

Impact of Economic Factors on Tax Compliance Among Tax Payers in Zanzibar: A Case of SME's in Urban West Region

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Abstract: In Zanzibar, tax compliance has been encouraging many years back. Several strategies are established and implemented in the islands purposely for the tax payer to comply with tax regulations. Therefore, the main concern of this study was to examine the economic factors affecting tax compliance among tax payers in Zanzibar: a case of SME's in urban west region. The researcher has mainly employed quantitative research approach with appropriate method of analysis for this study. A simple random sampling techniques was used to select a sample size for this study which consists of 336 respondents and survey questionnaire was used as data collection instrument. To achieve a reliable study a regression analysis was used to analyses the collected data from relevant respondents. The study has revealed that economic factors; government services and burden of taxation seem to have stronger implication tax compliance in Zanzibar while detection and punishment does not show a significant impact on tax compliance. The study concluded that economic factors have significance influence on tax compliance. Finally, the study recommended that TRA and ZRB should use effective measures to mobilize and motivate small tax payers to register online for turnover tax, value added tax among other taxes in order to increase tax compliance.

Keywords: Government Services, Burden of Taxation, Detection and Punishment, Tax Compliance

1. Introduction

Tax compliance studies have been implemented for more than 40 years. Many models and theories have been applied for the purpose of better understanding the factors affecting tax compliance [1]. This is due to the fact that the economic crime of tax evasion is a large and growing problem in many developed and developing countries [2]. Sometime peoples pay their taxes in low amount even if they are charging penalties for evading tax regulation but still are not complied with tax law. This is because the penalties charged to them is still not effective or it is in low amount. Classically, the percent individual audited income are often less than one percent, and the penalties on even fraudulent evasion are only a fraction of unpaid taxes [3].

Many scholars are suggesting among factors that can lead

to tax non-compliance in the countries, such factors are; detection and punishment, the burden of taxation, public good provision, overweighting of low probabilities, and the social norm of paying one's taxes [4]. These comparisons show that both the level of compliance and the change in compliance in response to policy innovations differ across countries, thereby providing experimental evidence that societal attitudes toward tax compliance exert a measurable and significant impact on individual behavior [5].

In general, tax compliance is based on deterrence theories, economic and psychological. On the side of economic as the main concern of this study, there are several factors (economic or noneconomic) may lead the individual compliance decision such as burden of taxation. A standard explanation for the rise of the underground economy is the general increase in the burden of taxation that has

characterized most modern economies [6]. In the face of higher burdens on reported income, it is argued that individuals will respond by reporting less income.

Now the economics-of-crime approach does in fact conclude that tax compliance is affected by the level of taxation [7]. However, the theoretical and empirical strands of this literature give different answers about impact of taxation. The typical theoretical result is that compliance actually rises as the tax rate rises, while most empirical work finds that a higher tax rate discourages compliance [8]. Hence, the precise way in which compliance responds to changes in the taxation needs further analysis.

One among the factors influencing tax compliance is a social norms and every country have their own social norms to comply with tax. [9]. These countries must have different notions of what is socially acceptable behavior; that is, they must exhibit different social norms. There is also much survey evidence for many countries that suggests that compliance is strongly affected by the strength and commitment to the social norm of compliance [10]. The effect of social norms to tax compliance are unexpected it can occur in the situation that is not predicted to occur.

Specifically, in Zanzibar there are several factors which may affect tax compliance for the individual. Such factors are; double taxation, taxpayer perception of tax system, taxpayer understanding of tax system as well as poor administrative of tax authorities. If these factors were analyzed clearly, legal arrangements can be shaped accordingly in order to increase of taxpayer compliance [11]. These factors are only some of the elements in the compliance decision in Zanzibar. There are numerous other factors seem likely to affect this decision: uncertainty about the fiscal system, the use of paid preparers, endogenous audit selection rules, tax withholding, rewards for honest declarations, the potential for tax amnesties, the joint choice of tax avoidance and tax evasion, and so on. In reducing the problem of non-compliance and improving the domestic revenue collection process, the Zanzibar Revenue Board should clearly address these factors and shows how these factors can be talked in order to have proper arrangement with tax payer in Zanzibar.

2. Problem Statement

Tax compliance is a major problem for many tax authorities and is not an easy task to persuade tax payers to comply with Okpeyo, E. T. *et al.* [12]. For past four years, Zanzibar has experienced a dramatic decline in government revenue collection. For instance, in the financial 2017/18, ZRB estimated to collect tax amounting to Tshs. 347.29 billion but until march 2018, ZRB collected only TZS 238.96 billion equivalent to 69 percent of total tax collection planned for the time frame. This means that there is gap between expected and actual collected due to non-tax compliance [13]. The reasons behind the decline may be either economic or non-economic factors.

The government through ZRB has employed many strategies in order overcome the problem of non-tax

compliance such as tax payer education department to create awareness of the needs of paying voluntarily, they had also used an enforcement measure by providing heavily on detection and punishments of non-compliant taxpayers. However, there are still come challenges which hinder the tax compliance task in Zanzibar. Such challenges are; Zanzibar has not successes in the important task of securing high level taxpayer compliance are the narrow tax base, the prevalence of dissatisfaction with taxation, and poor methods of tax collection. Therefore, the main idea of this study is to explore the economic factors which may affect the tax payer compliance in Zanzibar.

3. Economic Deterrence Model

The theory was developed by Becker in the 1960s and modified by Allingham & Sandmo [14] which was based on utility theory. Generally, the theory state that detection and punishment would probably affect tax payer to comply with tax laws and regulations. Therefore, the economic deterrence model has been developed with the concept that the deterrence affects taxpayers' compliance behavior [15]. Following that, the economic deterrence model appeared in several versions, but in overall, the researchers concluded that the determinants of financial cost might have influences on tax compliance such as the complexity of tax structure, tax rate, the probability of detecting violations, income level, and penalty structure. Therefore, this theory is related to this study since it discuss/argue on the issue of tax compliance together with study.

4. Literature Review

This section discusses studies on what have been done by different authors concerning the factors affecting tax compliance among tax payer specifically for small medium enterprises. The followings are some of them.

Starting with Okpeyo, Musah, & Gakpetor [12] examined the factors that influence tax compliance by small and medium tax payers, the difference in the level of compliance between small and medium tax payers and strategies to improve tax compliance in Ghana. The study through stratified sampling technique sampled 100 small and medium tax payers in Accra and other GRA officials for the study. Data was analysed qualitatively and quantitatively. The results of the study showed that compliance cost, tax rates, tax audits and morals of taxpayers significantly influenced tax compliance. The GRA also indicated that unions and associations of businesses could help increase voluntary tax compliance of small and medium tax payers in Ghana. The study findings provide evidence that there is a significance difference in the tax compliance level between small and medium scale enterprises. The difference can be largely attributed to the inability of small enterprises to file their tax returns on due dates and also to keep proper books of records of their business transactions.

Also, Nguyen, Pham, Le, Truong & Tran [16] discusses

the several factors in Ho Chi Minh City which affect tax payer to comply with tax laws and regulation. The methods used in this paper was the exploitation of information, practical experiences and regression techniques from both parties tax payer and tax compliance. The findings showed that there are eight factors affecting corporate income tax (CIT) non-compliance: working capital/total assets; revenue/total assets; total debt/total assets; loss in the previous year; receivables/revenue; the size of enterprises; tax administrative penalties/tax payable; and (business field. In particular, the tax non-compliance was studied as a violation of Vietnamese tax laws by enterprises declaring an insufficient amount of CIT payable to the State budget.

Although, Le, Bui & Nguyen [17] The paper is dealing with tax compliance among SME's in Vietnam. Data were collected from 402 SMEs, who are business taxpayers. The study mention four factors these are; Taxpayer Awareness (TA), Perceived Ease of use (PTE), Vietnamese tax administration (VTA,) and Efficiency of Vietnamese tax policy (VTP). The findings indicate that these factors have significant effects on electronic tax compliance among Vietnamese SMEs.

Futhermore, Hassan, Naeem & Gulzar [18] is discussing the issue of voluntary tax compliance behavior of individual taxpayers in Pakistan. Quantitative design using the survey method was employed to collect data from 435 individual taxpayers through questionnaire. For testing linkage between constructs, through mediation and moderation tests, structural equation modelling technique was used. The results suggest that tax compliance simplicity has a larger impact on tax filing than perception about Government Spending and tax morale. Furthermore, perception of fairness significantly mediates the strengths between morale, simplicity, government spending and compliance behaviour.

Morover, Musimenta [19] tried to explore the knowledge requirements, tax complexity, compliance costs and tax compliance in Uganda. The study used cross sectional design and correlational using VAT registered withholding agents. This study results suggest that knowledge requirements do not have a significant relationship with compliance costs. Knowledge requirements are best suited in explaining the internal costs of compliance than external costs. Also, the results indicated that taxpayers have sufficient tax knowledge to enable them comply with taxes but that does not rule out the fact that taxpayers still incur the cost of complying. When the system of taxation becomes more complex, then the cost of complying also becomes high. The complex tax systems require taxpayers to obtain extra training as well as seeking external professional advice in order to comply.

Notwithstanding, Thabani and Richard [20] elaborated the several factors that affect tax compliance among small and medium enterprises (SME's) in Lusaka, Zambia. The data analysis was done with the help of the statistical package for service solution (SPSS) and this hypothesis was tested with Microsoft Office Excel 2007 using the one sample z-test computed from the figures obtained in the summary statistics table. It was found that high tax rates and complex filing

procedures are the most crucial factors causing non-compliance of SMEs. Other factors like multiple taxation and lack of proper enlightenment affect tax compliance among the SMEs interviewed only to a lesser extent.

More importantly, Shakkour, Almohtaseb, Matahen & Sakkour [21] were interested to identify the factors influencing the value added tax compliance in small and medium enterprises in Jordan. The researcher randomly selected sample of $n= 172$ small and medium enterprise owners from Jordan by using web-based survey questionnaires. Data analysis uses the SPSS 23.0 and validates the relationship between study variables. The researchers also propose a research model support by the behavior decision theory and the ability to pay approach. The study findings shows there is a strong positive relationship between personal characteristics, VAT education and tax compliance under both theoretical grounds and also indicate a positive correlation between VAT compliance cost, audit system and VAT compliance in Jordan.

Lastly but not least, Adhiambo [22] was aimed to identified the factors affecting tax compliance among small scale traders in Nakuru Town, Kenya. The study used descriptive research design with a sample size of 302 was drawn from the target population of 1416 licensed small-scale traders by the County government of Nakuru. Survey questionnaire was used as method of data collection and both inferential and descriptive statistics were used to analyse the data. The findings revealed that tax awareness and education has a positive and significant effect on the tax compliance ($\beta_2 = 0.315$), the cost of compliance has a significant effect on the level of tax compliance ($\beta_1 = 0.416$), perception on opportunity for tax evasion was shown to have an insignificant effect on the tax compliance ($\beta_3 = 0.054$) while technology especially the filing of returns online has a significant effect on the level of tax compliance ($\beta_4 = 0.283$).

5. Research Methodology

The study was used quantitative research design to explain the nature of the phenomenon which fit into the explanatory design frame. The design provides the reason of why economic factors influence tax compliance in Zanzibar by determining the relationship between the independent variable and dependent variables. The study was focused on urban west region, Unguja. The main reason for selecting this region is that these areas are where the largest number of people, who are doing small business and are eligible of paying taxes [23].

The target populations for this study were all SME's owners in urban west region Zanzibar. Currently, the total number of SME's registered in urban west region is around 2,100. A total of 336 respondents as a sample were selected using a simple random sampling technique because each member of the population has an equal chance of being selected as subject. The questionnaire survey was used for data collection. The reasons behind selecting questionnaire as a method of data collection for this study is because it is the

most affordable way to gather quantitative data and practical way to gather data on the spot [24].

To analyses the collected data, the multiple regression was used to examine how the economic factors affection the tax compliance among SME's in urban west region Zanzibar. The main purpose of multiple linear regression analysis includes: prediction, explanation and theory building. The following model was used in this study.

$$TC = \beta_0 + \beta_1DP + \beta_2BT + \beta_3GS+ e$$

TC: Represents the dependent variable which is Tax Compliance

β_0 : Represents a constant factor or the intercept

β_1, β_2 and β_3 : Coefficients of independent variables

DP: Represents an independent variable, Detection and Punishment

BT: Represents an independent variable, Burden of Taxation

GS: Represents an independent variable, Government Services

e: Represents an error term

6. Study Finding and Analysis

a) Demographic Profile of Respondent

In this study profiled the respondents based on gender, age, marital status, educational attainment and income level are identified.

Table 1. Demographic Profile of Respondent.

Variable	Category	Frequency	Percentage
Age	18-28	72	21.5
	29-45	198	58.9
	46 and above	66	19.6
Gender	Male	246	73.2
	Female	90	26.8
Marital status	Married	259	77.1
	Unmarried	51	15.2
	Widow	26	7.7
Income level	Low	84	25.0
	Medium	162	48.2
	High	90	26.8

It is evident from the range of the age was found to be 57 years starting from 18 to 75 years. It is found that the quartile value, nearly 22 per cent are below 28 years of age, whereas one- fourth of respondents are above 46 years of age. To be

Table 2. Model Summary.

R	R Square	Adjusted R Square	R Square Change	F Change	Sig. F Change
.512 ^a	.262	.256	.262	39.376	0.000

Predictors (Constant): Government services, Detection and punishment, Burden of taxation

Dependent Variable: Tax Compliance

The results of standard multiple regression as displayed in Table 2 above indicated that the independent variables government services, detection and punishment and burden of

more specific large number of respondents are 40 years of age in the sample. Some interesting feature of this data is that very young respondents are shouldering the responsibility of the household. Also, the study investigates that overwhelming majority (73.2 per cent) of them were males whereas about 27 per cent were found to be females. In a Zanzibar social conditions, the businesses are normally lead by the males. Due to various unavoidable and unique conditions and not because of any attitudinal change per se hence large number of respondents is males by gender in this study. Furthermore, the study shows that overwhelming number of the respondents (77 per cent) were married and remaining (15.2 per cent) were unmarried, whereas eight per cent of the respondents were found to be widows. Since the average respondents were from late adolescent age group, this is the age at which, normally, a person gets marry and shoulders the responsibility of a household. It is evident from Table 1 that the almost half of the respondents (48.2 per cent) were in the 'middle' income group whereas more than one forth (27 per cent) of them were in the 'High' income group and remaining of one fourth of the respondents (22.7 per cent) were in the 'low' income group.

b) Impact of economic factors on tax compliance among tax payers in Zanzibar

The standard Multiple regression analysis was used to analyze the data. Multiple regression is a statistical technique that can be used to analyze the relationship between a single dependent variable and several independent variables [25]. The objective of multiple regression analysis is to use the independent variables whose values are known to predict the value of the single dependent value. There are a number of different types of multiple regression analyses that research can use, depending on the nature of the question which research wish to address. The three main types of multiple regression analyses are: standard or simultaneous, hierarchical or sequential and stepwise.

For the purpose of this study, a standard multiple regression was used whereby it is the most commonly used multiple regression analysis. In standard multiple regression, all the independent (or predictor) variables are entered into the equation simultaneously. Each independent variable is evaluated in terms of its predictive power, over and above that offered by all the other independent variables [26]. The findings of the study through multiple regression analyses were first preceded by the model summary which showed the overall influence of the study objective. Therefore, the findings were illustrated in table below.

taxation accounted for 26% of the variability in tax compliance in Zanzibar ($R^2 = 0.262$). The adjusted R square value was 0.256. Therefore, these findings substantiate that only 26% of

variability in tax compliance could be explained by factors like government services, detection and punishment and burden of taxation. The remaining 74% of variability depends on other unexplained factors. Although, another results of multiple

regression is coefficient of the independent variables to measure their impact to dependent variable. Therefore, the following Table 3 below displays the coefficients' columns for the standard multiple regressions conducted.

Table 3. Coefficients Table for government services, detection and punishment and burden of taxation on tax compliance.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.882	.207		4.2608	.000
1 Detection and punishment	.083	.051	.089	1.608	.109
Burden of taxation	-.274	.056	-.287	-4.943	.000
Government services	.181	.044	.238	4.111	.000

Dependent Variable: Tax Compliance

Source: Research Field, 2022

With reference to Table 3 above, at the 0.05 level of confidence, the study has revealed that one independent variable (government services) had a significant contribution on the outcome variable (tax compliance). Conversely, burden of taxation a negative direction on tax compliance ($\beta = -0.287$, $t = -4.943$, $p < 0.05$). This entails that, the increase of scores in burden of taxation leads to the decrease of scores in tax compliance [27]. However, one predictor variable that is detection and punishment did not show any significant result ($\beta = 0.089$, $t = 1.608$, $p > 0.05$ (0.109)). The estimate multiple linear regression equation becomes:

$$TC = \beta_0 + \beta_1 DP + \beta_2 BT + \beta_3 GS + e$$

Constant= 0.882, shows that if government services and burden of taxation all zero rated, tax compliance prospected 0.882.

$\beta_1 = 0.089$, did not show any significant impact on tax compliance

$\beta_2 = -0.287$, reveals a unit changes of increased burden of taxation outcome in -0.287 units fall in tax compliance

$\beta_3 = 0.238$, reveals a unit changes of increased government services outcome in 0.238 units rise in tax compliance

Essentially, the contribution of government services on tax compliance in Zanzibar was in a positive direction. This situation indicates that the increase of scores in this predictor variable results in the increase of scores in the outcome variable [27]. Also, the finding implies the more the government services will lead to increase in the tax compliance. On the side, the predictor variable (burden of taxation) has negative contribution on tax compliance. This situation indicates that the increase of burden of taxation in the society it lead to decrease in tax compliance among SME's owners. The findings are similar with the results found in the study done by Nguyen, Pham, Le, Truong, & Tran [16] identify the factors affecting corporate income tax non-compliance of enterprises in Ho Chi Minh City in accordance with the current situation of Vietnamese tax administration. The findings showed that there are eight factors affecting corporate income tax (CIT) non-compliance: working capital/total assets; revenue/total assets; total debt/total assets; loss in the previous year;

receivables/revenue; the size of enterprises; tax administrative penalties/tax payable; and (business field. In particular, the tax non-compliance was studied as a violation of Vietnamese tax laws by enterprises declaring an insufficient amount of CIT payable to the State budget.

7. Conclusion

This research has described and analyzed the economic factors affecting tax compliance among tax payers in Zanzibar: a case of SME's in urban west region. Based on the findings of that this study was set to achieve, the following conclusion was reached in this study. It is concluded that economic factors impede tax compliance of the tax payer in Zanzibar. Accordingly, this study concludes that economic factors; government services and burden of taxation seem to have stronger implication tax compliance in Zanzibar while detection and punishment does not show a significant impact on tax compliance. This is due to a combined effect of lack of awareness about tax compliance on the one hand and the penalty assigned to it on the other hand, which affects the tax payer (SME's owner) operations.

8. Recommendation

This section provides recommendation based on the findings and conclusions reached in this study. The recommendations that are given here are directed to the responsible authorities who are tax administrators in Zanzibar such as, Tanzania Revenue Authority (TRA) and Zanzibar Revenue Board (ZRB). Tanzania Revenue Authority (TRA) and Zanzibar Revenue Board (ZRB) should use effective measures to mobilize and motivate small tax payers to register online for turnover tax, value added tax among other taxes in order to increase tax compliance. Tanzania Revenue Authority (TRA) and Zanzibar Revenue Board (ZRB) should enhance internet connectivity in the rural areas to foster growth in online tax filing and online tax remittance. This can be done by use of enterprise collaboration with telecommunication firms.

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