



Multiple taxation and performance of small and medium enterprises in South East Nigeria

 **Agu, Juliana Ukamaka¹**

 **Vincent A. Onodugo²**

 **Ofofobe, Nyore Sandra³⁺**

^{1,2}Management Department, Faculty of Business Administration, University of Nigeria, Nsukka, Nigeria.

¹Email: agu Juliana059@gmail.com

²Email: vincent.onodugo@unn.edu.ng

³Accountancy Department, Faculty of Business Administration, University of Nigeria, Nsukka, Nigeria.

³Email: Nyore.ofogbe.pg82050@unn.edu.ng



(+ Corresponding author)

ABSTRACT

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Numerous academics have published works on the impact of multiple taxes on SMEs' performance nationwide, as taxes are essential to economic growth. However, no research has been conducted in South-East Nigeria in particular, given the region's high level of SME activity. Understanding multiple taxation is essential because it directly affects business well-being and overall economic stability. The proxies for multiple taxation are the consumption tax, the business premises registration tax, and the sales tax. Proxies for performance include sales volume, profitability, and sustainability. The target population is 1,842. This comprised all registered small and medium-scale business enterprises in South East Nigeria. A sample size of 319 was determined using the Krejcie and Morgan table. The analysis was done using a non-parametric method. The findings revealed that consumption tax, premises registration tax, and sales have a negative and significant effect on the sales volume, profitability, and sustainability of SMEs (coefficient = -8.507 and P-value = 0.001; coefficient = -10.948 and P-value = 0.001; coefficient = -12.122 and P-value = 0.001), all at a 5% significance level. The finding carries profound policy implications, especially for Nigeria, where SMEs are the backbone of employment and innovation. The study has contributed to knowledge by helping policymakers understand the impact of multiple taxation on SMEs' performance. The findings will help policymakers streamline tax systems to eliminate overlapping levies and create a unified tax framework that clearly defines which authority collects what, as there are too many tax collectors with different names in the business environment.

Contribution/Originality: This study contributes to the existing literature by exploring the effect of multiple taxation on SMEs in South East Nigeria. It offers new insights into how the different taxes affected the performance, growth, and sustainability of SMEs in the region. The outcome of this study enhances the understanding of how detrimental multiple taxation can be to the performance, growth, and sustainability of SMEs in the region.

1. INTRODUCTION

In this day and age, taxation is seen as a vehicle for economic growth. It offers the funding footing for the provision of public goods. Ihenyen, Ayodeji, and Benson (2023) define taxation as a mandatory levy that the government imposes on individuals' income and companies' profits. Organisations and individuals pay tax to the appropriate inland or internal revenue authority in a country. Taxes, according to Adeniyi and Adesunloro (2017), are ways the government raises funds to support initiatives and programs.

Taxes, as one of the main sources of government revenue used to fulfil its responsibility of providing citizens with basic amenities, also help ensure that the government's economic policies are implemented. One such policy is ensuring a conducive environment for the growth and sustainability of SMEs in the state. Taxation is a powerful tool the government uses to boost economic welfare, and a conducive tax environment promotes a tax-friendly economy, which, according to Osita (2011), supports SMEs' survival and expansion. Any nation that supports economic growth wants both developed and developing private businesses, like the SMEs, to succeed. The reason is simple: SMEs in both developed and developing economies play a crucial role in creating jobs, thereby alleviating poverty. This also applies across most regions in Nigeria, especially in the eastern region, where entrepreneurship is well known and on the rise. The Gross Domestic Product (GDP) has increased significantly, thanks to SMEs in the nation. Fodayin and Famoloya (2015) strengthened this by arguing that the worth of SMEs to the country's growth cannot be overemphasized. SMEs have been a primary source of employment, innovation, and wealth creation in most countries.

SMEs, according to Asmelash (2002), are businesses founded by individuals who are unable to secure employment or initiate their preferred economic activities. SMEs form the backbone of most economies; hence, the government and academics are interested in their survival, as their contributions to the nation support economic growth. It is essential to note that the promoters of these small and medium businesses find it easy to start their businesses due to the low capital required. Despite limited capital as a start-up, SME business owners face various issues that impair their operations and often lead to the closure of their companies. The tax issue is one such challenge. The main challenges facing SME business promoters, including those in the eastern region, are excessive taxation. The type and amount of taxes levied by the government and its agencies significantly affect a firm's growth and profitability (Dagunduro, Igbekeyi, Ogungbade, Aluko, & Osaloni, 2022; Oboh & Dabor, 2020).

It is a common saying that "No one pays tax with a smile." This holds for both individuals and companies, let alone paying it twice (Deborah, 2022). One country that strives to be a civilised nation with a strong and stable economy is Nigeria. One way to show this desire is to pay taxes, but most people view taxes as a tool of government exploitation. The government taxes individuals who earn income, import goods, conduct business, invest, or export goods (Holban, 2007). Even though most people believe that taxes are a vital source of funding for social services and economic development, the issues stem from the perceived adverse connection between taxes and businesses' ability to operate profitably, sustain themselves, and grow. This issue affects SMEs nationwide as well.

Decree 28 of 1998 categorised taxes and levies to be collected by Nigeria's federal, state, and local governments. As laudable as the law's provision is, it has not addressed the issue of multiple taxation in the country. The issue of multiple taxation, among the most prominent challenges facing SMEs, is a worm eating deeply into the profits these SMEs generate, profits that would otherwise be used for their growth and survival. This has led to an increase in the number of deaths of SMEs, even after the Federal Inland Revenue Service (FIRS) boasted that it had ended the nation's multiple taxation. In the words of Zayol, Duenya, and Gberindye (2018), a good number of SMEs in Nigeria perish in their earliest years of operation, while a handful go into extinction between the sixth and tenth year, and about five to ten per cent continue, succeed, and grow to maturity. In a survey conducted by the News Agency of Nigeria (NAN), many traders and transporters in the South-east expressed concern about taxes and levies collected, particularly by touts and market unions in the area. Government agencies at all levels, federal, state, and local, have started to impose taxes and levies on SMEs, discouraging investment (This Day, 2023). This issue has seriously compromised the implementation of the initiatives, despite successive governments' efforts to review tax policies, establish schemes to bail out small-scale businesses, and create an enabling environment for their successful operation. This is a fact that cannot be ignored, as ignorance of it could threaten the existence and survival of SMEs operating in the region, constituting a significant setback. Considering these points, it is imperative to redesign these tax laws to support the expansion and sustainability of SMEs, selecting the most effective laws. This is essential, as failure to do so may affect SME performance, leading to failure and winding up in the near future.

In Nigeria, scholars' work on multiple taxation and SMEs performance is overwhelming. Many scholars have published research on small-scale enterprises and the impact of multiple taxes on SMEs' performance nationwide. Based on a review of past studies, it is clear that a study of this kind is absent in South-East Nigeria. Given the South-east's strong presence of SMEs, there is scarce literature on the subject. This leaves a clear existing gap that this work has filled. This study examined the effect of multiple taxation on the performance of SMEs in South-East Nigeria. The issue was addressed by formulating the following hypotheses.

H₀₁: There is no significant effect of consumption tax on the sales volume of SMEs in South East Nigeria.

H₀₂: The business premises registration tax has no significant effect on the profitability of SMEs in South-east Nigeria.

H₀₃: Sales tax has no significant effect on SMEs' sustainability in South-East Nigeria.

2. PAST STUDIES

An essential research component is empirical analysis. This gives the researcher a clue to what has already been done in the field. The argument in this paper is literally on the absence of literature in South-east Nigeria on the subject matter. The topic has been addressed in different parts of the country, but not in this region, the focus of this paper. To this end, the empirical review reviews previous research. The researcher critically examined their methodology and the findings, and summarised at the end. For example, Eteng, Peter, Garba, and Amana (2025) evaluate the impact of multiple taxation on the financial performance and compliance behaviour of small and medium enterprises (SMEs) in Nigeria using a sample of 400. The result of the multiple and logistic regression models revealed a negative impact of multiple taxation on SMEs in Nigeria. This finding supports (Adewara, Dagunduro, Falana, & Busayo, 2023). Adewara et al. (2023) examined the impact of multiple taxation on the financial performance of SMEs in Ekiti State, Nigeria, using a sample size of 82. The regression results show that repeated tax payments affect SME survival in the country, thereby impeding their growth. The findings showed that multiple taxes were significantly negatively associated with the financial performance of SMEs in Ekiti State, Nigeria. This finding supports (Okeke, 2023) study, which examined the impact of multiple taxation on the financial performance of SMEs in Abia, using a sample of 200. The regression results indicated that tax rates and tax complexity negatively affected SME profitability. This outcome supports the result of Ihenyen et al. (2023). A study on multiple taxation and the performance of SMEs in Bayelsa State, Nigeria, was carried out by Ihenyen et al. (2023). Its goal is to examine how multiple taxes impact state investment in small businesses using a sample of 100. The study found that small- and medium-sized businesses in the state fare poorly under multiple taxes.

In Zamfara State, Nigeria, Abdulrahman and Ajayi (2022) investigate the effects of multiple taxes, high tax rates, and tax compliance on SME expansion using a sample size of 400. The study examines whether high tax rates and multiple taxes significantly affect SMEs' tax compliance in Zamfara State. The study found that having different tax systems impacted tax compliance. The study also demonstrated that taxpayers who own small businesses are significantly less likely to comply with tax laws when tax rates are high. In Akwa Ibom State, Johnny, Nseobot, and Simeon (2021) investigate the impact of multiple taxes on SME expansion using a sample of 383. The Pearson product-moment correlation revealed that SMEs in Akwa Ibom are subject to multiple taxes, which hinder their performance and, consequently, their ability to expand. This finding supports the outcome of Onyeukwu, Ihendinihu, and Nwachukwu (2021) who investigated the impact of multiple taxation on the financial performance of 38 registered hospitality enterprises in Abia State and established that multiple taxation proxies, including levies collectable, negatively influence their performance and ability to expand. Nyong (2021), who examined the effects of multiple taxation regimes on the expansion of SME status in Calabar, Nigeria, contradicts this fact. The regression results showed that the growth prospects of SMEs in Nigeria were unaffected by the levies they paid.

Ihenyen et al. (2023) examined the impact of multiple taxes on the financial performance of small and medium-sized enterprises (SMEs) in Bayelsa State. The sample size was 100. The regression outcome revealed a negative effect of taxes on SME performance in the state. This finding supports (Mavis, 2020) outcome. Mavis (2020), using a

sample of 310 and multiple regression, investigated how taxes affected the expansion of SMEs in Ghana's Central Region. The findings confirmed that paying multiple taxes has a detrimental effect on a company's ability to remain in operation. The intricacy of tax rates and tax laws significantly hinders the expansion of SMEs.

Tabet and Onyeukwu (2019) examined the impact of multiple taxation on the financial performance of small and medium-sized enterprises in Abuja, Nigeria. With a sample of 200, the ANOVA outcome indicates a significant relationship between excessive multiple taxation and SME performance in the region. On the other hand, Adeniyi and Imde (2018) examined the effect of multiple tax regimes on sustainable development among Small-Scale Enterprises in Lagos State. Using a sample of 250, the regression results revealed that multiple taxes are detrimental to the sustainability of SMEs in the state. In Benue State, Zayol, Duenya, and Gberindye (2018) examined how multiple taxes affected SMEs' financial performance. With a sample size of 268, the regression results indicated that multiple taxes negatively affect SME performance. Extending the purview of previously published research, Iliya (2017) studied the effect of multiple taxation on the performance of small-scale businesses in Maiduguri Metropolis, using a sample of 320 respondents. The multiple regression results showed that multiple taxes are a source of concern for SMEs in the region. Tee, Boadi, and Opoku (2016) examined the effect of tax payments on the performance of SMEs in the Ga West Municipal Assembly in Ghana using a sample of 102 and a regression model. The findings revealed an adverse effect of taxation on the SMEs. Finally, Ocheni and Gemade (2015) investigated the effect of multiple taxation on the performance of small and medium-scale businesses in Benue State. Using a sample of 91 and ANOVA to analyse the collected data, the study found a negative effect of multiple taxation on SME performance in the state.

The literature review highlights prior studies conducted in this field. Although the methodologies and sample sizes varied, the findings consistently point to one conclusion: repeated taxes have a detrimental effect on SME performance and profitability, and the evidence presented challenges the ability-to-pay theory of taxation, which emphasises fairness in the payment of tax, showing that, across different regions of the country, multiple taxation remains a pressing concern for SMEs. This study was initiated to address the lack of research in the South-East region, where SMEs play a dominant role in the economy. Importantly, the review identifies a gap in the literature for South-East Nigeria, underscoring the need for focused research in that region to provide context-specific insights and policy recommendations.

3. METHODOLOGY

A survey research design was used in this study. It makes use of primary data. Data for the analysis were extracted from questionnaires administered to owners and employees of SMEs in the region. The population is one thousand eight hundred and forty-two (1,842) SMEs duly registered with the Standards Organisation of Nigeria (SON) and the Aba Chamber of Commerce, Industry, Mines and Agriculture (ACCIMA). The Krejcie and Morgan (1970) table, assuming a 5% margin of error (confidence level), was used to select a sample of 319. The collected data were tested using a non-parametric test at a 5% significance level. This choice depended on the pre-test outcome. The independent variable is multiple taxation. It is proxied by consumption tax, business premises registration tax, and sales tax. Performance is the dependent variable. Performance was proxied using sales volume, profitability, and sustainability.

3.1. Model Specification

The model is stated as:

Multiple Taxation Proxies (MTP) are a function of SMEs' performance proxies in South-East Nigeria. Multiple Taxation Proxies (MTP) were measured with indicators and variables given as follows:

MTP = consumption tax - CONtax, business premises registration tax - BUPRtax, and sales tax - SALTax.

Therefore:

$$SMEP = f (CONtax, BUPRtax \text{ and } SALTax) \quad (1)$$

Specifically, the model can be specified for each hypothesis as follows:

3.2. Hypothesis One

$$SALvol = \beta_0 + \beta_1 CONtax + \mu \quad (2)$$

3.3. Hypothesis Two

$$PROtability = \beta_0 + \beta_1 BUPRtax + \mu \quad (3)$$

3.4. Hypothesis Three

$$SUSnability = \beta_0 + \beta_1 SALTax + \mu \quad (4)$$

Where:

μ = error term.

$\beta_0 - \beta_1$ coefficients of the variables.

4. DATA ANALYSIS AND INTERPRETATION

The information obtained during the research process is presented, analysed, and discussed in this section.

4.1. Return Rate of Questionnaires

Three hundred and nineteen (319) was the sample size. The questionnaire was downloaded from the Google page after entering the questions online (Google Form), and the link was shared on various WhatsApp groups. Three hundred and two were received after the exercise, and two hundred and ninety questionnaires were correctly filled. This constitutes 96% of the administered copies. The remaining 4% (12 copies) were not completed correctly and are therefore not included in the analysis.

4.2. Analysis of Data (Descriptive Analysis of Questionnaire)

Hypothesis One: How does the consumption tax affect the sales volume of SMEs in South East Nigeria?

Table 1 presents the responses to the questions raised in Hypothesis One to address the effect of consumption tax on the sales volume of SMEs.

Table 1. Consumption tax and sales volume of SMEs.

S/N	Responses	SA	A	D	SD	UD	Total
	Consumption tax						
1.	A consumption tax reduces the purchases of some goods	127 (43.8%)	44 (15.2%)	54 (18.6%)	25 (8.6%)	40 (13.8%)	290 (100%)
2.	The consumption tax led to an increase in the prices of my goods.	176 (60.7%)	35 (12.1%)	32 (11.0%)	22 (7.6%)	25 (8.6%)	290 (100%)
3.	Consumption tax reduces profit margins and discourages investment.	130 (44.8%)	40 (13.8%)	58 (20.0%)	29 (10.0%)	33 (11.4%)	290 (100%)
	Sales volume of SMEs						
4.	Consumption tax increases product prices, resulting in lower sales volumes.	146 (50.3%)	55 (19.0%)	42 (14.5%)	23 (7.9%)	24 (8.3%)	290 (100%)
5.	Consumption tax strains my finances and reduces competitiveness, leading to a reduction in sales.	130 (44.8%)	47 (16.2%)	55 (19.0%)	27 (9.3%)	31 (10.7%)	290 (100%)
6.	SMEs remain in the informal sector to avoid consumption tax burdens, limiting their growth (Sales) potential and access to financing.	127 (43.8%)	43 (14.8%)	65 (22.4%)	24 (8.3%)	31 (10.7%)	290 (100%)

Note: SA = Strongly Agree; A = Agreed; D = Disagree; SD = Strongly Disagree and UD = Undecided.

Source: Field Survey, 2025.

Descriptive Statistics for Consumption Tax: The data indicate that consumption taxes reduce the purchase of goods, increase their prices, and reduce the profit margins of SMEs in the region. Around 43.8–60.7% of respondents strongly agreed, and 12.1–15.2% agreed that the consumption tax reduces sales volume and affects their profit margin. The majority (55.9–75.9% in total) reported a reduction in purchases and an increase in prices of goods, which affects the profit margin of the SMEs, with only 7.6–20.0% expressing disagreement and minimal uncertainty (8.6–13.8%). These results indicate that the consumption tax negatively impacts the sales volume of SME owners in the region.

Descriptive Statistics for Sales Volume of SMEs: Sales volumes are reduced among the SMEs as a result of the consumption tax. Sales volume is moderately low among SMEs due to the consumption tax, with 43.8–50.3% strongly agreeing and 14.8–19.0% agreeing that their sales volume has reduced as a result of higher product prices, leading to financial strains that have limited SME growth in the region. Although some respondents expressed disagreement or uncertainty (7.9–22.4%), the majority believe that the consumption tax reduces sales volume. This suggests that the consumption tax has reduced SME sales volume in the region.

Hypothesis Two: How does business premises registration tax affect the profitability of SMEs in South East Nigeria?

Table 2 presents the responses to the questions raised in Hypothesis Two to address the effect of business premises registration tax on the profitability of SMEs.

Table 2. Business premises registration tax and profitability of SMEs.

S/N	Responses	SA	A	D	SD	UD	Total
	Business premises registration tax						
1.	Business tax registration has a significant effect on the quality of goods by SMEs	110 (37.9%)	48 (16.6%)	60 (20.7%)	31 (10.7%)	41 (14.1%)	290 (100%)
2.	High prices of goods as a result of the business premises registration tax affect customers' patronage	136 (46.9%)	61 (21.0%)	42 (14.5%)	22 (7.6%)	29 (10.0%)	290 (100%)
3.	Regular payment of business registration tax disrupts cash flow.	123 (42.4%)	49 (16.9%)	58 (20.0%)	28 (9.7%)	32 (11.0%)	290 (100%)
	Profitability of SMEs						
4.	Business premises registration tax adds to the financial burden of SMEs, affecting their profitability.	133 (45.9%)	52 (17.9%)	54 (18.6%)	23 (7.9%)	28 (9.7%)	290 (100%)
5.	Business premises registration tax and similar taxes lead to overpayments, reducing net profit.	132 (45.5%)	59 (20.3%)	46 (15.9%)	31 (10.7%)	22 (7.6%)	290 (100%)
6.	Business premises registration tax impacts SMEs' sales returns, leading to higher product prices and affecting profitability.	137 (47.2%)	41 (14.1%)	54 (18.6%)	34 (11.7%)	24 (8.3%)	290 (100%)

Note: SA = Strongly Agree; A = Agreed; D = Disagree; SD = Strongly Disagree and UD = Undecided.

Source: Field Survey, 2025.

Descriptive Interpretation for Business Premises Registration Tax: The data indicate a significant impact on SME profitability. A considerable number of respondents strongly agreed (37.9–46.9%) or agreed (16.6–21%) that business premises registration tax affects their profit and the quality of their goods and services, leading to higher prices and disrupting cash flow. A low proportion (7.6–20.7%) was uncertain or disagreed, indicating that business premises registration tax harms the profitability of SMEs in Southeast Asia.

Descriptive Interpretation of Profitability for SMEs: Regarding the profitability of SMEs in the region, a substantial proportion of SMEs agree that business premises registration tax reduces their profits. 45.5–47.2% strongly agree, with 14.1–20.3% agreeing. The combination of strong agreement and agreement percentages (59.6–67.5%) provides evidence that business premises registration tax is detrimental to the profitability of SMEs in the region, leading to overpayments and reduced sales returns, which, in turn, reduce net profit.

Hypothesis Three: How does sales tax affect the sustainability of the SMEs in South East Nigeria?

Table 3 presents the responses to the questions raised in hypothesis three to address the effect of sales tax on the sustainability of the SMEs.

Table 3. Sales tax and the sustainability of SMEs.

S/N	Responses	SA	A	D	SD	UD	Total
	Sales tax						
1.	Sales tax, especially when compounded by other levies, eats into SMEs' profits, making it harder for them to reinvest or scale.	141 (48.6%)	52 (17.9%)	57 (19.7%)	16 (5.5%)	24 (8.3%)	290 (100%)
2.	Frequent and unpredictable sales tax demands disrupt cash flow and create liquidity crises.	134 (46.2%)	57 (19.7%)	64 (22.1%)	20 (6.9%)	15 (5.2%)	290 (100%)
3.	Sales tax disproportionately affects SMEs that rely on a high turnover of low-margin goods.	124 (42.8%)	62 (21.4%)	60 (20.7%)	25 (8.6%)	19 (6.6%)	290 (100%)
	Sustainability of the SMEs						
4.	Sales taxes reduce SMEs' working capital, hindering daily operations and ultimately leading to failure.	133 (45.9%)	55 (19.0%)	54 (18.6%)	27 (9.3%)	21 (7.2%)	290 (100%)
5.	High sales tax discourages investment and expansion, leading to the failure of SMEs.	143 (49.3%)	58 (20.0%)	48 (16.6%)	21 (7.2%)	20 (6.9%)	290 (100%)
6.	Sales tax on SMEs results in unfair tax burdens and doesn't reflect actual earnings, leading to failure.	133 (45.9%)	56 (19.3%)	53 (18.3%)	28 (9.7%)	20 (6.9%)	290 (100%)

Note: SA = Strongly Agree; A = Agreed; D = Disagree; SD = Strongly Disagree and UD = Undecided.

Source: Field Survey, 2025.

Descriptive Interpretation of Sales Tax: Sales tax negatively impacts the sustainability of SMEs. The majority of respondents strongly agreed (42.8–48.6%) or agreed (17.9–21.4%) that sales tax affects the survival and sustainability of SMEs. A handful of respondents expressed uncertainty or disagreement (5.2–22.1%). The majority believe that sales tax can hinder the survival rate of SMEs in the region, as it disrupts cash flow and eats into their profits.

Descriptive Interpretation for Sustainability of SMEs: Regarding the sustainability of SMEs, most SMEs believe that sales tax reduces their available working capital, deters reinvestment and expansion, and can result in unfair tax burdens, with 45.9–49.3% strongly agreeing and 19–20% agreeing. However, some respondents expressed uncertainty or disagreement (6.9–18.6%), while a majority suggested that a sales tax harms the sustainability of SMEs in the region.

Pre-test: The pre-test is essential because it helps assess the dataset's status. It checks whether the dataset is normally distributed and helps identify the best analysis tool. There are two possible outcomes: the dataset is normally distributed, or it is not. In the first instance, the parametric method is used when the dataset is normally distributed (to perform linear regression and Pearson's correlation); alternatively, the non-parametric approach using ordinal regression and Spearman's rank correlation is used. The next section shows the result.

Table 4. Case processing summary.

Variables	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
SALvol	290	100.0%	0	0.0%	290	100.0%
CONtax	290	100.0%	0	0.0%	290	100.0%
PROtability	290	100.0%	0	0.0%	290	100.0%
BUPRtax	290	100.0%	0	0.0%	290	100.0%
SUSnability	290	100.0%	0	0.0%	290	100.0%
SALtax	290	100.0%	0	0.0%	290	100.0%

Table 4 shows that all 290 cases (100%) are valid, while 0 cases (0.0%) are missing. This implies that 100% of the cases are representative of the data; this is sufficient for our analysis.

Table 5. Descriptive statistics for all hypotheses.

Normality Indicators	Hypothesis One					
	SALvol	Std. Error	Computed Value	CONtax	Std. Error	Computed Value
Skewness	-0.190	0.143	-1.329	-0.228	0.143	-1.594
Kurtosis	-0.499	0.285	-1.751	-0.365	0.285	-1.281
	Hypothesis Two					
	PROtability	Std. Error	Computed Value	BUPRtax	Std. Error	Computed Value
Skewness	-0.216	0.143	-1.510	-0.453	0.243	-1.864
Kurtosis	-0.523	0.285	-1.835	-0.590	0.285	-2.070
	Hypothesis Three					
	SUSnability	Std. Error	Computed Value	SALtax	Std. Error	Computed Value
Skewness	-0.787	0.143	-5.503	-0.215	0.143	-1.503
Kurtosis	-0.332	0.285	-1.165	-0.236	0.285	-0.828

Table 5 presents the descriptive statistics for all hypotheses. Of interest in the outcome are the skewness and kurtosis. We achieved this by dividing the statistics by the standard error. The computed values are shown in column three of Table 5. Our data set is normally distributed if the result falls within ± 1.96 . The results of the computations for all hypotheses indicate that our data set is not normally distributed. To validate this result, a normality test is needed. Table 6 shows the outcome of the test for normality.

Table 6. Tests of normality.

Variables	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
SALvol	0.183	290	<0.001	0.876	290	<0.001
CONtax	0.168	290	<0.001	0.881	290	<0.001
PROtability	0.203	290	<0.001	0.856	290	<0.001
BUPRtax	0.153	290	<0.001	0.900	290	<0.001
SUSnability	0.191	290	<0.001	0.862	290	<0.001
SALtax	0.204	290	<0.001	0.861	290	<0.001

Note: a. Lilliefors significance correction.

The normality test results are shown in Table 6 for all variables. The Kolmogorov-Smirnov test is used when the data set is large (i.e., above 100). In this study, our dataset is large enough, so we rely on the Kolmogorov-Smirnov test. The data set in Table 6 is not normally distributed, as all variables are less than 0.05, which is the ideal case. In addition to the outcome in Table 6, there are histograms for all variables. The histograms are shown in Figures 1-6.

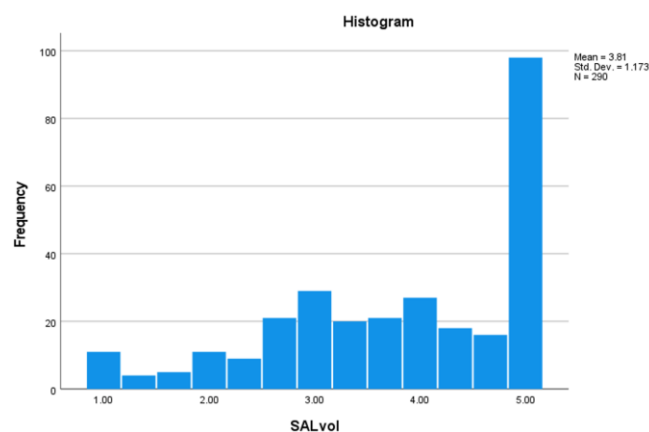


Figure 1. Frequency Distribution of SALvol.

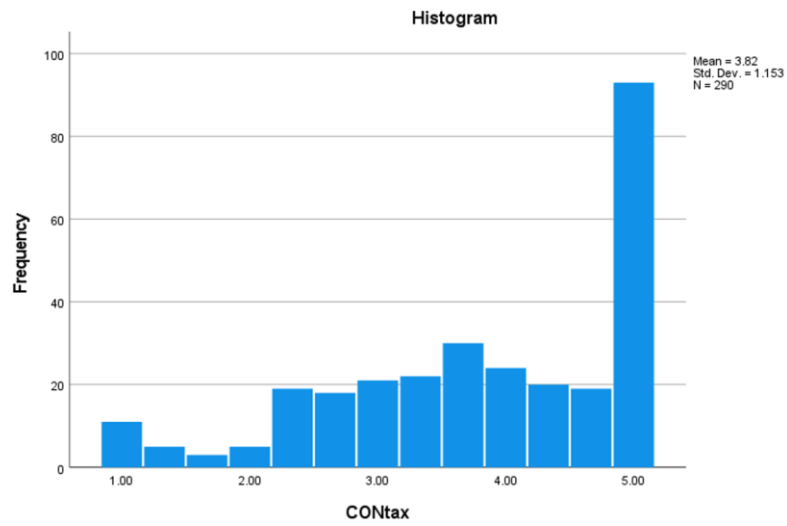


Figure 2. Frequency Distribution of CONtax.

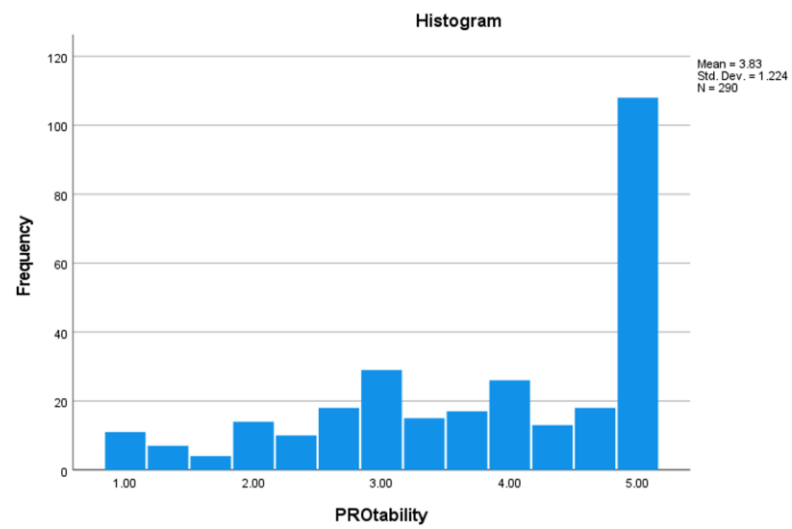


Figure 3. Frequency Distribution of PROtability.

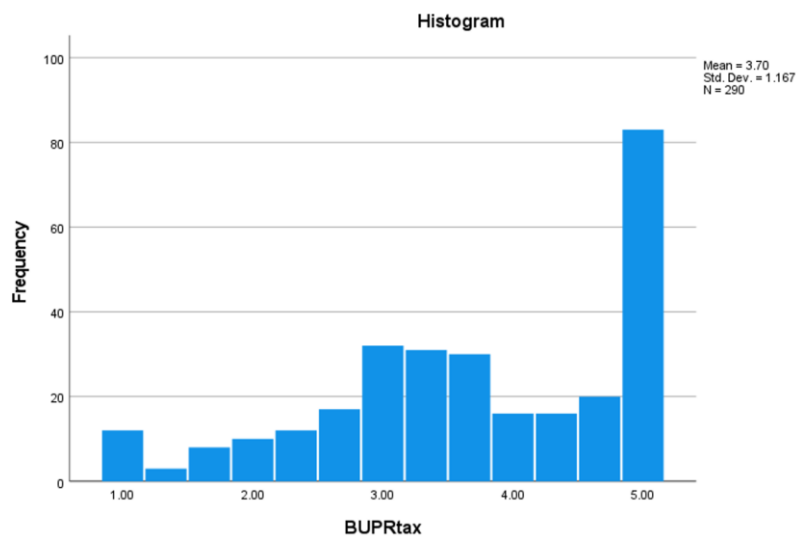


Figure 4. Frequency Distribution of BUPRtax.

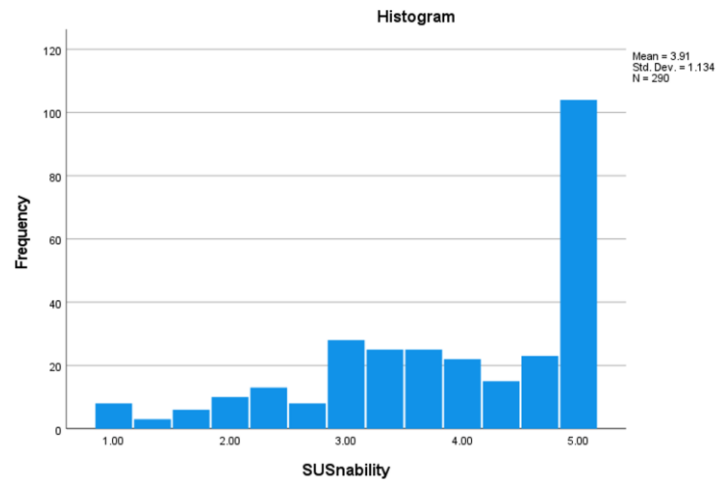


Figure 5. Frequency Distribution of SUSnability.

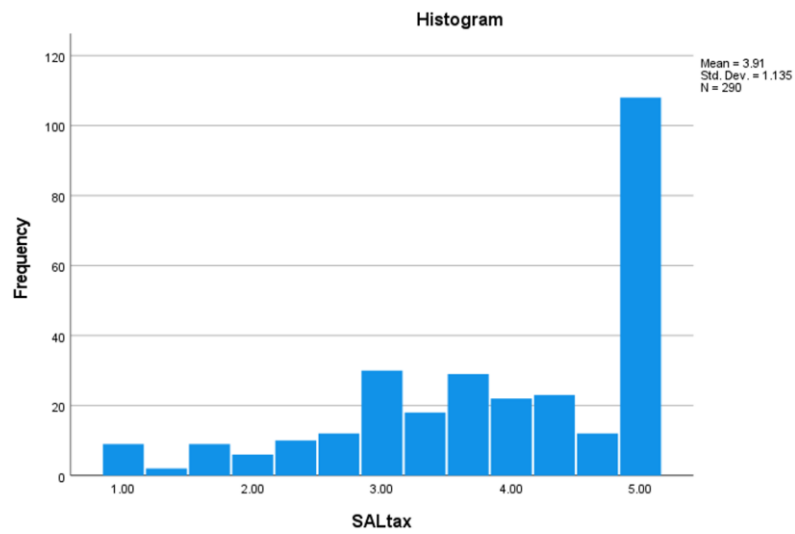


Figure 6. Frequency Distribution of SALTax.

The histograms shown in Figures 1- 6 support the conclusion that the variables are not normally distributed. A histogram should be bell-shaped to indicate normal distribution. Given this, we use a non-parametric approach for all three hypotheses.

4.3. Test of Hypotheses

4.3.1. Test of Hypothesis One

H₀: There is no significant effect of consumption tax on the sales volume of SMEs in South East Nigeria.

H₁: There is a significant effect of consumption tax on the sales volume of SMEs in South East Nigeria.

Table 7. Spearman rank correlation for all variables.

Rank Correlation			SALvol	CONtax	PROtability	BUPRtax	SUSnability	SALtax
Spearman's rho	SALvol	Correlation Coefficient	1.000	0.794***	0.665***	0.707***	0.649***	0.681***
		Sig. (2-tailed)	.	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
		N	290	290	290	290	290	290
	CONtax	Correlation Coefficient	0.794***	1.000	0.686***	0.655***	0.675***	0.689***
		Sig. (2-tailed)	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.001)
		N	290	290	290	290	290	290
	PROtability	Correlation Coefficient	0.665***	0.686***	1.000	0.610***	0.797***	0.766***
		Sig. (2-tailed)	(0.001)	(0.001)	.	(0.001)	(0.001)	(0.001)
		N	290	290	290	290	290	290
	BUPRtax	Correlation Coefficient	0.707***	0.655***	0.510***	1.000	0.724***	0.735***
		Sig. (2-tailed)	(0.001)	(0.001)	(0.001)		(0.001)	(0.001)
		N	290	290	290	290	290	290
	SUSnability	Correlation Coefficient	0.649***	0.675***	0.797***	0.724***	1.000	0.656***
		Sig. (2-tailed)	(0.001)	(0.001)	(0.001)	(0.001)	.	(0.001)
		N	290	290	290	290	290	290
	SALtax	Correlation Coefficient	0.681***	0.689***	0.766***	0.735***	0.556***	1.000
		Sig. (2-tailed)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	.
		N	290	290	290	290	290	290

Note: *** denotes significance at 1%; P-values are in parentheses.

Table 7 shows the results of the Spearman Rank Correlation for all variables. There is a moderate correlation among the variables, indicating that our data are not closely related. The variables are far apart and are significant.

Table 8. Model Fitting Information for Hypothesis One.

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	575.666			
Final	289.802	285.969	12	0.001
Link function: Logit.				

The results in Table 8 indicate how well the model fits the data. The information is significant. The p-value is less than 0.05; this implies the model fits the data very well.

Table 9. Pseudo R-Square for hypothesis one.

Cox and Snell	0.627
Nagelkerke	0.635
McFadden	0.224
Link function: Logit.	

Table 9 shows that the Pseudo R-Square is more of the R-square for linear regression, and the interest here is the Nagelkerke. The decimal 0.635, approximately 64%, implies the change in the dependent variable caused by the consumption tax, the independent variable.

Table 10. Parameter Estimates for Hypothesis One.

Model Estimates: Threshold & Location for Hypothesis One		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	[SALvol = 1.00]	-8.421	0.569	219.340	1	<0.001	-9.536	-7.307
	[SALvol = 1.33]	-7.938	0.526	227.369	1	<0.001	-8.970	-6.906
	[SALvol = 1.67]	-7.445	0.489	231.924	1	<0.001	-8.403	-6.487
	[SALvol = 2.00]	-6.639	0.439	228.226	1	<0.001	-7.501	-5.778
	[SALvol = 2.33]	-6.159	0.417	217.637	1	<0.001	-6.977	-5.341
	[SALvol = 2.67]	-5.355	0.389	189.633	1	<0.001	-6.118	-4.593
	[SALvol = 3.00]	-4.489	0.364	151.835	1	<0.001	-5.203	-3.775
	[SALvol = 3.33]	-3.937	0.350	126.506	1	<0.001	-4.622	-3.251
	[SALvol = 3.67]	-3.362	0.334	101.068	1	<0.001	-4.017	-2.706
	[SALvol = 4.00]	-2.551	0.308	68.830	1	<0.001	-3.154	-1.949
Location	[SALvol = 4.33]	-1.958	0.284	47.637	1	<0.001	-2.514	-1.402
	[SALvol = 4.67]	-1.438	0.262	30.093	1	<0.001	-1.952	-.924
	[CONtax=1.00]	-8.507	0.761	124.857	1	<0.001	-9.999	-7.015
	[CONtax=1.33]	-7.449	0.910	67.017	1	<0.001	-9.232	-5.665
	[CONtax=1.67]	-7.006	1.100	40.574	1	<0.001	-9.162	-4.851
	[CONtax=2.00]	-5.472	0.867	39.858	1	<0.001	-7.170	-3.773
	[CONtax=2.33]	-5.656	0.552	104.959	1	<0.001	-6.738	-4.574
	[CONtax=2.67]	-5.089	0.548	86.119	1	<0.001	-6.163	-4.014
	[CONtax=3.00]	-4.844	0.521	86.523	1	<0.001	-5.865	-3.823
	[CONtax=3.33]	-4.036	0.498	65.601	1	<0.001	-5.012	-3.059
	[CONtax=3.67]	-3.623	0.451	64.576	1	<0.001	-4.507	-2.739
	[CONtax=4.00]	-3.280	0.471	48.422	1	<0.001	-4.204	-2.356
	[CONtax=4.33]	-2.952	0.492	36.017	1	<0.001	-3.917	-1.988
	[CONtax=4.67]	-1.497	0.501	8.940	1	0.003	-2.478	-0.516
	[CONtax=5.00]	0 ^a	.	.	0	.	.	.
Link function: Logit.								

Note: a. This parameter is set to zero because it is redundant.

Table 10 presents the parameter estimates and the regression results. From the result, the consumption tax is negative. It significantly affects the SMEs' sales volume (-8.507, 0.001). The result revealed that the consumption tax was a significant negative predictor of SME sales volume in the region. The negative coefficient indicates that higher consumption tax levies are associated with significantly lower log-odds of reporting higher sales. The coefficient of -8.507 indicates that for every unit increase in consumption tax imposed by the appropriate tax collectors, there will be a predicted decrease of approximately 8.5 units in SME sales volume.

4.3.2. Test of Hypothesis Two

Ho: The business premises registration tax has no significant effect on the profitability of SMEs in South-east Nigeria.

H: The business premises registration tax has a significant effect on the profitability of SMEs in South-east Nigeria.

Table 11. Model fitting information for hypothesis two.

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	608.231			
Final	279.075	329.155	1	0.001
Link function: Logit.				

The result in Table 11 implies the model fits the data.

Pearson, Deviance, and Link function: Logit.

Table 12. Goodness of Fit.

Goodness-of-Fit Measures	Chi-Square	df	Sig.
Pearson	137.811	132	0.347
Deviance	106.924	132	0.947
Link function: Logit.			

Table 12 presents the Pearson and deviance chi-square tests. Based on the results, the model fits the data.

Table 13. Pseudo R-Square for hypothesis two.

Cox and Snell	0.679
Nagelkerke	0.688
McFadden	0.264
Link function: Logit.	

The value of 0.688 in Table 13 indicates a 69% change in SME profitability in the region, driven by the business premises registration tax. The remaining 31% may be caused by other indicators not accounted for in this study.

Table 14. Parameter Estimates for Hypothesis Two.

Model Estimates: Threshold & Location for Hypothesis Two		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	[PROtability = 1.00]	-9.988	0.748	178.136	1	<0.001	-11.455	-8.521
	[PROtability = 1.33]	-8.804	0.625	198.500	1	<0.001	-10.029	-7.580
	[PROtability = 1.67]	-8.341	0.586	202.782	1	<0.001	-9.489	-7.193
	[PROtability = 2.00]	-7.163	0.507	199.339	1	<0.001	-8.157	-6.169
	[PROtability = 2.33]	-6.607	0.483	186.876	1	<0.001	-7.555	-5.660
	[PROtability = 2.67]	-5.878	0.460	163.298	1	<0.001	-6.780	-4.977
	[PROtability = 3.00]	-4.967	0.437	129.227	1	<0.001	-5.824	-4.111
	[PROtability = 3.33]	-4.529	0.426	112.827	1	<0.001	-5.365	-3.693
	[PROtability = 3.67]	-4.007	0.413	93.977	1	<0.001	-4.817	-3.196
	[PROtability = 4.00]	-3.170	0.390	66.010	1	<0.001	-3.934	-2.405
	[PROtability = 4.33]	-2.730	0.377	52.564	1	<0.001	-3.468	-1.992

Model Estimates: Threshold & Location for Hypothesis Two		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Location	[PROtability = 4.67]	-2.124	0.355	35.829	1	<0.001	-2.819	-1.428
	[BUPRtax=1.00]	-10.948	0.958	130.510	1	<0.001	-12.826	-9.070
	[BUPRtax=1.33]	-5.864	1.103	28.269	1	<0.001	-8.025	-3.702
	[BUPRtax=1.67]	-6.919	0.782	78.375	1	<0.001	-8.450	-5.387
	[BUPRtax=2.00]	-8.449	0.789	114.793	1	<0.001	-9.994	-6.903
	[BUPRtax=2.33]	-5.561	0.666	69.756	1	<0.001	-6.866	-4.256
	[BUPRtax=2.67]	-5.729	0.610	88.138	1	<0.001	-6.925	-4.533
	[BUPRtax=3.00]	-5.114	0.523	95.480	1	<0.001	-6.140	-4.088
	[BUPRtax=3.33]	-4.723	0.518	83.045	1	<0.001	-5.739	-3.707
	[BUPRtax=3.67]	-3.100	0.492	39.645	1	<0.001	-4.066	-2.135
	[BUPRtax=4.00]	-3.354	0.579	33.525	1	<0.001	-4.489	-2.218
	[BUPRtax=4.33]	-2.576	0.578	19.887	1	<0.001	-3.708	-1.444
	[BUPRtax=4.67]	-2.150	0.549	15.367	1	<0.001	-3.225	-1.075
	[BUPRtax=5.00]	0 ^a	.	.	0	.	.	.
Link function: Logit.								

Note: a. This parameter is set to zero because it is redundant.

According to the outcome in Table 14, the independent variable, business premises registration tax, is negative. It significantly affects the profitability of SMEs in South-east Nigeria (-10.948, .001). The result revealed that the business premises registration tax was a significant negative predictor of SME profitability in the region. The negative coefficient indicates that a higher business premises registration tax is associated with significantly lower log-odds of reporting higher profit. The coefficient of -10.948 indicates that for every unit increase in business premises registration tax by the appropriate tax collectors, there will be a predicted decrease of approximately 10.9 units in SME profitability.

4.3.3. Test of Hypothesis Three

H₀: Sales tax has no significant effect on SMEs' sustainability in South-East Nigeria.

H₁: Sales tax has a significant effect on SMEs' sustainability in South-East Nigeria.

Table 15. Model Fitting Information for hypothesis three.

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	656.210			
Final	280.841	375.365	1	<0.001
Link function: Logit.				

The Model Fitting results in Table 15 indicate that our model fits the data very well.

Table 16. Pseudo R-Square for hypothesis three.

Cox and Snell	0.726
Nagelkerke	0.736
McFadden	0.301
Link function: Logit.	

The value of 0.736 in Table 16 indicates a 74% change in the profitability of SMEs in the region, driven by the business premises registration tax. The remaining 26% may be caused by other indicators not accounted for in this study.

Table 17. Parameter Estimates for hypothesis three.

Model Estimates: Threshold & Location for hypothesis three		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	[SUSnability = 1.00]	-11.156	0.865	166.331	1	<0.001	-12.851	-9.460
	[SUSnability = 1.33]	-10.133	0.707	205.671	1	<0.001	-11.517	-8.748
	[SUSnability = 1.67]	-9.156	0.587	243.226	1	<0.001	-10.306	-8.005
	[SUSnability = 2.00]	-8.296	0.527	248.009	1	<0.001	-9.329	-7.264
	[SUSnability = 2.33]	-7.536	0.493	233.669	1	<0.001	-8.502	-6.570
	[SUSnability = 2.67]	-7.152	0.479	222.699	1	<0.001	-8.091	-6.213
	[SUSnability = 3.00]	-6.030	0.443	185.433	1	<0.001	-6.898	-5.162
	[SUSnability = 3.33]	-5.101	0.414	152.046	1	<0.001	-5.912	-4.290
	[SUSnability = 3.67]	-4.144	0.380	118.634	1	<0.001	-4.890	-3.398
	[SUSnability = 4.00]	-3.287	0.346	90.194	1	<0.001	-3.965	-2.609
Location	[SUSnability = 4.33]	-2.650	0.316	70.128	1	<0.001	-3.271	-2.030
	[SUSnability = 4.67]	-1.656	0.262	40.077	1	<0.001	-2.169	-1.144
	[SALtax=1.00]	-12.122	1.101	121.247	1	<0.001	-14.280	-9.965
	[SALtax=1.33]	-11.551	1.596	52.348	1	<0.001	-14.680	-8.422
	[SALtax=1.67]	-7.449	0.749	98.946	1	<0.001	-8.916	-5.981
	[SALtax=2.00]	-7.687	0.860	79.925	1	<0.001	-9.372	-6.001
	[SALtax=2.33]	-7.064	0.718	96.900	1	<0.001	-8.470	-5.657
	[SALtax=2.67]	-7.512	0.691	118.204	1	<0.001	-8.866	-6.158
	[SALtax=3.00]	-6.337	0.537	139.485	1	<0.001	-7.389	-5.286
	[SALtax=3.33]	-5.295	0.572	85.642	1	<0.001	-6.417	-4.174
	[SALtax=3.67]	-4.857	0.500	94.396	1	<0.001	-5.836	-3.877
	[SALtax=4.00]	-3.590	0.498	51.979	1	<0.001	-4.567	-2.614
	[SALtax=4.33]	-2.806	0.473	35.167	1	<0.001	-3.733	-1.878
	[SALtax=4.67]	-2.380	0.587	16.422	1	<0.001	-3.531	-1.229
	[SALtax=5.00]	0 ^a	.	.	0	.	.	.

Link function: Logit.

Note: a. This parameter is set to zero because it is redundant.

Table 17 presents the parameter estimates and the regression results. From the result, the independent variable, sales tax, is negative but significant. Sales tax has a negative but significant effect on SMEs' sustainability in South East Nigeria (-12.122, .001). The coefficient is negative. The result revealed that sales tax was significant but negatively predicted SMEs' sustainability in the region during the period studied. This implies that a unit increase in sales tax by the tax authorities will have a detrimental impact on SMEs' sustainability in the region. For every unit increase in sales tax, there is a predicted decrease of 12.122 in the log odds of SMEs' sustainability in the region.

5. CONCLUSION AND RECOMMENDATION

This study examines the effect of multiple taxation on SME performance in South-east Nigeria and reveals a significant negative impact. Consumption tax, business premises registration tax, and SME sustainability were the proxies for multiple taxation. A questionnaire (5-point Likert scale) was used to collect the needed information from the respondents. The information obtained was analysed using a non-parametric approach, with ordinal regression and Spearman's rank correlation performed.

The analysis shows that consumption tax, business premises registration tax, and SME sustainability have a significant negative effect on SME performance. The study found that SMEs' growth and sustainability are hindered by multiple taxation. Multiple taxation during the study period is detrimental to SME performance in the region.

The findings oppose the idea of the ability-to-pay theory. According to the notion, taxpayers in a nation should pay their fair share of taxes. Given that it considers a taxpayer's potential capacity before imposing a tax, this theory appears equitable. According to the principle, taxes should be imposed based on an individual's income or financial capacity. However, the taxes imposed on SMEs in the region do not take this into account. In this study, the tax burden on SMEs was found to be harmful. Therefore, the burden of these multiple taxes negatively affected SME

performance. By implication, the ability-to-pay theory did not apply in this study. SMEs were taxed at a level beyond their ability to pay, leading to declining performance. This stresses the need for the government and the tax authorities to review their tax policies with a great monitoring team to ensure SMEs are not overtaxed.

5.1. Recommendations

Following the findings of this study, the following recommendations are made.

1. Based on the results, the consumption tax can reduce SME sales volume in the region. Therefore, the government and the tax authorities can apply lower consumption tax rates for small businesses to reduce their cost burden and encourage growth. The government and the tax authorities can also offer temporary tax relief during economic downturns or for newly established SMEs to help them stabilise. SMEs should consider offering value-added services to maintain competitiveness despite tax-related price increases.
2. The business premises registration tax has a significant negative effect on the profitability of SMEs in South-east Nigeria. As a result, the tax authorities should consider reducing the registration tax for SMEs, especially at the infant stage, to encourage standardisation without eroding profitability. The tax authorities, as a matter of urgency, should scale the registration tax based on business size or revenue and ensure smaller firms are not overburdened.
3. Sales tax is essential for public revenue. Despite its importance, it can inadvertently undermine the long-term viability of SMEs in the region. Considering this, policymakers in the region should apply lower rates for SMEs, especially those struggling to survive and that are below a certain revenue threshold. This will ease the financial pressure on SMEs and promote growth and sustainability. Likewise, policymakers can provide temporary exemptions or reduced rates for new or struggling SMEs to help them stabilise.

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Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

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