G	G2G
			low digital adoption and target them with support • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses	
33.	Rivers	**Level of effort required to move from High to Ideal level: 100.00%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g., tablets and POSs with offline processing, storage, and upload capabilities • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks	**Level of effort required to move from High to Ideal level: 100.00%** • Expand seamless integration with the CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial	**Level of effort required to move from Medium to High level: 6.98%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA)

#	State	P2G	B2G	G2G
		• Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies to ease compliance • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority	systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objection, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support	• Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training

#	State	P2G	B2G	G2G
		• Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp, and website • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Use community ambassadors for digital literacy.	• Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email, website, etc. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Provide sector-focused compliance drives to improve digital uptake • Create digital business help desks and automated support for tax queries • Build data-driven insights to improve policy	• Set up inter-agency digital task forces to resolve bottlenecks and foster innovation
34.	**Sokoto**	**Level of effort required to move from Medium to High level: 28.00%** • Integrate NIN for all individual taxpayer	**Level of effort required to move from Medium to High level: 24.05%** • Integrate CAC for onboarding and	**Level of effort required to move from Medium to High level: 25.16%** • Standardise digital SOPs across MDAs for

#	State	P2G	B2G	G2G
		registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools e.g... tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation especially for fees and levies to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing,	authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to	onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model

#	State	P2G	B2G	G2G
		secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard	support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual	• Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Conduct regular digital skills training for state and local government revenue assessment and collection staff. • Reward MDAs showing innovation in data sharing and automation, and encourage joint digital project proposals

#	State	P2G	B2G	G2G
		operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Roll out digital literacy campaigns via mosques, markets, and local media. • Use community leaders as DPI champions to build trust.	support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Use analytics to identify sectors with low digital adoption and target them with support • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses.	
35.	Taraba	**Level of effort required to move from Medium to High level: 19.10%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools e.g...	**Level of effort required to move from Medium to High level: 22.50%** • Integrate CAC for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business	**Level of effort required to move from Medium to High level: 37.61%** • Standardise digital SOPs across MDAs for onboarding and payment • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Digitally link all MDAs involved in revenue administration, implementing a state-

#	State	P2G	B2G	G2G
		tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Conduct targeted digital onboarding in underserved LGAs and border towns. • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance	service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model	wide secure cloud data platform • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT

#	State	P2G	B2G	G2G
		• Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for	• Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Use analytics to identify sectors with	• Organise regular DPI and digital skills workshops for revenue-related MDAs • Set up inter-agency digital task forces to resolve bottlenecks and foster innovation. • Conduct regular digital skills training for state and local government revenue assessment and collection staff. • Reward MDAs showing innovation in data sharing and automation, and encourage joint digital project proposals

#	State	P2G	B2G	G2G
		taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns	low digital adoption and target them with support • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support and free onboarding clinics for MSMEs in partnership with trade unions • Create a digital feedback loop for businesses to suggest improvements. • Partner with business associations to promote digital adoption. • Provide online compliance status trackers to businesses.	
36.	Yobe	**Level of effort required to move from Medium to High level: 34.43%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g.	**Level of effort required to move from Medium to High level: 48.86%** • Expand integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking	**Level of effort required to move from Medium to High level: 49.37%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals

#	State	P2G	B2G	G2G
		tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels such as USSD, mobile wallet and mobile agent networks • Conduct targeted digital onboarding in underserved LGAs and border towns. • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance	• Enable API access for third-party business service providers including appointed auditors and accountants to make submissions on behalf of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure payment system to permit instalment payments and multi-channel reconciliation especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objection, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-	• Create a centralised, cloud-based revenue data exchange accessible by all MDAs • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit all systems for security, backup, and interoperability every year. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating

#	State	P2G	B2G	G2G
		• Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for	based compliance model • Integrate sector-specific analytics for better tracking and monitoring • Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience, e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT	procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with mandatory digital training. •

#	State	P2G	B2G	G2G
		taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies • Partner with telecoms for access and digital outreach campaigns • Use radio, mosques, and market associations to educate the public on the benefits of digital compliance.	• Use analytics to identify sectors with low digital adoption and target them with support • Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses	
37.	Zamfara	**Level of effort required to move from Medium to High level: 24.69%** • Integrate NIN for all individual taxpayer registration to ensure a unified database • Implement functionalities such as face capture and photo upload to strengthen database integrity • Strengthen field operations by equipping agents with digital tools, e.g, tablets and POSs with offline processing, storage, and upload capabilities. • Partner with telecoms and Fintechs to expand access and digital reach using channels	**Level of effort required to move from Medium to High level: 24.21%** • Expand Integration with CAC and FIRS database for onboarding and authentication of businesses • Unify all business taxes, fees, levies, fines administration into a single digital platform with workflow automation and real-time tracking • Enable API access for third-party business service providers, including appointed auditors and accountants to make submissions on behalf	**Level of effort required to move from Medium to High level: 39.09%** • Benchmark digital performance across MDAs. • Establish an inter-MDA DPI steering group to oversee data flows and reporting standards • Expand digital workflow coverage across all MDAs; eliminate residual manual approvals • Create a centralised, cloud-based revenue data exchange accessible by all MDAs • Expand MDAs/G2G integrations and data sharing to strengthen de-duplication, risk profiling, predictive

#	State	P2G	B2G	G2G
		such as USSD, mobile wallet and mobile agent networks • Conduct targeted digital onboarding in underserved LGAs and border towns. • Deploy digital support centres in key commercial zones and rural LGAs • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for fees and levies, to ease compliance. • Deploy AI-powered calculators on tax portals, supporting all P2G transactions • Expand SCA functionality to cover taxpayer e-filing, secure bi-directional communication to support notifications, appeals, objections, payment, receipting and TCC issuance • Integrate a rules engine to support risk-based profiling and predictive analysis to support P2G compliance efforts. • Use system analytics to automatically flag high-risk taxpayers for	of taxpayers via secure API • Provide APIs for businesses to directly link their financial systems to the tax platform for e-filing and payment • Configure the payment system to permit instalment payments and multi-channel reconciliation, especially for business-related fees and levies to ease compliance • Deploy AI-powered calculators on tax portals, supporting all B2G transactions • Expand SCA functionality to cover business e-filing, secure bi-directional communication to support notifications, appeals, objection, payment, receipting and TCC issuance • Use system analytics to automatically flag high-risk businesses for audit, moving towards a predictive, risk-based compliance model • Integrate sector-specific analytics for better tracking and monitoring	analysis, e-assessment (BoJA) • Deploy advanced security protocols for sensitive revenue data • Audit data integrity, system uptime, and digital adoption rates annually. • Enable real-time dashboards and performance analytics for all MDAs, with live revenue dashboards accessible to executive decision-makers for better observability • Use system analytics to automatically flag high-risk MDAs for audit, moving towards a predictive, risk-based compliance model • Enhance UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits MDAs to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Organise regular DPI and digital skills workshops for revenue-related MDAs • Upskill all revenue and assessment staff with

#	State	P2G	B2G	G2G
		audit, moving towards a predictive, risk-based compliance model • Deploy a robust mobile tax app for easier service access, covering P2G engagement and transactions with the revenue authority • Upgrade e-tax platforms to support more local languages and real-time chat support, e.g. WhatsApp and chatbot. • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits persons to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Implement system-triggered registration, filing and payment reminders for taxpayers across taxes, fees, and levies • Incentivise digital compliance with discounts and public recognition on fees and levies	• Enable system-triggered registration, filing and payment reminders for businesses across taxes, fees, and levies • Create feedback and benchmarking dashboards for businesses • Offer sector-specific digital compliance support • Implement an omnichannel approach, connecting business interactions and data across various touchpoints, offering a consistent and personalised experience e.g. WhatsApp, email and chatbot, etc • Improve UI/UX by adopting multi-lingual support and improved e-compliant or enquiry functionality that permits businesses to upload relevant documents and is supported by standard operating procedure (SoP) and TAT • Use analytics to identify sectors with low digital adoption and target with support	mandatory digital training.

#	State	P2G	B2G	G2G
		• Partner with telecoms for access and digital outreach campaigns	• Develop sector-focused onboarding kits and provide hands-on digital support for MSMEs, including a helpline for real-time support. • Provide online compliance status trackers to businesses	

Table 6: State-specific recommendations as per the maturity level

5. Annexes

5.1. Annexe 1: Study findings

5.1.1. Summary of desk review

Nigeria's tax structure is tailored to its three-tiered governance hierarchy (federal, state, and local governments). The Federal Inland Revenue Service (FIRS) and the states' Internal Revenue Service (SIRS) administer federal and state-level taxes, respectively, subject to the country's constitutional provisions and the National Assembly's prescribed conditions.

A unique 14-digit (or any specified digit) sequential number, called the Tax Identification Number (TIN), is generated electronically as part of the taxpayer registration process and assigned to the user for identification purposes. TINs can be obtained online via a registration portal, in person from FIRS or state IRS offices using a tax office locator, or through a tax agent.

The table below illustrates the key tax types in Nigeria based on the collecting authority, indicating whether the FIRS, SIRS, or both collect them. FIRS is responsible for central corporate taxes like Company Income Tax (CIT) at 30% of profits, Petroleum Profits Tax (PPT), Education Tax, as well as the National Information Technology Development Levy (NITDL). Taxes collected by SIRS primarily include Personal Income Tax (PIT) on individuals' income at a progressive rate of 7.5-24%, Pay As You Earn (PAYE), which requires annual filing by March 31st, and the Land Use Charge on property ownership. Withholding Tax (WHT), Value Added Tax (VAT) at 7.5% on consumption, and Capital Gains Tax (CGT) at 10% on asset disposals (filed by June or December) are collected by both FIRS and SIRS, highlighting areas of concurrent jurisdiction within Nigeria's multi-tiered tax administration system. The Nigerian government has signed into law a new tax Act, which is expected to streamline existing provisions.

Collected by FIRS	Collected by SIRS	Collected by both SIRS and FIRS
Company Income Tax (CIT): A 30% tax on companies' profits	**Personal Income Tax (PIT):** A 7.5-24% progressive tax on individuals' income	Withholding Tax (WHT)
Petroleum Profits Tax (PPT): Petroleum operations conducted under Production Sharing Contracts (PSC) with the NNPC are taxed at a flat 50%. For other non-PSC operations, such as joint ventures, the tax rate begins at 65.75% for the first five years before increasing to 85%. Upstream gas profits are subject to a lower tax rate of 30%.		

Collected by FIRS	Collected by SIRS	Collected by both SIRS and FIRS
Value Added Tax (VAT): A 7.5% consumption tax applied to most goods and services.	**Pay As You Earn (PAYE):** PAYE must file a tax return on or before March 31st of every year.	**Capital Gains Tax (CGT):** A 10% tax on the disposal of chargeable assets, applied after filing returns in June or December of the tax year
Education Tax		
National Information Technology Development Levy (NITDL)	**Land Use Charge:** A tax on land ownership	Stamp duties

Table 7: Common types of taxes

In Nigeria, international money transfers are carried out mainly through telegraphic means. All licensed banks are members of the global payments SWIFT and are on the SWIFT network. Subscription to SWIFT is required to pay taxes in foreign currencies.

FIRS introduced the Integrated Tax Administration System (ITAS) in 2015 to technologically enhance tax administration and simplify tax compliance. When fully functional, taxpayers can file their tax returns electronically, pay their taxes online, get instant credit for withholding taxes deducted from their income, generate tax clearance certificates, and communicate with the FIRS local tax office through the "message centre." ITAS supports income tax, VAT, sales tax, licenses and permits (Alcohols, etc.), pay as you earn, excise duty, driving license, and other motor vehicle registration, general income, property taxes, withholding taxes, etc.

FIRS uses Tax Pro Max, deployed fully in 2021, to digitise tax administration by enabling taxpayers to electronically file certain tax returns, pay the applicable taxes, enjoy instant WHT and other credits on their accounts, ascertain capital allowance carried forward, and obtain tax clearance certificates.

A merchant buyer solution under FIRS is a platform that streamlines VAT and facilitates e-invoice generation, allowing companies to transfer invoices seamlessly. This solution will enable businesses to enjoy streamlined processes, improved financial management, and enhanced local and global competitiveness.

The process of migrating to an electronic system commenced fully in 2015 with the FIRS, in collaboration with the Nigeria Inter-Bank Settlement System (NIBSS), which handles inter-bank payments to remove potential bottlenecks associated with inter-bank funds transfer and settlement.

Several SIRS also adopted the e-tax platform to ease filing annual employers' tax returns and paying state taxes and levies, such as business development levies and business premises.

The country's taxation system may be broadly categorised into five (5) broad payment categories and three (3) tax-related payment sources, as illustrated in the table below.

		Payee		
		Government	Business	Person
Payer	Government	G2G	G2B	G2P

		• Transfers within the central and state governments • Central government disbursements to the state and local levels	• Utility and Supplier payments • Tax refunds • Procurement payments to vendors	• National Social Safety-Net Project's Programmes
	Business	B2G • National Schemes: Health Insurance and Pension Commission • Levies and licenses • Taxation: Companies' income, Petroleum profits, other corporate taxes on profits, income, and capital gains		
	Persons	P2G • National Schemes: Health Insurance and Pension Commission • Taxation on personal income: (PAYE and others)		

Table 8: Five government payment categories

5.1.1.1 P2G (person-to-government) taxation system

P2G taxes are the payments individuals make to the government. In Nigeria, this includes taxes on income (Personal Income Tax), fees for owning a business place or property (business premises levy, tenement rates), and charges for using markets. State or local governments collect these taxes to help pay for public services and infrastructure. The detailed process followed for P2G taxation in Nigeria is shown in Figure 4. Taxpayers must register themselves and generate TINs using National Identity Numbers (NINs) or Bank Verification Numbers (BVNs). For PIT, specifically PAYE, the SIRS is the tax authority.

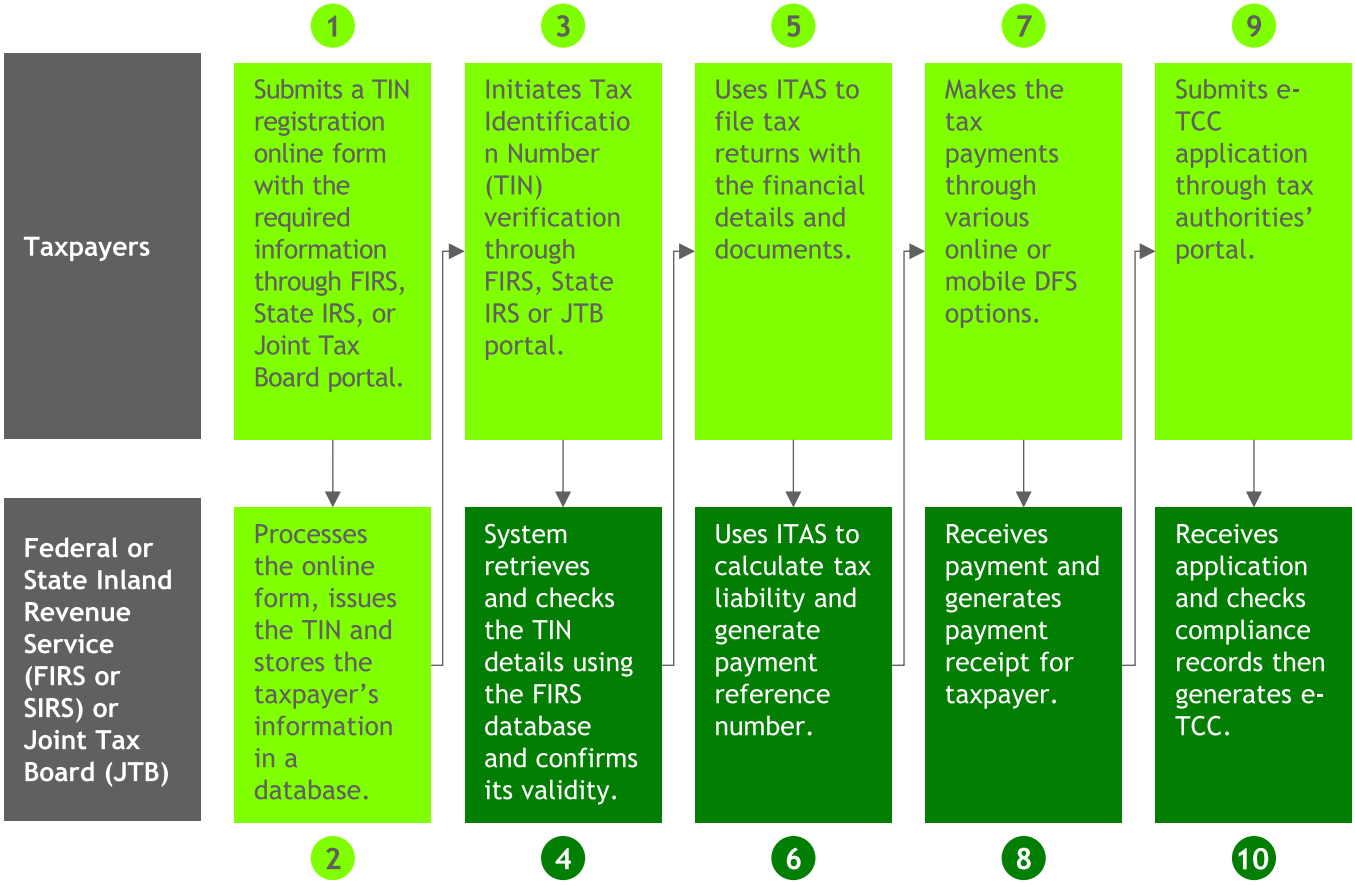


Figure 10: Step-by-step process followed under the P2G taxation system

Manual input on the online portal | Digital (rules-based processing)

The steps followed under the P2G taxation are as follows:

1. **Registration:** The taxpayer fills out the registration form and submits the application to get their TIN.
2. **Issuance of the TIN:** The taxpayer's details are verified, and if the details are found to be correct, a TIN is issued to the taxpayer.
3. **File the tax return:** The user fills out the tax return and submits the financial details and supporting documents.
4. **Calculate the tax amount:** The tax amount is calculated, and the details of the tax owed are communicated to the taxpayer along with a payment reference number.
5. **Make the payment:** The taxpayer makes the tax payment using the payment reference number.
6. **Get a tax clearance certificate:** After successful payment, the taxpayer submits an application with the payment reference number and payment details to get the tax clearance certificate.
7. **Receive the TCC:** The tax office checks the payment details, and if the details are correct, then the TCC is issued to the taxpayer.

5.1.1.2 B2G (business-to-government) taxation system

B2G taxes are those paid by business entities to the government. This includes Corporate Income Tax (CIT), Value Added Tax (VAT), withholding taxes, and other industry-specific levies, such as telecommunications or mining royalties. Federal and state tax agencies collect B2G taxes depending on the nature of the business and location. These taxes contribute significantly to national revenue and are essential for funding public programmes and development projects.

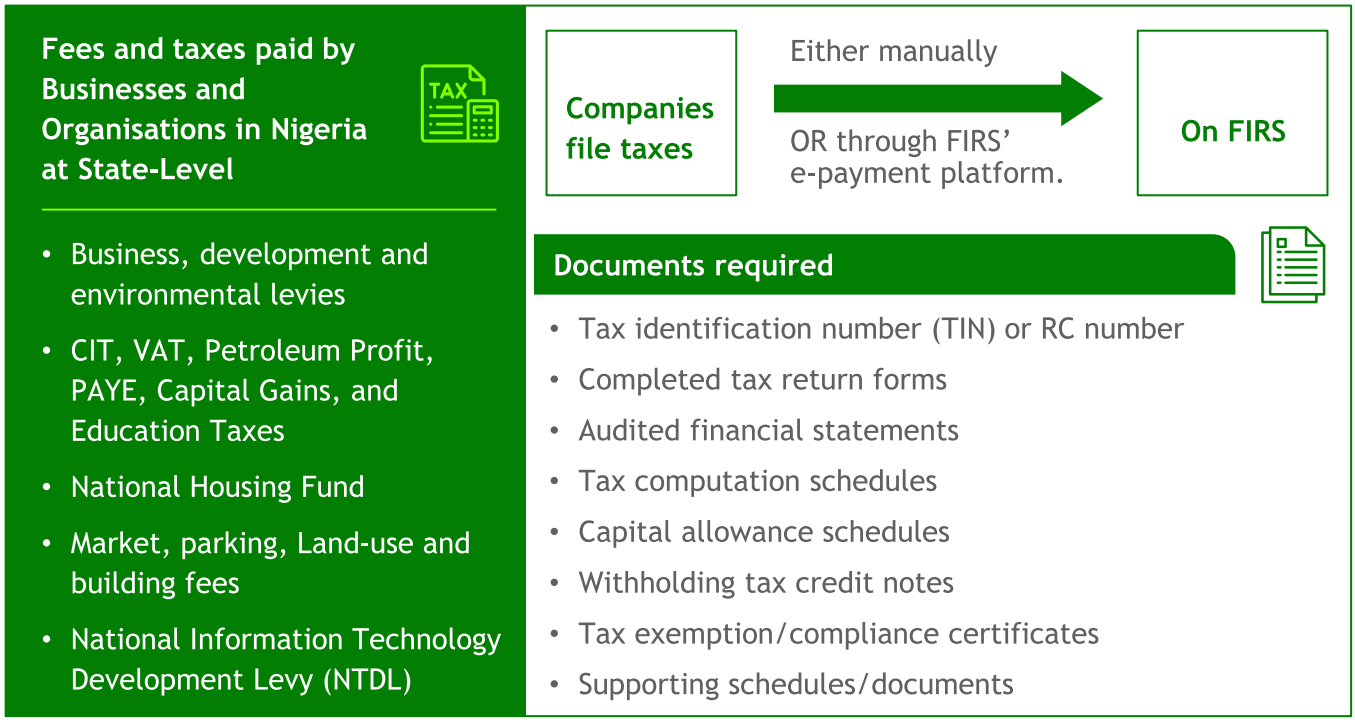


Figure 11: Types of B2G revenue collected in the form of levies, fees, and taxes

For Companies Income Tax (CIT), companies need to register with the FIRS. To register a company, the Corporate Affairs Commission (CAC) No. is required to generate the TIN. The detailed process followed for B2G taxation in Nigeria is as follows:

1. The company submits a TIN registration online form with the required information through the FIRS, state IRS (for state taxes), or Joint Tax Board portal.
2. FIRS processes the online form and issues a TIN to the company. The details of the companies are stored in the database.
3. After receiving the TIN, the company enters the TIN and credentials into the FIRS system to initiate tax filing.
4. The system verifies the TIN and the credentials entered with the details saved in the database. If the details are correct, the system allows the company to log in.
5. The company uses ITAS to file tax returns and submit supporting financial details and documents.
6. FIRS officials use ITAS to calculate a tax liability and generate a payment reference number.

7. The company use the payment reference number to make the tax payments through various online or mobile DFS options.
8. FIRS receives the payment from the company and generates a payment receipt (Tax Collection Certificate – TCC) for the company.
9. To collect the TCC, the company submits an e-TCC application on the FIRS portal.
10. FIRS receives the application and verifies the compliance record. If all compliance requirements are fulfilled, FIRS generates an e-TCC for the company.

5.1.2. Nigeria's E-tax utilisation use cases (for P2G and B2G taxes)

Some state revenue authorities have invested significantly in technology to simplify tax administration and compliance. You can now file your returns on the go. Whilst some tax authorities already have functioning platforms for filing, others have designated email addresses that can be used. For example, Lagos residents use the LIRS filing website. The online systems have options for both PIT and CIT. The steps followed in the digital system are as follows:

- **Electronic registration:** To access e-taxation, the taxpayer logs into the revenue authority's website and registers by filling out the taxpayer identification form. In this form, the taxpayer provides relevant personal data about themself, such as their name, place of origin, age, business or employment details, marital status, and other pertinent details. The form is to be submitted electronically.
- **TIN issuance and verification:** This is the stage where the relevant tax authority verifies the information supplied by the taxpayer. Upon verifying and validating the data, the relevant tax authority issues a TIN to the taxpayer. The TIN is unique and personal to the taxpayer or their business.
- **Electronic filing of tax returns:** With his unique TIN, the taxpayer logs on to the tax authority's website to fill out the electronic tax return form and submit it electronically. When the revenue authority receives the tax return, it acknowledges receipt by emailing the taxpayer. The revenue authority's software thereafter assesses the return filed by the taxpayer and determines the amount of money payable as tax.
- **Payment of tax:** At this point, when the amount of money to be paid as tax is ascertained, the taxpayer either goes to the designated bank of the revenue authority to pay manually or pays electronically by transferring the amount from his account to the designated bank account through his mobile banking app, the internet, or credit card. When the bank confirms payment, an alert is sent to the revenue authority, which then generates an electronic invoice.
- **Issuance of electronic validation:** After the designated collecting bank notifies the taxpayer of the payment, the revenue authority generates and issues an electronic invoice to the taxpayer as evidence of tax payment.
- **Tax refund:** Upon a taxpayer's complaint, the revenue authority verifies that the taxpayer paid more than the amount due as tax. The taxpayer gets an electronic refund through their bank, or the amount paid in excess is retained by the designated collecting bank, at the instruction of the revenue authority, to be deducted for the next due tax to be paid.

- **e-TCC:** The platform enables taxpayers to apply for, receive, and verify the authenticity of their electronic e-TCC (Deloitte, 2017)

5.1.1.3 G2G payments system

G2G payments refer to financial transactions or obligations between different levels of government, such as between the federal, state, and local governments. These also include revenue-sharing arrangements, remittances, or statutory deductions, such as pension contributions and PAYE (Pay-As-You-Earn) taxes for public sector workers.

5.2. Annexe 2: Selection of indicators and their pillars

These indicators reflect the key phases in the lifecycle of tax administration – from onboarding to payment to acknowledgement. The lifecycle approach ensures that the tool evaluates the operational systems and practices of revenue authorities and that it captures the digital transformation journey. Each indicator is broken down into pillars that are easily observed, documented, or verified. The tool is a benchmarking tool, but it is also designed to be developmental.

#	Payment System	Indicators	No. of questions
1	Person to Government (P2G)	User onboarding	11
2		Compliance verification and validation	10
3		Estimation	4
4		Payment validation	7
5		Acknowledgement	4
6		System reminder	4
7		Data security	7
8		Data management	4
9		Human resource capacity	5
10	Business to Government (B2G)	Business entity registration and onboarding	11
11		Compliance verification and validation	9
12		Estimation	4
13		Payment validation	6
14		System reminder	5
15		Data security	7
16		Data management	4
17		Human resource capacity	5
18	Government to Government (G2G)	FG/ LG/ MDAs registration and onboarding	10
19		Compliance verification and validation	9

#	Payment System	Indicators	No. of questions
20		Estimation	4
21		Payment validation	6
22		Acknowledgement	4
23		System reminders	4
24		Data security	7
25		Data management	4
26		Human resource capacity	5

Table 9: Summary of the IRA tool

5.3. Annexe 3: Scoring structure

The scoring structure of the IRA Readiness Index is designed to provide a simple, consistent, and objective way to assess the digital maturity of revenue authorities. The tool enables the translation of qualitative responses into quantitative scores to enable comparative analysis, support evidence-based decision-making, and identify areas for improvement.

5.3.1. Assigning weightage for each pillar

Weightages are assigned to each pillar based on their importance, ease of implementation and overall impact on expected outcomes. These weightages reflect how important each pillar is within an indicator.

Higher weightages are given to sub-indicators that are directly related to the principles of DPI and PFM, such as interoperability, digital ID, and single source of truth. These indicators directly strengthen the system's digital capabilities and automation potential. These components also play a key role in enabling real-time data sharing, improving the taxpayer experience, and reducing administrative burden. Similarly, higher weightages were assigned to functions, such as compliance verification, risk assessment, and payment validation, as these are central to ensuring revenue collection integrity. These elements help the government detect and prevent leakages, boost collection rates, and maintain legal compliance.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
1	Person to Government (P2G) [100]	User onboarding [20]	User Registration	x	The foundational step is essential for basic access.
2			Digital ID	x	Crucial for secure and unique identification, reducing fraud.
3			Interoperability	x	Enables seamless data exchange, improving

#	System	Indicators	Sub-indicators	Weightage	Reasoning
					efficiency and reducing redundancy.
4			Upload functionality	x	Facilitates document submission, enhancing convenience and reducing manual effort.
5			Single source of truth	x	Vital for data consistency and accuracy, preventing discrepancies.
6			Database integration	x	Streamlines data access and management, improving operational efficiency.
7			User notification	x	Enhances user experience and ensures timely communication.
8			Data or information analysis	x	Provides insights for system improvement, though less critical than foundational aspects.
9		Compliance verification and validation [20]	Verification of tax details	x	Fundamental for ensuring accuracy and preventing fraud.
10			Verification of tax assessment	x	Critical for fair and accurate tax collection.
11			Verification of demand notice	x	Ensures legal compliance and proper enforcement.
12			Risk assessment	x	Helps identify potential issues and improve compliance.
13			Record de-duplication	x	Essential for data integrity and efficient management.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
14			User notification	x	Keeps taxpayers informed and promotes transparency.
15		Estimation [10]	Tax returns	x	Core component of tax calculation and compliance.
16			Tax assessment	x	Determines the final tax liability, impacting revenue collection.
17			Tax objections	x	Provides a mechanism for dispute resolution and fairness.
18		Tax payment validation [15]	Payment demand notice	x	Essential for initiating payment and ensuring clarity.
19			Tax payment	x	The primary goal of the system, crucial for revenue collection.
20			Verification of payment details	x	Ensures accuracy and prevents errors.
21			Payment verification timeline	x	Affects user experience and operational efficiency.
22			Payment reference number	x	Facilitates tracking and reconciliation.
23			Payment confirmation	x	Provides assurance and enhances trust.
24		Acknowledgement [5]	TCC application submission	x	Important for formalising and tracking applications.
25			Verification of TCC application	x	Ensures accuracy and validity of applications.
26			TCC communication	x	Provides feedback and updates, though less

#	System	Indicators	Sub-indicators	Weightage	Reasoning
					critical than core processes.
27		System reminder [5]	Automated reminders	x	Crucial for timely compliance and reducing defaults.
28		Data security [10]	Verification	x	Fundamental for protecting data integrity and preventing unauthorised access.
29			Encryption	x	Essential for securing sensitive data during transmission and storage.
30			Incidence response plan	x	Ensures timely and effective handling of security breaches.
31			Data backups	x	Protects against data loss and ensures business continuity.
32		Data management [5]	Formats and standards	x	Vital for data consistency, interoperability, and analysis.
33		Human capacity [10]	Digital literacy	x	Basic requirement for system usage.
34			New skill set	x	Enhances adaptability and efficiency.
35			HR strategy and functions	x	Supports effective talent management and development.
36			IT Functions	x	Ensures system maintenance and support.
37			Workforce planning	x	Aligns human resources with organisational goals.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
38	Business to Government (B2G) [100]	Business entity registration and onboarding [20]	Business entity registration	x	Foundational step for businesses to interact with the government.
39			Digital ID	x	Secure identification and authentication for businesses.
40			Interoperability	x	Enables data sharing and integration with other systems.
41			Upload functionality	x	Facilitates document submission and reduces manual effort.
42			Single source of truth	x	Ensures data consistency and accuracy across systems.
43			Database integration	x	Streamlines data management and access.
44			Notifications to companies	x	Enhances communication and keeps businesses informed.
45			Data or information analysis	x	Provides insights for system improvement, though less critical than core functions.
46		Compliance verification and validation [20]	Verification of tax filings or returns	x	Critical for ensuring accurate and timely tax compliance.
47			Verification of tax assessment	x	Ensures accurate calculation and enforcement of tax liabilities.
48			Risk assessment	x	Helps identify potential compliance issues and fraud.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
49			Record de-duplication	x	Essential for data integrity and preventing errors.
50			User notification or communication	x	Keeps businesses informed and promotes transparency.
51		Estimation [10]	Tax returns	x	Core component of tax calculation and compliance.
52			Tax assessment	x	Determines the final tax liability, impacting revenue collection.
53			Tax objection	x	Provides a mechanism for dispute resolution and fairness.
54		Tax payment validation [15]	Payment reference number	x	Facilitates tracking and reconciliation.
55			Tax payment	x	The primary goal of the system; crucial for revenue collection.
56			Verification of payment details	x	Ensures accuracy and prevents errors.
57			Verification timeline	x	Affects user experience and operational efficiency.
58			Payment confirmation	x	Provides assurance and enhances trust.
59		System reminders [5]	Automated reminders	x	Crucial for timely compliance and reducing defaults.
60		Data Security [15]	Verification	x	Fundamental for protecting data integrity and preventing unauthorised access.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
61			Encryption	x	Essential for securing sensitive data during transmission and storage.
62			Incidence response plan	x	Ensures timely and effective handling of security breaches.
63			Data backup	x	Protects against data loss and ensures business continuity.
64		Data management [5]	Formats and standards	x	Vital for data consistency, interoperability, and analysis.
65		Human capacity [10]	Digital literacy	x	Basic requirement for system usage.
66			New skill set	x	Enhances adaptability and efficiency.
67			HR strategy and functions	x	Supports effective talent management and development.
68			IT Functions	x	Ensures system maintenance and support.
69			Workforce planning	x	Aligns human resources with organisational goals.
70	Government to Government (G2G) [100]	FG or LG MDA registration and onboarding [20]	FG or LG MDA registration	x	Foundational step for intergovernmental transactions.
71			Digital ID	x	Secure identification and authentication for government entities.
72			Interoperability	x	Enables data sharing and integration between government systems.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
73			Upload functionality	x	Facilitates document submission and reduces manual effort.
74			Database integration	x	Streamlines data management and access across government levels.
75			Notification to FG or LG MDA	x	Enhances communication and keeps government entities informed.
76			Data or information analysis	x	Provides insights for system improvement and policy decisions.
77		Compliance verification and validation [20]	Verification of tax filings or returns	x	Critical for ensuring accurate and timely tax compliance between government entities.
78			Verification of tax assessment	x	Ensures accurate calculation and enforcement of tax liabilities.
79			Risk assessment	x	Helps identify potential compliance issues and risks, enabling proactive mitigation measures
80			Record de-duplication	x	Essential for maintaining data integrity and preventing errors in records.
81			User notification or communication	x	Promotes transparency and accountability
82		Estimation [10]	Tax returns	x	Core component of tax calculation and compliance, ensuring accurate estimation of liabilities.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
83			Tax assessment	x	Determines the final tax liability, impacting revenue collection and fiscal planning.
84			Tax objection	x	Provides a mechanism for dispute resolution
85		Tax payment validation [15]	Payment reference number	x	Facilitates tracking and reconciliation of payments
86			Tax payment	x	The system's primary goal is crucial for ensuring timely and accurate revenue collection.
87			Verification of payment details	x	Ensures accuracy and financial integrity.
88			Verification timeline	x	Affects operational efficiency and user experience
89			Payment confirmation	x	Provides assurance and enhances trust in the payment process.
90		Acknowledgement [5]	TCC application submission	x	Important for formalising and tracking applications for TCCs.
91			Verification of TCC application	x	Ensures accuracy and validity of TCC applications, preventing fraud.
92			TCC communication	x	Provides feedback and updates on TCC applications
93		System reminder [5]	Automated reminders	x	Crucial for ensuring timely compliance, reducing defaults, and maintaining fiscal discipline.

#	System	Indicators	Sub-indicators	Weightage	Reasoning
94		Data security [10]	Verification	x	Fundamental for protecting data integrity and preventing unauthorised access.
95			Encryption	x	Essential for securing sensitive data during transmission and storage.
96			Incidence response plan	x	Ensures timely and effective handling of security breaches.
97			Data backups	x	Protects against data loss and ensures business continuity in case of system failures.
98		Data management [5]	Formats and standards	x	Vital for ensuring data consistency, interoperability, and efficient analysis across government systems.
99		Human capacity [10]	Digital literacy	x	Requirement for effective use of digital systems.
100			New skill set	x	Enhances adaptability and efficiency in using digital tools.
101			HR strategy and functions	x	Supports effective talent management.
102			IT Functions	x	Ensures system maintenance and support, maintaining operational efficiency.
103			Workforce planning	x	Aligns human resources with organisational goals.

Table 10: Weightage assigned to pillars, sub-pillars, and indicators

N.B.: The weightages for the sub-indicators have been removed from this report to minimise response biases during the completion of the DPI readiness tool.

Respondents are asked to select the most appropriate response for each question from a predefined set of options, each corresponding to a specific score. The details of the score assigned to the options are as follows.

- Each question (except for the indicator "Data Security") contains three options, rated as follows:
  - Option A = 5 points
  - Option B = 10 points
  - Option C = 15 points
- The “Data Security” indicator has four options, rated as:
  - Option A = 5 points
  - Option B = 10 points
  - Option C = 15 points
  - Option D = 20 points

This variation ensures a more granular assessment for critical data protection practices.

5.4. Annexe 4: Data analysis methodology

The data analysis methodology outlines the approach used to assess the digital maturity of the taxation systems for all the states in Nigeria. The methodology helps to quantify the level of digitisation and identify areas requiring improvement. This process supports evidence-based decision-making to enhance system efficiency and align with the broader goals of DPI.

5.4.1. Calculation process

To evaluate the digital maturity level of the tax systems, the following step-by-step methodology is adopted:

- Calculation of score for a question:

  The scores for each question will be based on the responses received from the states.
- Total score per sub-indicator:

  For each indicator, the total score is calculated by summing the scores for all the questions under that sub-indicator and multiplying them by the weightages assigned.

  Sub-indicator score = [Total scores received/ Max possible score] * (Weightage)
- Total score per indicator:

  For each indicator, the total score is calculated by summing the scores from the sub-indicators.
- Normalisation of score:

  To ensure comparability across indicators with varying numbers of questions, each indicator score is normalised to a standard scale using the following formula:

  Normalised indicator Score = (Total indicator score or Maximum possible score) × 100
- Aggregate score computation:

The normalised scores for each indicator are then aggregated at the payment-type level (P2G, B2G, G2G) to derive an overall readiness score for each state.

- Final readiness classification:

  The final IRA Readiness Index score is obtained by averaging the scores across the three payment types, as equal weightage is given to each payment type. The scores generated for each indicator serve as a tool for assessing the maturity level of the system. The readiness level is classified into three distinct categories, which are defined as follows:

  - **Low level (0% <= 40%):** At this stage, the system shows a basic understanding of the required indicators, with informal processes, limited documentation, and inconsistent practices. There are significant opportunities for improvement, and the system may struggle to achieve its objectives.
  - **Medium level (40% <= 70%):** At this stage, the system demonstrates a more structured approach, with standardised processes and some documentation. While practices are more consistent and the system is starting to meet its goals effectively, there are still opportunities for improvement and further optimisation to achieve higher maturity levels.
  - **High level (70% <= 100%):** At this maturity level, the system functions at high efficiency and effectiveness. Processes are well-documented, standardised, and continuously improved, with a strong emphasis on best practices. The system consistently meets or exceeds its objectives, demonstrating a high degree of maturity and the ability to adapt proactively to changes and challenges.

5.4.2. Example: Indicator 1- User onboarding

The sample response shown below corresponds to the 'User Onboarding' indicator in the IRA tool for P2G tax payments. These responses will be used to evaluate and assign scores to the respective pillars, sub-pillars and indicators, helping us to accurately measure the digital readiness and maturity levels.

#	Questions	Options
Sub-indicator 1: User registration: It is the process of creating an account or profile for a taxpayer. It typically involves providing personal information, such as name, date of birth, address, phone number, email, address, occupation, annual income, identification documents (e.g., NIN passport, driver's license), and password (where this is done through a secure online tax or revenue portal).		
1	How to register as a taxpayer (individual)?	a. Manually submit the forms and required documents at the closest tax or revenue office **b. Submit the form online and manually submit the required documents at the closest tax or revenue office** c. The form and required documents are submitted through a secure online tax or revenue portal

#	Questions	Options
2	How do taxpayers (individuals) update their personal or identification information?	a. Manually submit the forms and required documents at the closest tax or revenue office **b. Submit the form online and manually submit the required documents at the closest tax or revenue office** c. The form and required documents are submitted through a secure online tax or revenue portal
3	What percentage of total taxpayers have a unique digital ID and record?	**a. 0 <= 40%** b. 40 <= 70% c. 70 <= 100%
Sub-indicator 2: Digital ID: It refers to a unique identifier that is used to verify an individual's identity in the digital world. It can be a combination of elements, such as personal information, biometric data, credentials, etc.		
4	How are taxpayer IDs (NIN, BVN, etc.) verified?	**a. The information is manually received in physical forms and verified by the verifier** b. Details are submitted online, but the verification is carried out by the verifier manually **c.** The details are digitally verified online by the system based on certain rules and conditions (including APIs)
5	For online verification, what is the level of integration between TIN, NIN, and BVN?	**a. Databases are not integrated** b. Databases are partially integrated (integration with either NIN or BVN) c. Databases are fully integrated (integrated with both BVN and NIN)
Sub-indicator 3: Interoperability: It refers to the ability of different systems, devices, or software applications to work together seamlessly, sharing information and functionality.		
6	Does the system fetch relevant taxpayer information from other systems?	a. The system cannot fetch information automatically **b. The system has partial capability to fetch some of the user information automatically** c. The system can fetch all user information automatically
Sub-indicator 4: Upload functionality: It refers to the capability of a system or application to allow taxpayers to upload files or data from their local devices (e.g., computers, smartphones) to a remote server or storage location.		
7	Does the system allow the taxpayer (individuals) to	**a. The documents must be submitted physically by the taxpayer at the local tax or revenue office**

#	Questions	Options
	upload relevant forms and required documents?	b. The system allows the taxpayer to upload relevant forms and required documents from local devices. c. The system can fetch forms and required documents remotely (API or Cloud access) from other relevant systems or databases
Sub-indicator 5: Single source of truth: It refers to a centralised repository or system that serves as the authoritative and definitive source of information for a particular dataset or process.		
8	Does the system have a single source of truth for all registered taxpayers?	**a. The system has more than 3 databases (sources of truth) for the registration of the taxpayers (state-level tax database, local databases, and federal database)** b. The system has less than 3 databases for the registration of the taxpayers (sources of truth) (state level and federal databases) c. The system has a single source of truth (a single database for the registration of the taxpayers and to store the details of the taxpayers)
Sub-indicator 6: Database integration: It refers to the process of connecting and combining multiple databases or data sources into a unified system.		
9	If multiple databases are used, are federal and state-level tax databases integrated?	a. Federal and state-level databases are not integrated **b. Federal and state-level databases are partially integrated** c. Federal and state-level databases are fully integrated
Sub-indicator 7: User notification: It is a message or alert that is sent to a user to inform them of their successful registration in the tax system		
10	How are the users notified about their successful registration in the tax system?	a. Manually through letters **b. Through SMS and email notifications** c. The user is notified through a secure online tax or revenue portal and sent an email or SMS notification
Sub-indicator 8: Data or information analysis: It refers to the ability of the system to generate registration management information, e.g., registrations by entity type, by office (HQ, Zonal or Area Office), by geo-location, by sector, by industry, and an audit trail of any accesses and adjustments made.		
11	Does the system allow the revenue authority to	**a. The information is copied and manually filtered or analysed off-system**

#	Questions	Options
	generate registration management information?	b. The system allows on-system filtering and analysis of registration information, but the audit trail of adjustments is not accessible. c. The system allows on-system analysis and filtering of registration information and provides an audit trail of adjustments made.

For the indicator **User onboarding** indicator under P2G payments

I. **Sub-indicator 1:** User registration
   - Submit the form online and manually submit the documents at the closest tax or revenue office: 10
   - Submit the form online and manually submit the required documents at the closest tax or revenue office: 10
   - 0 - 40 % of the taxpayers are registered under the system - 5

   Marks received: 10+10+5 = 25

   Total marks: 15+15+15 = 45

   Score: [25/45] * 3 = 1.67

II. **Sub-indicator 2:** Digital ID
   - The information is manually received in physical forms and verified by the verifier-5
   - Databases are not integrated - 5

   Marks received: 5+5 = 10

   Total marks: 15+15 = 30

   Score: [10/30] * 3 = 1

III. **Sub-indicator 3:** Interoperability
   - The system has partial capability to fetch some of the user information automatically - 10

   Marks received: 10

   Total marks: 15

   Score: [10/15] * 3 = 2

IV. **Sub-indicator 4:** Upload functionality
   - The documents must be submitted physically by the taxpayer at the local tax or revenue office - 5

   Marks received: 5

   Total marks: 15

Score: [5/15] * 2 = 0.67

V. **Sub-indicator 5:** Single source of truth

- The system has more than 3 databases (sources of truth) for the registration of the taxpayers (state-level tax database, local databases, and federal database) - 5

Marks received: 5

Total marks: 15

Score: [5/15] * 4 = 1.33

VI. **Sub-indicator 6:** Database integration

- Federal and state-level databases are partially integrated - 10

Marks received: 10

Total marks: 15

Score: [10/15] * 2 = 1.33

VII. **Sub-indicator 7:** User notification

- Users are notified through SMS and email notifications - 10

Marks received: 10

Total marks: 15

Score: [10/15] * 2 = 1. 33

VIII. **Sub-indicator 8:** Data or information analysis

- The information is copied and manually filtered or analysed off-system - 5

Marks received: 5

Total marks: 15

Score: [5/15] * 1 = 0. 33

Total score for the indicator = 1.67+1+2+0.67+1.33+1.33+1.33+0.33 = 9.66

The maximum possible score for the indicator will be 3+3+3+2+4+2+2+1 = 20

Percentage of score = [9.66/ 20] * 100 =48.30% (Medium level: 40 - 70%)

The **"user onboarding"** indicator under P2G payments is at the **"medium level"**

5.5. Annexe 5: Stakeholder consultation

S/No	Category	Organisation	Name
IRA Tool			
State level			
1	State MDA	Abia Board of Internal Revenue	Isaac Chimereze Okoro (Special Adviser to the Governor on IGR)
2	State MDA	Kano Internal Revenue Service	Dr. Zaid Abubakar (Chairman)
3	State MDA	Imo State Internal Revenue Service	June Chiaka Levi-Oguike
Federal level			
4	Financial Institutions	Polaris Bank	Henry Obi
5	Tax consultants	Inteliworx Technologies Limited	Aliyu Abdulrauf (Tax and IGR Automation)
6		GA & Co	Gbenga Abimbola

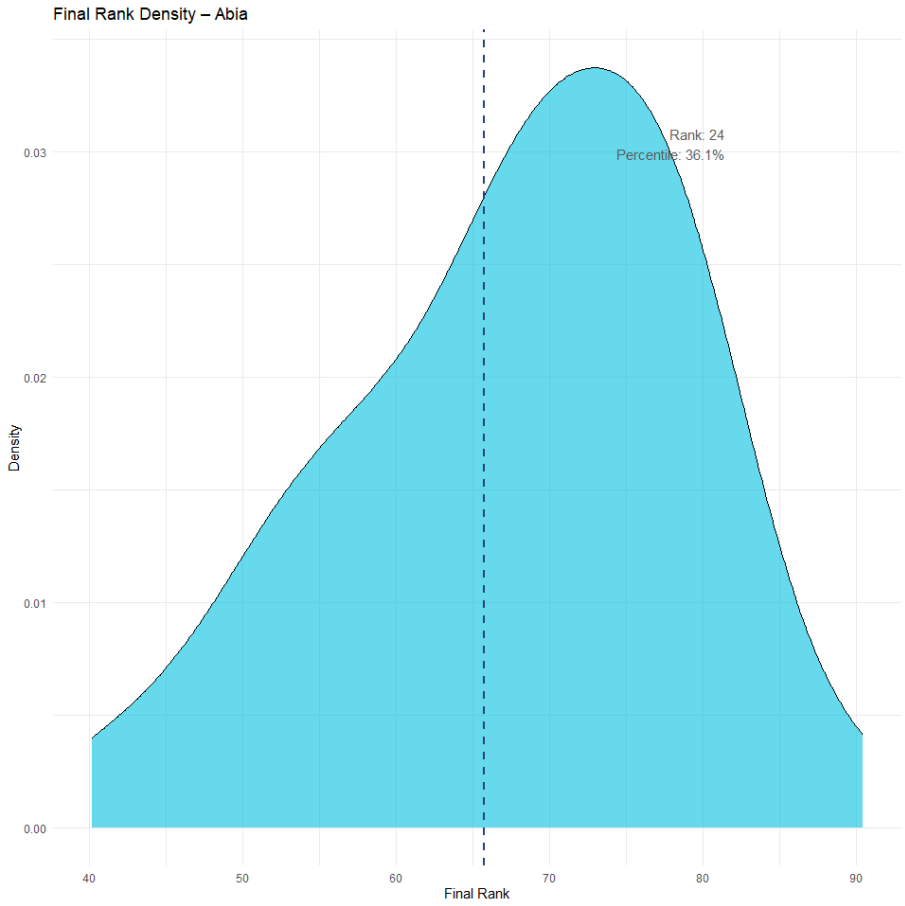
Table 11: Stakeholders interviewed for the IRA tool

5.6. Annexe 6: State profiles

1. Abia

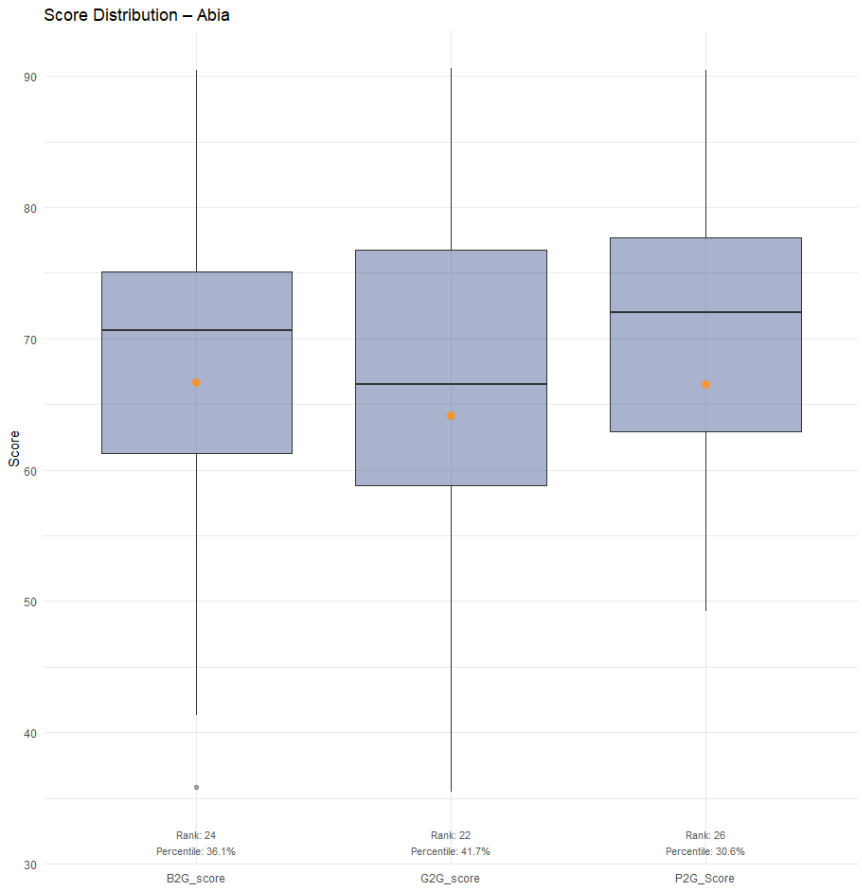
Position - 24 **Maturity level - Medium**

P2G Score: **66.50** B2G Score: **66.67** G2G Score: **64.17**



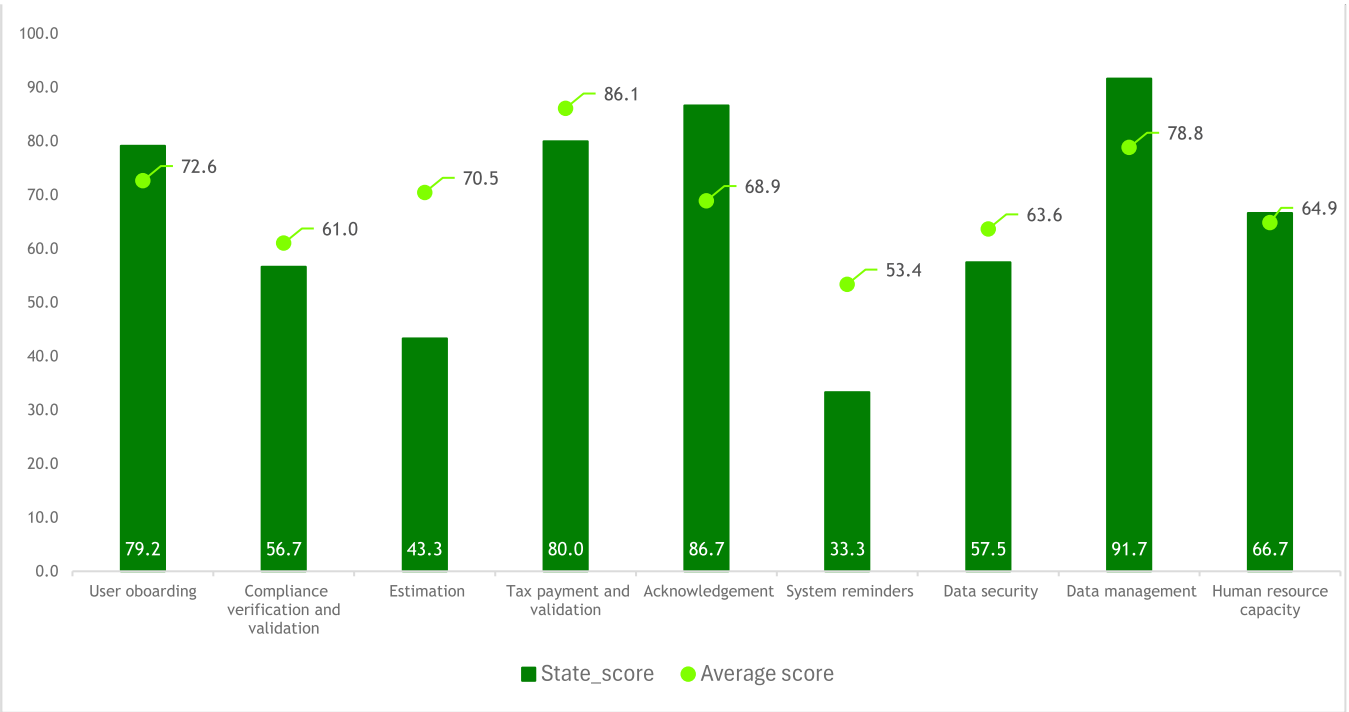
Abia's score places it on the lower end of the main distribution. It has invested in foundational digital infrastructure, such as a central billing system and a Treasury Single Account, but these have yet to translate into consistently positive individual user or business experiences. P2G, B2G, and G2G all hover in the low-to-mid 20s, revealing an absence of a "breakout" domain and the persistence of process gaps.

A key gap is digital identity management, which undermines both the onboarding of new taxpayers and the secure handling of government records. While Abia is not at the bottom, its density profile underscores the need for a coordinated, government-wide strategy to close gaps in service access, automate business and internal operations, and align its digital maturity with peers.



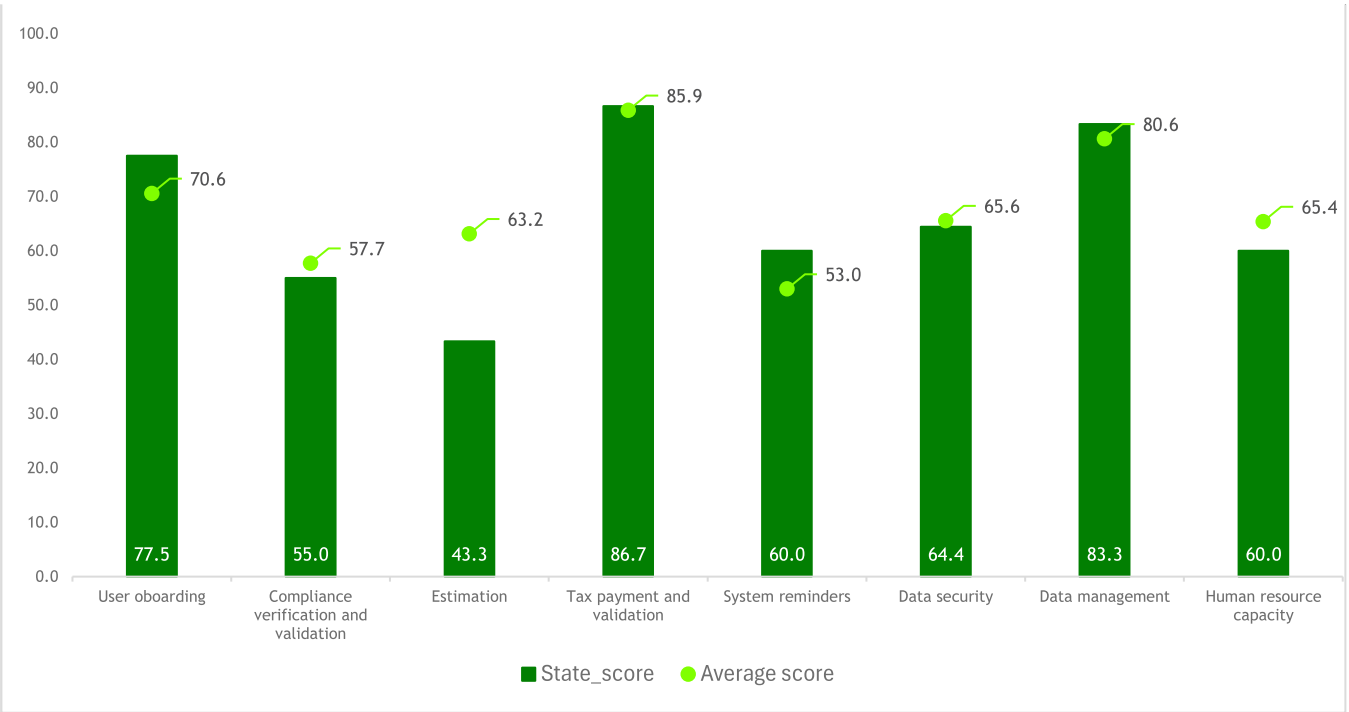
Abia State demonstrates moderate digital maturity in its revenue collection systems, with balanced progress across the P2G, B2G, and G2G streams. While the State has implemented basic digital platforms, it faces challenges such as limited automation in compliance verification, fragmented data systems, insufficient digital human resource capacity, and inadequate cybersecurity measures. Strengthening digital tools, improving system integration, and investing in skilled personnel are critical steps for Abia to advance its revenue administration and enhance tax transparency, compliance, and operational efficiency.

P2G payment system:



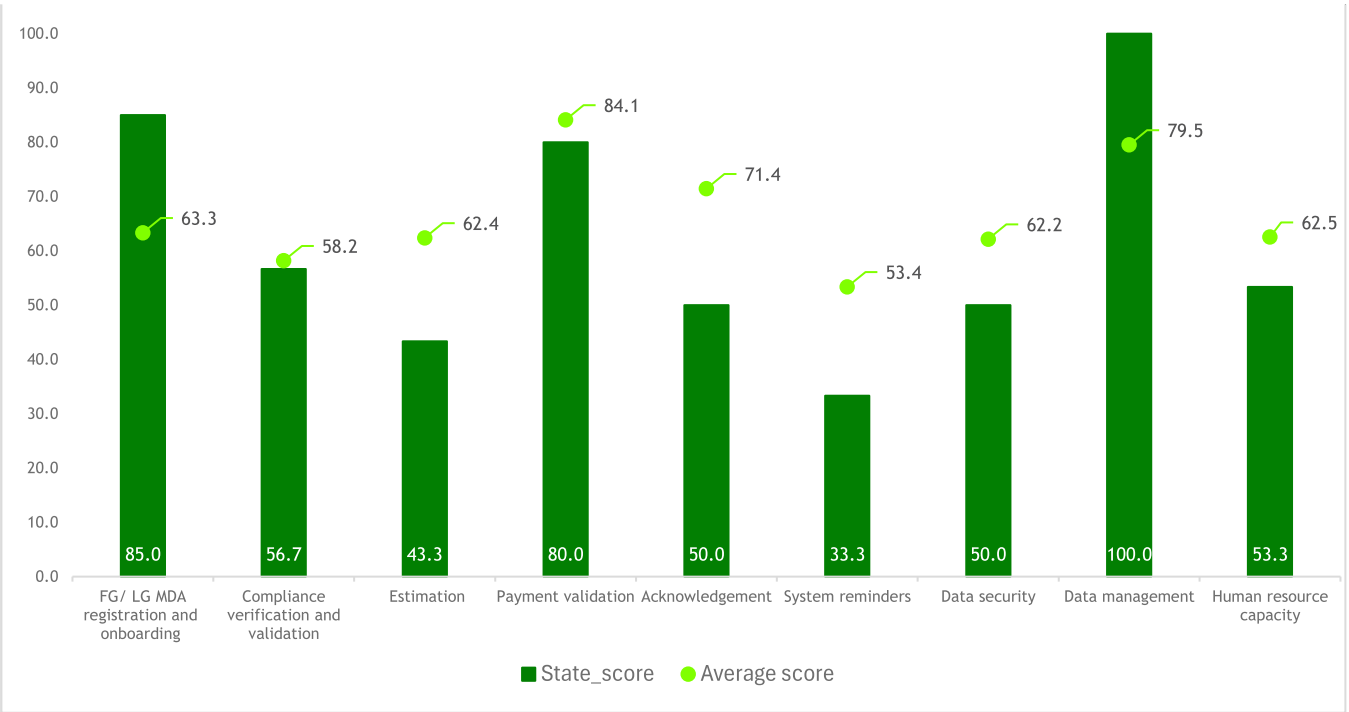
- The state performs below average in 5 out of 9 parameters, notably in Estimation (43.3 vs 70.5), System reminders (33.3 vs 53.4), and Data security (57.5 vs 63.6).
- User onboarding (79.2 vs 72.6), Compliance (56.7 vs 61.0), and Tax validation (80.0 vs 86.1) reflect close alignment with or slight underperformance on national benchmarks.
- The state shows strong performance in Acknowledgement (86.7 vs 68.9), Data management (91.7 vs 78.8), and HR capacity (66.7 vs 64.9), indicating good operational and digital strengths.
- Overall, the state excels in back-end data and personnel systems, but front-end compliance and estimation mechanisms need targeted improvements.

B2G payment system:



- The state performs below average in 4 out of 8 parameters — Estimation (43.3 vs 63.2), Compliance (55.0 vs 57.7), Data security (64.4 vs 65.6) and HR capacity (60.0 vs 65.4).
- User onboarding (77.5 vs 70.6) and System reminders (60.0 vs 53.0) show moderate performance.
- The state scores strongly in Tax validation (86.7 vs 85.9) and Data management (83.3 vs 80.6), outperforming national averages.
- Overall, the state demonstrates high digital and payment validation capacity, with slight lags in estimation and HR support functions.

G2G Payment System:

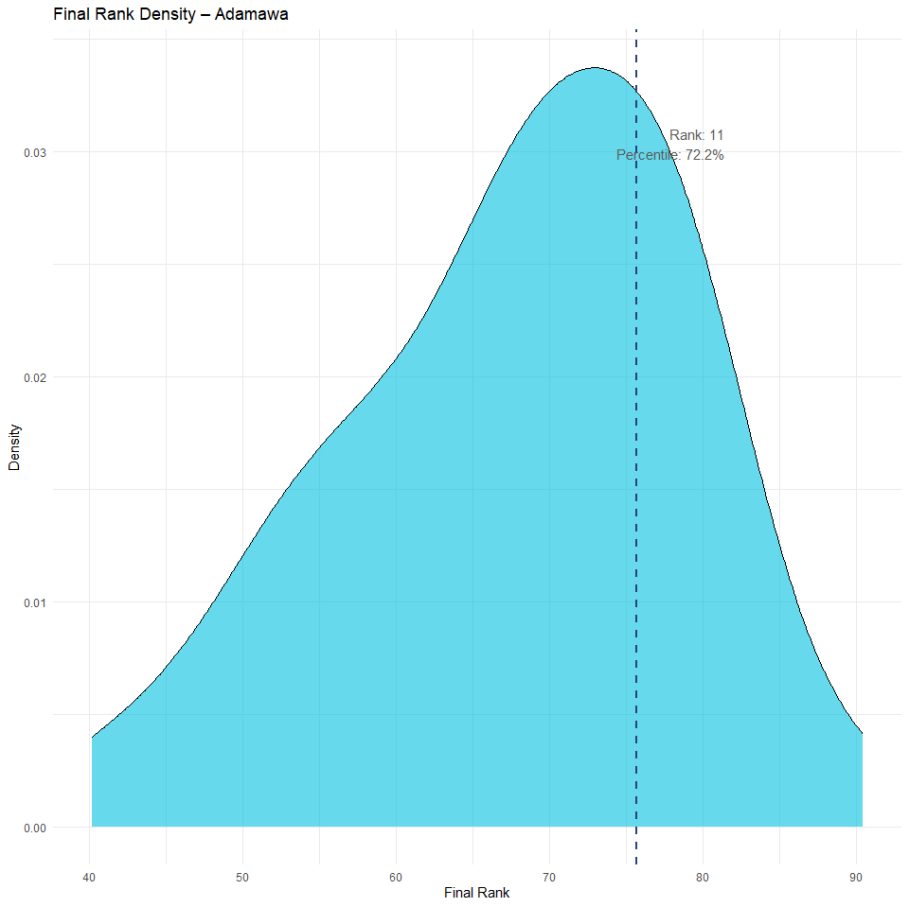


- The state performs below average in 7 out of 9 parameters — Acknowledgement (50.0 vs 71.4), System reminders (33.3 vs 53.0), Data security (50.0 vs 62.2), and HR capacity (53.3 vs 62.5).
- FG or LG MDA onboarding has a high score (85.0 vs 63.3), with strong performance also in Payment validation (80.0 vs 84.1) despite being below average.
- The state achieves a perfect score in Data management (100.0 vs 79.5).
- While financial and administrative processes are robust, the state lags in digital responsiveness and HR support, needing focused internal improvements.

2. Adamawa

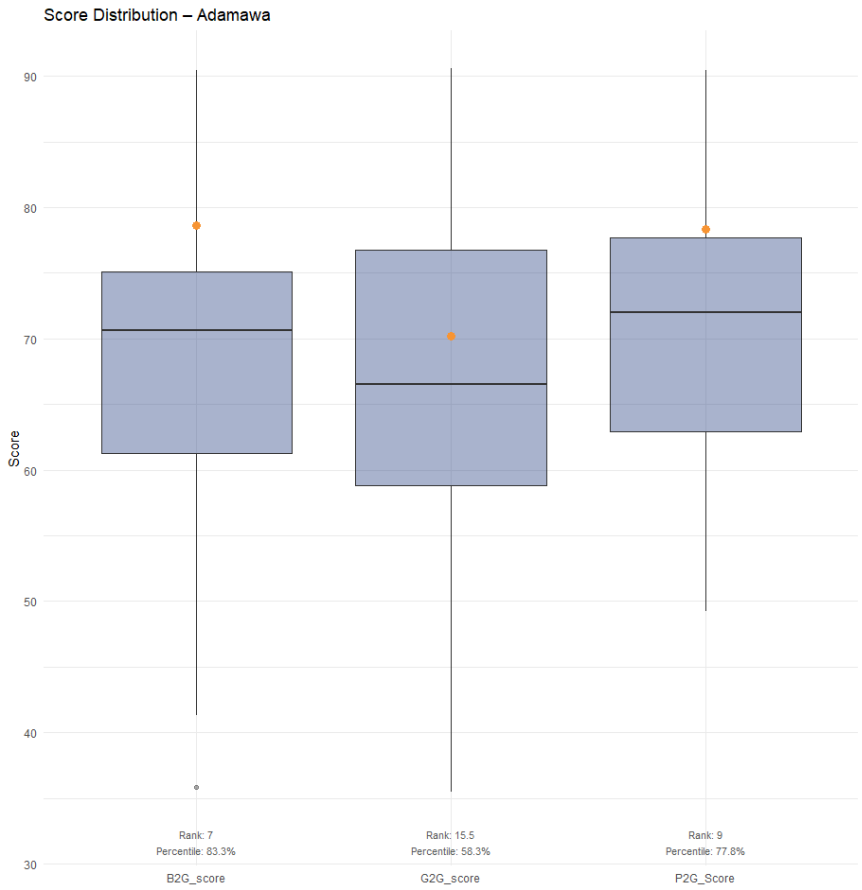
Position - 11 **Maturity level - High**

P2G Score: **78.83** B2G Score: **78.67** G2G Score: **70.17**



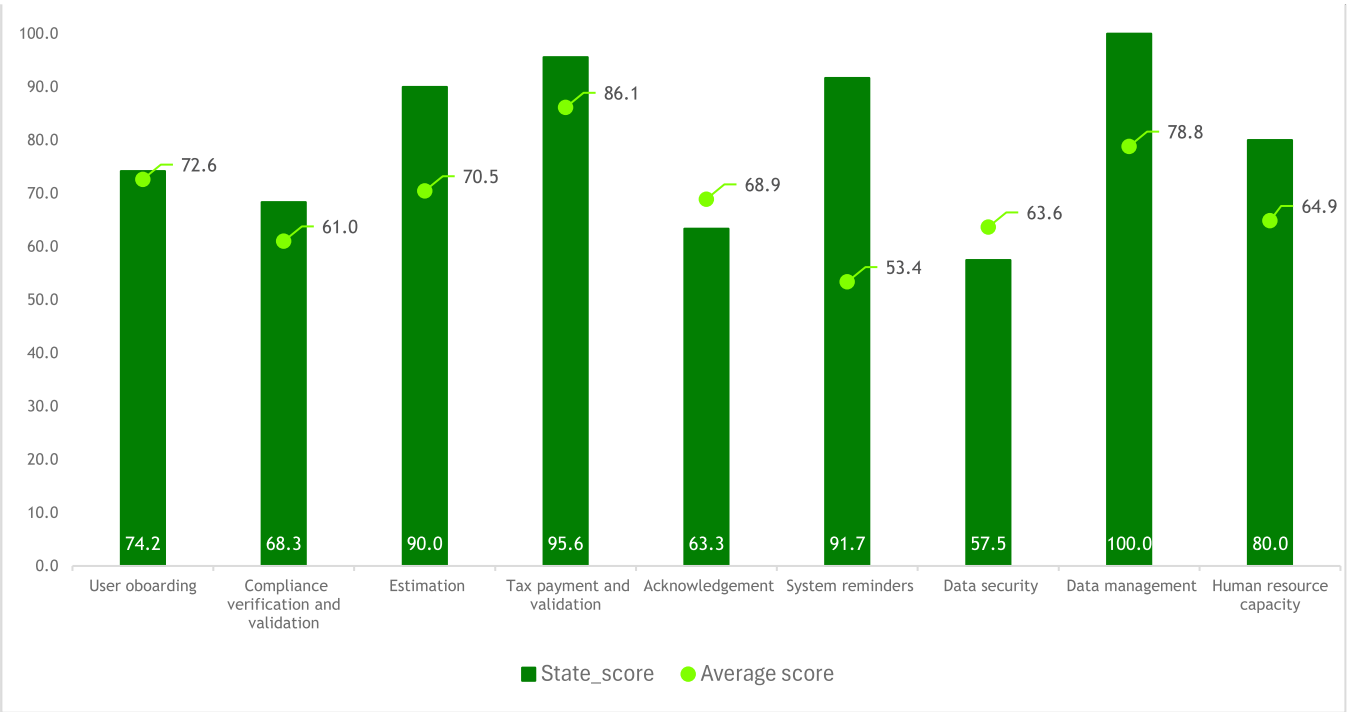
Adamawa's density position reflects strength in B2G (7th) and P2G (9th), but a notable lag in G2G (16th). Businesses in Adamawa encounter streamlined digital onboarding, integrated payment verification, and clear guidance, which reduces compliance costs and risk. Citizens benefit from accessible taxpayer education and e-support tools that cater to different demographic groups.

The weakest point is G2G, where departments rely on semi-manual reconciliation and inconsistent data standards, which can delay response times and audit processes. Adamawa's tailored profile highlights the value of public- and business-facing reforms and the need to now focus on "invisible" back-end modernisation and integration for further gains.



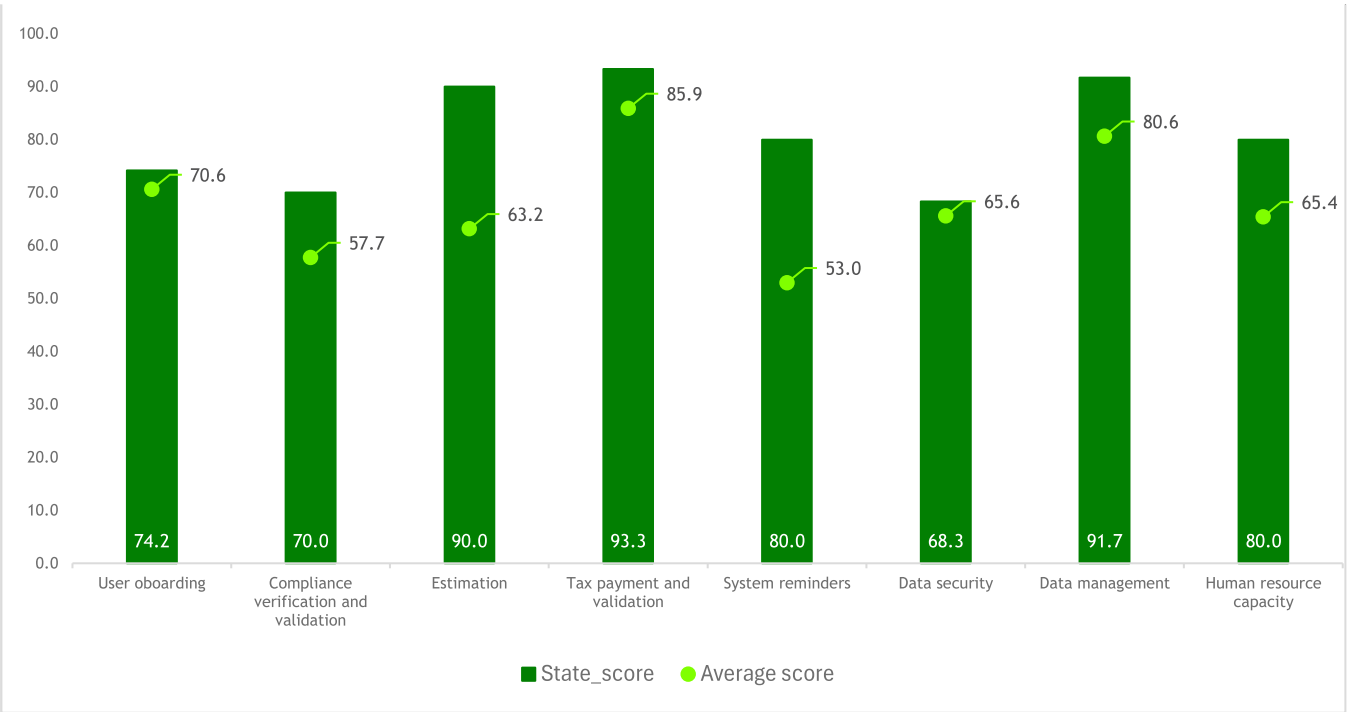
Adamawa State demonstrates high digital maturity in its revenue collection systems, with notable progress across the P2G, B2G, and G2G streams. While the State has established advanced digital platforms, it faces residual challenges such as inconsistent inter-departmental automation, weak data standardisation in G2G operations, and marginal underperformance in cybersecurity and user responsiveness. Sustaining its momentum will require targeted improvements in system integration, strengthened backend automation, and enhanced data protection protocols to consolidate its performance in digital revenue governance.

P2G payment system:



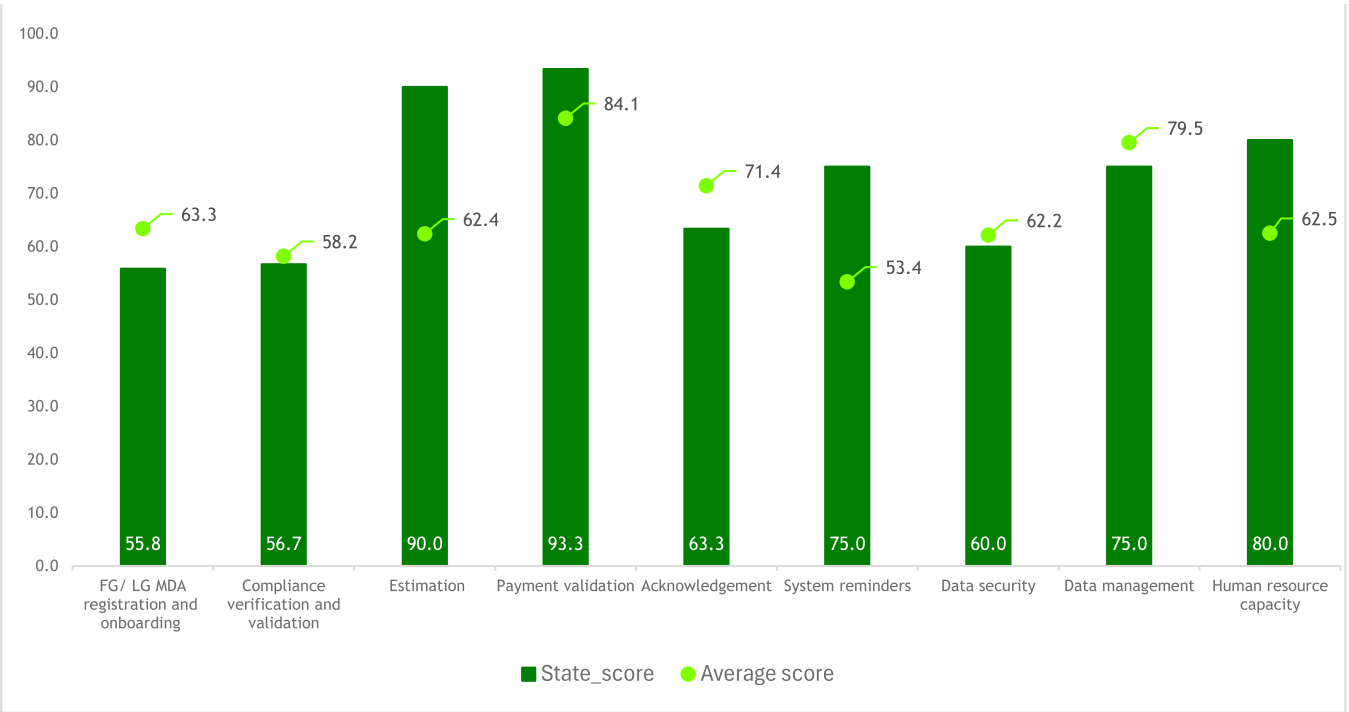
- The state performs above national averages in most indicators, particularly in Tax payment and validation (95.6 vs 86.1), System reminders (91.7 vs 53.4), and Data management (100 vs 78.8), highlighting strong fiscal and digital systems.
- Human resource capacity (80.0 vs 64.9) and Estimation (90.0 vs 70.5) show considerable leads, reflecting skilled staffing and effective planning.
- Modest gains are seen in Compliance verification (68.3 vs 61.0) and User onboarding (74.2 vs 72.6).
- Acknowledgement (63.3 vs 68.9) and Data security (57.5 vs 63.6) slightly underperform, suggesting room for improvement in responsiveness and data protection.

B2G payment system:



- The state scores above national averages in all indicators, with strong performance in Estimation (90.0 vs 63.2), System reminders (80.0 vs 53.0), and Human resource capacity (80.0 vs 65.4), indicating effective planning, automation, and staffing.
- Tax payment and validation (93.3 vs 85.9) and Data management (91.7 vs 80.6) highlight robust financial and infrastructure systems.
- User onboarding (74.2 vs 70.6) and Compliance verification (70.0 vs 57.7) also exceed national benchmarks, confirming streamlined user entry and data checks.
- Data security (68.3 vs 65.6) reflects modest but positive progress in protection standards.

G2G payment system:

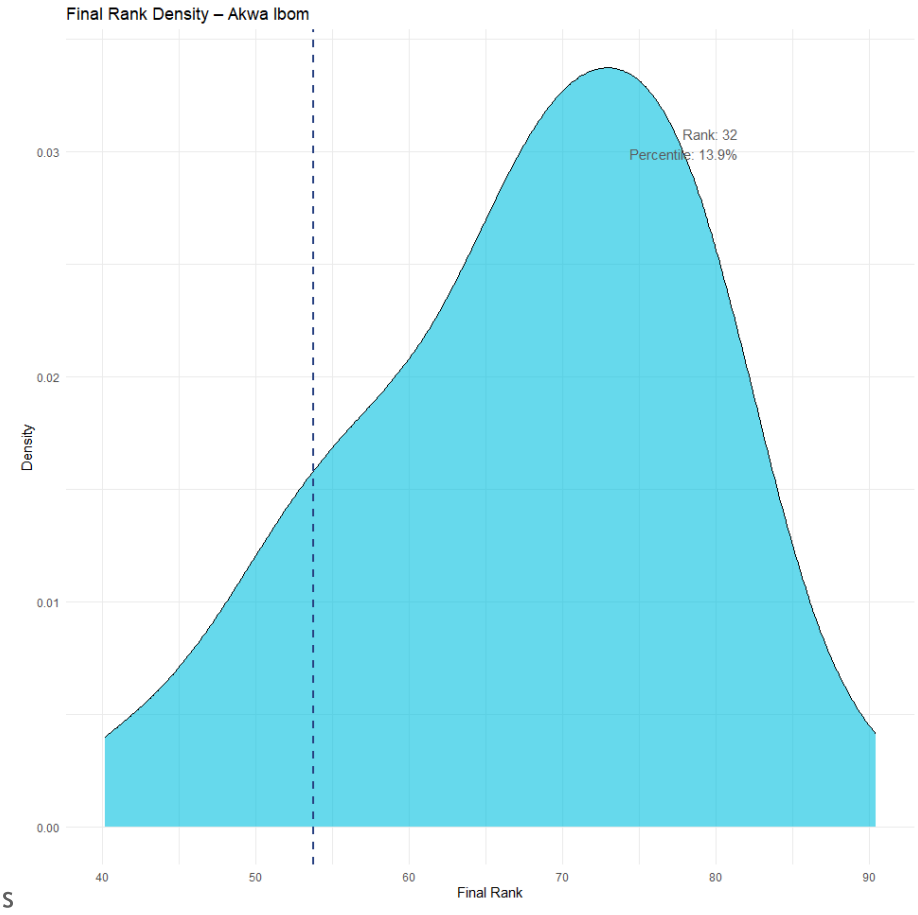


- The state excels in Estimation (90.0 vs 62.4), Payment validation (93.3 vs 84.1), and Human resource capacity (80.0 vs 62.5), showcasing strong planning, transaction integrity, and staffing.
- Scores in System reminders (75.0 vs 53.4) and Data management (75.0 vs 79.5) reflect robust automation and stable digital systems.
- Data security (60.0 vs 62.2) and Acknowledgement (63.3 vs 71.4) slightly underperform, indicating potential for improvement.
- FG or LG MDA onboarding (55.8 vs 63.3) and Compliance verification (56.7 vs 58.2) are the weakest areas, highlighting the need to strengthen registration and compliance processes.

3. Akwa Ibom

Position - 32 **Maturity level - Medium**

P2G Score: **56.75** B2G Score: **54.63** G2G Score: **50.00**



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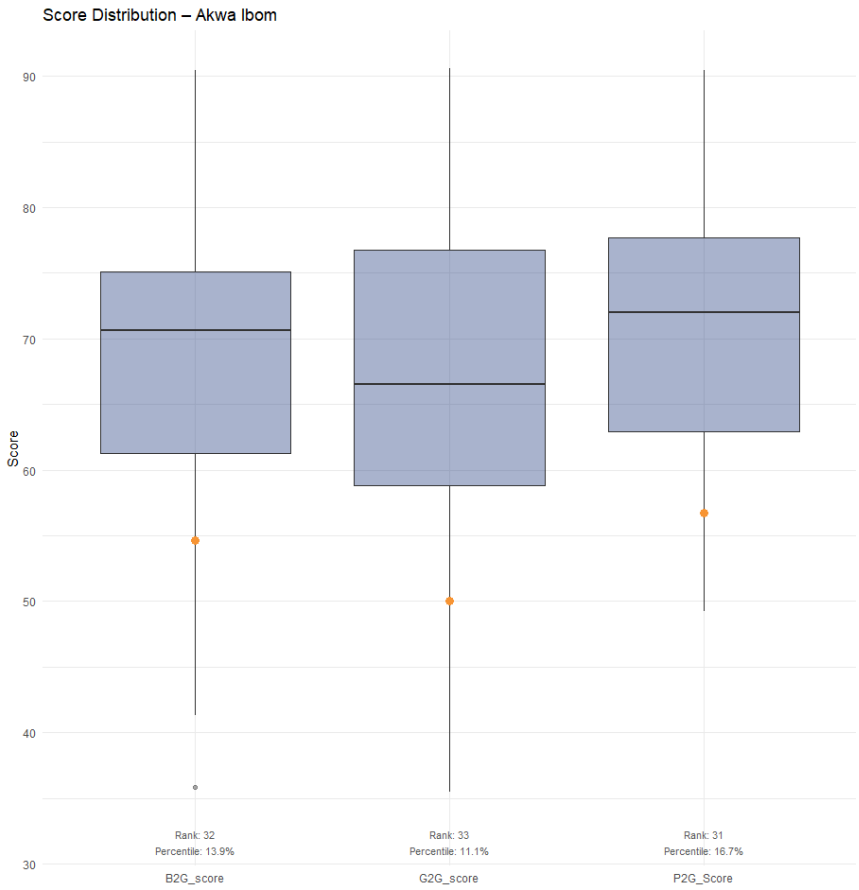
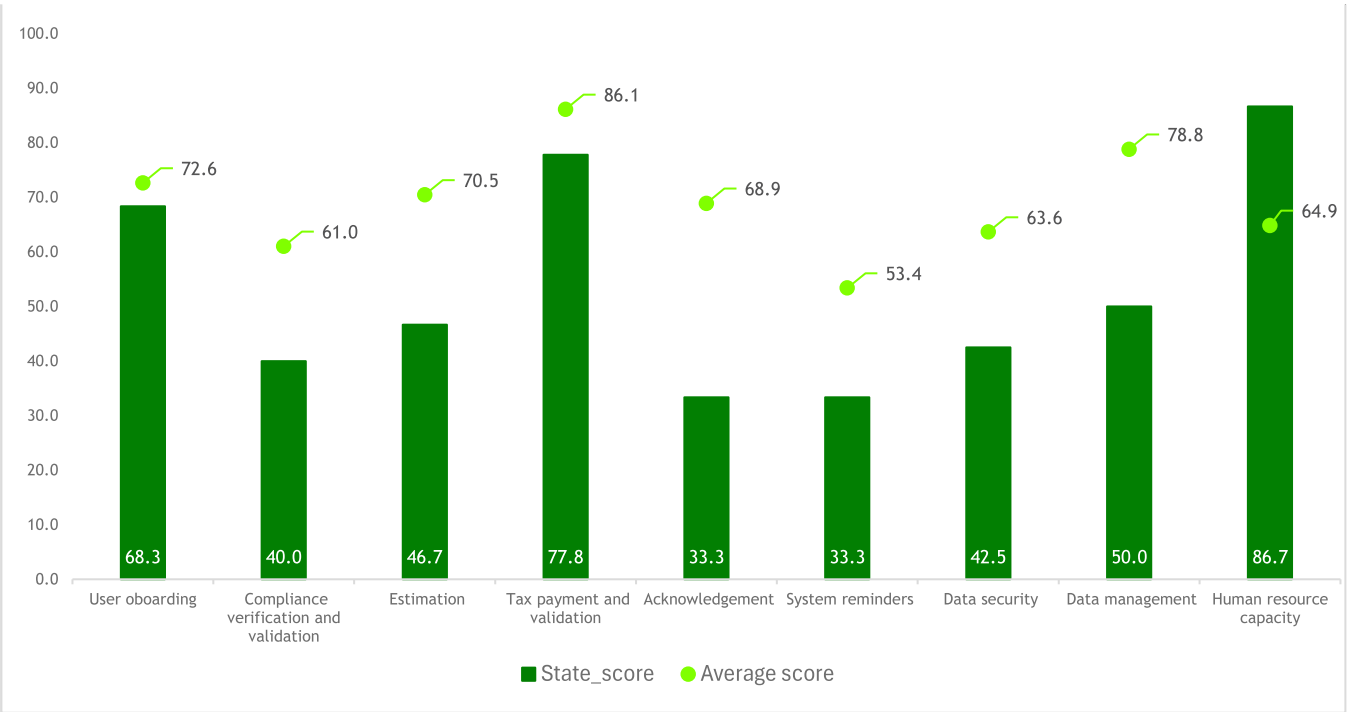
Akwa Ibom's digital maturity is medium but comparatively low, as seen by its final rank density and across-the-board low domain scores (P2G 31st, B2G 32nd, G2G 33rd). Digital services for citizens, businesses, and internal operations are developing from traditional face-to-face and paper-based processes to modern, efficient digital platforms. Ongoing efforts present an opportunity to substantially improve its domain scores and enhance its overall digital standing.



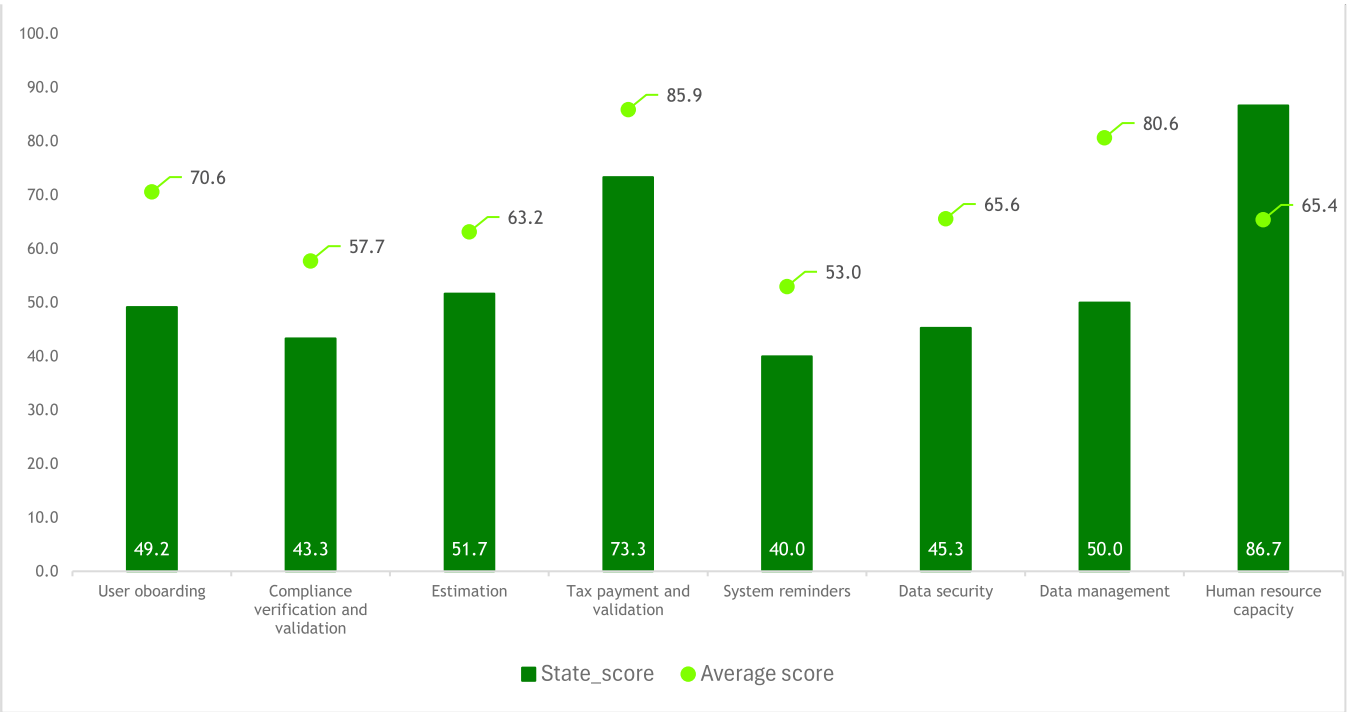
Akwa Ibom State demonstrates medium digital maturity in its revenue collection systems, with gaps across the P2G, B2G, and G2G streams. The State's digital public finance systems are still developing, with most revenue functions relying on manual or semi-digital processes. The state faces challenges such as fragmented compliance systems, lack of automation, low digital penetration, and limited institutional capacity. Accelerating digital reforms, starting with foundational digital infrastructure, skilled workforce deployment, and adoption of proven tax technologies is critical for the state to modernise its revenue operations and improve compliance.

P2G payment system:



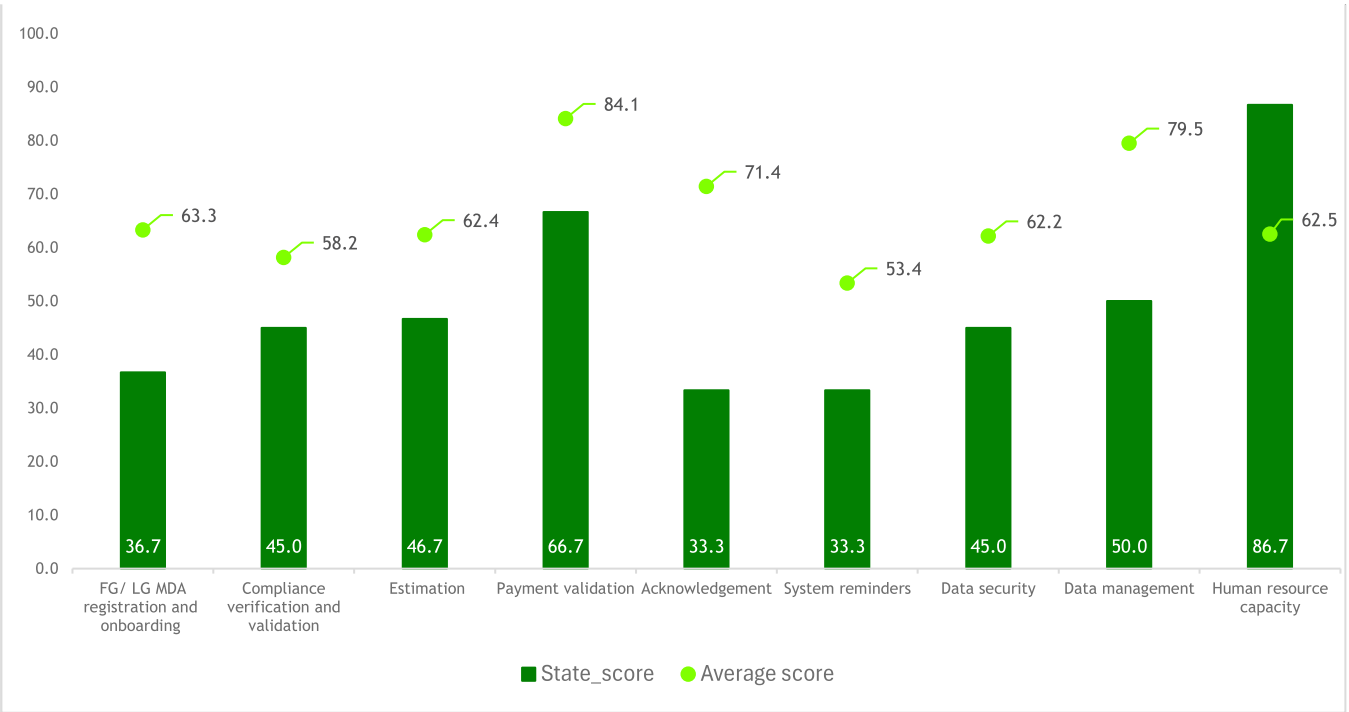
- The state performs below average in all nine parameters except for one, Human resource capacity (86.7 vs 64.9).
- Strong performance in Tax payment and validation (77.8 vs 86.1) and Human resource capacity (86.7 vs 64.9), reflecting process maturity and staffing strength.
- Notable gaps in Compliance verification (40.0 vs 63.4) and Estimation (46.7 vs 70.5) suggest weak foundational processes.
- Data security and Data management show minimal alignment with national standards, indicating substantial room for improvement.

B2G payment system:



- The state performs below average in all parameters except for one, with extensive gaps in User onboarding (49.2 vs 70.6) and System reminders (40.0 vs 53.0).
- Strong performance in Human resource capacity (86.7 vs 65.4), indicating robust staffing and capability.
- Tax payment and validation (73.3 vs 85.9) perform moderately, reflecting operational maturity.
- Foundational gaps exist in Compliance verification (43.3 vs 59.6) and Data management (50.0 vs 80.6), calling for urgent systemic intervention.

G2G payment system:

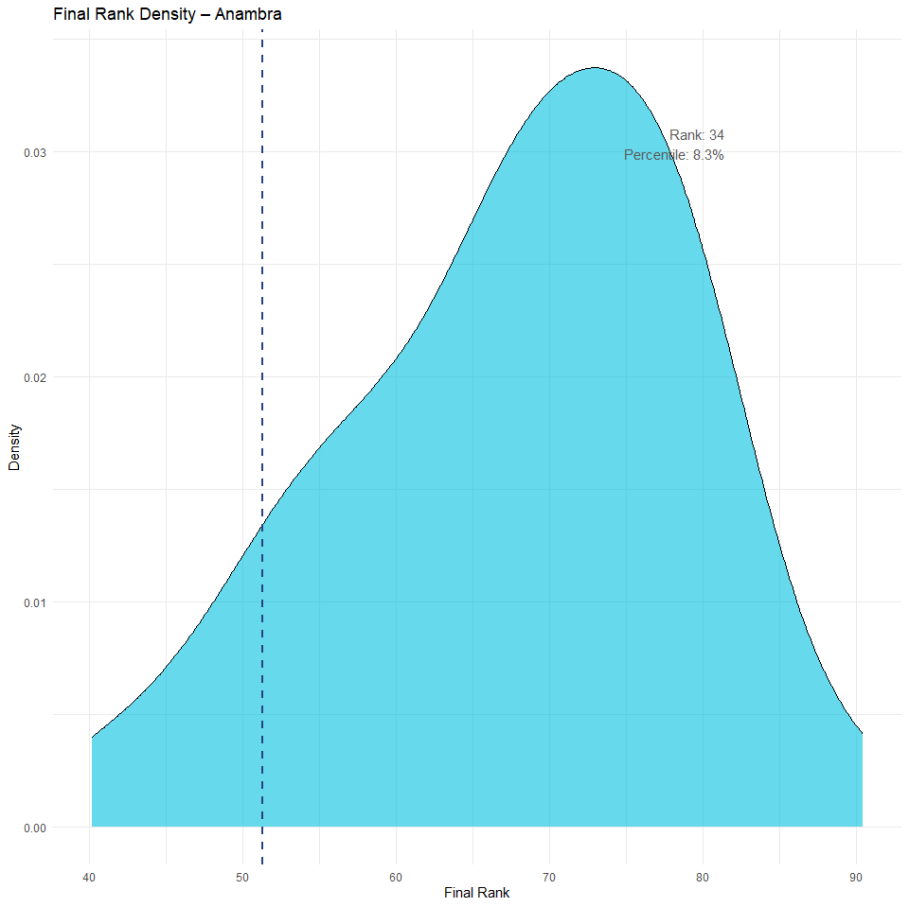


- The state performs below average in all parameters except for one, with sharp deficits in FG or LG MDA onboarding (36.7 vs 63.3) and Acknowledgement (33.3 vs 71.4).
- Human resource capacity remains a key strength (86.7 vs 62.5), indicating high institutional capability.
- Payment validation (66.7 vs 84.1) shows progress, though further improvement is needed to match peer benchmarks.
- Foundational areas, such as System reminders (33.3 vs 53.4) and Data security (45.0 vs 62.2) require targeted investments to address persistent performance gaps.

4. Anambra

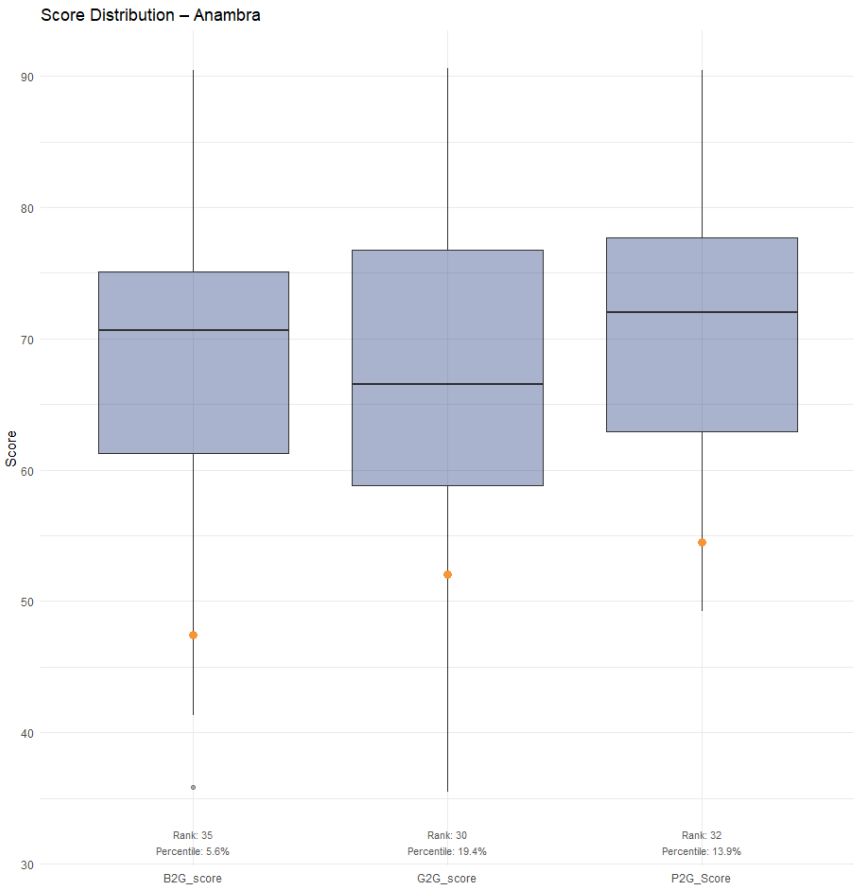
Position - 34 **Maturity level - Medium**

P2G Score: **54.50** B2G Score: **47.42** G2G Score: **52.08**



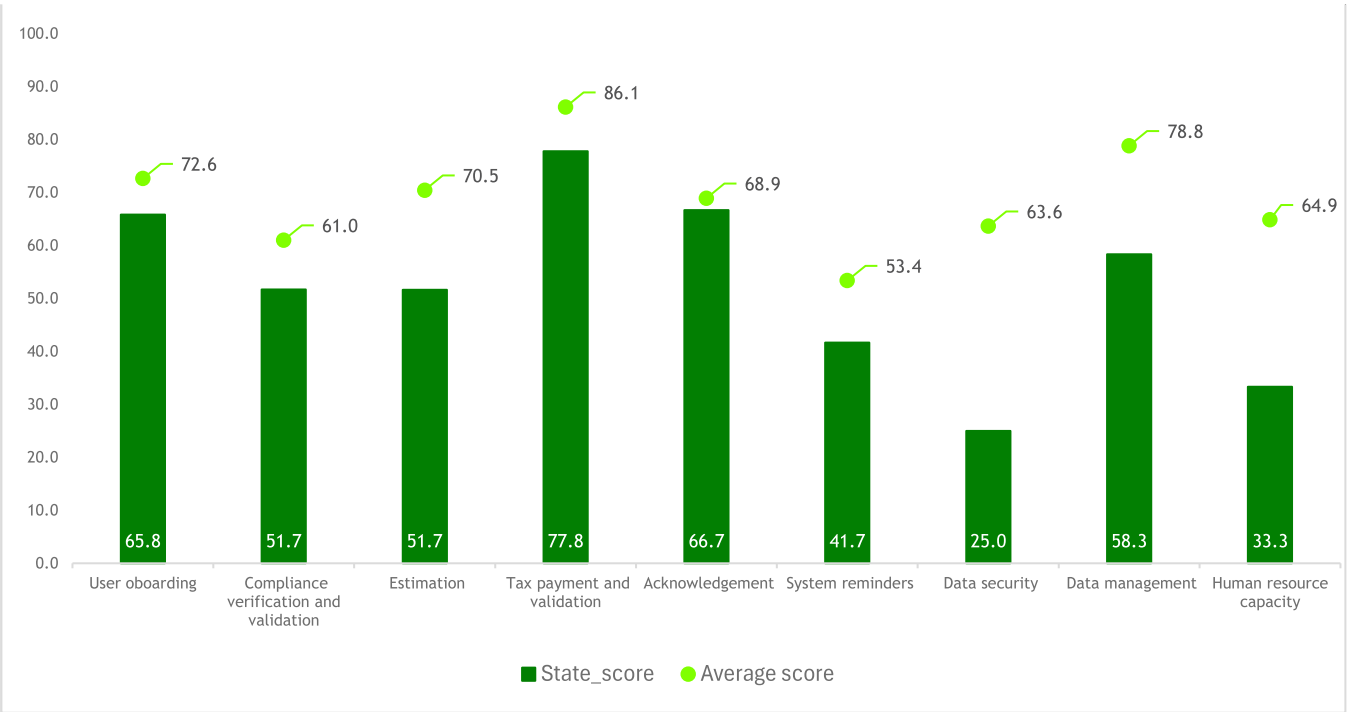
Anambra's low score and density curve placement show a lack of digital services for both individual taxpayers and business entities, and minimal agency integration. As a leading commercial hub, Anambra possesses a strong and vibrant economic foundation. This presents a significant opportunity to enhance its market leadership by modernising tax and business compliance systems, streamlining manual processes, and designing user-centric platforms that provide clear support and guidance.

The slightly less poor G2G ranking (31st) suggests some internal systems exist, but these have little impact on user experience or efficiency. Rdical digital transformation—end-to-end automation, capacity building, and unified portals for citizens and businesses—will be essential to tap its economic potential and improve compliance.



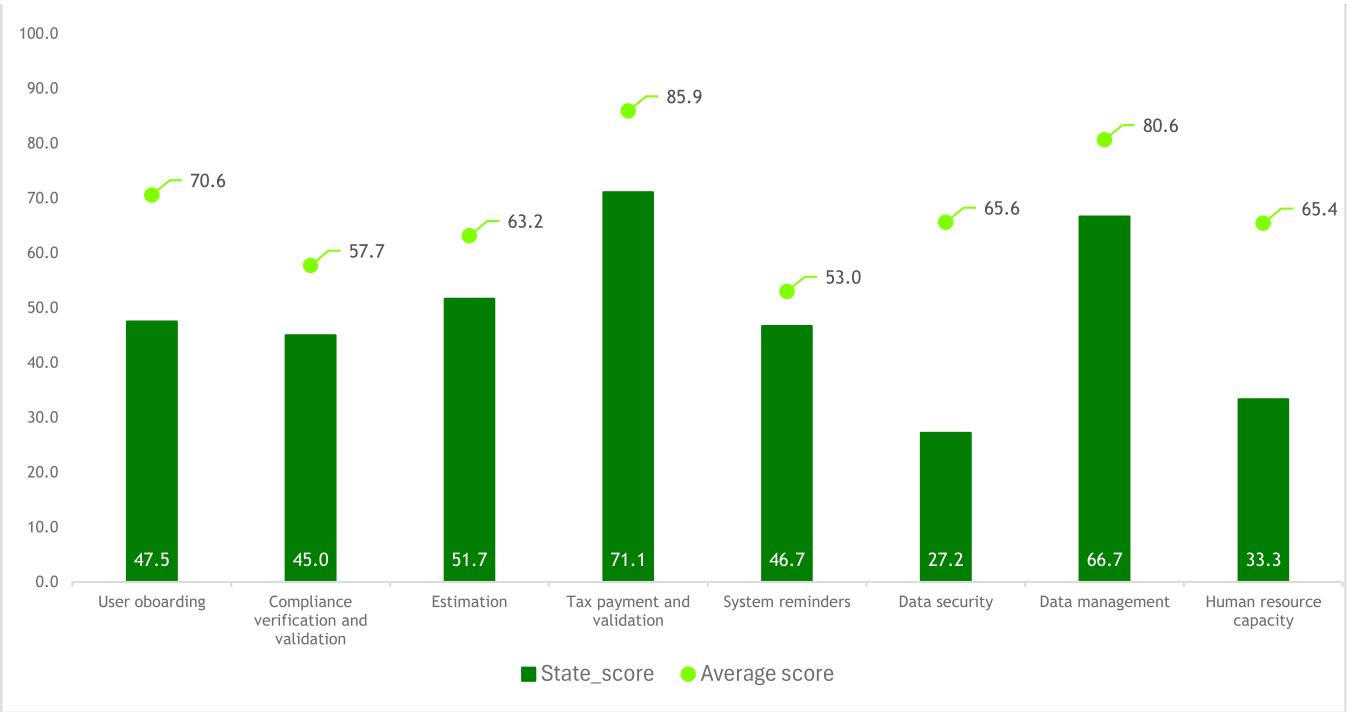
Anambra demonstrates medium digital maturity in its revenue collection systems, with challenges recorded across the P2G, B2G, and G2G streams. While the State has initiated some foundational efforts in digital tax administration, many interactions are manual, with limited integration across agencies and limited online support for taxpayers and businesses. Anambra faces challenges such as poor data security, weak compliance enforcement, fragmented databases, and low human resource capacity. To enhance efficiency, transparency, and revenue outcomes, the State must prioritise end-to-end digital transformation, cross-agency integration, and capacity building.

P2G payment system:



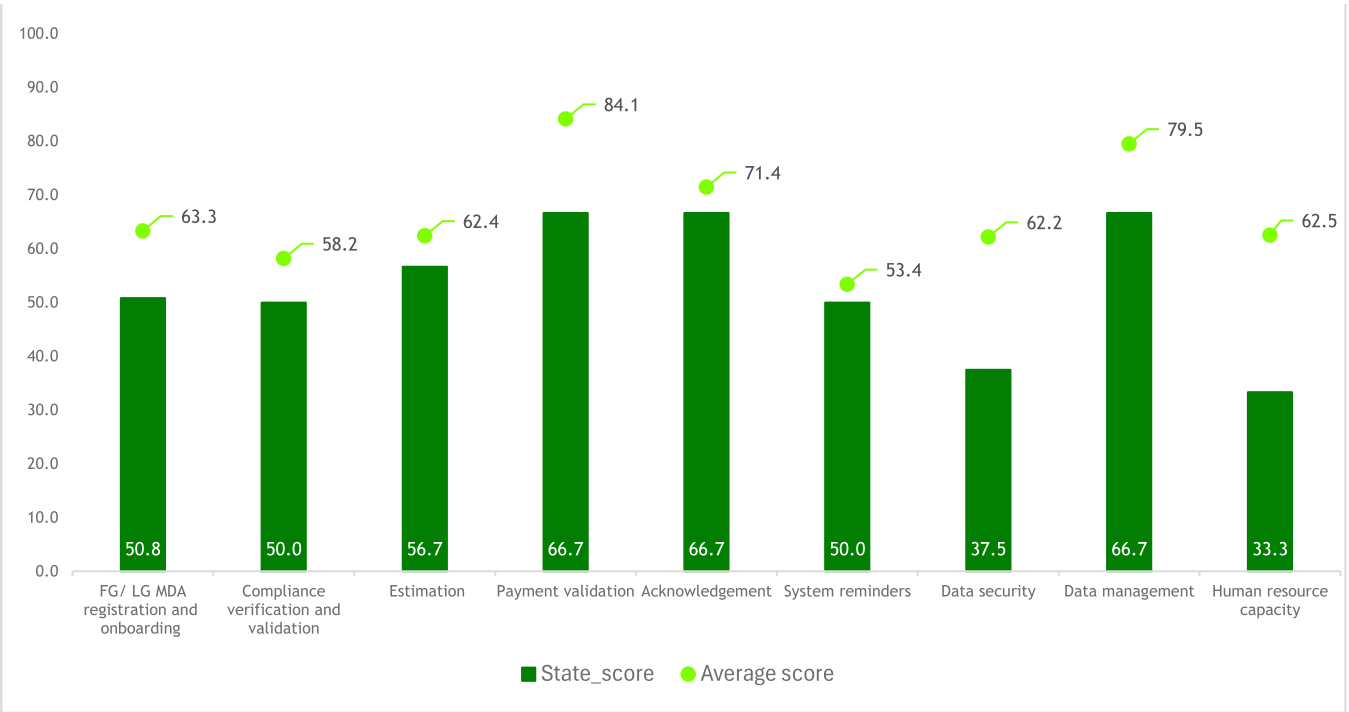
- The state performs below average in all nine parameters, with significant underperformance in Data security (25.0 vs 63.6) and Human resource capacity (33.3 vs 64.9).
- Tax payment and validation (77.8 vs 86.1) and Acknowledgement (66.7 vs 68.9) show better alignment with benchmarks, reflecting better operational procedures.
- User onboarding (65.8 vs 72.6) is relatively well-placed, yet slightly trails the national average, suggesting room for improvement.
- System reminders (41.7 vs 53.4) and Estimation (51.7 vs 70.5) indicate lingering gaps needing systemic intervention.

B2G payment system:



- The state performs below average in all 8 parameters, with sharp deficits in Compliance verification and validation (28.3 vs 60.5), Data security (27.2 vs 65.6), and FG or LG MDA onboarding (35.0 vs 63.3).
- Tax payment validation (48.9 vs 84.1) and Data management (66.7 vs 80.6) are relatively stronger, though gaps remain against peer benchmarks.
- Data security (30.0 vs 62.2) and Human resource capacity (33.3 vs 65.4) highlight critical capacity concerns in foundational areas.
- System reminders (46.7 vs 53.0) significantly trail peers, indicating a need for focused institutional strengthening.

G2G payment system:

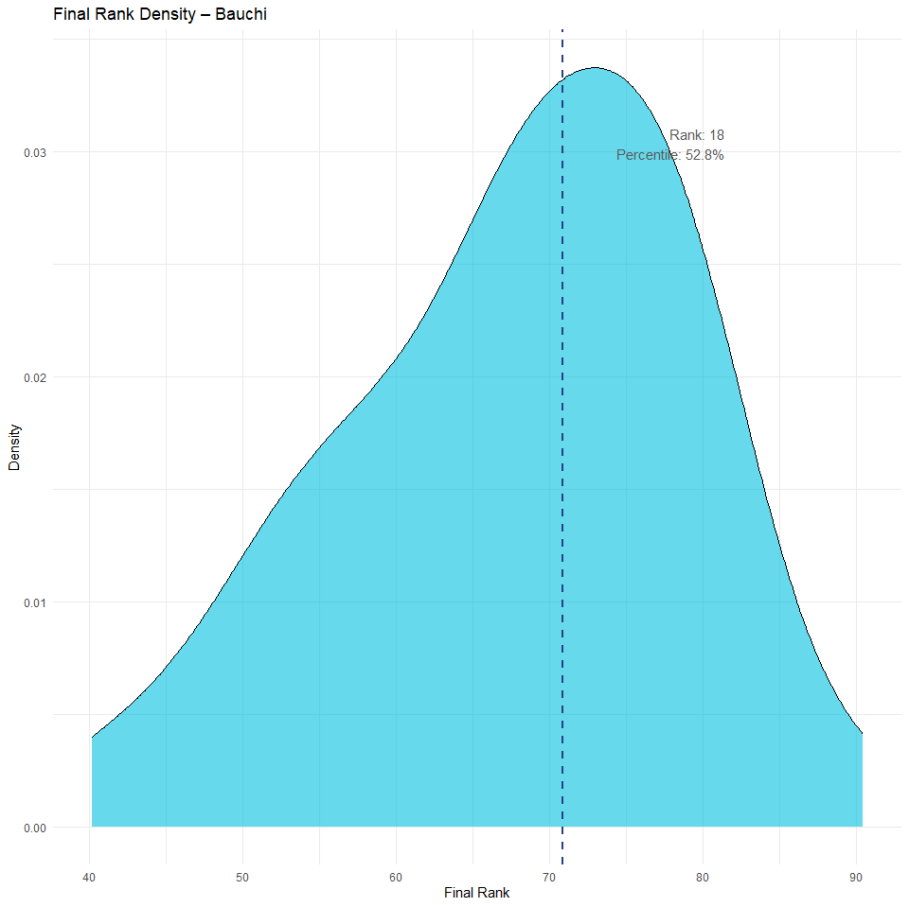


- The state performs below average in all nine parameters, with pronounced gaps in Human resource capacity (33.3 vs 62.5) and Data security (37.5 vs 62.2).
- Strong alignment with peer benchmarks in Estimation (56.7 vs 62.4) and Acknowledgement (66.7 vs 71.4), reflecting maturing operational processes.
- Performance in Data management (66.7 vs 79.5) is on par with moderate-scoring peers, showing growing institutional investment in data handling.
- System reminders (50.0 vs 53.4) and FG or LG MDA onboarding (50.8 vs 63.3) show moderate gaps and should be prioritised for targeted interventions.

5. Bauchi

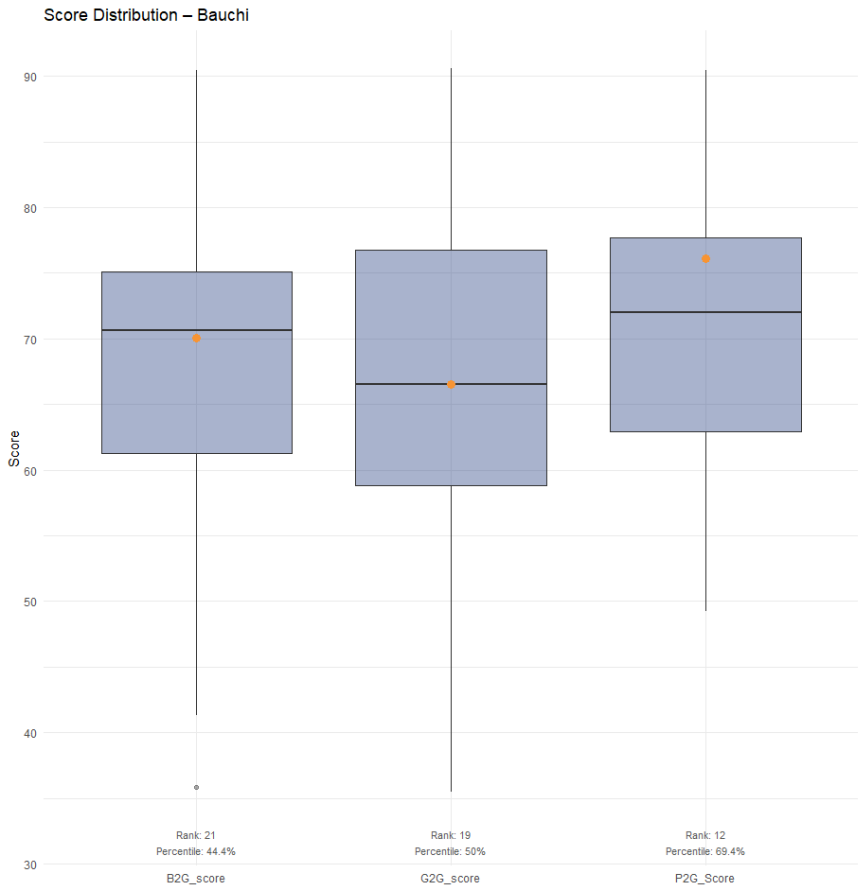
Position - 18 **Maturity level - High**

P2G Score: **76.08** B2G Score: **70.08** G2G Score: **66.50**



Bauchi State is situated at the centre of the national distribution, providing an example of balanced digital maturity. Its strongest domain is P2G (ranked 10th), showing successful efforts to onboard individuals through accessible taxpayer registration, a relatively smooth online payment process, and visible communication around compliance. The state's business (B2G, ranked 21st) and G2G (ranked 20th) domains, however, are less advanced, reflecting a reliance on partial digitisation: businesses encounter physical processes in documentation and payment cycles, and cross-agency data sharing is not yet automated, creating gaps and inconsistencies in records.

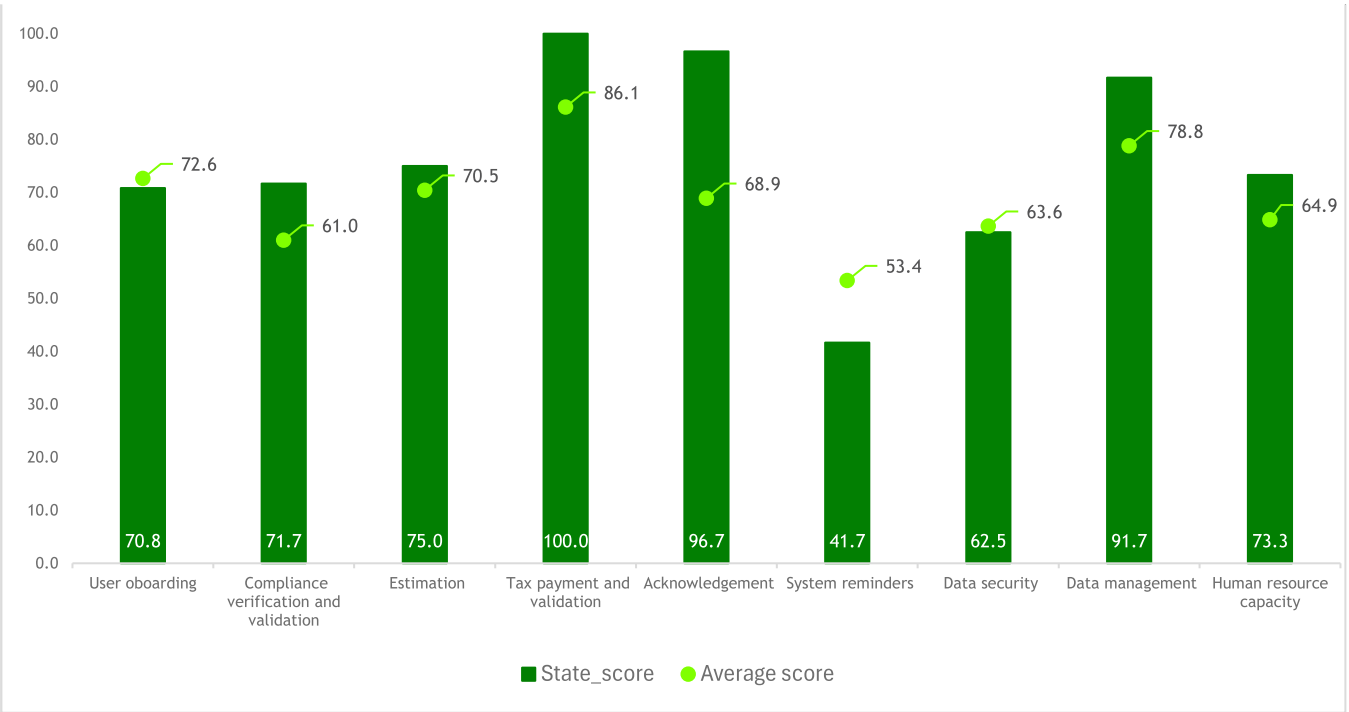
Bauchi's density curve position highlights commitment to bringing citizens into the digital tax net and a need for deeper investment in digital government, particularly for business services and internal integration. The state is well-positioned for improvement by targeting these weaknesses—particularly by connecting siloed databases, streamlining business e-registration, and automating inter-departmental processes—to move from "average" to "proactive leader."



Bauchi demonstrates a differentiated performance across the digital readiness categories. In P2G, its rank of 12 and maturity level 'High' indicate a strong institutional readiness, placing it above many peer states. In B2G, Bauchi's rank 18 with 'High' maturity signifies substantial digital integration in business interactions. The G2G category shows Bauchi at rank 18 with 'Medium' maturity, highlighting effective digital government coordination. The distribution of scores suggests consistent and balanced investment in digital infrastructure and capacity building, though some variability is present among categories.

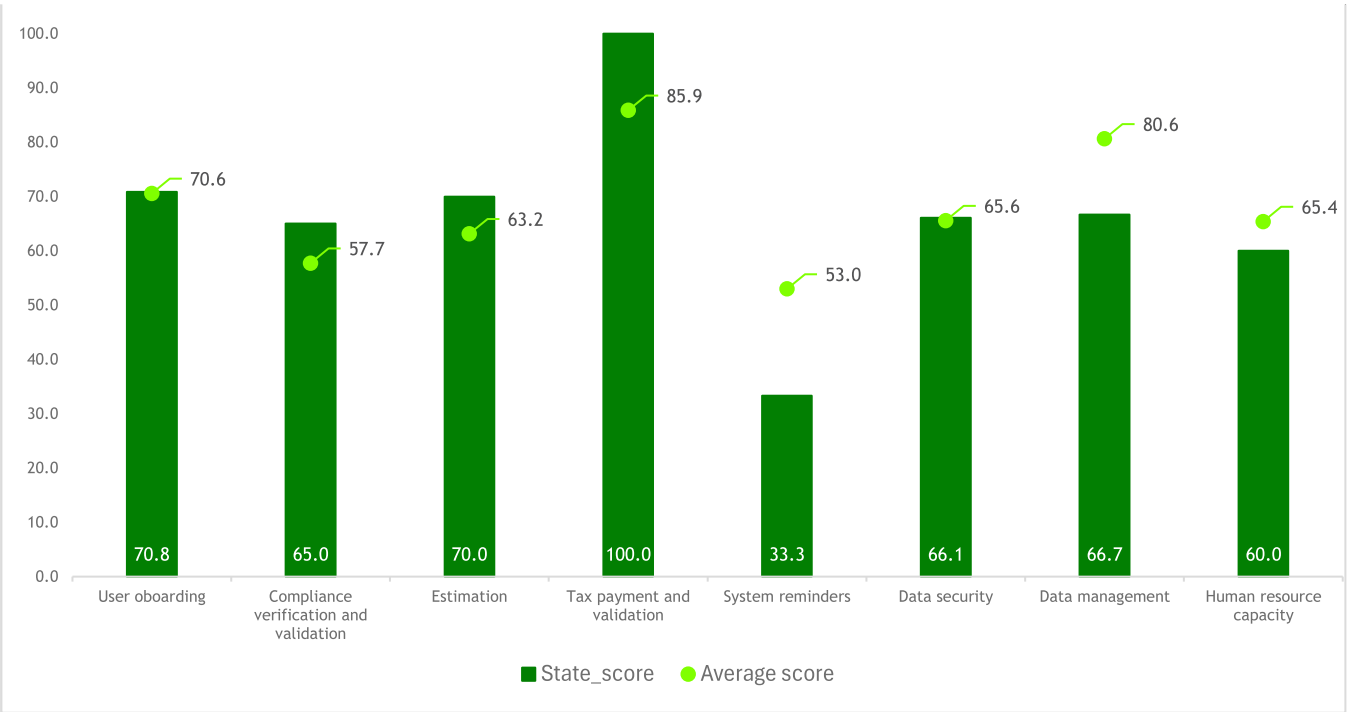
The State has made commendable progress in public-facing digital tax systems, including onboarding and payment platforms. However, challenges persist in backend automation, fragmented business compliance tools, and weak inter-agency coordination. Strengthening system integration, enhancing human resource capacity, and automating reminders and verification tools are essential to elevate the state's digital revenue infrastructure and improve compliance, transparency, and efficiency.

P2G payment system:



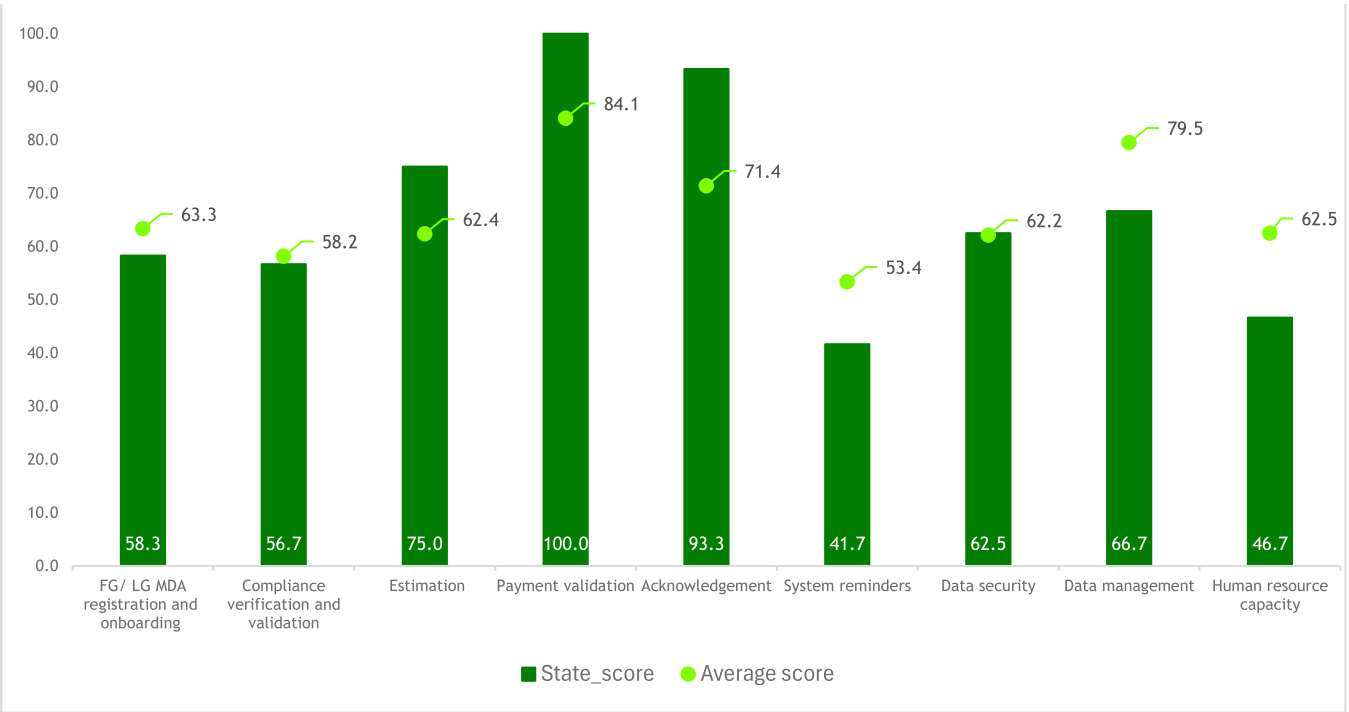
- The state exceeds the national average across compliance verification, estimation, tax validation, acknowledgement, data security, data management, and human resource capacity, showcasing a strong digital and institutional framework.
- System reminders score (41.7) is significantly below the average (53.4), revealing a gap in proactive digital follow-ups and notification systems.
- Minor underperformance in user onboarding (70.8 vs 72.6) suggests potential inefficiencies in initial registration or user experience.
- Reinforcing automated workflows (especially system reminders) and optimising first-touch processes, such as onboarding, can drive up overall performance.

B2G payment system:



- The state scores surpass the national average in estimation, compliance verification, tax payment and validation, and data security, indicating robust performance in foundational and secure digital processes.
- System reminders score is critically low (33.3), significantly under the average (53.0), pointing to a significant gap in automation and digital prompt systems.
- Despite national averages being high in data management (80.6) and human resource capacity (65.4), the state's performance in both lags, especially in human resource (60.0), highlights resourcing constraints.
- Targeted investments in digital reminder systems and HR capacity development will be key to aligning with top-performing peers.

G2G payment system:

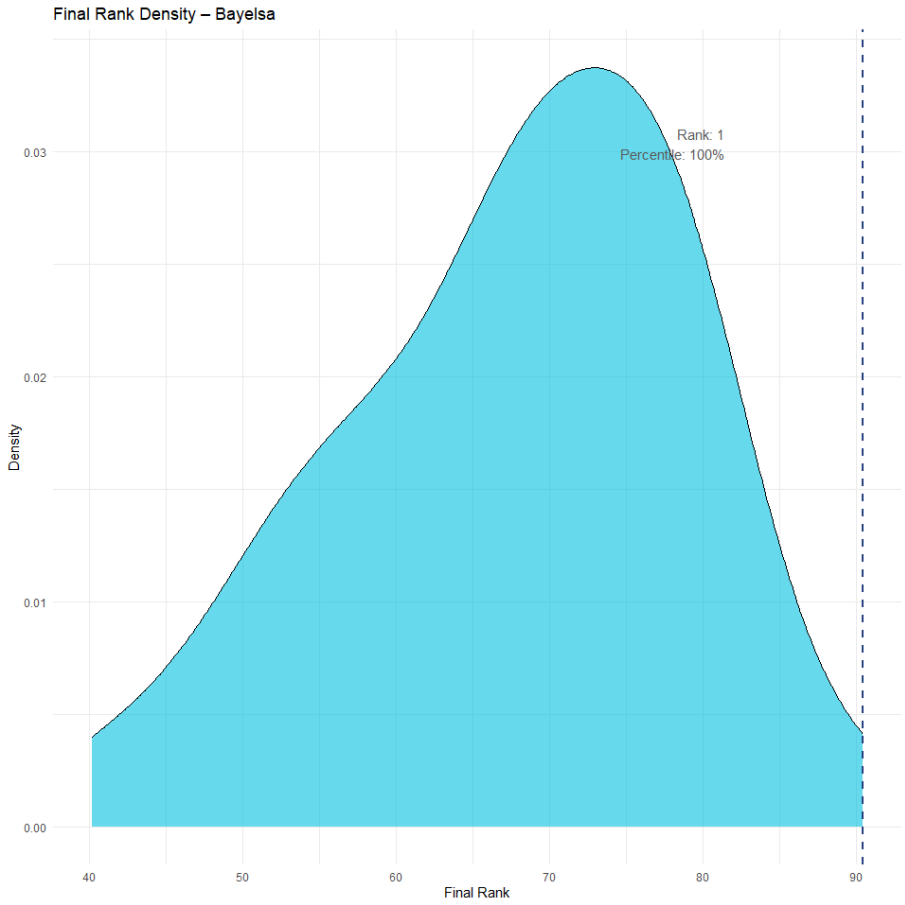


- The state performs strongly in payment validation and acknowledgement, far exceeding national averages, showing solid process finalisation and user feedback mechanisms.
- Estimation is also a bright spot with a score of 75.0 against a 62.4 average, reflecting efficiency in determining liabilities with the use of digital tools for calculating tax dues.
- Critical weaknesses are seen in system reminders (41.7 vs. 53.4) and human resource capacity (46.7 vs. 62.5), highlighting urgent gaps in automation and staffing.
- To improve parity with national trends, attention is needed in onboarding, compliance, and data management, which remain below the benchmark.

6. Bayelsa

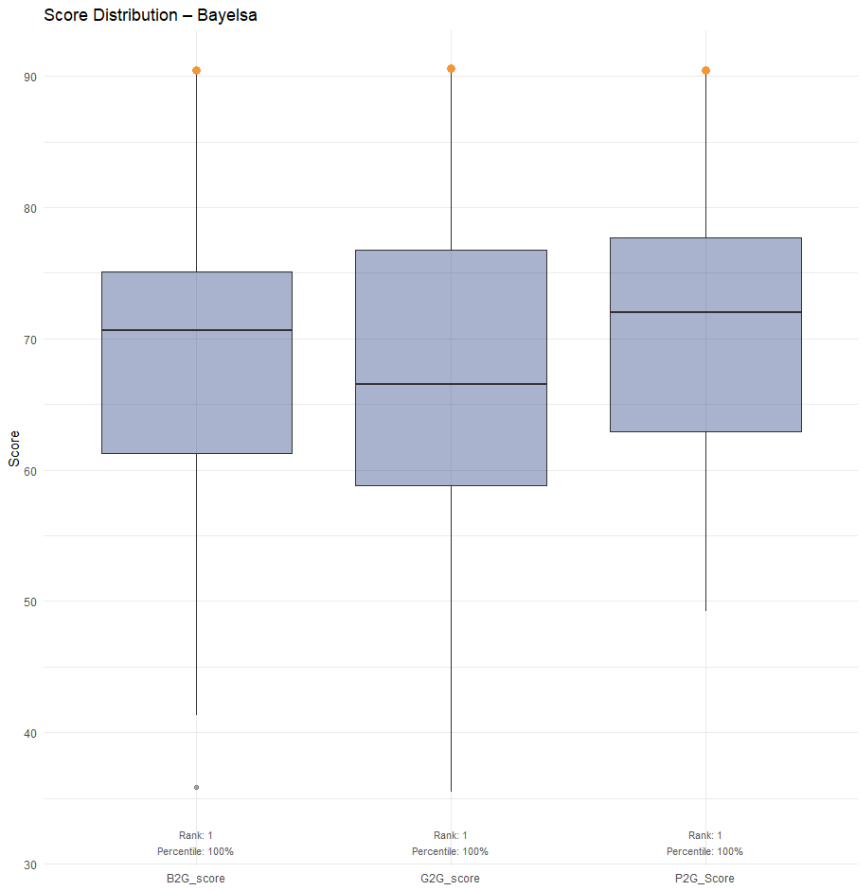
Position - 01 **Maturity level - High**

P2G Score: **90.42** B2G Score: **90.42** G2G Score: **90.58**



Bayelsa State's position as the outright digital readiness leader is underscored by a unique density profile. Its final score is not just the highest but constitutes a statistical outlier, distancing Bayelsa from the cluster of even high-performing states. This state recorded consistently first-ranked scores in P2G, B2G, and G2G, reflecting a rare synergy in user-centric design systems, highly digitised business interactions, and deeply integrated internal government operations.

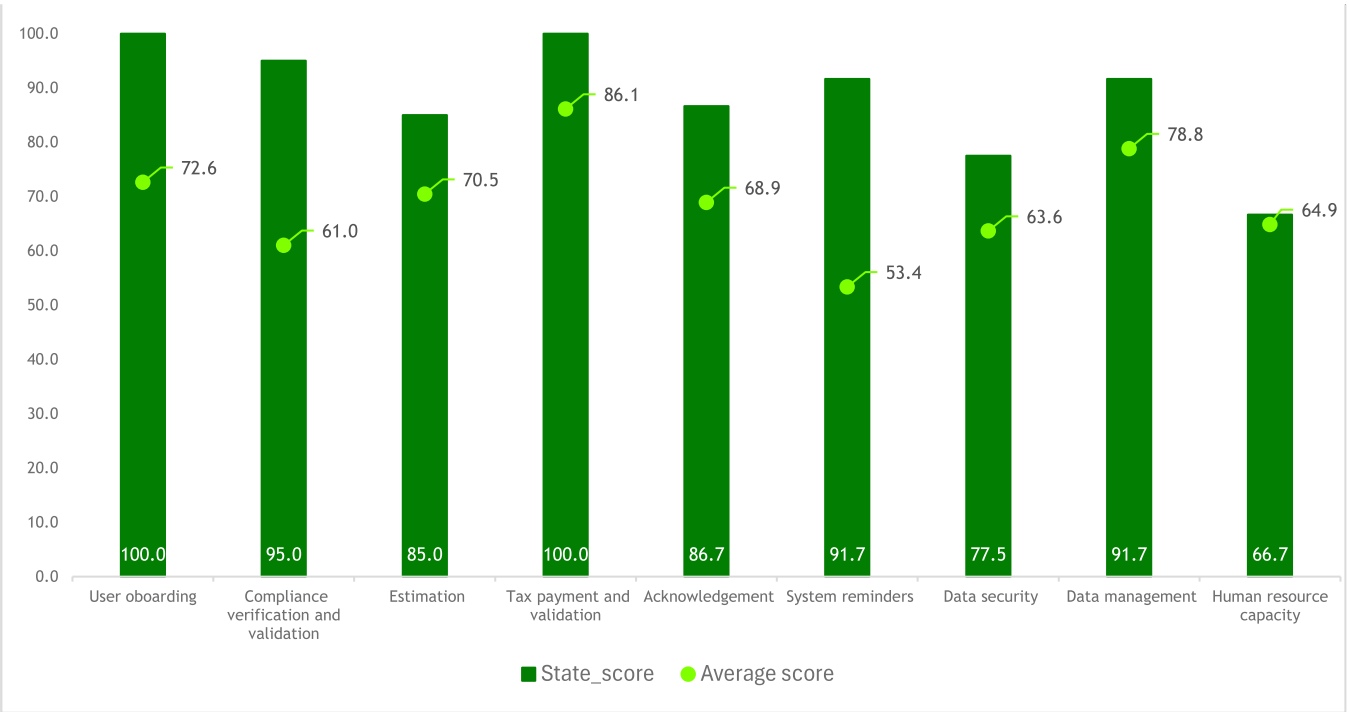
The Bayelsa State revenue authority has implemented seamless online taxpayer registration, real-time payment confirmation, and automated compliance support for individuals; businesses benefit from fully digital onboarding, streamlined e-filing, and quick digital dispute resolution—all of which have reduced informal bottlenecks and increased voluntary compliance. On the government-to-government front, revenue, treasury, land, and other key agencies are connected through unified data platforms, with analytics supporting evidence-based decision-making. Bayelsa's density profile highlights both a maturity in system design and a strong operational culture that enforces digital standards across departments. The state's journey offers a model for further study.



Bayelsa demonstrates a differentiated performance across the digital readiness categories. In P2G, its rank of 1 and maturity level 'High' indicate a strong institutional readiness, placing it above many peer states. In B2G, Bayelsa's rank 1 with 'High' maturity signifies substantial digital integration in business interactions. The G2G category shows Bayelsa at rank 1 with 'High' maturity, highlighting effective digital government coordination. The distribution of scores suggests consistent and balanced investment in digital infrastructure and capacity building, though some variability is present among categories.

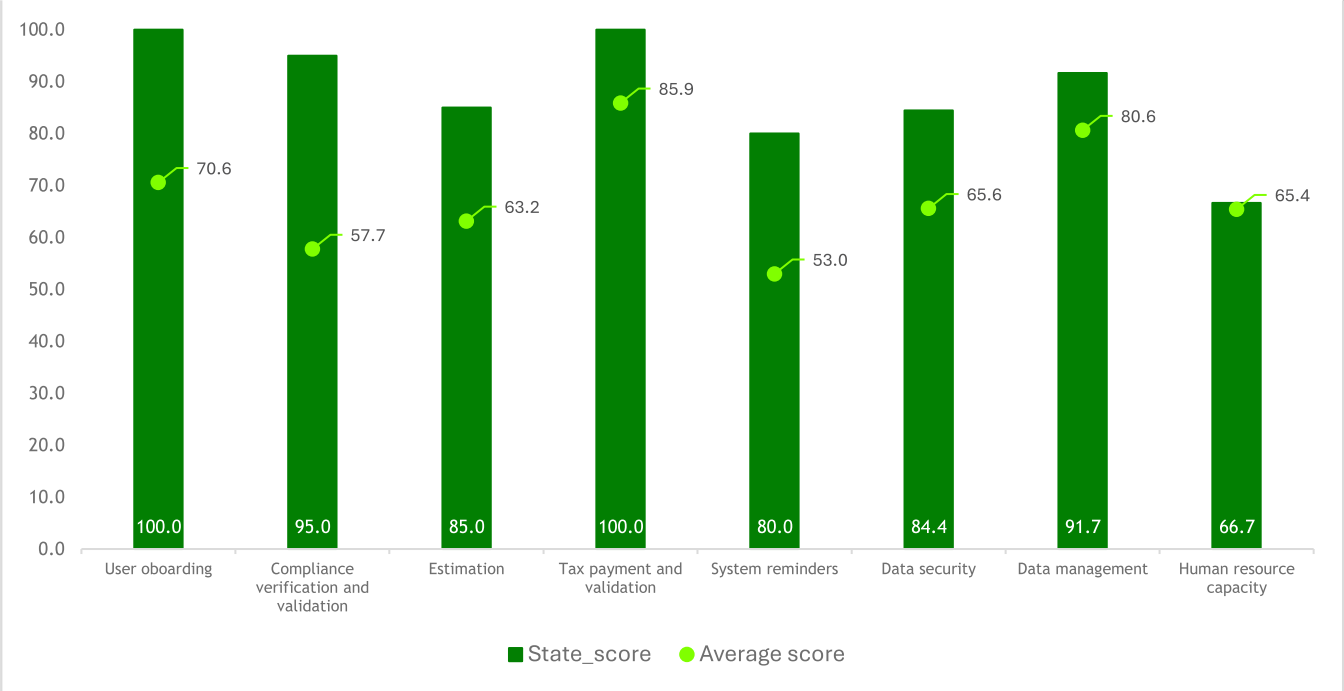
The State leads Nigeria's digital tax ecosystem, distinguished by seamless taxpayer onboarding, real-time validation, and fully automated compliance systems. While Bayelsa sets the national benchmark, sustaining this leadership position will require continued investments in emerging technologies, robust cybersecurity, and dynamic system governance. Scaling innovation, enhancing interoperability, and reinforcing the institutional capacity of the revenue authority will ensure resilience and efficiency over the long term.

P2G payment system:



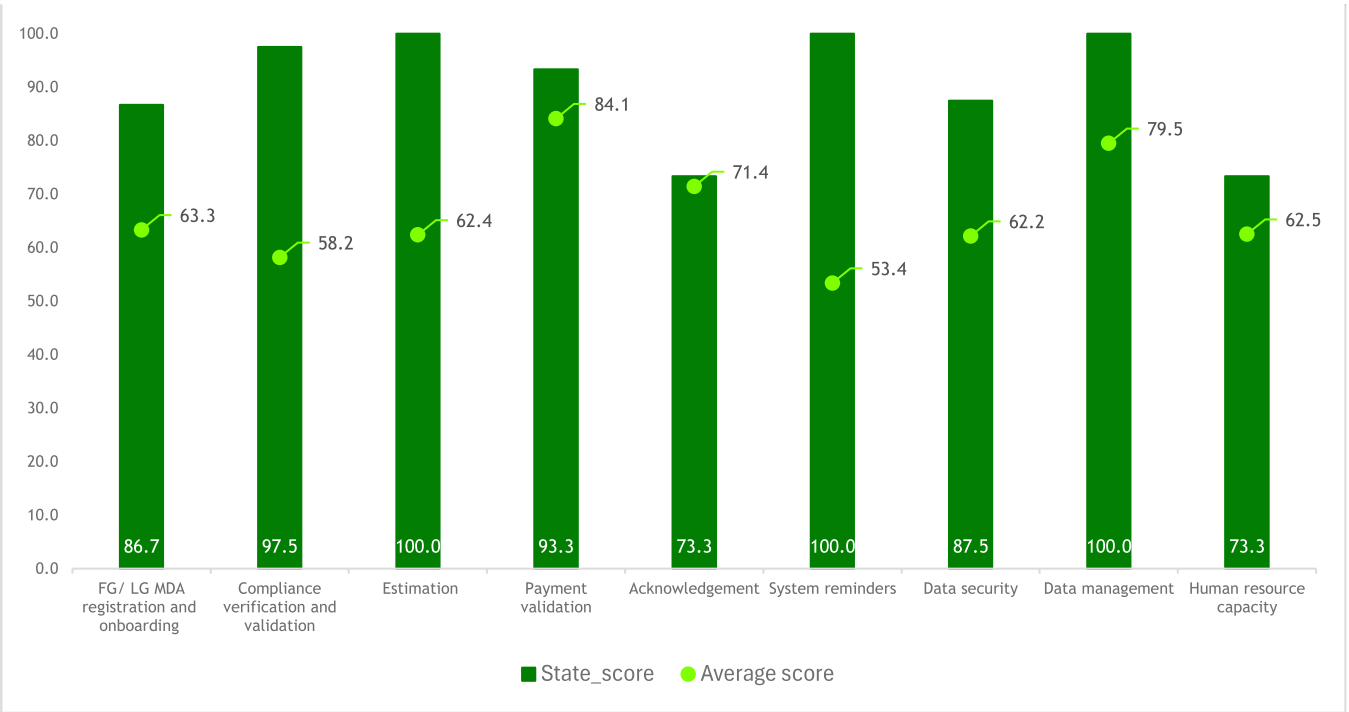
- The state outperformed national averages across all indicators, notably in System reminders (91.7 vs 53.4) and Compliance verification and validation (95 vs 61.0), indicating strong process automation and adherence.
- User onboarding and Tax payment and validation achieved perfect scores of 100, surpassing already high national averages (72.6 and 86.1, respectively).
- Mid-performing areas, such as Estimation (85 vs 70.5) and Data security (77.5 vs 63.6), reflect above-average capability.
- Human resource capacity showed the narrowest margin (66.7 vs 64.9), suggesting room for further development in internal staffing and training.

B2G payment system:



- The state exceeds national averages across all indicators, especially in Compliance verification and validation (95 vs 57.7) and System reminders (80 vs 53.0), showing strong compliance and follow-up systems.
- User onboarding and Tax payment and validation both scored 100, with national averages at 70.6 and 85.9, highlighting top-tier service initiation and transaction validation.
- Areas, such as Estimation (85 vs 63.2) and Data security (84.4 vs 65.6), show strong performance above national standards.
- Human resource capacity scored 66.7, slightly higher than the national average of 65.4, suggesting improvement potential.

G2G payment system:

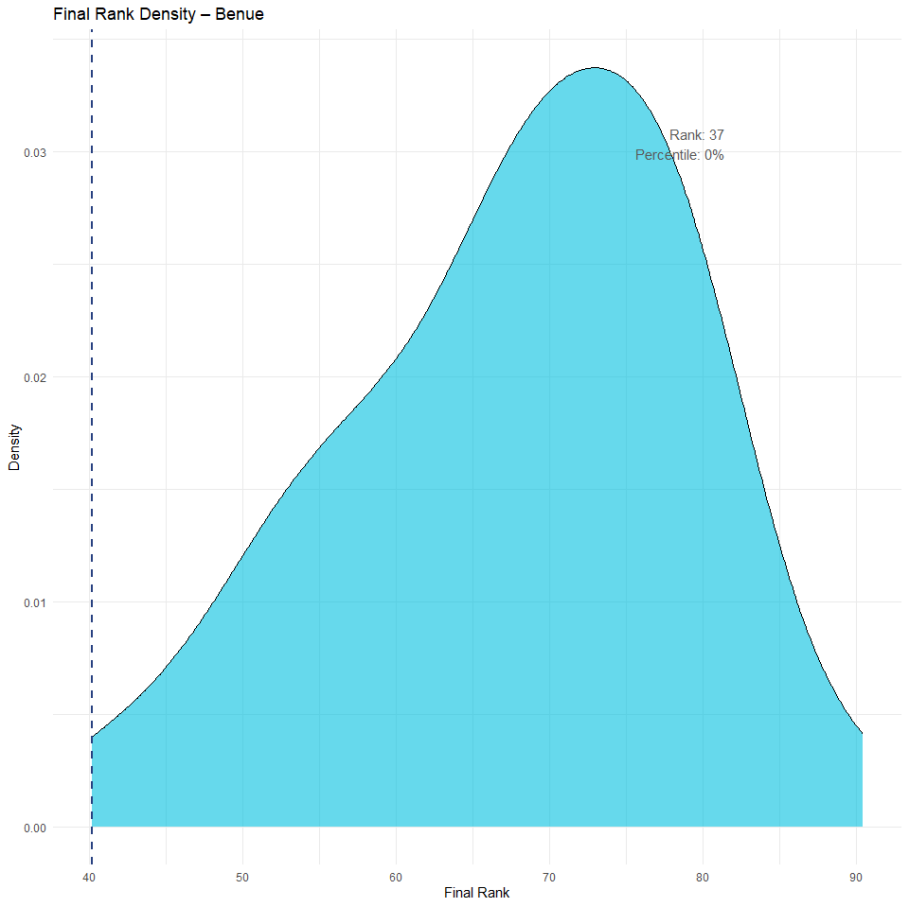


- The state consistently exceeds national averages, with standout performance in System reminders (100 vs 53.4) and Compliance verification and validation (97.5 vs 58.2), highlighting superior automation and compliance systems.
- Estimation, Data management, Compliance verification and validation, and Payment validation all scored above 90, outperforming national averages of 62.4, 79.5, 58.2, and 84.1, respectively.
- FG or LG MDA registration and onboarding scored 86.7, well above the national average of 63.3, indicating strong initial engagement.
- Human resource capacity and Data security (73.3 and 87.5) also outpace national averages (62.5 and 62.2), but with less margin, showing scope for focused improvement.

7. Benue

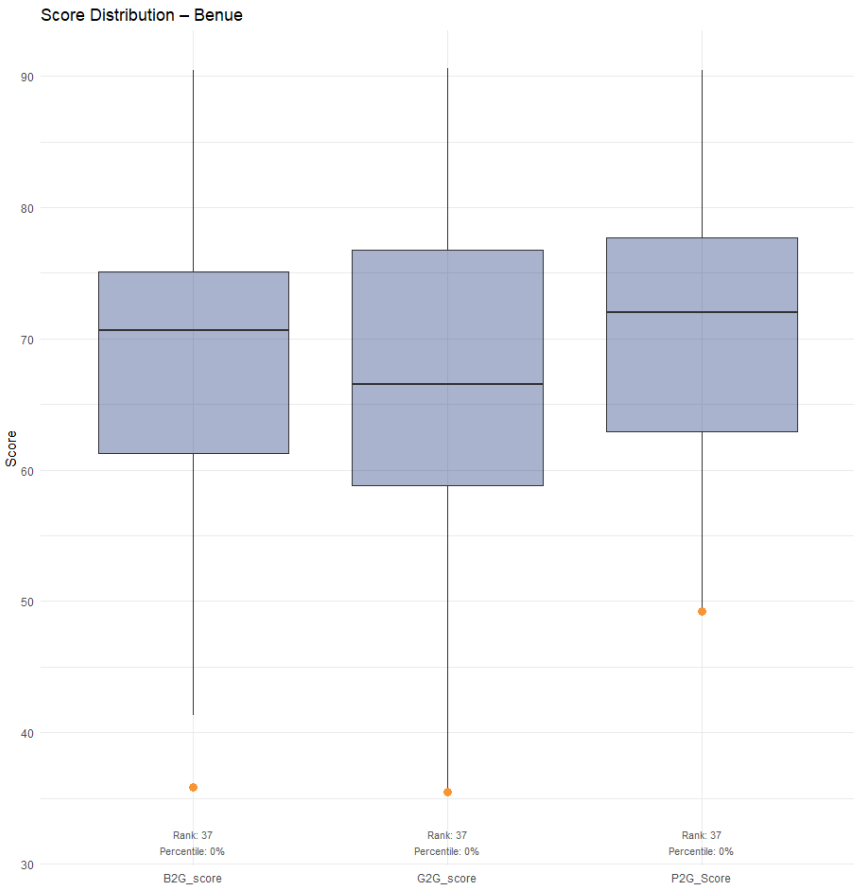
Position - 37 **Maturity level - Medium**

P2G Score: **49.25** B2G Score: **35.83** G2G Score: **35.50**



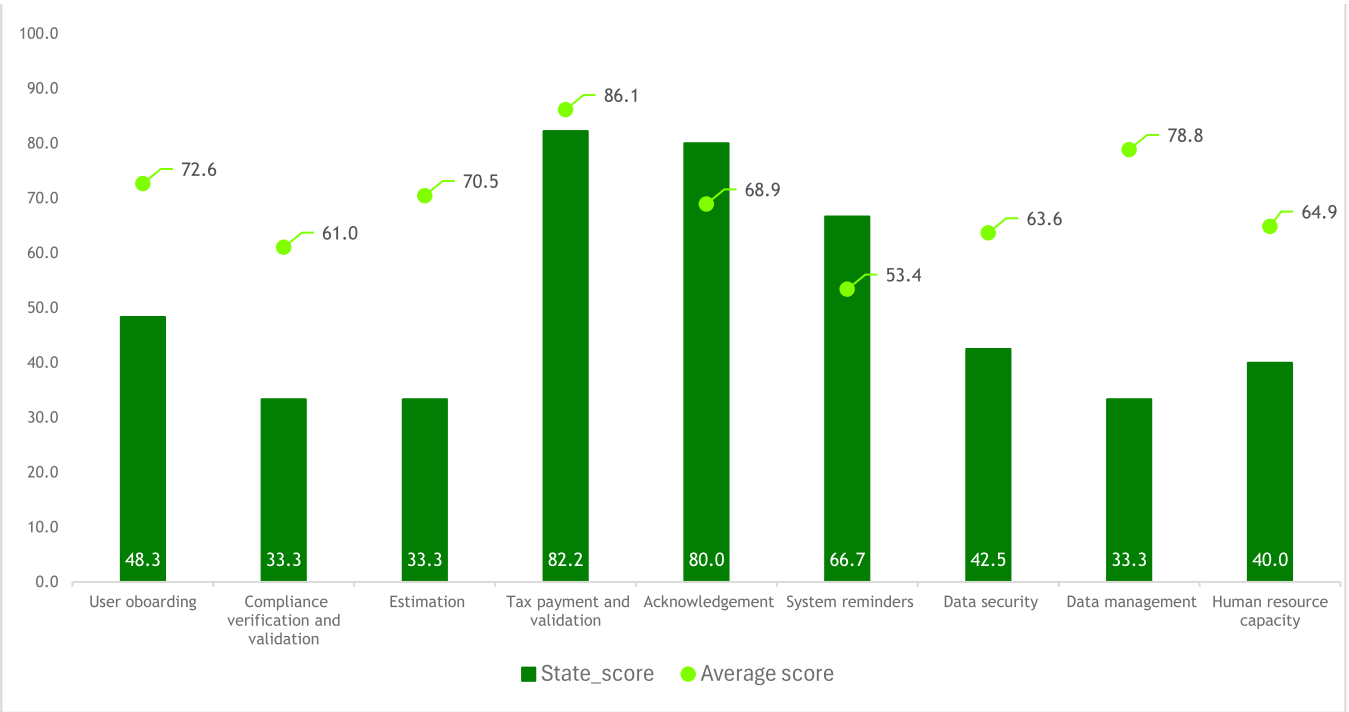
Benue State recorded the lowest P2G, B2G, and G2G scores in Nigeria's digital readiness assessment, standing as a statistical outlier at the end of the density curve. Individuals have very limited digital interaction with the state's revenue authority, businesses must manage all compliance tasks manually, and government agencies operate in silos.

This reflects a deep systemic deficit: a lack of infrastructure, minimal funding, low digital skills, and little to no reform momentum. Without an urgent, externally supported turnaround focused on basic infrastructure, digital skills, and system modernisation, the state risks being left even further behind as the rest of the country advances.



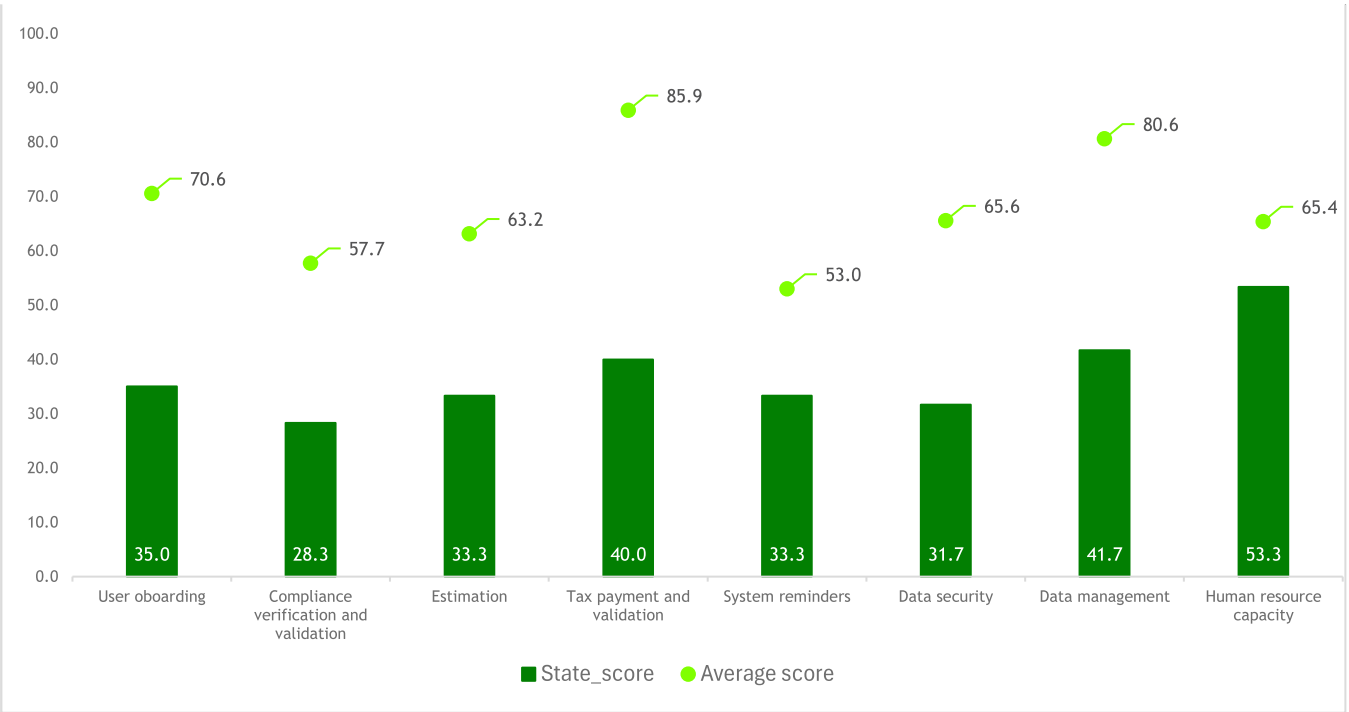
Benue State demonstrates low digital maturity in its revenue collection systems, ranking at the bottom across P2G, B2G, and G2G streams. The State's revenue processes remain largely paper-based, characterised by manual compliance, minimal digital infrastructure, and isolated agency operations. Benue has very little automation, low digital skills, and slow progress on reforms, making it harder for the state to keep up with digital transformation efforts. Fundamental investments in infrastructure, digital workforce development, and basic tax administration platforms are needed to prevent deepening the digital divide and to lay the groundwork for inclusive and effective revenue mobilisation.

P2G payment system:



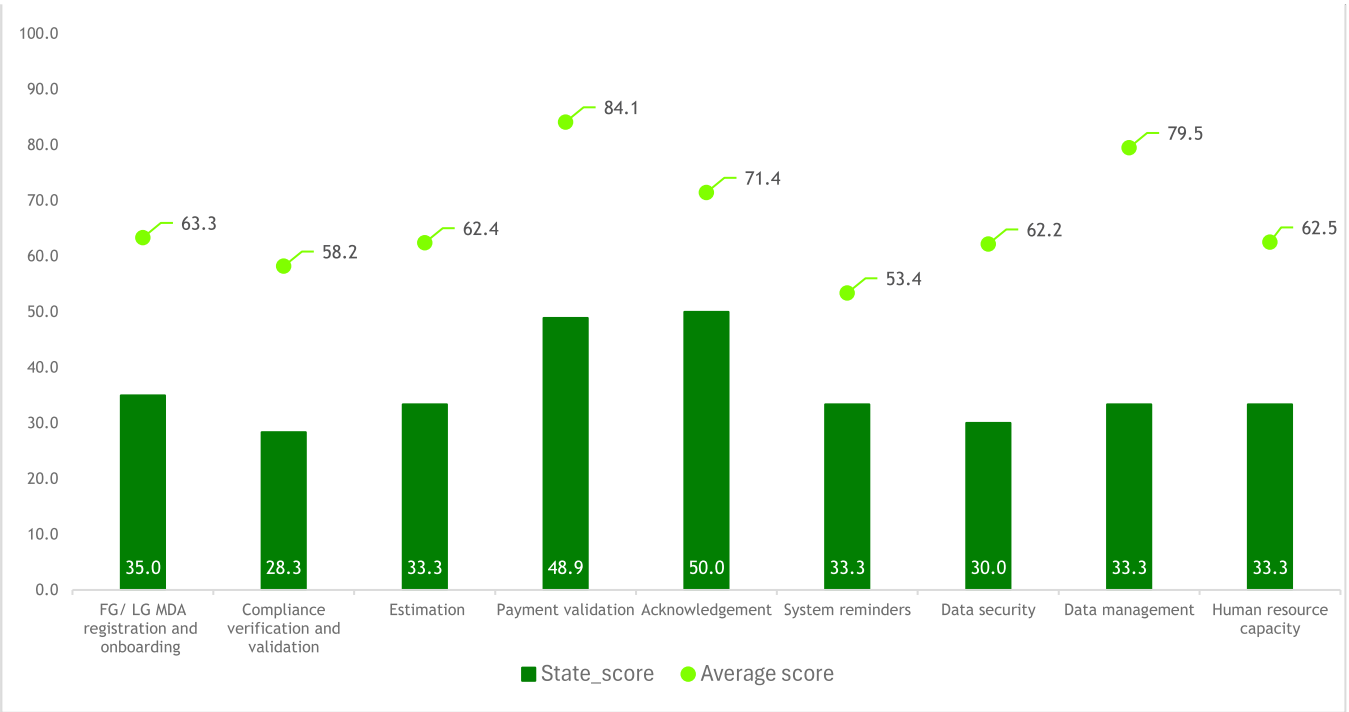
- The state performs below average in 7 out of 9 parameters, with significant lags in Compliance verification and validation (33.3 vs 61.0) and Estimation (33.3 vs 70.5).
- Tax payment and validation (82.2 vs 86.1) and Acknowledgement (80.0 vs 68.9) emerge as performance highlights, exceeding or nearing benchmark averages.
- System reminders (66.7 vs 53.4) is another area where the state outperforms the national average, indicating the presence of user touchpoint mechanisms.
- However, lower scores in Human resource capacity (40.0 vs 64.9) and Data management (33.3 vs 78.8) suggest institutional and technical constraints that merit urgent attention.

B2G payment system:



- The state performs below average in all 8 parameters, with sharp shortfalls in most, especially in critical areas such as User onboarding (35.0 vs 70.6) and Tax payment and validation (40.0 vs 85.9).
- Human resource capacity (53.3 vs 65.4) stands as a relative strength, though it still lags behind the average national benchmark.
- Data management (41.7 vs 80.6) and Data security (31.7 vs 65.6) require focused interventions to address systemic and technical gaps.
- The uniformly low scores across foundational processes, such as Compliance verification (28.3 vs 59.6), Estimation (33.3 vs 63.2), and System reminders (33.3 vs 53.0) signal the need for structural reforms and process enhancements.

G2G payment system:

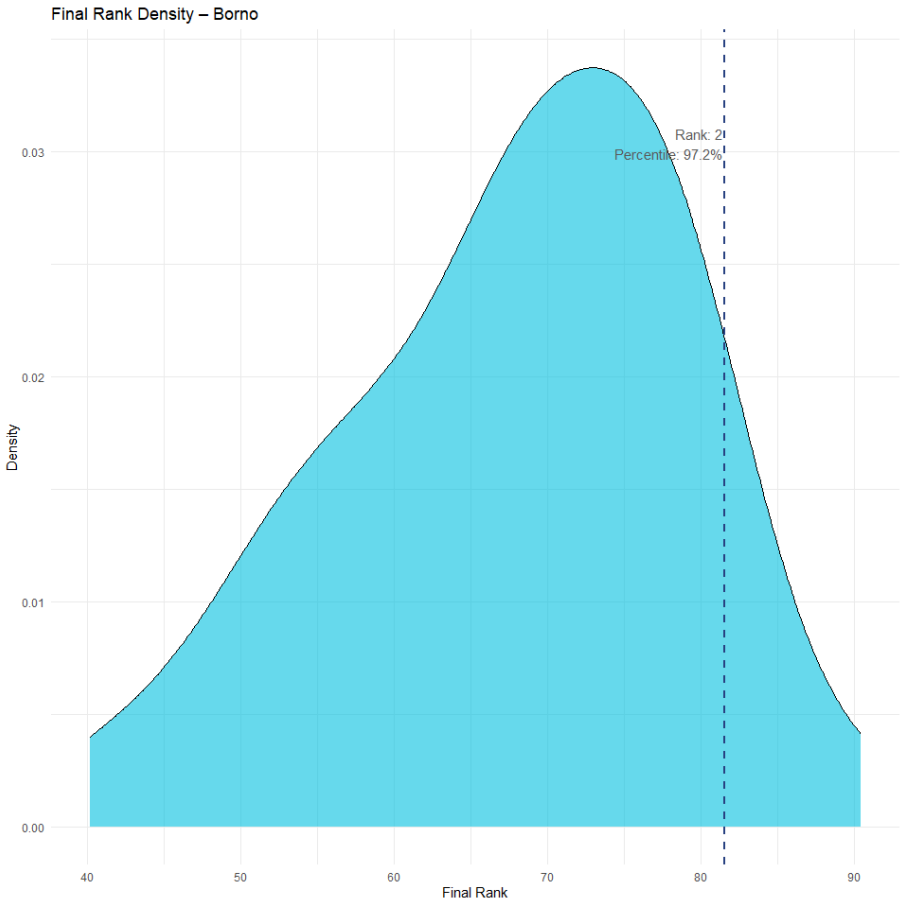


- The state performs below average in all nine parameters, with pronounced weaknesses in Compliance verification and validation (28.3 vs 60.5), Data management (33.3 vs 79.5), among others.
- Human resource capacity (33.3 vs 62.5) and Data security (30.0 vs 62.2) fall significantly behind peer benchmarks, indicating institutional and operational limitations.
- Payment validation (48.9 vs 84.1) and Acknowledgement (50.0 vs 71.4) demonstrate some effort but remain considerably below expected performance thresholds.
- Foundational areas, such as Estimation (33.3 vs 62.4) and System reminders (33.3 vs 53.4) require strategic investments in the automation of digital tools such as tax calculators and automated alerts for deadlines or updates.

8. Borno

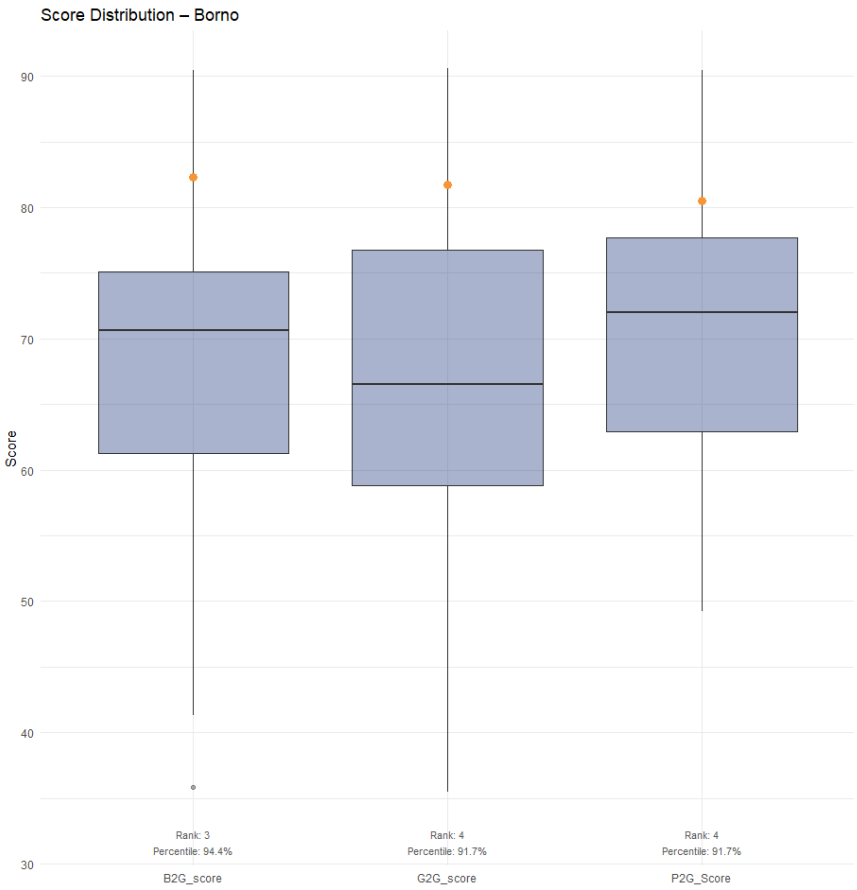
Position - 02 **Maturity level - High**

P2G Score: **80.50** B2G Score: **82.33** G2G Score: **81.75**



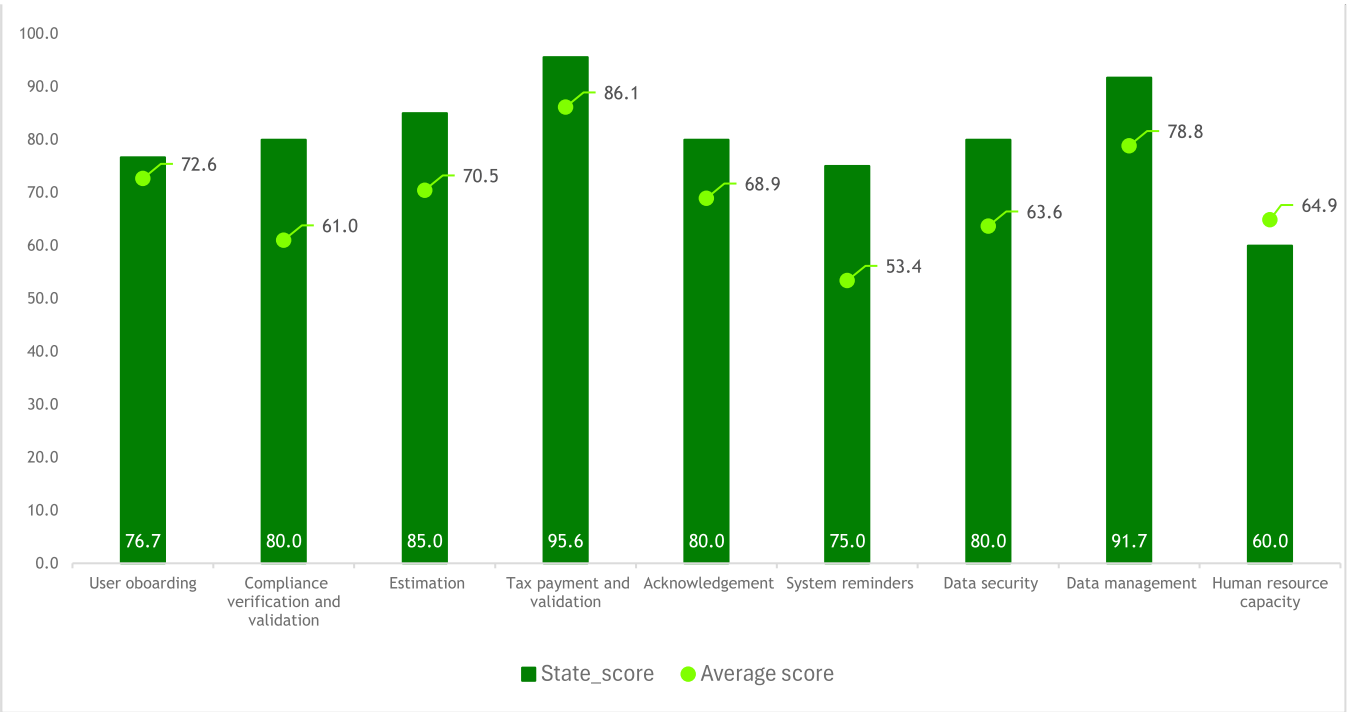
Borno State's final rank density places it at the tip of the high-performing states—its final score is well beyond the central peak, signifying excellence not just in one area, but across all assessed domains. With P2G, B2G, and G2G scores consistently in the national top five, Borno stands out for its inclusiveness and resilience in digital reform. Despite regional security and infrastructure challenges, the state's revenue authority has built robust e-government channels: Citizens experience prompt digital onboarding, automated notification systems, and accessible online support.

B2G reform means businesses face minimal friction, with standardised e-registration, digital documentation, and a one-stop payment gateway that has improved both the ease and integrity of tax compliance. Internally, G2G integration ensures all revenue-related data is consolidated, validated, and analysed in near real-time, enabling proactive policy adjustments. Borno's leadership is especially significant given its socio-political context; its experience suggests that targeted donor support, a committed civil service, and investment in capacity-building can help surmount even difficult structural obstacles, pushing digital transformation beyond "easy win" states.



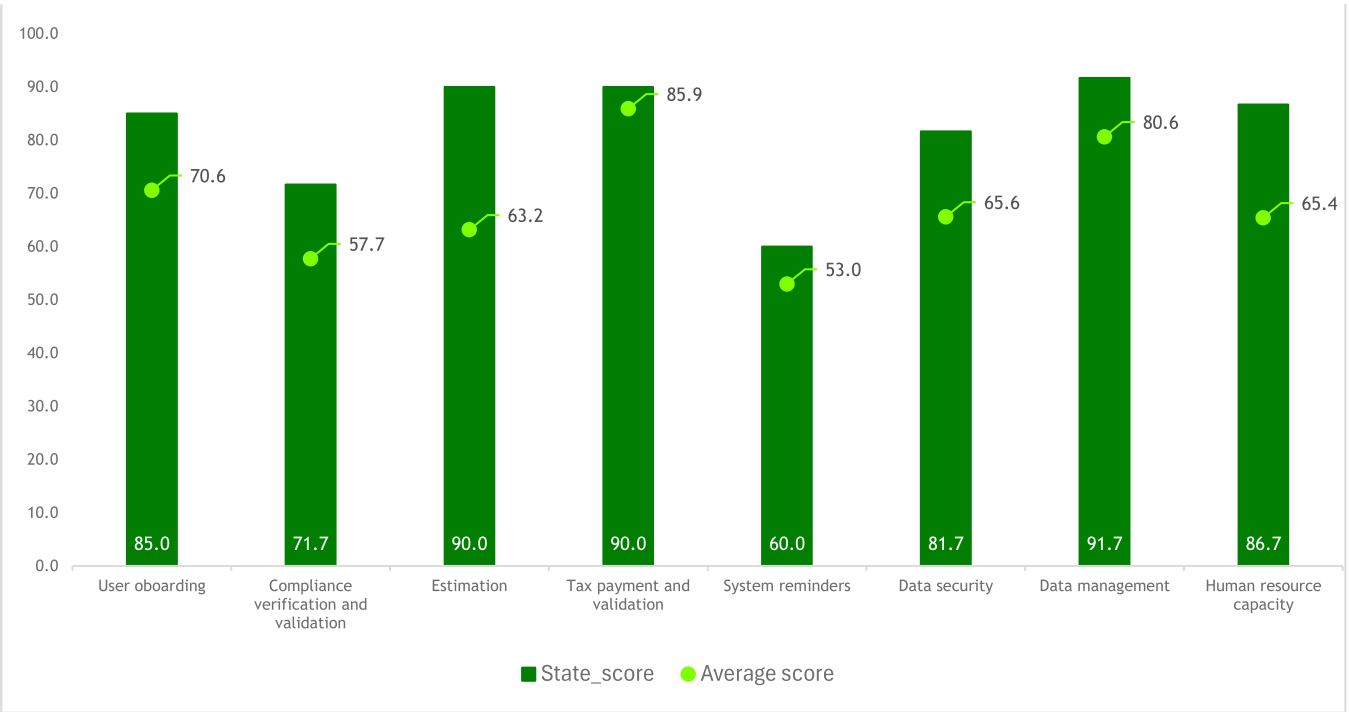
Borno State demonstrates high digital maturity in its revenue collection systems, with strong performance across P2G, B2G, and G2G streams. Borno has developed robust digital tax systems marked by effective onboarding, real-time validation, and advanced data integration. The State's leadership reflects planned investment in system design, automation, and staff capacity. However, to maintain this trajectory, Borno must strengthen its cybersecurity frameworks, enhance inter-agency compliance tools, and address residual inefficiencies in onboarding and data reconciliation.

P2G payment system:



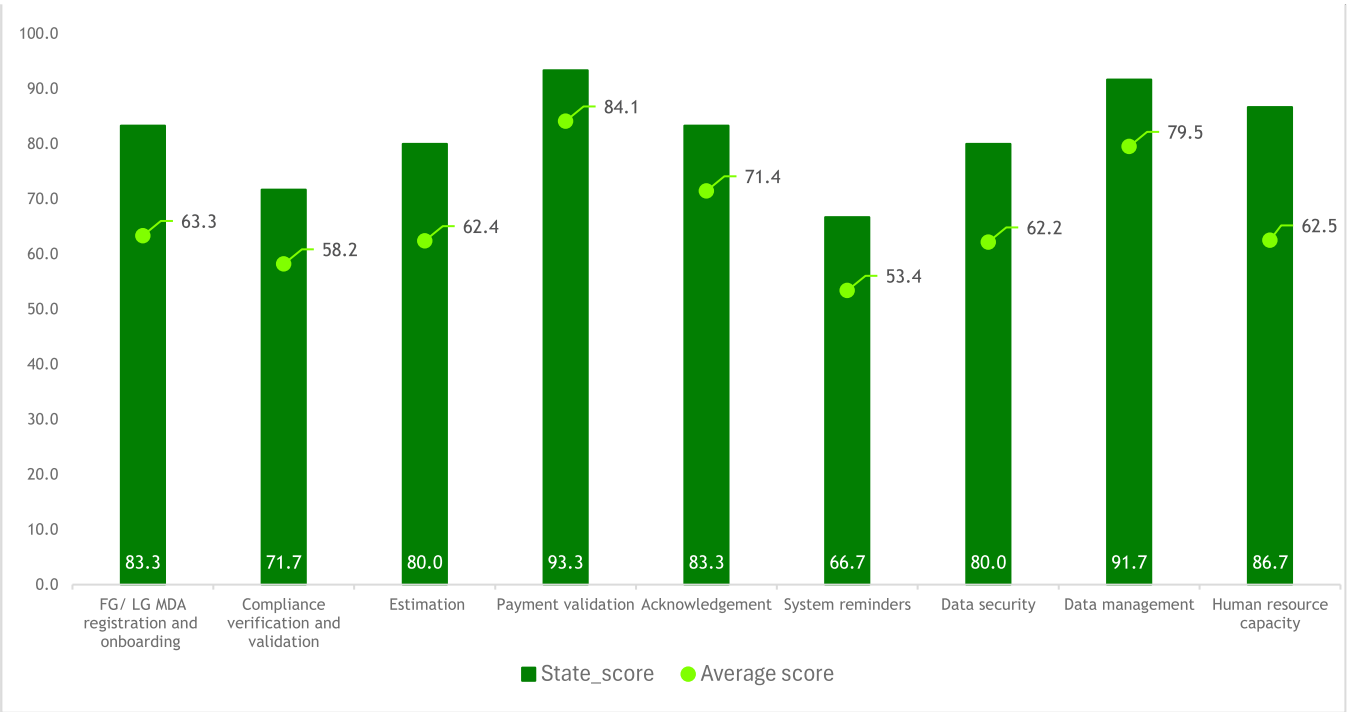
- The state performs above national averages in all but one indicator, with significant leads in Compliance verification and validation (80.0 vs 61.0) and System reminders (75.0 vs 53.4), reflecting robust compliance and automation.
- Tax payment and validation and Data management score 95.6 and 91.7 respectively, well above the averages of 86.1 and 78.8.
- Estimation (85 vs 70.5) and Data security (80 vs 63.6) show healthy margins above national benchmarks.
- Human resource capacity lags slightly at 60.0, falling below the average of 64.9, indicating the need for internal capacity enhancement.

B2G payment system:



- The state outperforms national averages in all areas, notably in Estimation (90.0 vs 63.2) and Compliance verification and validation (71.7 vs 57.7), suggesting strong follow-up and compliance mechanisms.
- High scores in Tax payment and validation (90.0 vs 85.9) and Data management (91.7 vs 80.6) reflect excellence in digital transactions and data systems.
- Estimation and Human resource capacity both scored 90.0 and 86.7, well above the averages of 63.2 and 65.4, respectively.
- User onboarding (85.0 vs 70.6) and Data security (81.7 vs 65.6) indicate consistently robust infrastructure and user processes.

G2G payment system:

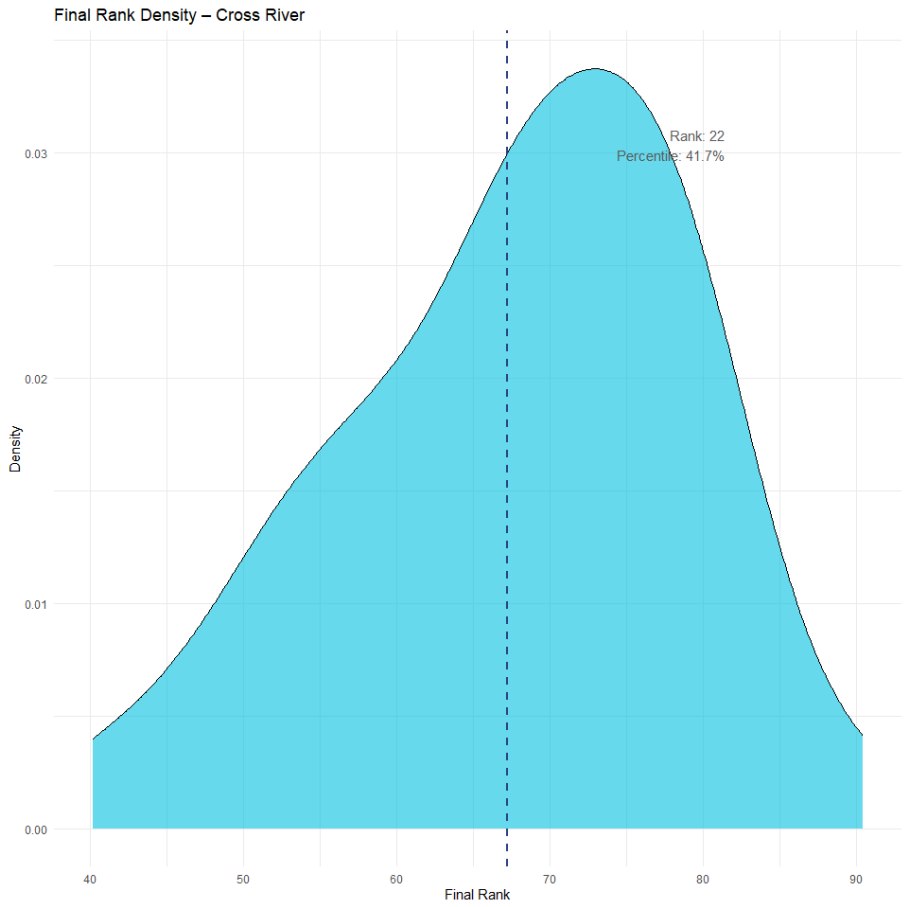


- The state performs well across all indicators, and fairly in Compliance verification and validation (71.7 vs 58.2) and System reminders (66.7 vs 53.4), where it showed strength in compliance and communication protocols.
- Payment validation (93.3 vs 84.1) and Data management (91.7 vs 79.5) reflect strong transactional integrity and backend systems.
- Consistent advantages are seen in FG or LG MDA registration, Estimation, and Acknowledgement, with state scores of 80+ in each.
- Human resource capacity scored 86.7, significantly above the average of 62.5, indicating balanced staffing and skills development for G2G payments.

9. Cross River

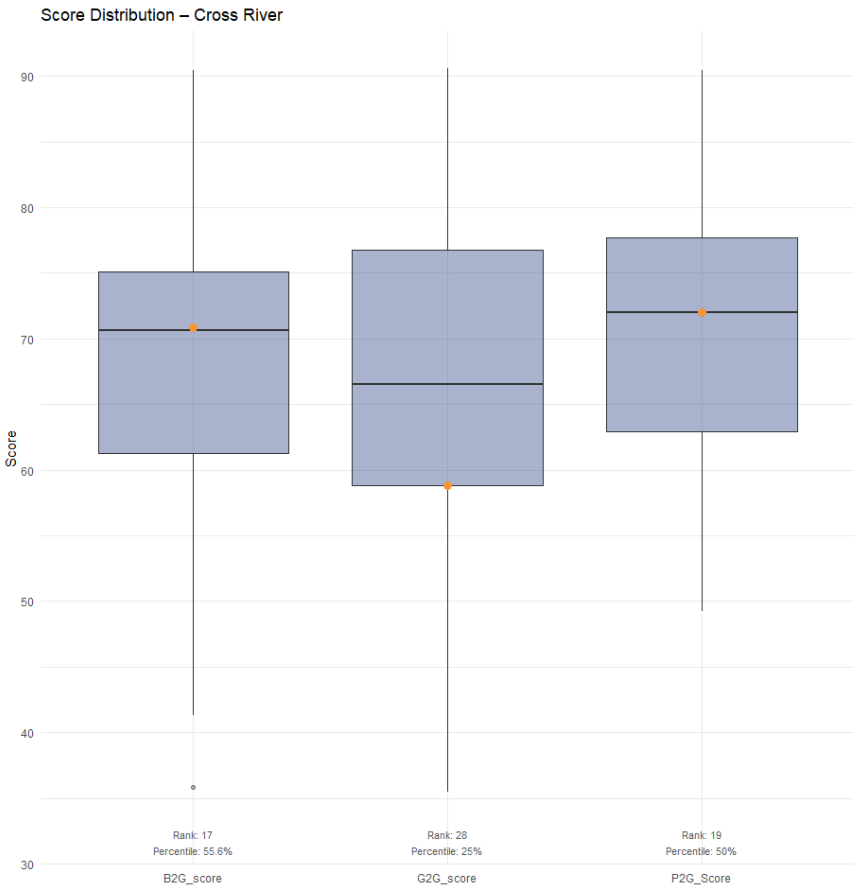
Rank - 22 **Maturity level - Medium**

P2G Score: **72.00** B2G Score: **70.83** G2G Score: **58.83**



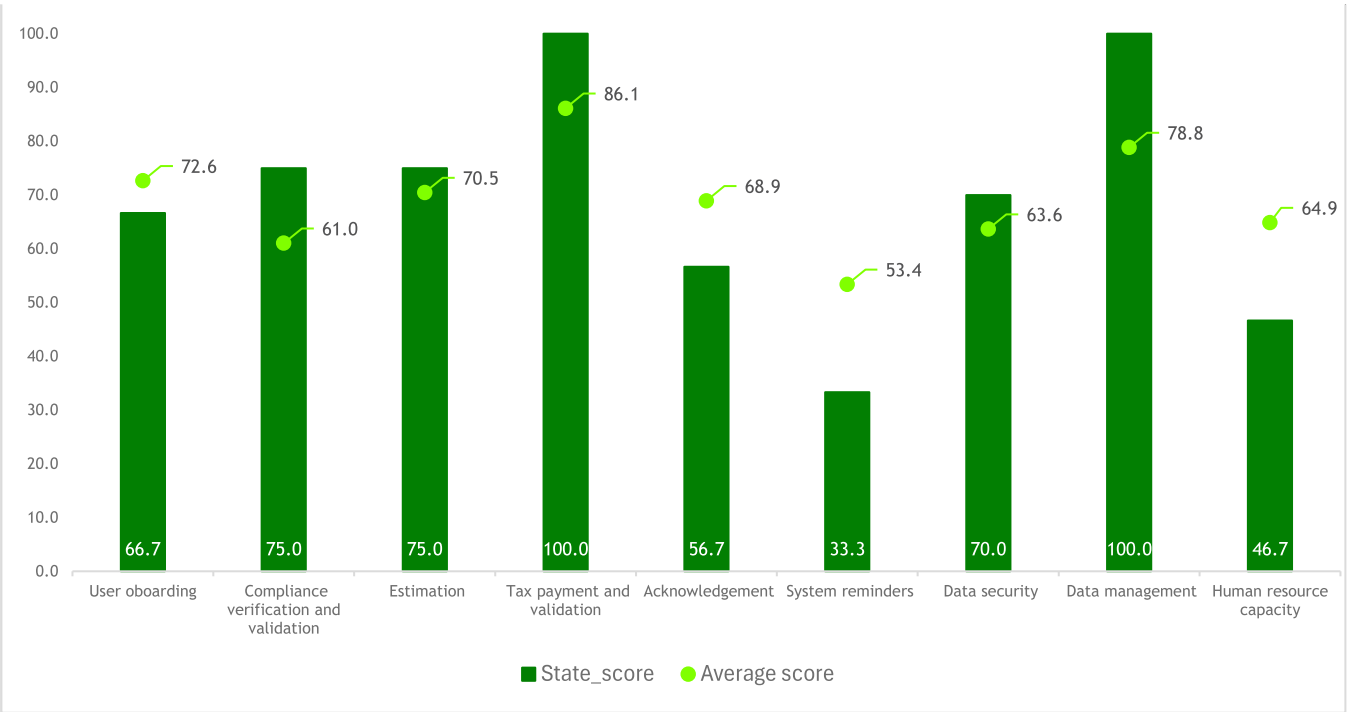
Cross River's score is slightly below the national average, and its density graph placement is at the lower slope of the central cluster, pointing to slow but steady digital progress. P2G and B2G hover in the low 20s, while G2G lags at 28th, highlighting gaps with internal data integration. The public has access to basic online tax payment and registration services, but adoption is modest, and the user experience is hampered by incomplete automation and limited support.

Businesses and internal staff rely heavily on paper-based approvals, and cross-departmental coordination requires strengthened digitalisation. Cross River's digital profile shows a state in transition—some groundwork is laid, but scaling up capacity, standardising data, and improving digital literacy are critical to ensure the investment pays off in actual service improvements and efficiency.



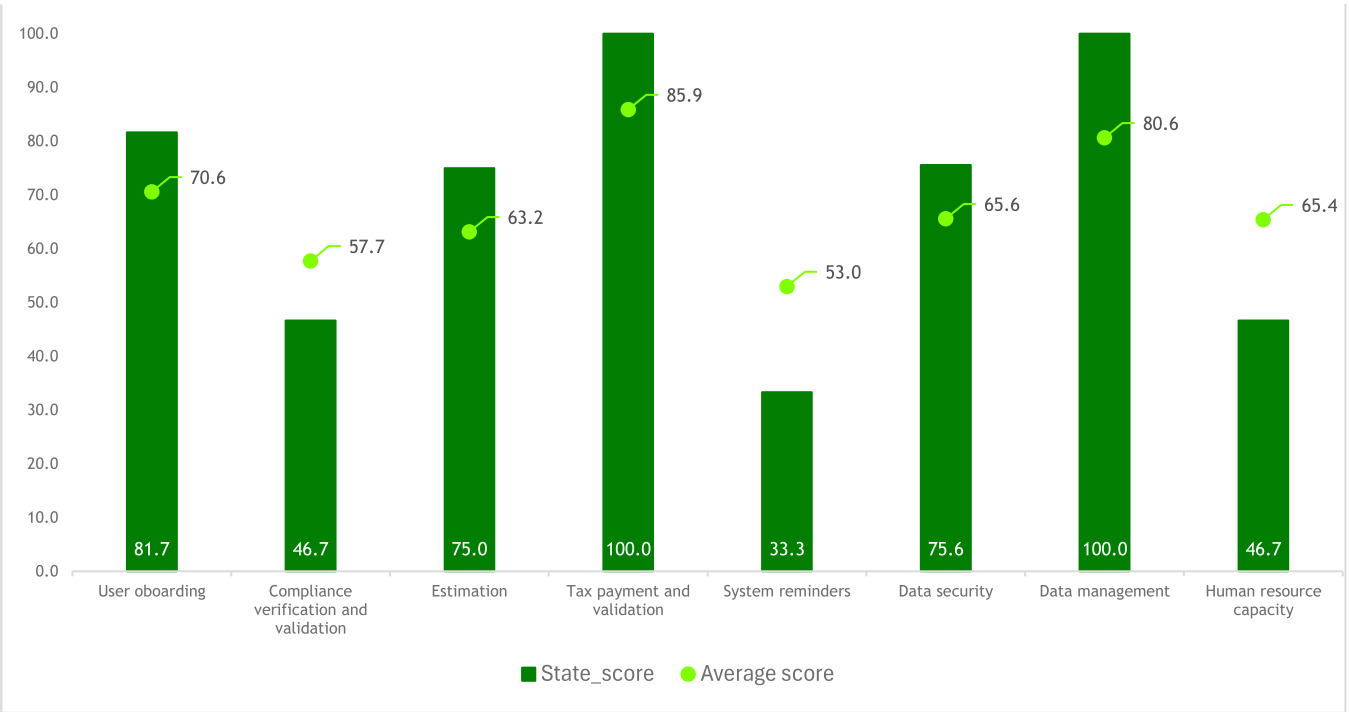
Cross River State demonstrates medium digital maturity in its revenue collection systems, with balanced progress in P2G and B2G but relatively lagging performance in G2G streams. The State has made substantial improvements in digital onboarding, tax validation, and data management—particularly for individuals and businesses. However, challenges remain in inter-agency coordination, automated reminders, human resource capacity, and compliance monitoring. To achieve more integrated and efficient revenue administration, Cross River must prioritise backend workflow automation, digital talent development, and system-wide performance tracking.

P2G payment system:



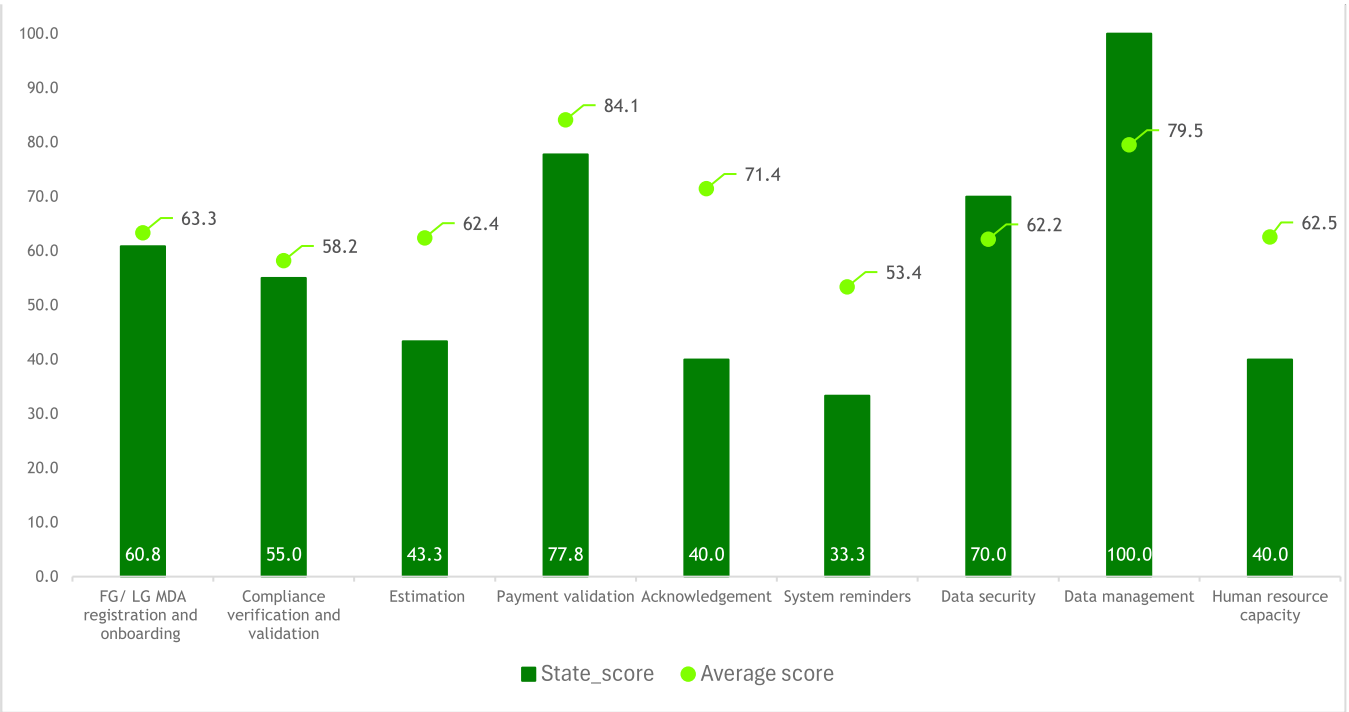
- The state performs below average in 4 parameters, notably in HR capacity (46.7 vs 64.9) and System reminders (33.3 vs 53.4).
- Compliance (75.0 vs 61.0), Estimation (75.0 vs 70.5), and Data management (100.0 vs 78.8) are well above the national average.
- Performance in Tax validation is perfect (100.0 vs 86.1), but Acknowledgement and User onboarding remain moderate.
- Gains in Data security (70.0 vs 63.6) suggests the availability of digital infrastructure, though reminder systems lag.

B2G payment system:



- The state scores are below the national average in 3 parameters — Compliance verification and validation (46.7 vs 57.7), System reminders (33.3 vs 53.0), and HR capacity (46.7 vs 65.4).
- User onboarding, Estimation, and Data security show moderate performance.
- The state achieves a perfect score in Tax payment and validation (100.0 vs 85.9) and Data management (100.0 vs 80.6), leading significantly in these areas.
- Overall performance is strong in digital processes and financial validation, while reminders and compliance mechanisms require improvement.

G2G payment system:

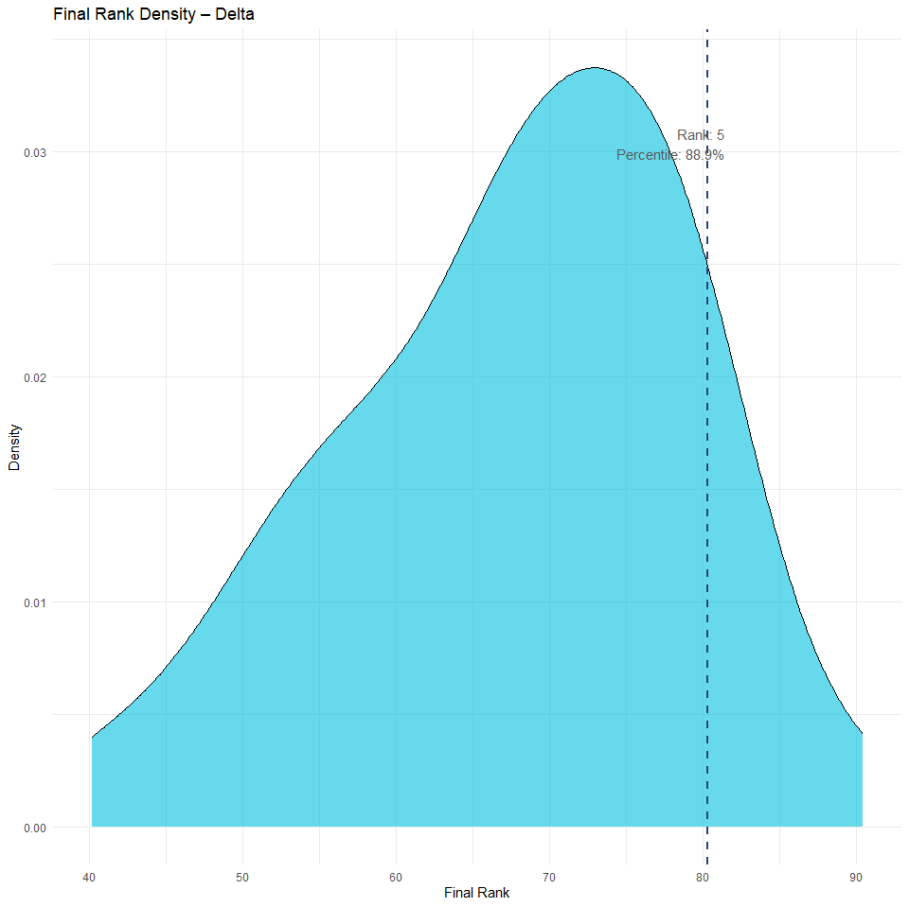


- The state performs below average in 7 out of 9 parameters, particularly in HR capacity (40.0 vs 62.5), System reminders (33.3 vs 53.4) and Estimation (43.3 vs 62.4).
- Data management stands out with a significantly high score (100.0 vs 79.5), exceeding the average by a large margin.
- Scores in Acknowledgement, Payment validation, and Compliance are consistently lower than the national benchmark.
- Critical areas of concern are estimation, acknowledgement, system reminders, and human resource capacity, which require urgent attention.

10. Delta

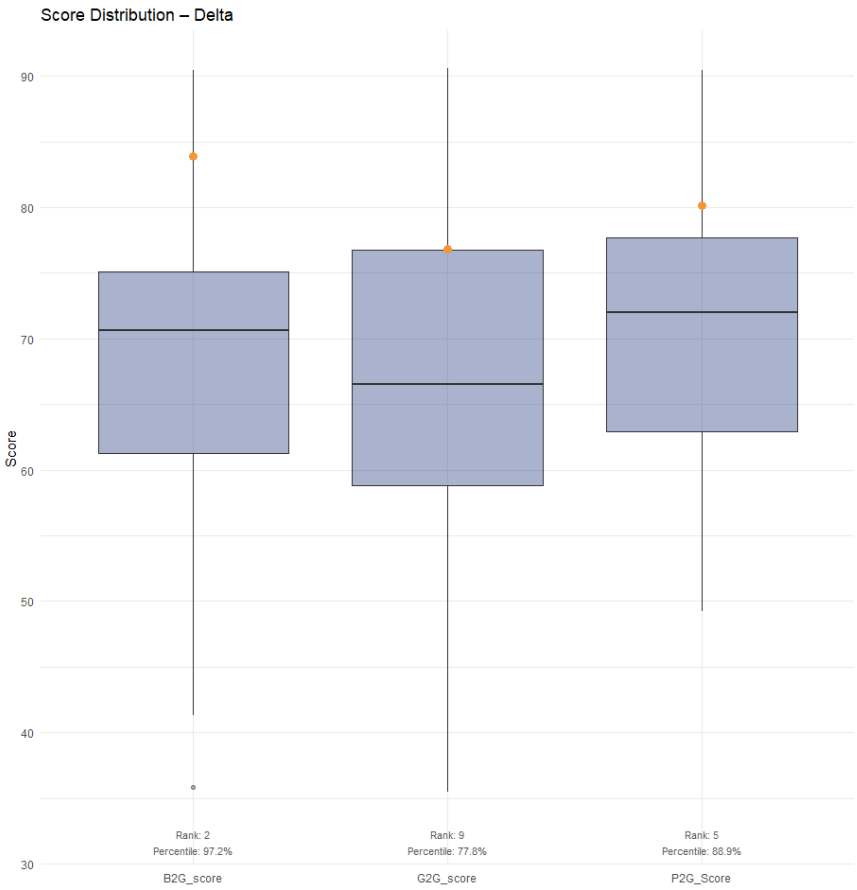
Position - 05 **Maturity level - High**

P2G Score: **80.17** B2G Score: **83.88** G2G Score: **76.83**



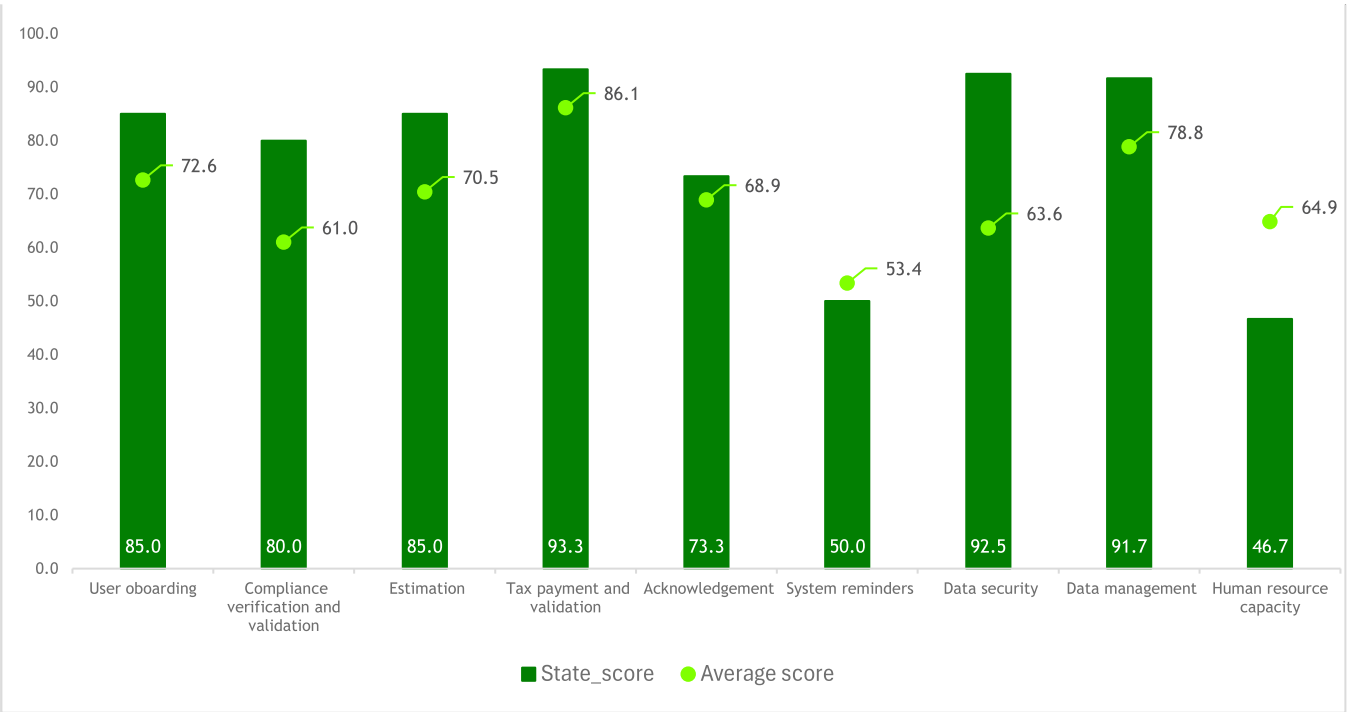
Delta's standing is anchored by exceptional B2G (2nd nationally), high P2G (5th), and solid G2G (9th) performance, making it as one of the model revenue authorities for both citizens and businesses. The state's approach has prioritised business climate improvement: companies benefit from paperless onboarding, real-time status tracking, and a single e-platform for all filings and payments. In P2G, Delta's investments have led to accessible, user-friendly digital channels, proactive e-notification systems, and multilingual support that cater to a diverse population.

G2G integration, though a bit less advanced, ensures data consistency between key revenue agencies, but there's scope for deeper workflow automation. Delta's graph profile reflects the state's ability to balance mass-market accessibility with back-end modernisation. Continued effort to integrate G2G with emerging technologies—such as data lakes or predictive analytics—would move Delta even further.



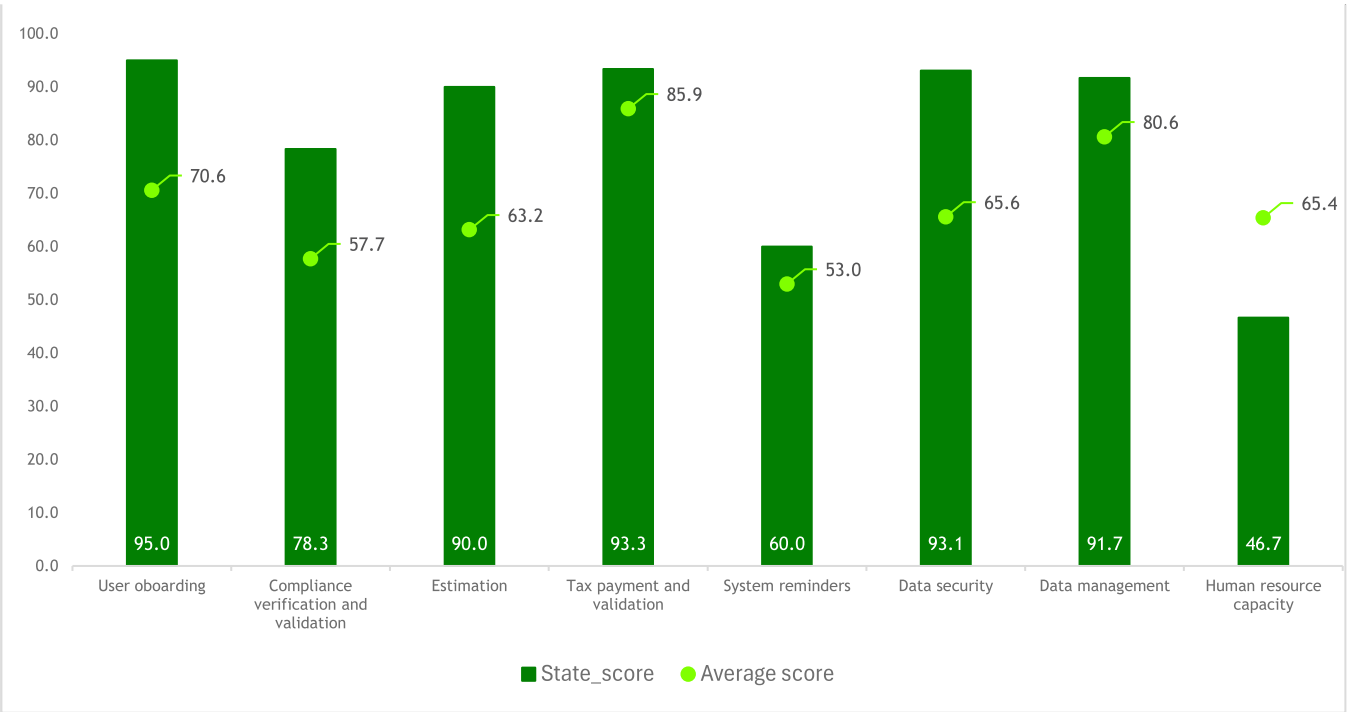
Delta State demonstrates high digital maturity in its revenue collection systems, with strong performance across P2G, B2G, and G2G streams. The State is a national leader in B2G digitalisation, supported by effective user onboarding, validation, and payment processing systems. It also performs well in public-facing services and inter-agency coordination. However, some foundational weaknesses remain, including limited HR capacity and underdeveloped automated feedback loops. Delta can further enhance its leadership position by investing in backend human capital, increasing system responsiveness, and deepening data integration across platforms.

P2G payment system:



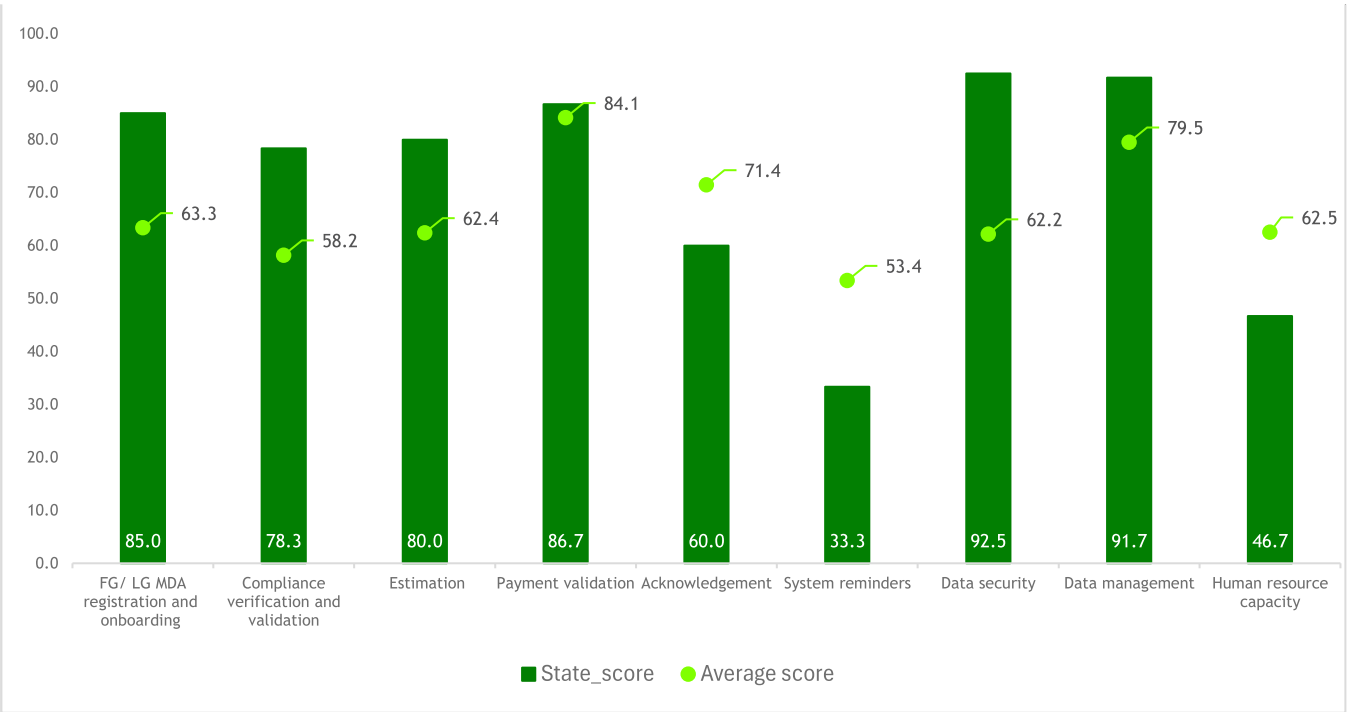
- The state performs well across most indicators, with strong scores in User onboarding (85.0 vs 72.6), Estimation (85.0 vs 70.5), and Tax payment and validation (93.3 vs 86.1), reflecting efficient service delivery and fiscal systems.
- Data security (92.5 vs 63.6) and Data management (91.7 vs 78.8) highlight excellent information integrity and infrastructure.
- Moderate leads are seen in Compliance verification (80.0 vs 61.0) and Acknowledgement (73.3 vs 68.9).
- System reminders (50.0 vs 53.4) slightly underperform, while Human resource capacity (46.7 vs 64.9) significantly lags, indicating key areas needing development.

B2G payment system:



- The state scores well above average in User onboarding (95.0 vs 70.6), Estimation (90.0 vs 63.2), and Tax payment and validation (93.3 vs 85.9), highlighting effective registration and fiscal systems.
- High performance results in Data security (93.1 vs 65.6) and Data management (91.7 vs 80.6) reflect strong digital infrastructure and safeguards.
- Moderate performance is seen in Compliance verification (78.3 vs 57.7) and System reminders (60.0 vs 53.0).
- Human resource capacity is a key concern at 46.7, falling well below the national average of 65.4.

G2G payment system:

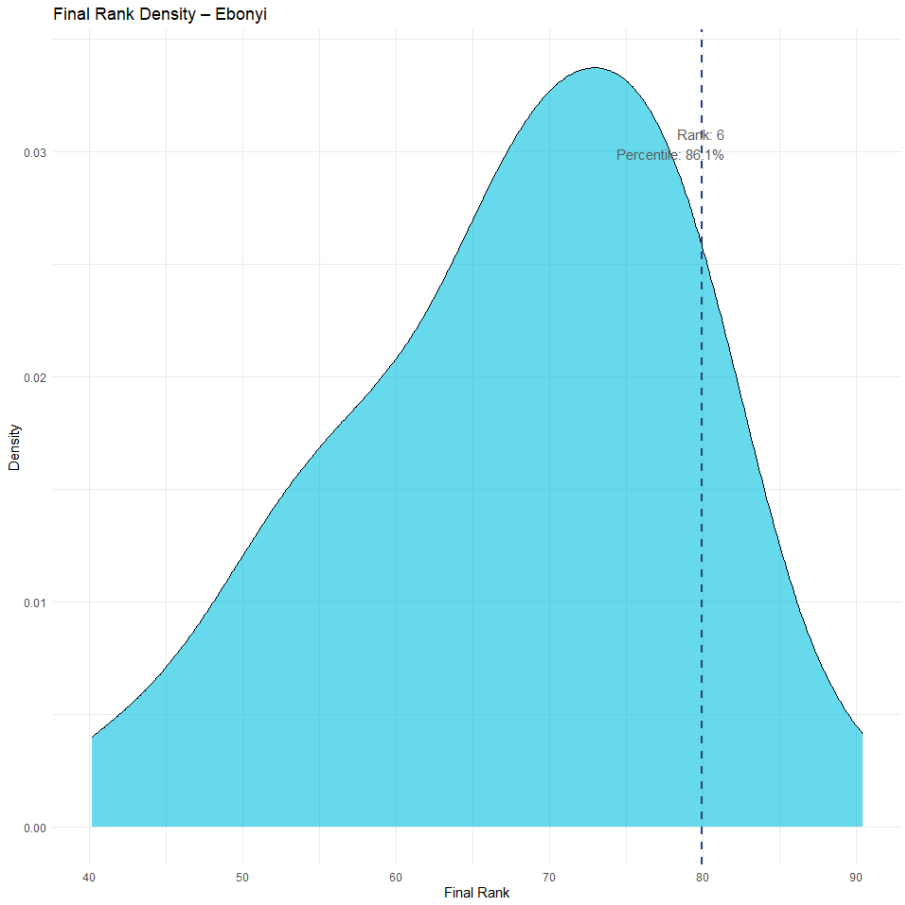


- The state performs strongly in FG or LG MDA onboarding (85.0 vs 63.3), Payment validation (86.7 vs 84.1), and Data management (91.7 vs 79.5), highlighting effective administrative and digital processes.
- Compliance verification (78.3 vs 58.2) and Estimation (80.0 vs 62.4) are also comfortably above average, showing sound validation and planning processes.
- Data security is a standout at 92.5, well ahead of the national average of 62.2, indicating strong data protection measures.
- System reminders (33.3 vs 53.4) and Human resource capacity (46.7 vs 62.5) fall short marginally, suggesting areas needing immediate attention.

11. Ebonyi

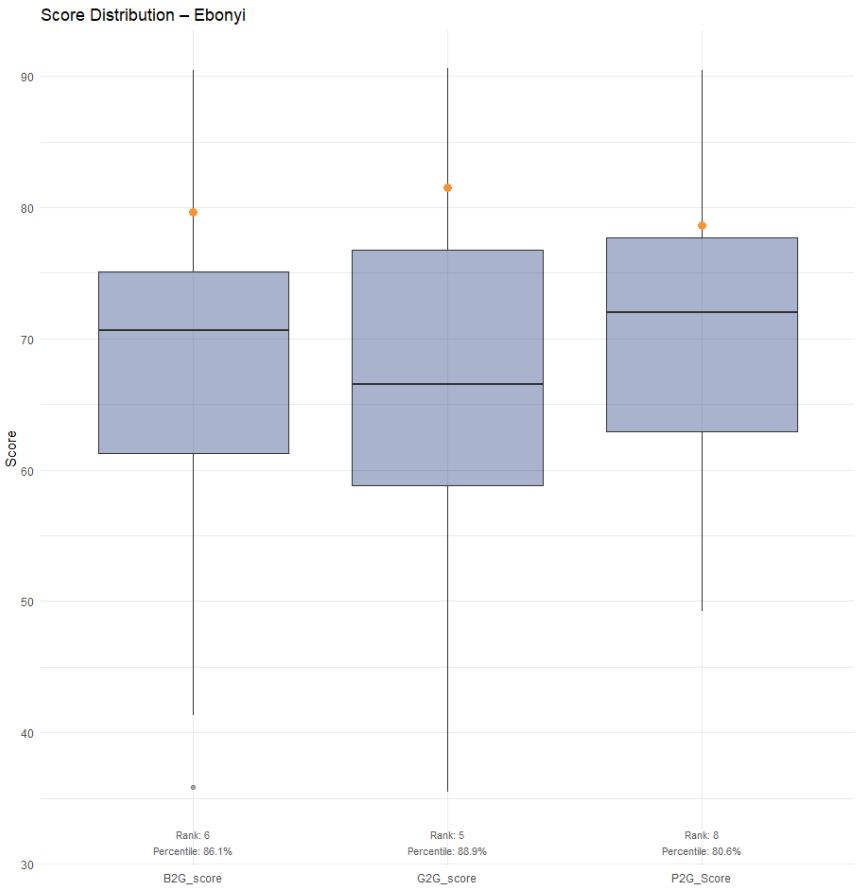
Position - 06 **Maturity level - High**

P2G Score: **78.67** B2G Score: **79.63** G2G Score: **81.50**



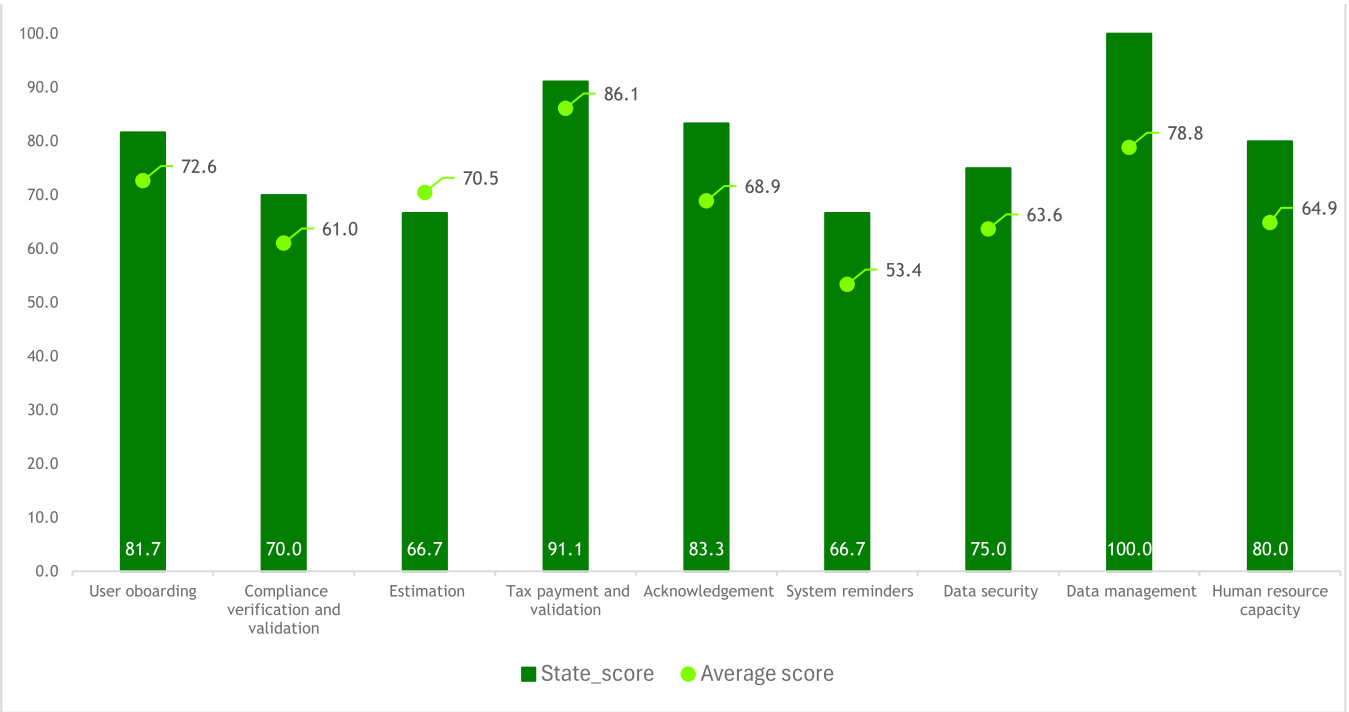
Ebonyi stands at the forefront of the high performers' cluster, with its top-five B2G and G2G and top-seven P2G scores reflecting a holistic approach to digital reform. The state's B2G domain is marked by smart e-invoicing, digital compliance monitoring, and secure document authentication for businesses, which dramatically speeds up regulatory interactions and enhances transparency. For the public, Ebonyi's portals enable intuitive online tax payments, digital ID verification, and 24/7 support channels, driving user adoption and minimising the need for physical office visits.

Its G2G domain is characterised by cross-departmental workflow automation, reducing manual reconciliation and enabling rapid, data-driven management responses to trends or anomalies. Ebonyi's ability to outperform much wealthier or more populous states speaks to the effectiveness of its reform strategy: focused investment, empowered digital teams, and regular public feedback mechanisms that ensure solutions are fit-for-purpose and continuously improved.



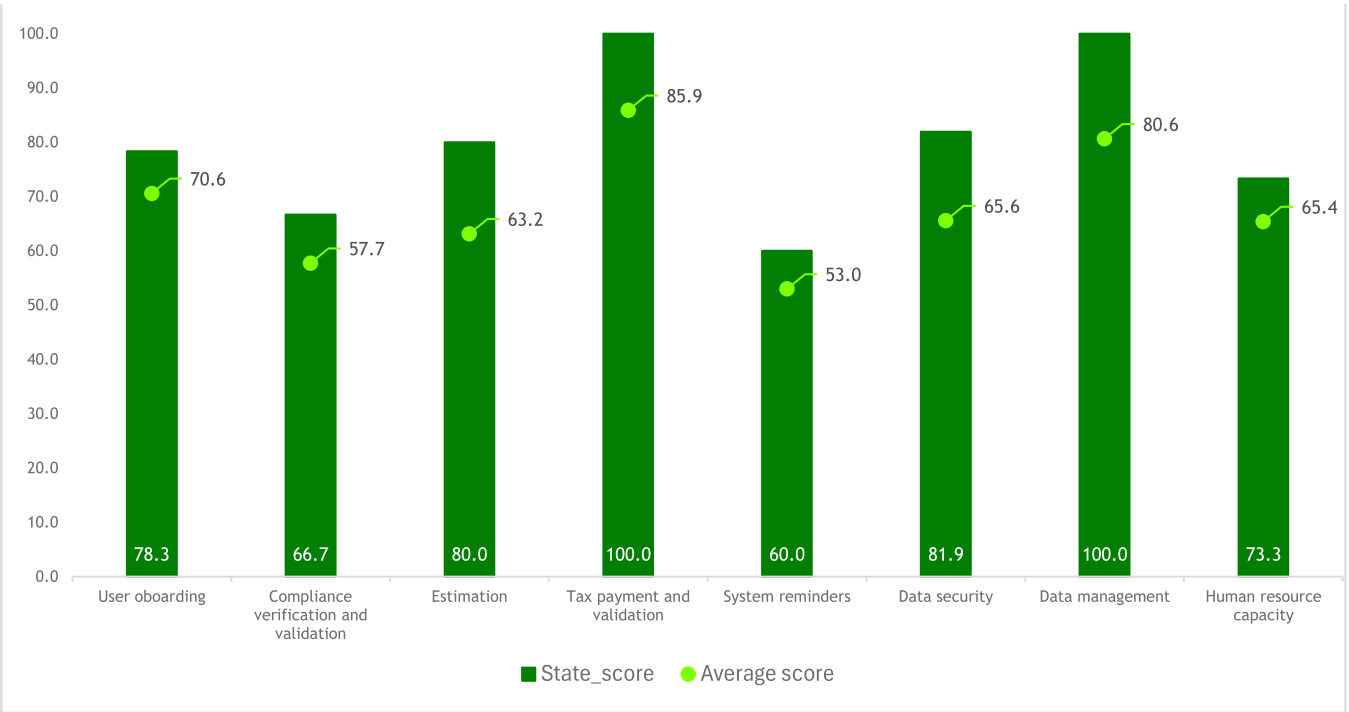
Ebonyi State demonstrates high digital maturity in its revenue collection system, with strong and balanced performance across P2G, B2G, and G2G streams. The State has implemented advanced digital solutions for taxpayer onboarding, compliance monitoring, and inter-agency coordination. Its systems are marked by excellent data management, robust security, and effective automation. However, to sustain and further deepen these technological gains, Ebonyi must focus on performance optimisation, expand predictive compliance tools, and enhance user-centric design across platforms to improve accessibility and responsiveness.

P2G payment system:



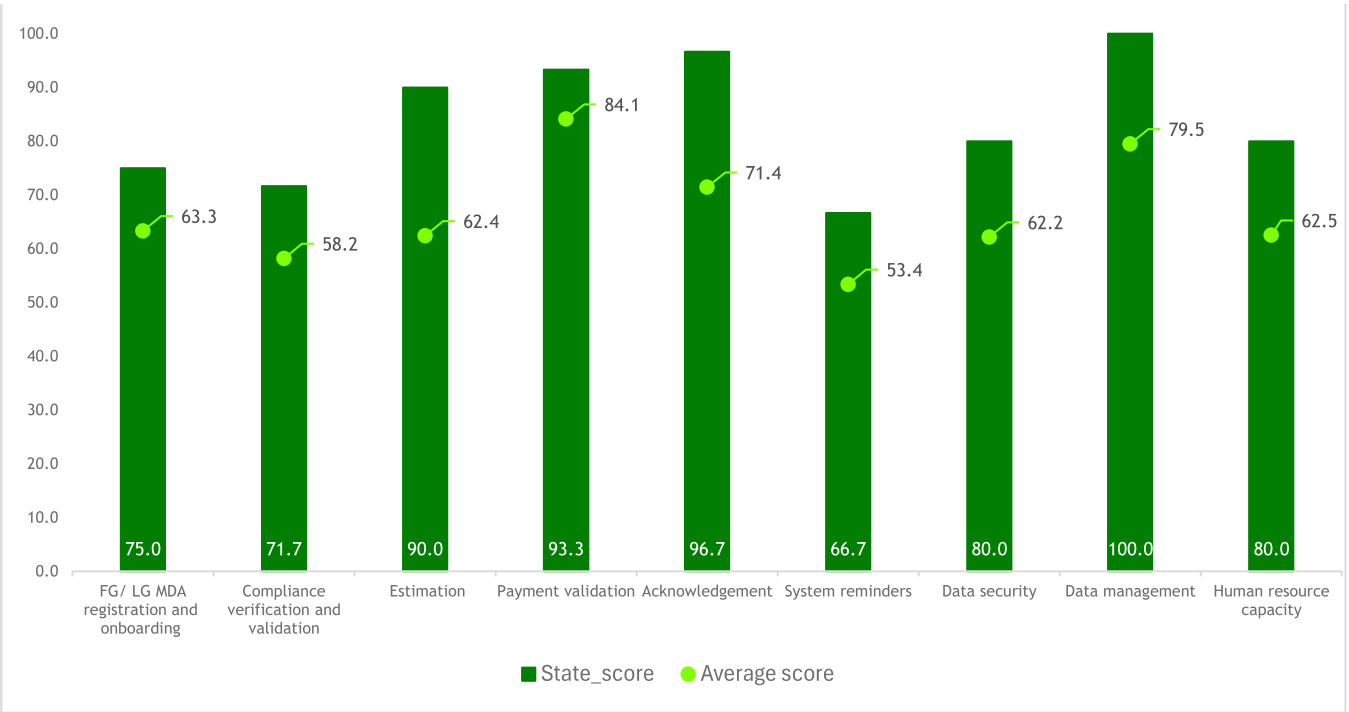
- The state exceeds national averages across the majority of the indicators, with the fairest leads in Compliance verification (70.0 vs 61.0), System reminders (66.7 vs 53.4), and Human resource capacity (80.0 vs 64.9), reflecting capable IT capacity and effective system follow-ups.
- Tax payment and validation (91.1 vs 86.1) and Acknowledgement (83.3 vs 68.9) highlight streamlined fiscal operations and response mechanisms.
- User onboarding (81.7 vs 72.6) and Data security (75.0 vs 63.6) show well-above-average performance in access and protection.
- A perfect score in Data management (100 vs 78.8) underlines top-tier infrastructure and information control.

B2G payment system:



- The state outperforms national averages across all indicators, especially in Tax payment and validation (100 vs 85.9) and Data management (100 vs 80.6), reflecting strong fiscal processing and backend systems.
- Significant gains are seen in Data security (81.9 vs 65.6) and Human resource capacity (73.3 vs 65.4), highlighting robust protection measures and staffing strength.
- User onboarding (78.3 vs 70.6), Compliance verification (66.7 vs 57.7), and Estimation (80.0 vs 63.2) also surpass benchmarks.
- System reminders are modestly above average (60.0 vs 53.0), indicating room for further improvements in message automation and alerts with business taxpayers.

G2G payment system:

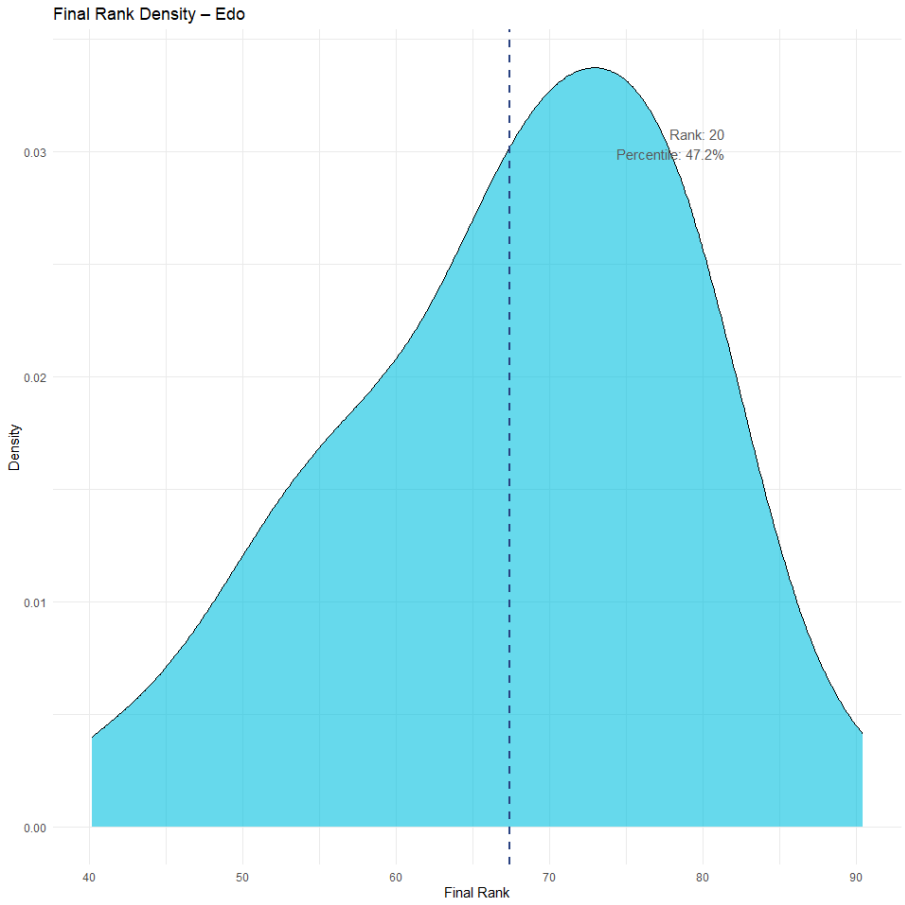


- The state outperforms national averages across all indicators, particularly in Acknowledgement (96.7 vs 71.4), Estimation (90.0 vs 62.4), and System reminders (66.7 vs 53.4), indicating strong follow-up, planning, and communication systems.
- Excellent scores are seen in Payment validation (93.3 vs 84.1) and Data management (100 vs 79.5), highlighting robust financial and backend operations.
- FG or LG MDA onboarding (75.0 vs 63.3) and Data security (80.0 vs 62.2) also reflect well-above-average practices.
- Human resource capacity (80.0 vs 62.5) shows a notable advantage in workforce readiness and institutional capability.

12. Edo

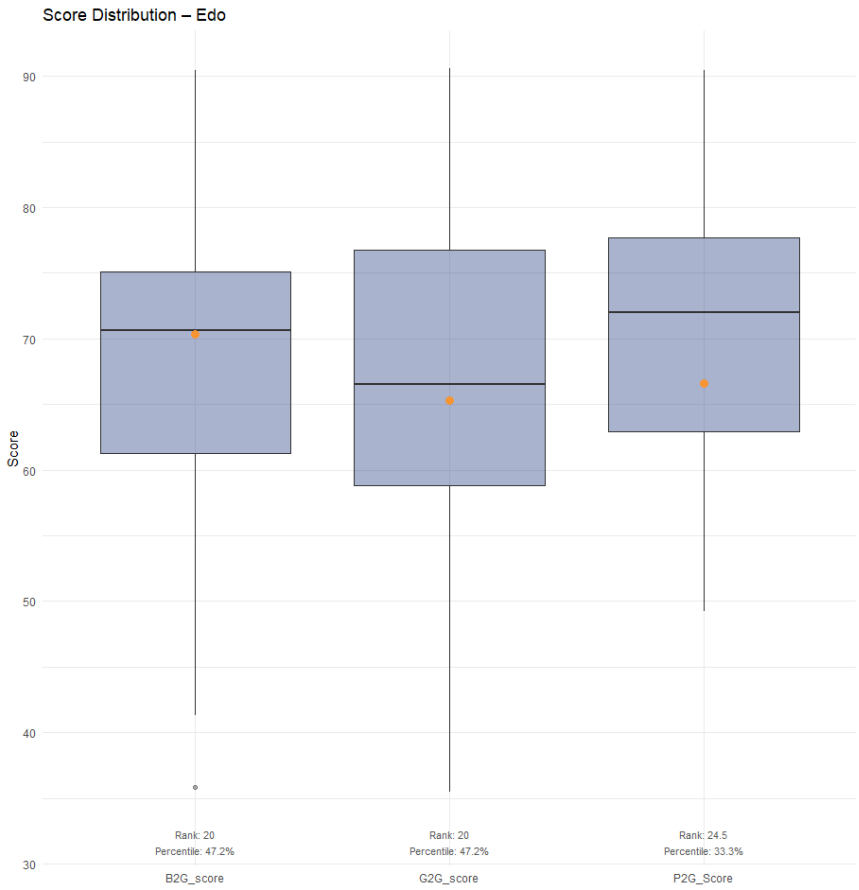
Position - 20 **Maturity level - Medium**

P2G Score: **66.58** B2G Score: **70.38** G2G Score: **65.33**



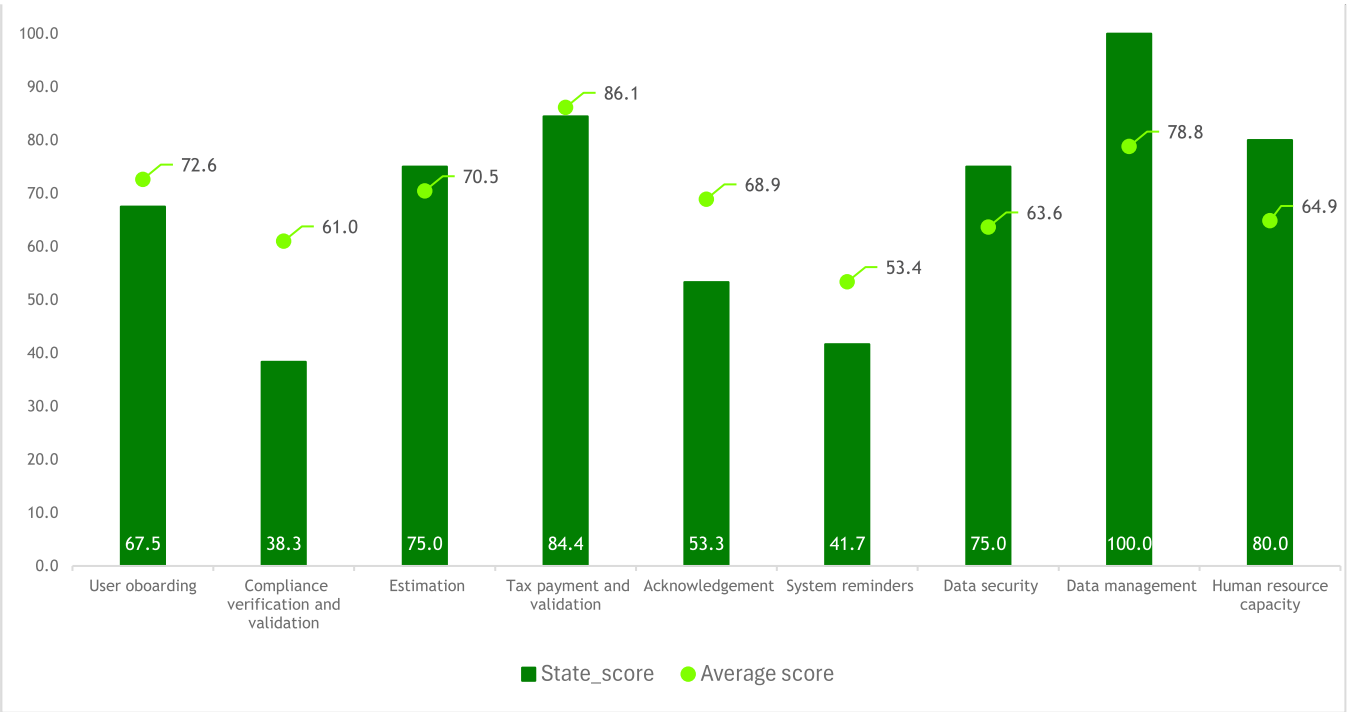
Edo's position at the apex of the national score bell curve marks it as the "benchmark median" for Nigerian IRA readiness. All three domains are clustered in the mid- to low-20s (P2G 23rd, B2G 19th, G2G 20th), indicating that the state has rolled out digital infrastructure in key areas—online tax payment, electronic business licensing, and basic interdepartmental records sharing—and is transitioning.

Edo is well-placed for a leap forward by focusing on end-to-end digital integration and moving beyond compliance-driven digitisation towards true service and efficiency orientation.



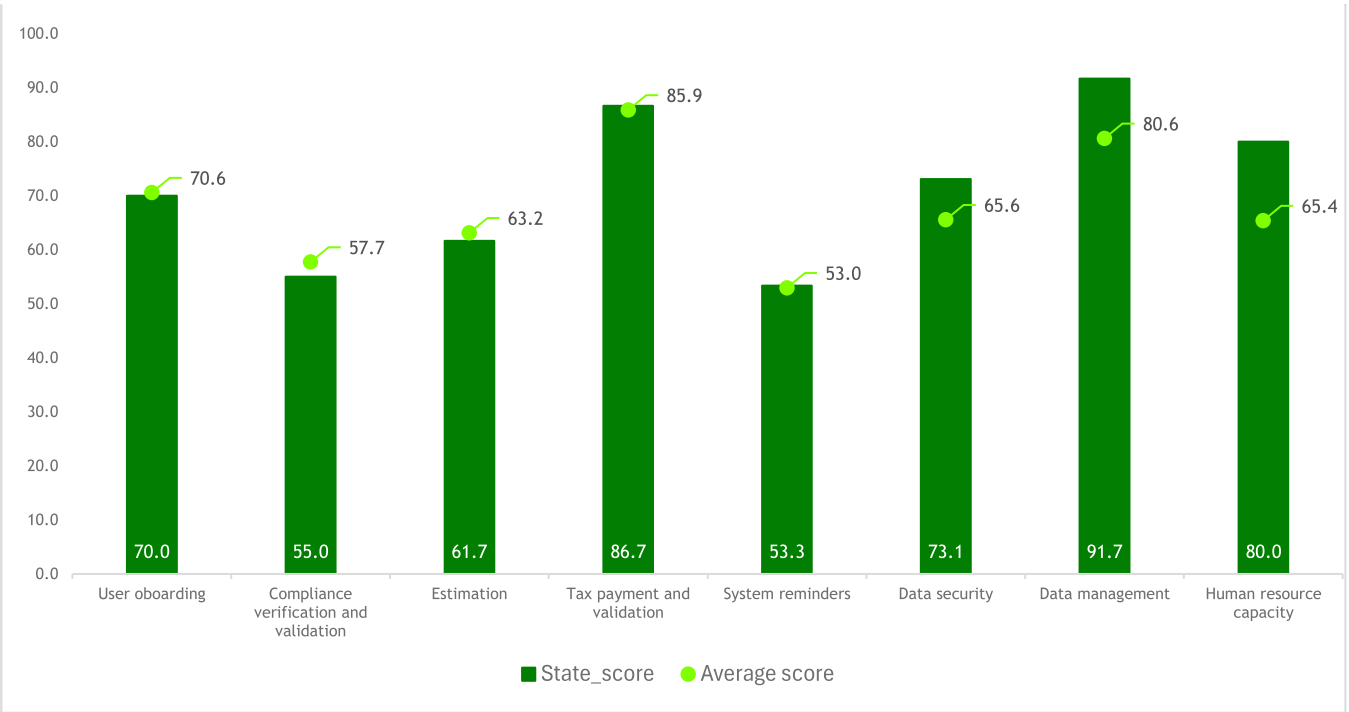
Edo State demonstrates medium digital maturity in its revenue collection systems, with functional digital infrastructure but limited integration across the P2G, B2G, and G2G streams. While the State has launched basic online platforms for payments, registrations, and internal data exchange, these operate as surface-level interfaces without deep backend automation. Users face bottlenecks due to manual follow-ups and partial digitalisation of the revenue system, while agencies experience inconsistent coordination. Advancing Edo's digital revenue system will require a shift from compliance-driven digitalisation to full-scale integration, service efficiency, and performance accountability.

P2G payment system:



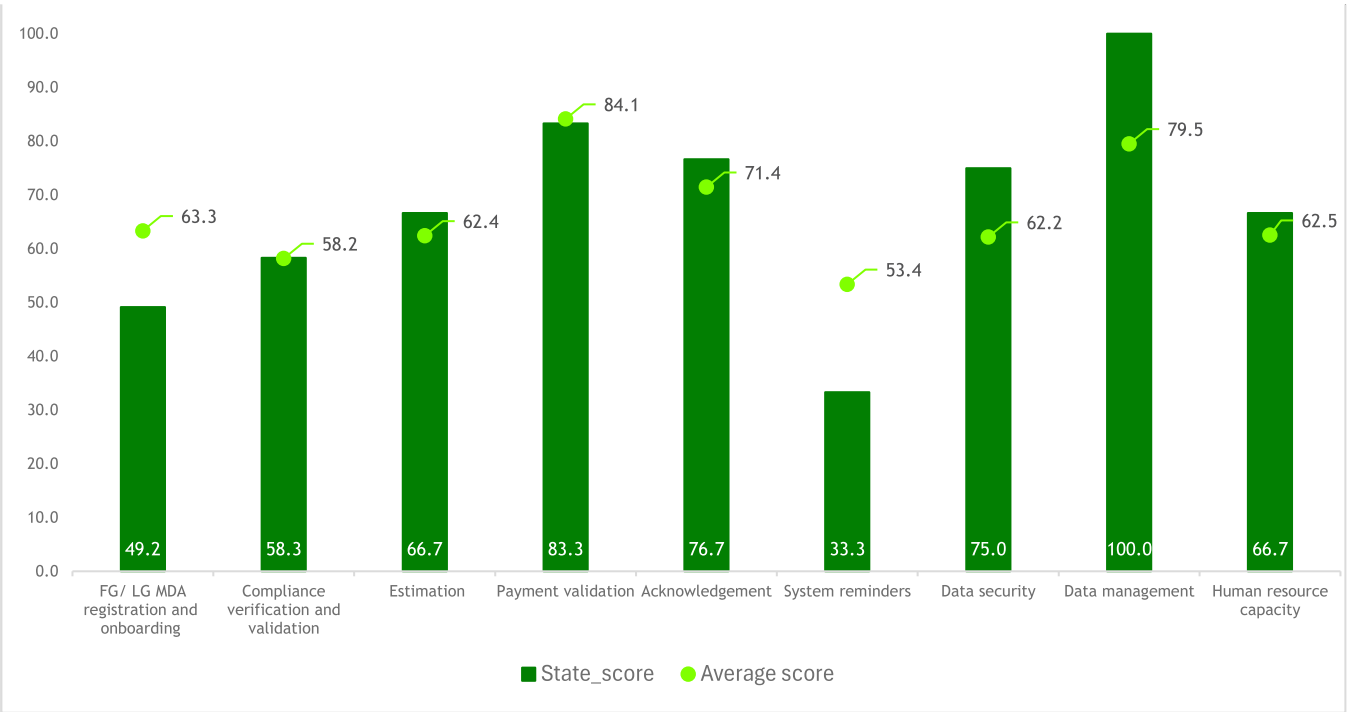
- The state exceeds national averages in estimation, data security, data management, and human resource capacity, showcasing robust digital infrastructure and workflow efficiency.
- User onboarding and compliance verification are below average, pointing to opportunities for smoother integration and improved verification systems.
- System reminders is the weakest area (41.7 vs. 53.4), indicating gaps in automation of user communication.
- Human resource capacity is strong (80), reinforcing the state's ability to maintain and scale these systems effectively.

B2G payment system:



- The state outperforms national averages in tax payment validation, data management, data security, and human resource capacity, indicating strong institutional frameworks and data systems.
- User onboarding and compliance verification are close to national averages, suggesting moderate performance in integration and verification processes for business taxpayers.
- Estimation and system reminders are key areas of concern, especially the latter (53.3 vs. 53.0), highlighting potential weaknesses in automated follow-ups or notification systems.
- Despite performance gaps, the state's human resource capacity seems high (80.0).

G2G payment system:

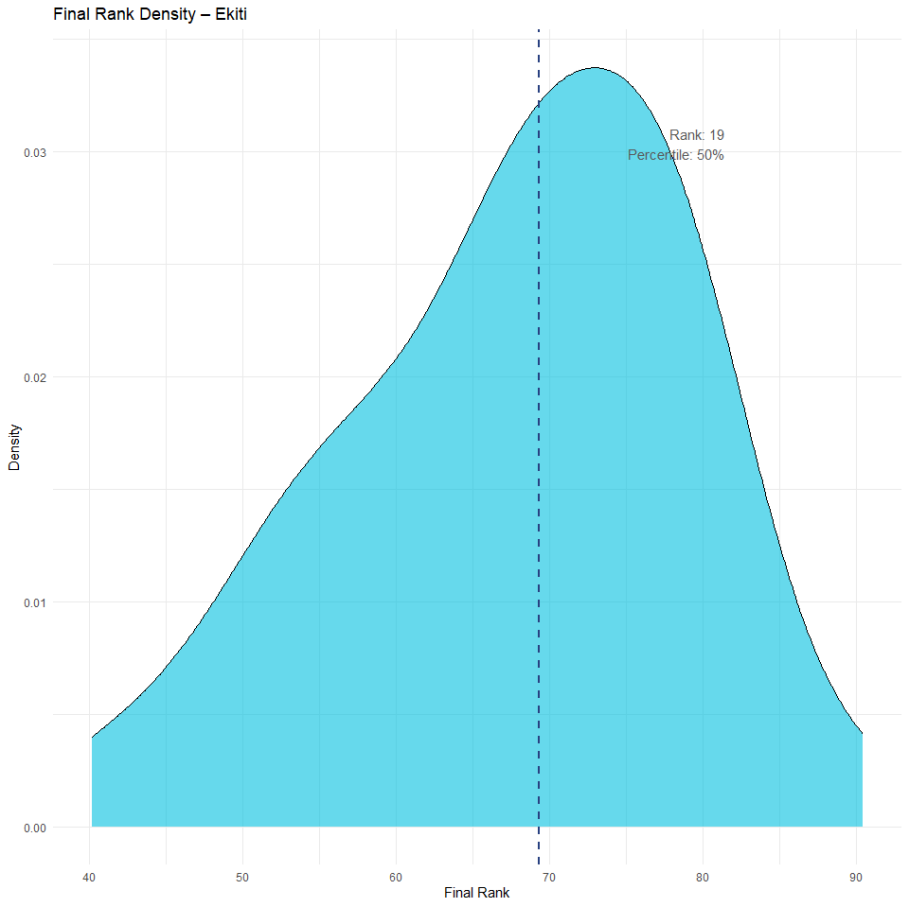


- The state outperforms the national average in acknowledgement, data security, data management, and human resource capacity, suggesting robust administrative coordination and staffing infrastructure.
- Performance in FG or LG MDA onboarding and system reminders is considerably below average, pointing to weak entry-level processes and communication systems.
- Payment validation and data security scores are aligned with or above national benchmarks, indicating secure and reliable data systems.
- Despite lagging early-stage processes, high scores in back-end systems suggest a mature implementation phase with scope for front-end improvements.

13. Ekiti

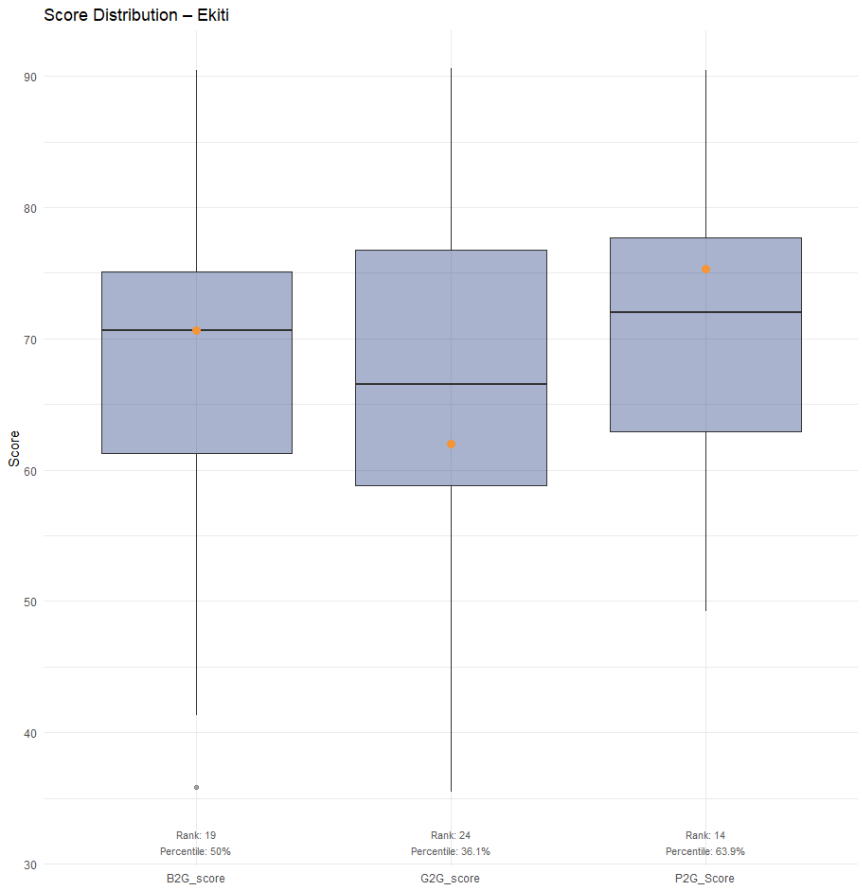
Position - 19 **Maturity level - Medium**

P2G Score: **75.33** B2G Score: **70.67** G2G Score: **62.00**



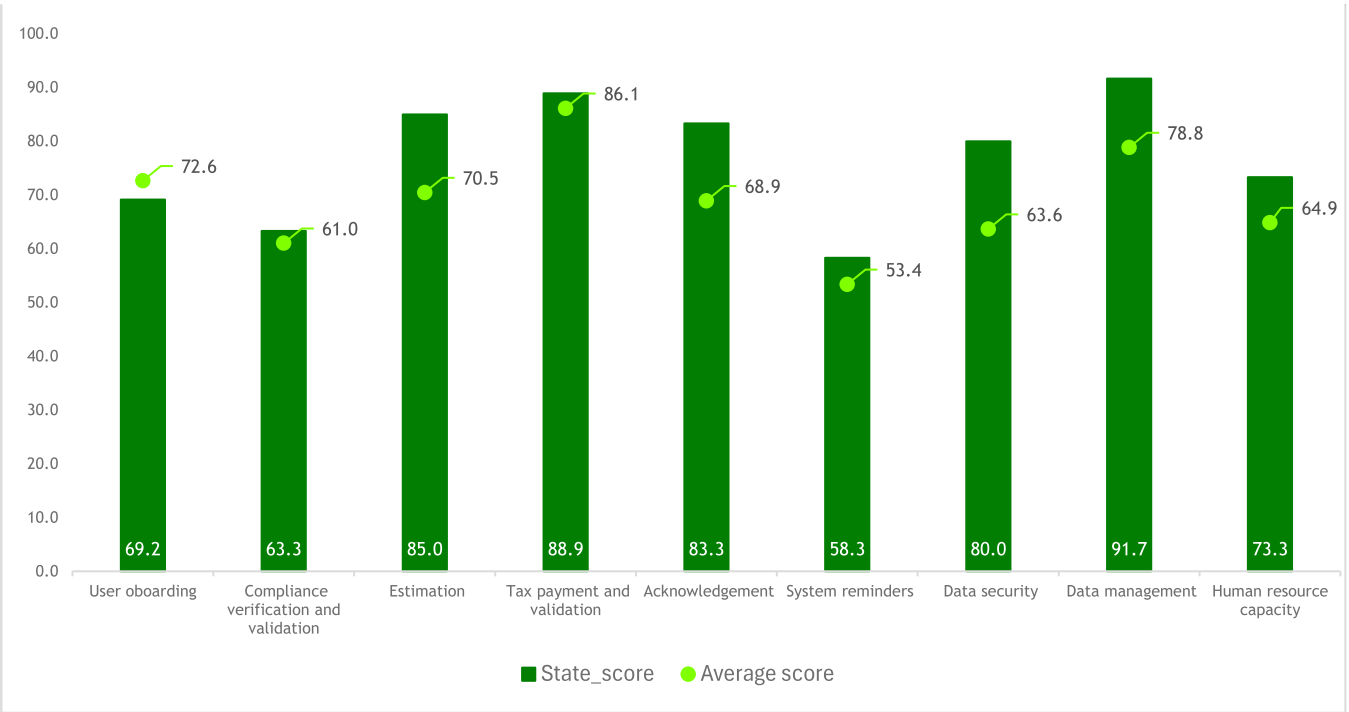
Ekiti State's digital readiness is at the median scale, representing a system that is great in parts but in need of a push for holistic modernisation. Its P2G domain (ranked 14th) is modestly above average, demonstrating that digital services for individuals—like taxpayer onboarding and payments—are generally accessible.

However, B2G (18th) and especially G2G (24th) scores drag down the state's overall readiness, revealing that business users and government operations face ongoing hurdles: many businesses still have to navigate through manual processes or incomplete digital journeys, and government agencies work with partially synchronised data systems. The Final Rank Density graph places Ekiti directly in the distribution's middle, making it a "work in progress". To advance, Ekiti must double down on its weakest link, investing in workflow automation, business e-services, and agency connectivity, while continuing to build on its relatively strong foundation in public-facing digital tax tools.



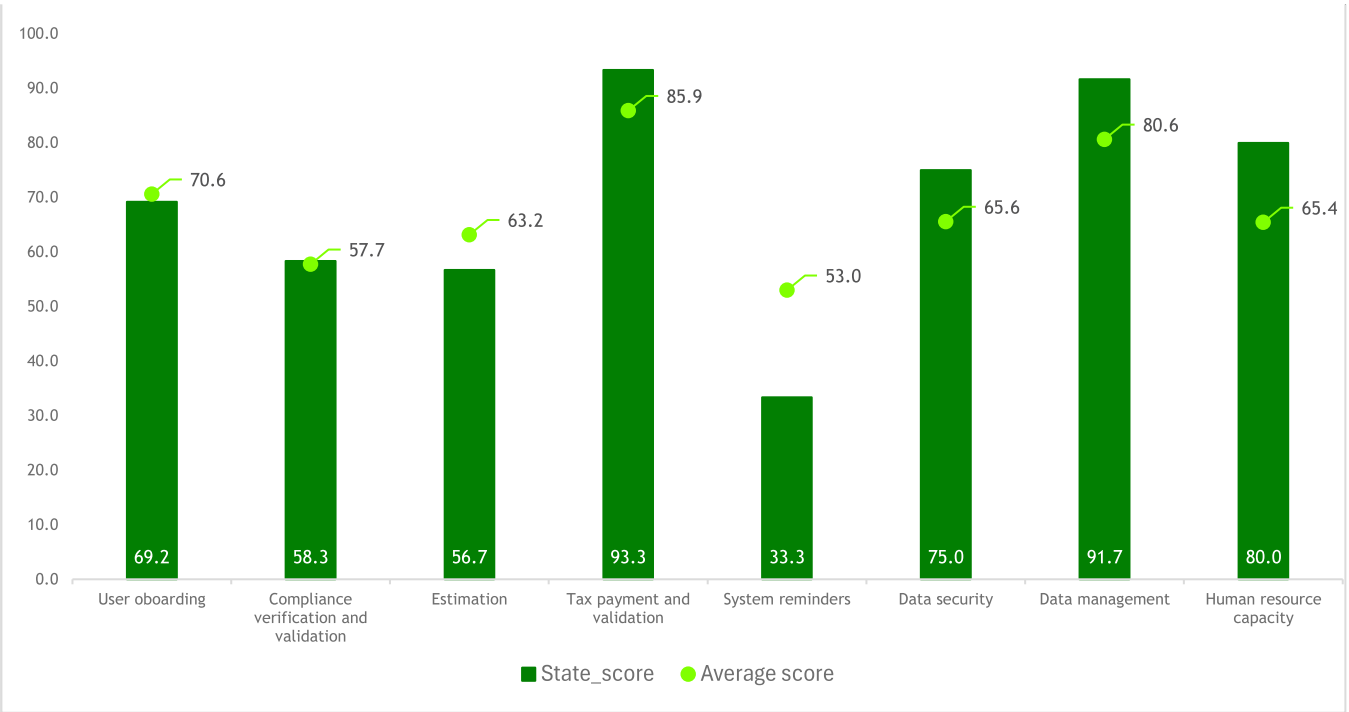
Ekiti State demonstrates moderate digital maturity in its revenue collection systems, with relatively strong P2G capabilities but persistent gaps in B2G and G2G operations. While the State has implemented public-facing digital tools for tax payment and validation, business and inter-agency processes still face manual bottlenecks, fragmented data systems, and underutilised automation. Advancing toward full digital maturity will require focused investment in system reminders, HR capacity, and workflow integration, particularly across G2G and B2G domains.

P2G payment system:



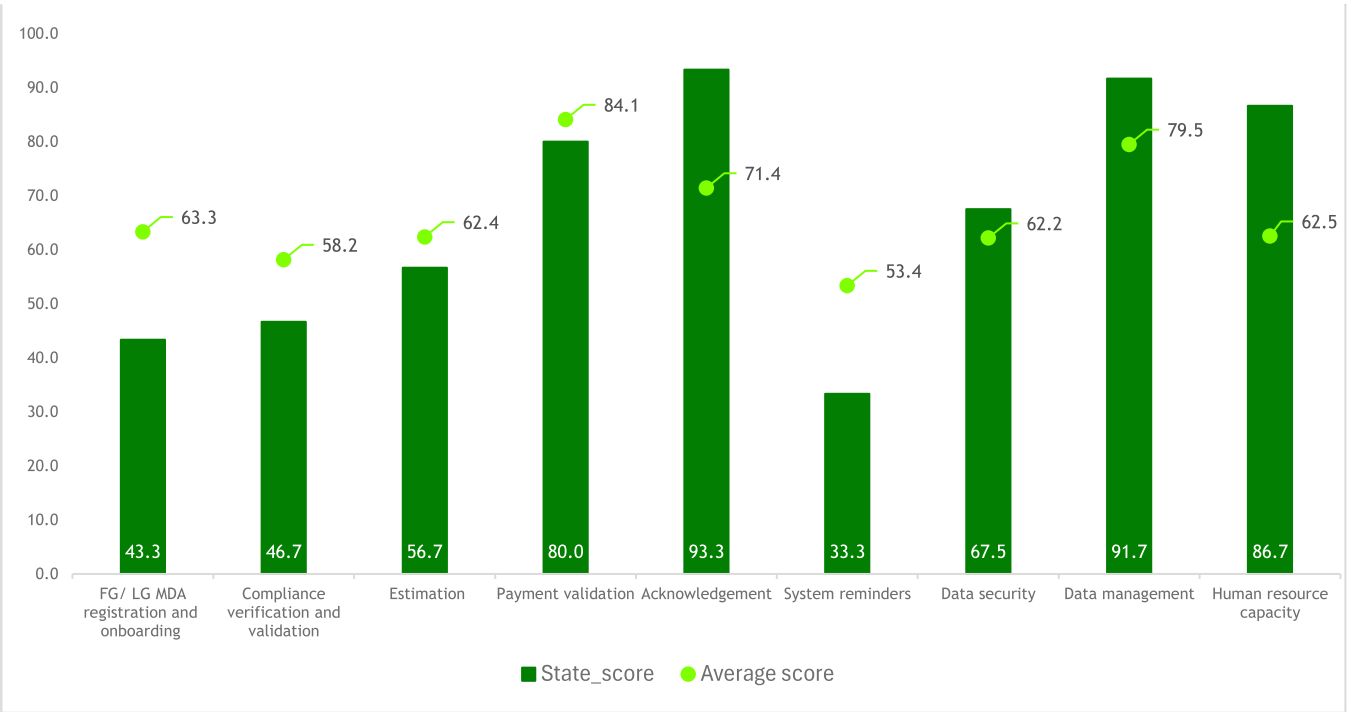
- The state outperforms national averages in estimation, tax payment and validation, and acknowledgement, among others, reflecting strong capabilities in financial planning and user engagement.
- System reminders (58.3 vs. 53.4) and compliance verification (63.3 vs. 61.0) are marginally ahead but still indicate scope for automation and rule enforcement.
- Scores for data security (80.0) and data management (91.7) are commendable, indicating robust digital infrastructure and handling.
- User onboarding and human resource capacity are around the national averages, suggesting a need for improved outreach, taxpayer database harmonisation and staffing investments.

B2G payment system:



- The state excels in tax payment and validation, data management, and human resource capacity, showing strengths in outreach, compliance, and workforce readiness.
- Ekiti exceeds the national average in all B2G indicators except three (user onboarding, estimation and system reminders).
- Estimation is well below average, indicating potential gaps in the use of digital tools for calculating tax dues.
- System reminders (33.3) is a critical weakness, suggesting limited use of automated communication tools with business entities.
- Data security (75.0 vs. 65.6) appears to be doing well, reflecting proactive measures in safeguarding digital information.

G2G payment system:

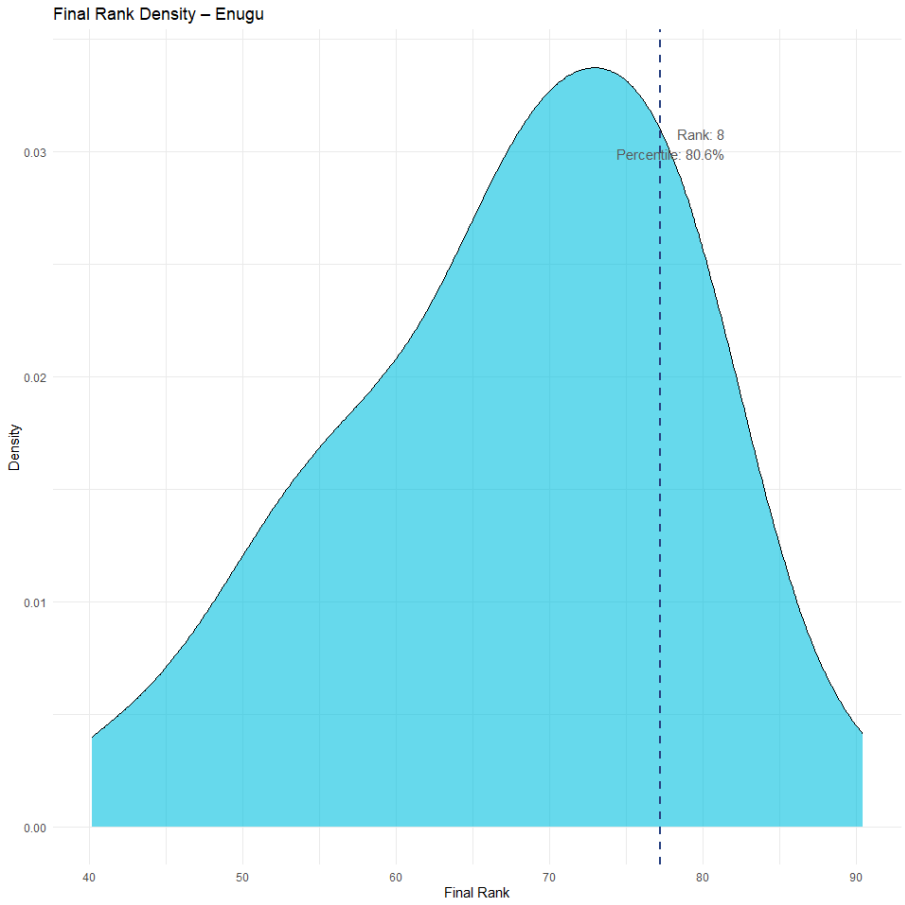


- The state's G2G system excels in payment validation, acknowledgement, data management, and human resource capacity, reflecting strengths in operational maturity and staffing.
- It lags significantly in foundational processes, such as FG or LG MDA registration (43.3 vs. 63.3), compliance verification (46.7 vs. 58.2), and system reminders (33.3 vs. 53.4), indicating implementation and automation challenges.
- Estimation also scores below the average, with limited digital tools for calculating tax dues, leading to errors and disputes.

14. Enugu

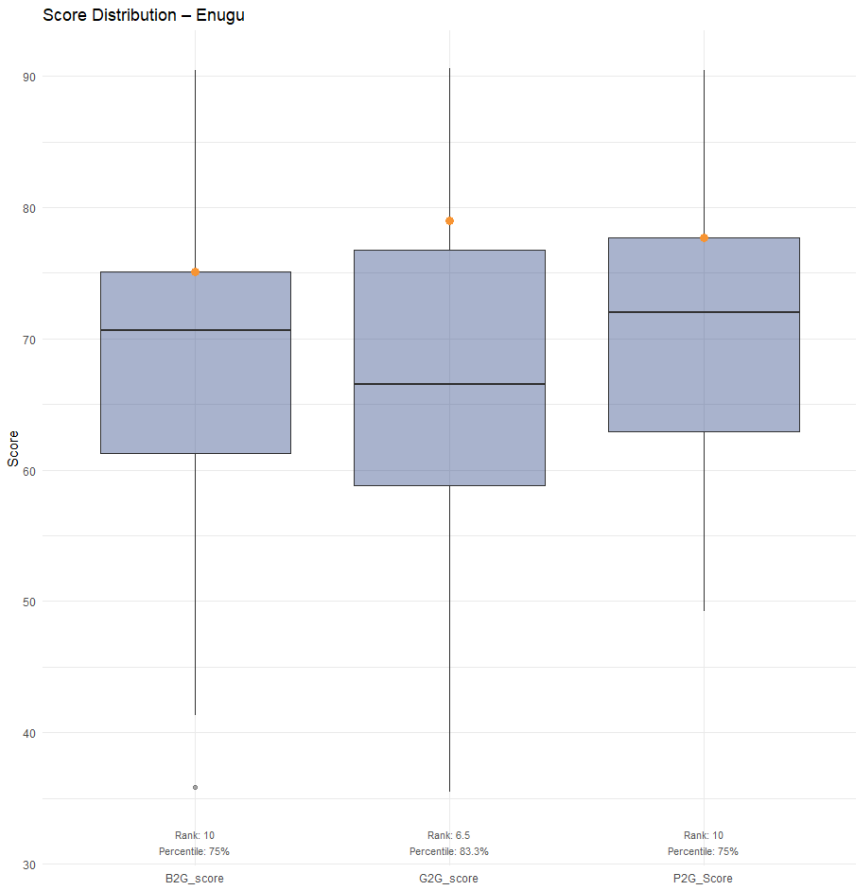
Position - 08 **Maturity level - High**

P2G Score: **77.67** B2G Score: **75.13** G2G Score: **79.00**



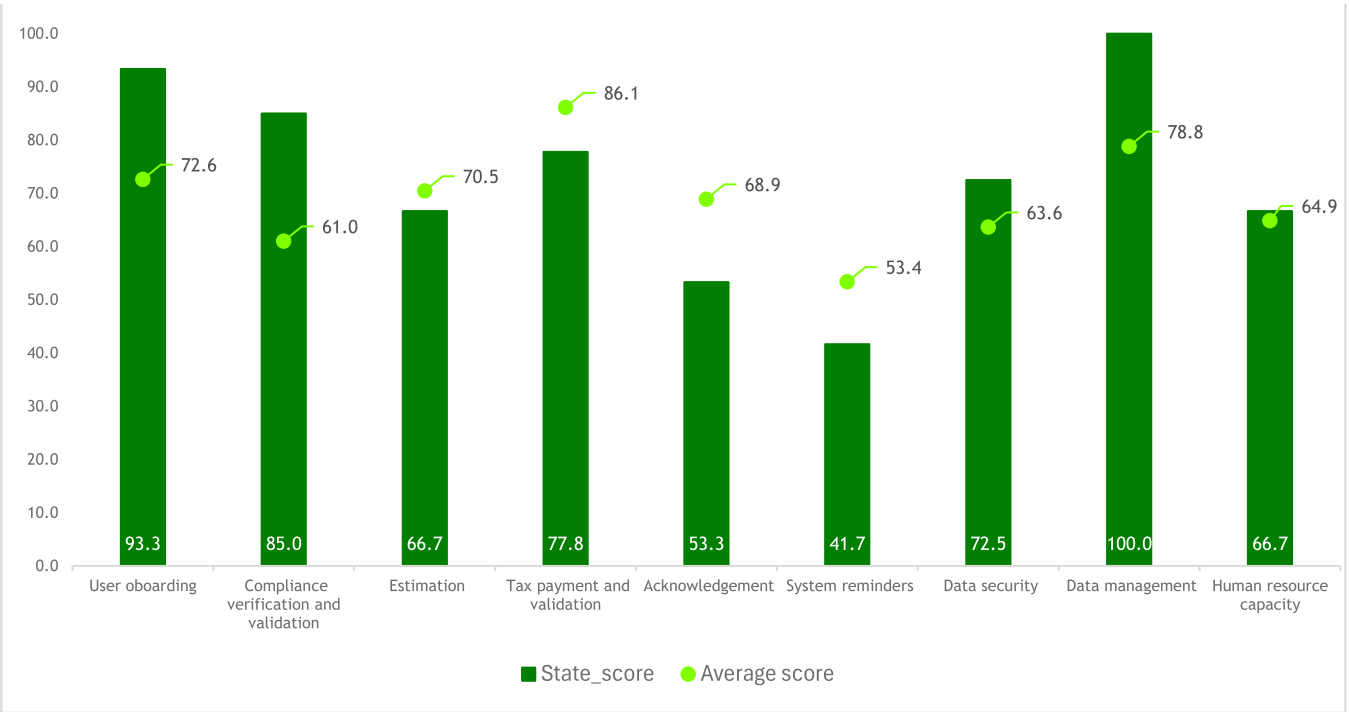
Enugu anchors the high end of the central density cluster, with P2G, B2G, and G2G all falling within a narrow, well above-average band (8th–12th). The state's steady, balanced progress reflects deliberate digital governance: no single domain dominates, but all are steadily modernising. Public-facing digital services are intuitive and widely used, business registration is fast and increasingly automated, and internal revenue data flows are secure and prompt.

Enugu's profile makes it a model of digital consistency—its individual taxpayers, businesses, and staff encounter reliable, predictable systems that drive compliance and reduce risk. The next step is to use this foundation by piloting advanced digital tools (such as AI-based analytics or user personalisation) to create standout experiences and move beyond the "upper-middle" plateau.



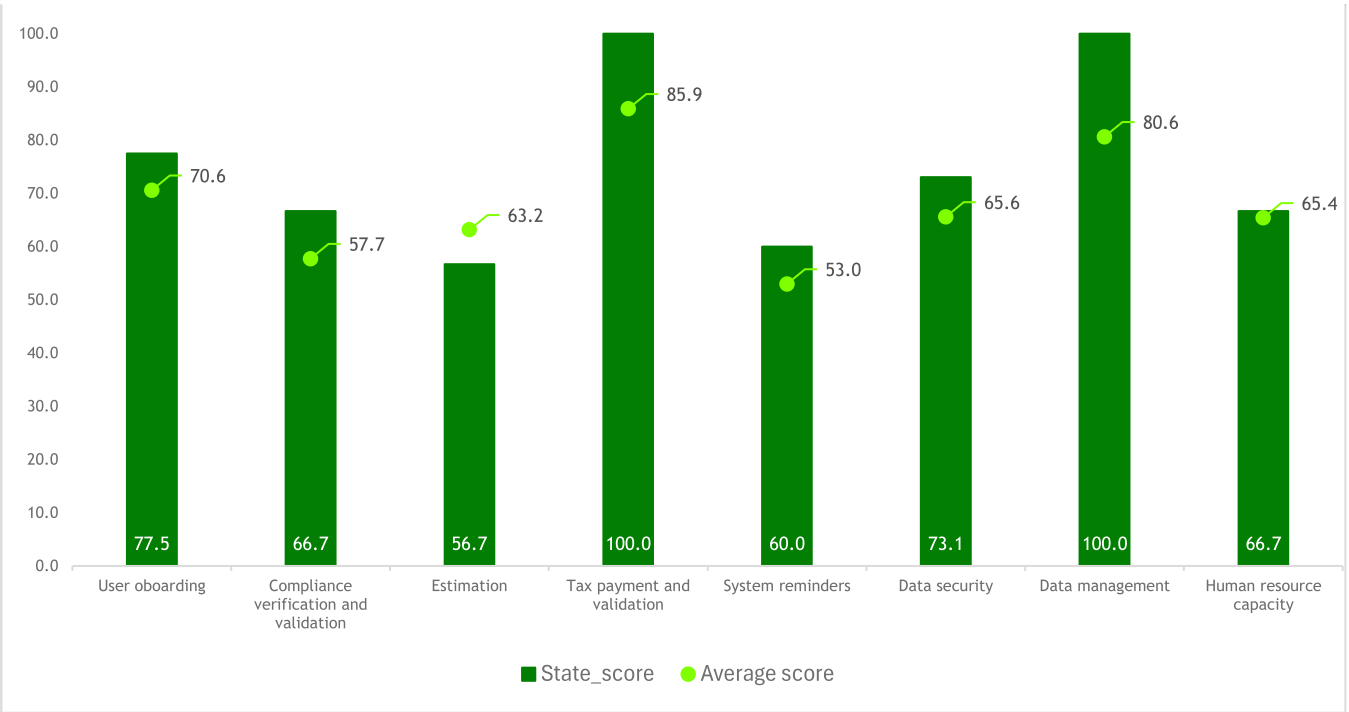
Enugu State demonstrates high digital maturity in its revenue collection system, with strong and balanced performance across the P2G, B2G, and G2G streams. The State has implemented well-coordinated digital platforms that support streamlined onboarding, data integration, and compliance enforcement. It stands out for its consistency and reliability across all domains. However, targeted improvements are still needed in human-centred feedback loops, estimation tools, and automated system prompts. To progress from high-performing, Enugu must invest in analytics, enhanced automation, and inclusive digital services.

P2G payment system:



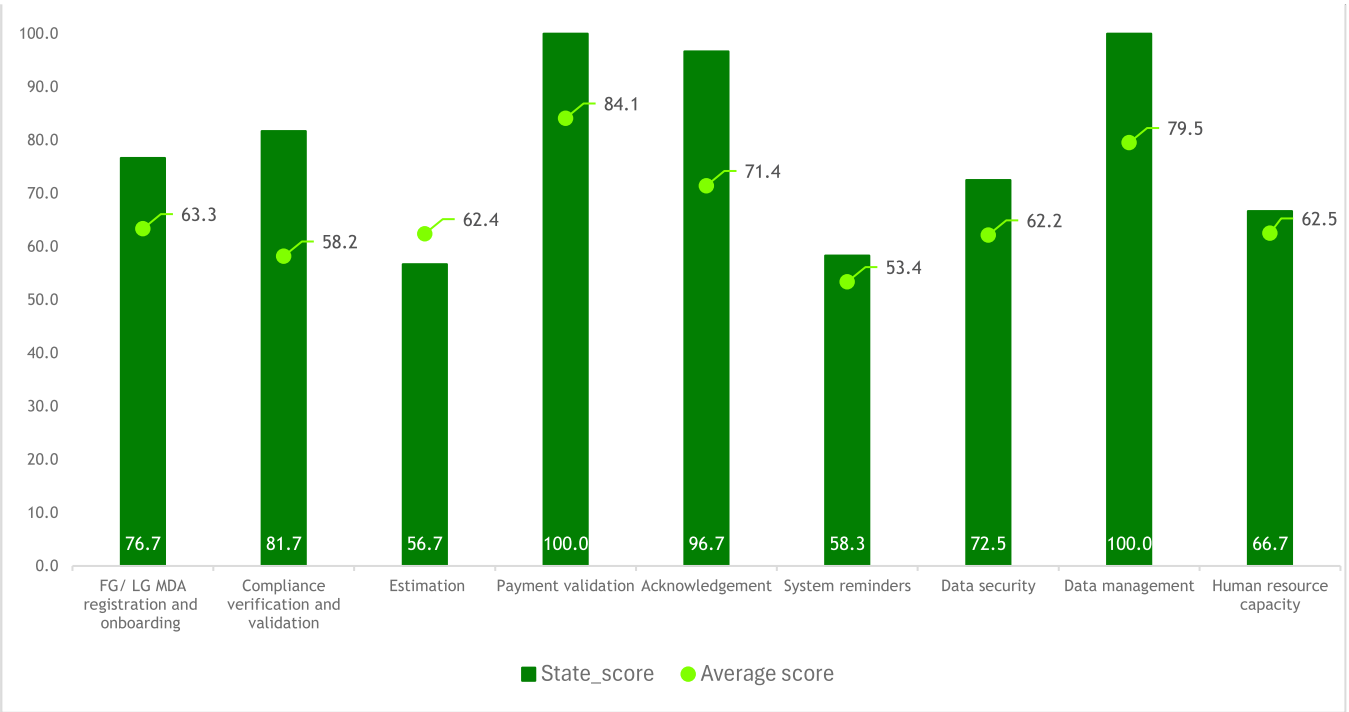
- The state shows strong performance in User onboarding (93.3 vs 72.6), Compliance verification (85.0 vs 61.0), and Data management (100 vs 78.8), reflecting well-established digital and administrative systems.
- Data security (72.5 vs 63.6) and Human resource capacity (66.7 vs 64.9) also exceed national averages, ensuring institutional resilience.
- Estimation (66.7 vs 70.5) and Tax payment and validation (77.8 vs 86.1) slightly underperform, pointing to potential areas for efficiency improvements.
- Acknowledgement (53.3 vs 68.9) and System reminders (41.7 vs 53.4) fall short significantly and need strengthening in feedback and automation.

B2G payment system:



- The state consistently outperforms national averages across all indicators, with the fairest performances in Compliance verification (66.7 vs 57.7), System reminders (60.0 vs 53.0) Data security (73.1 vs 65.6), and Human resource capacity (66.7 vs 65.4), showing robust digital systems and staffing.
- Very high scores in Tax payment and validation and Data management (both 100.0) reflect strong planning and transaction reliability.
- User onboarding (77.5 vs 70.6) and Data security (73.1 vs 65.6) continue the trend of above-average performance.
- System reminders at 60.0 slightly outperform the average (53.0), indicating functioning but improvable user alert systems.
- Estimation scored the least (56.7 vs 63.2), indicating the need for the introduction of digital tools for calculating tax dues.

G2G payment system:

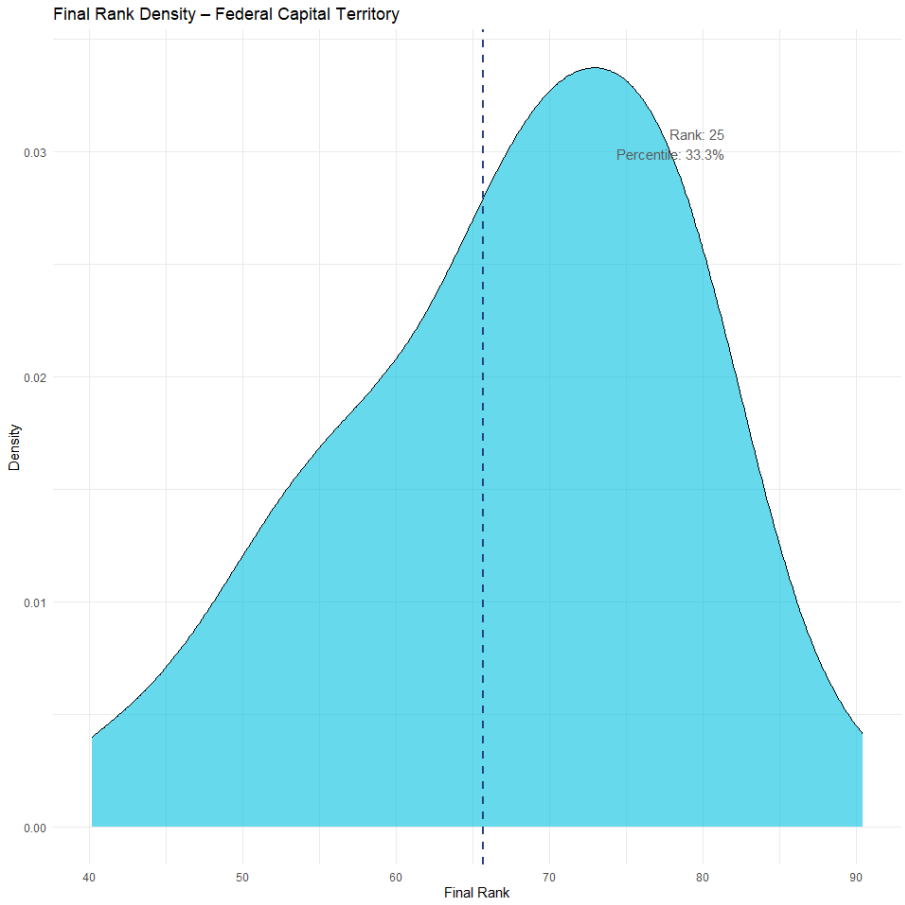


- The state outperforms national averages in eight of the nine indicators in the G2G payment area.
- Payment validation (100 vs 84.1) and Acknowledgement (96.7 vs 71.4) demonstrate robust transaction handling and responsiveness.
- High scores in Data management (100 vs 79.5) and Data security (72.5 vs 62.2) indicate strong data protection foundations.
- FG or LG MDA onboarding (76.7 vs 63.3) and Human resource capacity (66.7 vs 62.5) reveal a growing administrative capability.

15. Federal Capital Territory

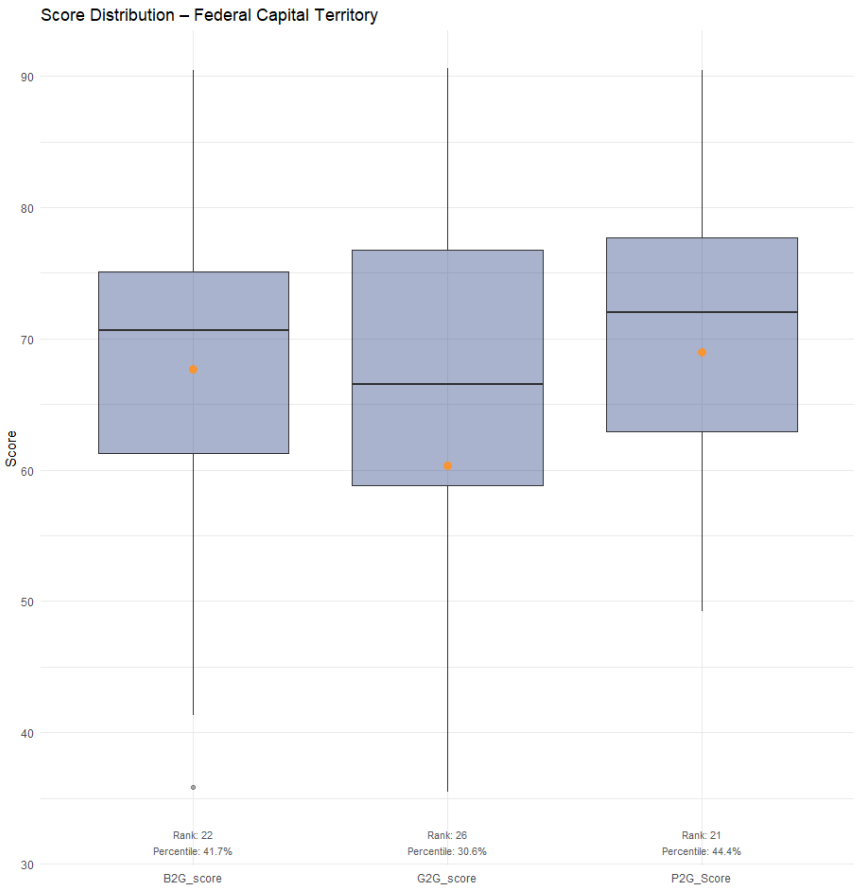
Position - 25 **Maturity level - Medium**

P2G Score: **69.00** B2G Score: **67.67** G2G Score: **60.33**



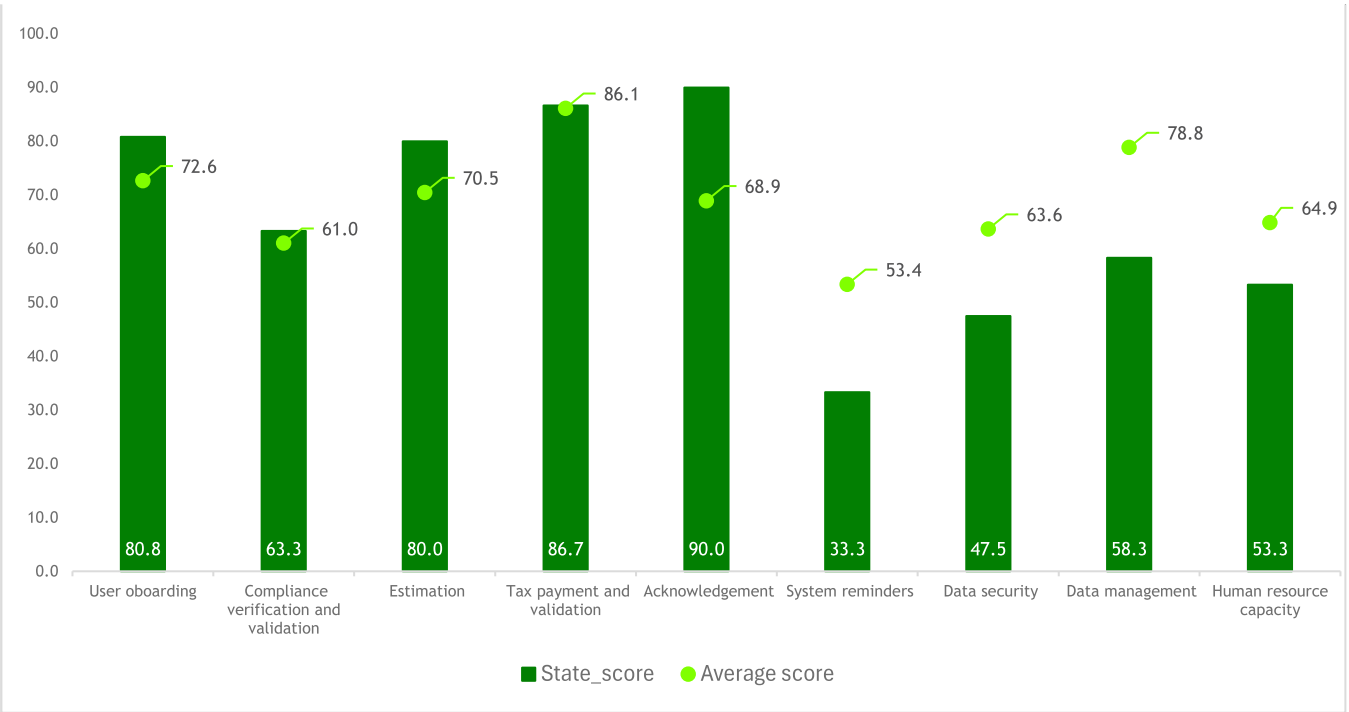
FCT's density curve position is at the upper edge of the lowest quartile, reflecting average P2G (21st) but below average B2G (24th) and G2G (27th) performance. While Abuja's residents can access basic digital tax services, businesses face fragmented processes, and cross-agency data sharing is limited, creating coordination and compliance challenges.

A major, coordinated push to unify business and government platforms, upgrade internal IT systems, and create a culture of digital-first service delivery is essential for the federal capital to achieve its leadership potential.



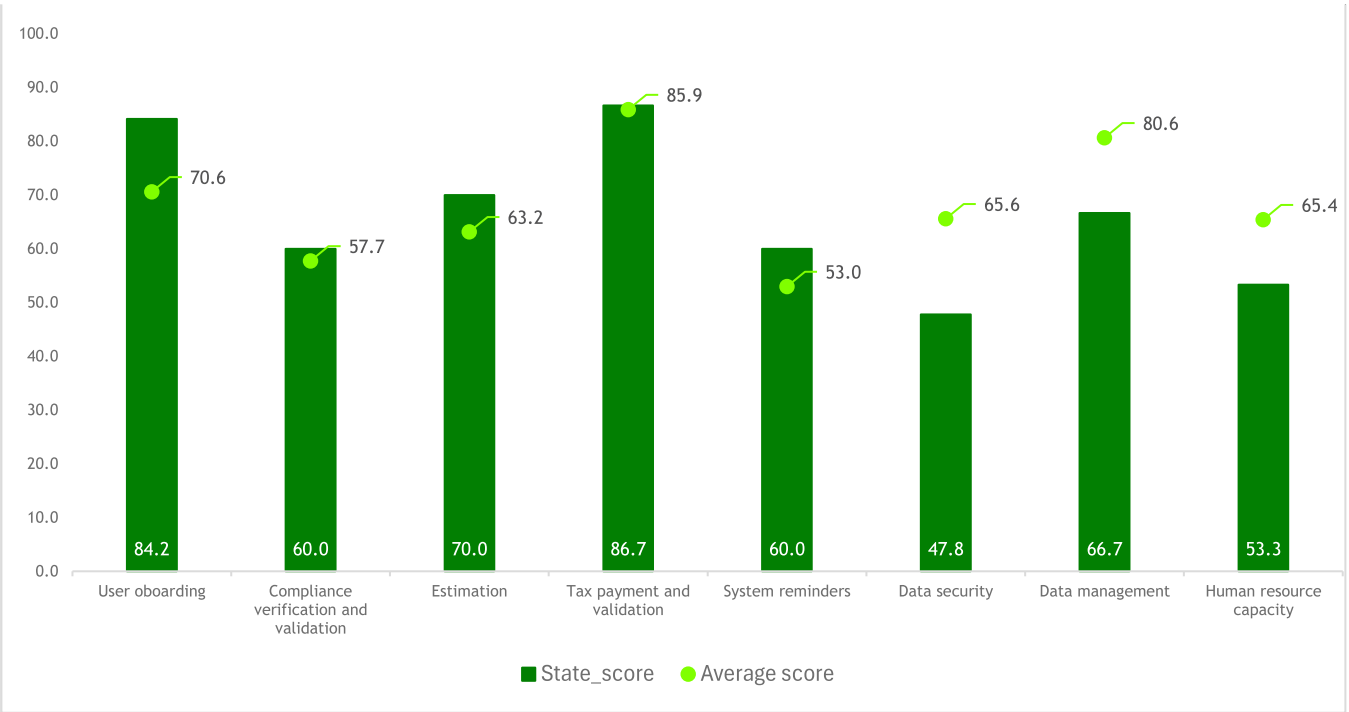
FCT demonstrates medium digital maturity in its revenue collection systems, with uneven performance across the P2G, B2G, and G2G streams. While digital tax services are available to residents and businesses, fragmented platforms, inconsistent compliance enforcement, and low integration across agencies hinder optimal performance. FCT has access to ICT infrastructure but is nevertheless held back by inadequate staff capacity, weak data coordination, and limited end-to-end automation. To achieve its potential as Nigeria's administrative hub, FCT must implement a unified digital strategy with a focus on performance monitoring, system responsiveness, and cybersecurity.

P2G payment system:



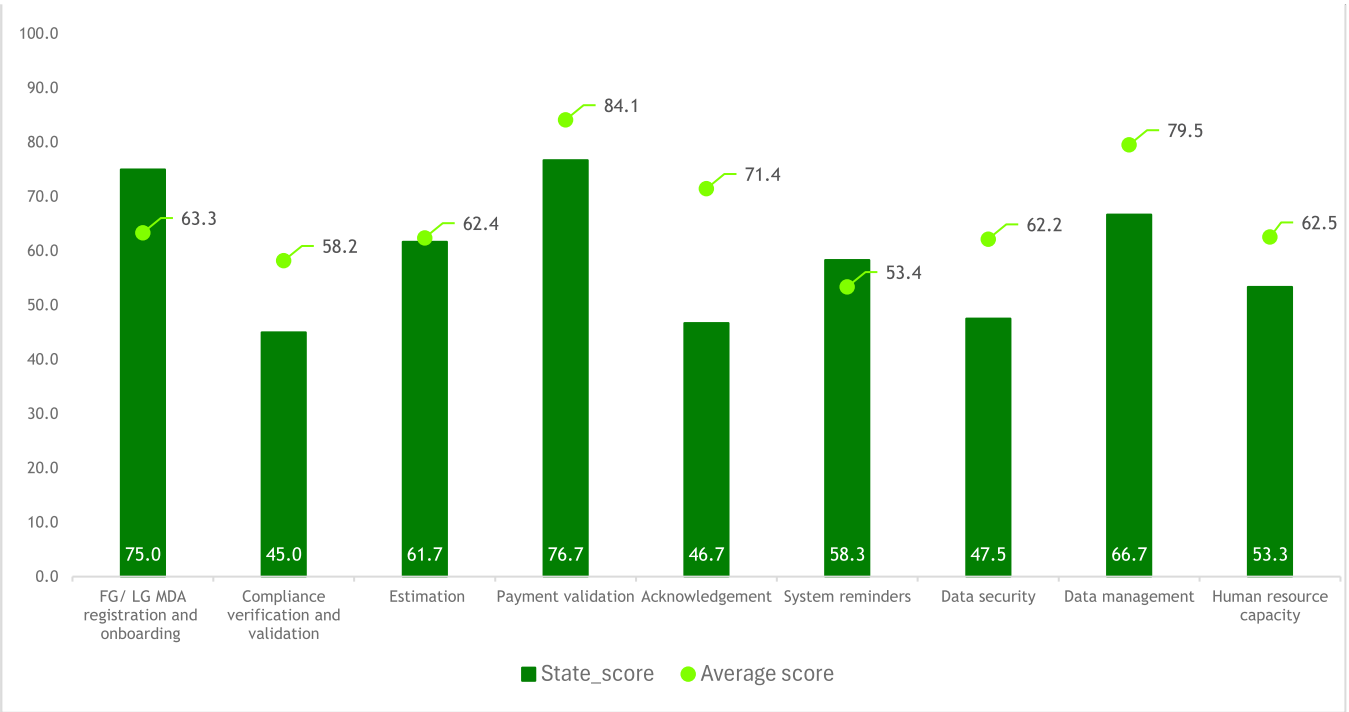
- FCT performs below average in 4 out of 9 parameters — System reminders (33.3 vs 53.4), Data security (47.5 vs 63.6), Data management (58.3 vs 78.8), and Human resource capacity (53.3 vs 64.9).
- User onboarding (80.8 vs 72.6), Compliance (63.3 vs 61.0), and Estimation (80.0 vs 70.5) show moderate overperformance compared to the national averages.
- The territory leads in Acknowledgement (90.0 vs 68.9) and scores high in Tax payment validation (86.7 vs 86.1), suggesting strong financial reporting metrics.
- Overall performance indicates robust systems in onboarding, estimation, and validation, though digital responsiveness and HR capacity need attention (53.3 vs 64.9).

B2G payment system:



- The territory performs below average in 3 out of 8 parameters — Data security (47.8 vs 65.6), Human resource capacity (53.3 vs 65.4), and Data management (66.7 vs 80.6).
- Estimation (70.0 vs 63.2), System reminders (60.0 vs 53.0), and Compliance (60.0 vs 57.7) show moderate overperformance compared to the national averages.
- FCT excels in User onboarding (84.2 vs 70.6) and scores high in Tax payment validation (86.7 vs 85.9), showing strong capacity in business registration and financial reporting.
- Overall performance is strong in onboarding, estimation, and validation, but data safeguards and human resource capabilities need enhancement.

G2G payment system:

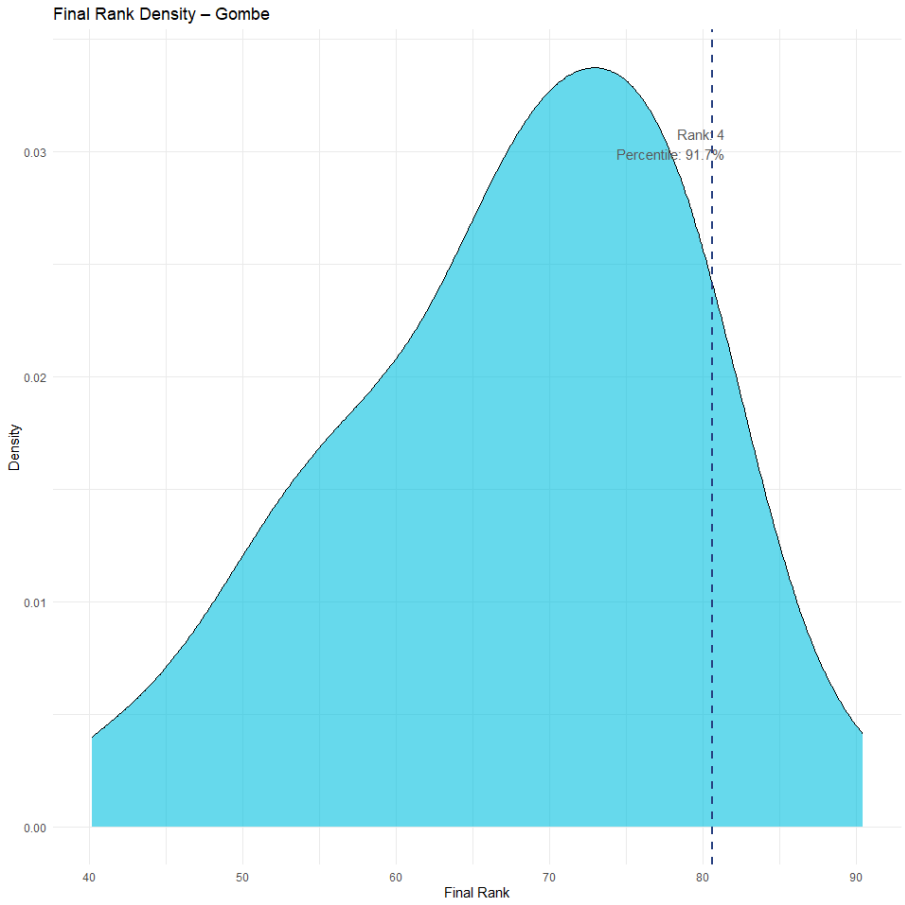


- FCT performs below average in 6 out of 9 parameters — Compliance (45.0 vs 58.2), Acknowledgement (46.7 vs 71.4), Data security (47.5 vs 62.2), Payment validation (76.7 vs 84.1), Data management (66.7 vs 79.5), and Human resource capacity (53.3 vs 62.5).
- Estimation and FG or LG onboarding show moderate overperformance, with scores close to the national benchmark.
- Strong results in Payment validation (76.7 vs 84.1) and System reminders (58.3 vs 53.4) reflect good alignment with national standards.
- Overall performance is balanced, with notable strength in payment systems and onboarding, while data management, security, and compliance need improvement.

16. Gombe

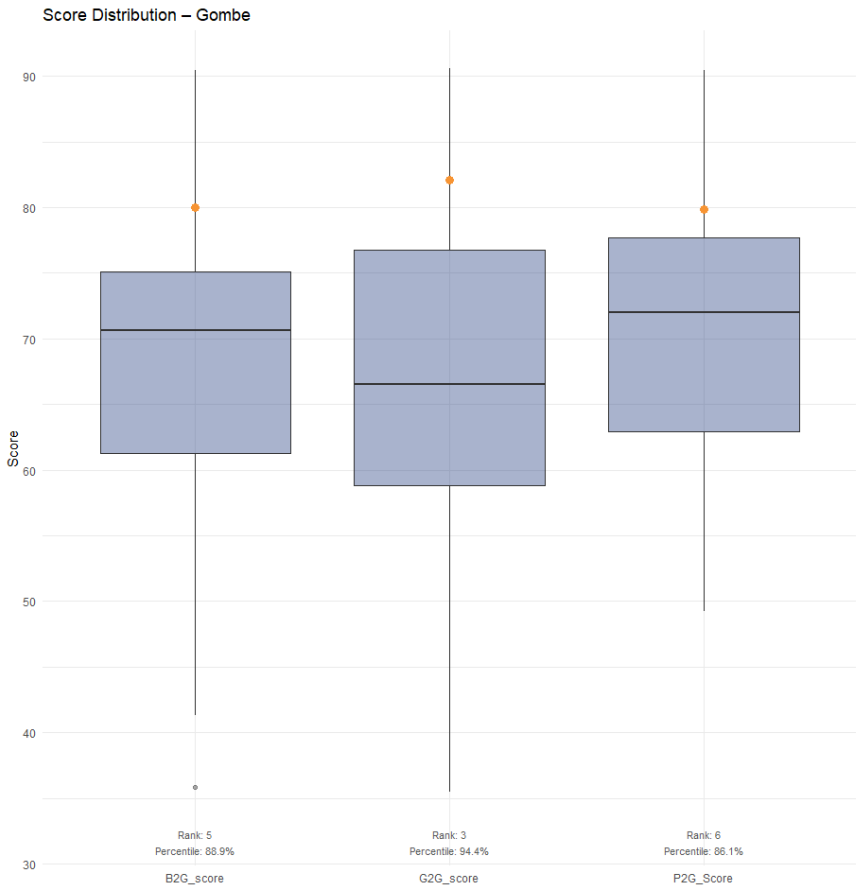
Position - 04 **Maturity level - High**

P2G Score: **79.83** B2G Score: **80.00** G2G Score: **82.08**



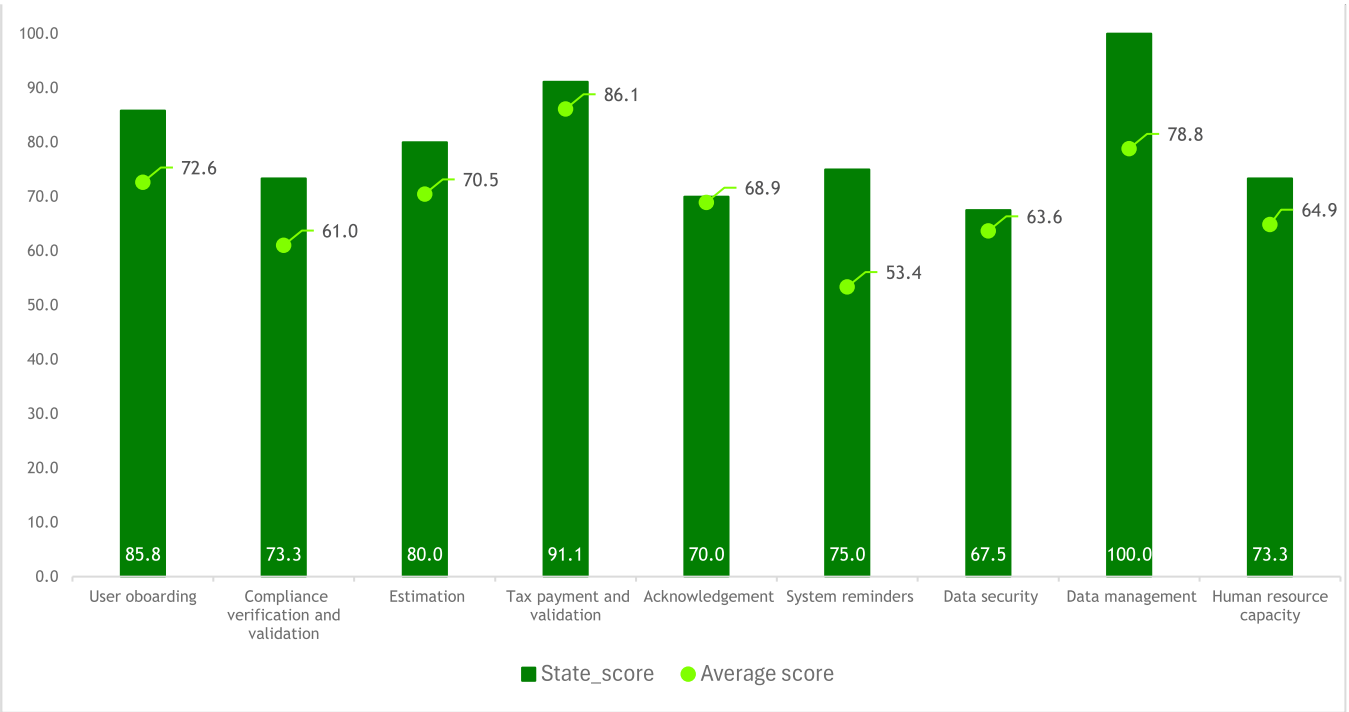
Gombe's impressive third-place position is clear on the density graph: it sits at the upper edge of the high-performing plateau, with strong G2G integration (3rd), robust citizen (P2G, 5th) and business (B2G, 6th) interfaces. The state's P2G success is visible in widespread use of digital taxpayer portals, SMS-based compliance reminders, and automated helpdesk escalation, which have contributed to high rates of voluntary filing and reduced arrears. For businesses, digital licensing, online documentation submission, and e-certification are the norm, helping reduce opportunities for discretion and corruption.

Internally, government departments collaborate through a common digital backbone, sharing real-time revenue data and automating reconciliation between agencies. This level of digital cohesion reflects planning, staff retraining, and a willingness to pilot and scale new solutions for all taxpayer groups.



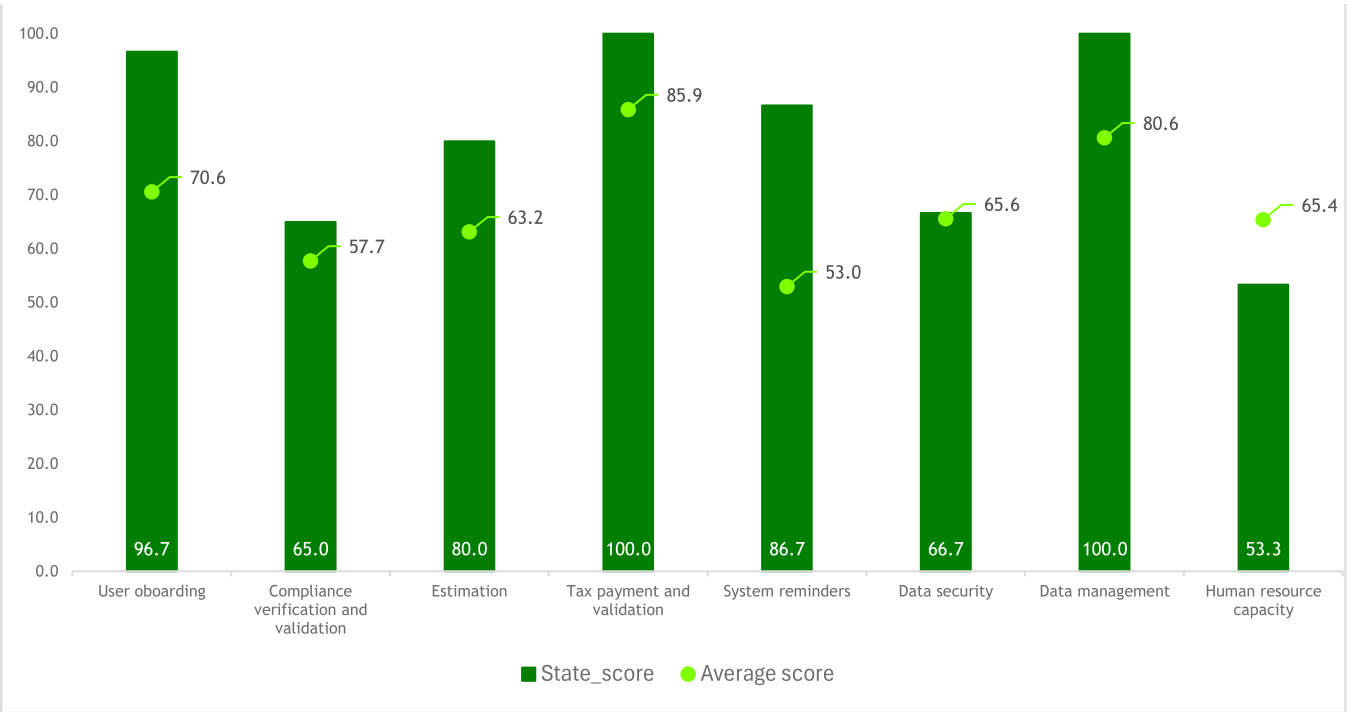
Gombe State demonstrates high digital maturity in its revenue collection systems, with excellent performance across the P2G, B2G, and G2G streams. The State is a standout performer in Nigeria's digital revenue ecosystem, underpinned by strong compliance systems, automated reminders, perfect data management scores, and inclusive taxpayer support. Gombe's all-around digital strength is a result of strategic planning, institutional investment, and adaptive reforms. To further reinforce this leadership, the State should focus on addressing residual HR gaps, deepening G2G integration, and enhancing data protection systems.

P2G payment system:



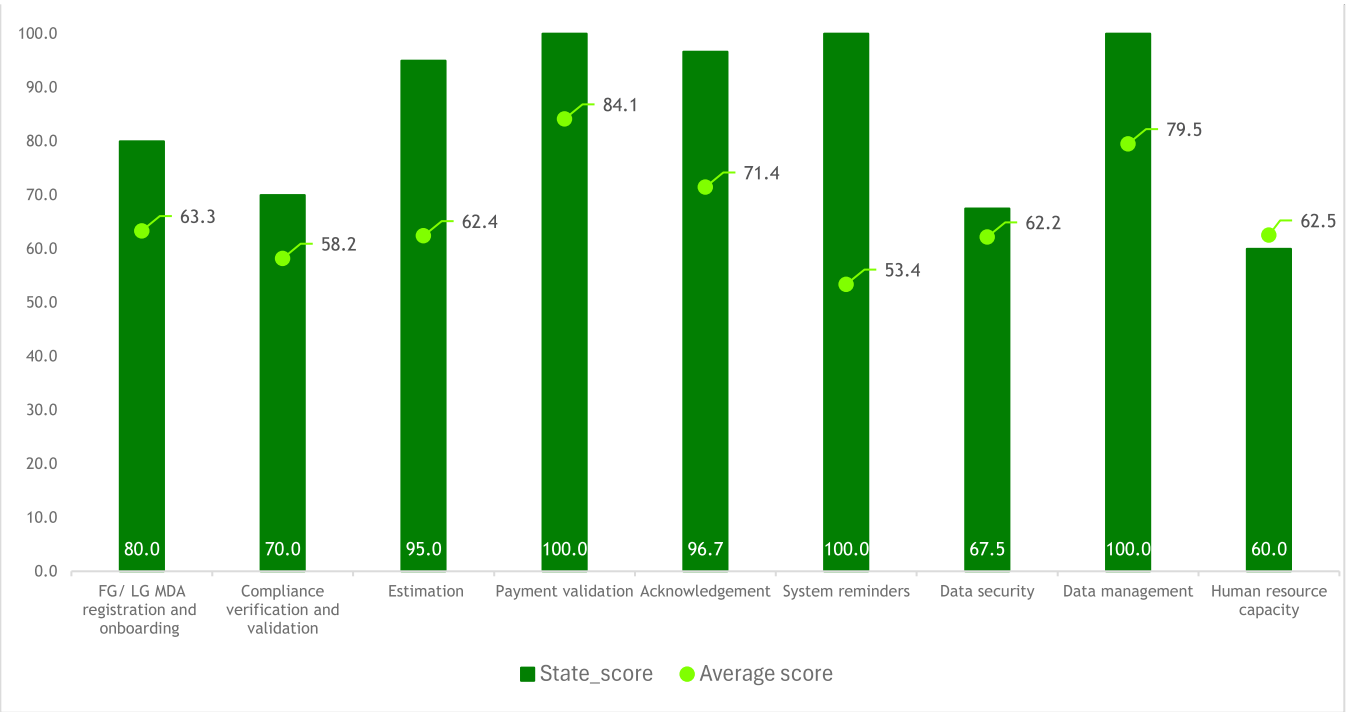
- The state outperforms national averages in all areas, especially in Compliance verification and validation (73.3 vs 61.0) and System reminders (75.0 vs 53.4), showcasing reliable compliance and notification systems.
- Data management scored a perfect 100, well ahead of the national average of 78.8, while Tax payment and validation (91.1 vs 86.1) reflect strong process efficiency.
- User onboarding (85.8 vs 72.6) and Estimation (80.0 vs 70.5) highlight well-managed initiation and planning phases.
- Acknowledgement (70.0 vs 68.9) and Human resource capacity (73.3 vs 64.9) slightly outperform national norms, while Data security (67.5 vs 63.6) is modestly above average.

B2G payment system:



- The state significantly outperforms national averages in User onboarding (96.7 vs 70.6), Compliance verification (65.0 vs 57.7), and System reminders (86.7 vs 53.0), reflecting strong user processes and automation.
- Perfect scores in Tax payment and validation and Data management (both 100) show well-optimised transaction and information systems.
- Data security (66.7 vs 65.6) and Estimation (80.0 vs 63.2) also remain above average, indicating robust planning and data protection.
- Human resource capacity to manage business taxes is the only area of concern, scoring 53.3, which is significantly below the national average of 65.4.

G2G payment system:

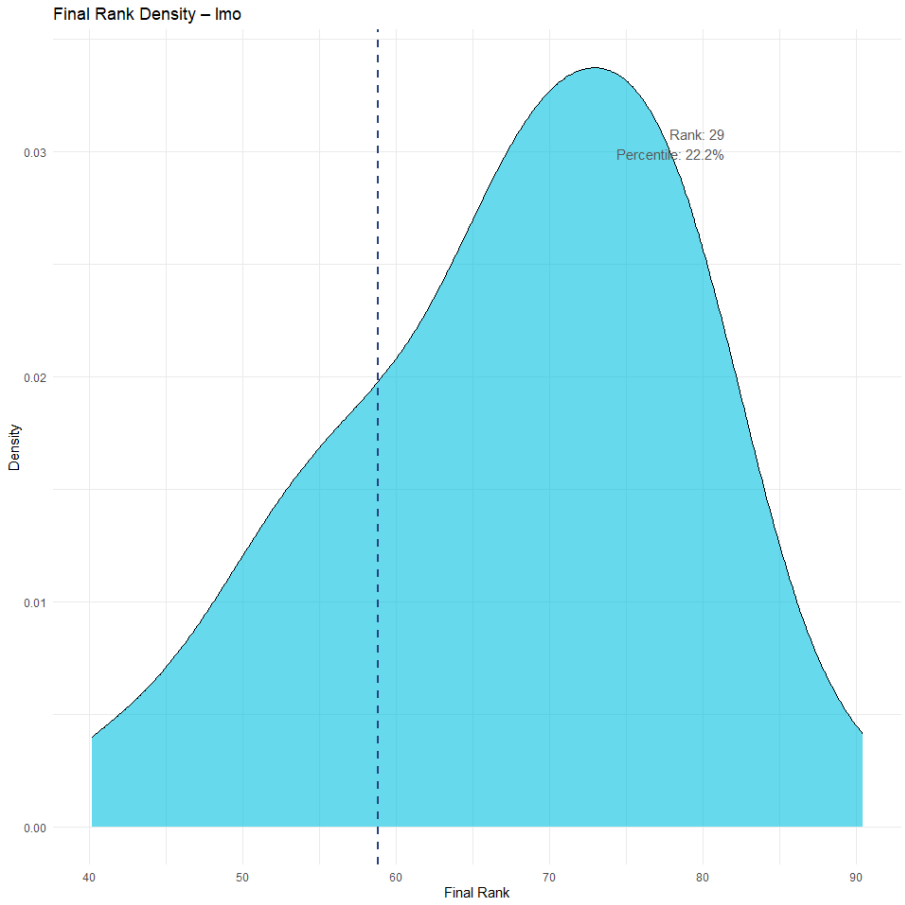


- The state consistently outperforms national averages, particularly in Estimation (95.0 vs 62.4), System reminders (100 vs 53.4), and Acknowledgement (96.7 vs 71.4), reflecting robust planning and communication processes.
- Perfect scores in Payment validation, System reminders and Data management (all 100) highlight strong performance in transaction reliability, automated communication with business taxpayers and digital infrastructure.
- FG or LG MDA onboarding (80.0 vs 63.3) and Compliance verification (70.0 vs 58.2) further demonstrate above-average administrative processes.
- Human resource capacity (60.0 vs 62.5) is slightly below average, indicating potential need for workforce development.

17. Imo

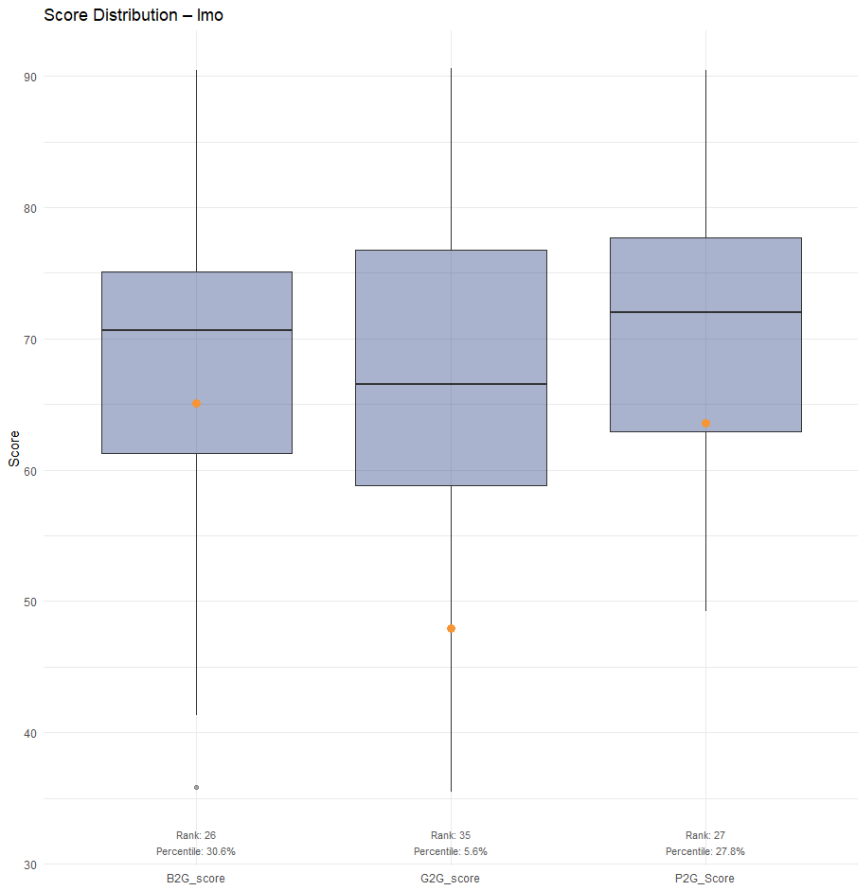
Position - 29 **Maturity level - Medium**

P2G Score: **63.58** B2G Score: **65.08** G2G Score: **47.92**



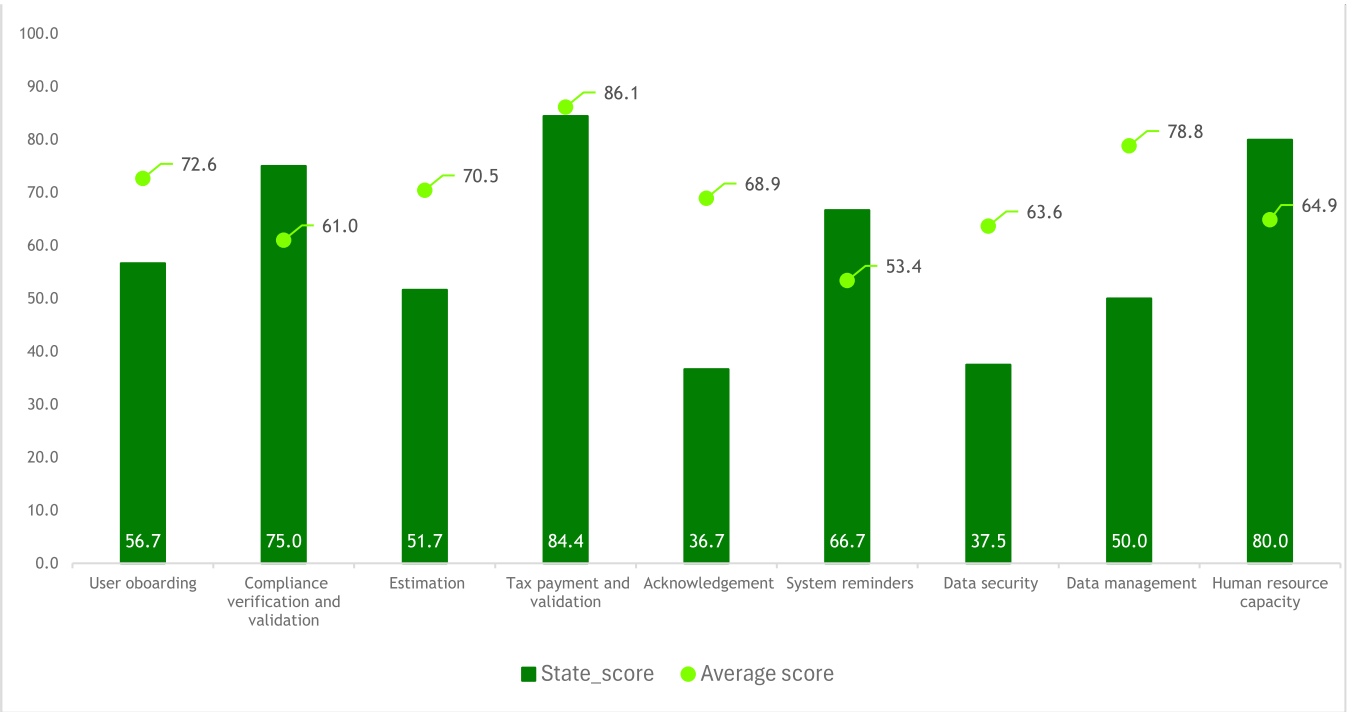
Imo has digitised some revenue collection functions with commercial platforms, but incomplete staff skills and poor infrastructure mean that, even where digital payments are possible, backend processes are largely manual. Inter-agency coordination is weak, with limited data sharing or workflow automation.

The result is a system where efficiency gains are unrealised, and user frustration will be high. The state's investments must target both people (through digital skills training) and processes (by integrating end-to-end systems and automating routine tasks), to realise the potential of its partial reforms.



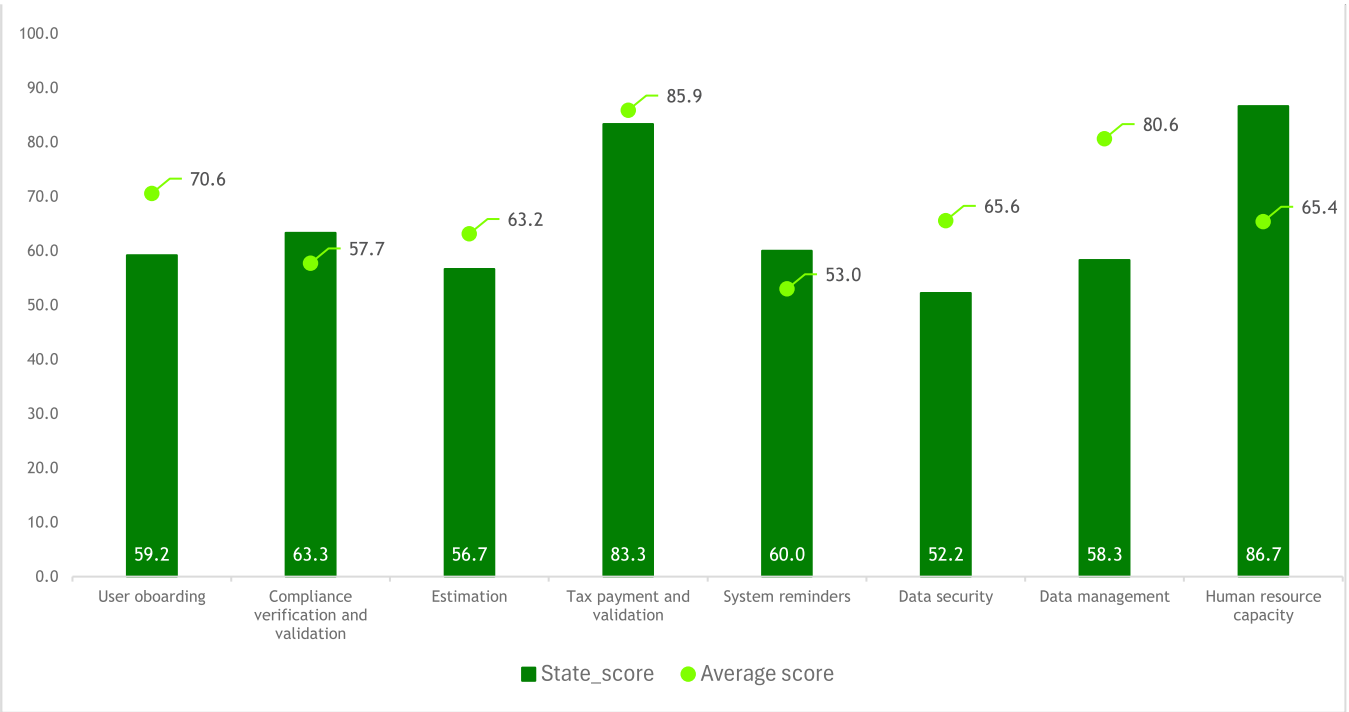
Imo State demonstrates medium digital maturity in its revenue collection systems, with relatively low scores in P2G, B2G and G2G payment systems. The State has laid the foundation for digital tax administration through the deployment of payment portals and basic onboarding mechanisms. However, significant gaps remain in system integration, compliance automation, and internal coordination. To advance its digital transformation, Imo must invest in backend systems, develop skilled digital personnel, and institutionalise performance monitoring frameworks to improve tax efficiency and enforcement.

P2G payment system:



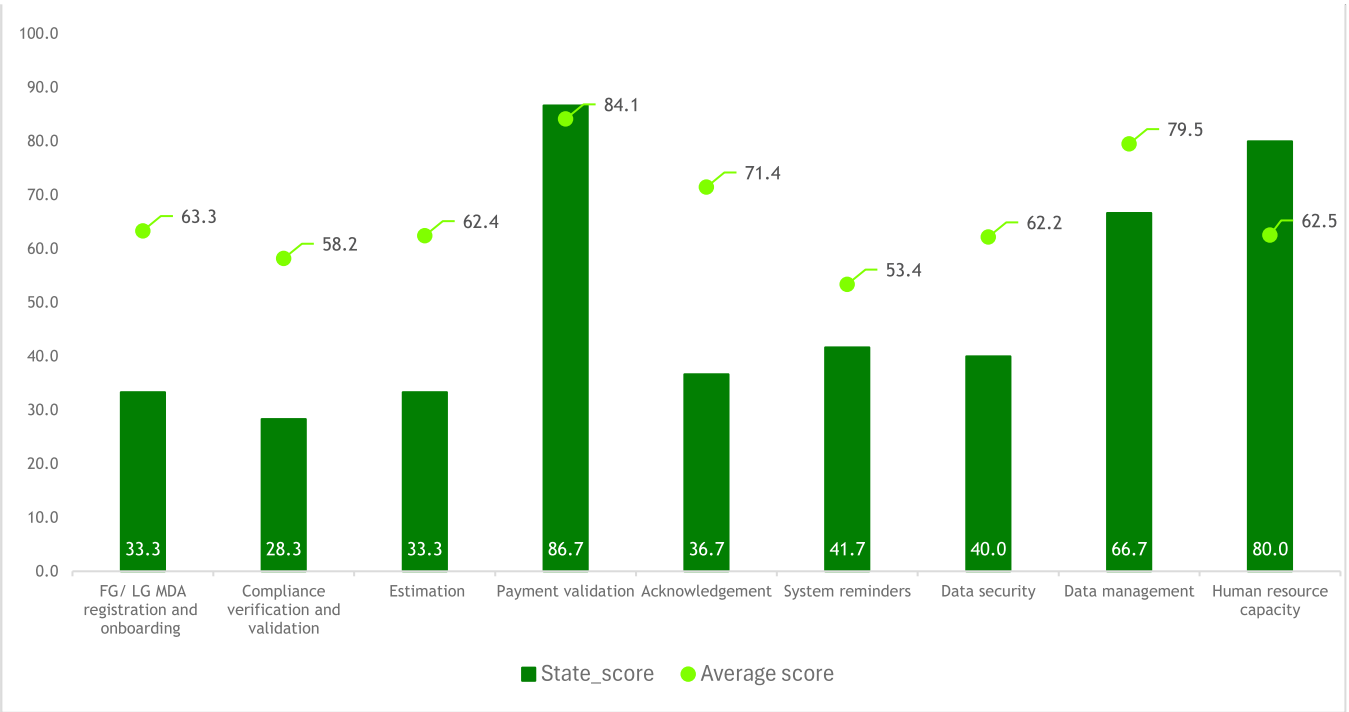
- The state scores fall below the national average in 6 parameters out of 9 — User onboarding (56.7 vs 72.6), Estimation (51.7 vs 70.5), Acknowledgement (36.7 vs 68.9), and Data security (37.5 vs 63.6), among others.
- Strong overperformance than the national average is seen in Compliance (75.0 vs 61.0) and Human resource capacity (80.0 vs 64.9).
- Scores in Payment validation (84.4 vs 86.1) and System reminders (66.7 vs 53.4) are competitive, showing reliable payment and communication systems for individual taxpayers.
- Overall, the state demonstrates strength in workforce capacity and compliance systems but needs improvement in user engagement, data reliability, and acknowledgement (the issuance of TCCs).

B2G payment system:



- The state performs below average in 5 out of 8 parameters — User onboarding (59.2 vs 70.6), Estimation (56.7 vs 63.2), Data security (52.2 vs 65.6), Tax payment validation (83.3 vs 85.9), and Data management (58.3 vs 80.6).
- Human resource capacity registers a significant overperformance (86.7 vs 65.4), indicating strong workforce readiness.
- Scores in Compliance (63.3 vs 57.7), System reminders (60.0 vs 53.0), and Tax payment validation (83.3 vs 85.9) are relatively close to the national benchmark.
- Overall, the state excels in personnel capacity and shows balanced performance in compliance and system prompts but needs improvement in digital systems and data quality management.

G2G payment system:

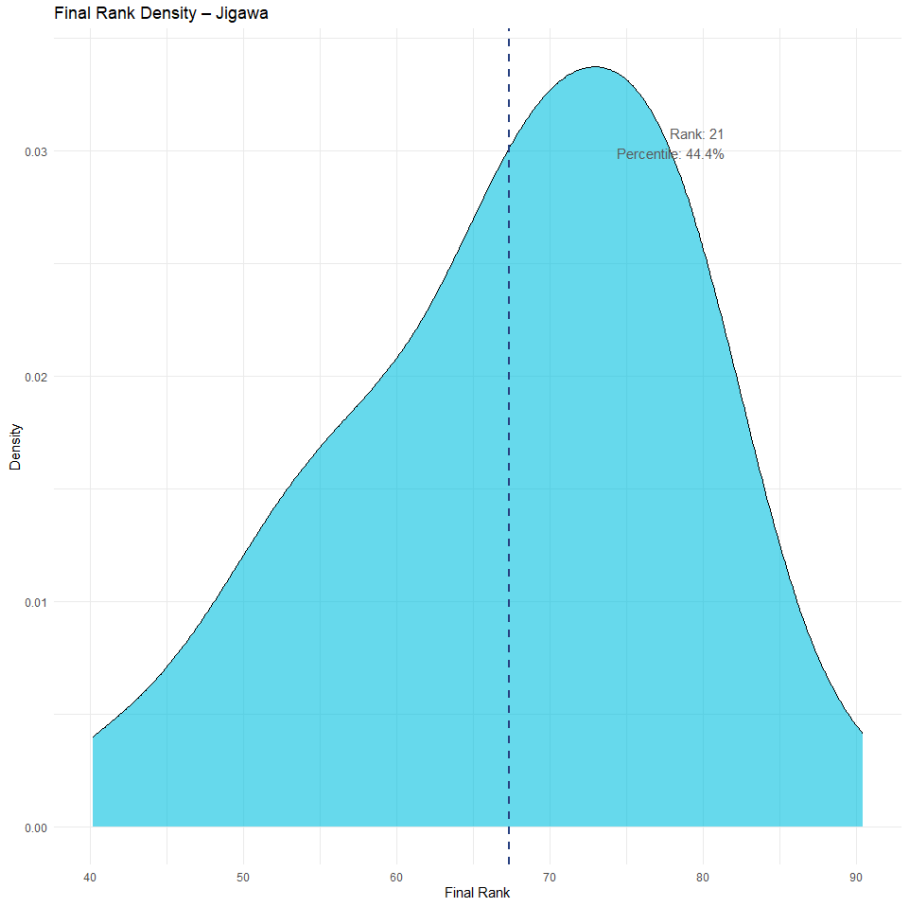


- The state performs significantly below average in 7 out of 9 parameters, particularly in FG or LG onboarding (33.3 vs 63.3), Compliance (28.3 vs 58.2), and Estimation (33.3 vs 62.4).
- Human resource capacity is a key strength (80.0 vs 62.5), surpassing the benchmark by a wide margin.
- Payment validation also shows strong performance (86.7 vs 84.1), slightly exceeding the average.
- Despite modest gains in Data management (66.7 vs 79.5), the state demonstrates critical gaps in early-stage processes and digital compliance.

18. Jigawa

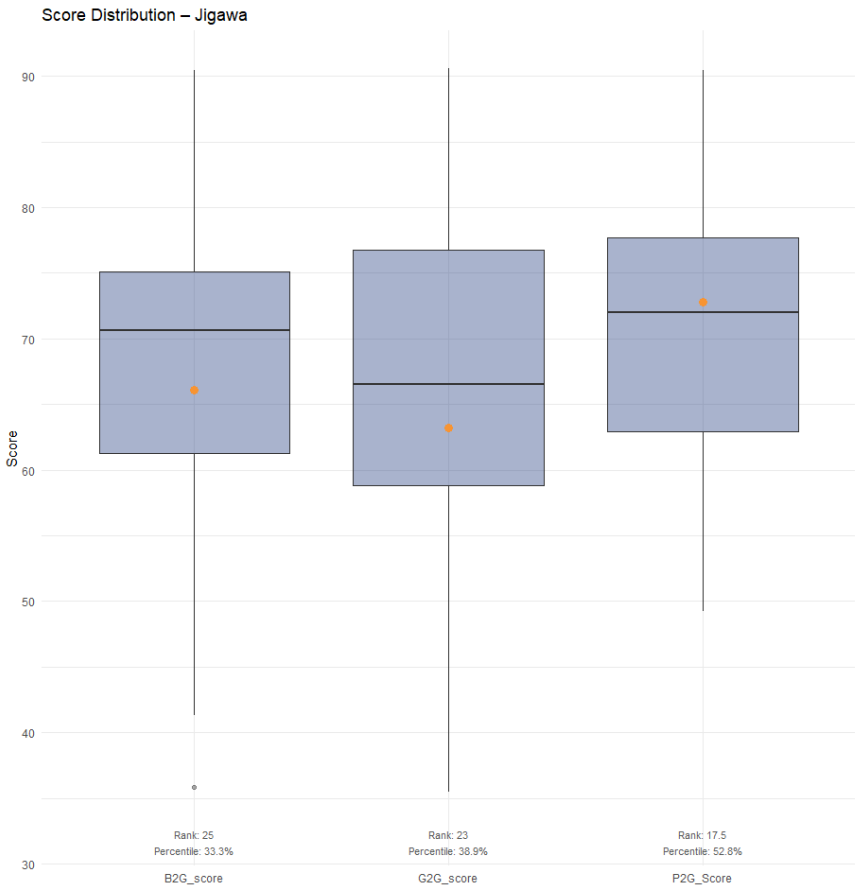
Rank - 21 **Maturity level - Medium**

P2G Score: **74.08** B2G Score: **67.83** G2G Score: **64.25**



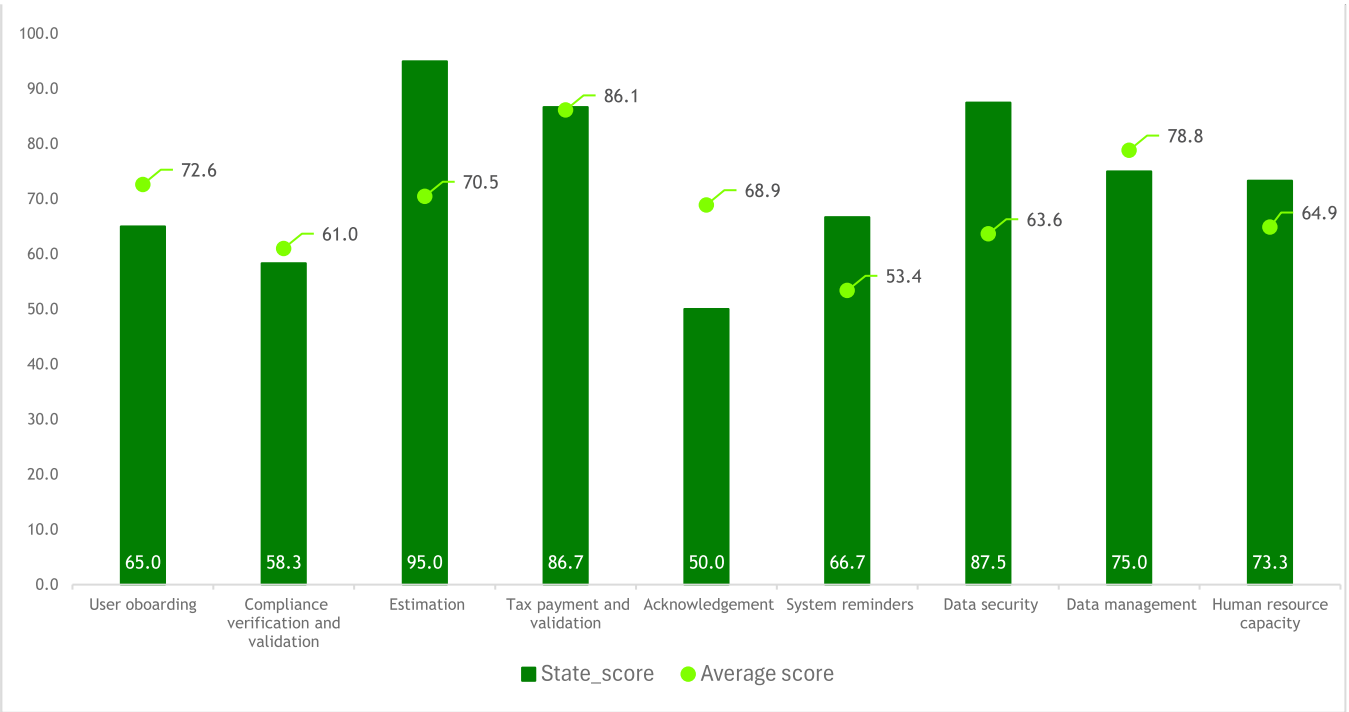
Jigawa state's P2G services (ranked 17th) are functional and moderately well-used, with most taxpayers able to register, pay, and access records online. However, its B2G and G2G domains (both ranked 23rd) lag, meaning businesses face more hurdles: incomplete online forms, a lack of seamless digital approvals, and a need to visit offices in person.

Internal government workflows are fragmented, with data often being re-entered or reconciled manually, leading to delays and error risks. Jigawa's rank density graph makes it clear that targeted reforms in business and agency automation, not just public-facing services, are needed to achieve above-average digital readiness.



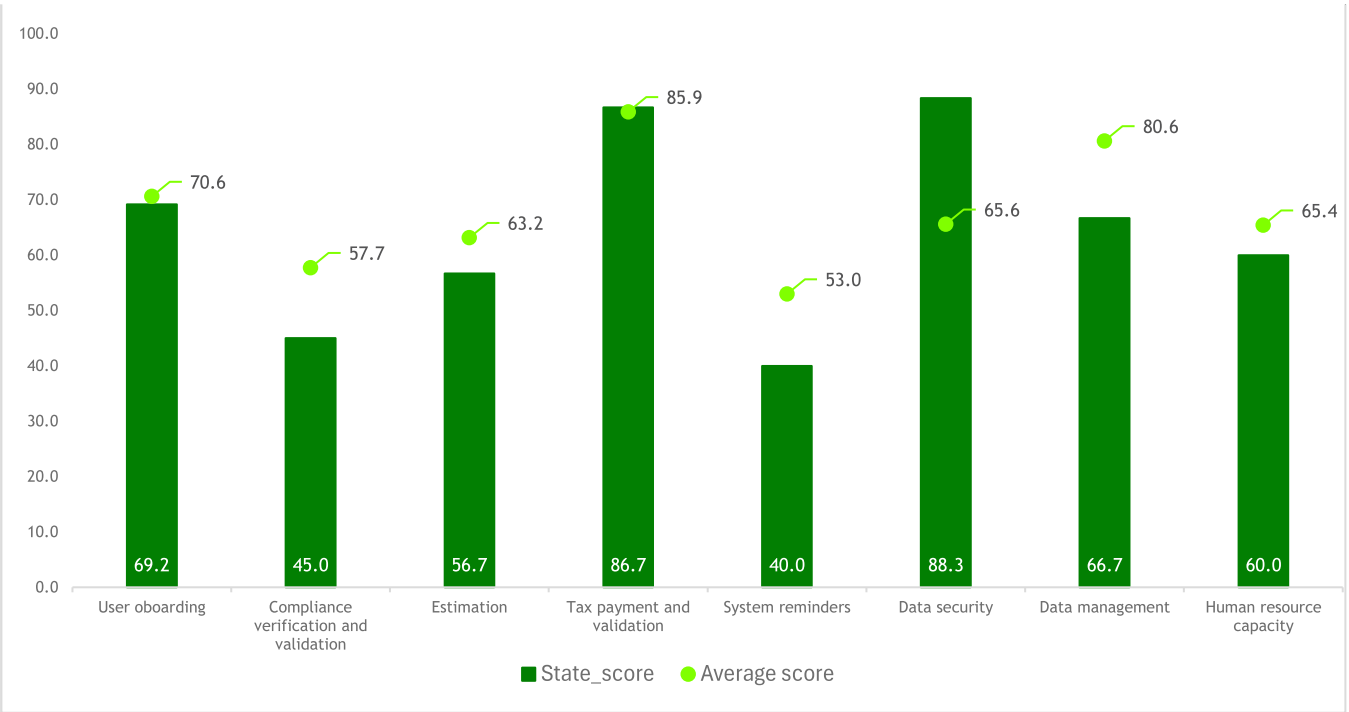
Jigawa State demonstrates medium digital maturity in its revenue collection system, with notable strengths in P2G but underperformance in the B2G and G2G areas. The State has built functional digital platforms for citizen engagement and tax payments, supported by structured validation mechanisms. However, limitations persist in backend automation, inter-agency reconciliation, and risk-based compliance enforcement. To transition toward full-spectrum digital maturity, Jigawa must enhance its digital workforce, improve platform interoperability, and strengthen system reminders and audit tools.

P2G payment system:



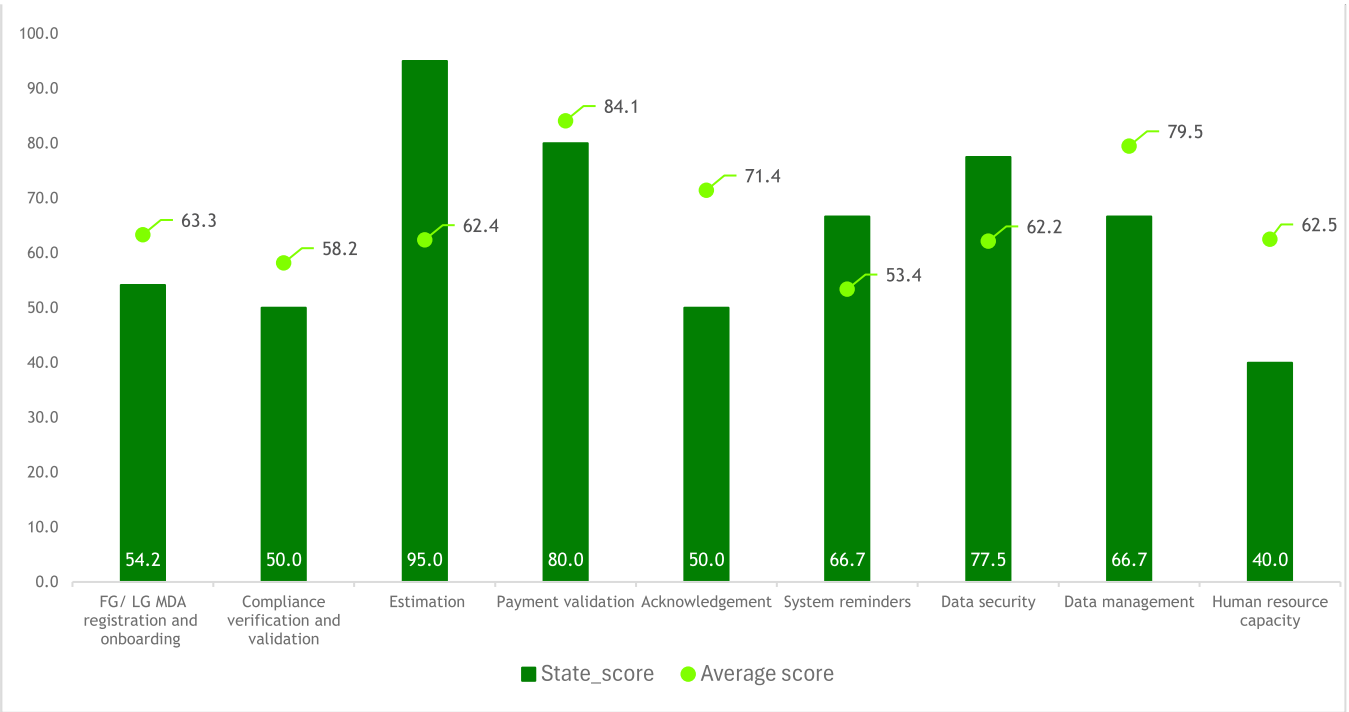
- The state performs notably well in estimation, tax payment and validation, and data security, suggesting strong backend financial and data protection systems.
- User onboarding and compliance verification are marginally below average, indicating initial procedural gaps in registration and checks.
- Marked underperformance in acknowledgement implies a lack of structured communication or feedback loops post-payment.
- Despite moderate ratings in system reminders and data management, overall capability in human resources is slightly above average, enabling sustained implementation.

B2G payment system:



- Tax payment and validation, and data security stand out as top-performing areas, indicating a mature and secure financial infrastructure.
- User onboarding and estimation are slightly below average but remain relatively close, reflecting moderate capacity in these operational areas.
- A significant gap persists in compliance verification and validation and system reminders, both well below the average, signalling critical attention is needed in regulatory follow-through and automated communications.
- Data management and human resource capacity also score lower than the average, suggesting challenges in institutional continuity and data stewardship.

G2G payment system:

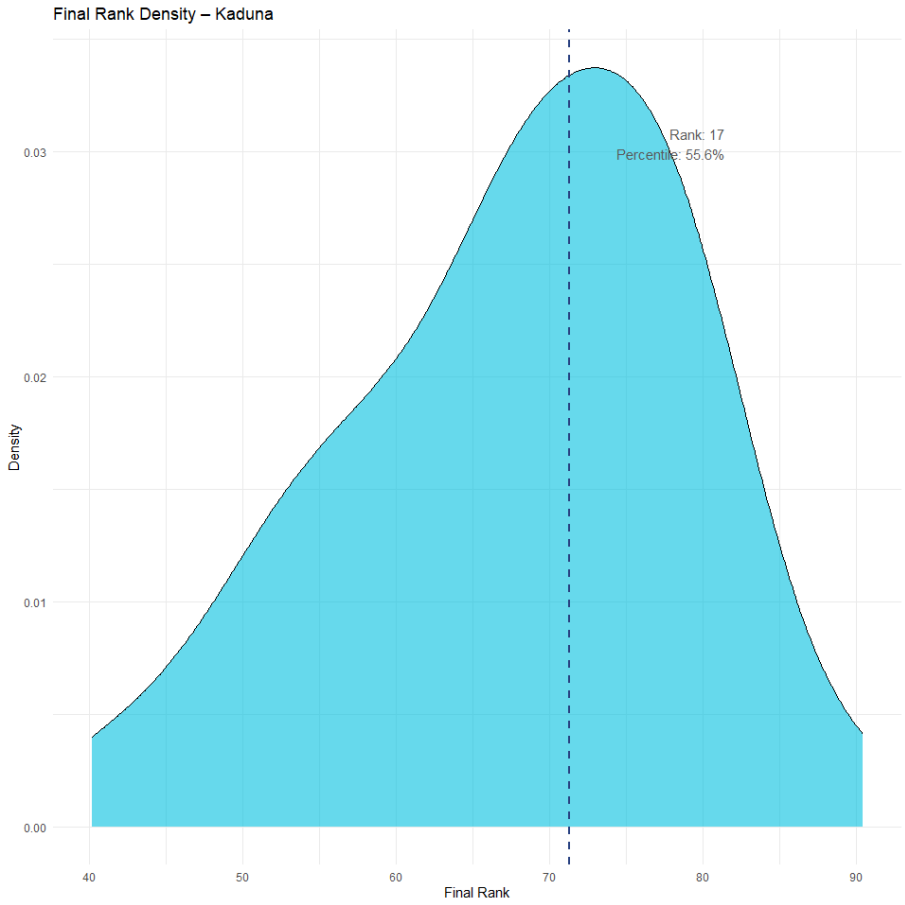


- The state performs below average in 6 out of 9 parameters, particularly in HR capacity (40.0 vs 62.5), FG or LG onboarding (54.2 vs 63.3), and acknowledgement (50.0 vs 71.4)
- Estimation stands out with a significantly high score (95.0 vs 62.4), exceeding the average by a large margin.
- Scores in Acknowledgement, Compliance verification and validation are consistently lower than the national benchmark.
- The state's data security and system reminders are slightly above average, suggesting moderate progress in data handling and automated reminders.

19. Kaduna

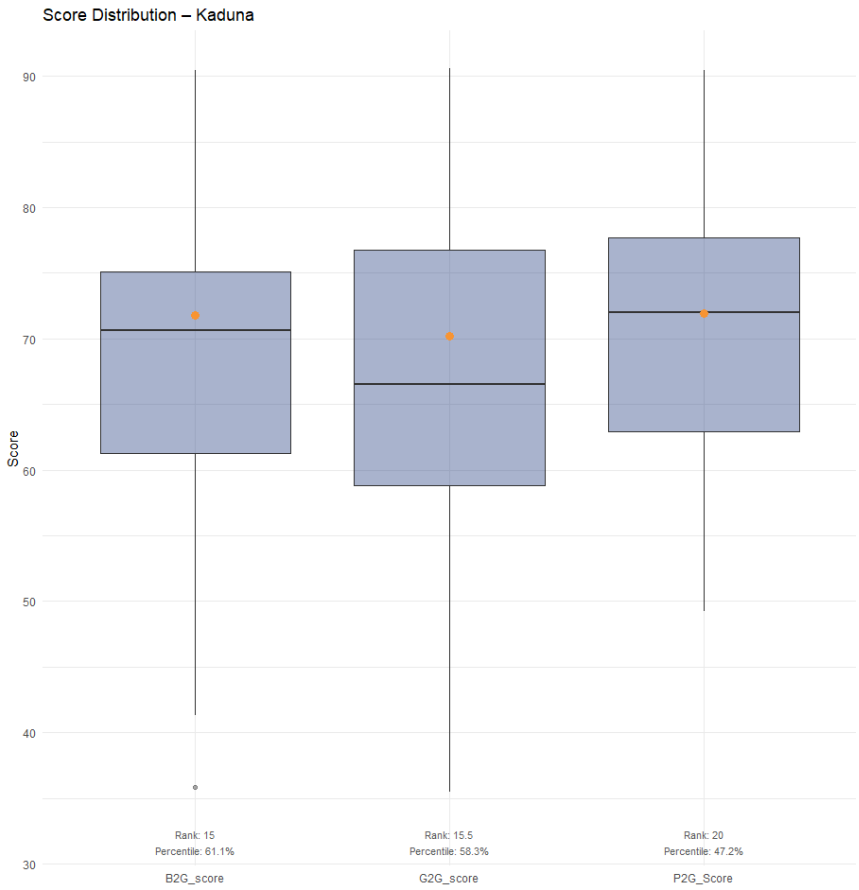
Position - 17 **Maturity level - High**

P2G Score: **71.92** B2G Score: **71.79** G2G Score: **70.17**



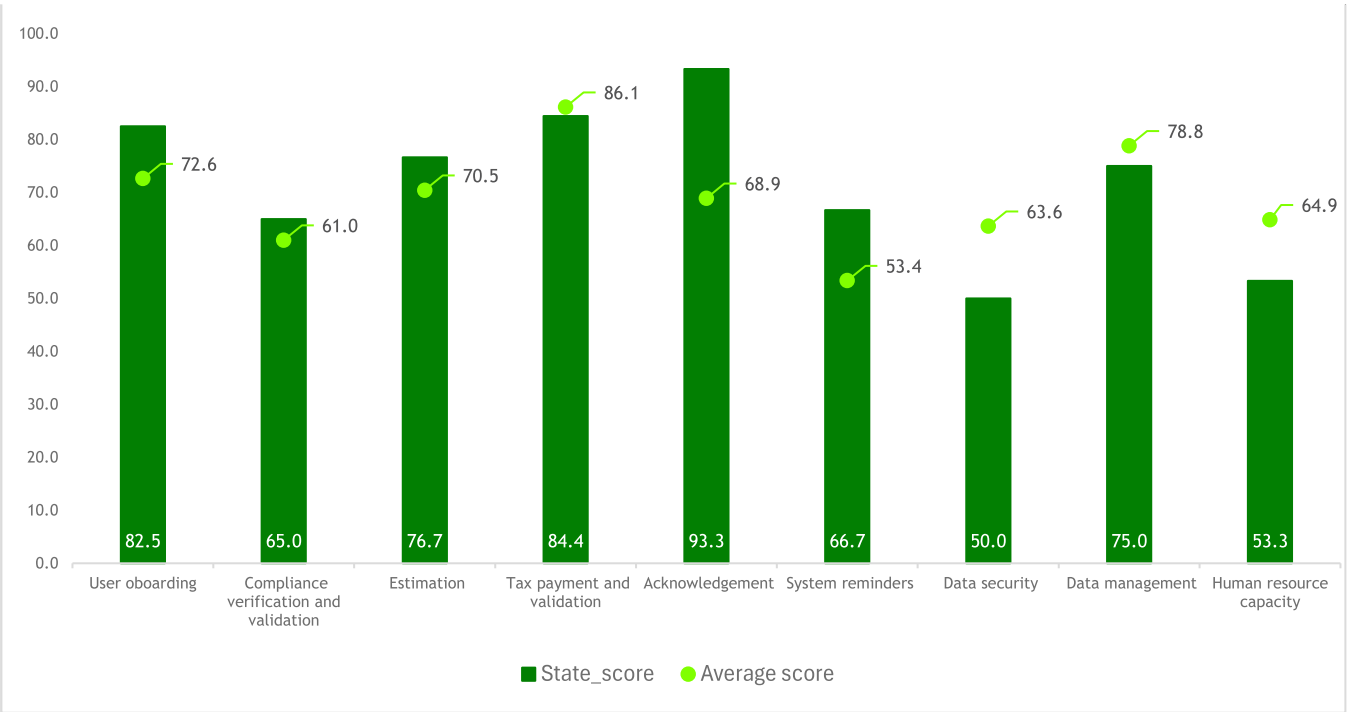
Kaduna sits on the positive side of average, with all domain scores in the mid-teens and a density profile reflecting balanced reform. Electronic filing, business registration, and payment portals are operational, and internal data flows support decision-making, but usage is not yet universal, and user experience varies.

Kaduna's long-running e-government agenda has paid dividends, but the state is now at a crossroads: deeper integration, broader service digitisation, and a push to drive uptake among harder-to-reach groups will be needed to progress to the next readiness level.



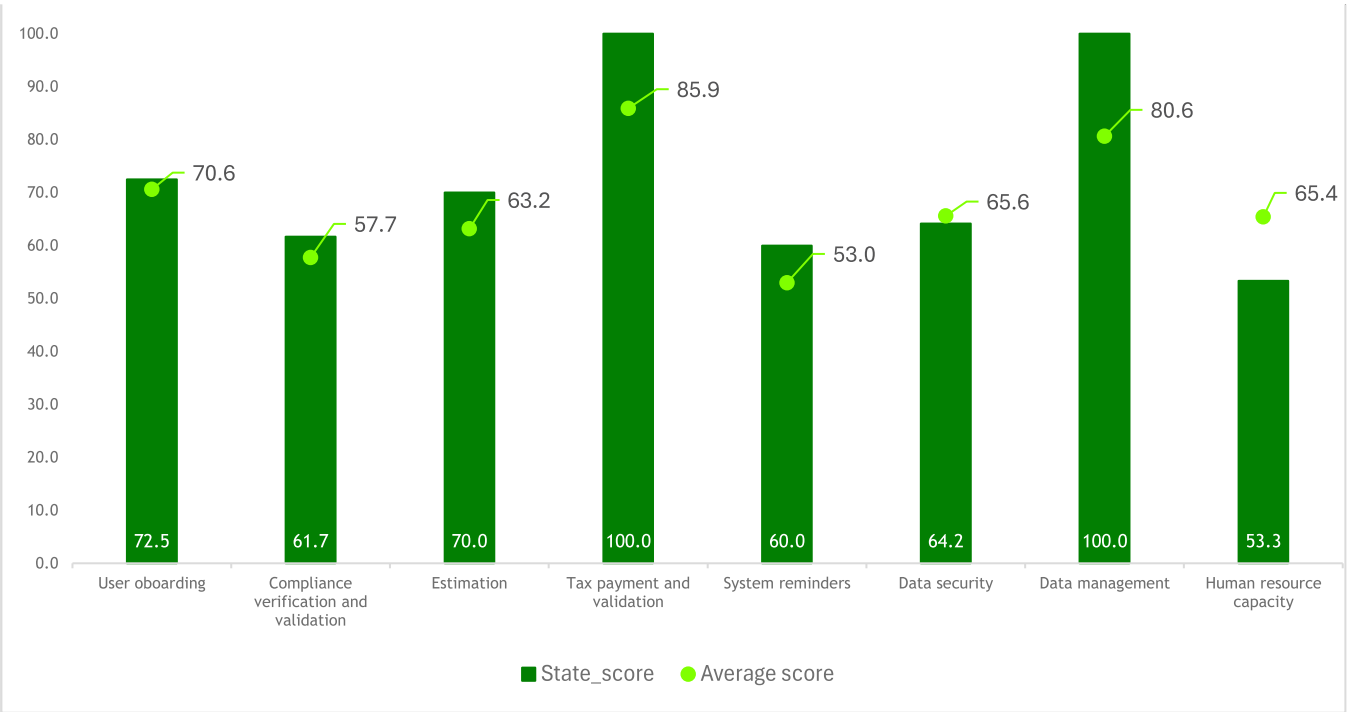
Kaduna State demonstrates high digital maturity in its revenue collection system, with consistent strength across the P2G, B2G, and G2G streams. The State has invested in robust digital tax infrastructure, enabling seamless taxpayer onboarding, compliance enforcement, and inter-agency collaboration. Kaduna performs well in automation and policy design, supported by a skilled digital workforce and strong cybersecurity foundation. To deepen its performance, Kaduna must expand its predictive compliance tools, reinforce digital inclusivity, and enhance data-driven performance monitoring.

P2G payment system:



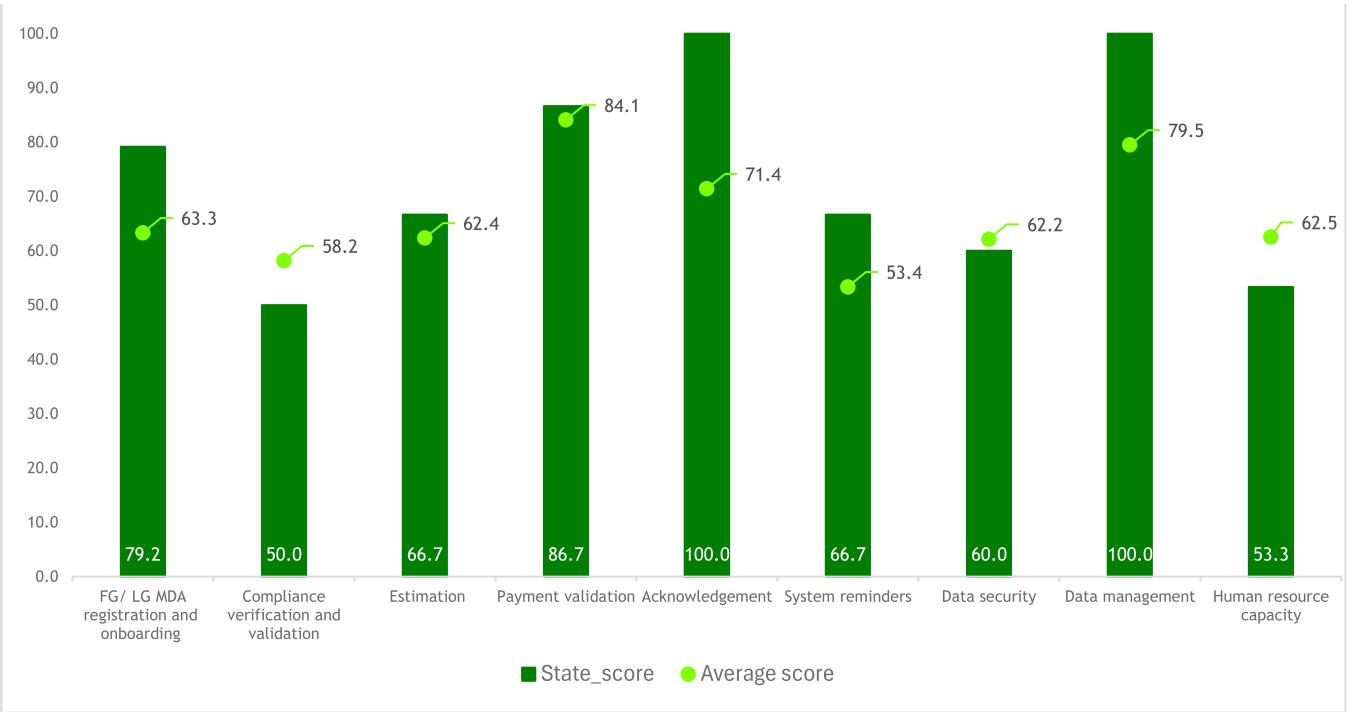
- The state demonstrates strong performance in areas such as acknowledgement (93.3 vs 68.9), user onboarding (82.5 vs 72.6), and data management (75.0 vs 78.8), suggesting user management and system reliability.
- Tax payment and validation (84.4 vs 86.1) and compliance verification and validation (65.0 vs 61) are closely aligned with national benchmarks, reflecting operational parity.
- Marked underperformance in data security (50.0 vs 63.6) could impact on the privacy of taxpayers' data.
- Prioritising improvements in reminder mechanisms and compliance systems will be key to sustaining reform momentum and reducing inefficiencies.

B2G payment system:



- The state surpasses the national average in 7 out of 8 indicators except data security (64.2 vs 65.6) and human resource capacity (53.3 vs 65.4), reflecting strong digital infrastructure and internal processes.
- Scores for user onboarding (72.5 vs 70.6), compliance verification (61.7 vs 57.7), and system reminders (60.0 vs 53.0) represent foundational transition in user engagement and system responsiveness.
- Targeted investments in human resource capacity, and compliance workflows can improve user experience and strengthen reform outcomes.

G2G payment system:

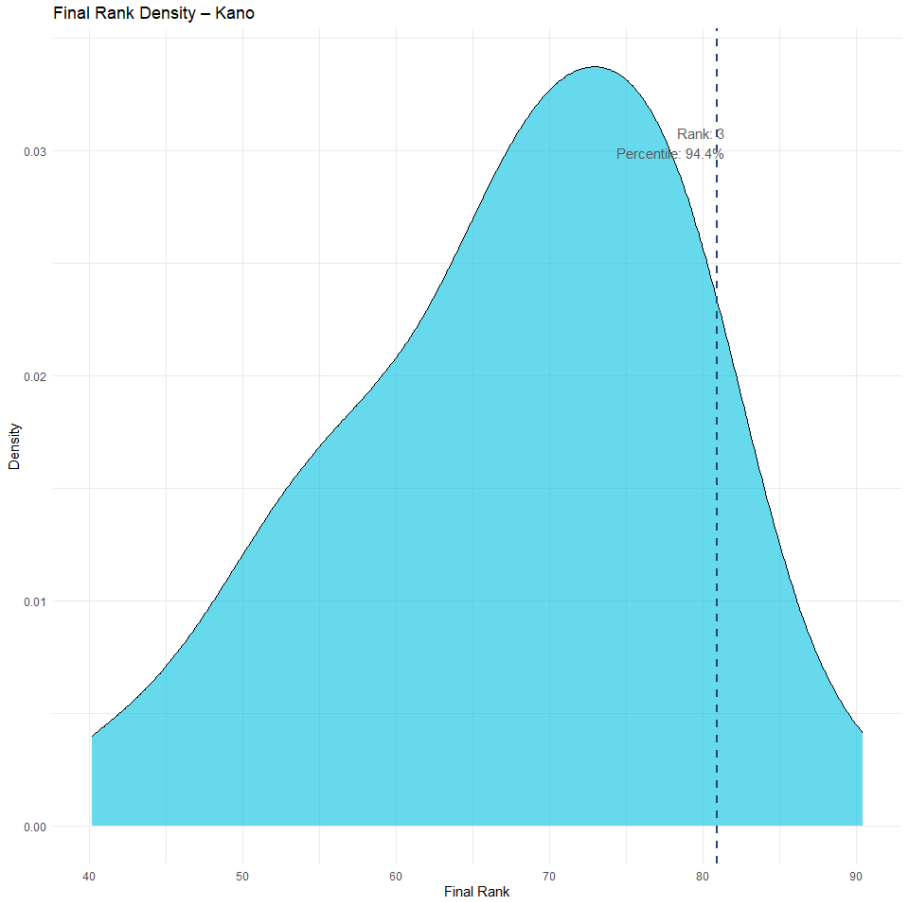


- The state outperforms the national average in 6 out of 9 indicators, highlighting robust institutional support and data practices.
- Data security (60.0 vs 62.2) and compliance verification (50.0 vs 58.2) and human resource capacity (53.3 vs 62.5) are well below average, signalling gaps in data protection, automated follow-up and validation mechanisms.
- Performance in FG or LG MDA payment validation is near average, with slight positive deviation in estimation (66.7 vs 62.4).
- Boosting automated engagement tools (like reminders) and streamlining compliance checks could yield tangible improvements in overall system efficiency.

20. Kano

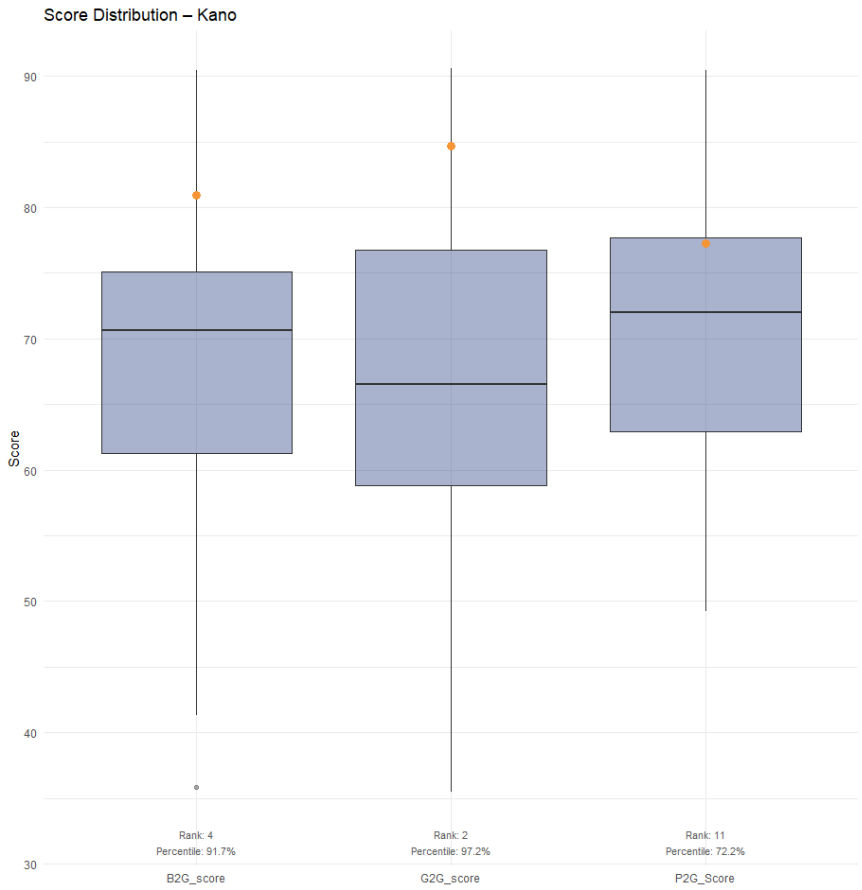
Position - 03 **Maturity level - High**

P2G Score: **77.25** B2G Score: **80.92** G2G Score: **84.67**



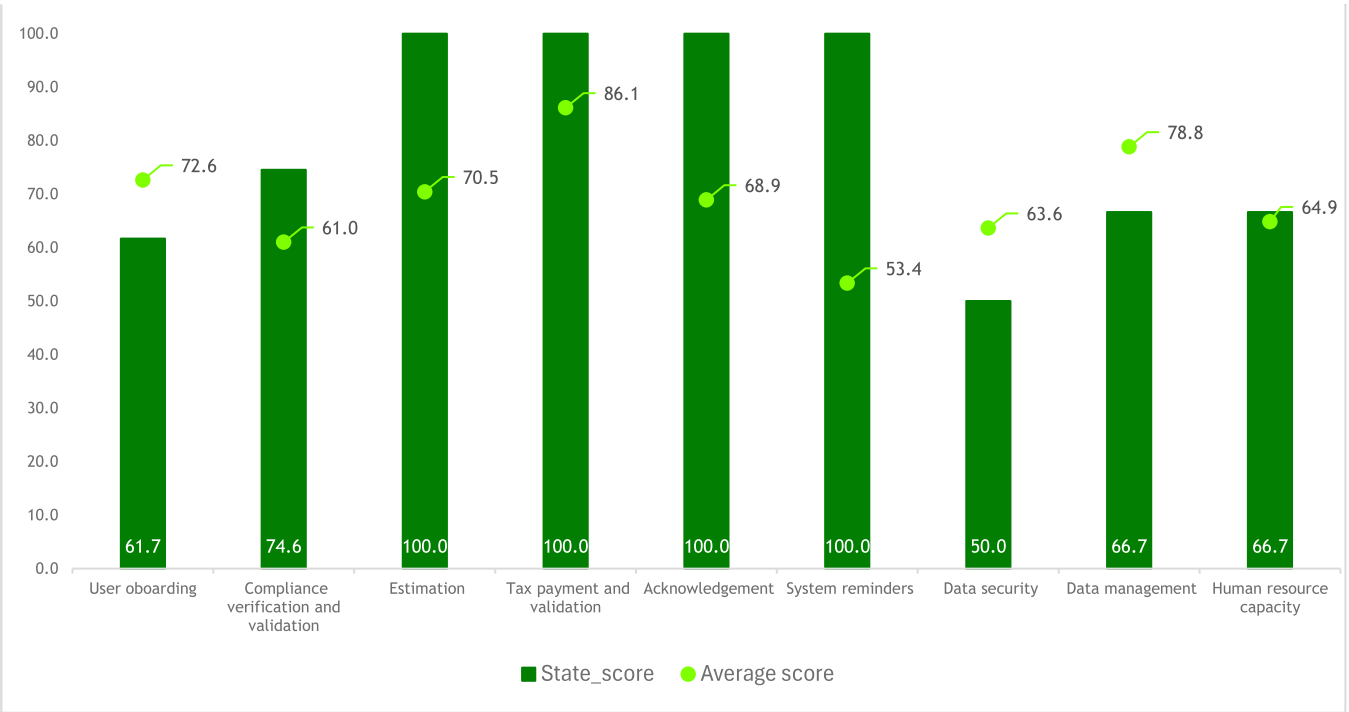
Kano's final rank density curve identifies it as a leading state in G2G (2nd), with strong B2G (6th) and competitive P2G (13th) performance. Kano's G2G results are built on ambitious IT integration—key systems, such as land registry, tax, and business registration now share data, flag inconsistencies, and support predictive risk assessments. The B2G environment, while robust, is especially noteworthy for its support of micro, small, and medium enterprises: digital onboarding, targeted compliance notifications, and flexible payment scheduling reflect a nuanced understanding of business needs.

P2G, though good, is Kano's main area for further attention, as citizen-facing systems are functional but could be enhanced through improved usability, language localisation, and targeted outreach. The density profile reflects a transition from paper-heavy to digital-by-default processes, with the main challenge now being to bring the "human interface", i.e., citizen services, up to the state's infrastructure and integration standards.



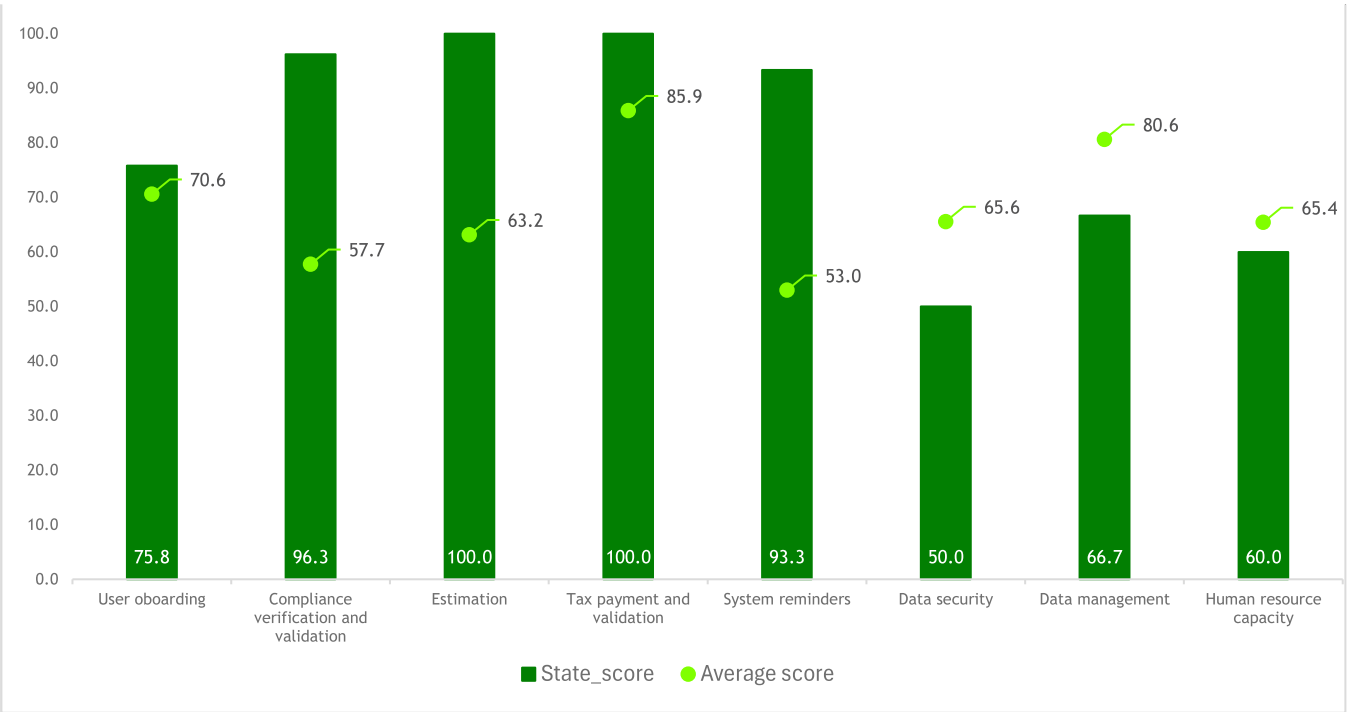
Kano State demonstrates high digital maturity in its revenue collection system, with robust performance across the P2G, B2G, and G2G streams. The State has made significant strides in digitalising its revenue administration, including automated taxpayer onboarding, real-time compliance tools, and well-integrated inter-agency systems. Its platforms are accessible, data-driven, and supported by an expanding digital workforce. To consolidate its leadership, Kano must now focus on deeper system optimisation, predictive compliance, and performance benchmarking aligned with global standards.

P2G payment system:



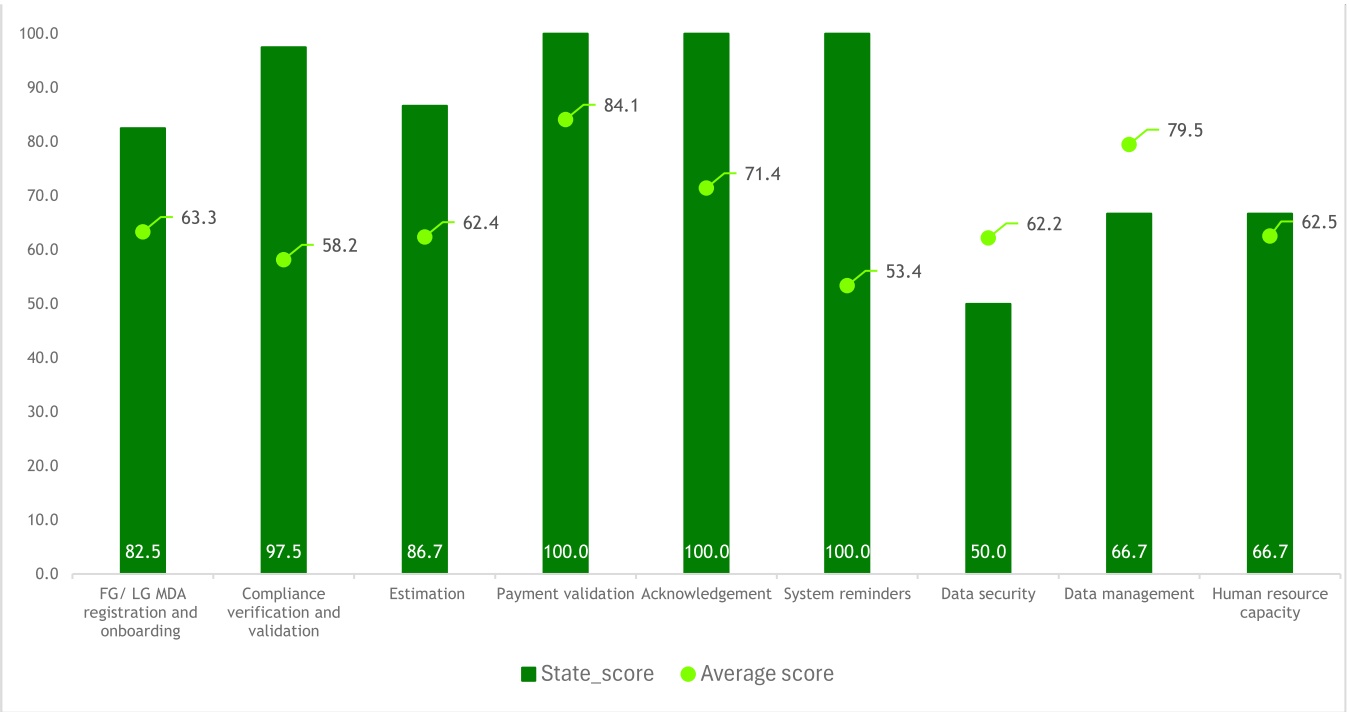
- The state underperforms in User onboarding (61.7 vs 72.6) and Data security (50.0 vs 63.6), indicating critical areas for improvement in user access and system protection.
- In contrast, the state scores a perfect 100 in Estimation, Tax payment and validation, Acknowledgement, and System reminders, outperforming respective averages of 70.5, 86.1, 68.9, and 53.4.
- Compliance verification (74.6 vs 61.0) and Human resource capacity (66.7 vs 64.9) also surpass national averages.
- Data management (66.7 vs 78.8) falls short, pointing to a need for enhanced information management systems.

B2G payment system:



- The state outperforms national averages in most areas, with perfect scores in Estimation, Tax payment and validation, beating averages of 63.2 and 85.9 respectively.
- Compliance verification and validation also stand strong at 96.3, far above the 57.7 average, showing an effective compliance infrastructure.
- User onboarding (75.8 vs 70.6) slightly surpasses the national benchmark, while Data management (66.7 vs 80.6) and Human resource capacity (60.0 vs 65.4) fall below national averages.
- Data security scores lowest at 50.0, underperforming the average of 65.6, indicating a key vulnerability area.

G2G payment system:

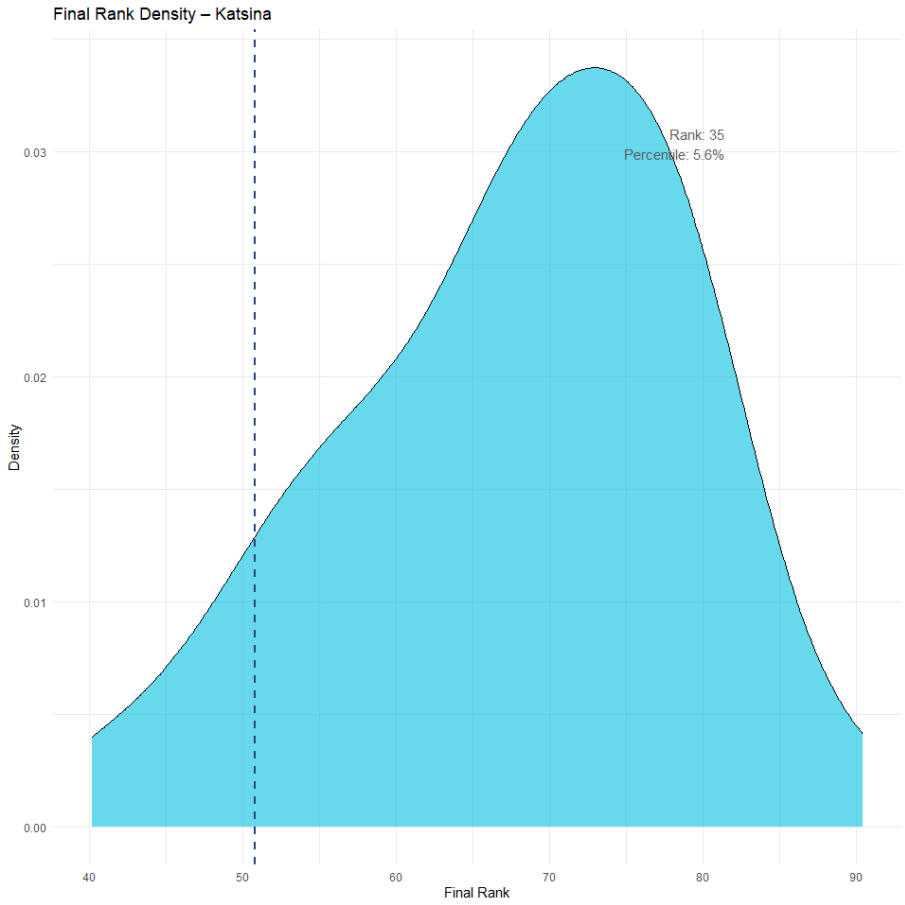


- The state outperforms national averages in many indicators, especially in Compliance verification and validation (97.5 vs 58.2) and System reminders (100 vs 53.4), indicating strong governance and automation.
- Perfect scores in Payment validation, Acknowledgement, and System reminders highlight maturity in transactional and communication systems.
- Estimation (86.7 vs 62.4) and FG or LG MDA onboarding (82.5 vs 63.3) reflect effective planning and registration practices.
- Human resource capacity (66.7) hover close to the national averages (62.5), while Data security (50.0 vs 62.2) and data management (66.7) are areas requiring focused attention.

21. Katsina

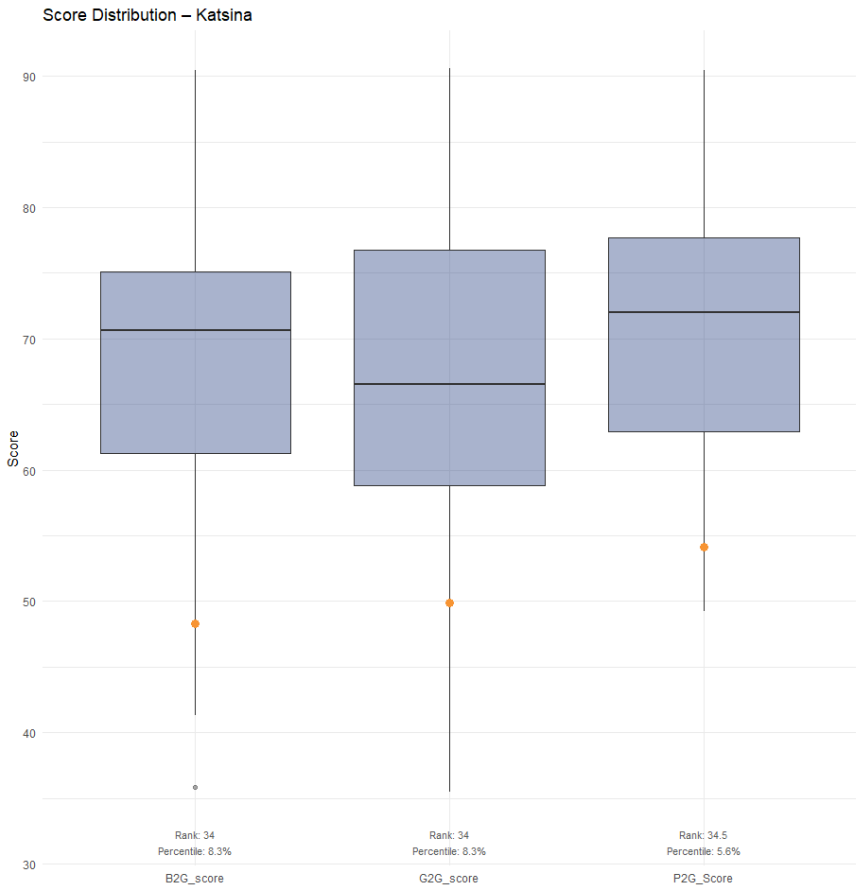
Position - 35 **Maturity level - Medium**

P2G Score: **54.17** B2G Score: **48.33** G2G Score: **49.92**

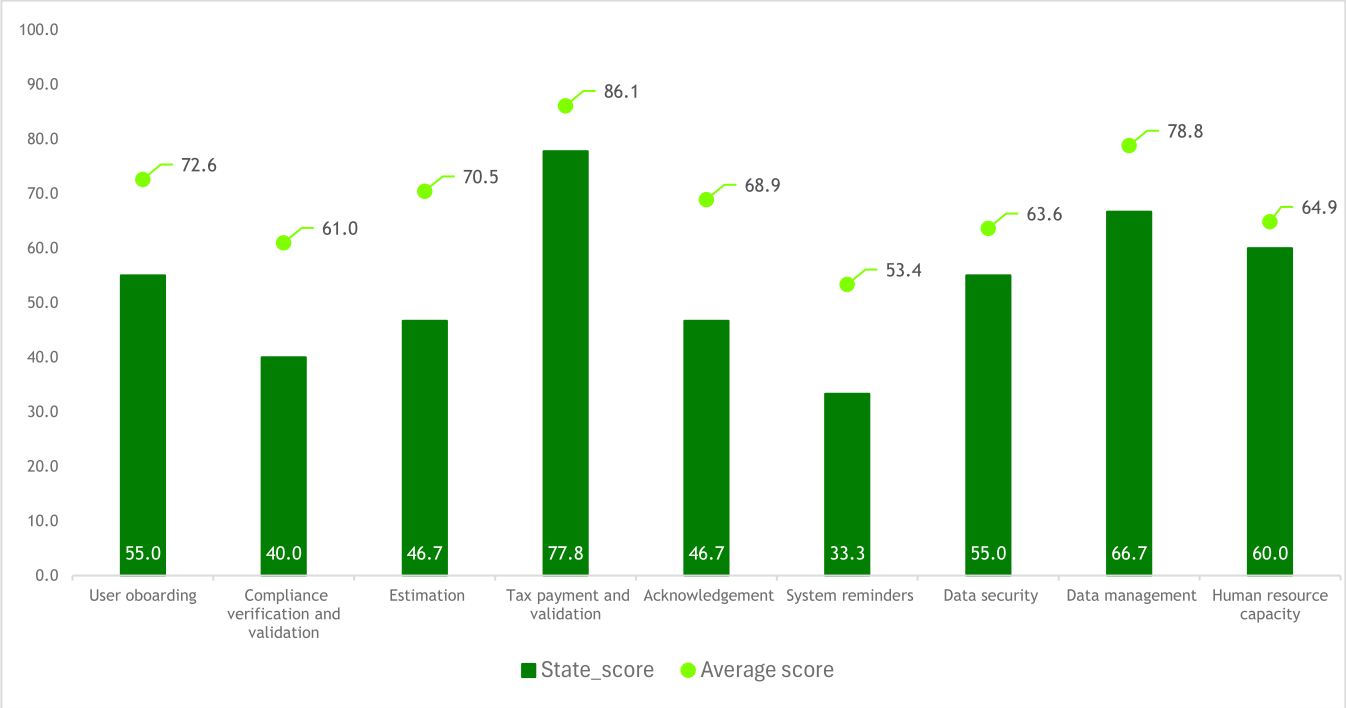


Katsina state's scoring is in the mid-30s, and the density profile is an outlier. Its revenue administration is largely analogue: public and business users face manual onboarding, limited digital payment options and guidance.

Inter-government processes are likewise fragmented, with lack of data sharing or workflow automation. The challenges—limited infrastructure, and low digital skills will need foundational investment and a multi-year strategy for digital catch-up to approach national standards.

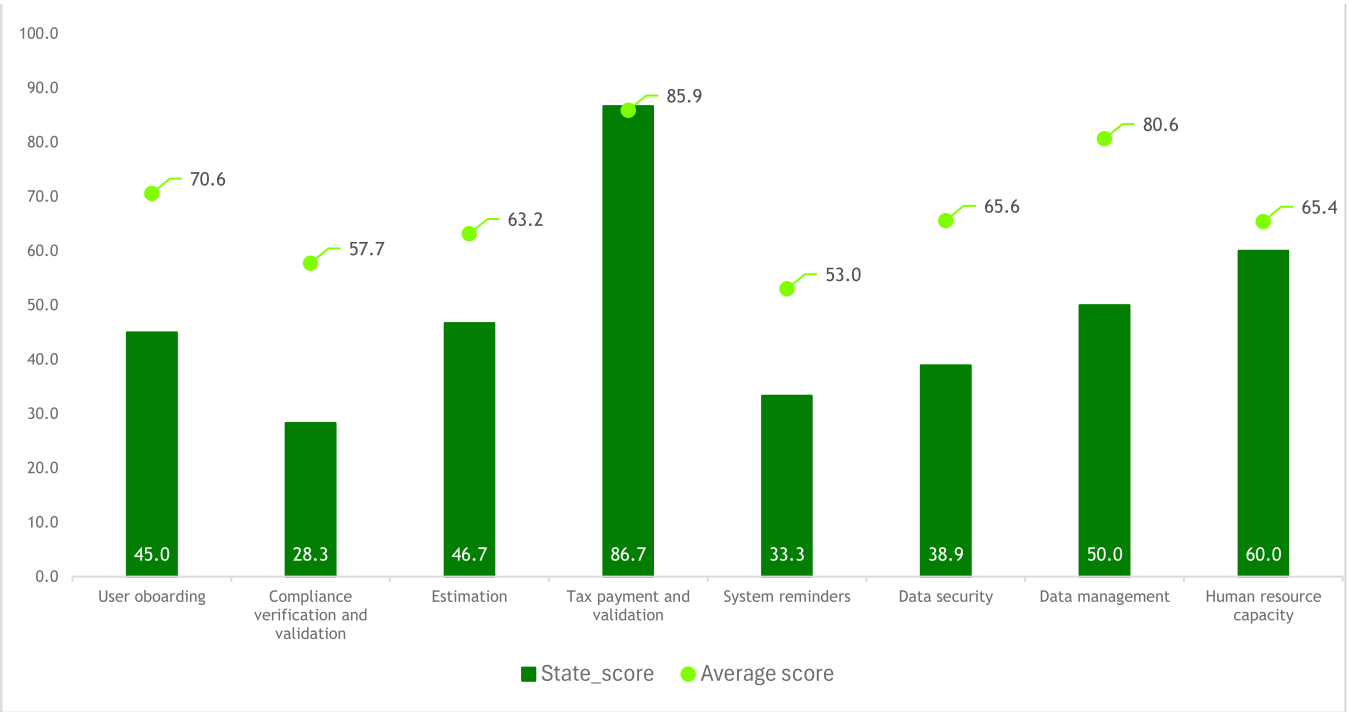


Katsina State demonstrates medium digital maturity in its revenue collection systems, with limited development in its P2G, B2G and G2G tax systems. The State has deployed foundational digital platforms for revenue collection, particularly for citizens, but struggles with fragmented compliance systems, manual inter-agency processes, and weak performance monitoring. To elevate its digital maturity, Katsina must focus on system integration, workflow automation, enhanced cybersecurity, and structured training for revenue personnel.P2G payment system:



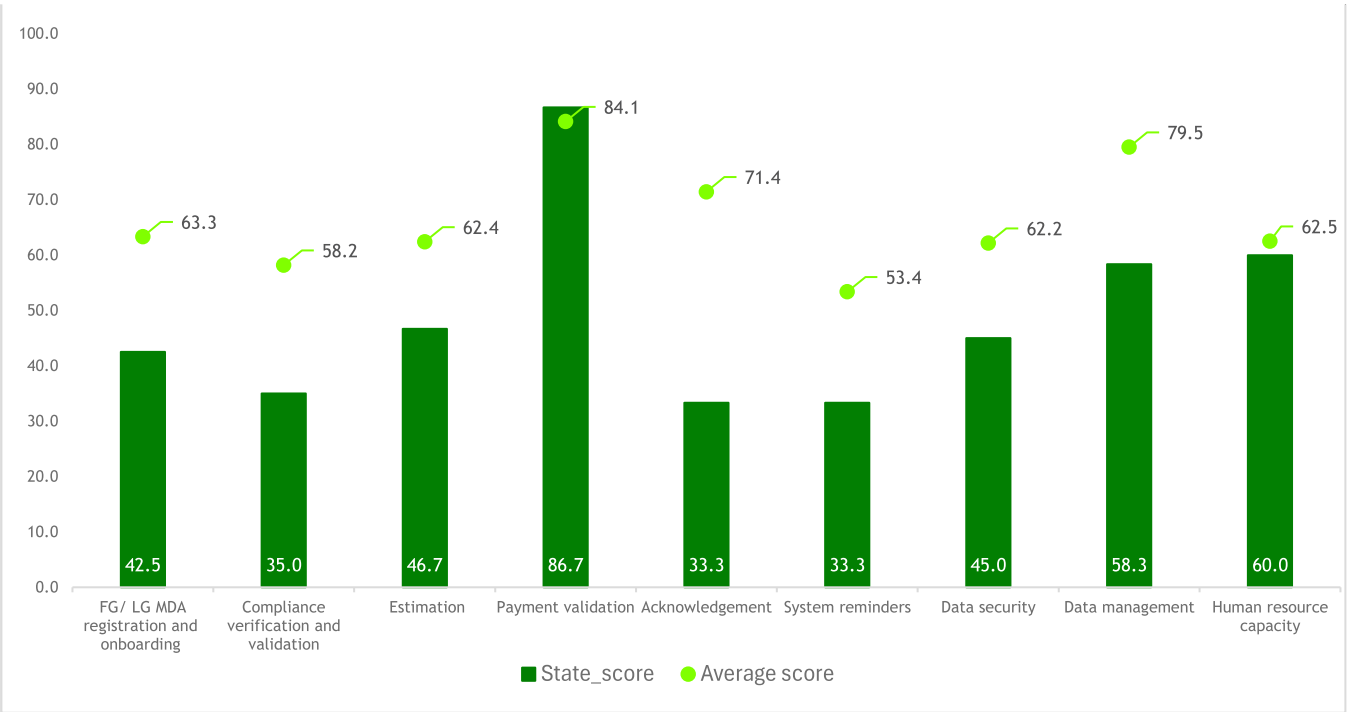
- The state performs below average in all 9 parameters, with key deficits in Compliance verification and validation (40.0 vs 61.0) and System reminders (33.3 vs 53.4).
- Tax payment and validation (77.8 vs 86.1) reflects automated payment systems, nearing high-performing peers.
- Data security (55.0 vs 63.6) and Human resource capacity (60.0 vs 64.9) show some strength but requiring additional foundational support.
- System reminders (33.3 vs 53.4) and Estimation (46.7 vs 70.5) remain critical areas for improvement to close gaps in the use of digital tools for communicating with taxpayers and for calculating tax dues.

B2G payment system:



- The state performs below average in all parameters except for 1, with especially sharp gaps in Compliance verification and validation (28.3 vs 59.6) and System reminders (33.3 vs 53.0).
- Tax payment and validation (86.7 vs 85.9) exceed the peer average marginally, demonstrating the digitalisation of tax payments for business taxpayers.
- Human resource capacity (60.0 vs 65.4) and Data management (50.0 vs 80.6) reflect moderate performance but highlight room for strengthening back-end systems.
- Foundational areas, such as Data security (38.9 vs 65.6) and User onboarding (45.0 vs 70.6) require urgent attention to improve end-to-end system delivery.

G2G payment system:

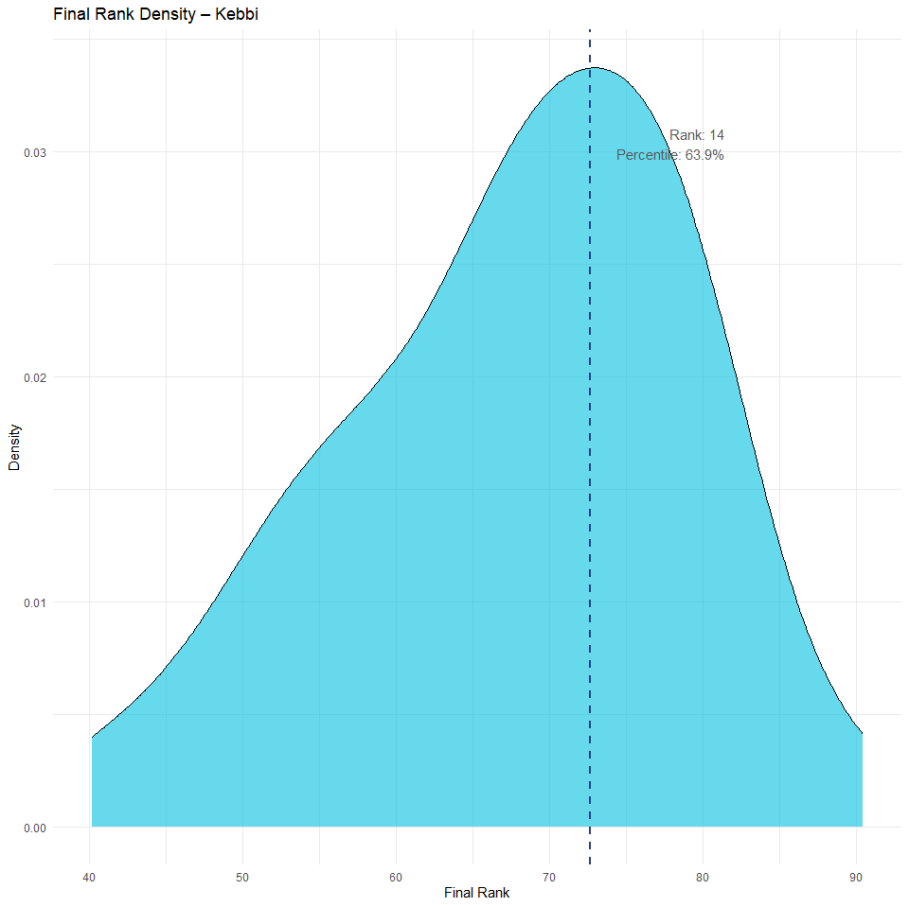


- The state performs below average in all the parameters except for one, with notable gaps in Acknowledgement (33.3 vs 71.4) and Compliance verification and validation (35.0 vs 58.2).
- Payment validation (86.7 vs 84.1) exceeds the national average, reflecting strong performance in the digitalisation of tax payments through the issuance of computer-generated payment reference numbers.
- Human resource capacity (60.0 vs 62.5) and Data management (58.3 vs 79.5) show moderate outcomes, suggesting partial institutional readiness.
- Core foundational areas, such as System reminders (33.3 vs 53.4) and FG or LG MDA onboarding (42.5 vs 63.3) require significant reinforcement to ensure operational consistency.

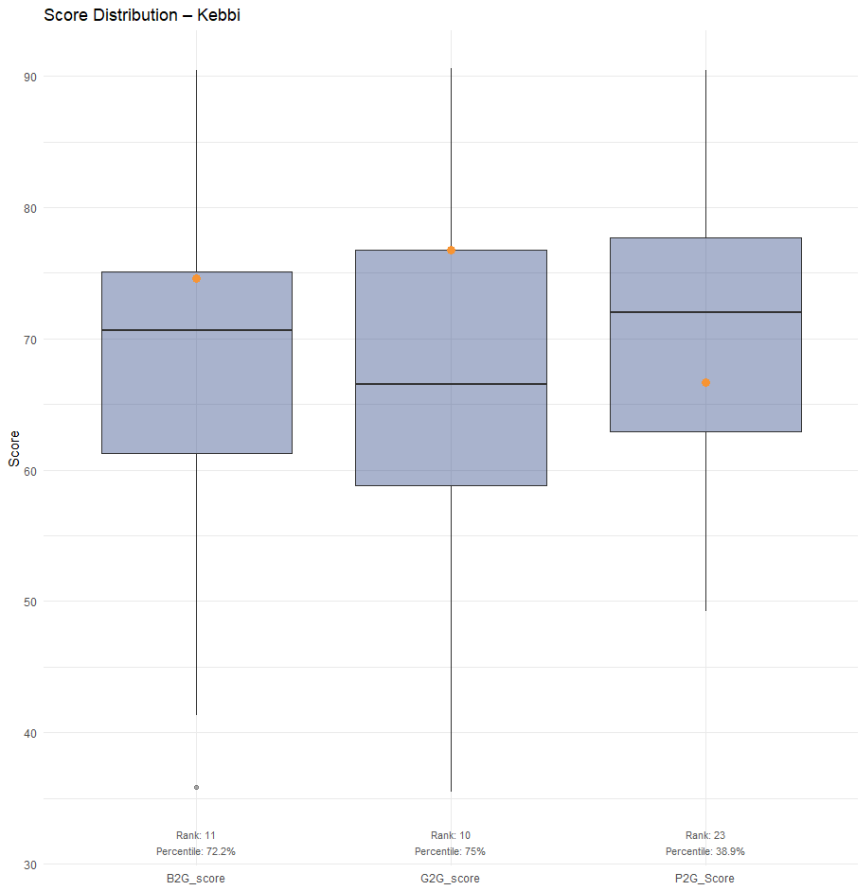
22. Kebbi

Position - 14 **Maturity level - High**

P2G Score: **66.67** B2G Score: **74.63** G2G Score: **76.75**

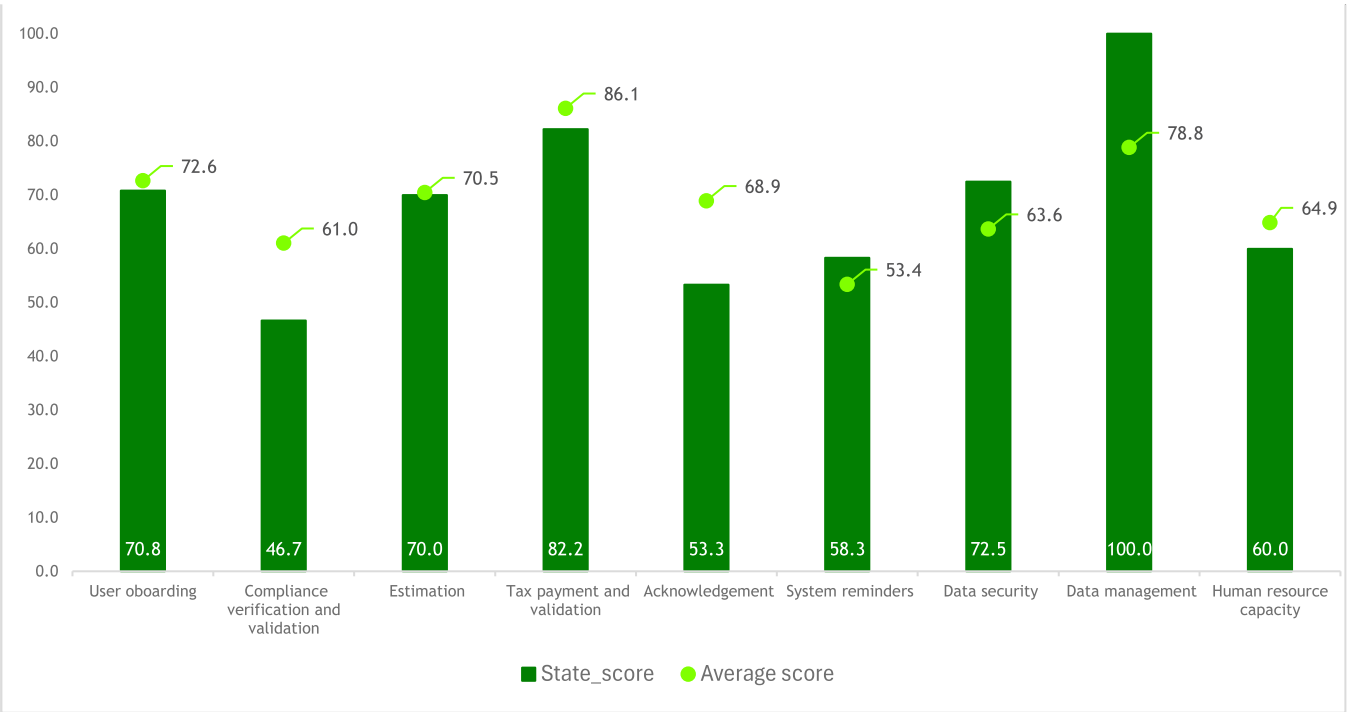


Kebbi's density profile shows a divergence between strong G2G (10th) and B2G (14th) and a lagging P2G (25th) system. This means that while business and internal operations are digitising—seen in e-approvals, integrated databases, and reduced manual reconciliation—individual taxpayers experience less accessible digital services, often facing paper-based legacy practices. Kebbi's story is thus one of inward- and business-focused reform, with the next priority being the overhaul of public interfaces, user education, and investment in the P2G platform.



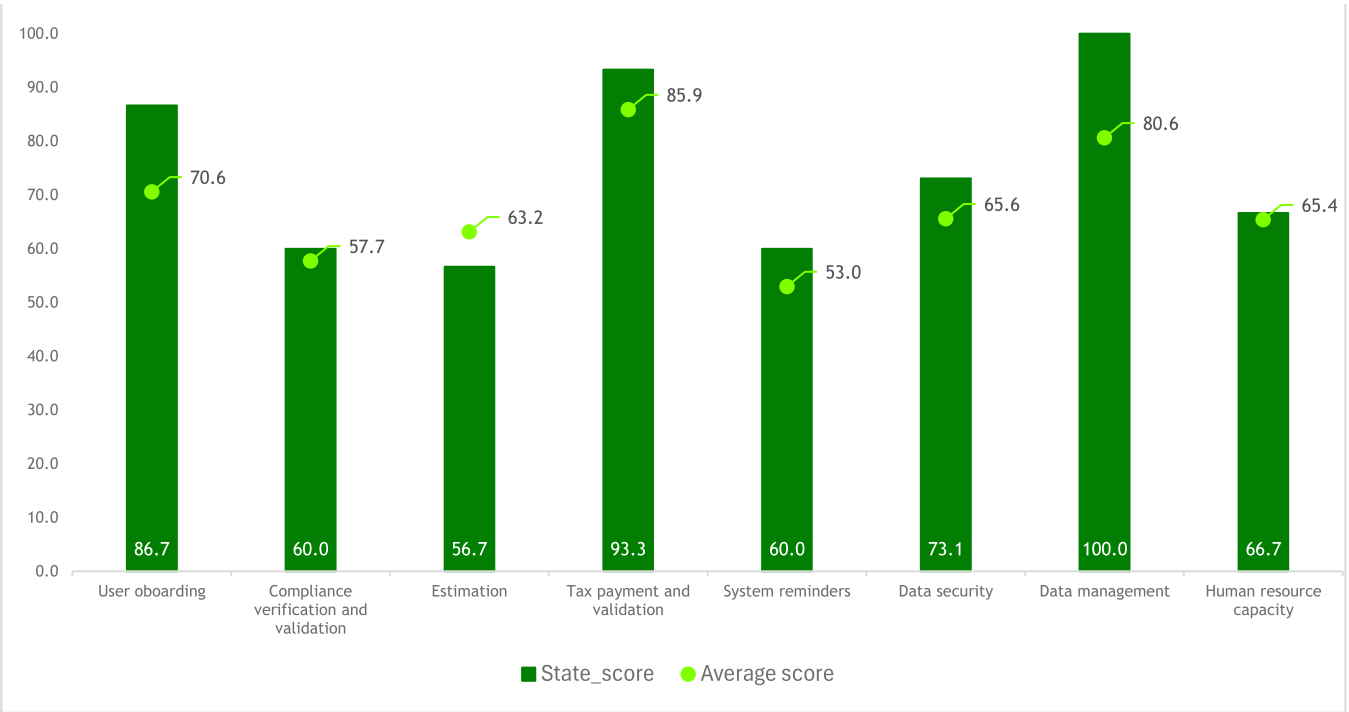
Kebbi State demonstrates high digital maturity in its revenue collection systems, with solid performance across B2G and G2G but weaker in P2G. The State has made significant progress in deploying digital tools for tax administration, including effective onboarding platforms, data integration mechanisms, and inter-agency coordination. Its systems reflect a commitment to automation, taxpayer transparency, and operational efficiency. However, to deepen its performance, Kebbi must address residual gaps in compliance targeting, performance monitoring, and digital workforce development.

P2G payment system:



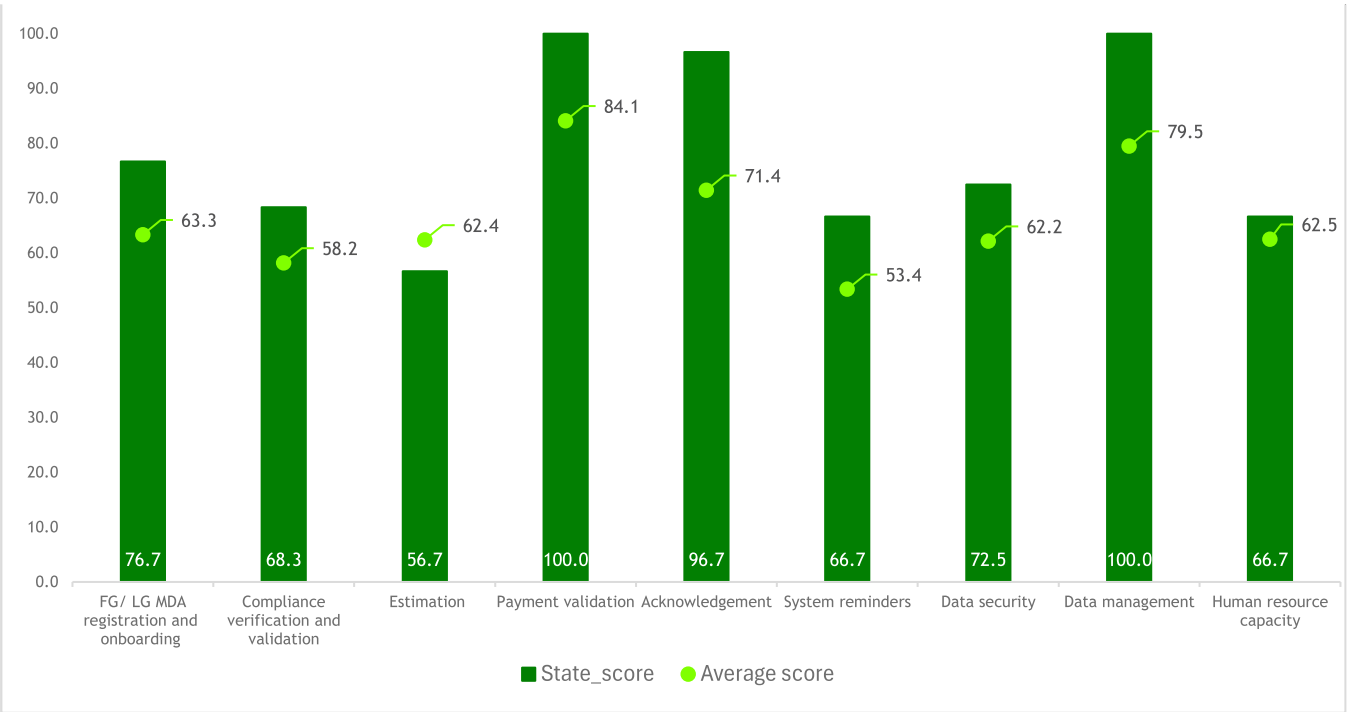
- The state exceeds national averages in Data security (72.5 vs 63.6), Data management (100 vs 78.8), and System reminders (58.3 vs 53.4), indicating the availability of a strong digital infrastructure.
- Tax payment and validation (82.2 vs 86.1) and Estimation (70.0 vs 70.5) are close to the benchmarks, reflecting consistent performance in billing, payments and receipting.
- Marked underperformance is observed in Compliance verification and validation (46.7 vs 61.0) and Acknowledgement (53.3 vs 68.9), suggesting significant gaps in verification processes and feedback mechanisms.
- Human resource capacity (60.0 vs 64.9) is below average and will require targeted interventions.

B2G payment system:



- The state scores notably higher than the average in user onboarding (86.7 vs 70.6), data security (73.1 vs 65.6), and data management (100 vs 80.6), reflecting strong system and data management practices.
- Tax payment and validation also perform well (93.3 vs 85.9), indicating the ease for businesses to pay their tax liabilities.
- Compliance verification and estimation remain low (60.0 vs 57.7 and 56.7 vs 63.2, respectively), signalling a need for improved processes for tax calculation and compliance.
- System reminders (60.0 vs 53.0) and human resource capacity (66.7 vs 65.4) are slightly above average, with room for strengthening.

G2G payment system:

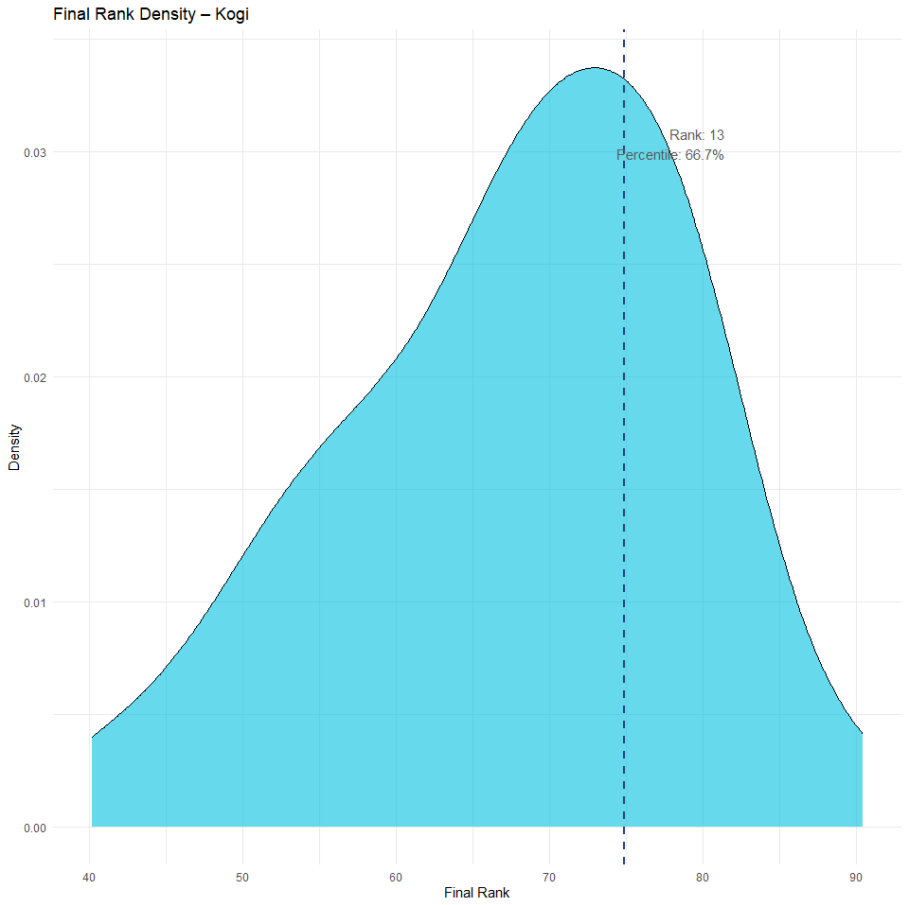


- The state shows strong performance in payment validation (100 vs 84.1), data management (100 vs 79.5), and acknowledgement (96.7 vs 71.4), indicating robust financial and administrative systems.
- FG/LG MDA onboarding (76.7 vs 63.3), data security (72.5 vs 62.2), and system reminders (66.7 vs 53.4) are moderately above average, reflecting adequate procedural adherence.
- Estimation (56.7 vs 62.4) remains below the benchmark, highlighting an area needing focused improvement.
- Compliance verification (68.3 vs 58.2) and human resource capacity (66.7 vs 62.5) are marginally above average, showing moderate human resource capacity and control structures.

23. Kogi

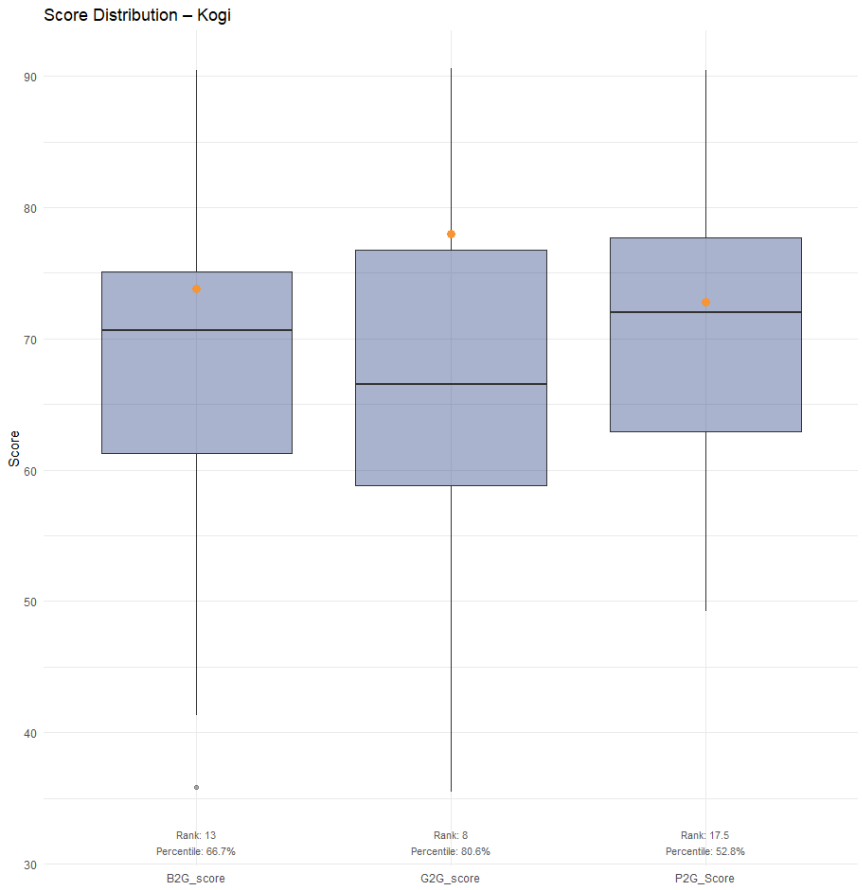
Position - 13 **Maturity level - High**

P2G Score: **72.83** B2G Score: **73.79** G2G Score: **78.00**



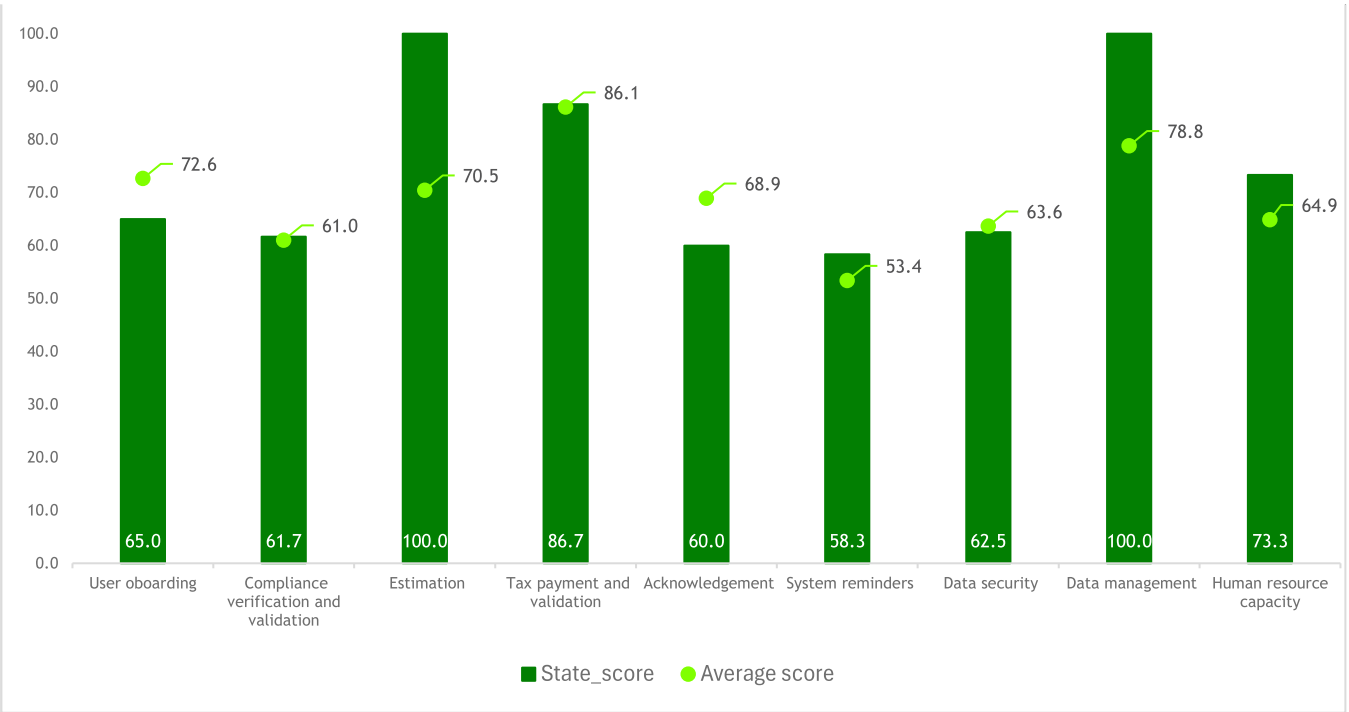
Kogi's final rank is built on standout G2G performance (7th), with medium P2G (17th) and B2G (12th) scores. Internally, Kogi's digital backbone, linked to banks and payment gateways, ensures secure, transparent revenue collection and rapid reconciliation—a best practice among its peers. Business services are streamlined, though still subject to some manual steps, and the citizen digital journey is functional but less user-friendly.

Kogi's density curve position marks it as a state where the tax experience for citizens and businesses is still transitioning. Prioritising P2G usability, simplifying public interfaces, and further automating B2G could propel Kogi into the high-maturity tier.



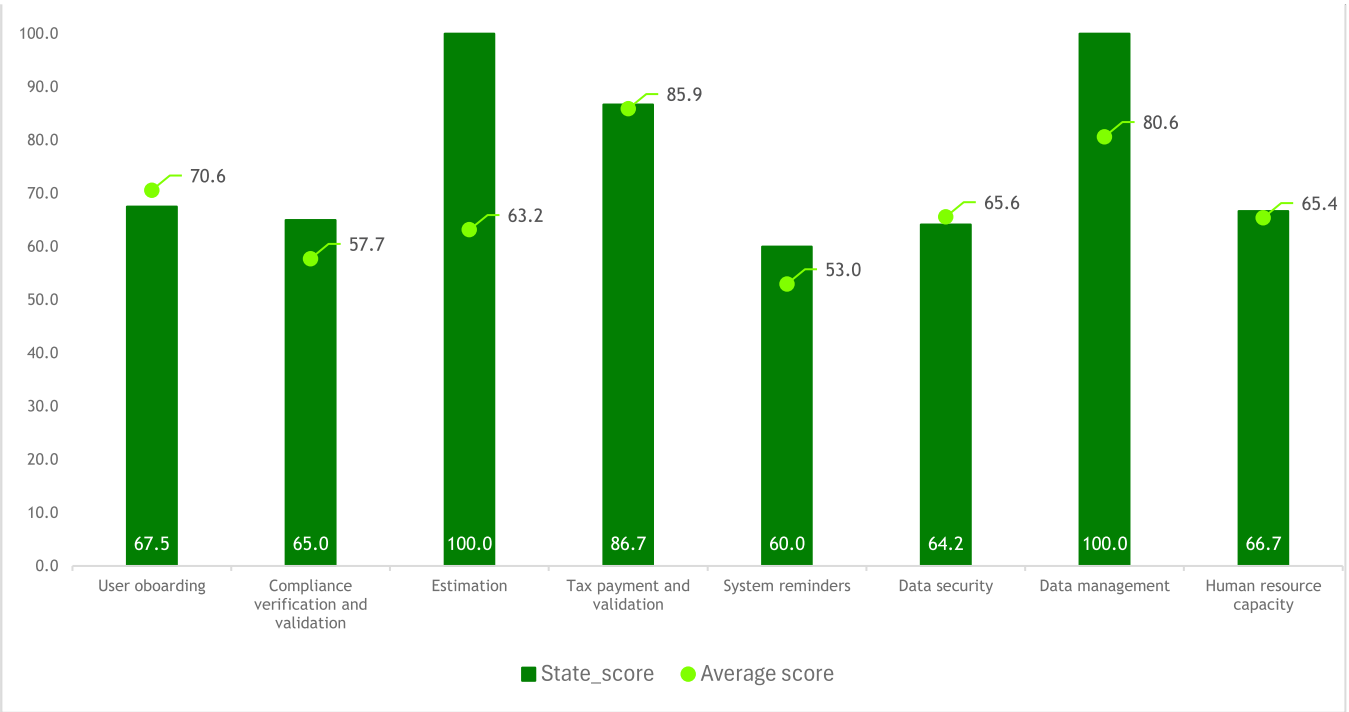
Kogi State demonstrates high digital maturity in its revenue collection systems, with strong functionality across P2G, B2G, and G2G streams. The State has built an effective digital revenue infrastructure, featuring user-friendly taxpayer platforms, automated workflows, and integrated systems for compliance and validation. Kogi's record in inter-agency coordination and B2G processes reflects progressive digital reforms. To consolidate these gains, the State should focus on optimising user experience, enhancing compliance systems, and institutionalising performance tracking.

P2G payment system:



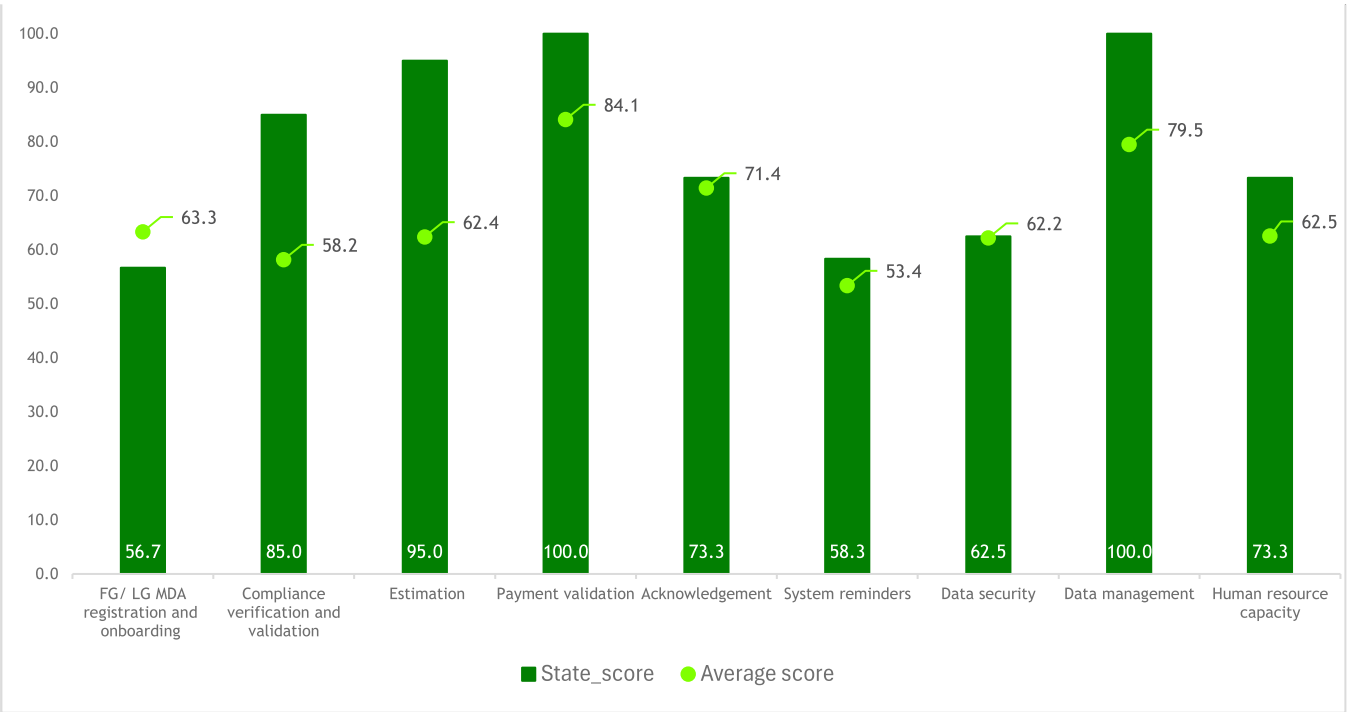
- The state outperforms national averages in Estimation (100 vs 70.5), Data management (100 vs 78.8), and Human resource capacity (73.3 vs 64.9), highlighting strong digital infrastructure, and staffing.
- High scores are seen in Tax payment and validation (86.7 vs 86.1), Compliance verification (61.7 vs 61.0), and Data security (62.5 vs 63.6), reflecting established systems for the e-payment and e-receipting, e-assessment, and close alignment with national data standards.
- Acknowledgement (60.0 vs 68.9) and System reminders (58.3 vs 53.4) perform moderately, with reminders hovering close to the national average.
- User onboarding is weak at 65.0, trailing the national average of 72.6, suggesting a need for improved onboarding processes and NIN/BVN data harmonisation.

B2G payment system:



- The state shows exceptional performance in Estimation (100 vs 63.2), Tax payment and validation (86.7 vs 85.9), and Data management (100 vs 80.6), indicating robust planning, fiscal accuracy, and digital infrastructure.
- Slightly above-average results are noted in Compliance verification (65.0 vs 57.7), System reminders (60.0 vs 53.0), and Human resource capacity (66.7 vs 65.4).
- Data security (64.2 vs 65.6) and User onboarding (67.5 vs 70.6) are marginally below national averages, suggesting minor areas for refinement.
- Overall, the state demonstrates high digital governance framework with strengths in transactional and backend systems.

G2G payment system:

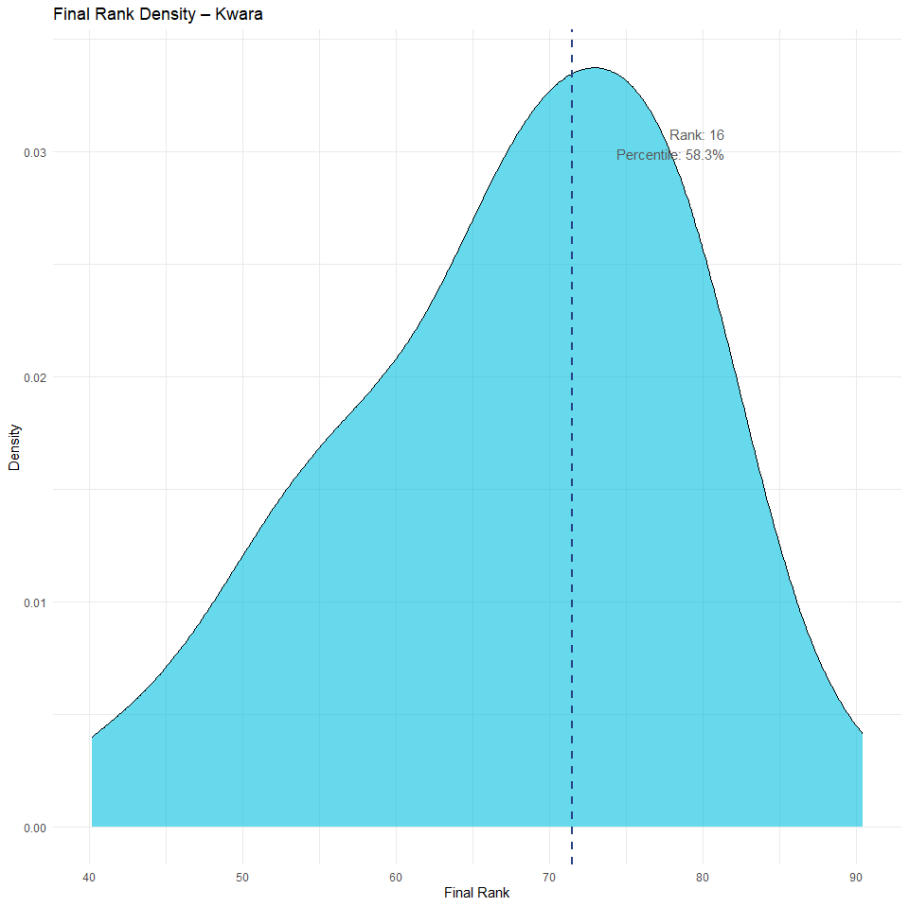


- The state shows exceptional performance in Estimation (95 vs 62.4), Payment validation (100 vs 84.1), and Data management (100 vs 79.5), indicating robust planning, fiscal accuracy, and digital infrastructure.
- Above-average results are noted in Compliance verification (85 vs 58.2), System reminders (58.3 vs 53.4), and Human resource capacity (73.3 vs 62.5).
- Data security (62.5 vs 62.2) and FG/LG MDA registration and onboarding (56.7 vs 63.3) hover close to the national averages, suggesting areas for refinement.
- Overall, the state demonstrates a high digital governance framework with particular strengths in transactional and backend systems.

24. Kwara

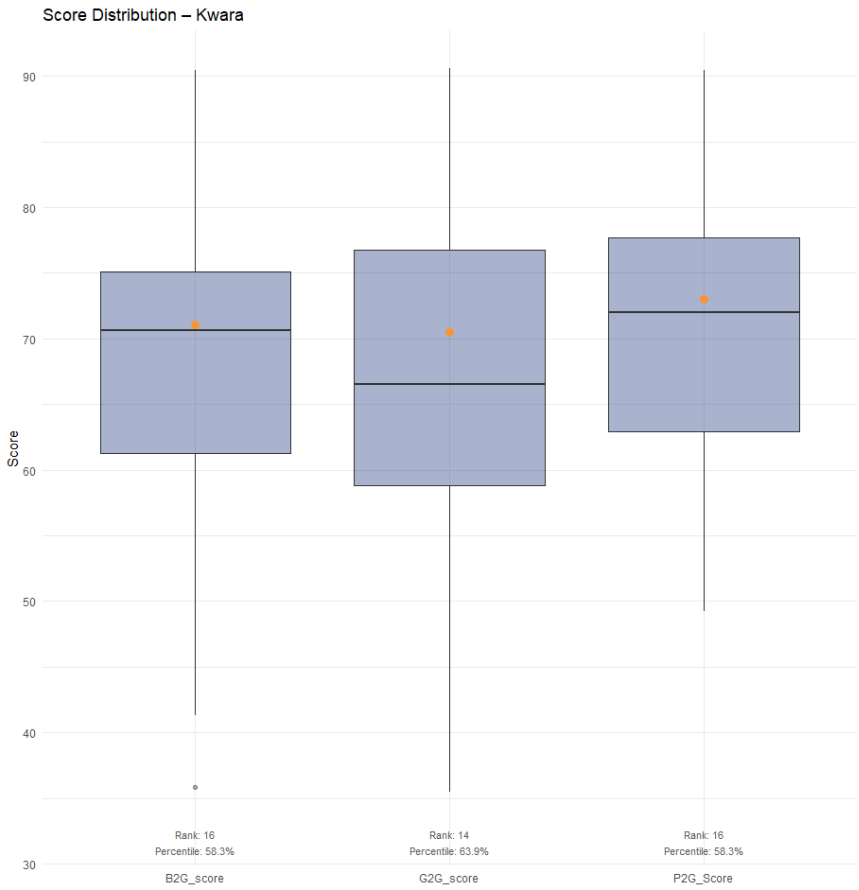
Position - 16 **Maturity level - High**

P2G Score: **73.00** B2G Score: **71.06** G2G Score: **70.50**



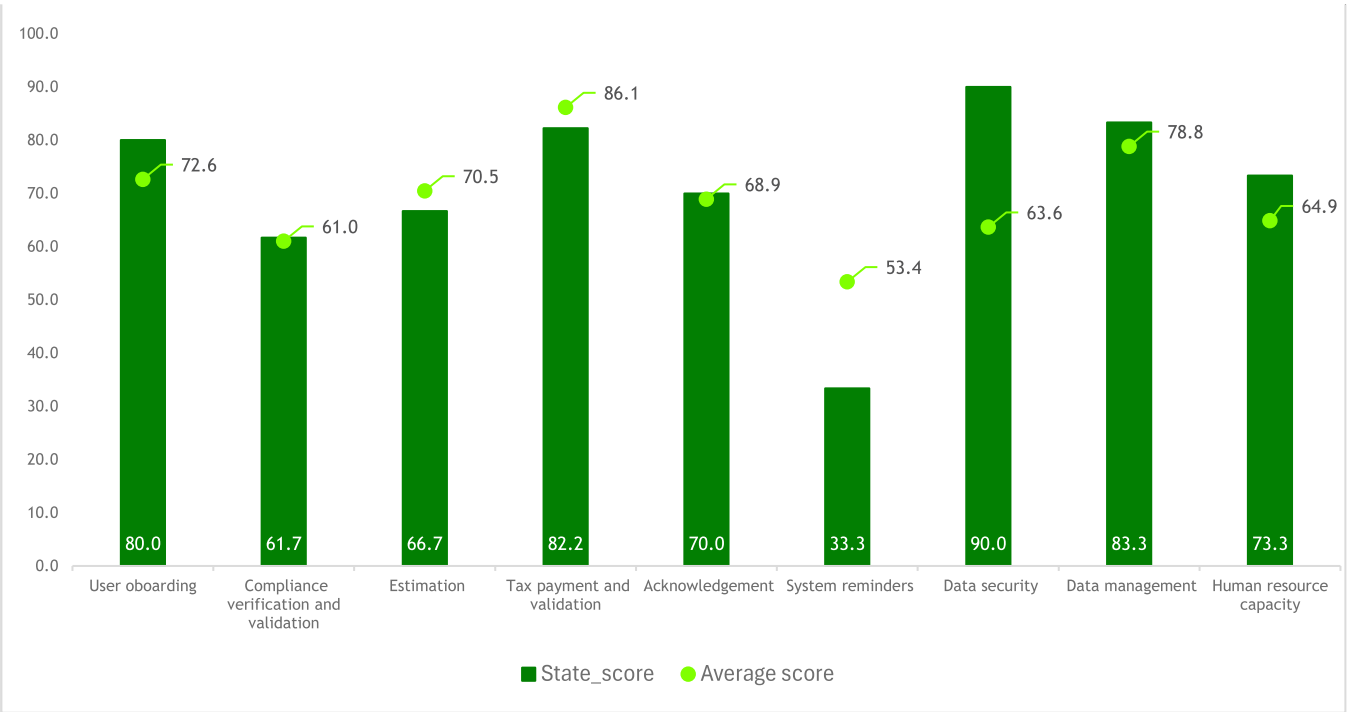
Kwara sits at the distribution's central peak, with consistent mid-teen rankings across P2G, B2G, and G2G. The state's digital experience is uniform: citizens, businesses, and civil servants each encounter modern systems. Public portals are reliable, business onboarding is routine, and government workflows are increasingly digitised, but none reach the innovation levels of higher-ranked states.

Kwara's density placement makes it a "steady performer," and signals the need for strategic focus. Piloting new digital approaches could help it leapfrog its operations.



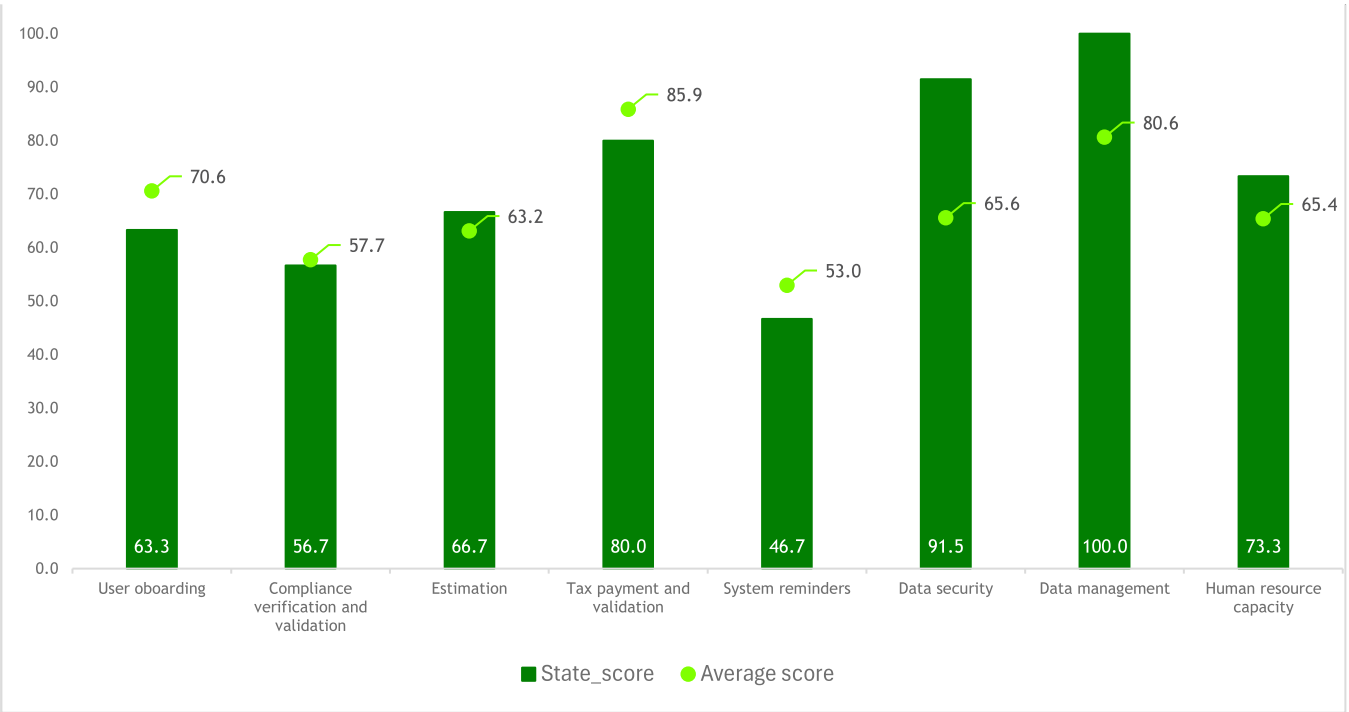
Kwara State demonstrates high digital maturity in its revenue collection systems, with strong and balanced performance across P2G, B2G, and G2G streams. The State has invested in user-friendly e-tax platforms, automated compliance tools, and real-time inter-agency coordination mechanisms. It excels in system responsiveness, data management, and user onboarding systems. However, opportunities remain to enhance digital security, integrate national ID systems, and institutionalise performance tracking mechanisms to support sustained public service delivery.

P2G payment system:



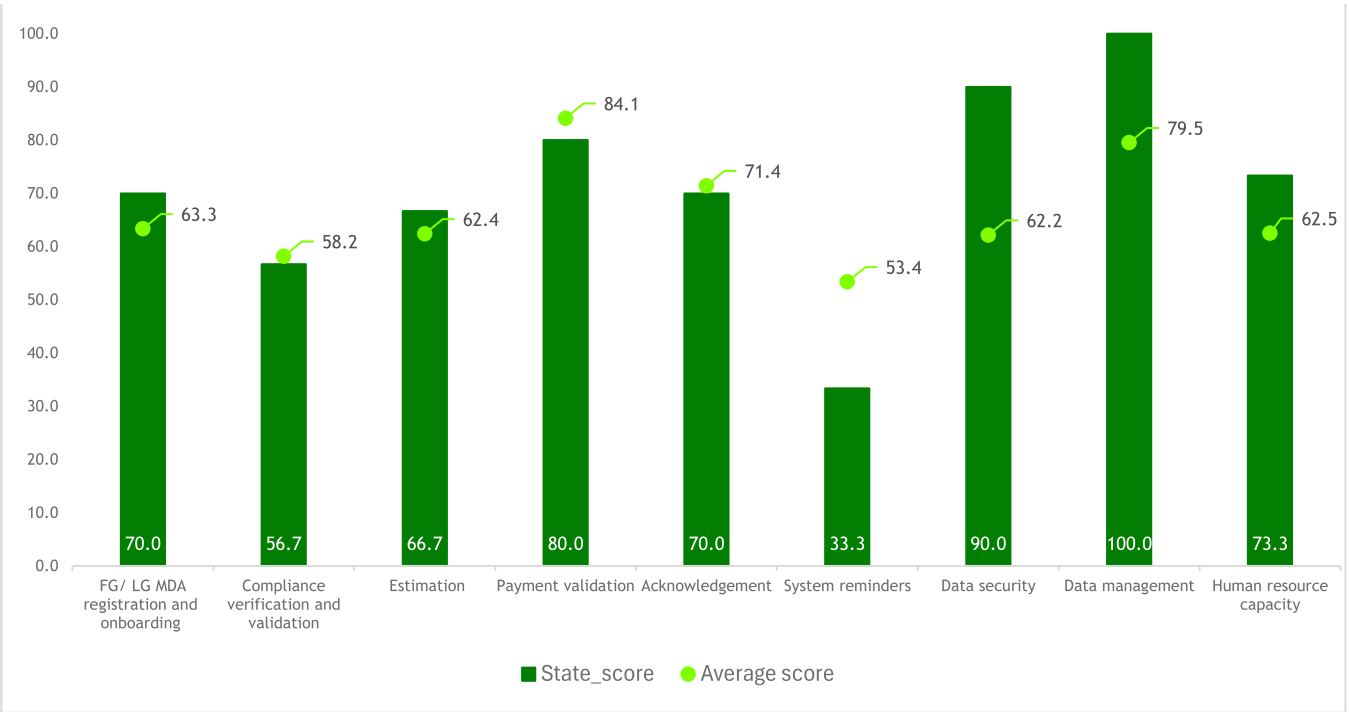
- The state shows strong performance in data security (90.0 vs 63.6), user onboarding (80.0 vs 72.6), and data management (83.3 vs 78.8), exceeding or aligning well with benchmarks.
- Tax payment and validation (82.2 vs 86.1) and acknowledgement (70.0 vs 68.9) are marginally below or on par, suggesting consistent implementation.
- System reminders (33.3 vs 53.4) and compliance verification (61.7 vs 61.0) remain the weakest areas, needing urgent attention for timely alerts and procedural adherence.
- Focused improvement in system reminders and steady support for weaker areas, such as compliance, will enhance overall process performance.

B2G payment system:



- The state outperforms the benchmark in data security (91.5 vs 65.6), data management (100.0 vs 80.6), human resource capacity (73.3 vs 65.4), and estimation (66.7 vs 63.2), demonstrating strong systems and personnel capabilities.
- Scores are aligned with the average in tax payment and validation (80.0 vs 85.9), estimation (66.7 vs 63.2), and user onboarding (63.3 vs 70.6), showing consistent implementation.
- Significant gaps are visible in system reminders (46.7 vs 53.0) and compliance verification (56.7 vs 57.7), suggesting a need for better monitoring and validation routines.
- Prioritising interventions in system reminders and compliance processes will enhance overall efficiency and alignment with digital public finance best practices.

G2G payment system:

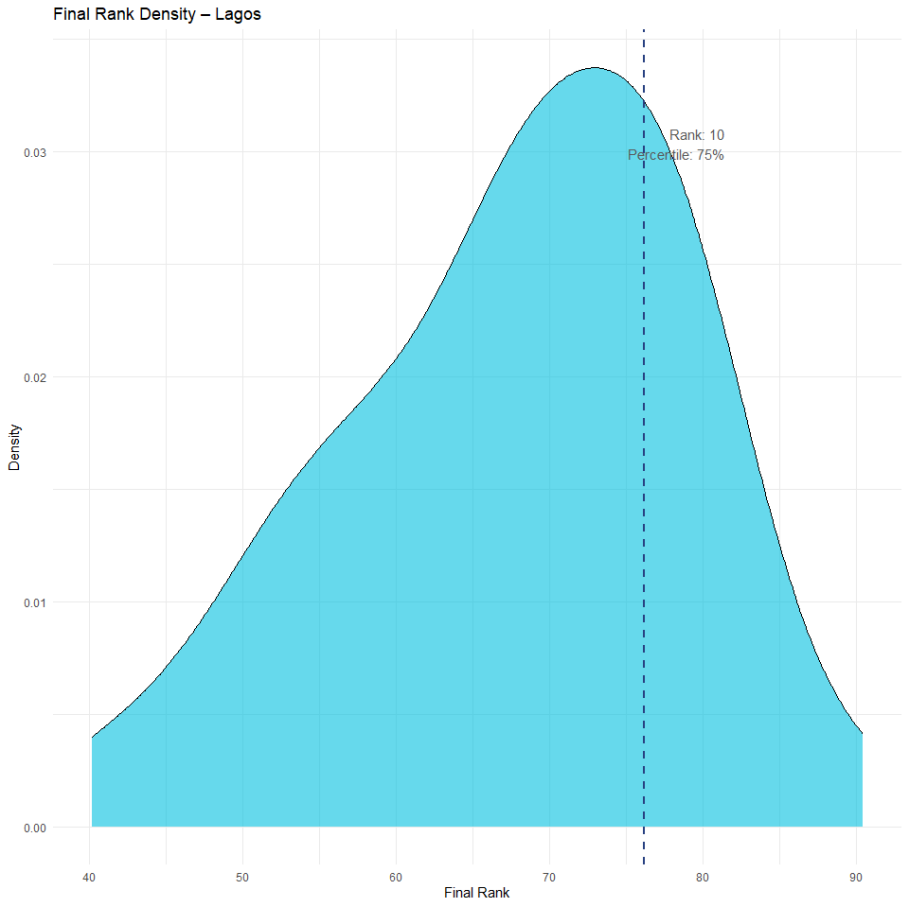


- The state scores are above average in key operational areas, including data security (90.0 vs 62.2), data management (100.0 vs 79.5), and human resource capacity (73.3 vs 62.5), indicating institutional strength and readiness for digital tax reforms.
- Performance is aligned or slightly above the average in estimation (66.7 vs 62.4), payment validation (80.0 vs 84.1), acknowledgement (70.0 vs 71.4), and onboarding (70.0 vs 63.3), showing moderate consistency.
- Areas requiring immediate improvement are system reminders (33.3 vs 53.4) and compliance verification and validation (56.7 vs 58.2), which point to lapses in enforcement and communication mechanisms.
- Strengthening reminder systems and compliance routines will enhance tax transparency, user responsiveness, and accountability in digital revenue administration.

25. Lagos

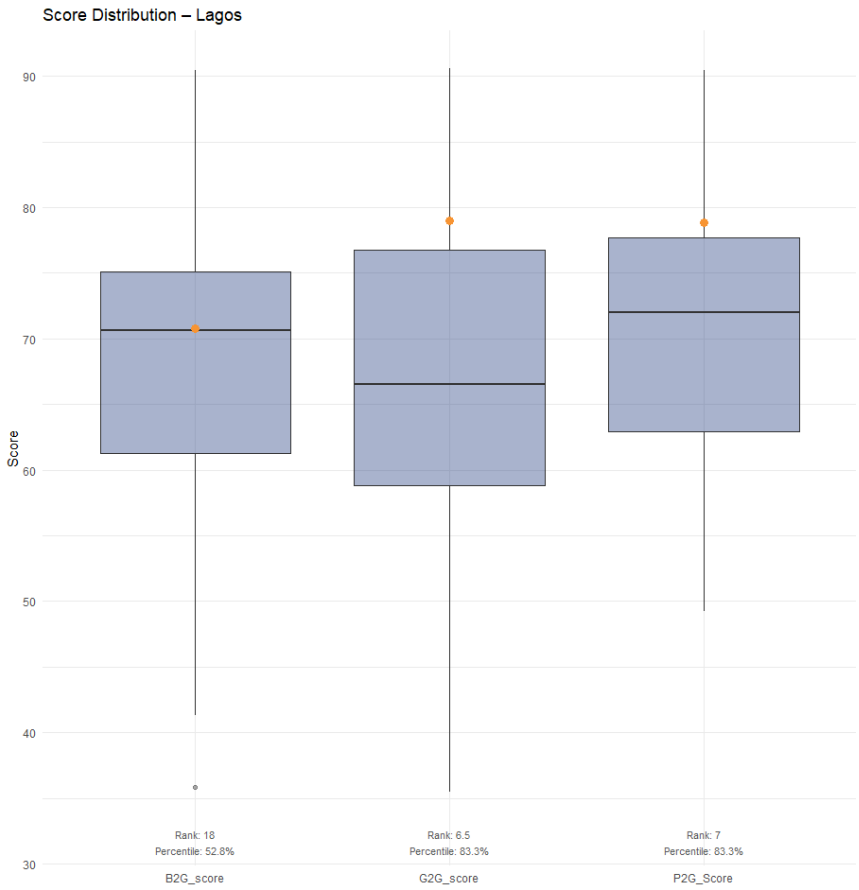
Position - 10 **Maturity level - High**

P2G Score: **78.83** B2G Score: **70.79** G2G Score: **79.00**



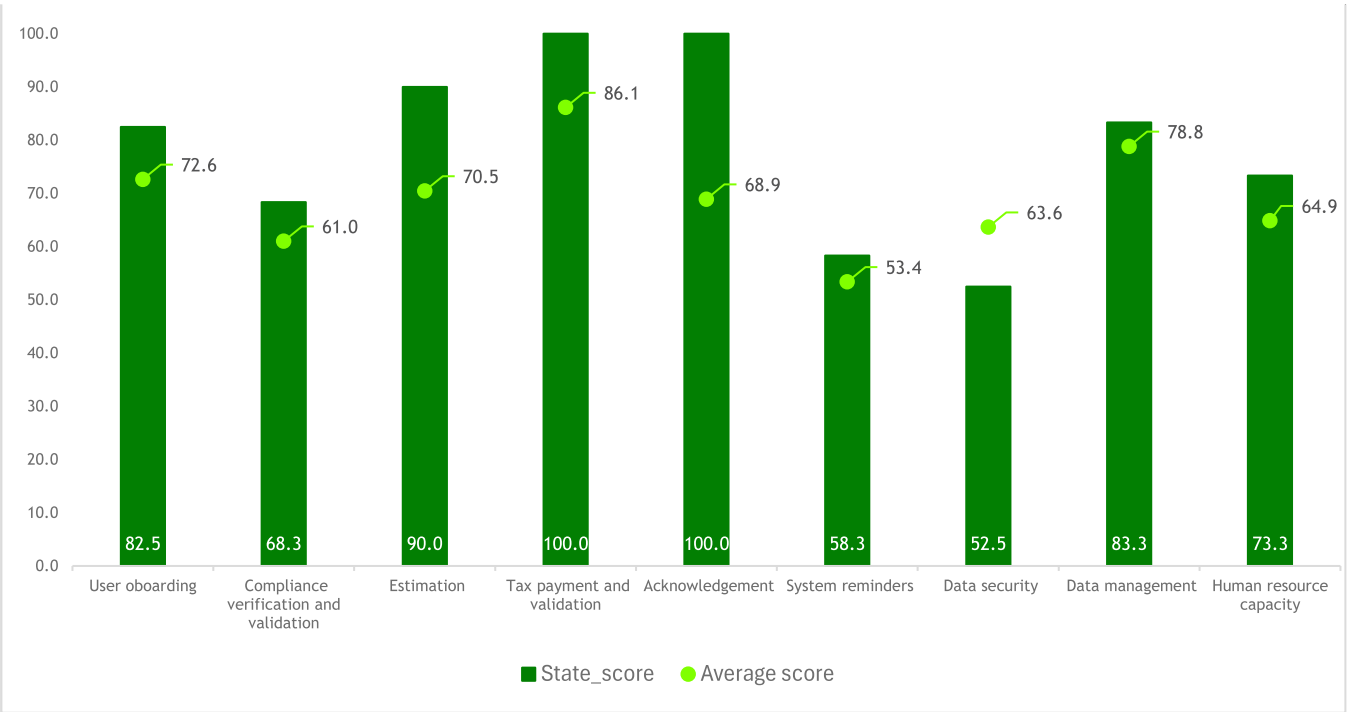
Lagos has a high maturity level. Its density rank is held back by a lagging B2G (17th), although P2G (8th) and G2G (6th) are both strong. Lagos's advanced e-filing systems, digital tax receipts, and unified payment ledgers serve millions efficiently, reflecting the state's scale and technical capacity. Internally, cross-agency data sharing is well established, enabling faster reconciliation and more effective audit targeting.

However, the digital journey for businesses—especially new entrants and SMEs—remains fragmented, with multiple portals and a continued need for physical documentation in some processes. Harmonising B2G procedures, expanding digital business support, and simplifying interfaces will help translate Lagos's technological investments into even greater readiness and national leadership.



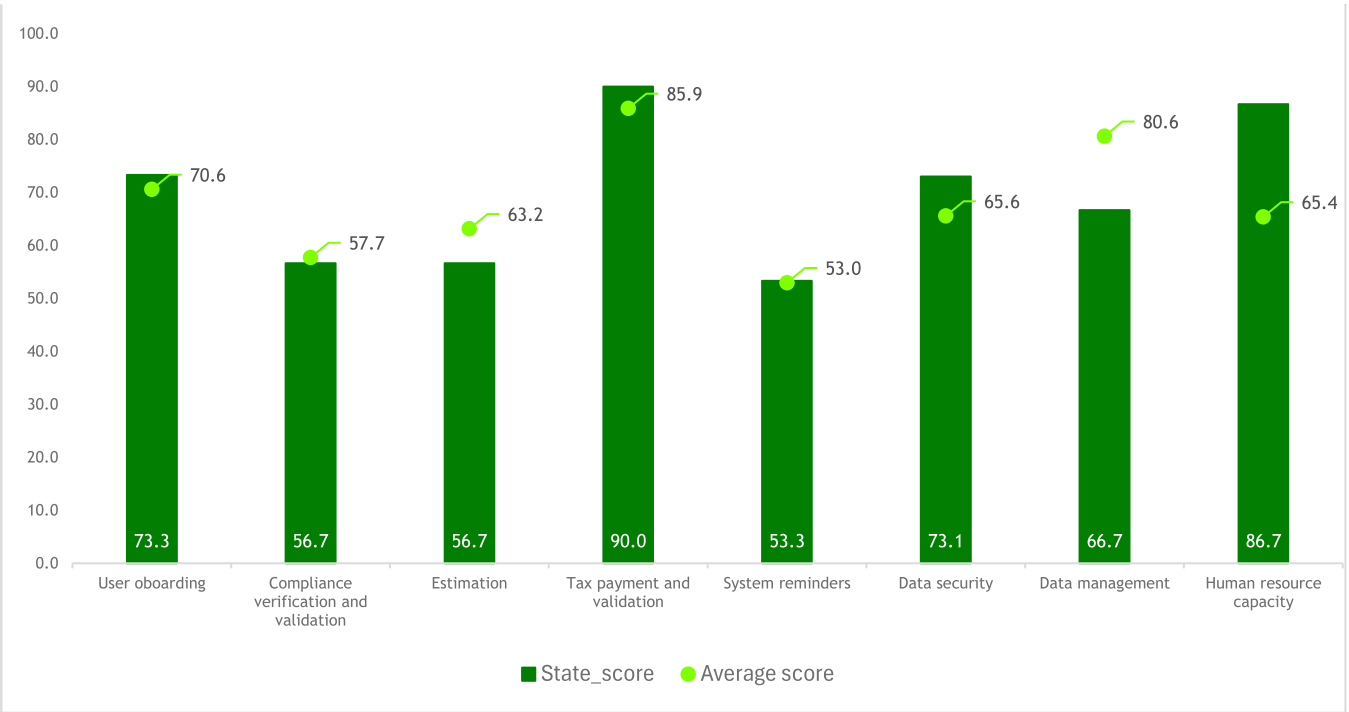
Lagos State demonstrates high digital maturity in its revenue collection systems, ranking among the top states across P2G, B2G, and G2G streams. Lagos leads Nigeria's digital revenue transformation through comprehensive automation, seamless onboarding, real-time compliance, and fully integrated inter-agency operations. The State's platforms are robust, secure, and data-driven, underpinned by a skilled workforce and progressive policy framework. To deepen these gains and scale its digital transformation further, Lagos must deepen its compliance tools, build resilience in cybersecurity, and eliminate system redundancy.

P2G payment system:



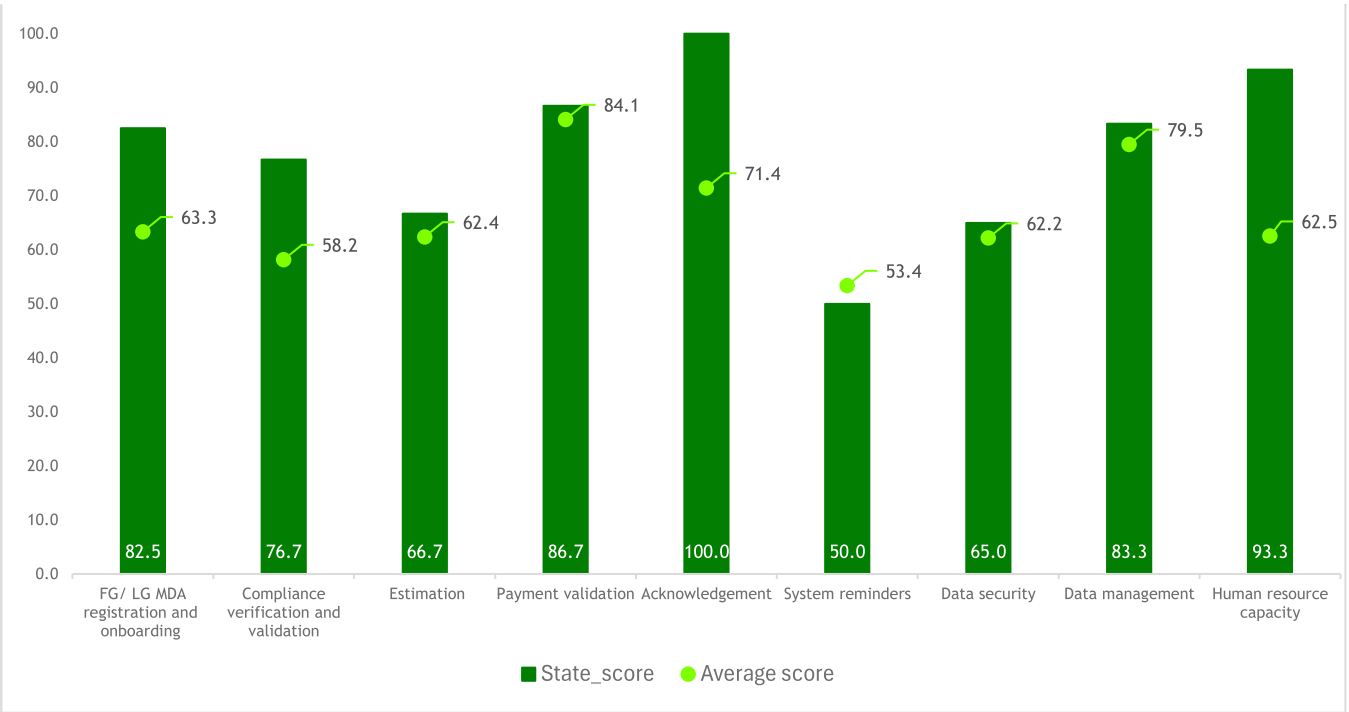
- The state scores above national averages in all but one area, with strong leads in Estimation (90.0 vs 70.5), Acknowledgement (100 vs 68.9), and Tax payment and validation (100 vs 86.1), indicating excellent planning and transactional processes.
- User onboarding (82.5 vs 72.6) and Compliance verification (68.3 vs 61.0) also perform well relative to benchmarks.
- Human resource capacity (73.3 vs 64.9) and Data management (83.3 vs 78.8) reflect solid institutional and infrastructure capabilities.
- Data security lags behind at 52.5, falling short of the 63.6 average, and signals a key area for improvement.

B2G payment system:



- The state outperforms national averages in User onboarding (73.3 vs 70.6), Data security (73.1 vs 65.6), and Human resource capacity (86.7 vs 65.4), indicating strong onboarding processes, cybersecurity, and workforce capabilities.
- A solid score in Tax payment and validation (90.0 vs 85.9) confirms well-structured financial systems.
- System reminders (53.3 vs 53.0) and Data management (66.7 vs 80.6) show mixed performance—reminders are on par, while data handling needs improvement.
- Estimation and Compliance verification both score 56.7, trailing the averages of 63.2 and 57.7, pointing to planning and compliance as key focus areas.

G2G payment system:

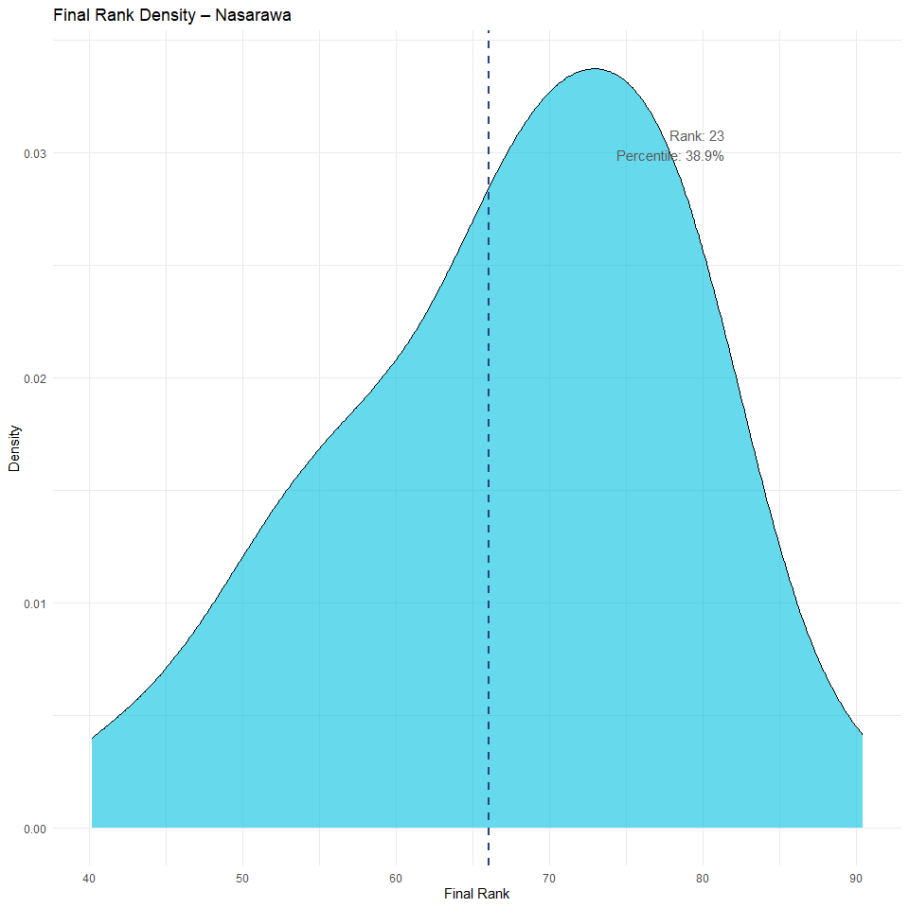


- The state significantly outperforms national averages in Human resource capacity (93.3 vs 62.5), Acknowledgement (100 vs 71.4), and FG or LG MDA onboarding (82.5 vs 63.3), indicating exceptional staffing, responsiveness, and registration mechanisms.
- Strong performance is also seen in Payment validation (86.7 vs 84.1) and Compliance verification (76.7 vs 58.2), showing robust compliance and transaction systems.
- Moderate gains are reflected in Estimation (66.7 vs 62.4), Data security (65.0 vs 62.2), and Data management (83.3 vs 79.5).
- System reminders score lowest at 50.0, just below the average of 53.4, suggesting room for improvement in user alert automation.

26. Nasarawa

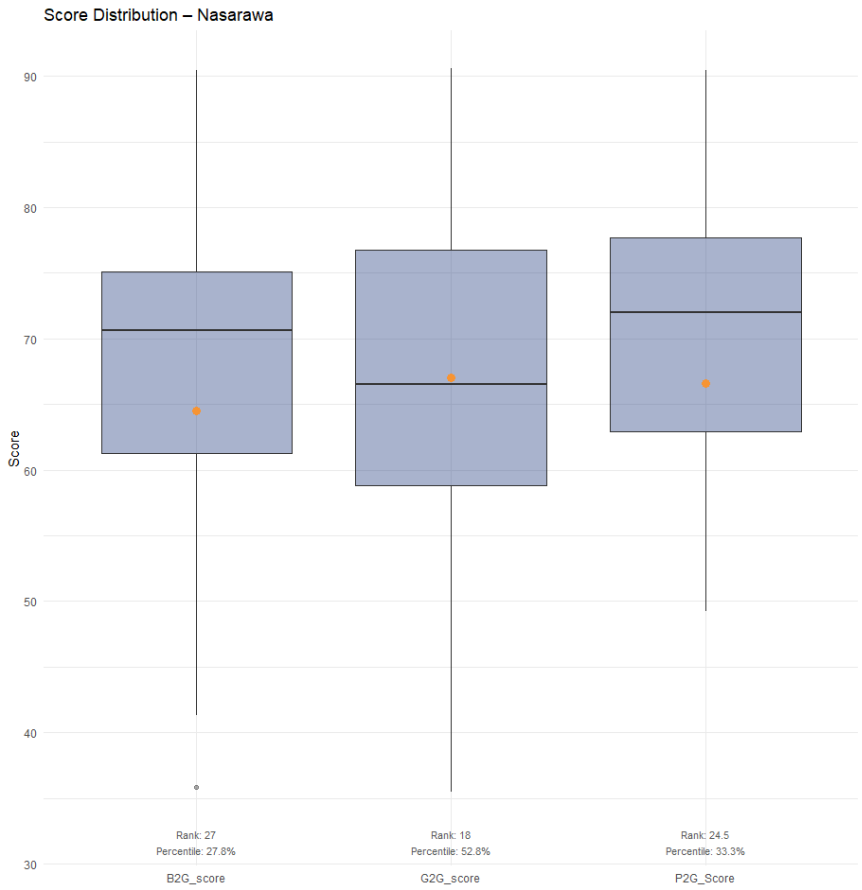
Position - 23 **Maturity level - Medium**

P2G Score: **66.58** B2G Score: **64.54** G2G Score: **67.00**



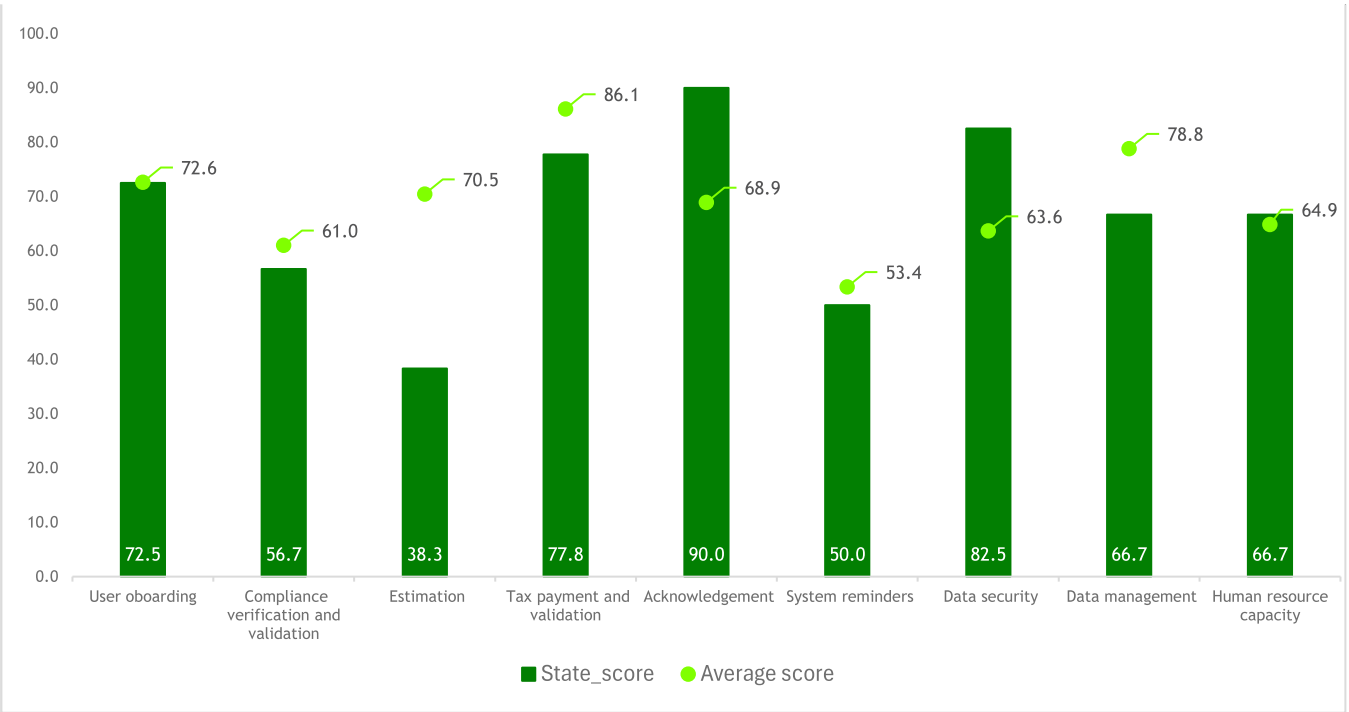
Nasarawa, sharing a near-identical score and density position with Cross River, stands at the lower edge of the middle tier. Its G2G score (18th) is a relative bright spot, indicating that some data flows and agency linkages are in place, but P2G and B2G (both ranked in the mid-20s) are still under development. Digital payment options exist, and partnerships with banks have enabled some e-tax collections, but front-end systems for individuals and businesses are still fragmented and underutilised.

Most processes are not yet truly digital end-to-end, and support and compliance enforcement still require significant manual work. Nasarawa's density curve placement suggests the state is at a crossroads: investing in user experience, business process automation, and widespread training could see it rejoin the national mainstream, while inaction risks slipping further behind as others modernise.



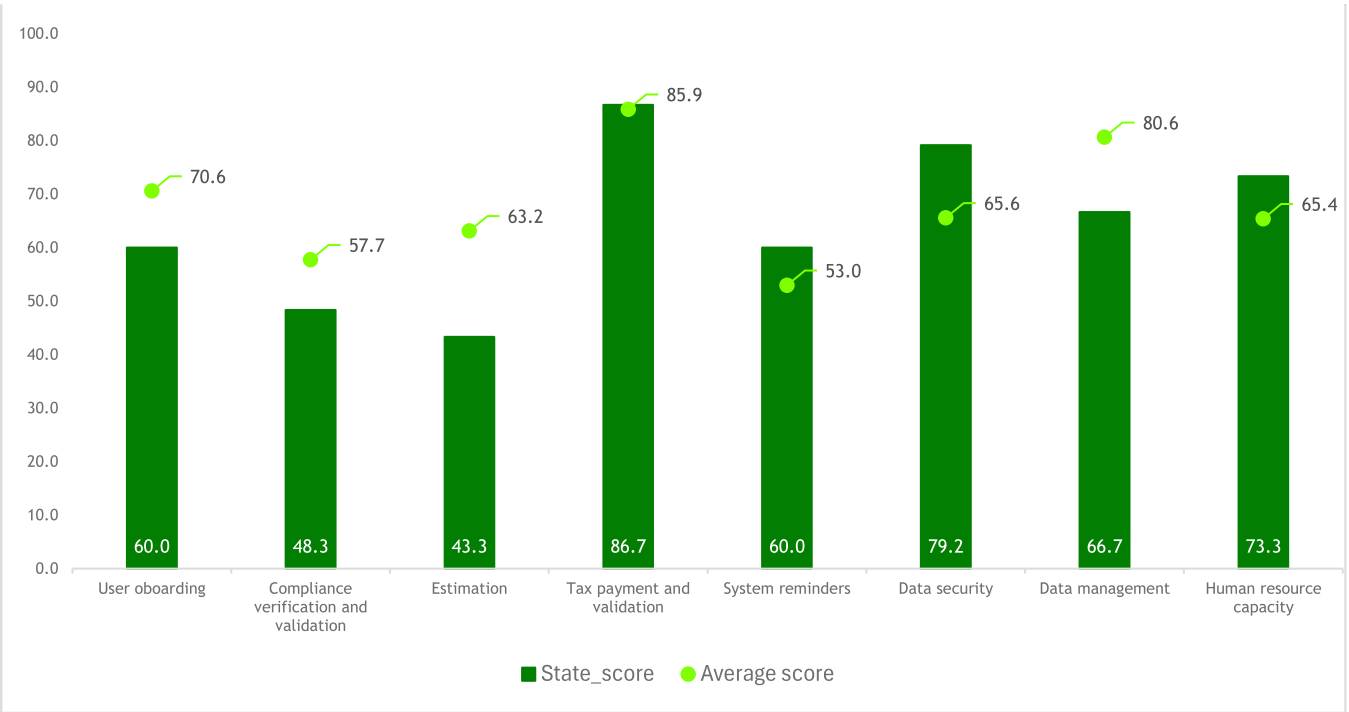
Nasarawa State demonstrates medium digital maturity in its revenue collection systems, with balanced performance across P2G, B2G, and G2G streams. The State has built a robust digital ecosystem with effective taxpayer onboarding, automated compliance systems, and inter-agency coordination platforms. Nasarawa stands out for its use of integrated digital tools, data validation processes, and institutional reforms. To maintain momentum, the State should enhance its predictive compliance capabilities, extend digital inclusion, and invest in performance monitoring and cybersecurity enhancements.

P2G payment system:



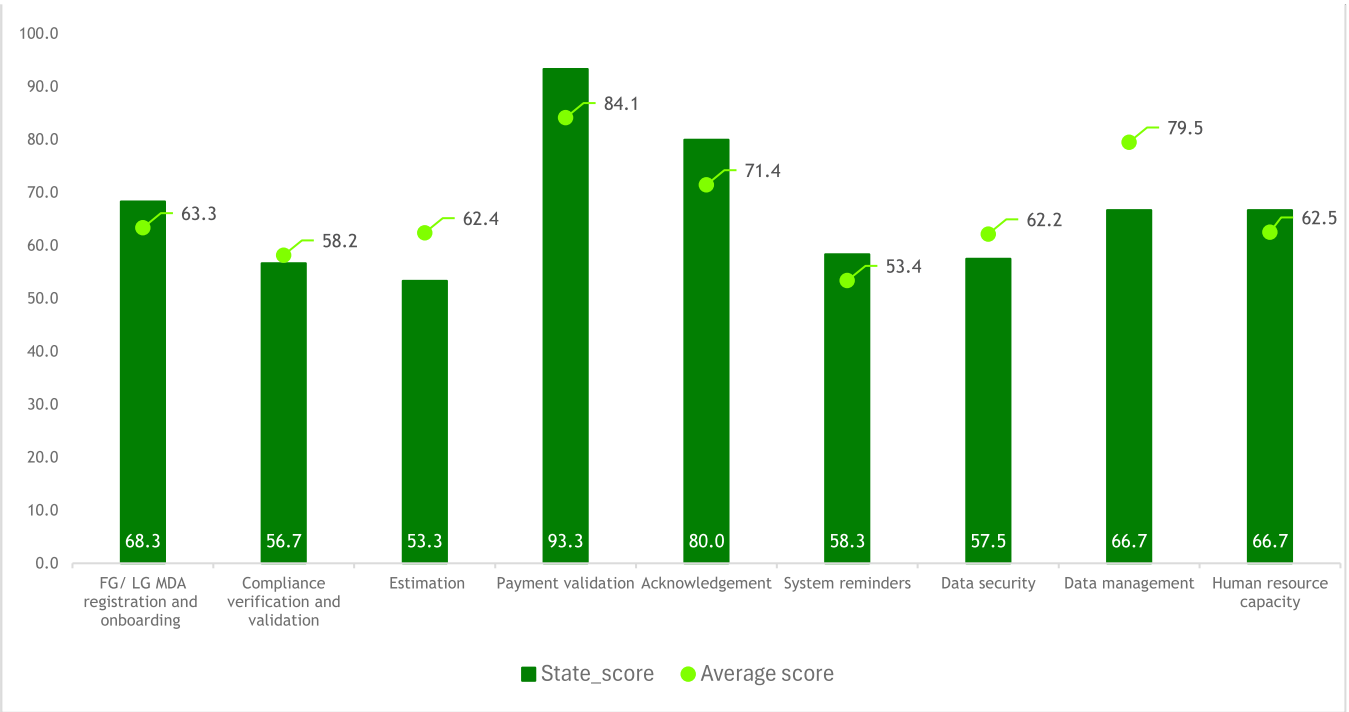
- The state performs below average in 5 out of 9 parameters, notably in Estimation (38.3 vs 70.5) and System reminders (50.0 vs 53.4), among others.
- Scores in Compliance verification and validation (56.7 vs 61.0) and Tax payment and validation (77.8 vs 86.1) also fall short of the national benchmark.
- The state achieves a high score in Acknowledgement (90.0 vs 68.9) and strong performance in Data security (82.5 vs 63.6), surpassing averages.
- Overall, performance is mixed with clear strengths in data-related parameters, but estimation and compliance areas need attention.

B2G payment system:



- The state performs below average in 4 out of 8 parameters, with notable gaps in Compliance (48.3 vs 57.7), Estimation (43.3 vs 63.2), and User onboarding (60.0 vs 70.6).
- Scores in System reminders (60.0 vs 53.0) and Data security (79.2 vs 65.6) are above average, showing promise in digital engagement and security.
- The state meets the benchmark in Tax payment and validation (86.7 vs 85.9) and shows strong results in Data management (66.7 vs 80.6) and HR capacity (73.3 vs 65.4).
- Overall, while foundational processes require attention, digital and resource-driven areas are relatively well-performing.

G2G payment system:

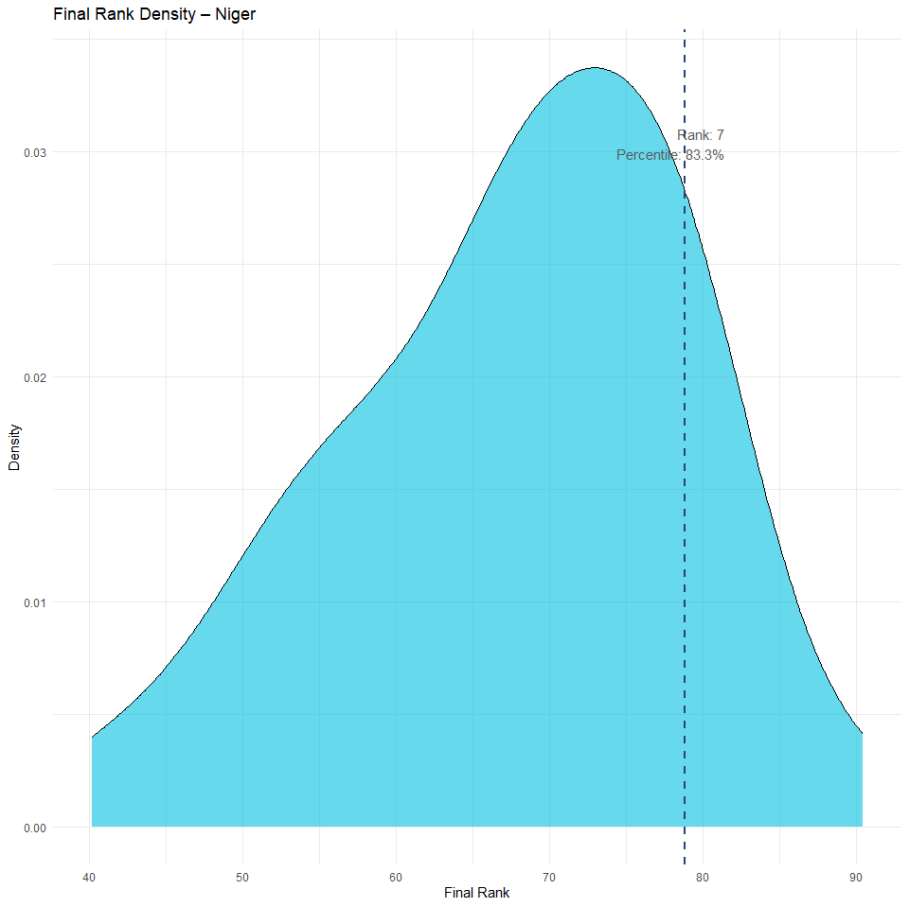


- The state performs below average in 4 out of 9 parameters, particularly in Estimation (53.3 vs 62.4), Data management (66.7 vs 79.5), and Data security (57.5 vs 62.2).
- Slightly better performance is observed in FG or LG onboarding (68.3 vs 63.3) and System reminders (58.3 vs 53.4), indicating moderate gains in process digitisation.
- The state performs excellently in Payment validation (93.3 vs 84.1) and remains aligned with or above average in Acknowledgement (80.0 vs 71.4) and HR capacity (66.7 vs 62.5).
- Overall, strong outcomes in financial and procedural validation support improved service delivery, though core compliance and estimation areas still lag.

27. Niger

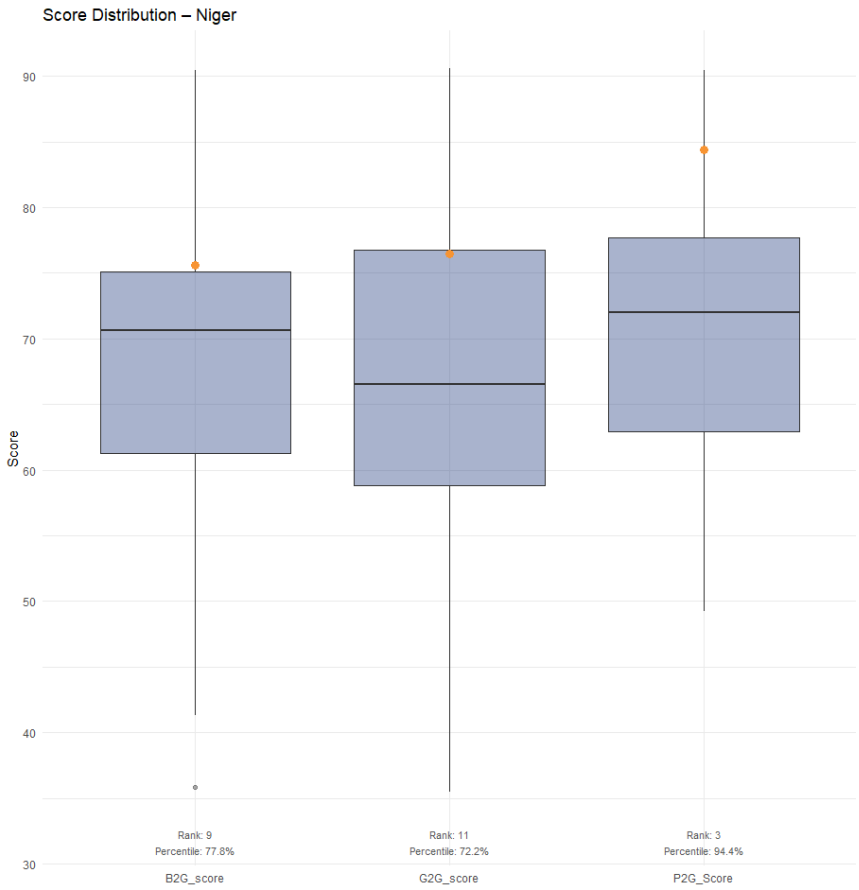
Position - 07 **Maturity level - High**

P2G Score: **84.42** B2G Score: **75.63** G2G Score: **76.50**



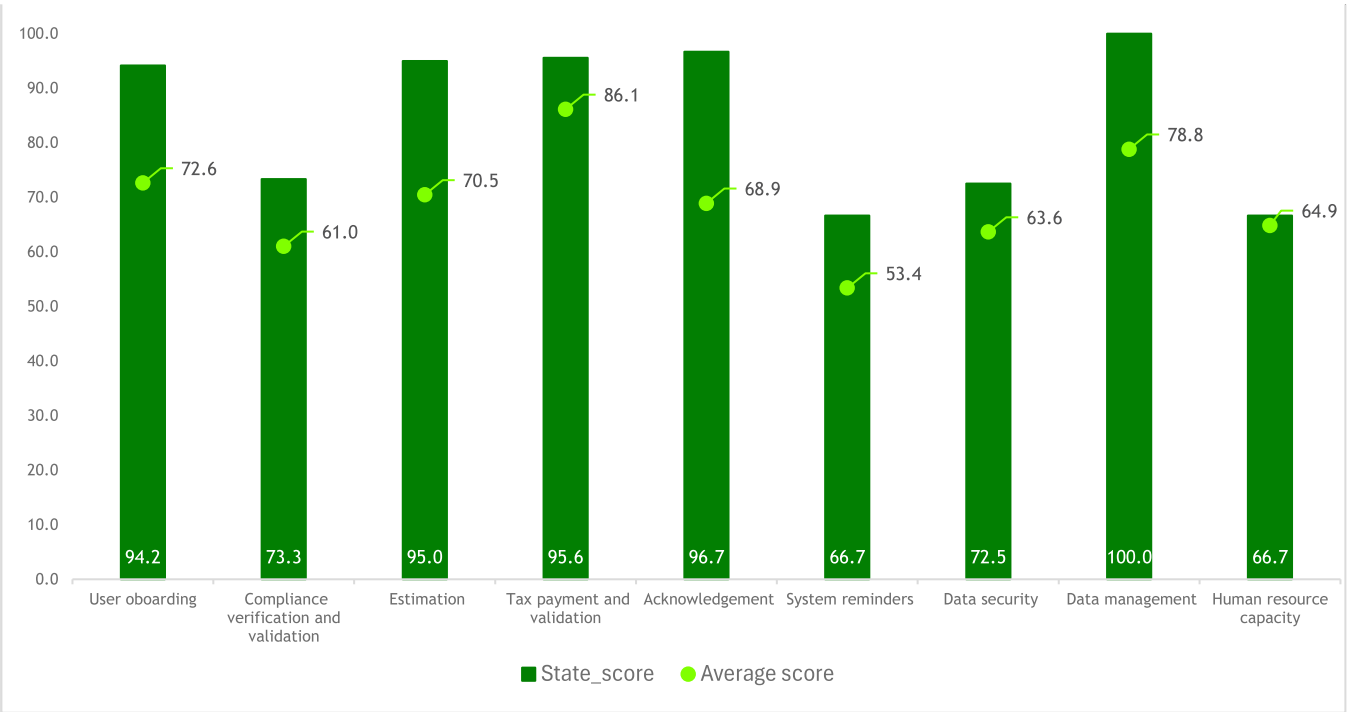
Niger's place just above the distribution's peak is rooted in its exceptional P2G (3rd), with high business and G2G scores (10th-11th). The state's digital tax interface is highly rated for its inclusiveness: rural and urban taxpayers have equal access to onboarding, digital payment options, and live-chat support. This "citizen-first" reform ethos has yielded some of the highest rates of voluntary compliance and lowest complaint rates in the federation.

B2G and G2G, while above average, remain limited by a reliance on legacy data systems and semi-manual reconciliation in some agencies. Niger's graph position signals that it is poised for a second phase of reform—scaling business automation and expanding G2G API integrations could turn its P2G "best practice" into a model for holistic e-governance.



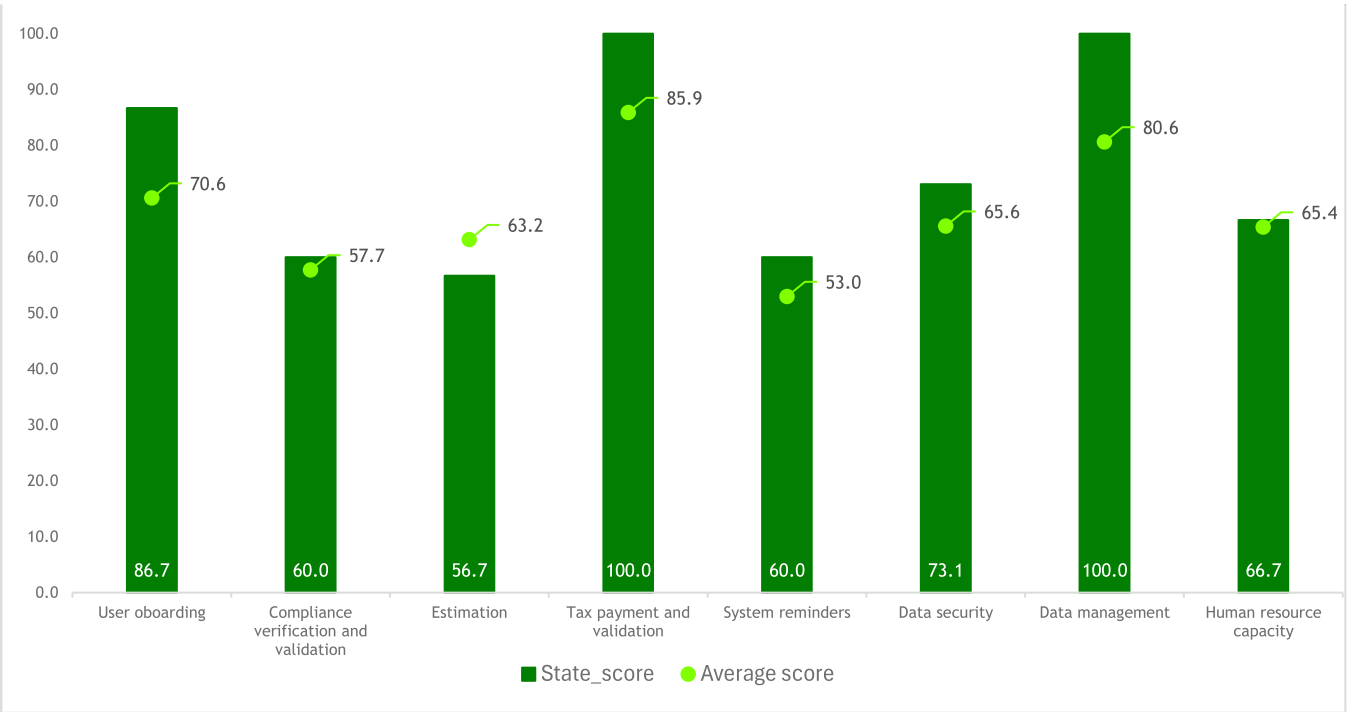
Niger State demonstrates high digital maturity in its revenue collection systems, with well-balanced performance across P2G, B2G, and G2G streams. The State has made strong investments in digital platforms for tax administration, marked by effective onboarding, secure data handling, and coordinated inter-agency workflows. Its performance in B2G and G2G particularly reflects maturity in backend automation and system integration. To further elevate its digital resilience and efficiency, Niger must expand real-time analytics, cybersecurity protocols, and inclusive access for rural and underserved populations.

P2G payment system:



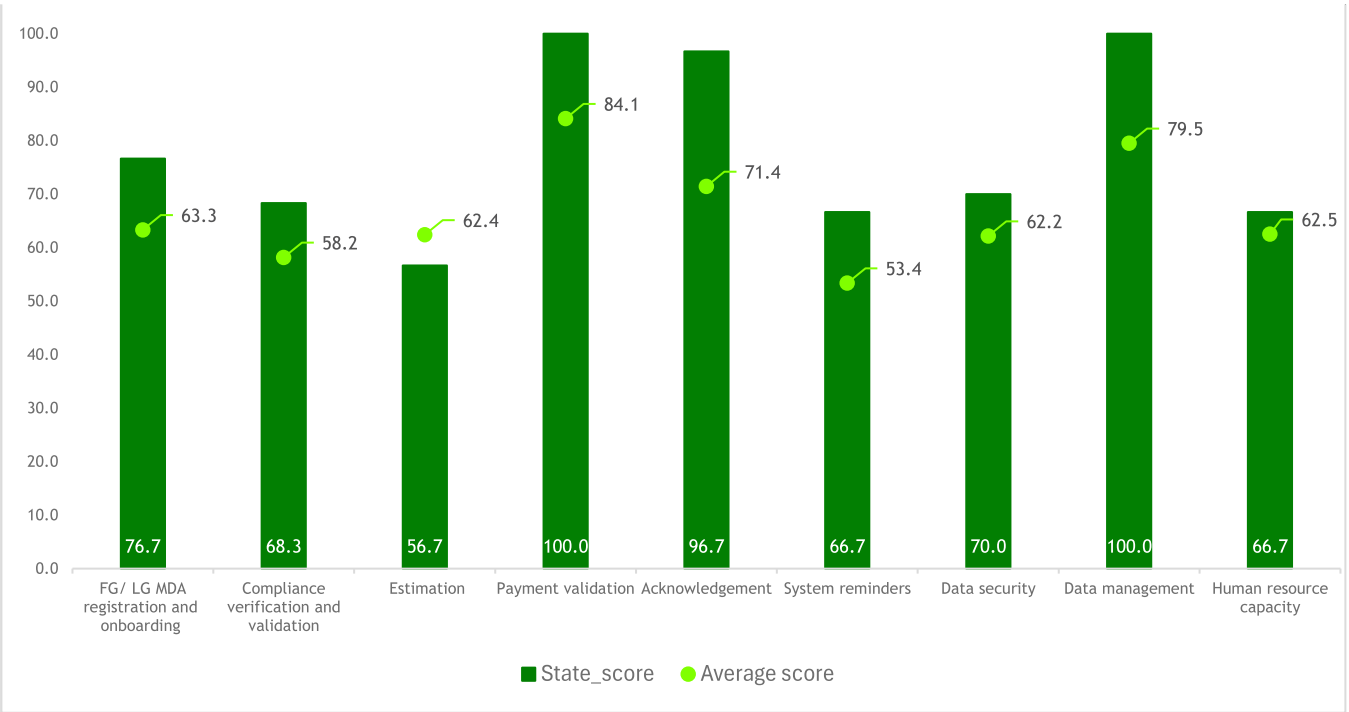
- The state excels in all indicators, notably in User onboarding (94.2 vs 72.6), Estimation (95.0 vs 70.5), and Acknowledgement (96.7 vs 68.9), indicating superior service access, planning, and responsiveness.
- Tax payment and validation (95.6 vs 86.1) and Data management (100 vs 78.8) highlight advanced transactional and data systems.
- Compliance verification (73.3 vs 61.0) and Data security (72.5 vs 63.6) also exceed benchmarks comfortably.
- System reminders (66.7 vs 53.4) and Human resource capacity (66.7 vs 64.9) remain strong, showing consistent across-the-board performance.

B2G payment system:



- The state exceeds national averages in all indicators except Estimation, where it scores 56.7 against the average of 63.2, indicating limited digital tools for calculating tax dues, leading to errors and disputes.
- Strongest performance is seen in Tax payment and validation (100 vs 85.9) and Data management (100 vs 80.6), highlighting excellent financial and digital infrastructure.
- User onboarding (86.7 vs 70.6) and Data security (73.1 vs 65.6) show substantial leads, reflecting robust user and data protection systems.
- System reminders (60.0 vs 53.0) and Human resource capacity (66.7 vs 65.4) are moderately above average, supporting operational stability.

G2G payment system:

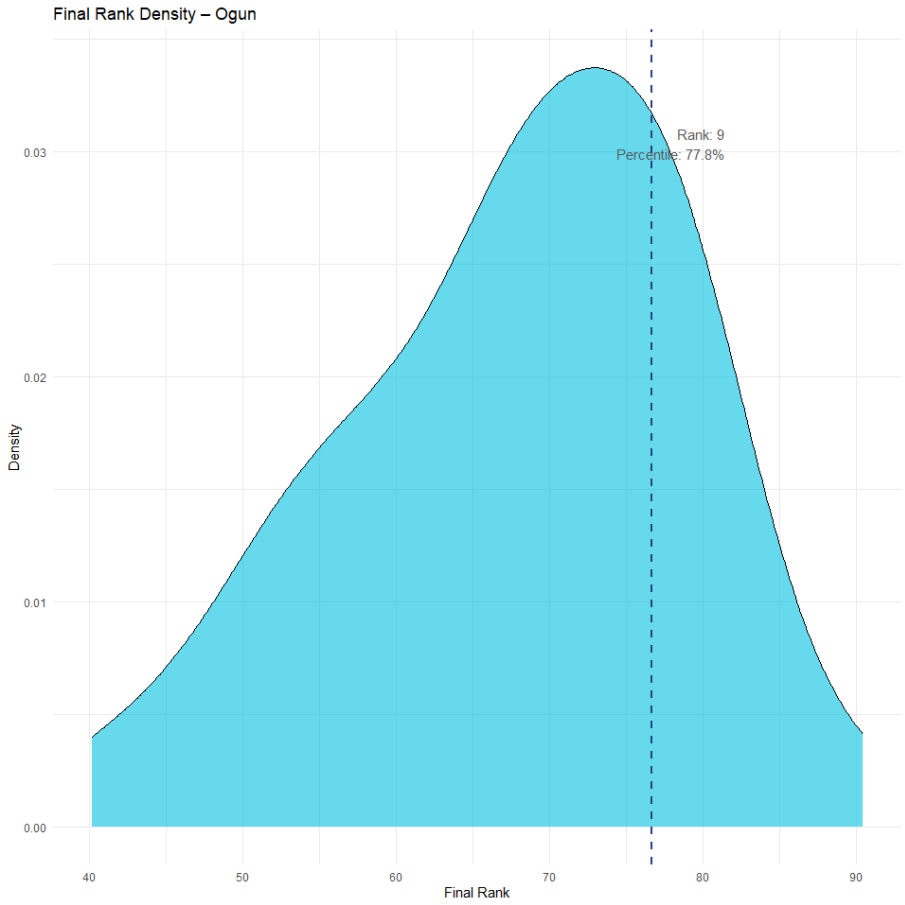


- The state outperforms national averages across most indicators, notably in Payment validation (100 vs 84.1), Acknowledgement (96.7 vs 71.4), and Data management (100 vs 79.5), reflecting strong transaction systems and digital infrastructure.
- FG or LG MDA onboarding (76.7 vs 63.3) and Compliance verification (68.3 vs 58.2) also show above-average performance in administrative processes.
- Estimation scores lowest at 56.7, falling below the average of 62.4, indicating an area needing better planning accuracy.
- Data security (70.0 vs 62.2) and Human resource capacity (66.7 vs 62.5) both exceed benchmarks, supporting institutional reliability.

28. Ogun

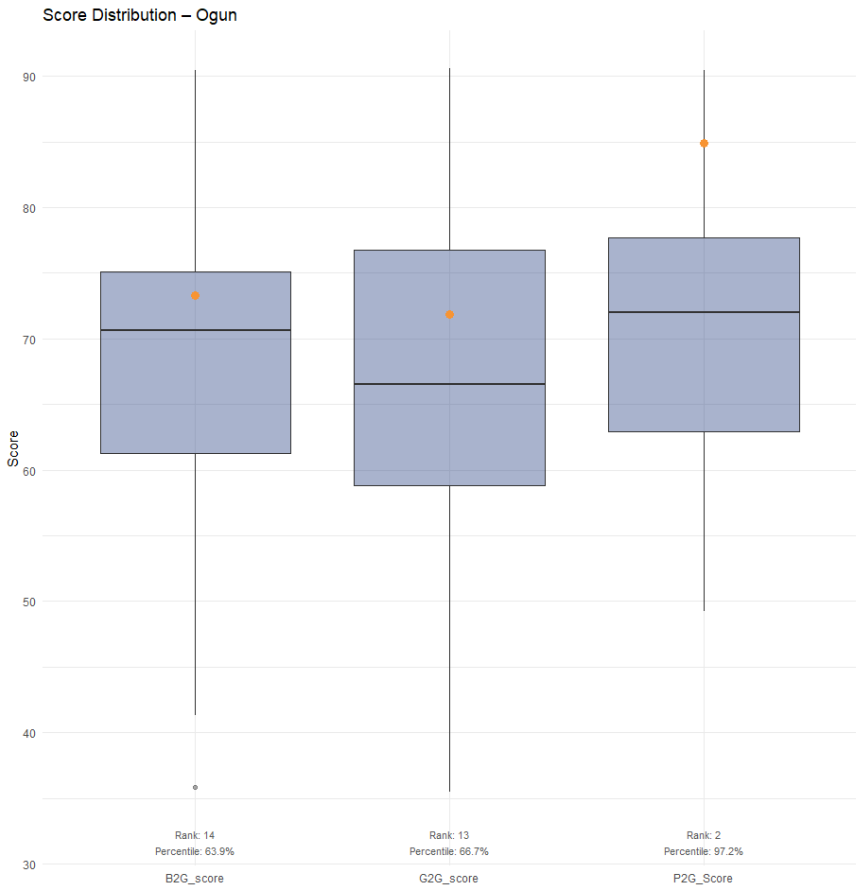
Position - 09 **Maturity level - High**

P2G Score: **84.92** B2G Score: **73.29** G2G Score: **71.83**



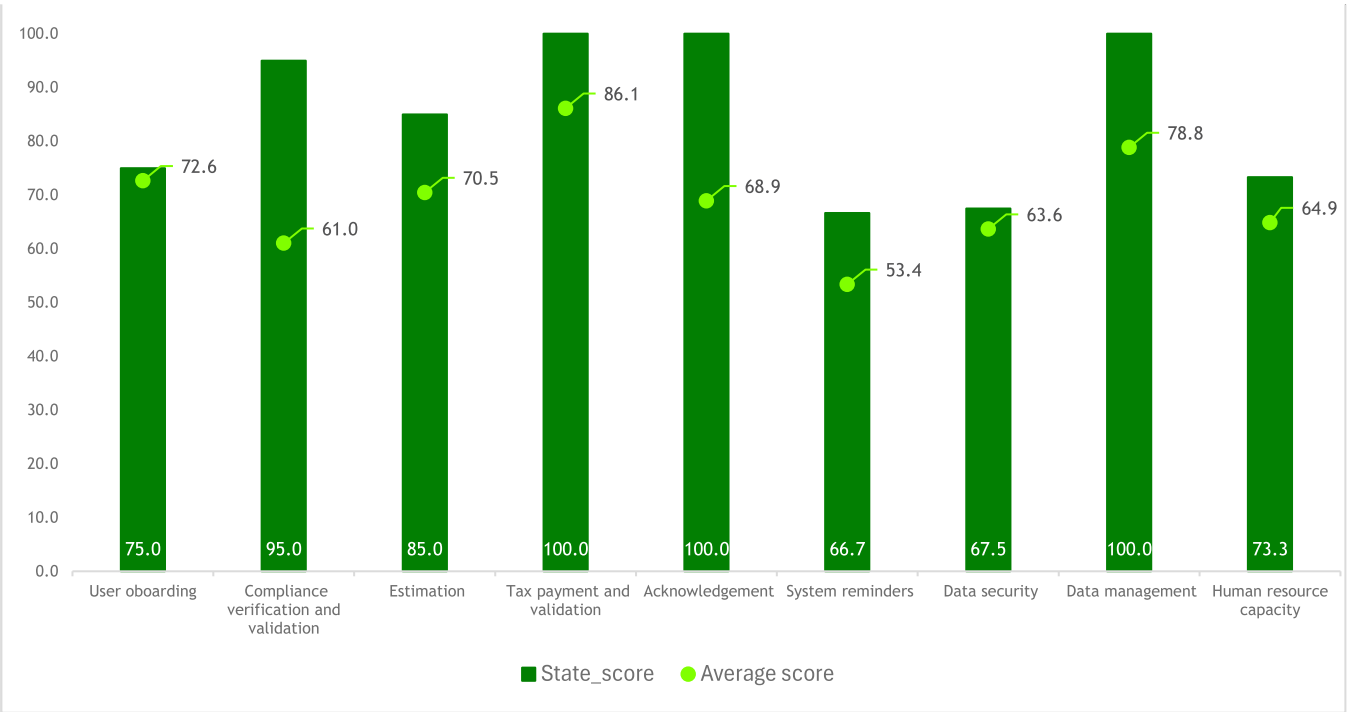
Ogun's density position shows a pronounced strength in P2G (2nd) and consistent but mid-tier scores in B2G and G2G (12th–13th). Its leading P2G experience reflects a state-wide commitment to user experience: quick digital registration, transparent tracking of tax submissions, and real-time payment confirmation are standard. This has driven up citizen satisfaction and broadened the tax net.

In contrast, businesses and government employees contend with some outdated workflows, especially around compliance checks and document approvals. Ogun's digital story is thus one of public sector innovation with a lag in "back office" transformation. The density profile makes clear that consolidating progress by integrating B2G and G2G systems and training staff in change management will be key to unlocking further efficiency and improving overall digital readiness.



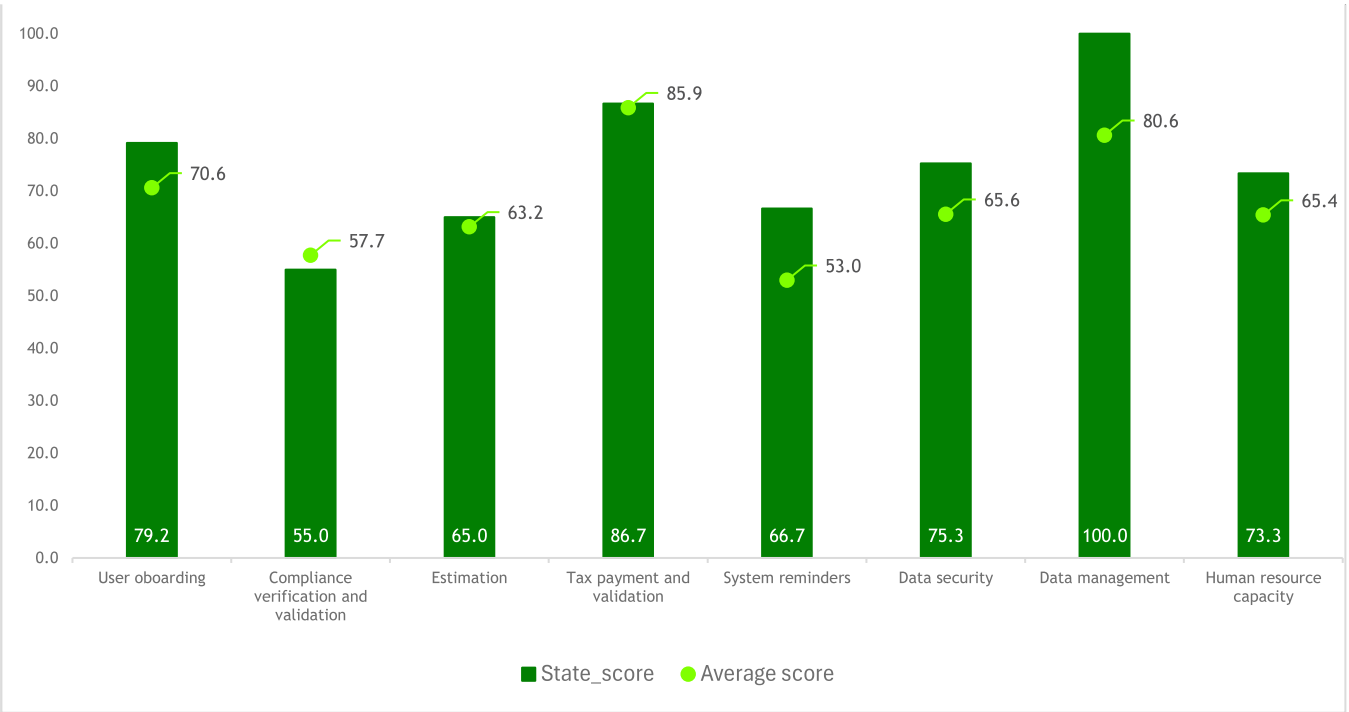
Ogun State demonstrates high digital maturity in its revenue collection system, with strong performance across P2G, B2G, and G2G streams. The State has built a comprehensive digital ecosystem for tax administration, offering streamlined onboarding, real-time compliance tools, and integrated inter-agency workflows. Ogun's platforms are robust, secure, and designed with user experience in mind. Continued progress will depend on optimising data sharing protocols, scaling predictive compliance tools, and enhancing digital inclusion in rural areas

P2G payment system:



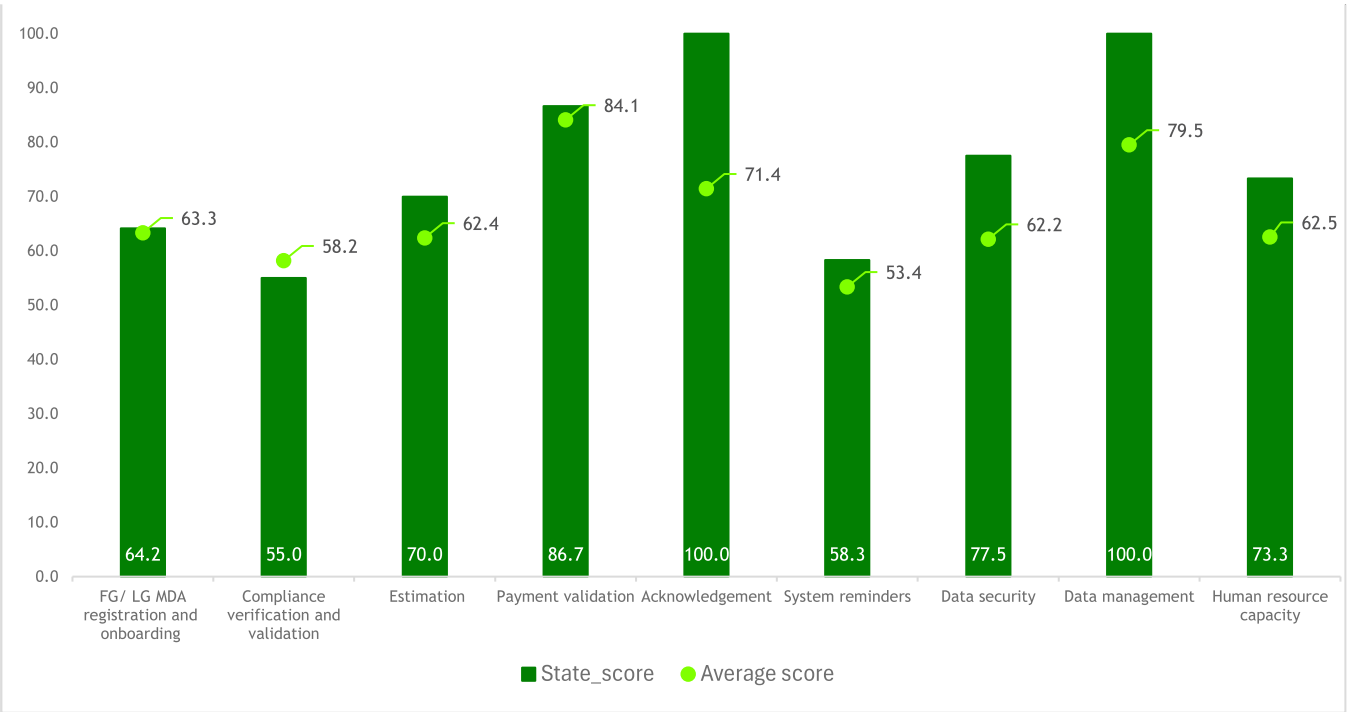
- The state performs above national averages across all indicators, especially in Compliance verification (95.0 vs 61.0), System reminders (66.7 vs 53.4), and Human resource capacity (73.3 vs 64.9), indicating efficient controls and workforce strength.
- Perfect scores in Tax payment and validation, Acknowledgement, and Data management highlight highly optimised fiscal, feedback, and digital systems.
- Estimation (85.0 vs 70.5) and Data security (67.5 vs 63.6) also show solid performance relative to peers.
- User onboarding is the lowest at 75.0, yet still above the national average of 72.6.

B2G payment system:



- The state performs above national averages in all indicators except for Compliance verification, with notable margins in Compliance verification (55.0 vs 57.7), System reminders (66.7 vs 53.0), and Data security (75.3 vs 65.6), indicating effective validation and data protection systems.
- Tax payment and validation (86.7 vs 85.9) and Data management (100 vs 80.6) highlight well-established financial and digital infrastructures.
- Moderate overperformance is seen in User onboarding (79.2 vs 70.6), Estimation (65.0 vs 63.2), and Human resource capacity (73.3 vs 65.4).
- Overall, the state maintains balanced, above-average capability across all key service delivery functions.

G2G payment system:

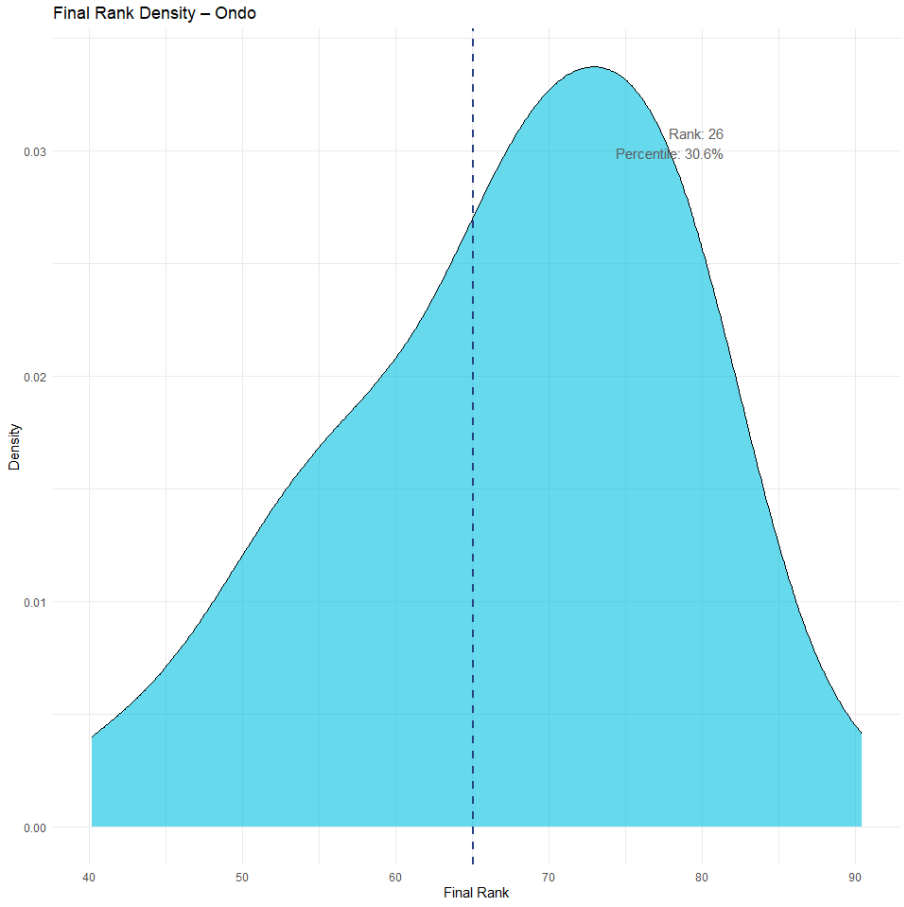


- The state exceeds national averages in all areas except for Compliance verification, particularly in Acknowledgement (100 vs 71.4), Data management (100 vs 79.5), and Human resource capacity (73.3 vs 62.5), showing strength in responsiveness, infrastructure, and staffing.
- Payment validation (86.7 vs 84.1) and Estimation (70.0 vs 62.4) are also above average, reflecting sound fiscal and planning processes.
- System reminders (58.3 vs 53.4) and Data security (77.5 vs 62.2) modestly outperform benchmarks, indicating steady digital function.
- FG or LG MDA onboarding (64.2 vs 63.3) and Compliance verification (55.0 vs 58.2) hover near or just below average, suggesting marginal improvement areas.

29. Ondo

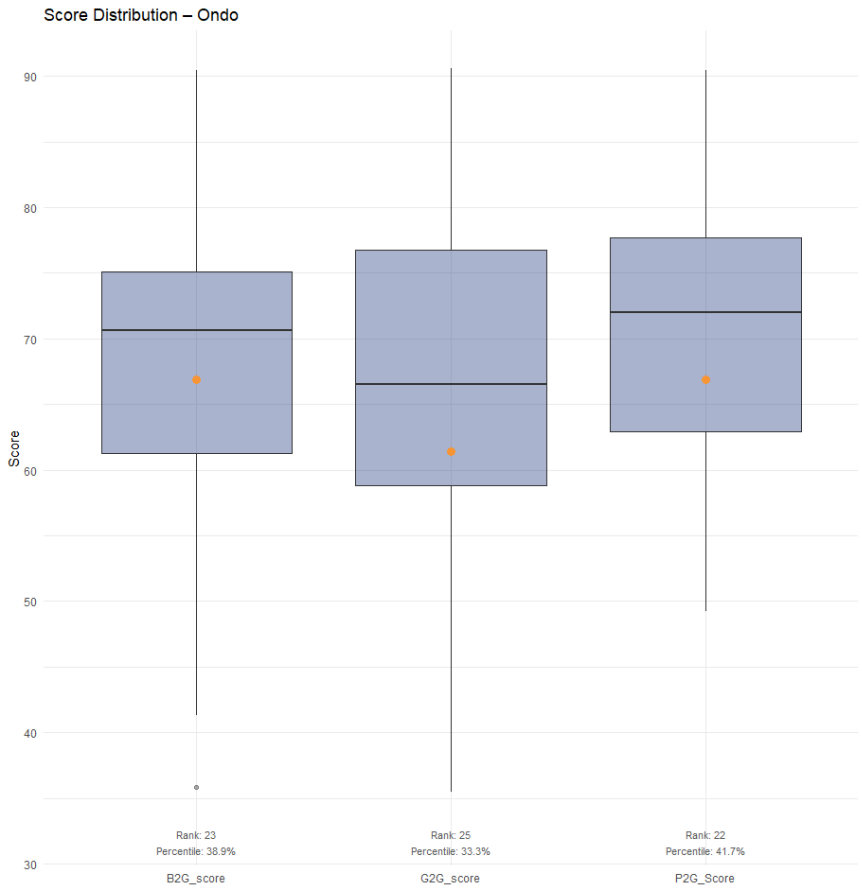
Position - 26 **Maturity level - Medium**

P2G Score: **66.92** B2G Score: **66.88** G2G Score: **61.42**



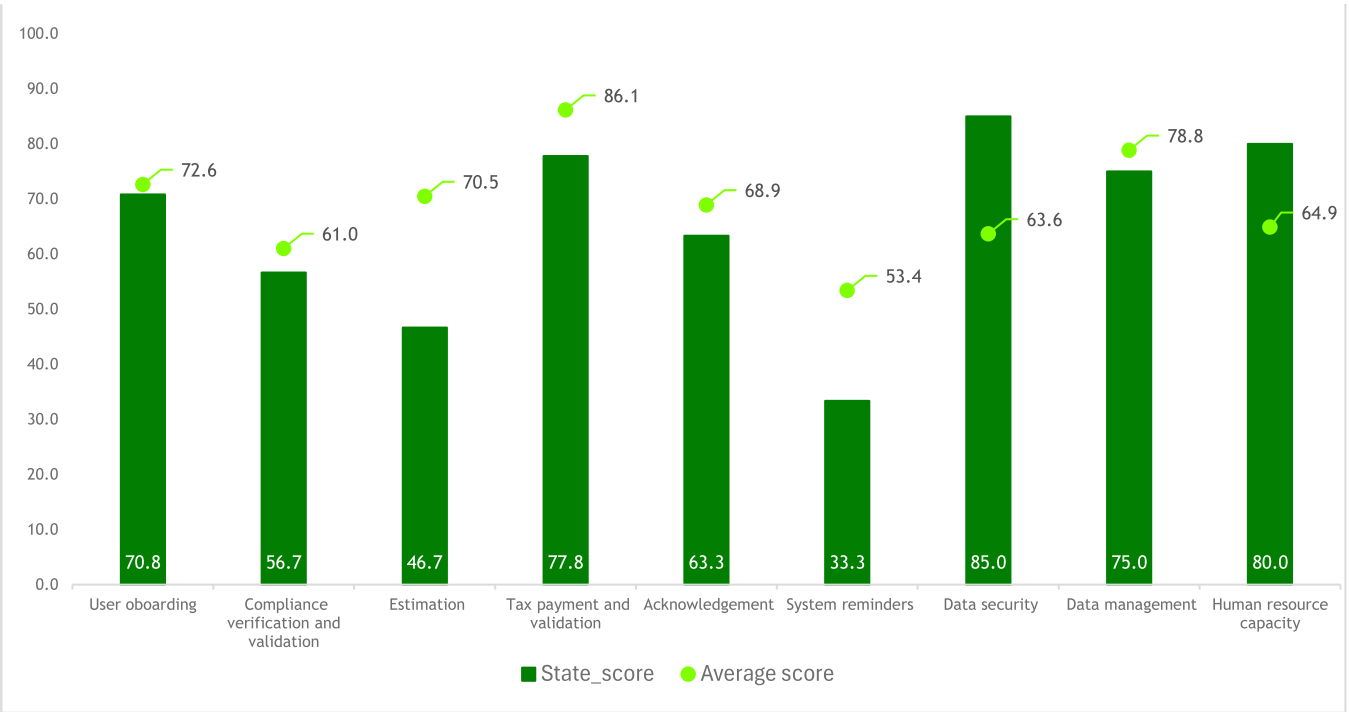
Ondo's rank on the density curve places it in the lower quartile of states, with below average digital performance. All three domains are similarly ranked (~22nd-25th), reflecting an incremental approach to digitalisation: basic online tax payment and registration are available but not consistently used or enforced; business e-services exist but are not fully integrated, leading to redundancy and delays; and G2G workflows are only partly automated, with many manual steps in reconciliation and data transfer.

For Ondo to move forward, the state must move to whole-of-government transformation—prioritising interoperability, user-centred design, and ongoing staff upskilling.



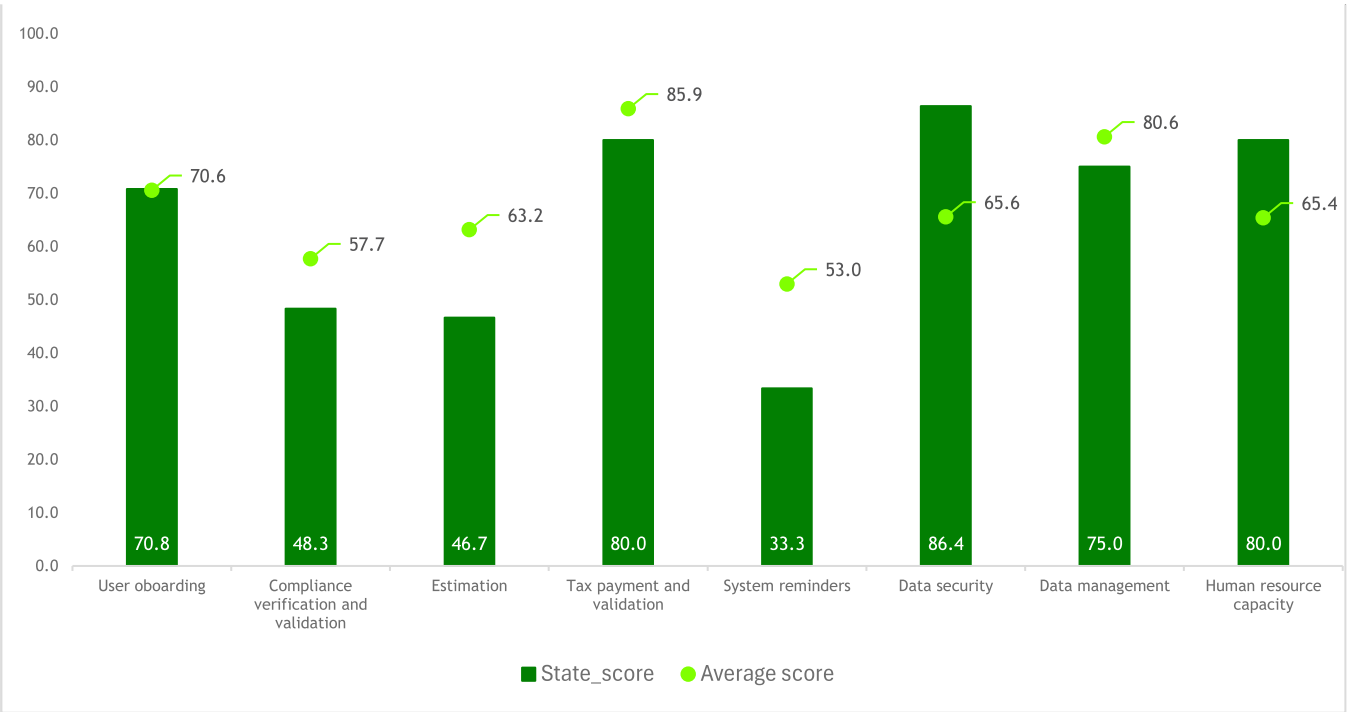
Ondo State demonstrates medium digital maturity in its revenue collection systems, with functional capabilities in P2G but underperformance in B2G and G2G streams. The State has introduced key digital tools for public engagement and tax collection but faces challenges in automation, system integration, and inter-agency coordination. Manual dependencies, fragmented data management, and limited compliance analytics restrict operational efficiency. To strengthen its digital revenue administration, Ondo must focus on backend system integration, digital workforce development, and expanding predictive compliance tools.

P2G payment system:



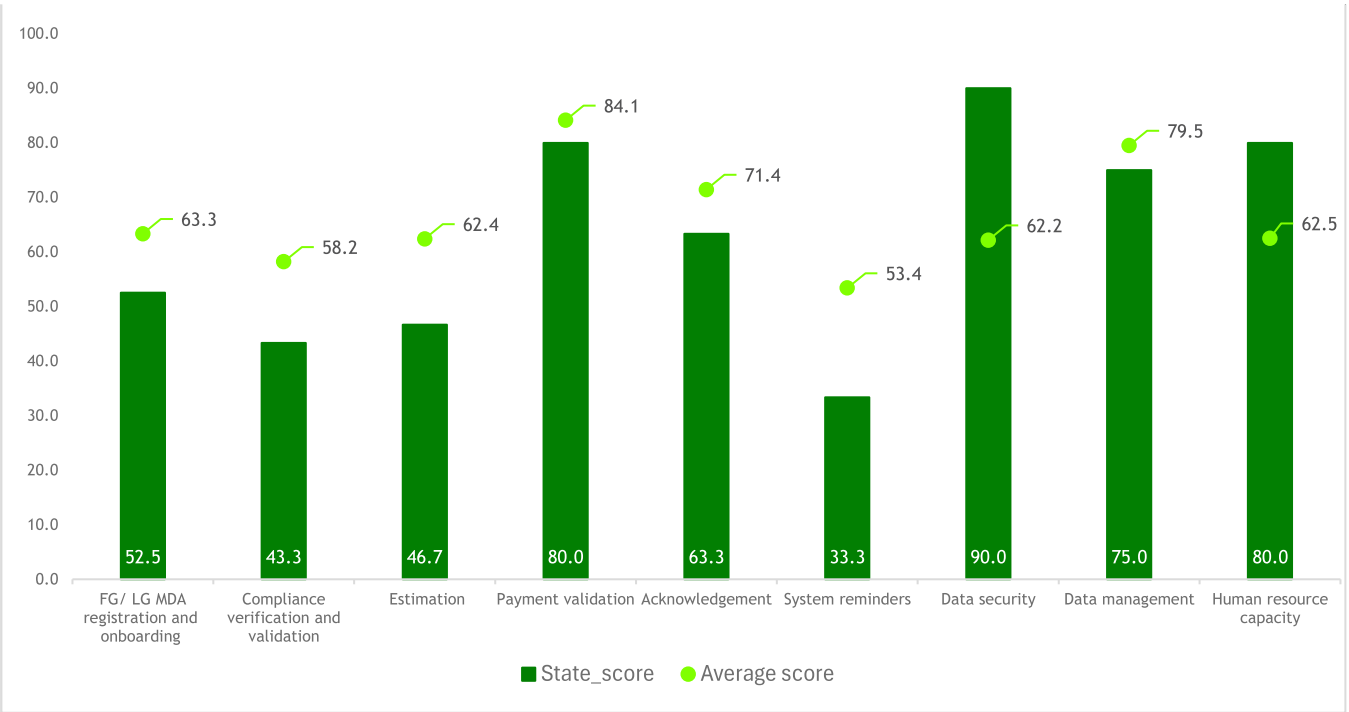
- The state performs below average in 7 out of 9 parameters — only scores for Data security (85.0 vs 63.6) and Human resource capacity (80.0 vs 64.9) are higher than the national average.
- Moderate performance in User onboarding and Tax payment validation reflects general alignment with national trends.
- Estimation (46.7 vs 70.5) and System reminders (33.3 vs 53.4) score low, suggesting weak user touchpoints and rules-based processing.
- Overall, the state demonstrates strong capacity in digital infrastructure and human resources, with room for growth in estimation processes and system notifications.

B2G payment system:



- The state performs below average in 5 out of 8 parameters — Compliance (48.3 vs 57.7), Estimation (46.7 vs 63.2), Tax payment validation (80.0 vs 85.9), Data management (75.0 vs 80.6), and System reminders (33.3 vs 53.0).
- Strong overperformance than the national average is observed in Data security (86.4 vs 65.6) and Human resource capacity (80.0 vs 65.4), highlighting institutional robustness.
- User onboarding, Tax validation, and Data management show alignment with or slightly above national averages.
- Overall, performance is commendable in digital infrastructure and workforce capacity, while compliance, estimation accuracy, and reminder systems need attention.

G2G payment system:

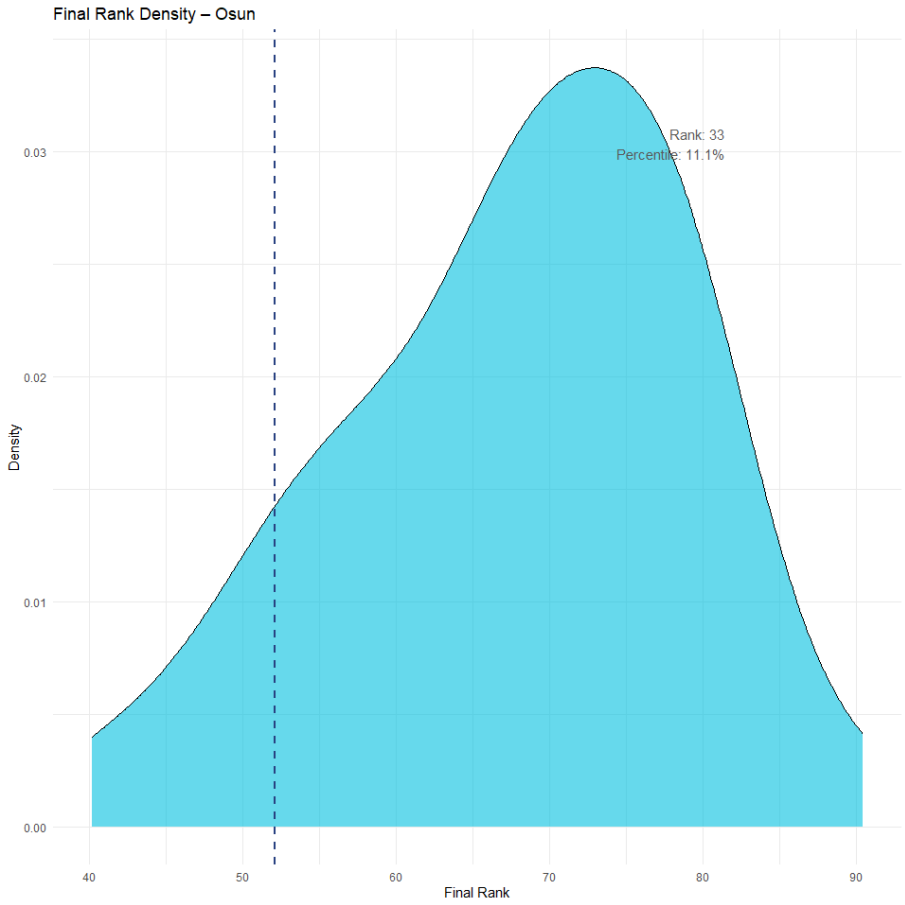


- The state performs above average in 2 out of 9 parameters — Data security (90.0 vs 62.2) and Human resource capacity (80.0 vs 62.5), indicating institutional resilience.
- Scores for Payment validation (80.0 vs 84.1), Data management (75.0 vs 79.5), and Acknowledgement (63.3 vs 71.4) are reasonably aligned with national trends.
- Urgent focus is required for low performing indicators like Compliance, Estimation, and System reminders.
- Overall, while digital infrastructure and HR capacity are strong, early-stage processes and compliance functions require targeted improvements.

30. Osun

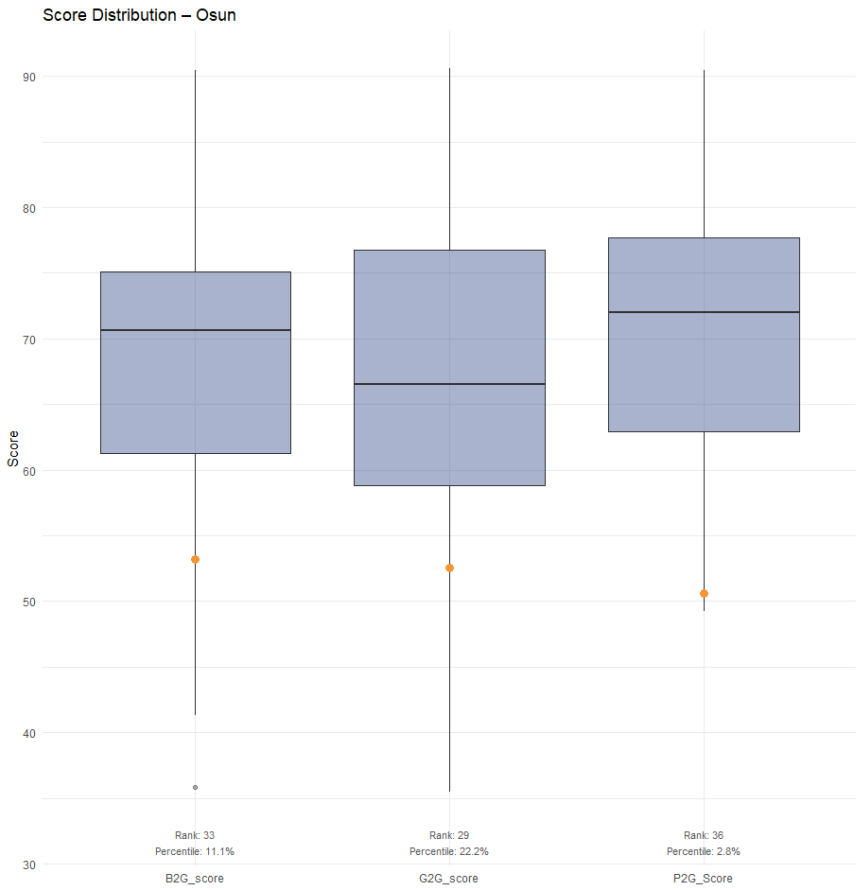
Position - 33 **Maturity level - Medium**

P2G Score: **50.58** B2G Score: **53.17** G2G Score: **52.58**



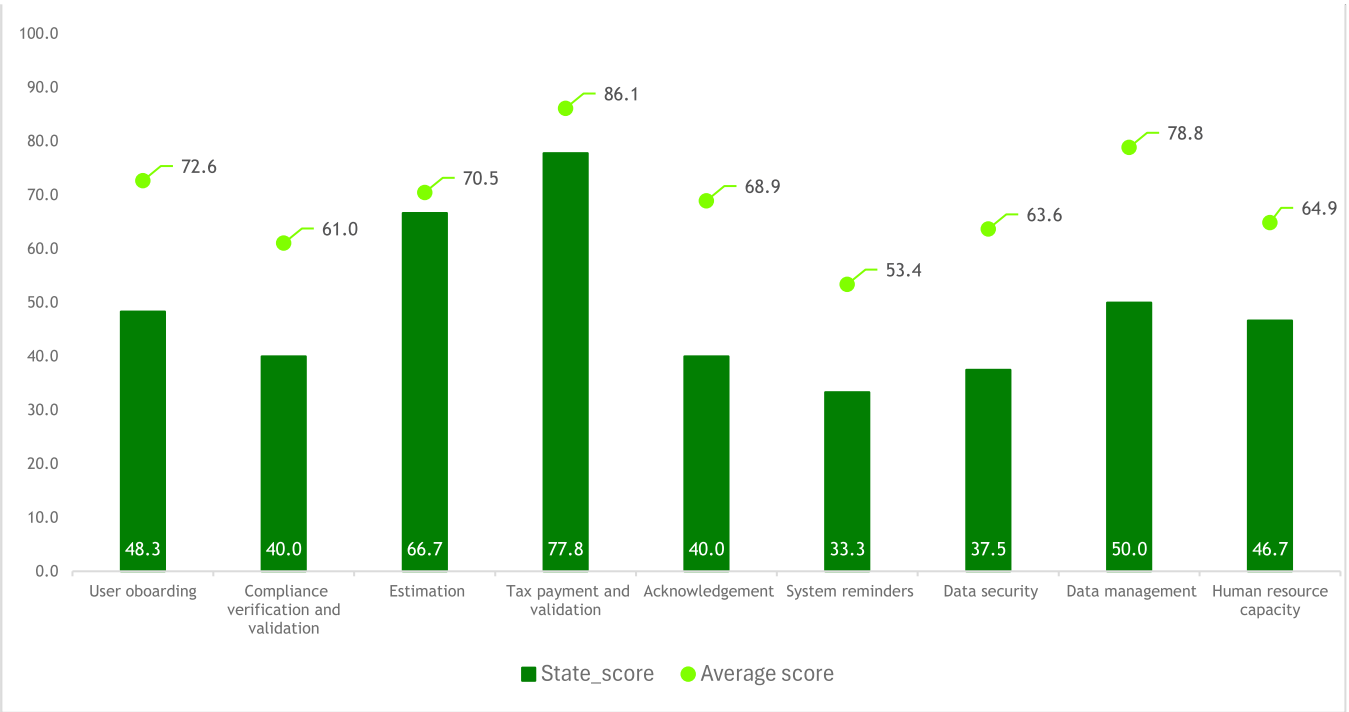
Osun ranks low on the IRA index, with the lowest P2G score in the country (36th) and similarly poor B2G and G2G results. For the public, basic tasks—tax registration, returns, payment—require manual interfaces, as digital interfaces are inadequate.

Businesses similarly have limited access to efficient e-filing or digital support, and government agencies are not connected, leading to delays and errors. Osun will need to start with the basics: developing a strategic plan, acquiring infrastructure, and following models set by digital leaders in Nigeria to modernise revenue administration.



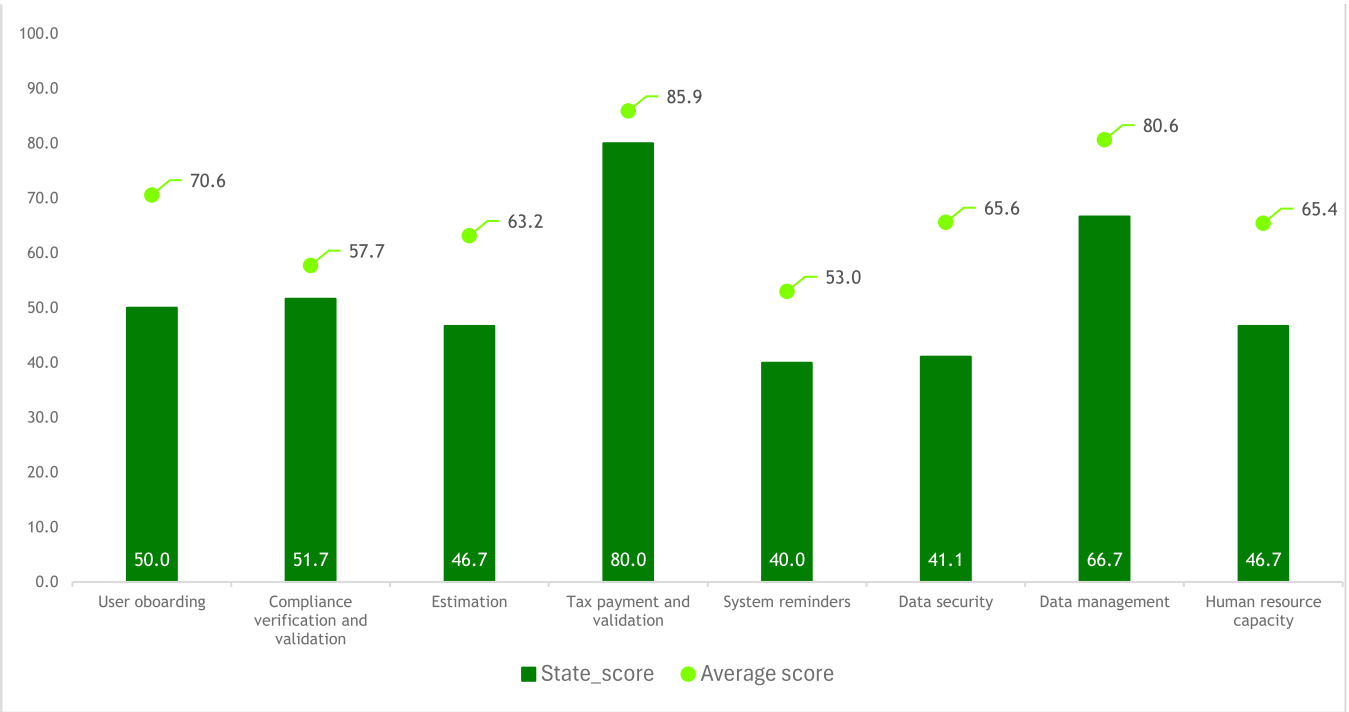
Osun State demonstrates medium digital maturity in its revenue collection system, with fair progress in P2G and early-stage development in B2G and G2G streams. The State has implemented some foundational digital tools, particularly for citizen-facing tax services. However, backend automation, inter-agency coordination, and compliance monitoring remain limited. System fragmentation and low digital capacity continue to hamper efficiency. Strengthening digital governance in Osun will require integration of platforms, expansion of risk-based compliance systems, and upskilling of revenue personnel.

P2G payment system:



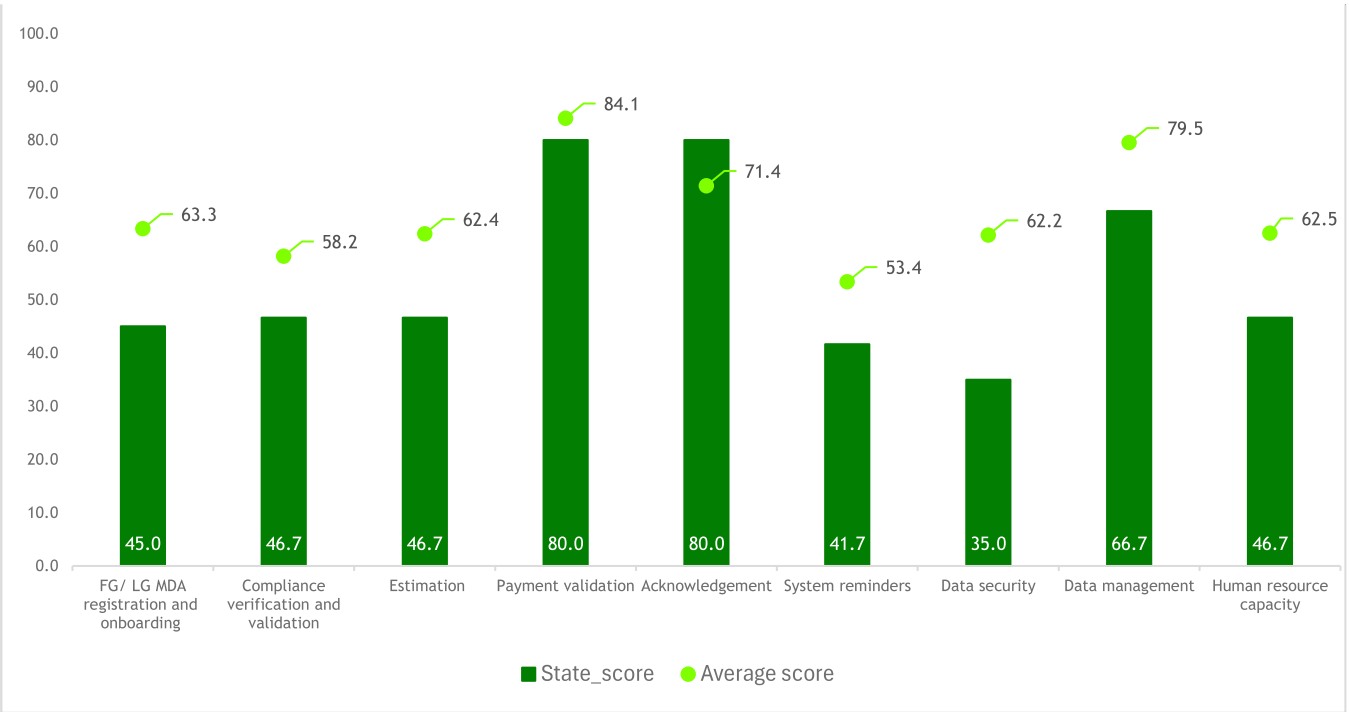
- The state performs below average in all 9 parameters, with notable shortfalls in User onboarding (48.3 vs 72.6) and Acknowledgement (40.0 vs 68.9).
- Estimation (66.7 vs 70.5) and Tax payment and validation (77.8 vs 86.1) reflect medium progress, nearing average benchmarks.
- Critical functions, such as System reminders (33.3 vs 53.4), Compliance verification and validation (40.0 vs 61.0), and Data security (37.5 vs 63.6) continue to lag and require focused attention.

B2G payment system:



- The state performs below average in all 8 parameters, with significant gaps in Estimation (46.7 vs 63.2) and System reminders (40.0 vs 53.0).
- Tax payment and validation is a relative strength (80.0 vs 85.9), indicating strong procedural efficiency.
- Data management (66.7 vs 80.6) although below the national average, performs relatively better than the rest of the indicators, suggesting strong performance in digital infrastructure.
- Foundational areas, such as Data security (41.1 vs 65.6) and Human resource capacity (46.7 vs 65.4) need strategic focus to bridge persistent disparities.

G2G payment system:

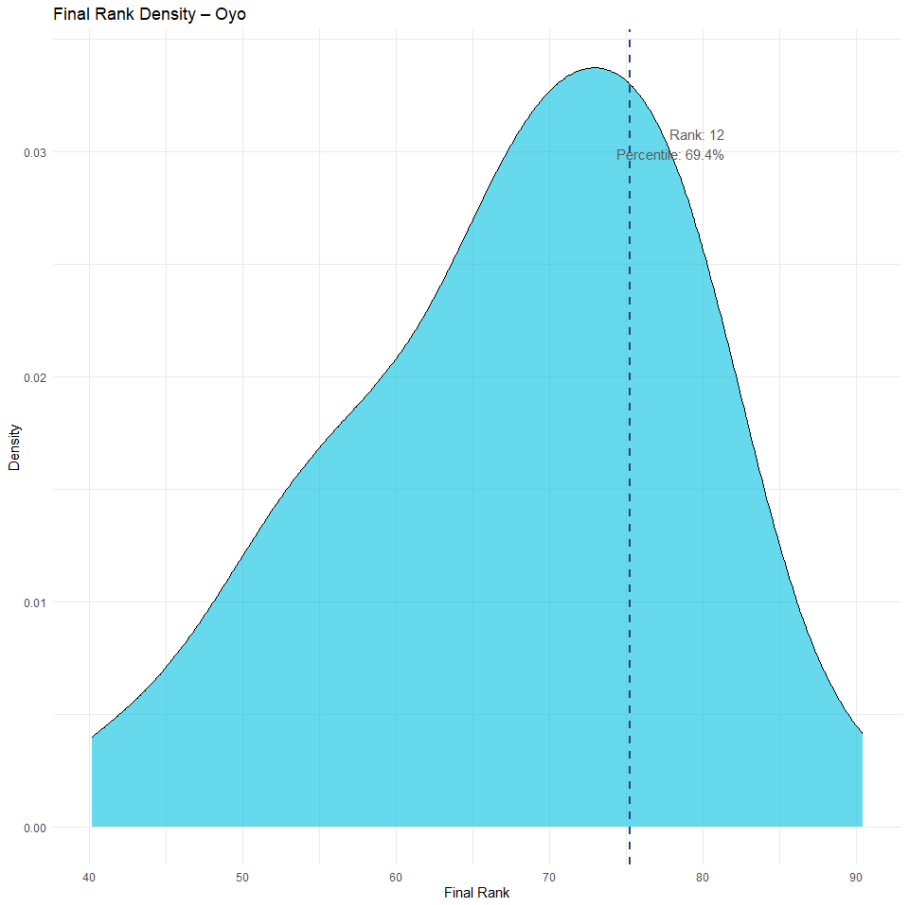


- The state performs below average in all parameters except for 1, with notable deficits in Data security (35.0 vs 62.2) and Human resource capacity (46.7 vs 62.5).
- Payment validation (80.0 vs 84.1) and Acknowledgement (80.0 vs 71.4) reflect areas of high performance, indicating robust process implementation.
- Data management (66.7 vs 79.5) remains relatively strong but requires continued focus to align with peer states.
- Lower scores in System reminders (41.7 vs 53.4) and Estimation (46.7 vs 62.4) point to operational inefficiencies that need resolution.

31. Oyo

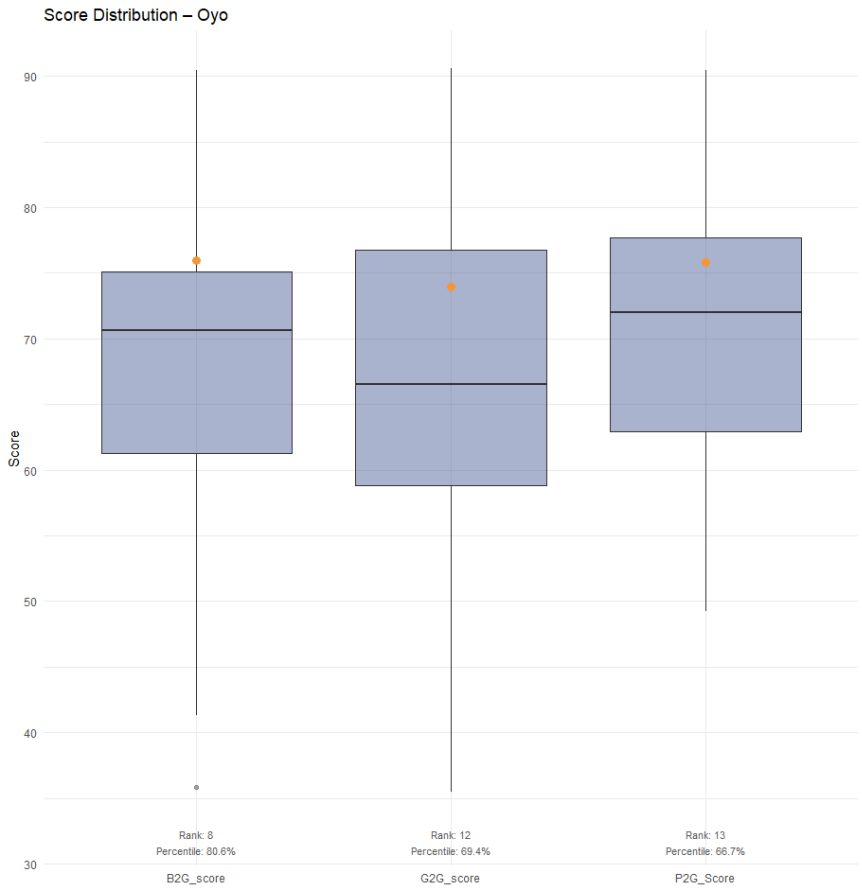
Position - 12 **Maturity level - High**

P2G Score: **75.83** B2G Score: **75.96** G2G Score: **73.92**



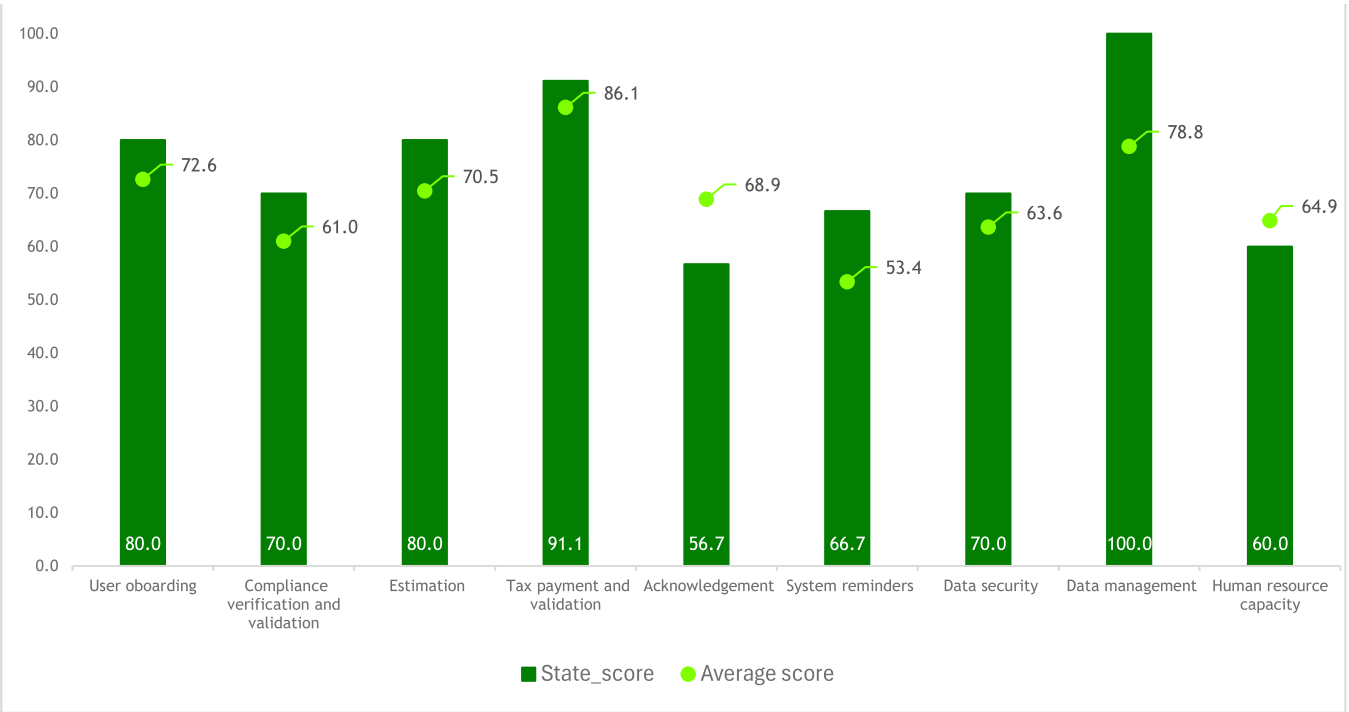
Oyo's density score is representative of the "high-performing middle," thanks to strong B2G (8th), solid P2G (10th), and slightly lower G2G (12th) rankings. The state has prioritised B2G reform: e-licensing, prompt digital notifications, and an integrated business support portal simplify compliance, contributing to high rates of business formalisation. In P2G, Oyo offers accessible taxpayer services, with particular focus on mobile channels and regional language support, boosting engagement.

G2G is the lagging domain—data is shared between agencies, but real workflow automation and analytics are still being adopted. Oyo's density placement reflects a state that has successfully scaled early wins in digital government, but whose next phase should focus on deepening automation and linking citizen and business services more tightly to internal data flows.



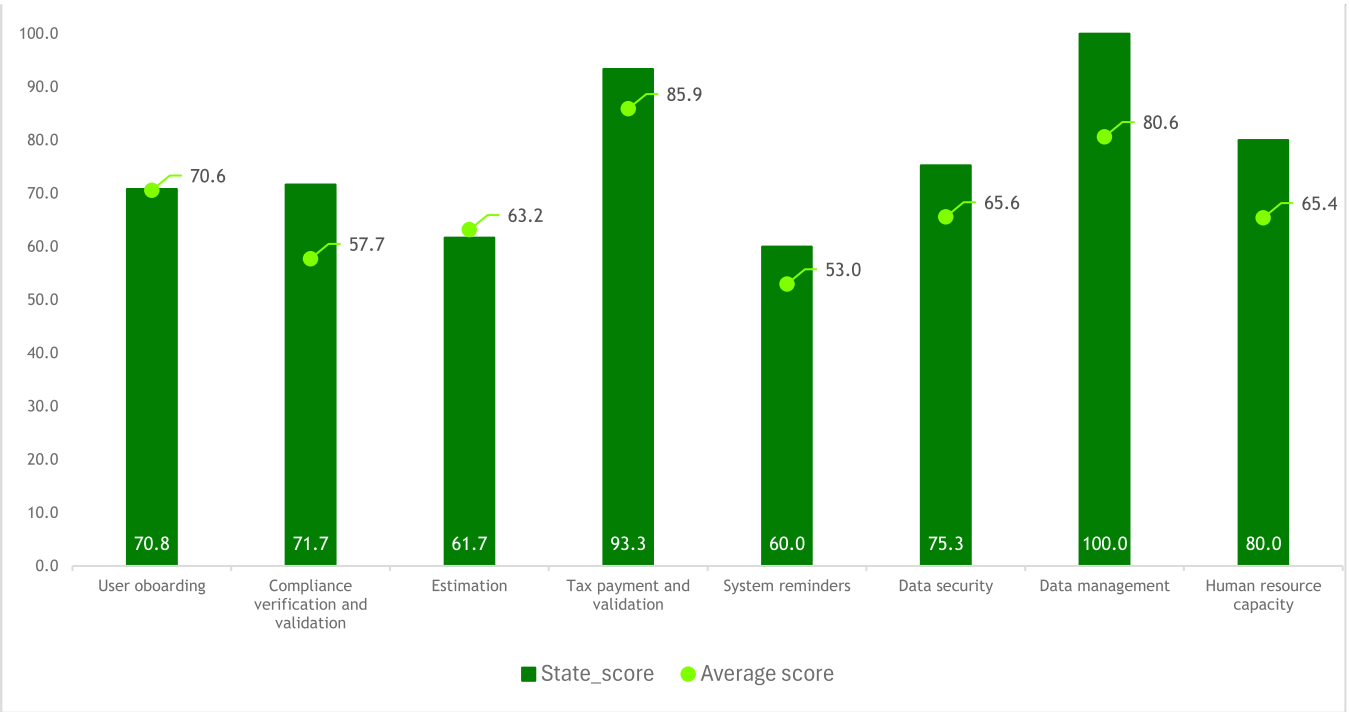
Oyo State demonstrates high digital maturity in its revenue collection systems, with strong capabilities across P2G, B2G, and G2G streams. The State has built a resilient digital infrastructure for revenue administration, enabling seamless taxpayer onboarding, automated compliance tracking, and cross-agency data integration. Its platforms are well-structured and inclusive, supported by a growing pool of trained personnel. To reinforce its position, Oyo should expand predictive compliance, formalise digital performance monitoring, and enhance cybersecurity protocols in line with increasing digital adoption.

P2G payment system:



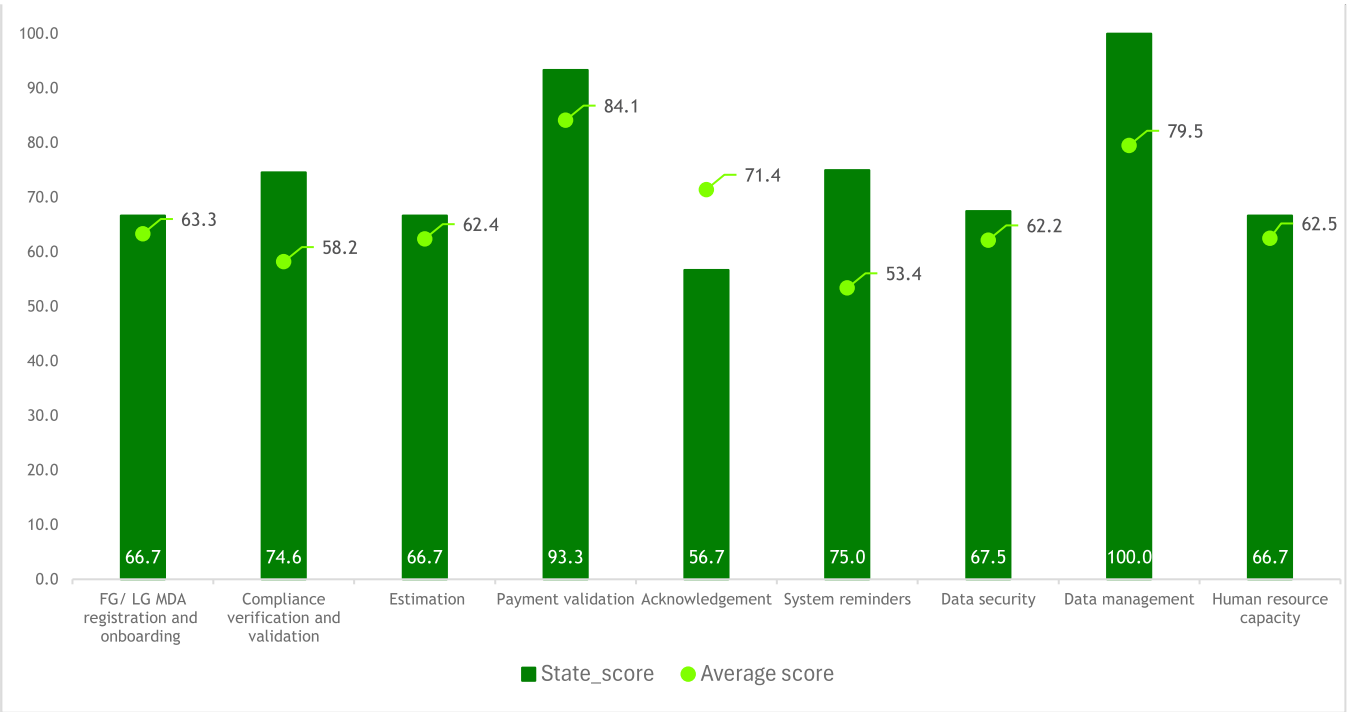
- The state scores well above national averages in Compliance verification (70.0 vs 61.0), System reminders (66.7 vs 53.4), and Data management (100 vs 78.8), indicating strong compliance, automation, and infrastructure.
- Excellent performance is seen in Tax payment and validation (91.1 vs 86.1) and User onboarding (80.0 vs 72.6), confirming efficient service delivery mechanisms.
- Estimation (80.0 vs 70.5) and Data security (70.0 vs 63.6) also show consistently above average performance.
- Acknowledgement (56.7 vs 68.9) and Human resource capacity (60.0 vs 64.9) fall slightly behind, suggesting opportunities for improvement in responsiveness and staffing.

B2G payment system:



- The state outperforms national averages across all indicators, with standout scores in Tax payment and validation (93.3 vs 85.9), Data management (100 vs 80.6), and Data security (75.3 vs 65.6), highlighting strong digital and fiscal systems.
- Human resource capacity (80.0 vs 65.4) and Compliance verification (71.7 vs 57.7) also demonstrate robust staffing and validation processes.
- Moderate gains are observed in User onboarding (70.8 vs 70.6) and System reminders (60.0 vs 53.0).
- Estimation (61.7 vs 63.2) is the only indicator slightly below the average, suggesting a minor gap in planning efficiency and the use of digital tools for calculating tax dues.

G2G payment system:

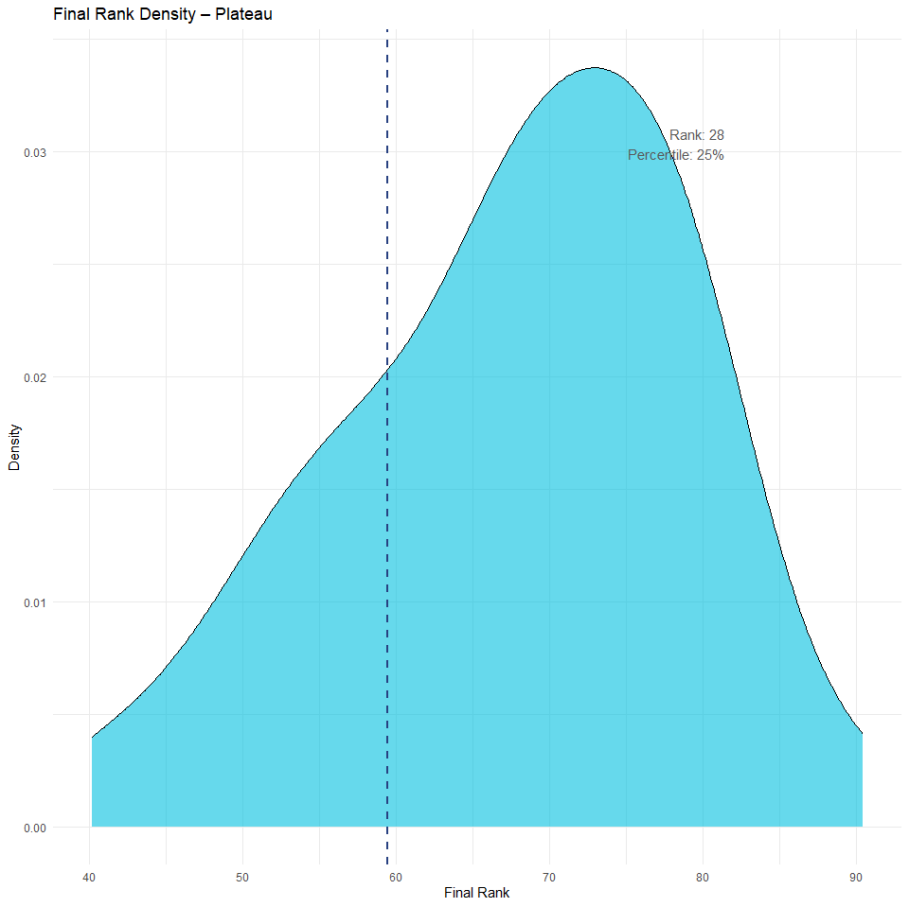


- The state performs above national averages in most indicators, with notable leads in System reminders (75.0 vs 53.4), Compliance verification (74.6 vs 58.2), and Data management (100 vs 79.5), reflecting efficient validation, alert systems, and digital infrastructure.
- Strong results are also seen in Payment validation (93.3 vs 84.1) and Data security (67.5 vs 62.2), confirming secure and reliable systems.
- FG or LG MDA onboarding and Estimation both score 66.7, slightly above their respective averages of 63.3 and 62.4, respectively.
- Acknowledgement (56.7 vs 71.4) remains the weakest area, suggesting the need to improve feedback and confirmation processes.

32. Plateau

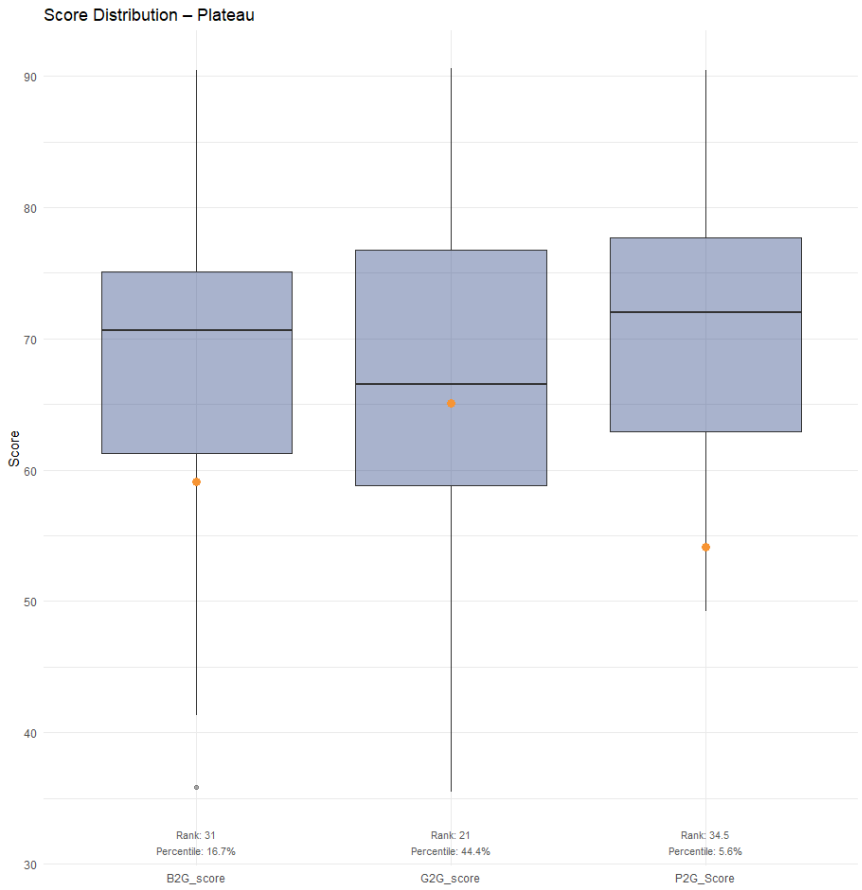
Position - 28 **Maturity level - Medium**

P2G Score: **54.17** B2G Score: **59.13** G2G Score: **65.08**



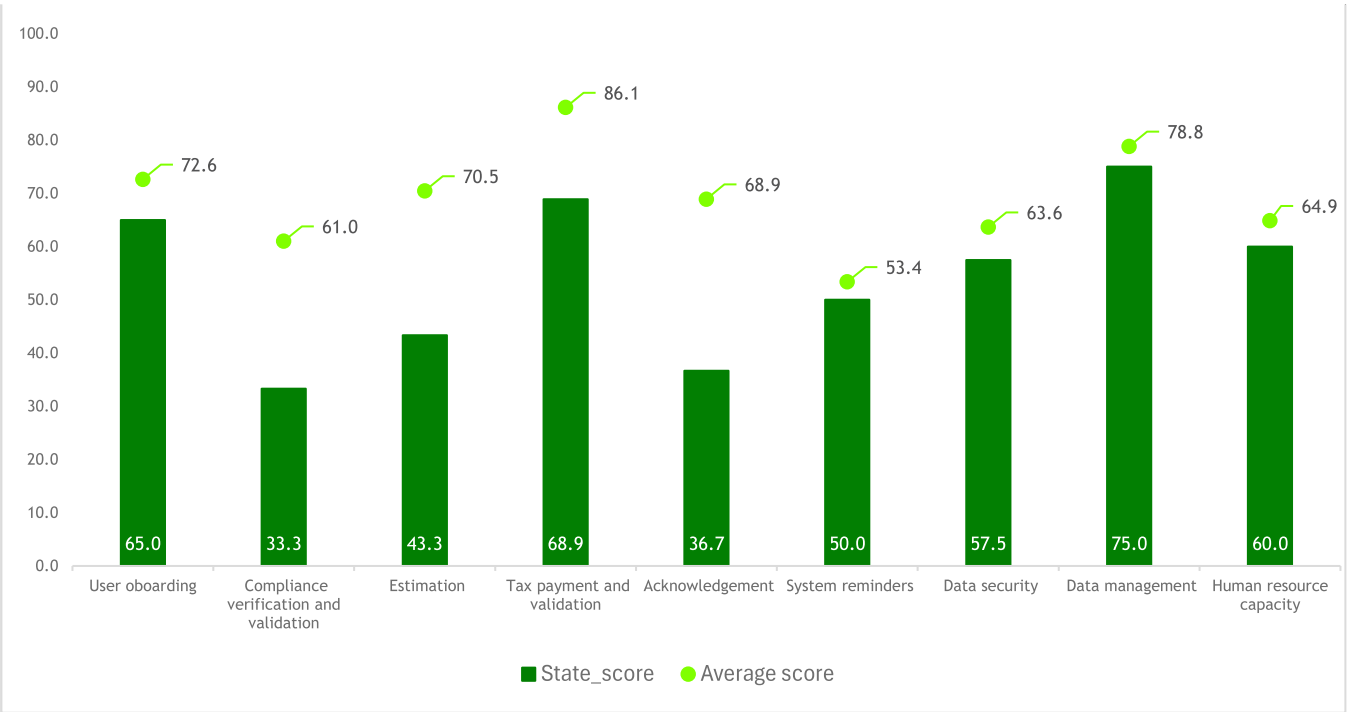
Plateau is clustered among the bottom quartile states, with particularly low P2G (32nd) and B2G (31st) scores, while G2G (20th) is somewhat less lagging. Individual taxpayers and businesses in Plateau face significant hurdles accessing online services, with many tax processes still requiring in-person visits and physical documentation.

Where some progress has been made is in internal government workflows, with limited digital records and basic intra-agency data exchange. However, these internal improvements have not yet translated into better experiences or efficiency for external users. Investment in digital public services and business support, plus greater public awareness and ICT skills development will be needed to catch up.



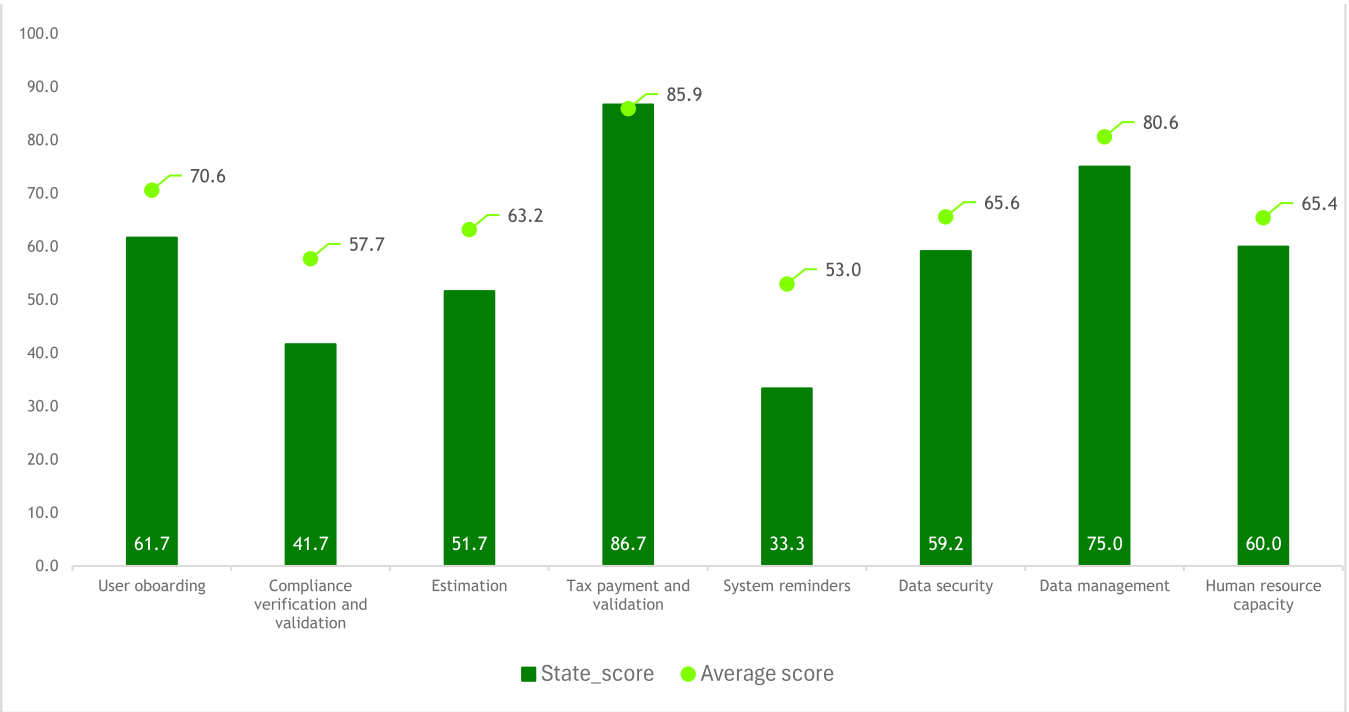
Plateau State demonstrates medium digital maturity in its revenue collection system, with foundational progress in P2G and limited development in B2G and G2G streams. The State has initiated digitisation through taxpayer onboarding and payment systems but still relies on manual operations for compliance verification and inter-agency coordination. System fragmentation, low digital HR capacity, and minimal automation restrict the overall efficiency of the State's revenue system. Advancing its digital maturity will require investment in integrated platforms, human capital development, and secure data exchange frameworks.

P2G payment system:



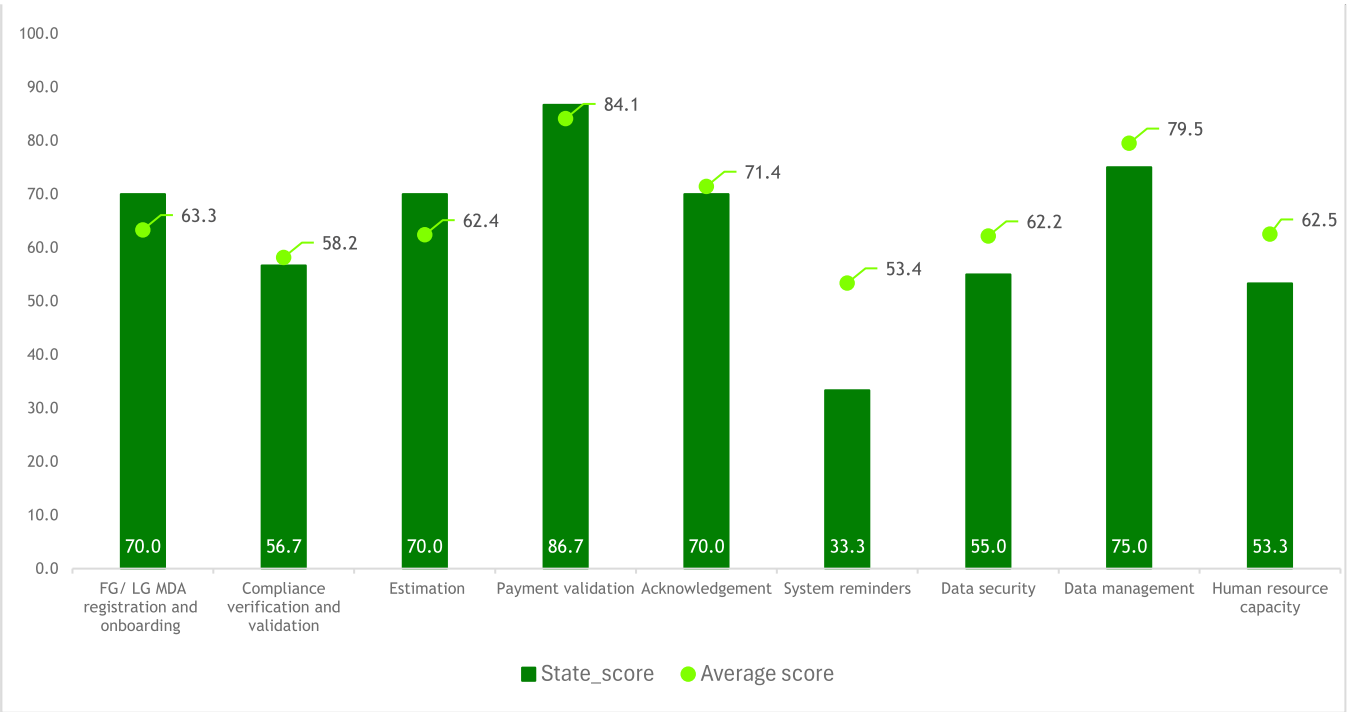
- The state scores are below the national average in all 9 out of 9 parameters — Compliance (33.3 vs 61.0), Estimation (43.3 vs 70.5), Tax validation (68.9 vs 86.1), Acknowledgement (36.7 vs 68.9), and User onboarding (65.0 vs 72.6), among others.
- Data security (57.5 vs 63.6), Data management (75.0 vs 78.8) and System reminders (50.0 vs 53.4) show marginal underperformance.
- The state performs moderately in Data management (75.0 vs 78.8), Tax payment and validation (68.9 vs 86.1), and Human resource capacity (60.0 vs 64.9), showing competence in administrative readiness.
- Overall performance indicates weaknesses in compliance, estimation, and acknowledgement areas, while back-end support and data handling are relatively better performing.

B2G payment system:



- The state scores are below the national average in all except for one parameter — Tax payment and validation (86.7 vs 85.9).
- Human resource capacity shows moderate underperformance (60.0 vs 65.4), while Tax validation is a standout strength.
- The state hovers around national benchmarks in Tax validation (86.7 vs 85.9) and Data management (75.0 vs 80.6), reflecting strong capabilities in financial and information systems.
- Overall performance suggests fair outcomes in core validation areas, but significant gaps remain in compliance, alerts, and onboarding practices.

G2G payment system:

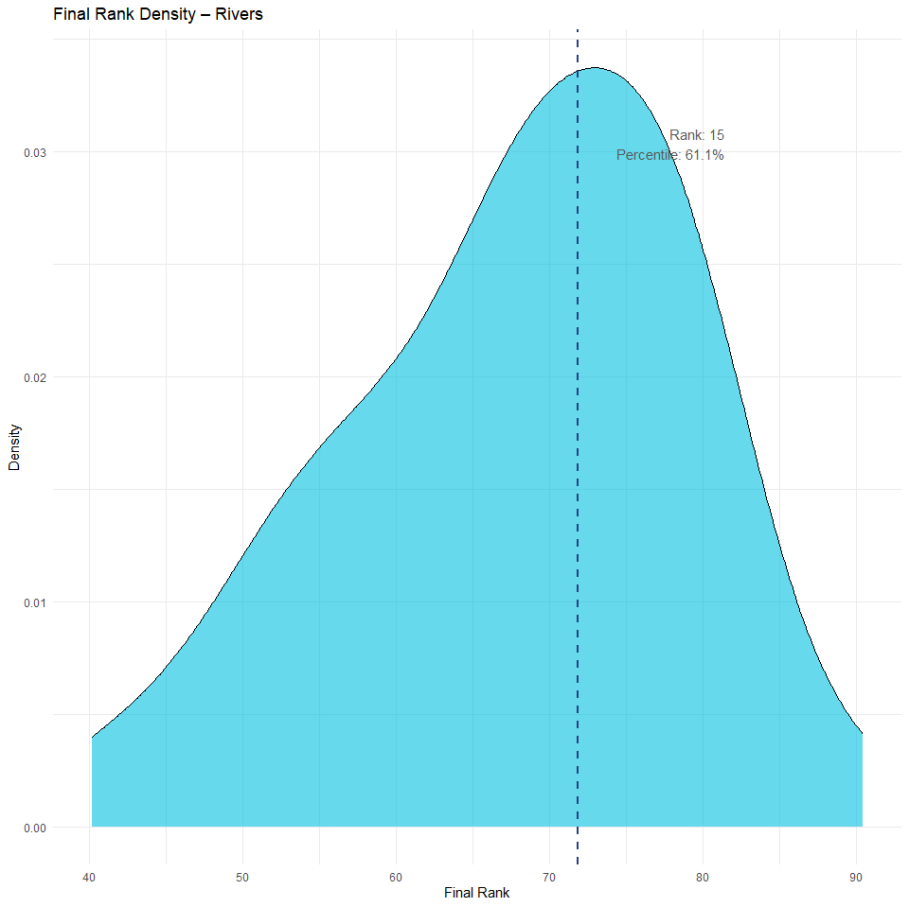


- The state scores are below the national average in 5 parameters — System reminders (33.3 vs 53.4), Data security (55.0 vs 62.2), and Human resource capacity (53.3 vs 62.5), among others.
- Estimation, Acknowledgement, and FG or LG onboarding match or slightly exceed the average, reflecting stable performance.
- The state outperforms in Payment validation (86.7 vs 84.1) and shows strong alignment in Data management (75.0 vs 79.5).
- Overall, the state exhibits robust performance in validation and digital record management, while attention is needed in reminders, HR, and cybersecurity safeguards.

33. Rivers

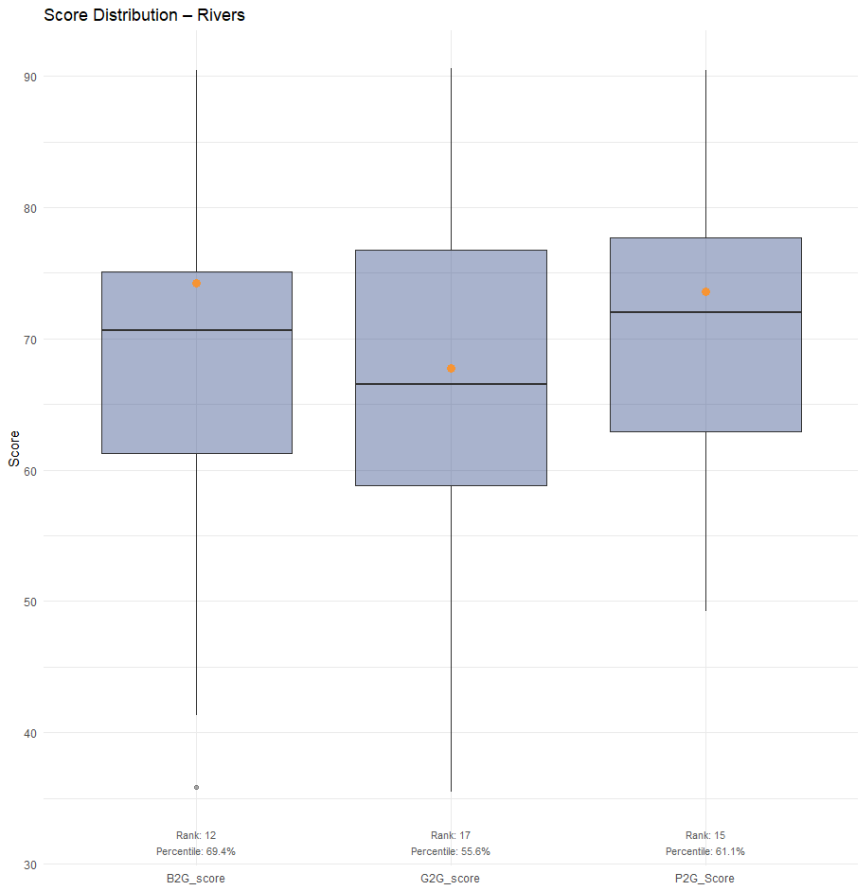
Position - 15 **Maturity level - High**

P2G Score: **73.58** B2G Score: **74.21** G2G Score: **67.75**



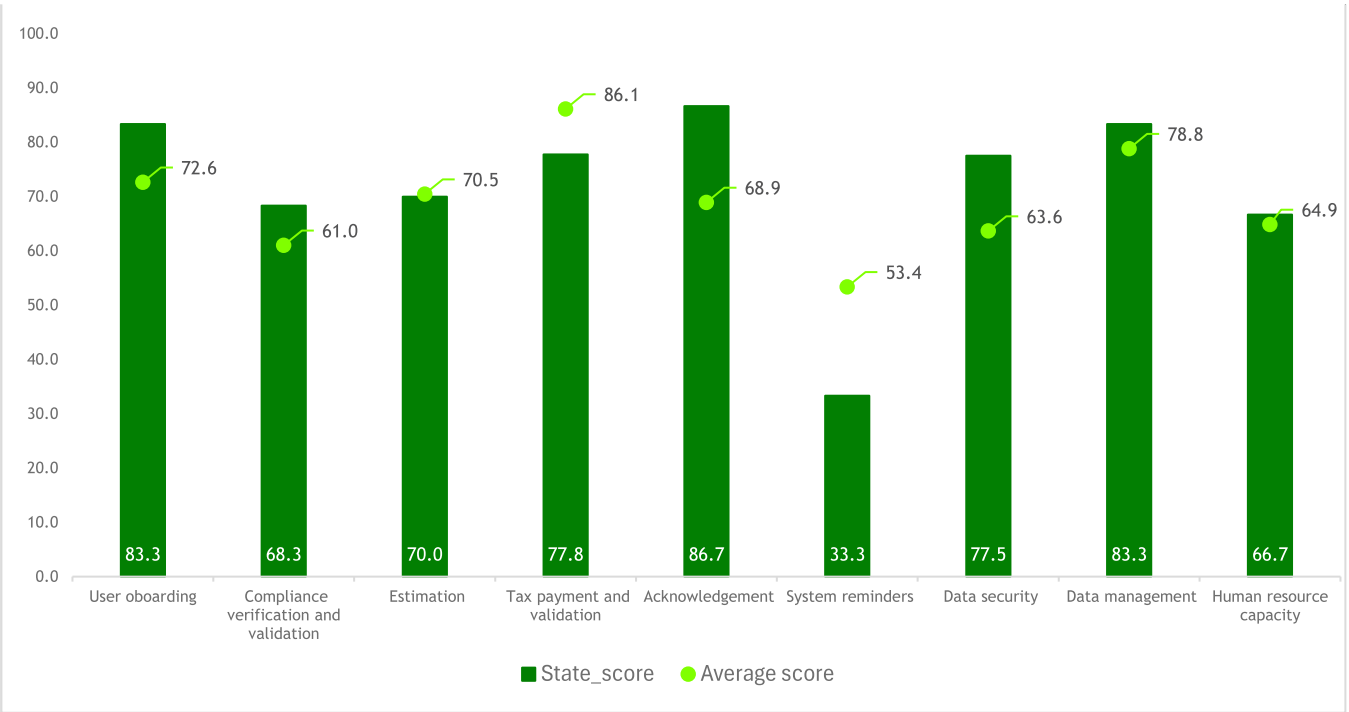
Rivers stands just above the density peak due to a strong B2G (9th) but middling P2G (15th) and G2G (17th). Business taxpayers in Rivers operate in a much-improved digital environment—rapid digital registration, e-payment acceptance, and online dispute resolution are now commonplace. The citizen journey is functional, but still occasionally hampered by incomplete automation or delays in issue resolution.

Internal government coordination is being digitised but has not yet reached the level of top-tier states. The state's density profile reveals a "business-forward, systems-building" approach, with significant progress made but a clear roadmap for boosting public engagement and cross-agency collaboration needed.



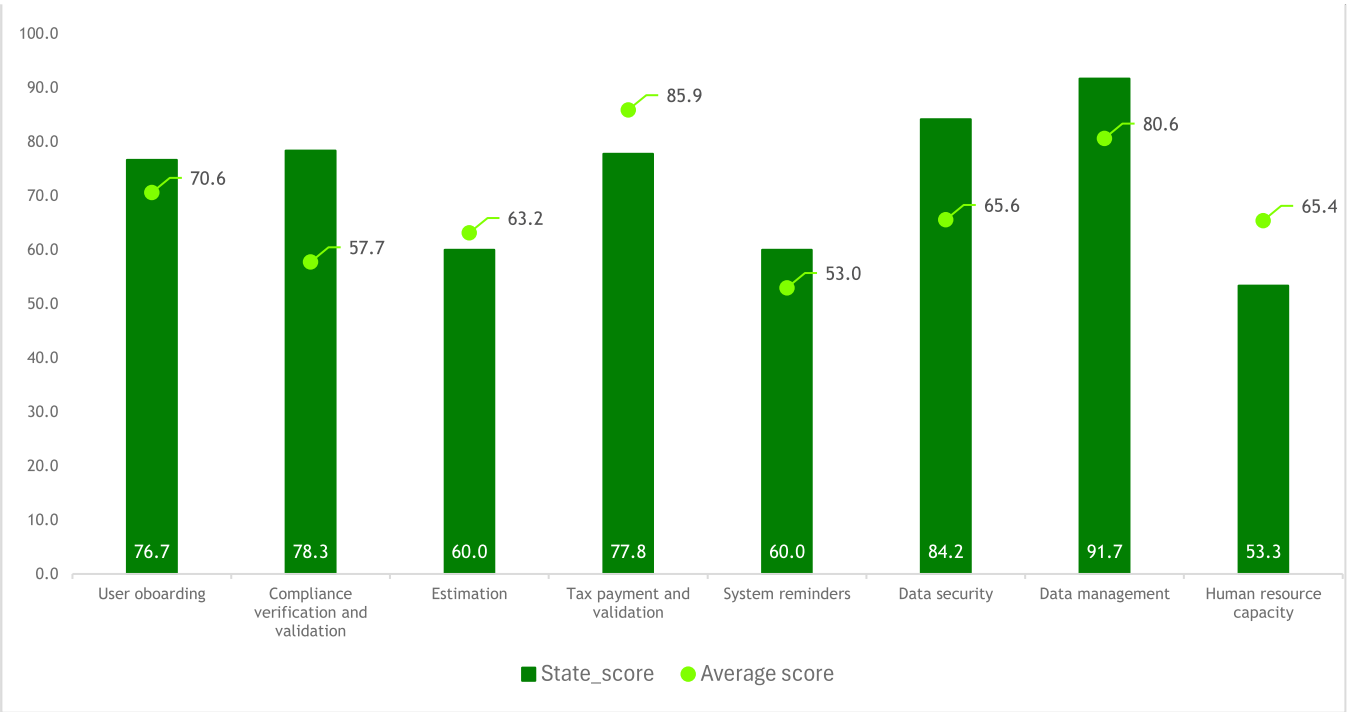
Rivers State demonstrates high digital maturity in its revenue collection system, with relatively moderate performances in the P2G, B2G and G2G streams. The State has deployed functional digital platforms for citizen engagement and tax payments, but backend processes remain largely manual, with weak compliance enforcement and minimal system integration. The State's advancement in digital revenue systems requires a shift toward automation, predictive compliance, and better coordination among MDAs.

P2G payment system:



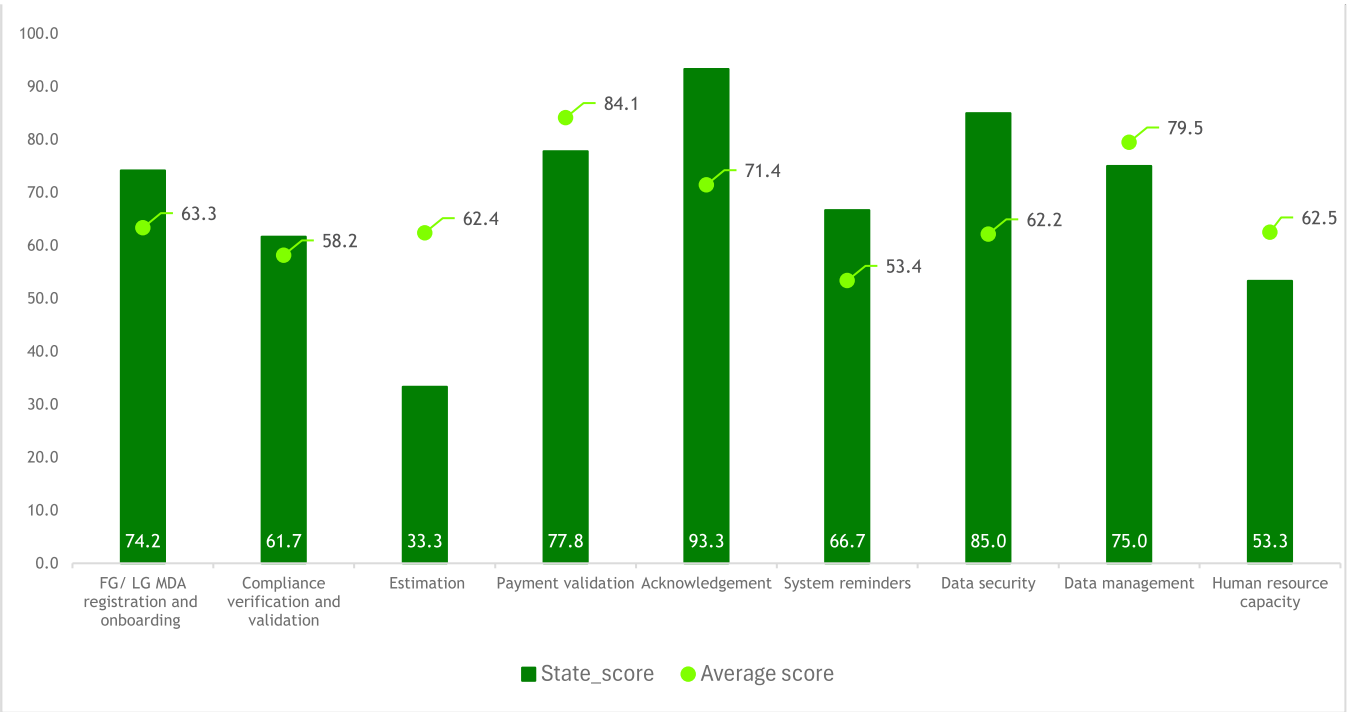
- Strong performance is evident in user onboarding (83.3 vs 72.6), data security (77.5 vs 63.6), and data management (83.3 vs 78.8), suggesting well-structured systems and secure processes.
- Acknowledgement (86.7 vs 68.9) also stands out as a strength, while compliance verification (68.3 vs 61.0) and human resource capacity (66.7 vs 64.9) are slightly above average.
- Estimation (70.0 vs 70.5) is almost at par with the benchmark, while tax payment and validation (77.8 vs 86.1) are moderately below.
- System reminders (33.3 vs 53.4) are the weakest area, indicating an urgent need for improvement in timely and automatic user communication.

B2G payment system:



- Strongest domains include data security (84.2 vs 65.6) and data management (91.7 vs 80.6), indicating robust infrastructure and good practices.
- User onboarding (76.7 vs 70.6), compliance verification (78.3 vs 57.7), and tax payment and validation (77.8 vs 85.9) show reasonable alignment with or above the average, although the latter has room for improvement.
- Estimation (60.0 vs 63.2) and system reminders (60.0 vs 53.0) fall short of the benchmark, highlighting a need to refine forecasting and communication mechanisms.
- Human resource capacity (53.3 vs 65.4) lags significantly, suggesting urgent attention is needed for staffing and capacity-building initiatives.

G2G payment system:

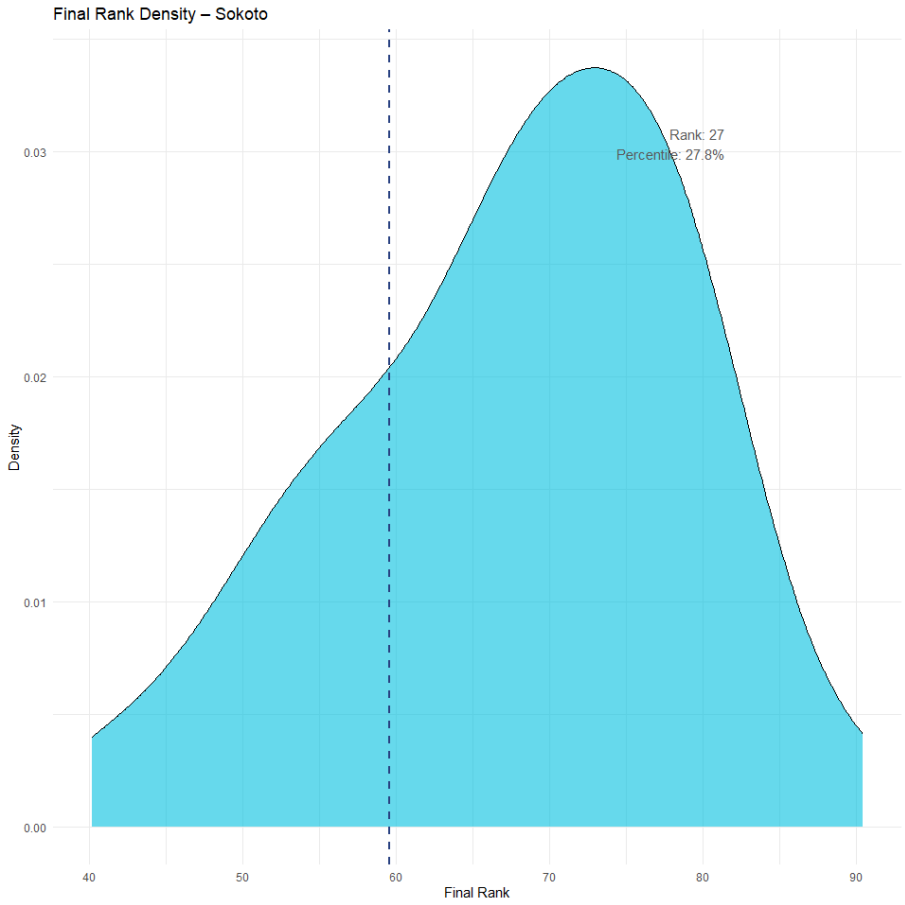


- Performance is strong in acknowledgement (93.3 vs 71.4) and data security (85.0 vs 62.2), showing solid process adherence and infrastructure.
- FG or LG MDA registration and onboarding (74.2 vs 63.3) and payment validation (77.8 vs 84.1) are close to or just below the benchmark, indicating room for alignment.
- Estimation (33.3 vs 62.4) and human resource capacity (53.3 vs 62.5) show significant gaps, highlighting concerns in planning and workforce capabilities.
- Compliance verification (61.7 vs 58.2) and system reminders (66.7 vs 53.4) perform moderately well.
- Focused improvements in estimation and HR capacity will be critical to closing the state's performance gap.

34. Sokoto

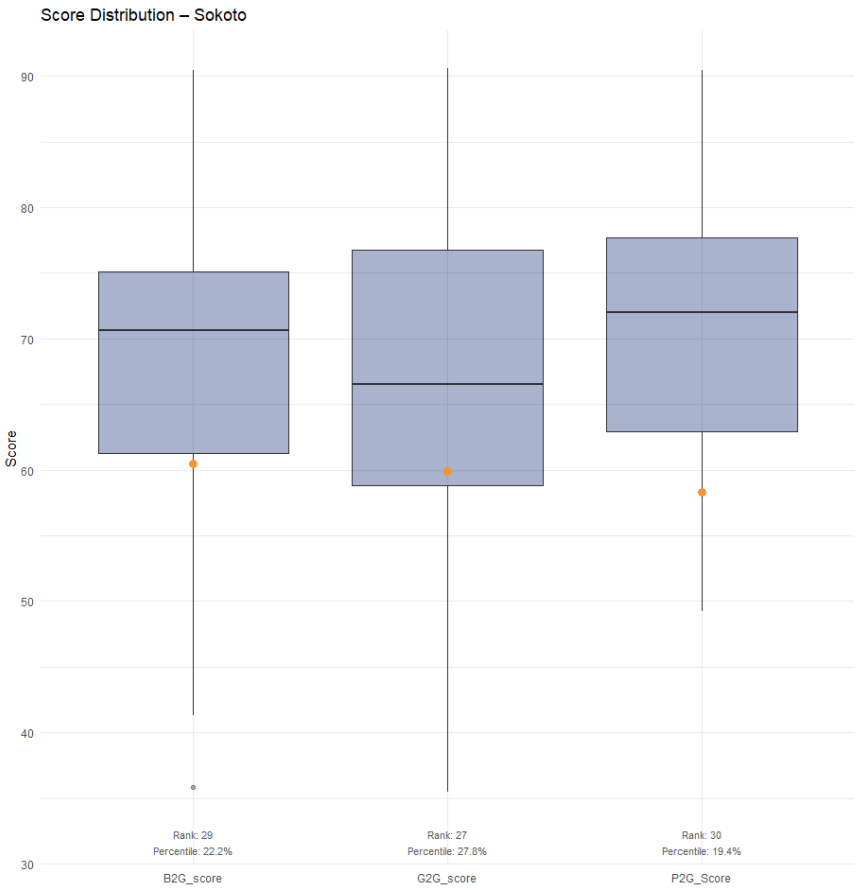
Position - 27 **Maturity level - Medium**

P2G Score: **58.83** B2G Score: **60.50** G2G Score: **59.92**



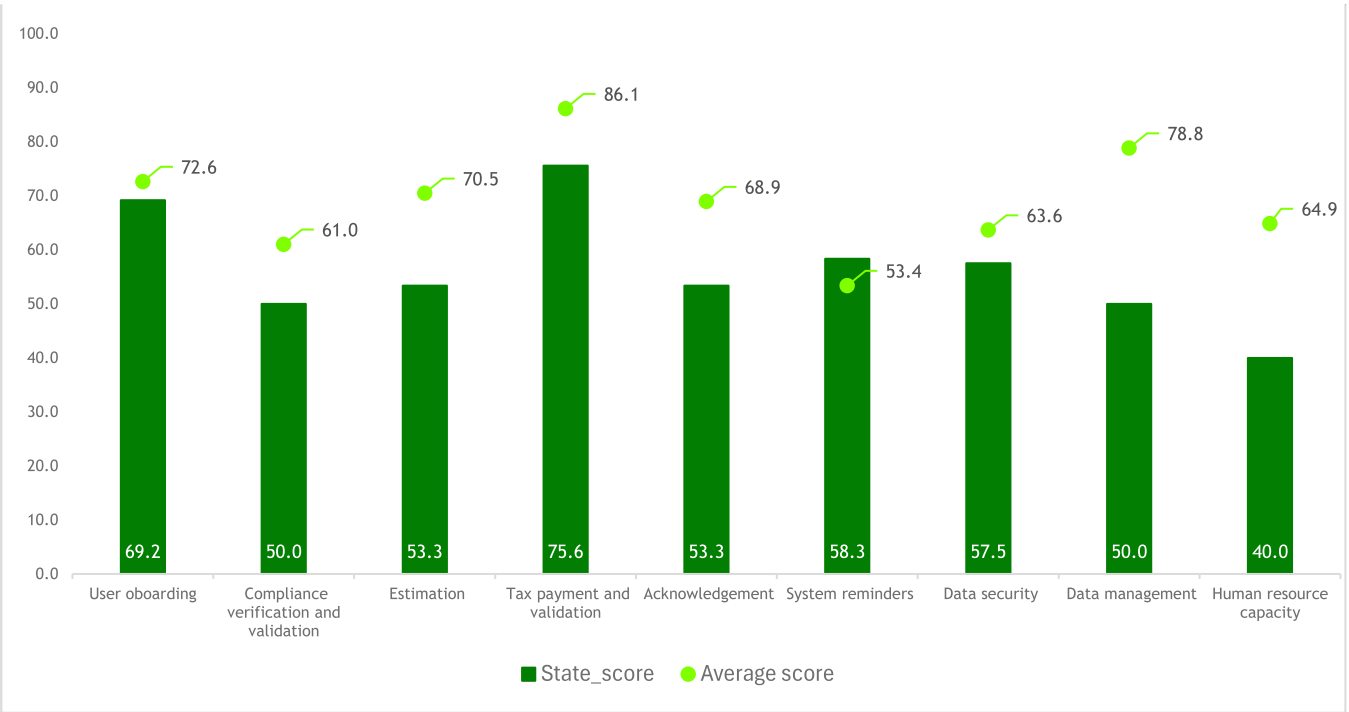
Sokoto's density profile is at the beginning of the tail-end of the national curve. Its G2G performance (26th) is slightly less poor than its very low P2G and B2G scores (29th), but all domains are far from the national average. Most revenue administration in Sokoto are manual, with limited online options for registration, payment, or dispute resolution for citizens and businesses.

Government departments operate largely in isolation, with little shared data or automated reporting. The barriers—poor internet connectivity, limited digital skills, and resource constraints—are acute, particularly in rural areas. Sokoto's current digital status demands a basic, infrastructure-first approach: expanding broadband, computerising core tax and business processes, and prioritising staff training to lay a true foundation for digital reform.



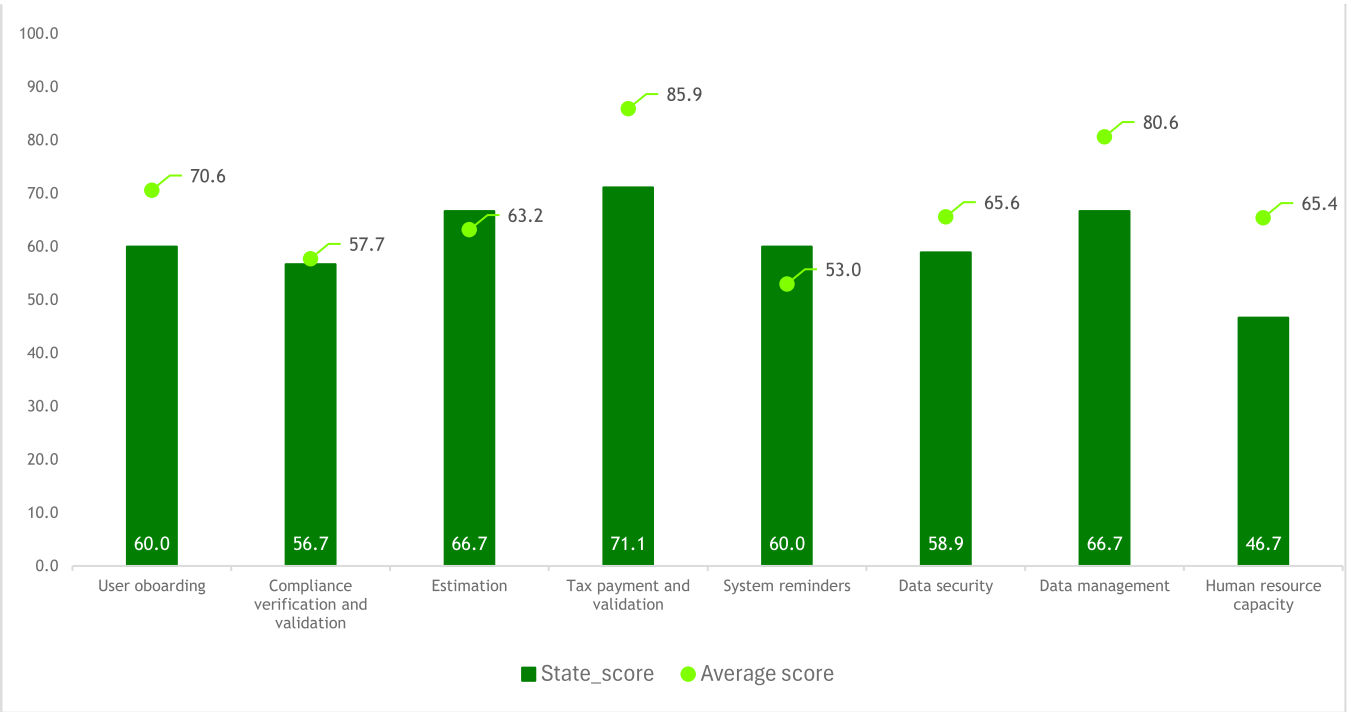
Sokoto State demonstrates medium digital maturity in its revenue collection systems, with early-stage digitisation in P2G and limited progress in B2G and G2G streams. While the State has launched initial efforts to digitise revenue services, much of the tax administration remains manual. There are notable gaps in system integration, compliance automation, and digital skills. Advancing Sokoto's maturity will require strategic investments in core digital infrastructure, backend digitisation, and inclusive service design for citizens and businesses.

P2G payment system:



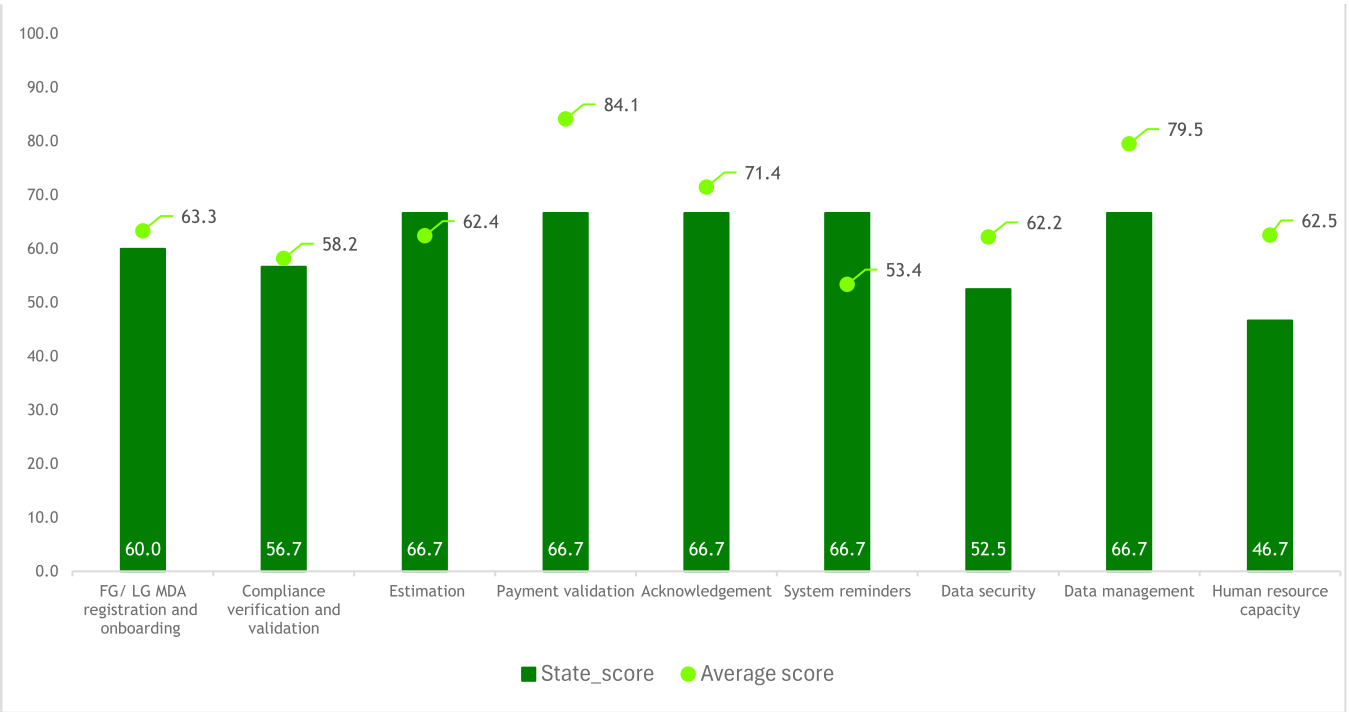
- The state performs below average in 6 out of 9 parameters — Compliance (50.0 vs 61.0), Estimation (53.3 vs 70.5), Acknowledgement (53.3 vs 68.9), Data security (57.5 vs 63.6), Data management (50.0 vs 78.8), and HR capacity (40.0 vs 64.9).
- User onboarding and System reminders are close to the national average, reflecting modest alignment with benchmark practices.
- Tax validation (75.6 vs 86.1) shows relatively good performance, although still slightly below average.
- Overall, foundational service delivery is in place, but digital infrastructure and institutional capacities need strengthening.

B2G payment system:



- The state performs below average in 6 out of 8 parameters — User onboarding (60.0 vs 70.6), Compliance (56.7 vs 57.7), Tax validation (71.1 vs 85.9), Data security (58.9 vs 65.6), Data management (66.7 vs 80.6), and HR capacity (46.7 vs 65.4).
- Estimation (66.7 vs 63.2) and System reminders (60.0 vs 53.0) are slightly above average, indicating emerging strength in procedural areas.
- Performance is closest to the national benchmark in compliance and onboarding but remains slightly lower.
- Overall, foundational systems are developing, with room for targeted improvements in human capacity and data systems.

G2G payment system:

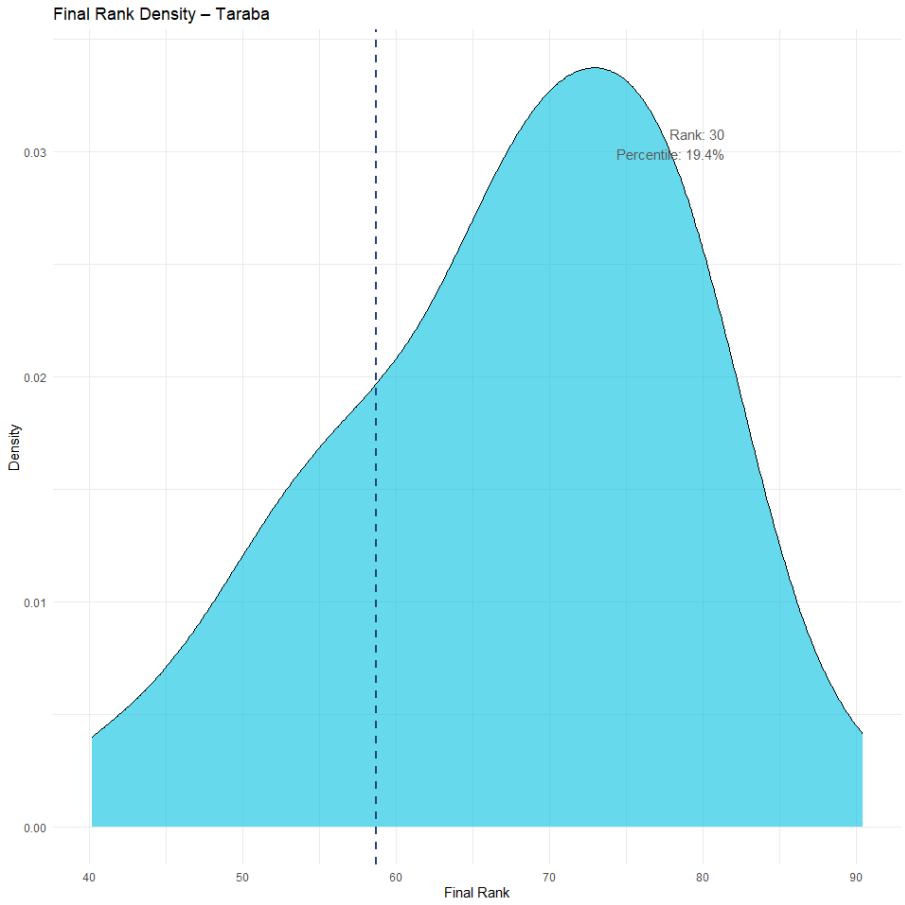


- The state performs below average in 7 out of 9 parameters — FG or LG onboarding (60.0 vs 63.3), Compliance (56.7 vs 58.2), Payment validation (66.7 vs 84.1), Acknowledgement (66.7 vs 71.4) Data management (66.7 vs 66.7 vs 79.5), Data security (52.5 vs 62.2), and HR capacity (46.7 vs 62.5).
- Estimation, Payment validation, Acknowledgement, and System reminders all record consistently moderate scores (66.7).
- Notably, while the state doesn't lead in any area, it maintains stable performance across most parameters.
- Overall, the state demonstrates uniform digital process development, though human capacity and data safeguards require targeted attention.

35. Taraba

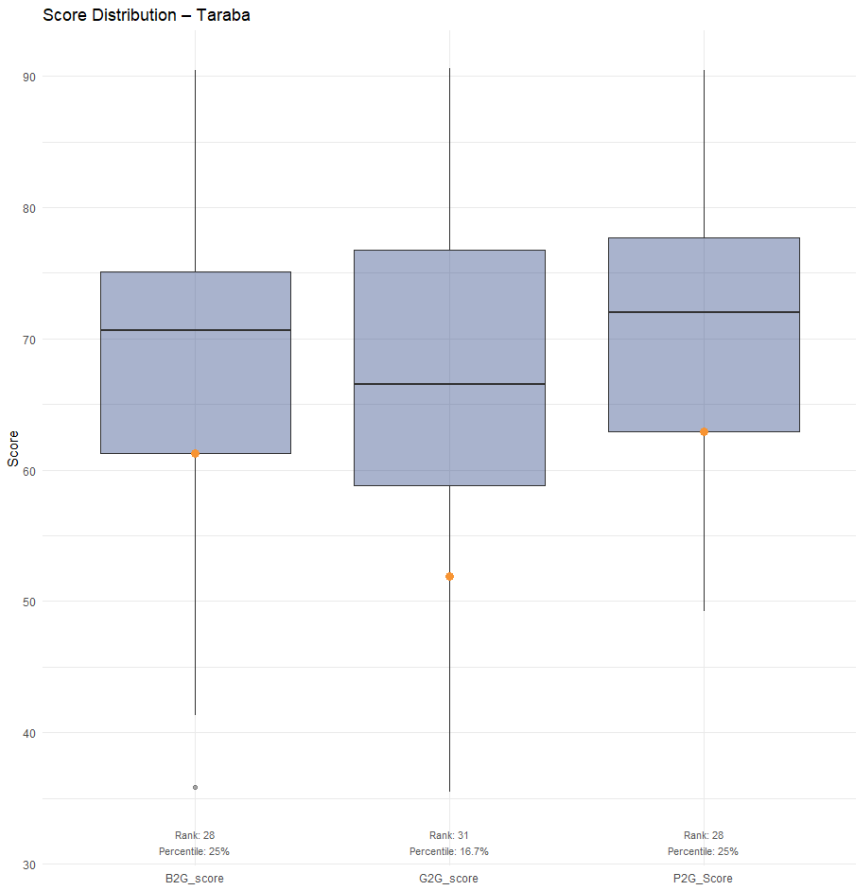
Position - 30 **Maturity level - Medium**

P2G Score: **62.92** B2G Score: **61.29** G2G Score: **51.92**



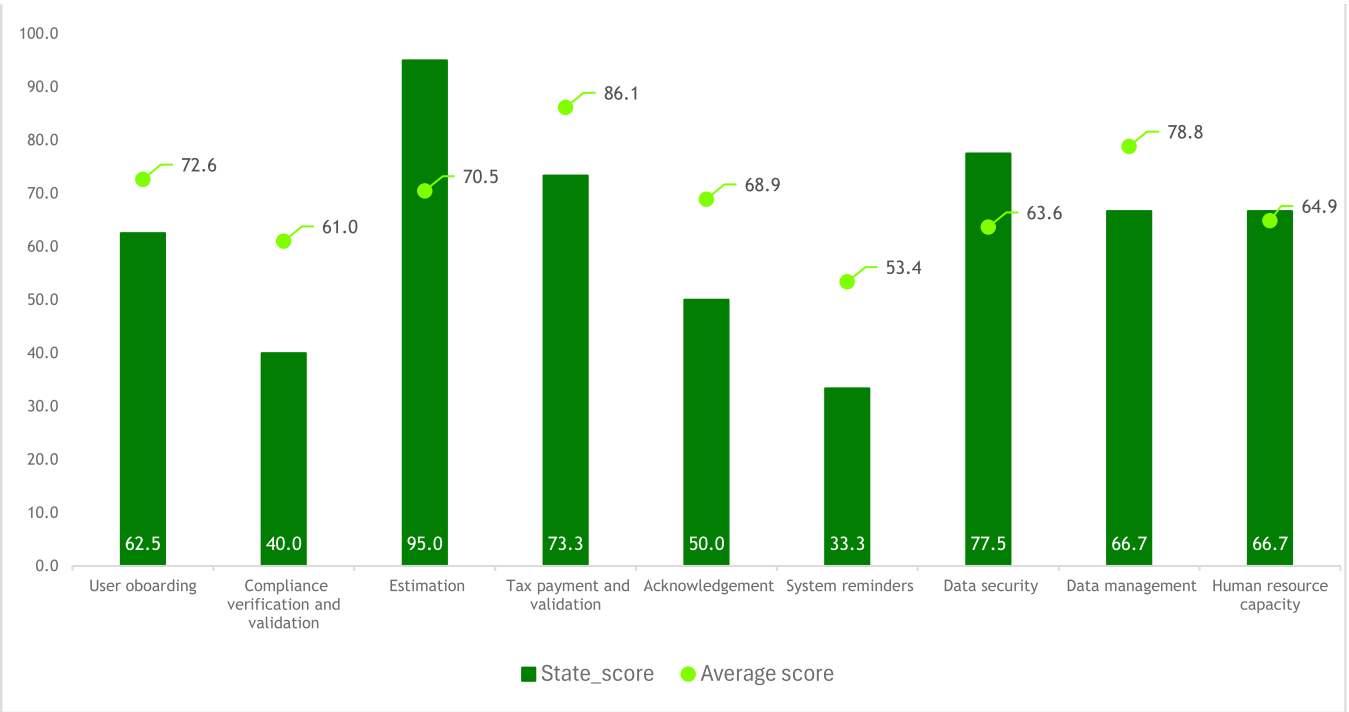
Taraba's density graph shows a state with all domains ranked in the high 20s (P2G, B2G, G2G). Little evidence is available on effective digital service delivery—most taxpayer and business interactions are manual, and government data is managed through paper-based or stand-alone systems.

Infrastructure gaps, limited budget have resulted in a situation where Taraba's residents are essentially left out of the national digital transformation. Turning things around will require investments in connectivity, digital literacy, and the adoption of off-the-shelf e-tax management solutions to bring Taraba into the digital era.



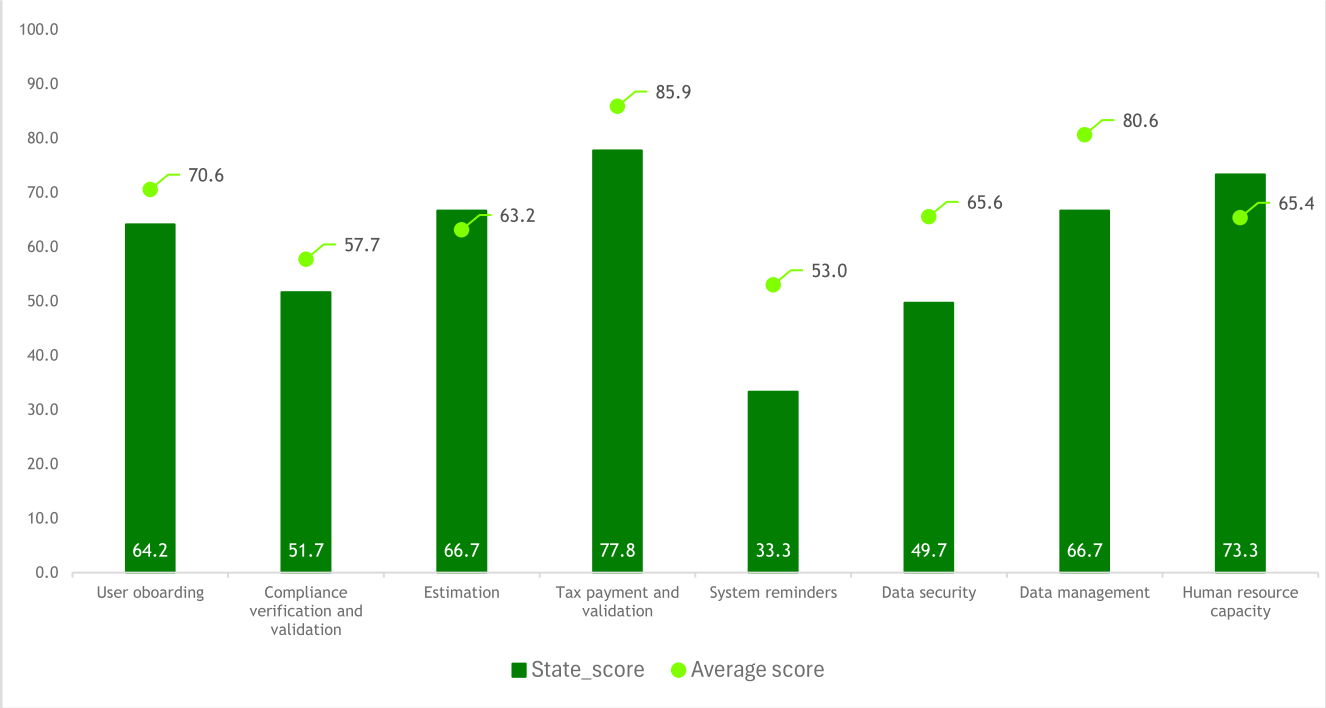
Taraba State demonstrates medium digital maturity in its revenue collection system, with limited development across P2G, B2G, and G2G streams. The State's tax administration remains generally manual, with minimal automation, fragmented data systems, and weak compliance mechanisms. There is little integration with national identity platforms and a significant lack of digital skills within revenue-generating MDAs. To enhance its performance, Taraba must prioritise the development of foundational digital tools, inter-agency integration, and cybersecurity infrastructure.

P2G payment system:



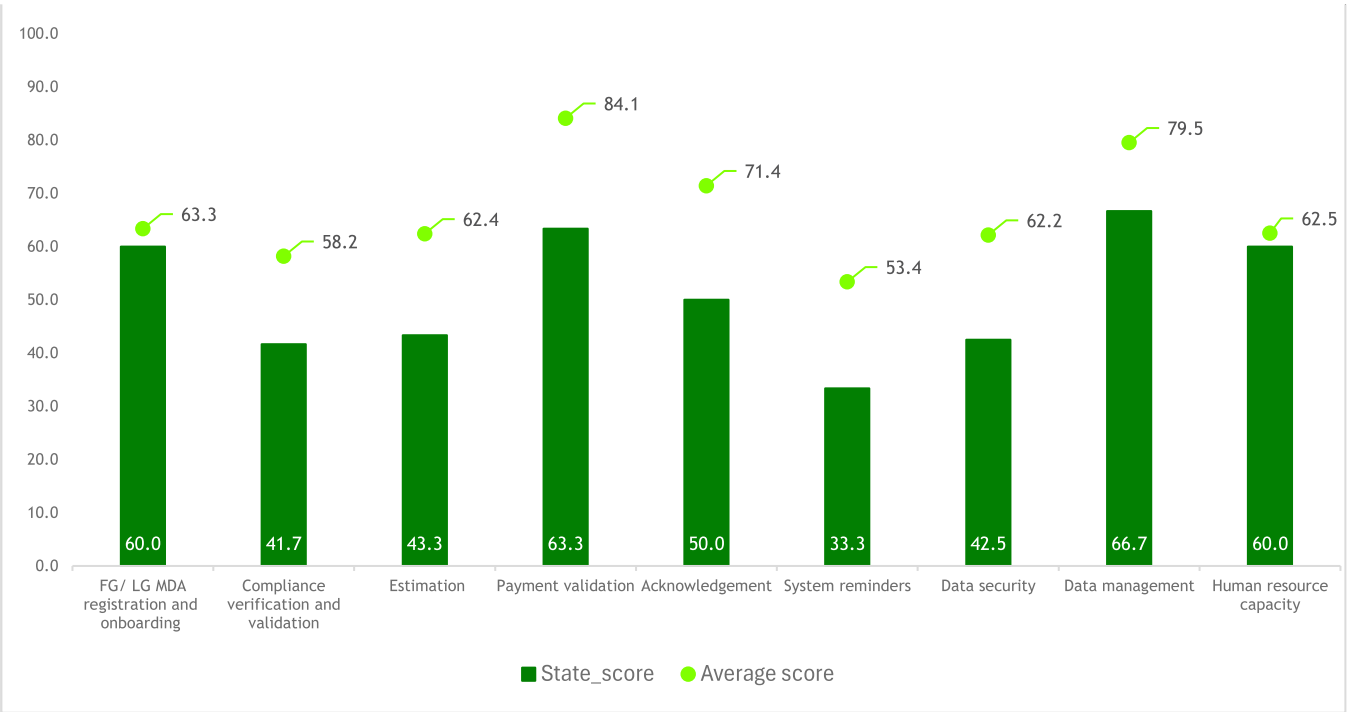
- The state performs below average in 6 out of 9 parameters, especially in Compliance verification (40.0 vs 61.0), Acknowledgement (50.0 vs 68.9), and System reminders (33.3 vs 53.4).
- Estimation stands out as a major strength with a remarkably high score (95.0 vs 70.5), exceeding the national benchmark substantially.
- The state shows strong performance in Data security (77.5 vs 63.6) and maintains parity in Human resource capacity (66.7 vs 64.9).
- Despite areas of excellence, gaps remain in early validation processes and digital reminders, pointing to targeted areas for improvement.

B2G payment system:



- The state scores fall below average in 6 out of 8 parameters, particularly in System reminders (33.3 vs 53.0), Compliance verification (51.7 vs 57.7), and Data security (49.7 vs 65.6).
- Performance in Estimation (66.7 vs 63.2) and Human resource capacity (73.3 vs 65.4) marginally exceed the national average, reflecting strength in planning and staffing.
- Tax payment and validation remain a high-performing area (77.8 vs 85.9), despite being slightly under the national benchmark.
- Gains in data management (66.7 vs 80.6) indicate a moderate digital foundation, but notable deficits in reminders and validation need addressing.

G2G payment system:

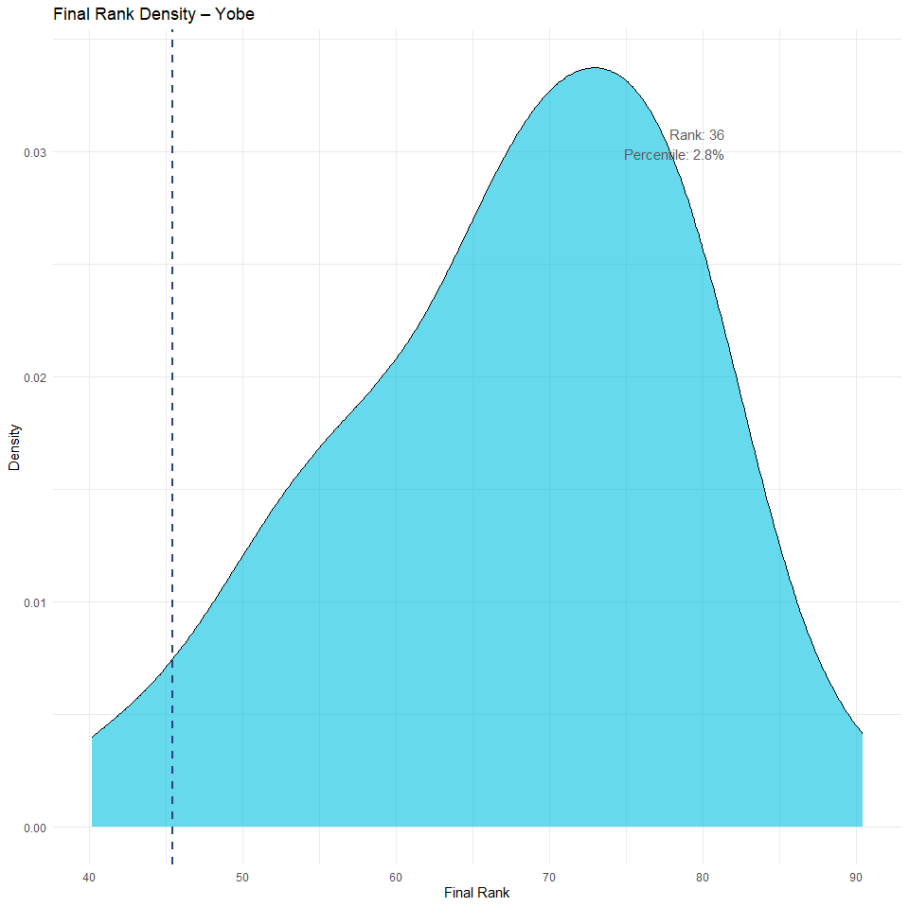


- The state underperforms in all of the 9 parameters, with critical shortfalls in Compliance verification (41.7 vs 58.2), System reminders (33.3 vs 53.4), and Data security (42.5 vs 62.2).
- FG or LG MDA onboarding (60.0 vs 63.3) and Estimation (43.3 vs 62.4) also lag behind the national benchmark.
- Only Data management (66.7 vs 79.5) and Human resource capacity (60.0 vs 62.5) are relatively closer to the average.
- System reminders (33.3 vs 53.4) show a significant gap, indicating underdeveloped user touchpoints.

36. Yobe

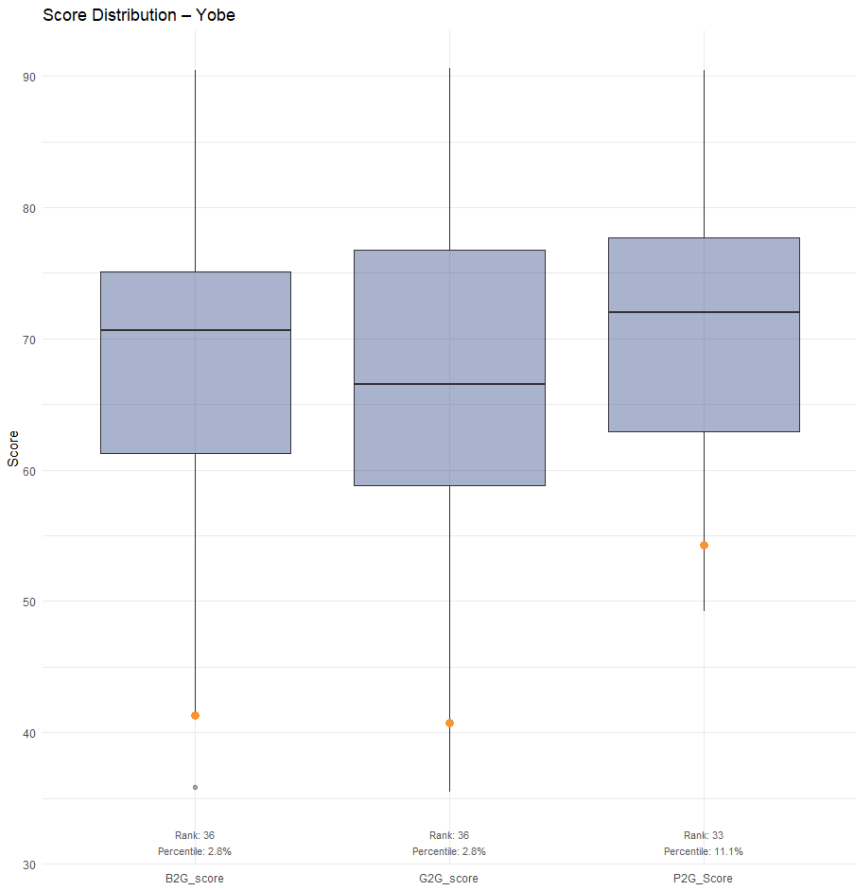
Position - 36 **Maturity level - Medium**

P2G Score: **54.25** B2G Score: **41.33** G2G Score: **40.75**



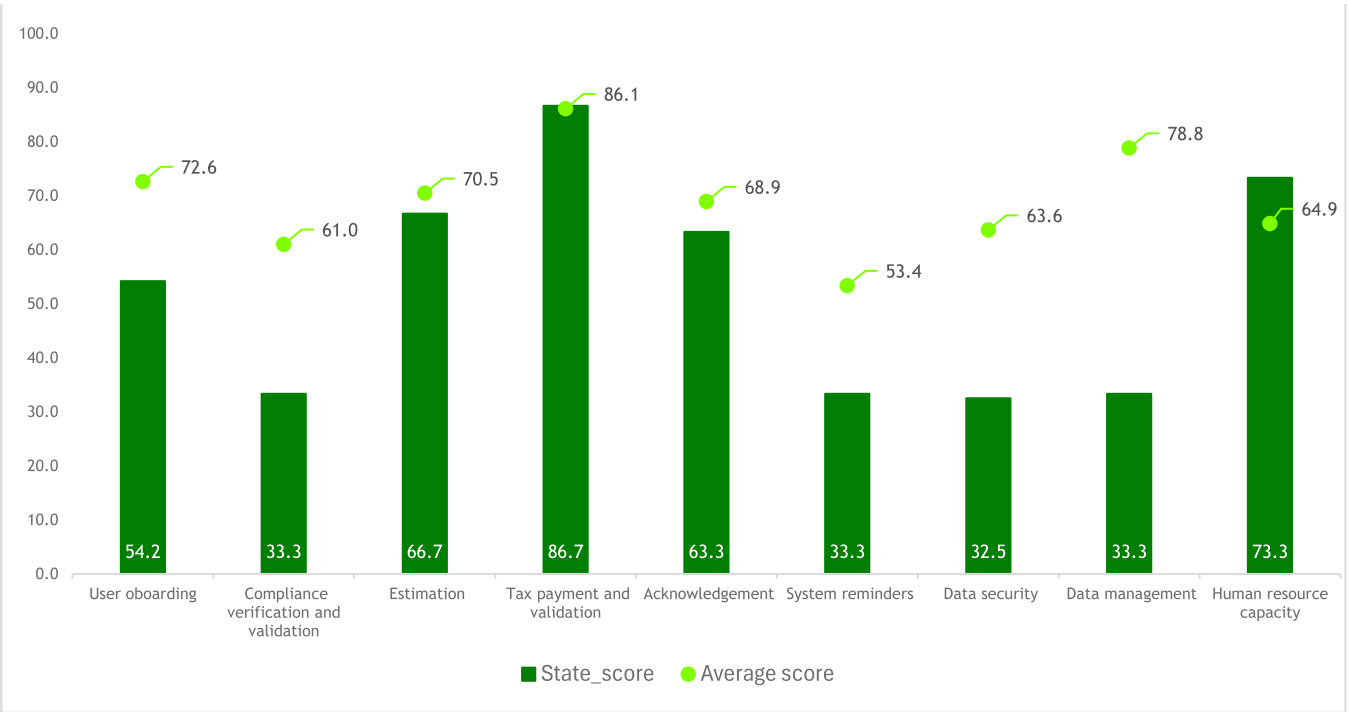
Yobe is the second lowest-ranked state in digital readiness, with P2G (34th), B2G (36th), and G2G (36th) all near the bottom. Citizens and businesses interact with the government mostly offline, and internal operations rely on paper and personal communication rather than IT.

The state faces compounding challenges—infrastructure gaps, and minimal technical capacity—that have left it far behind the digital curve. Meaningful progress will require external support, investment in infrastructure, and targeted human resource development to start building digital revenue administration from the ground up.



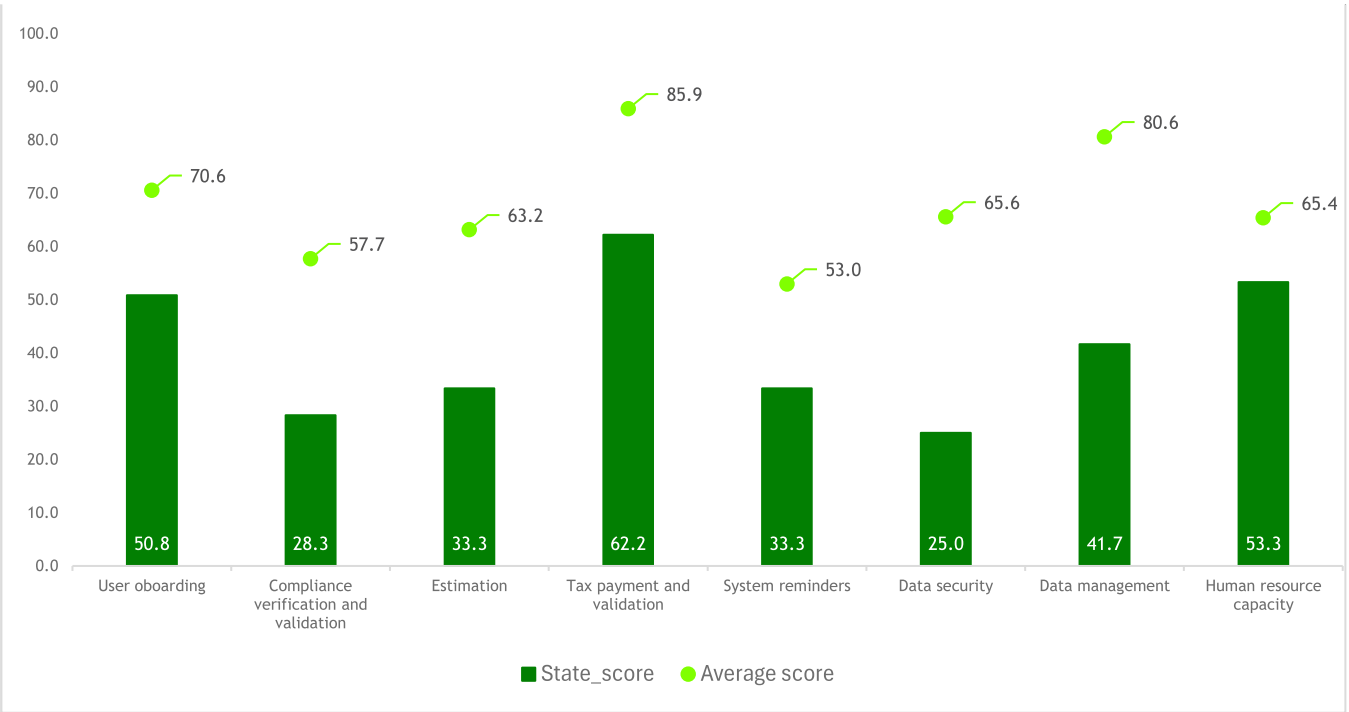
Yobe State demonstrates medium digital maturity in its revenue collection systems, with early-stage digitisation across P2G, B2G, and G2G streams. While the State has initiated some foundational digital reforms, most revenue processes are manual. There is limited automation, poor data integration, and minimal use of compliance tools. Human resource and infrastructure constraints further hamper progress. To transition toward a more efficient and transparent system, Yobe must invest in core digital platforms, workforce development, and secure data-sharing frameworks.

P2G payment system:



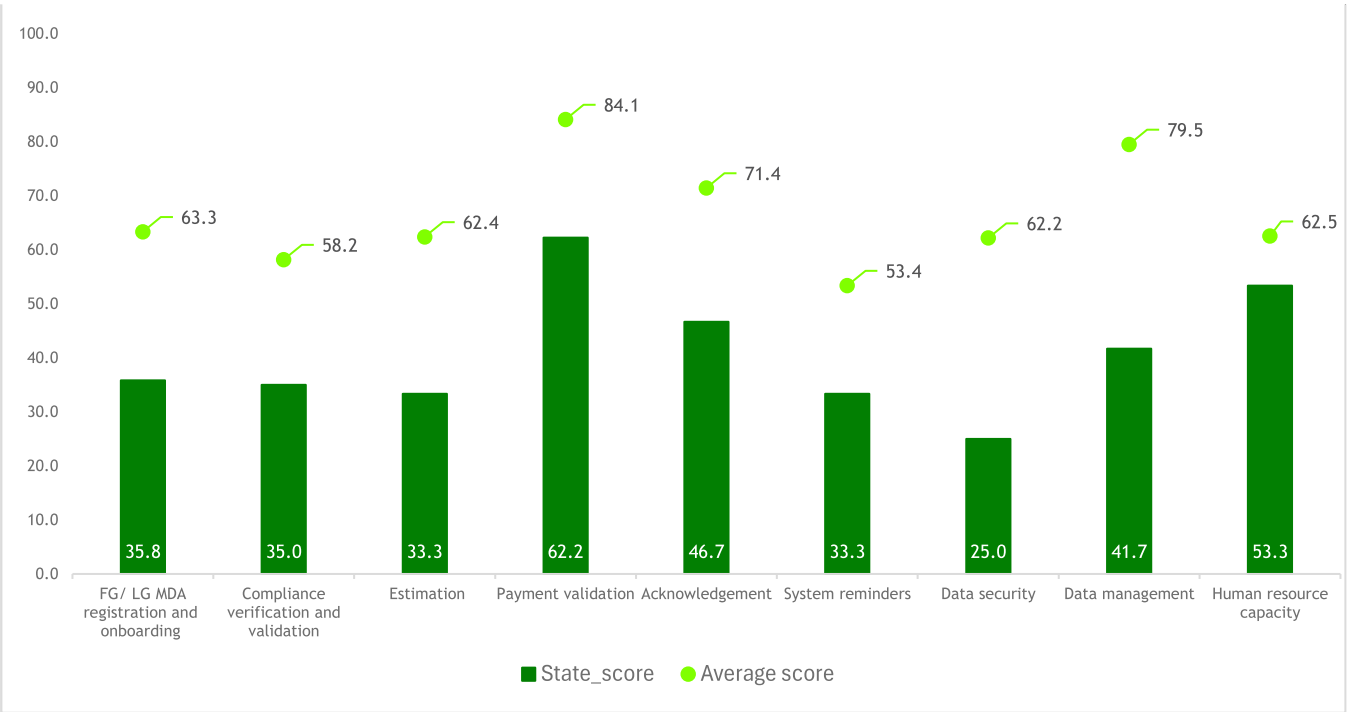
- The state performs below average in 7 out of 9 parameters, with sharp shortfalls in Compliance verification and validation, Data security, System reminders, Data management, among others.
- Human resource capacity (73.3 vs 64.9) and Tax payment and validation (86.7 vs 86.1) are strong areas, reflecting robust institutional and financial systems.
- Estimation (66.7 vs 70.5) and Acknowledgement (63.3 vs 68.9) are close to the national average, indicating moderate performance that can be enhanced with targeted efforts.
- Foundational aspects, such as System reminders (33.3 vs 53.4) and Data management (33.3 vs 78.8), show wide performance gaps and require immediate strategic focus.

B2G payment system:



- The state performs below average in all 8 parameters, with major gaps in Compliance verification and validation (28.3 vs 59.6) and Data security (25.0 vs 65.6).
- Human resource capacity (53.3 vs 65.4) shows moderate strength but remains below peer average.
- Tax payment and validation (62.2 vs 85.9) is a relatively better-performing area, though improvement is needed to match the national benchmark.
- Foundational areas, such as Estimation (33.3 vs 63.2) and System reminders (33.3 vs 53.0), reveal systemic weaknesses and require urgent resolution.

G2G payment system:

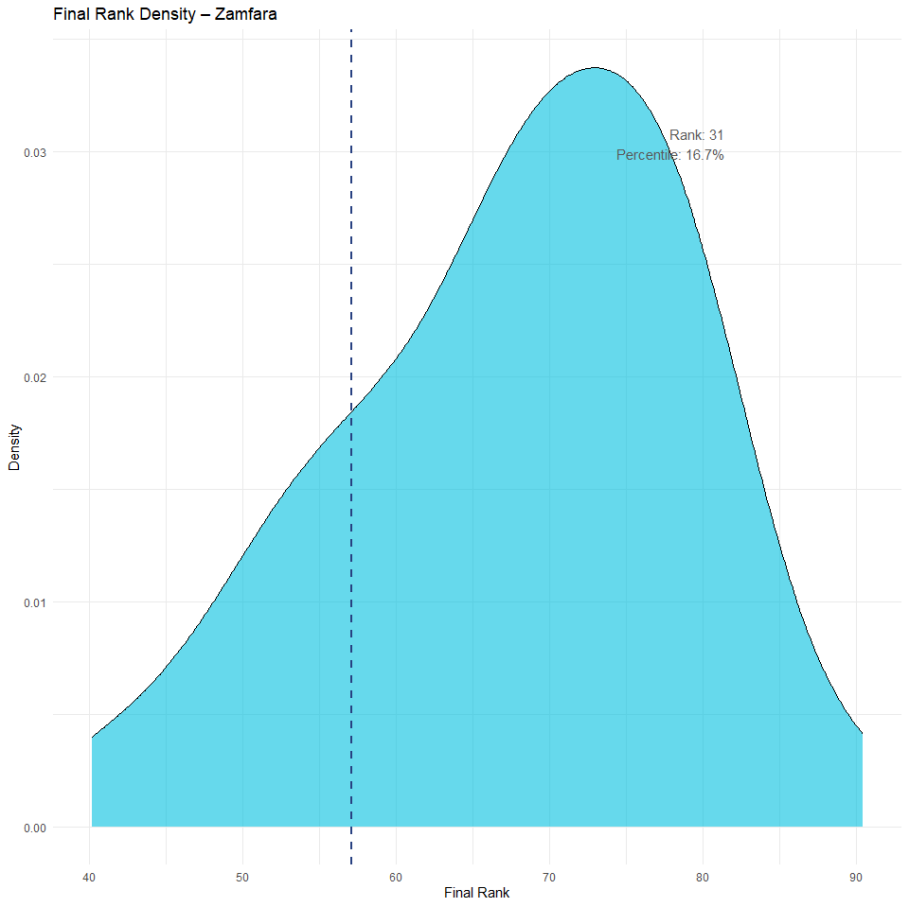


- The state performs below average in all nine parameters, with pronounced gaps in FG or LG MDA onboarding (35.8 vs 63.3) and Data security (25.0 vs 62.2).
- Human resource capacity (53.3 vs 62.5) shows moderate strength, offering a foundation for institutional improvement.
- Payment validation (62.2 vs 84.1) performs relatively better yet trails behind peers and requires focused enhancement.
- Critical functions, such as FG or LG MDA onboarding (35.8 vs 63.3) and Estimation (33.3 vs 62.4), highlight the need for urgent systemic capacity building and digital process reinforcements.

37. Zamfara

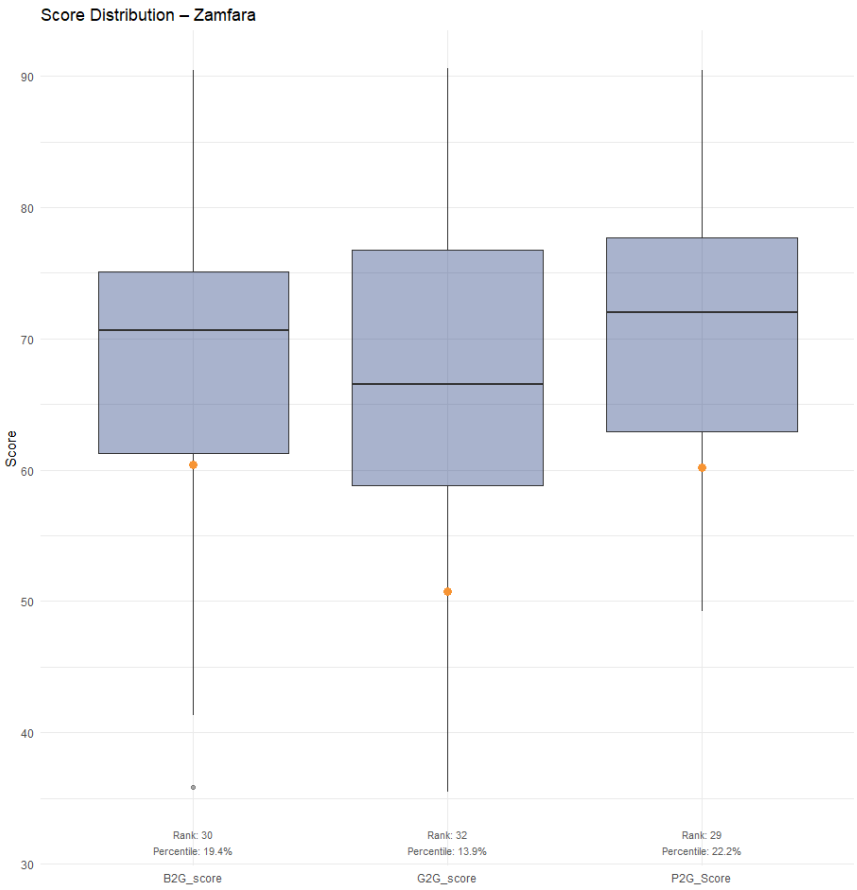
Position - 31 **Maturity level - Medium**

P2G Score: **60.17** B2G Score: **60.42** G2G Score: **50.75**



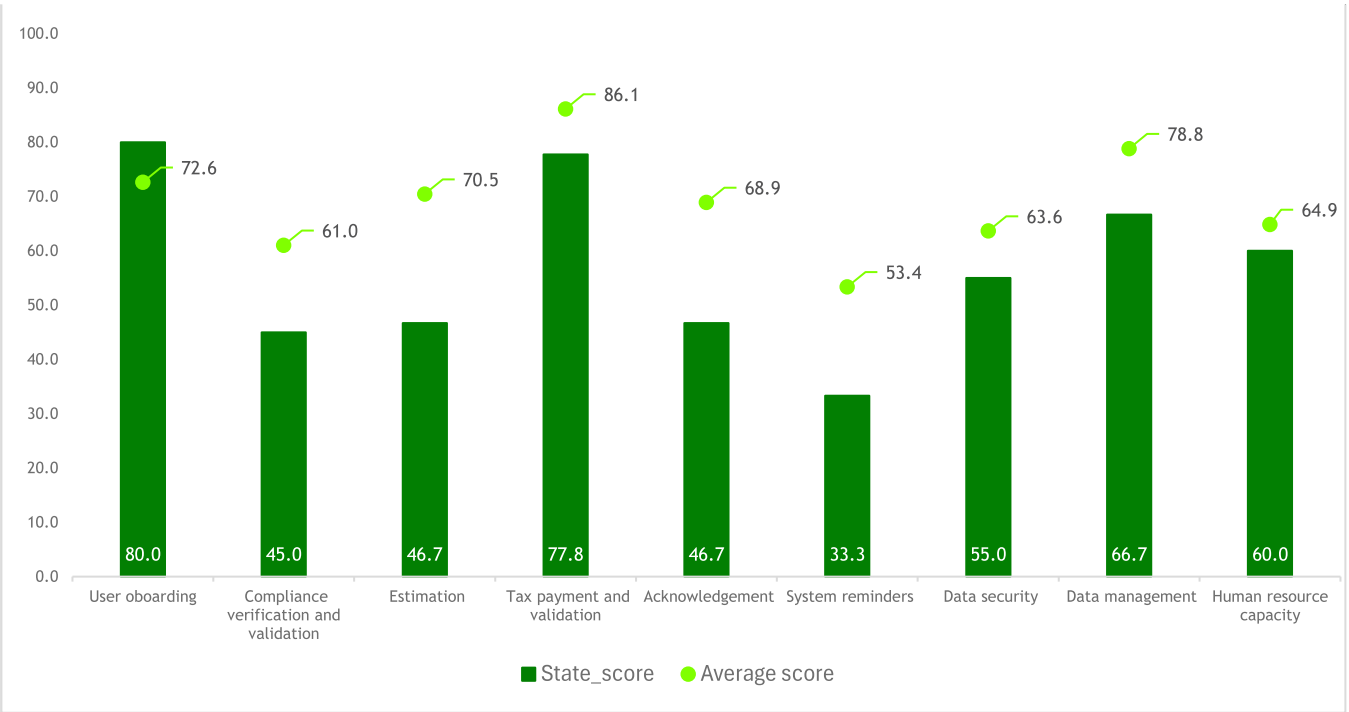
Zamfara's position on the density graph—deep in the national tail-end—mirrors deficits across all domains (P2G 29th, B2G 30th, G2G 32nd). The state is almost reliant on traditional, paper-based processes, with limited digital reforms failing to gain traction due to a lack of infrastructure and a minimal IT workforce.

Zamfara's businesses and individual taxpayers encounter high compliance costs, bureaucratic delays, and limited transparency. To escape the bottom, Zamfara must prioritise foundational steps: It should deploy basic internet, invest in human capital, and use proven digital revenue tools that are already being used in higher-performing peers.



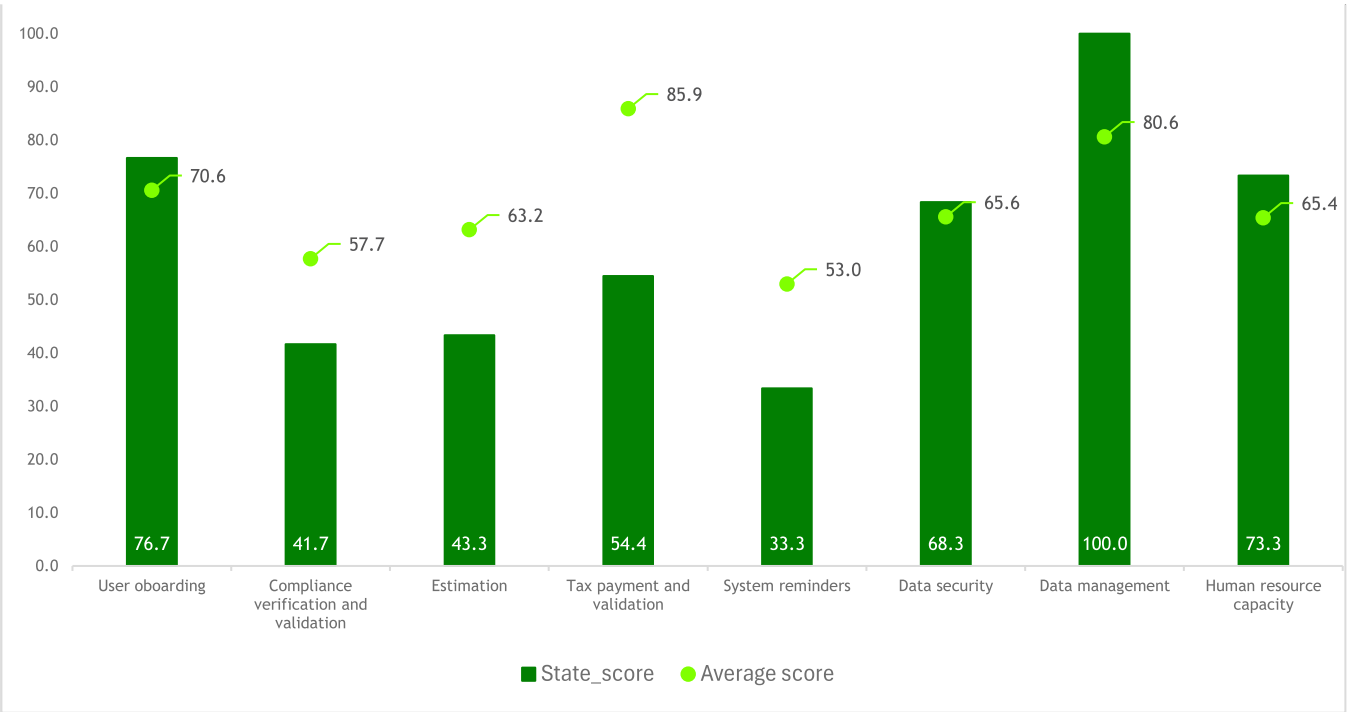
Zamfara State demonstrates very low digital maturity in its revenue collection system, with limited digitisation across P2G, B2G, and G2G streams. The State's tax administration is largely manual, with limited digital infrastructure, non-existent compliance automation, and weak inter-agency coordination. Data silos, poor connectivity, and low digital literacy constrain effective service delivery. For Zamfara to modernise its revenue systems, foundational reforms are required, beginning with core digital platform deployment, data integration, and staff capacity development.

P2G payment system:



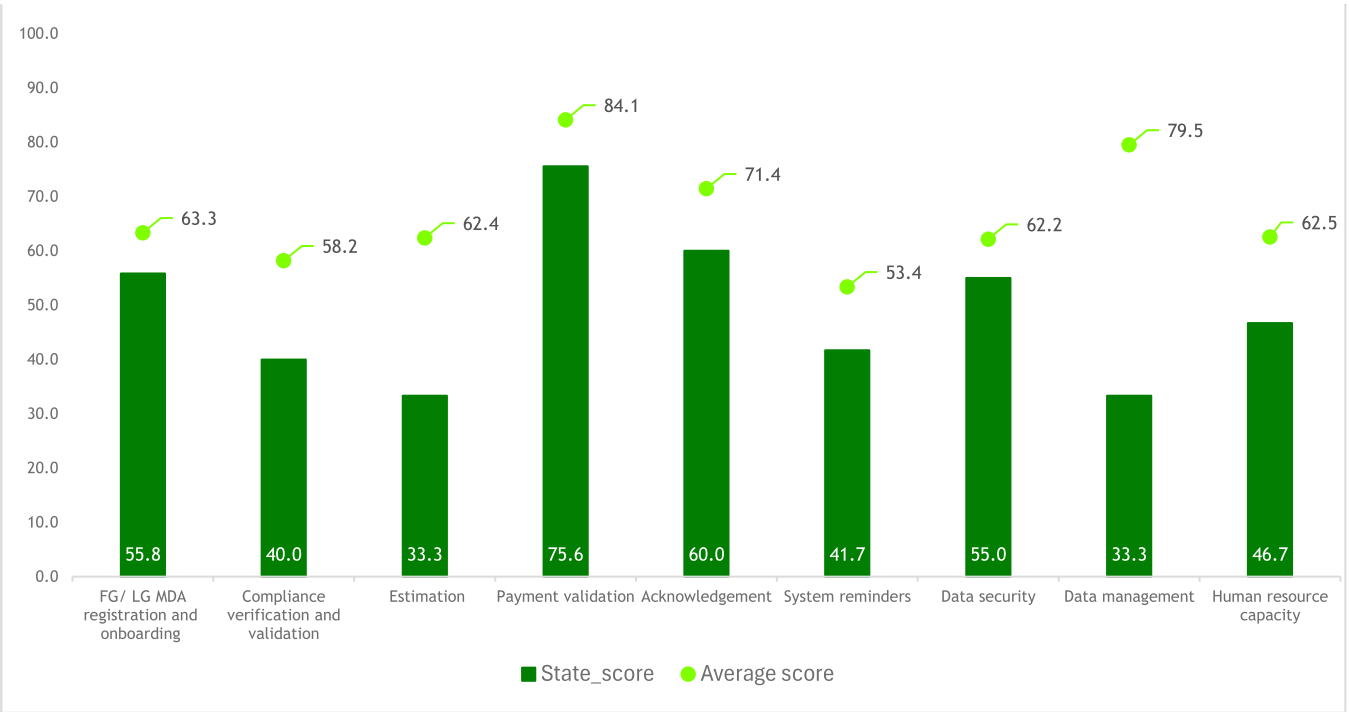
- The state performs below the national average in 8 out of 9 parameters, particularly in Acknowledgement (46.7 vs 68.9) and System reminders (33.3 vs 53.4).
- User onboarding stands out with a high score (80.0 vs 72.6), exceeding the national average.
- Scores in Compliance verification, Estimation, and Data security are consistently lower than the benchmark.
- The state's performance in Tax payment and Data management is close to average, while Human resource capacity is moderately below the national average.

B2G payment system:



- The state performs below average in 4 out of 8 parameters, notably in Compliance verification (41.7 vs 57.7) and Estimation (43.3 vs 63.2).
- User onboarding exceeds the national average (76.7 vs 70.6), indicating strong initial engagement.
- The state score in Tax payment and System reminders is considerably lower than the average.
- Data security, Data management, and Human resource capacity outperform the national average, indicating available staffing and data structures and process flows.

G2G payment system:



- The state performs below average in all 9 parameters, especially in Estimation (33.3 vs 62.4) and Data management (33.3 vs 79.5).
- Strong performance in Payment validation (75.6 vs 84.1) and Acknowledgement (60.0 vs 71.4), indicating effective downstream processes.
- Compliance verification and onboarding scores are significantly lower than the national benchmark.
- Data security is nearly aligned with the national average (55.0 vs 62.2), showing moderate maturity.

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