



Effect of Taxpayer Education on Voluntary Tax Compliance Among Small and Medium Enterprises, Mwanza City, Tanzania

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Abstract

Tax collection is a significant revenue stream for most governments, facilitating the funding of development initiatives. Tax compliance among Small and Medium Enterprises (SMEs) particularly in developing countries has been a challenge and lack of adequate tax education has been identified as one of key factors contributing to low level of tax compliance. In response to that, Tanzania Revenue Authority (TRA) has launched several tax education programs. The primary aim of this study was to investigate the effect of tax education programmes on compliance of tax behaviour among SMEs owners in Mwanza City, Tanzania. The research was conducted under the framework of the Theory of Reasoned Action. The study utilised a sample size of 194 from a population of 1,254 SMEs taxpayers in Mwanza City. The study employed structured questionnaires to gather primary data and the quantitative data were analyzed using descriptive statistics and inferential statistics including Pearson correlation and regression analysis in order to determine the effect of each tax education program tax compliance. Regression analysis indicated that tax education programs conducted through mass media, print media, and social media exhibited a noteworthy and constructive effect on voluntary tax compliance among SMEs taxpayers. The research findings additionally revealed that print media education exhibited the strongest correlation with tax compliance, with social media education and mass media education following suit and lastly social media education. The study recommends that TRA Taxpayer Education Department should provide tax education more frequently in various parts of Mwanza city among both registered and non-registered SMEs taxpayers and the whole of Tanzania to improve voluntary tax compliance. TRA should use mass media education, print media education, and social media in an integrated manner as this approach derives better results than current practice. TRA Taxpayer education department should also customize educational sessions through interactive social media platforms.

Keywords: Voluntary tax compliance, mass media tax education, print media tax education, social media tax education, SMEs, Tanzania

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1. INTRODUCTION

1.1 Background of the Study

Taxation serves as the principal means by which governments worldwide generate revenue to effectively pursue their social and political objectives and provide essential services to their constituents. The primary objective of a nation's tax system is to create an adequate amount of revenue to support government expenditure programs (Nhekairo, 2014). In a comprehensive perspective, the decrease in tax enforcement exhibits a countercyclical impact on the economy, while non-compliance has become widespread in multiple nations. However, embracing a permissive approach towards non-

adherence may provide difficulties in addressing the economic obstacles encountered by the nation, as it obstructs the persistent endeavors to revive and fortify sources of income over an extended period. According to scholarly literature, including the studies conducted by Indrayani and Suhendra (2016) and Mannan (2020), there is a prevailing argument that non-compliance is more commonly observed in small organizations compared to larger firms.

Furthermore, the researchers suggest that a multitude of factors including, encompassing economic conditions, institutional issues, and taxpayer profiles, all contribute to instances of non-compliance. The subject of tax non-

compliance within the Small and Medium Enterprises (SMEs) sector has emerged as a significant concern, attracting the attention of tax authorities, academia, and non-governmental organizations globally over an extended period of time. The persistence of this issue suggests that its resolution is contingent upon regularly implementing a sustained and ongoing effort to educate taxpayers (Mannan, 2020; Ndubula & Matiku, 2021).

1.1.1 Global studies Tax Education and Compliance

The importance of taxpayer education cannot be overstated as it plays a crucial role in cultivating the requisite mindset and behavior among taxpayers. In 2015, the Organisation for Economic Co-operation and Development (OECD) conducted an analysis with the objective of evaluating the level of taxpayer education within the SMEs sector in the United Kingdom. The research categorized tax education into two distinct dimensions: the acquisition of information through conventional or formal education, and the knowledge specifically focused on recognizing potential avenues for tax evasion. The findings of the survey indicated that there exists a certain degree of tax awareness among SMEs in the United Kingdom. Approximately 50% of these businesses demonstrate familiarity and comprehension of tax legislation. According to a study conducted by Ritsema et al. (2013), it was found that SMEs in New Zealand demonstrated a notable level of tax awareness, enabling them to acquire adequate tax knowledge and adhere to local tax legislation.

According to Saad (2014), the dissemination of complementary public lectures on tax policy is posited as a viable approach for effectively transmitting knowledge to taxpayers. Nevertheless, taxpayers may find themselves in a state of non-compliance with tax regulations, whether intentionally or accidentally, due to a limited understanding of these requirements (Mckerchar and Hansford, 2015; Twum et al., 2020).

1.1.2 Tax Education and Compliance in Africa

The promotion of tax compliance among SMEs in Africa is equally significant as it pertains to taxpayer education. In their study, Nyamwanza et al. (2014) discovered a notable absence of trust within the tax system among taxpayers belonging to the SMEs sector in Rwanda. Maseko (2014) noted that a considerable proportion of SMEs taxpayers in Zimbabwe demonstrated a hesitancy in meeting their tax responsibilities. The findings of the study suggest that the educational attainment of taxpayers significantly influences their comprehension and awareness of tax responsibilities, specifically in relation to tax registration and filing procedures. The existing body of research, as shown by the study conducted by Odusola (2016), has provided evidence of a significant association between tax literacy and taxpayers' propensity to understand and adhere to tax laws and regulations. Several research studies conducted in Kenya have provided evidence that the implementation of various educational strategies, such as utilizing electronic and print media, as well as organizing stakeholder forums, plays a crucial role in enhancing tax compliance among SMEs (Gituru 2017, Aondo 2019; Nyoki 2020).

According to Lubua (2014), a survey conducted in Tanzania revealed that about 68 percent of SMEs taxpayers failed to comply with the legal requirement of filing their tax returns. Taxpayer education was recognized as a significant contributing factor. According to a study conducted by Ndubula and Matiku (2021) in Morogoro Municipality, Tanzania, it was observed that SMEs demonstrated a notable degree of adherence to tax payment deadlines, voluntary tax contributions, utilization of Electronic Fiscal Devices (EFDs), issue of fiscal receipts, and the adoption of online platforms for tax return submissions. Tax noncompliance among SMEs taxpayers was mostly attributed to problems related to taxpayer education. However, the influence of specialized taxpayer education programs such as social media, Mass Media, and Print media used by SMEs in enhancing tax collection performance remains largely understudied, despite the recognized significance of taxpayer education in promoting tax compliance.

1.1.3 Overview of SMEs and tax compliance in Mwanza city, Tanzania

SME Taxpayers are considered an engine for economic growth and promoting equitable development in every sector of the economy. They are the sources of products and services in the market where they operate and serve. In Mwanza City, Tanzania, many SME Taxpayers have grown in size and scale of operation in the last ten years. They range from retail and wholesale business, manufacturing, food processing, and transport to hotel and hospitality services. They aim to make their products and services available to the rapidly growing population in Mwanza City. Simultaneously, SMEs owners are expected to comply with their tax obligations accurately and on time. Tanzania Revenue Authority (TRA) has been trying to educate taxpayers through various programs such as mass, print, and social media. The level of tax compliance among owners/proprietors of these enterprises over the last five years has been questionable. However, no research has been done to identify the effect of tax education in enhancing tax compliance.

2.0 Literature review

2.1 Tax Compliance Concept

Tax compliance is commonly understood as the degree to which individuals and entities adhere to the legal requirements and regulations set forth by tax authorities (Mahestyanti et al. 2018). Tax compliance pertains to the degree to which individuals or companies conform to the prescribed tax regulations, encompassing activities such as becoming a registered taxpayer, providing precise financial information, and promptly meeting tax responsibilities (Tilahun, 2019). The primary objective of this study is to establish the degree of voluntary tax obligations as affected by tax education programs. Voluntary tax obligations encompass the voluntary fulfillment of tax payment, filing, and reporting responsibilities without compulsion. Numerous methodologies have been suggested for assessing tax compliance. The study conducted by Malik and Younus (2019) elucidates that tax compliance pertains to the inclination of taxpayers to officially register for taxation

objectives and expeditiously notify tax authorities regarding their taxpayer status. On the other hand, Kuug (2016) argued that it is possible to utilize a metric for evaluating the level of tax compliance by considering factors such as the accurate reconciliation of receipts, thorough bookkeeping practices, and systematic documentation of expenses and income. This involves the precise documentation and submission of sales taxes, the fulfillment of sales obligations, the timely payment of the complete tax amount owed, and the submission of tax returns within the stipulated term (Tarmidi, et al 2017). The governments express concern about the extent of compliance behaviour exhibited by taxpayers, as elevated rates of tax evasion have adverse consequences on the government's capacity to generate adequate revenues for the provision of public goods. Under the findings of Kurniawan (2020), individuals who demonstrate tax compliance are characterized by their diligent adherence to immediately disclosing their tax-related information. In 2016, the Organisation for Economic Cooperation and Development (OECD) classified tax compliance. The study results revealed the existence of two unique classifications, specifically administrative compliance and technical compliance. Administrative regulations pertain to the various tasks involved in submitting documentation, processing payments, and ensuring adherence to specified deadlines and procedural obligations. In contrast, the technical aspect deals with the precise computation of tax amounts (OECD, 2016). The primary objective of this study is to examine administrative compliance, with technological compliance being beyond the scope of this research.

2.2 Taxpayer Education concept

According to Eliamin (2018), taxpayer education refers to imparting knowledge and understanding to individuals regarding the complete taxation process and the rationale behind their obligation to pay taxes. The provision of taxpayer education plays a pivotal role in promoting and enhancing taxpayers' adherence to their budgetary obligations to the government. Thus, the provision of taxpayer education plays a pivotal role in promoting and enhancing taxpayers' adherence to their budgetary obligations to the government. The primary objective of taxpayer education is to foster voluntary compliance among taxpayers (Hassan et al, 2016).

It has been observed that taxpayers with a higher education level tend to exhibit greater cooperation with tax authorities (Kurniawan 2020; Chindengwike 2022). This has been attributed to their foundational understanding of taxation and the associated benefits that emerge from generating revenue, which is utilized to fund public services. According to Oladipupo and Obazee (2016), it is proposed that the government incorporate taxation instruction into the school curriculum to enhance individuals' understanding of taxation, hence fostering voluntary compliance with tax obligations. By instilling tax knowledge from an early age and throughout various stages of education, individuals can develop an awareness of the implications of taxation and the importance of completing their civic responsibilities. According to Oloyede and Funmilayo (2022), it is important for regulatory organizations to ensure that taxpayers in the informal sector

are adequately informed about key aspects of taxation. Providing sufficient and pertinent information about taxes within their respective category would aid in determining tax obligations and the real amount of taxes that need to be paid.

According to Machogu and Amayi (2013), taxpayer education serves three primary objectives: firstly, to disseminate knowledge regarding tax laws and enforcement; secondly, to alter taxpayers' attitudes and perspectives towards taxes; and finally, to enhance tax collection by fostering voluntary compliance. Taxpayer education is a crucial mechanism that empowers taxpayers to comprehend and adhere to tax rules, facilitating their ability to fulfill obligations such as accurately preparing tax forms, submitting them promptly, and making tax payments (Monyo, 2013; Hassan et al 2016). In this vein tax authorities ought to employ education strategies to incentivize taxpayers to fulfill their tax obligations to enhance tax revenues in certain nations. This can be achieved by effective tax management and comprehensive tax education to ensure taxpayers possess adequate knowledge regarding taxation. Tax education can enhance taxpayers' knowledge and comprehension, influencing their behaviour in relation to tax compliance (Kurniawan 2020). Hence, in accordance with tax legislation, the acquisition of knowledge holds considerable importance in the assessment of tax conformity. In addition, previous research conducted in Malaysia (Damajanti & Karim, 2017) has shown tax knowledge as the primary determinant of taxpayer compliance behaviour.

Furthermore, Hassan et al (2016) purports that the taxpayer education's objectives can be categorized into three distinct groups. Firstly, it facilitates the spread of tax law and compliance knowledge. Moreover, it serves a significant role in shaping taxpayer perceptions and fostering voluntary adherence. Ultimately, it facilitates a larger number of individuals in fulfilling their tax obligations, thereby leading to a rise in tax income acquired via taxation. The current investigation centered on three programs employed by tax authorities in Tanzania to disseminate information and knowledge to taxpayers. One of the variables under consideration is mass media education, which involves distributing taxpayer education to taxpayers through television and radio platforms (Sas, 2007). The second variable pertains to print media education, which involves disseminating tax education to taxpayers through periodicals, newspapers, and booklets (Gituru, 2017). The third variable relates to social media which involve of interactions among people in which they create, share, and/or exchange information and ideas in virtual communities (Macharia and Mwangi 2021).

2.3 Theoretical literature review

2.3.1 Theory of Reasoned Action

This investigation employed the notion of Theory of Reasoned Action, which was initially formulated by Ajzen and Fishbein (1980). Specifically, Theory of Reasoned Action predicts that behavioral intent is created or caused by two factors: our attitudes and our subjective norms. Based on study topic under consideration, the conduct of taxpayers is influenced by their intentions, which are shaped by their attitudes towards behavior of actors in the research inquires

and their sense of subjective norms. Thus, based on the tenets of this particular theory, an individual's disposition towards behavior is determined by their inclination to assess it in either a positive or negative manner. Moreover, it is postulated that the perception of subjective norms exerts a pivotal influence on an individual's inclination to partake in a specific behavior, as it signifies the impact of society on their decision-making process. This perception can be shaped by external stimulus such as Tax education programs including social media, mass media, and print media which are central to this research. Several scholars in contemporary times have employed these conceptual frameworks including Tax education and have determined their enhanced explanatory capacity in elucidating the impact of taxpayer education on tax compliance and the subsequent behavior of individuals who have undergone tax education (Aondo, 2019; Njoki, 2020; Kamau, 2020). For selecting this theory as the guiding framework for our inquiry is as follows. The main objective of tax education programs is to shape the ethical principles and behavioral tendencies of taxpayers through external stimulus as in this research justification of taxpayers, as participant in this study is in line with Theory of Reasoned Action with the ultimate goal of fostering voluntary compliance with tax laws. Moreover, the focal point of this study pertains to the independent variables, of mass education, social media, and print media which are specifically designed to examine, Taxpayer behavior and closely aligns with the underlying theoretical framework. Magiya (2016) and Tarmidi et al (2017) also employed this theory as means of explaining taxpayers' perception towards tax compliance and hence it also adopted to enhance its suitability for incorporation in the current research endeavor. In this study, the behaviour and attitude being the Taxpayers' perception towards tax compliance being influenced by the three Tax education programs of social media, mass media, and print media that are being governed by Theory of Reasoned Action.

2.4 Tax Payer Education and Tax Compliance

The significance of taxpayer education as the most effective approach to enhance tax enforcement has been emphasized in several studies (Koumpias 2007; Pere and Theuri 2019; Chindengwike 2020). Furthermore, a comprehensive investigation carried out across 45 nations globally by Cidasa (2017) revealed a negative correlation between tax education and tax evasion. This implies that when taxpayers acquire higher levels of education, their propensity to engage in tax evasion diminishes. Similar results were also found in Hong Kong study by Wong and Wai-Yee (2015). A study, conducted by Mwakabungu (2016), sought to evaluate the impact of taxpayer education on the level of voluntary tax compliance among value-added tax (VAT) payers in Dodoma, Tanzania. The research employed a mixed methods approach, which involved the distribution of a questionnaire to gather data from taxpayers as well as conducting interviews with officials employed by the Tax Revenue Authority (TRA). The results of the study demonstrated that tax education had a favorable and statistically significant impact on tax compliance. Additionally, a study by Ndubula and Matiku (2021) examined the level of compliance demonstrated by

SMEs in Morogoro Municipality, Tanzania with regard to several aspects of taxation. The findings of the survey revealed a significant degree of adherence to punctuality in tax remittance, voluntary tax remittance, utilization of Electronic Fiscal Devices (EFDs), issuing of fiscal receipts, and electronic submission of tax returns. The research findings further indicated that there was a significant association between taxpayer education and tax noncompliance among SMEs taxpayers.

2.4.1 Mass Media Education and Tax Compliance

Mass media education involve the distributing taxpayer education to taxpayers through television and radio platforms (PiliL, 2010). It is worth mentioning that a significant proportion of homes in Tanzania, particularly those situated in urban regions, possess access to either a television or a radio broadcasting facility. Some individuals elect to have televisions and radios in their professional environments to entice potential customers (OECD 2008; Njoki, 2020). Consequently, the transmission of tax information through these two channels would successfully reach SME taxpayers such as traders.

According to the Self-Assessment System (2007), using electronic media for taxpayer observation and tax education can effectively improve compliance by implementing dynamic and comprehensive strategies. The study also posited that using electronic media would allow taxpayers to access a consolidated perspective of the revenue authority or other relevant agencies. Consequently, this would increase auditors' efficiency and enhance performance management. Mathias et al. (2013) conducted a study to investigate the potential impact of electronic media coverage on tax compliance. The empirical data indicated that mass media portrayal of tax-related issues has the potential to influence individuals' level of trust in governmental institutions. The study results additionally demonstrated that the utilization of electronic media has a beneficial impact on taxpayers' inclination to fulfill their tax obligations. Moreover, research indicated that the dissemination of information regarding the tax system's accountability, service orientation, and government credibility through electronic media has a significant and beneficial impact on the level of trust in the government. This, in turn, strengthens efforts to enforce tax compliance. Other researchers have also discovered similar findings (Nkundabanyanga et al 2017).

In their study, Cyan et al (2016) analyzed the effectiveness of media campaigns employed by Pakistan's Federal Revenue Board, specifically focusing on television and national newspaper platforms. These activities aimed to enhance the board's visibility, promote tax filing, and ultimately foster a sense of tax morale among the population. The researchers observed that individuals exposed to television and newspaper advertisements exhibited heightened expectations regarding tax compliance. The findings of their study offer empirical evidence supporting the notion that strategically timed mass media initiatives, such as those conducted through television, have the potential to enhance compliance with voluntary tax filing. In a study by Koumpias (2017), the author examined

the effects of telephone-based compliance reminders by the tax authorities on the accumulation of outstanding personal income tax liabilities in Greece.

The purpose of the reminders was to increase awareness regarding the deadlines for payment and provide cautionary information on potential tax charges in the event of non-compliance. The study revealed that individuals who received compliance reminders for phone calls exhibited a decrease in payment amounts. However, this effect was shown to be contingent upon the particularly adverse responses of individuals with prior tax arrears. In contrast, the payment behaviour of taxpayers who had just been late did not undergo significant changes. Nevertheless, the utilization of media campaigns on television, the distribution of tax-related information via periodicals, with a focus on business clientele and potential customers, as well as its incorporation into prominent national newspapers might potentially augment taxpayer knowledge, facilitate tax filing, and eventually contribute to the improvement of tax morale.

In Austria, a study was undertaken by *Kasper, Kogler, and Kirchler (2015)* to investigate the influence of media coverage pertaining to taxes on the intentions of taxpayers to comply with tax regulations. The investigators utilized a survey-based experimental approach to examine the correlation between these variables. The potential to increase taxpayers' confidence in tax authorities is contingent upon their exposure to media content that emphasizes the trustworthiness of the tax authority or its ability to discourage tax evasion. The effectiveness of several communication modalities employed by tax inspectors, such as letters, emails, and personal visits, was examined in a field experiment conducted by the National Tax Agency in Colombia. *Alm et al. (2012)* and *Ortega and Scartascini (2015)* observed significant discrepancies in the outcomes of these modalities. In a study conducted by *Pere and Theuri (2019)*, the objective was to investigate the relationship between communication channels and tax compliance within the context of small taxpayers in Nairobi City County, Kenya. The findings of the study suggested that the utilization of printed media communication had a significant impact on the compliance behavior of small taxpayers in Nairobi County. In response to those findings, the Kenyan government has placed emphasis on utilizing print media communication channels as a means to address the significant matter of tax compliance among small enterprise taxpayers.

2.4.2 Print Media Education and Tax Compliance

Print media is the disseminating tax education to taxpayers through various materials such as periodicals, newspapers, pamphlets, magazines, monthly publications, booklets, and various types of printed journals (*Gitaru, 2017*). The Tanzania Revenue Authority (TRA) often uses widely circulated newspapers to distribute information to taxpayers and impart knowledge about new tax laws or amendments (*Monyo, 2013; Ndubula and Matiku, 2021*). The research undertaken by *Onyango (2014)* investigated the tax enforcement strategies employed in Kenya. Although the empirical inquiry in this jurisdiction is still in its early phases, there is a potential for

the extent of the issue to be overestimated or, at the very least, neglected. There is a potential to enhance taxpayer awareness, tax filing behavior, and tax morale through the utilization of TV media promotions, tax knowledge publications, engagement with business customers/prospects, and coverage in national newspapers.

In a parallel manner, *Tetteh (2019)* conducted a research study to examine the impact of tax awareness and knowledge on tax compliance among SMEs taxpayers in Ghana. The research employed Structural Equation Modelling (SEM) as a statistical methodology to investigate and analyze the collected data. The results indicated that a considerable majority of the participants lacked previous exposure or involvement in training or awareness programs designed to enhance their understanding and awareness of tax-related topics. The findings of the study indicated that the utilization of electronic media, print media, and stakeholder awareness initiatives had a statistically significant and favorable impact on the tax compliance behavior of SMEs. *Pere and Theuri (2019)* conducted a study with the objective of investigating the impact of contact networks on tax enforcement among small taxpayers in Nairobi City County, Kenya. The primary aims of this study were to evaluate the impact of the internet, print media, and stakeholder awareness techniques on tax enforcement within the small taxpayer demographic. The investigation utilized a descriptive research design. The findings of the study suggested that the establishment and maintenance of electronic communication networks for investment purposes incur significant expenses. However, it is imperative for the government to allocate resources towards this endeavor, as it plays a significant role in enhancing compliance among small-scale taxpayers. Additionally, the findings of the study indicated that the sensitization campaign targeted through print media had a statistically significant and favorable influence on the tax compliance behavior of small-scale taxpayers.

The influence of tax awareness and knowledge on tax compliance among SMEs taxpayers in Ghana was examined in a study done by *Tetteh (2019)*. The findings of the study indicated that a notable percentage of the participants lacked previous exposure or involvement in training or sensitization initiatives designed to enhance their understanding and awareness of tax-related topics. The findings of the study indicated that the incorporation of electronic media, print media, and stakeholder sensitization significantly and positively impact the tax compliance behavior of SMEs. According to *Negara's (2019)* study, it can be deduced that the limited compliance exhibited by small firms can be attributed to their constrained understanding and knowledge of tax regulations, impeding their ability to fulfill their tax reporting obligations.

2.4.3 Social Media Education and Tax Compliance

Social media involve of interactions among people in which they create, share, and/or exchange information and ideas in virtual communities (*Mwangi and Macharia 2021*). The adoption of social media education in various organization has emerged as a contemporary method by revenue authorities to

enhance their engagement with taxpayers. This has included use of social media platforms in recent years, including Facebook, Twitter, Instagram, and similar applications. This trend may be attributed to the rise of the internet and the widespread adoption of smartphones among taxpayers (Shafer and Wang, 2018). According to data from the Tanzania Communication Authority (TCA), it is evident that as of December 2021, a considerable percentage of the population in Tanzania, particularly 73.6%, could access the internet using a data bundle plan. As in other jurisdiction, the Tanzania Revenue Authority (TRA) has adopted social media platforms, namely Facebook and Twitter, as means of communication and educating taxpayer on tax compliance matters. This encompasses offering assistance regarding crucial elements, such as the annual filing of tax returns and the monthly submission of tax returns, namely Value Added Tax (VAT) and Pay as You Earn (PAYE).

Tarmidi et al (2017) conducted a study on the implementation of tax online application that consisted of eFiling and eBilling and their impact on tax compliance in Jarkata, Indonesia. It also adopted the Technology Acceptance Model (TAM) and Theory of Reasoned Action (TRA) to explain taxpayers' perception of technology as well as taxpayers' perception of tax online application to reporting and paying of tax as means of tax compliance online including saving time and other resources (Putra et al., 2015). The data was obtained using a questionnaire of 150 pax professionals as representative of taxpayers of KPP Madya Jakarta Timur. The results of regression analysis with aid of SmartPLS indicated that implementation of online tax application had a significant positive effect on tax compliance and tax education carried offered to taxpayers who used online applications such as social media had a positive and significant effect on tax compliance in tax reporting and tax payment. In their study, Macharia and Mwangi (2021) sought to examine the level of tax compliance among motor vehicle spare vendors in the suburban area of Nakuru town, Kenya. The study employed structured questionnaires as the major data collection method and utilized both descriptive and inferential statistics for the analysis of the data. The results of the study revealed a statistically significant and favorable correlation between the extent of social media education and people' compliance with tax legislation. The research also found that integration of taxpayer education through the utilization of social media is essential and had the potential to improve tax compliance among SME taxpayers. The study advised the tax body to enhance its engagement on social media platforms through smartphone technology in order to offer educational materials to taxpayers.

2.5 Research gap

The extant literature reviewed has provided evidence indicating that taxpayer education plays a substantial role in influencing voluntary tax compliance among SMEs in developed and developing countries, including those in Africa (Machogu & Amayi 2013, Gitaru 2017; Negara 2019; Macharia and Mwangi 2021). Most scholarly investigations on African studies have been in Kenya, as evidenced by

notable works such as Nyoki (2020), Kamau (2020), and Macharia and Mwangi (2021). These studies consistently demonstrate a correlation between tax education and tax compliance. However, it is worth noting that most of these studies have focused on analysing a limited number of tax education variables. To date, no comprehensive study has been conducted that examines the **effects** of various tax education variables, including mass media, print media, and social media, on tax compliance within a single research endeavour. Furthermore, it is important to note that each study yielded different outcomes regarding the impact of each tax education programmes on tax compliance. There are also limited number of Tanzanian studies focusing on taxpayer education within the context of SMEs. Specifically, these studies have primarily been undertaken in Dar es Salaam, as evidenced by the work of Omary and Pastory (2022), and in other provisional cities, as indicated by the research conducted by Ndubula and Maliku (2020). The purpose of this study was to fill the existing vacuum in information by examining the impact of different taxpayer education initiatives namely mass media, print media, and social media education on voluntary tax compliance. The research primarily concentrated on the level of voluntary tax compliance among SME taxpayers in Mwanza City, Tanzania and was guided by three objectives namely: (i) to determine the effect of mass media education on voluntary tax compliance, (ii) to evaluate the effect of print media education on voluntary tax compliance and (iii) to determine the effect of social media education on voluntary tax compliance.

2.6 Conceptual Framework

According to Wong and Wai-Yee (2015), a conceptual framework can be defined as a collection of concepts and principles derived from relevant areas of study, which are employed to construct a future exposition. Yosef (2009) posits that a conceptual structure refers to a complex system of interconnected concepts or a framework that comprehensively elucidates a particular phenomenon or several occurrences. Based on a comprehensive analysis of various scholarly studies and theoretical frameworks, it has been established that there exists a noteworthy correlation between the independent variables of tax education and tax compliance, leading to enhanced revenue performance within the context of SMEs (Machogu and Amayi 2013; Mwakabungu 2016; Hassan et al, 2016; Gitaru 2017; Pere and Theuri 2019; Negara 2019; Macharia and Mwangi 2021). Examining the association between the two sets of variables is the primary objective of the proposed research, as depicted in the conceptual framework illustrated in Figure 1.

Figure 1: Conceptual Framework

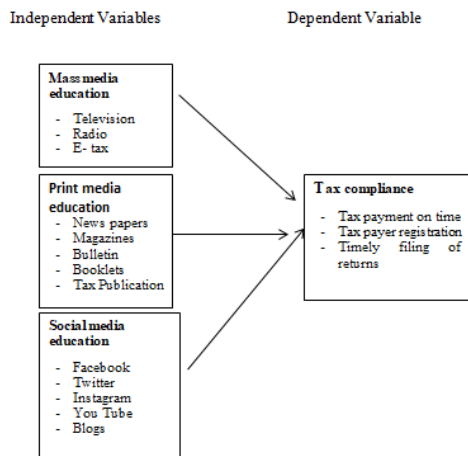


Figure 1 illustrates the independent variables utilized in the investigation of taxpayer education, which encompasses the assessment of mass media education, print media education, and social media education. On the other hand, the dependent variable in this study pertains to tax compliance, which was assessed based on the timely submission of tax returns, accurate income reporting, and prompt payment of taxes.

3.0 Research Methodology

In order to attain the goal of this study quantitative approach methodology was adopted which enabled the use of scientific methods including inferential statistics. This approach was deemed appropriate because it is able to gather data from large populations (which can be handled through statistical analysis (Creswell 2014). The study area was Mwanza City and target population was the registered Small and Medium Enterprises (SMEs) taxpayers. in Mwanza City who had attended at least three times the Taxpayer Education programs and submitted Tax returns in the 2021/2022 financial year. The selected study area and target population were useful for the study since the study required data concerning voluntary tax compliance to Tanzania Revenue Authority (TRA) which in this case are SME taxpayers in the study area to describe research problem.

Stratified random sampling procedure was used for sample selection, while Krejcie and Morgan (1970's) table was utilized to determine the corresponding sample size, in which the sample size of 291 respondents was drawn from the population of 1,254 SME taxpayers in Mwanza City. A questionnaire was developed, subjected to reliability test and thereafter administered to respondents in the study area through drop and pick method. The data with the aid of statistical package for social sciences (SPSS Version 24) was analyzed using descriptive, correlation, and multiple regression statistics.

4.0 Results

4.1 Demographic profile

Table 1: Demographic profile

Variable	Frequency	Percentage (%)
Gender		
Female	57	29.3
Male	137	70.7
Education		
Primary	24	12.4
Secondary/High school	34	18.0
Diploma	37	19.1
Degree	69	35.6
Postgraduate	29	14.9
Duration of the business		
Less than 2 years	34	18.0
2-5 years	71	36.0
6-7 years	40	26.0
Over 7 years	49	25.0

Table 1 shows the distribution of SME owners involved in the business. From the study results, of the participants, 70.7 (137) are male, while 29.3% (57) are female. The results suggest s that most of the SME owners are male. This is expected as most formal businesses in Tanzania are owned by male (TRA 2023). Table 1 further shows that 12.4% (24) of the participants possessed a primary level of education, while 18.0% (35) had attained a secondary/high school level. Additionally, 19.1% (37) of the participants held a diploma-level education, whereas 35.6% (69) had obtained a degree-level of education. Lastly, 14.9% (29) of the participants had achieved a postgraduate level of education. These findings indicate that those who have attained a degree level of education comprise the majority (50.5%) of SME owners. The results of this study suggest that a significant proportion (69.6%) of the SMEs taxpayers in the surveyed region possessed a diploma or higher level of education, indicating that they have considerable level of educational attainmen. Hence it I was expected that these SME owners ought to understand the tax education programs that TRA offers, as these programs can be easily accessed and comprehended by those education levels.

Furthermore, the findings presented in Table revealed that 17.5% (34) of the surveyed SMEs had a duration of less than two years. Additionally, 36.0% (71) of SMEs had been operating for a period ranging from 2 to 5 years. Furthermore, 20.6% (40) of the businesses had a 6 to 7 years' duration, while 25.3% (49) had been operating for more than 7 years. The results imply that most (81.9%) of SME owners who

have started their business have been in operation for at least 2 to 5 years and should have acquired sufficient tax compliance knowledge through various tax education programs. Hence it would be expected to have a higher degree of voluntary tax compliance.

4.2 Analysis of Reliability Test

As shown in Table 2, the reliability scores of all the construct variables ranged from 0.848 to 0.881 which exceed the 0.7 as recommended by Mooi & Sarstedt (2011). Thus all construct measures demonstrated good levels of reliability.

Table 2: Analysis of reliability test

Variable	Cronbach's Alpha	Percentage	Number of items
Mass media education	0.857	85.7	6
Print media education	0.865	8.65	5
Social media education	0.848	84.8	4
Tax Compliance	0.881	88.1	5

4.3 Inferential statistics

This section presents inferential statistics to facilitate generalisation to the entire population. Multiple regression analysis and Pearson correlation analysis are commonly used statistical techniques. The application of theoretical distinctions and previous empirical discoveries further substantiates the study's conclusions.

As specified earlier, data was collected from the field using questionnaires subsequently analyzed using correlation and multiple regression analysis. Three taxpayer education programs including mass media, print media, and social media constructed the study objectives. In this context, presentation of the findings is organized based on the specific objectives of the paper.

4.3.1 Correlation Analysis

The association between the study's key variables was established through correlation analysis. Pearson This study made use of correlation. The findings explain the nature and magnitude of correlations between the variables.

Table 3: Summary correlation analysis

		MME	PME	SME	TC
MME	Pearson Correlation	1	.587**	.650**	.63**
	Sig. (2-tailed)		.000	.000	.000
	N	194	194	194	194
PME	Pearson Correlation	.587**	1	.548**	.527**
	Sig. (2-tailed)	.000		.000	.000
	N	194	194	194	194
SME	Pearson Correlation	.650**	.548**	1	.610**
	Sig. (2-tailed)	.000	.000		.000
	N	194	194	194	194
TC	Pearson Correlation	.563**	.527**	.610**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	194	194	194	194

The findings shown in Table 3 demonstrate a statistically significant positive correlation ($r = .587, p < .001$) between Mass Media education and Print media education. There is a substantial positive connection ($r = .650, p < .001$) between Mass Media education and social media education, suggesting that these variables are connected. The findings also indicate a substantial positive correlation ($r = .548, p < .001$) between Print Media education and Mass Media Education, suggesting a strong link between these factors. A substantial positive correlation ($r = 0.563, P < .001$) between Mass Media Education and tax compliance suggests that these variables are related. There is a significant positive correlation between print mass education and tax compliance ($r = 0.527, P < .001$). This suggests that an increase in print mass education is associated with higher levels of tax compliance. There is a significant positive correlation ($r = 0.610, P < .001$) between social mass media and tax compliance. This suggests that these two variables are associated in a meaningful way.

4.3.2 Regression Analysis

Table 4: Summary of Regression Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.668 ^a	.446	.438	.45032	.446	51.072	3	190	.000

a. Predictors: (Constant), LCS, PDS, CFS



Multiple linear regression was employed at 95% confidence intervals to analyse the data. The results show a significant model summary: $F(3,190) = 51.072$, $P < 0.001$, Adjusted $R^2 = .438$, $R^2 = 0.446$. The analysis in Table 4 shows a positive effect of tax education on voluntary tax compliance among SMEs Taxpayer in Mwanza City, Tanzania.

Table 5: Analysis of Variance (ANOVA)

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	31.071	3	10.357	51.072	.000 ^b
	Residual	38.530	190	.203		
	Total	69.601	193			

a. Dependent Variable: TC

b. Predictors: (Constant), SME, PME, MME

The findings in Table 5 demonstrate that the model effectively predicts tax compliance among SMEs taxpayers in Mwanza City, as evidenced by the F statistic of 51.072 and P value of less than 0.05. The overall model is seen to fit well. Consequently, knowledge of mass media, print media, and social media is an excellent indicator of tax compliance.

4.3.3 Multicollinearity Test

The term "multicollinearity" refers to the correlation between the independent variables. The study used the Variance Inflation Factor (VIF) to analyze the correlation matrix to look for multicollinearity, as shown in Table 6. The severity of multicollinearity in an ordinary least-squares regression study is gauged by the variance inflation factor (VIF). Multicollinearity is indicated by VIFs larger than 10; the greater the value of VIFs, the more serious the issue.

Table 6: Multicollinearity tests

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
	1	(Constant)	.873			.256		3.407
	MME	.224	.083	.206	2.705	.007	.501	1.995
	PME	.216	.072	.207	2.991	.003	.607	1.647
	SME	.344	.070	.362	4.912	.000	.535	1.868

Dependent Variable: TC

According to findings in Table 6, each variable's variance inflation factor (VIF) was under 10. This suggests that the variables were not multicollinear. Hence the regression model kept all of the variables.

Table 7: Regression of coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.873	.256		3.407	.001
	MME	.224	.083	.206	2.705	.007
	PME	.216	.072	.207	2.991	.003
	SME	.344	.070	.362	4.912	.000

a. Dependent Variable: TC

The findings presented in Table 7 indicate that Mass Media education exhibits a coefficient of $B=.224$, $t=2.705$, $P=0.007 < .05$. The findings of the analysis indicate that the provision of Mass Media education has a beneficial impact on the level

of voluntary tax compliance observed among SMEs taxpayers in Mwanza City. The data in Table 7 indicates that there are coefficients associated with Print Media education, specifically a coefficient of $B=.216$, a t-value of 2.991, and a p-value of 0.003, which is less than the significance level of



.05. The findings of the analysis indicate that the provision of education through print media has a beneficial impact on the level of voluntary tax compliance among SMEs taxpayers in the region of Mwanza. The findings additionally demonstrate that Social Media has a coefficient of (B=.344, t=4.912, and P=000 < .05). This finding suggests that the use of social media platforms has a beneficial impact on individuals' willingness to comply with tax obligations voluntarily.

The regression Equation model is

$$\text{Tax Compliance} = 0.873 + 0.224\text{MME} + 0.216\text{PME} + 0.344\text{SME}$$

Whereby

MME = Mass Media Education

PME = Print Mass Education

SME = Social Media Education

As specified earlier, data was collected from the field using questionnaires subsequently analyzed using correlation and multiple regression analysis. Three taxpayer education programs including mass media, print media, and social media constructed the study objectives for the study. In this context, discussion of the findings is organized based on the specific objectives of this paper.

4.4 Discussion of the Findings

In order to assess the effect of tax education on voluntary tax compliance among SMEs tax payers, the research focused on three research objectives (i) to determine the effect of mass media education on voluntary tax compliance among the SMEs Taxpayers in Mwanza City, (ii) to evaluate the effect of print media education on voluntary tax compliance among SMEs Taxpayer in Mwanza City and (iii) to determine the effect of social media education on voluntary tax compliance among SMEs Taxpayers in Mwanza City. As noted above, Pearson correlation and multiple regression were used to determine the effect of each independent variables (mass media education, print media education, and social media education) on the dependent variable (voluntary tax compliance). In this context, discussion of the findings is organized based on the three specific objectives.

4.4.1 Effect of mass media education on voluntary tax compliance

The findings of the regression analysis in table 7, indicate that there is a significant relationship between mass media education and the study's primary objective, as evidenced by a coefficient of 0.224 and a P-value below 0.001. This discovery suggests a strong positive correlation between media literacy and tax compliance. The findings indicate a statistically significant positive association between variations in Mass Media education and levels of Tax Compliance. Specifically, a doubling of Mass Media education is linked to a 22.4% (that is, change in one unit of mass media education leads to a change of 0.224 in tax compliance) alteration in Tax Compliance. Also, the findings of Pearson correlation analysis in Table 3, shows that there is a substantial positive correlation ($r = 0.563$, $P < 0.001$) between Mass Media Education and tax compliance suggesting that these variables are related. The findings are consistent with the conclusions

drawn from prior research undertaken by Cidasa (2017), Mwakabungu (2016), and Maseko (2014), which established a positive association between mass media education and adherence to tax obligations of tax compliance. The increased focus on tax compliance education has led to a greater propensity among corporations to conform to tax regulations. This phenomenon can be ascribed to the perceived simplicity with which individuals are able to meet their tax responsibilities, encompassing the act of submitting tax returns, making tax payments, and registering for other tax-related transactions. This suggests that taxpayers belonging to SMEs have a tendency to postpone or fail to make their tax payments as a result of the challenges they face. This discovery is consistent with the findings of a study conducted by Aondo (2019), which indicates that the Kenya Tax Authority (KRA) has the potential to improve tax compliance among SMEs through the enhancement of taxpayer knowledge. The findings of this study also align with the research conducted by Gitaru (2017), which showed that stakeholder engagement strategies involving awareness-raising campaigns through mass media outlets, such as newspapers and radio, had an influence on the tax compliance behavior of business proprietors. The findings of this study are further consistent with those of Kamau (2020), who discovered a significant and positive correlation between print media literacy and tax compliance among SMEs in Nairobi City County, Kenya. The results align with the theoretical framework of Reasoned Action (TRA), which suggests that individuals' behavior is influenced by their attitudes and environmental factors.

Nevertheless, Aondo's (2019) research focusing on SMEs taxpayers in Kajiado County, Kenya, revealed that although observing a favourable association between mass media and tax compliance, this link did not reach statistical significance. This outcome implies the possibility of variations among countries. The tax-paying behavior of SMEs taxpayers is contingent upon establishing an environment that effectively encourages, supports, and educates them on easy tax payment methods.

4.3.2 Effect of print media education on voluntary tax compliance

With respect to the second research objective of the study, the regression analysis results suggest that Print Media Education (PME) exhibits a coefficient of 0.216 and a P-value that is below 0.001 (table 7). This observation implies a significant association between proficiency in print media comprehension and adherence to tax regulations. There is a direct correlation between the rise in print media education and tax compliance. This implies that there will be a 0.216 in the dependent variable for every one-unit increase in independent variable, that is, tax compliance is doubled when there is one unit change when print media education. This suggests that an increase in print mass education is associated with higher levels of tax compliance. Also, the findings of Pearson correlation analysis in Table 3, show that there is a significant positive correlation between print mass education and tax compliance ($r = 0.527$, $P < 0.001$), suggesting that there

association between these variables. The results of the study provide empirical support for the suggestion made by Aondo (2019) that the Kenya Revenue Authority (KRA) should employ policy publication and documentation as a means to enhance taxpayers' comprehension of tax compliance. Consequently, nations will be more proficient in generating increased fiscal resources for their own governments via the use of voluntary taxes. The findings align with the study conducted by Gitaru (2017), which examined the influence of taxpayer education on tax compliance among SMEs situated in the central business area (CBD) of Nairobi, Kenya. The findings of that study indicated that the active involvement of stakeholders and the widespread distribution of taxpayer education materials via print media, internet platforms, and other educational initiatives had a notable impact on the tax compliance conduct of SMEs taxpayers located in the central business district (CBD) of Nairobi. Furthermore, that Kenyan study revealed a positive association between stakeholder awareness and taxpayer instruction concerning precise tax compliance computations. This finding provides more evidence to support the notion that print media could potentially significantly influence voluntary tax compliance in urban areas of Tanzania. This is particularly relevant for SMEs taxpayers who face limited accessibility to alternative educational media platforms.

4.4.3 Effect of social media education on voluntary tax compliance

The regression analysis findings of the study's third research objective in Table 7 indicate that Social Media education exhibited a coefficient of 0.344, with a P-value of less than 0.001. The present discovery demonstrates a significant and favorable association between the provision of social media education and the level of tax compliance seen among SME taxpayers in Mwanza City. The findings demonstrate a significant positive association between social media education and tax compliance, wherein a one-unit change of social media education is linked to a 34.4% rise in tax compliance. Moreover, the findings of Pearson correlation analysis in Table 3, shows that there is a significant positive correlation ($r = 0.610$, $P < 0.001$) between social mass media and tax compliance. This suggests that these two variables are associated in a meaningful way. The utilization of social media platforms for educational purposes has demonstrated considerable efficacy in fostering motivation, facilitating learning, and serving as a prompt for individuals to fulfill their tax obligations. These obtained results are consistent with the research conducted by Njoki (2020), which aimed to investigate the impact of taxpayer education on tax compliance within the motor vehicle trading sector in Nakuru Town, Kenya. The study uncovered a noteworthy and favorable association between tax compliance among SMEs taxpayers and several independent variables. These variables include education provided through mainstream media, education provided through social media, education provided through stakeholder forums, and education provided through print media specifically aimed at taxpayers. The study conducted by Wanjuru (2020) found that the results were supported by the findings, which demonstrated that tax

comprehension, taxpayer education integrated into educational initiatives, and the utilization of technology such as information and communication technology (ICT) and electronic tax systems had a substantial impact on tax enforcement among micro and small enterprises (MSEs) in Nairobi County, Kenya. Therefore, it is possible for individuals to demonstrate noncompliance with their tax duties not just as a result of their unwillingness or lack of understanding, but rather owing to their lack of awareness regarding crucial factors, such as the procedure for online tax payment.

4.4.4 Relevance of research findings to Theory of Reasoned Action

The results regression and correlation analysis are also consistent with the Theory of Reasoned Action (TRA), which proposes that certain factors influence individuals to behave in a certain way or perform a certain action. Some influences like tax education programs, motivation, and other variables should precede individuals deciding to pay tax. Tax education programs included mass media, print media, and social media. Each of these tax educations positively influenced the actions taken by most SME taxpayers to comply with lodging voluntarily and paying tax obligations as stipulated by Tanzania Tax Authority. Furthermore, the study findings have solved that statement of the research problem that sought to examine the effect of different taxpayer education programs on government revenue collection (tax compliance) among SMEs Taxpayer in Mwanza City. Each tax education program examined among SMEs taxpayers in Mwanza City has been shown to have a positive and significant effect on voluntary tax compliance.

5.0 Conclusion

According to the study, tax compliance among registered SMEs taxpayers in Mwanza City, Tanzania is positively impacted by taxpayer education programs. Particularly, the study revealed that mass media literacy strongly influences tax compliance. In this case, mass media education can improve public knowledge, the culture of paying taxes, taxpayers' compliance with legal tax duties, and their favorable ethical attitudes. Television, radio, and e-tax were important mass media taxpayer education components.

Second, the study has found that print media has a significant and positive effect on fostering tax compliance among registered SME taxpayers in Mwanza City. Thus, newspapers, periodicals, bulletins, and booklets have been recognized as significant print media approaches to improve tax education, leading to heightened tax compliance. Third, social media education has been found to have a substantial and statistically significant impact on voluntary tax compliance among registered SME taxpayers in Mwanza city. Hence, the current discourse highlights the importance of employing social media platforms in enhancing taxpayer education and promote tax compliance. Social media networks, like Facebook, Twitter, Instagram, YouTube, and Blogs, play a crucial role in facilitating taxpayer education in the today's digital era.

In general, it has been found that print media exhibited the strongest correlation with tax compliance among registered SME taxpayers in Mwanza City, with social media and mass media following suit in terms of their predictive capabilities. This implies that TRA can attain more tax compliance from SME Taxpayer in Mwanza City by increasing tax awareness through various tax education media programs in addition other tax compliance strategies. The study's findings have revealed that a significant proportion of SMEs taxpayers in Mwanza City possess a satisfactory level of education, suggesting they are likely to adhere to tax compliance willingly. Therefore, it is plausible that the Tax Education department in Mwanza Tax Region can potentially improve compliance rates. The study's findings have revealed that a significant proportion of SMEs taxpayers in Mwanza City possess a satisfactory level of education, suggesting they are likely to adhere to tax compliance willingly. Therefore, it is plausible that the Tax Education department in Mwanza Tax Region can potentially improve compliance rates.

6.0 Recommendations

The study found that mass media tax education, print media, and social media were effective tax education programs as all had positive impact on Tax compliance. The study recommends that TRA Taxpayer Education Department should provide tax education more frequently in various parts of Mwanza city among both registered and non-registered SMEs taxpayers and the whole of Tanzania to improve voluntary tax compliance. TRA should use mass media education, print media education, and social media in an integrated manner and aggressively run tax education programs in all parts of Tanzania because it has been shown in Kenya (Njoki 2020) this approach derives better results than current practice in Tanzania.

The research also found that more Taxpayers are now using social media in both personal and business interaction. The study suggests that it would benefit TRA Taxpayer education department should customize educational sessions through interactive social media platforms. This would allow taxpayers to actively engage by posing inquiries and receiving feedback from both TRA and other taxpayers. This should focus on the following pertinent issues: public awareness, taxpaying culture, and ethical attitudes. Such strategies are also likely to improve tax compliance among the SME Taxpayers.

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