Electronic Taxpayer Education and Tax Compliance of Manufacturing Small and Medium Enterprises in Nairobi City County, Kenya

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Abstract

To enlighten taxpayers regarding their tax information, the Kenyan tax authorities have made tax education a top concern. To promote voluntary tax compliance and boost national revenue, this kind of education is essential. Low tax compliance among SMEs limits revenue generation from the government and, consequently, inefficient government expenditure since it makes it harder for the state to amass family earnings, which are vital assets for speculating. This study sought to investigate how electronic taxpayer education affects the compliance with tax laws of manufacturing SMEs in Nairobi City County, Kenya. The study used a descriptive research approach and 641 manufacturing SMEs in Nairobi were the study's targeted audience. Output showed that electronic taxpayer education positively affected tax compliance in a significant manner as it relates to manufacturing SMEs. The conclusion arising from this outcome is that electronic taxpayer education plays an important role in manufacturing SMEs' tax compliance as most of them can access tax information electronically in their comfort zones. Policy makers should increase the utilization of electronic means to educate taxpayers on the need to pay taxes and the consequences of non-compliance to tax laws in Kenya. It is recommended that the Kenya tax authority should enhance the education of taxpayers via electronic means as most of the participants in the manufacturing SMEs are said to easily access electronic media that would enhance their competitive advantage over other firms in Kenya.

Keywords: *Electronic Taxpayer Education, Tax Compliance, Manufacturing Small and Medium Enterprises*

1.0 Introduction

The education of taxpayers is not just the responsibility of tax authorities. The necessity of working effectively with other stakeholders including businesses, trade groups, and non-governmental organizations is highlighted by several of the efforts described in this report (OECD, 2021). As defined by RI Law No. 28 of 2007: "Tax is the commitment provided by taxpayers to the state, payable by people or organizations, required by law, with no tangible reimbursement, and utilized for the welfare of the country to enhance the people's wealth." Tax receipts make up between 50% and 80% of all state income globally, according to the International Center for Tax and Development. According to the State Revenue and Expenditure Budgeting Information Book from 2019, taxes, for instance, account for 81.4% of state revenue in Indonesia, placing it slightly above the global average. The state money would be utilized for security, services to the public, economic growth, protective services, schooling,

law and order, and other things. Given the importance of taxes, a system for collecting them is necessary to increase tax collections (Kurniawan, 2020).

Electronic taxation systems are increasingly being used by governments around the world to help with tax revenue collection. These are systems associated with governments because they reduce the errors that are common with manual filing and help to prevent tax evasion through data matching. The application of electronic ways of interaction can help to enhance education for taxpayers. Amaning et al. (2021) noted that these methods of taxpayer education help the appropriate tax agencies boost taxpayer revenue, which results in higher income for a country's growth in the economy and advancement. Countries have implemented a slew of reforms to increase taxpayer compliance with their obligations of tax. The education of online filing platforms is a key component of these reforms. Kenya's government implemented the iTax online filing system (Odongo, 2016). The highest degree of iTax education paired with the effectiveness of the online platform will eventually decide KRA's automated tax services system success and tax target achievements. The goal of the KRA's online filing system is to increase tax compliance and plug tax leaks that tax evaders employ. The government aims to help taxpayers through public awareness efforts rather than pursue harsh tax collection measures (KRA, 2015).

Tax compliance is the choice made by those who pay taxes to abide by tax laws and rules by making tax payments on time and correctly (Say & Seunghoo, 2019). Tax compliance is determined by how well a taxpayer complies with four fundamental requirements, including timely filing of tax returns, accurate and comprehensive information reporting, and timely repayment of tax owed, according to Alink and Kommer (2011). One of three approaches committed, inventive, or capitulated can be used to observe taxes. A taxpayer's determination to abide by tax regulations and laws and pay the proper taxes is referred to as their commitment to compliance. The actions a taxpayer might do to lessen their tax liability to pay less in taxes are known as an innovative strategy (tax avoidance). Finally, capitulative compliance refers to a taxpayer's unwillingness to discharge their tax burden (tax evasion) (Odongo, 2016).

The meaning of Small and Medium Enterprises (SMEs) varies by country. In Kenya, businesses are divided into several categories: those with no more than five staff members are referred to as micro-businesses, those with 5 to 49 staff members are known to as small-scale enterprises, the ones with 50 to 99 staff members are known to as medium enterprises, and those with 100 or more are known to as large enterprises (Tambunan, 2019). Another way to categorize businesses in Kenya is by their annual revenue. In accordance with the World Bank (2010), businesses are categorized based on their yearly revenue as follows: Micro businesses generate less than Ksh. 500,000 in revenue. Small businesses generate between Kshs. 500,000 and Kshs. 5 million in annual revenue, whereas medium-sized businesses generate between Kshs. 5 million and Kshs. 800 million (Ndolo, 2021).

A 2016 analysis by the Kenya National Bureau of Statistics found that just 21% of the estimated 7.41 million small and medium-sized businesses are formally enrolled. The same study estimates that nearly 15 million Kenyans work for small businesses, while the Kenya Revenue Authority only keeps track of 6.1 million taxpayers, which includes both individuals and businesses of all sizes (KRA, 2022). Kenya currently has nearly 7 million small and medium-sized businesses. These companies make up every sector, such as manufacturing, trade, tourism, agricultural products, and financial services (KNBS, 2022). They account for as much as ninety percent of private-sector businesses in different industries and play a significant part in the final-mile distribution of products to clients. The majority work in retail/wholesale commerce, production, and the responding sectors.

1.1 Problem Statement

To enlighten taxpayers about their tax information, the Kenyan tax authorities have made tax education a priority. Everything is being done to encourage passive compliance with taxes, increase government income, and well as kind of education is essential. Even though it could be improved, this approach is still a smart strategy for educating more people about taxes. Hassan (2016) found that taxpayers have a positive view of tax education programs and recommended people to apply the information they learn from these programs responsibly. It's critical to evaluate citizens' tax law training to understand their attitudes on and propensity for tax collection (Hanapi, 2022).

Tax evasion makes it more difficult for the government to accumulate revenue and, as a result, reduces its capacity to amass household incomes, which are essential assets for speculative purposes. Because they produce taxable income for a nation, SMEs are important for financial development (Omondi, 2020). SMEs are considered to be " an informal economy's aggregated data is challenging to evaluate " and are less tax-compliant than large enterprises (Akinboade, 2015). As individuals who pay taxes including the revenue collecting authorities uphold their responsibilities, a country might develop an advantageous taxation attitude. Defiance, disenchantment, and discouragement on the part of taxpayers are always the outcome of a poor comprehension of the financial duty imposed upon them. One of the difficulties a nation encounters that prevents its development is tax avoidance (Ayub, 2020).

Kenya's budget has increased by 90% in the last few years, from Ksh3.66 trillion in the 2021/22 fiscal year which was the highest in Kenya's history, representing a 9% increase over the previous year's budget of Ksh3.36 trillion, is 2020/21 fiscal year, and also the budget of for 2022/23 fiscal year is Sh3.3 trillion which the ending period is June 2023, there has been fueling the financing concerns because was aiming at a similar set of taxpaying citizens. Despite the challenging economic situation brought on by COVID-19, KRA had not achieved half of its income projections as of 2018 up to 2020, but as of 2021/22, its yearly revenue collection reached and exceeded the two trillion-dollar threshold. This comes after the Kenya Revenue Authority (KRA) reported a significant collection of revenues of Kshs. 2.031 trillion for the Fiscal Year 2021/2022 (July 2021 - June 2022), compared to Kshs. 1.669 trillion in the fiscal year prior (FY 2020/2021) (KRA, 2022).

This performance is based on the Authority's in-progress changes, which include the creation of a culture of high performance with strict accountability for achievement along with rigor in the fight against tax avoidance, tax laws must be strictly enforced. However, SMEs have a low rate of tax compliance and struggle to reach some tax targets as a result of inadequate tax education. Increased tax enforcement by SMEs would continue to reduce the country's budget deficits. According to the existing research, there is a close relationship between the decline in SMEs and the government's incapability of collecting essential taxes (Kamau, 2021). Over the years, Kenyan SMEs have shown low compliance ratings (Keraro, 2017). As of right now, the rate of compliance is 59% in the eighth KRA Corporate Plan report (2020), which is less than the intended rate of 65%. Most of them arerefuse to sign up until ordered to. Additionally, they frequently disregard the applicable tax regulations and fail to maintain records that would make tax audits simple (KRA 7th Corporate Plan, 2020).

Both worldwide and local studies have been conducted on tax compliance and tax education. The efficacy of tax education initiatives on teachers in Malaysia's tax compliance is evaluated by Hanapi (2022). Tax education's effect on tax compliance in Korea was studied by Lee (2018). These studies were carried out in countries outside of Kenya, with the different revenue

collection procedures, and socio-economic systems, and the study can be related to that of Kenya, thereby providing a contextual gap. Gitaru (2017) examined the impacts of tax education on tax administration. This study was carried out on all SMEs in Nairobi; this study wants to look at manufacturing SMEs because it is one of the fastest growing industries and to observe how this industry complies with paying into Kenyan revenue, thereby providing a conceptual gap. Nduati and Njerub (2015) investigated taxpayer education effect in newspaper articles on SME tax compliance in Embu County, Kenya, and Ayub (2020), utilizing a case study of residents in the Malindi constituency, examined the effects of stakeholders' awareness campaigns on tax compliance in Malindi ward which is outside of Nairobi, providing a methodological gap.

These studies showed both conceptual, contextual, and methodological research gaps which this study filled. Also, little study has been carried out on how tax education has affected tax compliance from manufacturing SMEs, and if tax education from the KRA has helped increase tax compliance, which this study aims to find out. Therefore, this study assessed how electronic taxpayer education affects manufacturing SMEs' compliance with tax laws in Nairobi City County.

2.0 Literature Review

2.1 Theoretical Review

2.1.1 Theory of the Planned Behavior

Icek Ajzen (1989) expanded his prior proposition of action of reasoning to include the planned behavior hypothesis. The goal of this theory is to better understand how humans can adopt new behaviors, like stopping smoking. It educates us on how to exert self-control, to put it simply. This hypothesis holds that human conduct is mostly influenced by intentions. The degree to which one is capable of carrying out the behavior, one's viewpoint on how other people might view the behavior, and one's mindset about the result of the conduct and the importance placed on the results are all elements that affect the potency of the intentions behind it. This theory can be utilized to develop programs that guarantee long-term improvements in addictive behavior as well as to explain numerous processes that result in addiction. This approach thus concentrates on the morals and ethics of taxpayers. The hypothesis holds that even if detection is unlikely, the taxpayer would almost certainly follow the rules.

Physiological theories discourage by stressing modifying people's attitudes about tax systems, in contrast to economic deterrence theories that emphasize escalating audits and penalties to address compliance. The main objective of the majority of educational initiatives is behavioral change because most of them are designed to promote it. The greatest theories to explain how education can alter a person's behavior are behavior analytic concepts of transformation and educational theories (Svetna and Taumo, 2007). Because it assumes that when a behavioral issue arises, there should be changeable components that contribute to the issue, change theory is used to anticipate behavior change. Some of the modifying factors include information, attitudes, goals, interpersonal support, organizational conditions, and environmental factors. According to the hypothesis, education is essential for changing changeable factors, and it is anticipated that modifying taxpayer behavior would result from education. By affecting the way, a person makes decisions, education modifies behavior (Denis and Mehila, 2002). As a result, it significantly influences a person's ability to change their behavior (Campbell, 2008). The theory is in favor of electronic taxpayer education.

2.2 Empirical Review

Research on the effects of electronic taxpayer education on tax compliance in Korea was done by Lee (2018). Cross-sectional survey methodology was employed in the study. SMEs doing business in the Republic of Korea are the target market. Electronic taxpayer education was discovered to have significantly impacted tax compliance. The study found that by making tax filing more practical or automating invoice issues, electronic taxpayer education increased taxpayer service. The analysis of Korea's achievements supports the assertion that effective mandatory computerized education for taxpayers may be established as well as scheduled for considerably improved tax compliance by bringing about considerable organizational and attitudinal modifications to tax administration. The study was conducted on SMEs in Korea, and the existing survey focused on manufacturing SMEs in Nairobi, Kenya. The survey focused on electronic taxpayers' education, this study focused on tax education where stakeholders' awareness programme, electronic taxpayers' education, and print media education are parameters.

Pere (2019) investigates the electronic form effect on tax compliance by Nairobi City County's small taxpayers. This study employed a design that was descriptive. The paper focused on roughly 839,560 small taxpayers (workers and small-scale traders) in Nairobi's four tax districts. The study employed probability and stratified random sampling approaches. The researcher employed a semi-structured questionnaire to gather initial data. It was done by following a secondary data-gathering schedule. To ascertain the link between the predicated parameters and the response parameters, descriptive and inferential statistics, as well as correlation, were used to examine the SPSS data. Some small-business taxpayers the electronic communication route, according to the research. A positive linear association of electronic communication channels and tax compliances among Nairobi County's small taxpayers was confirmed by regression analyses. The results showed that establishing electronic communication channels costs a lot of money to adopt and maintain, but government agencies must put forth a conscious decision because this is one of the things that helps Nairobi County's small taxpayers comply with the law more often. Small taxpayers in Nairobi's four tax stations and districts are the study's targeted respondents, together with the owners and accountants of manufacturing SMEs.

Hanapi (2022) assesses the effects of tax education initiatives on Malaysian teachers' tax compliance. This study's specific objective is to forecast tax education's impacts on tax compliance and the significance of tax education among Malaysian instructors. To explain the link between the independent and dependent variables, the Compliance Theory framework was applied. The association between tax education and tax compliance was examined using a quantitative research approach. Data from Malaysian taxpayers that are teachers in Kelantan was gathered via a questionnaire. Despite the fact that tax awareness and education are crucial for tax compliance, the vast majority of respondents are uncertain about it. To motivate taxpayers to raise their tax compliance in the future, the IRBM should create additional outreach initiatives regarding the significance of tax knowledge. The study was conducted in Malaysia, a country with a distinct socioeconomic climate than Kenya. The study utilized the compliance theory structure, whereas the foundation of this study was on stakeholder theory, tax planning theory, and theory of planned behavior. The study also targeted Malaysian teachers, this study targeted manufacturing SMEs in Nairobi city county, Kenya.

3.0 Methodology

The study used a descriptive research approach and 641 manufacturing SMEs in Nairobi were the study's targeted population. Using a stratified sampling technique, the study selected 100 businesses from different sectors of manufacturing SMEs. The variables were examined through descriptive and inferential analysis. The mean, frequency, and pie chart of descriptive statistics were carried out.

4.0 Results and Discussion

4.1 Response Rate

The documentation of the participant's responses was ascertained to determine the reliability and adequacy of the data for evaluation. This implies that only the questionnaire retrieved was analyzed as those not retrieved were not considered. The evaluation of the data is contained in Table 1.

Table 1: Response Rate

Rates	Frequency	Percent
Response	86	86%
Non-Response	14	14%
Total	100	100

Source: Field Survey (2023)

Drawing from the outcomes of the survey, it was recorded that only 86 of the data collected instruments were retrieved from the participants. Contrarily, only 14 of the questionnaires were unretrieved from the interviewees, noting that many of the questionnaires were retrieved for analysis. The percentage of the response rate represented 86% with the non-response rate having 14% of the total questionnaires issued out to the respondents. The high number of the retrieved questionnaires provided adequacy of data for the survey analysis which Cooper and Schindler (2009) observed is sufficient for any investigation's analysis.

4.2 Descriptive Statistics

4.2.1 Electronic Taxpayer Education

The digital revolution has engulfed all spheres of human endeavors' portraying a real impact on the activities of tax authorities of all economies, particularly Kenya. This evolution has led to the radical education of taxpayers as electronic platforms have emerged in creating awareness on the importance of tax payment by owners of manufacturing SMEs in Nairobi City, County, Kenya. Therefore, information on electronic taxpayers' education was collected and the output is summarized in Table 2.

Table 2: Electronic Taxpayer Education

Statement	Percentage					Mean	Std. Deviation
	1	2	3	4	5		
The features of iTax are explained and followed	8.1	23.3	34.9	29.1	4.7	2.9884	1.02319
KRA uses television and radio use in educate the taxpayer	0	10.5	50.0	36.0	3.5	3.3256	.71029
Easy access to the KRA social media platform	1.2	0	12.8	76.7	9.3	3.9302	.56964

Key information like tax updates and events are shared by the KRA on their social media platform	1.2	3.5	36.0	55.8	3.5	3.5698	.67807
Information is also obtained from television broadcast	1.2	16.3	29.1	46.5	7.0	3.4186	.88736
Electronic education helps us understand tax compliance better	2.3	15.1	45.3	33.7	3.5	3.2093	.82770
Average Score	N= 86 Av. Mean = 3.4069 Std. Dev. = 0.7827						

Source: Field Survey (2023)

Concerning electronic taxpayers' education, the majority of the participants disagree that the features of iTax are explained and followed by the business owner. The disagreement was further affirmed by the outcome of the mean recorded as 2.9884. KRA uses television and radio use in educating the taxpayer was acknowledged by the participants in Nairobi City County. The statement was confirmed by the mean score of 3.3256 noting that KRA uses television and radio use in educating the taxpayer. The claim easy access to KRA social media platforms was confirmed acceptable by participants with an observable mean score of 3.9302. The provision of key information like tax updates, and events shared by the KRA on their social media platform received acknowledgment by a majority of the respondents. The affirmation of this claim was noticeable in the mean score of 3.5698. Regarding the broadcast of information which is gotten by the business owners on television, the majority of the participants observed with a high mean score of 3.4186 that information is also gotten from a television broadcast. Electronic education helps understand tax compliances better was another claim which the respondents agreed to. On this note, an observed mean score of 3.2093 served as the affirmation of the claim of the majority of the participants. Cumulatively, it was observed that the majority of the participants are in alignment with the fact that electronic taxpayer education significantly determines the level of tax compliance amongst manufacturing SME owners in Nairobi City County, Kenya.

4.2.2 Tax Compliance

Tax compliance is essential to the revenue generation of any government particularly Kenya. The level of tax compliance amongst eligible taxpayers goes a long way in determining the level of developmental projects executed by the government in Kenya. Therefore, a high tax compliance level connotes high revenue generation and vice versa. The collected information in the area of tax compliance is summarized in Table 3.

Table 3: Tax Compliance

Statement	Percentage					Mean	Std. Deviation
	1	2	3	4	5		
Tax payment has increased due to tax education	1.2	2.3	11.6	73.3	11.6	3.9186	.65467
Registered taxpayer	1.2	0	11.6	73.3	14.0	3.9884	.60380
New registration of taxpayers has increased	0	4.7	22.1	46.5	26.7	3.9535	.82472
Filing of tax returns	0	8.1	22.1	51.2	18.6	3.8023	.83764
Average Score	N= 86 Av. Mean = 3.9157 Std. Dev. = 0.7302						

Source: Field Survey (2023)

The results from Table 3 are illustrated in the illustration, which shows the responses given by the participants in relation to tax compliance. To this effect, a value of the mean of 3.9186 was observed noting that tax payment has increased due to tax education. The registration of taxpayers was another claim made by the survey. This was confirmed by the recorded mean of 3.9884, which represented the degree of agreement expressed by survey participants. With regard to the assertion that new registration of taxpayers has increased, a large number of the respondents were in agreement. This is demonstrated by a mean of 3.9535, which indicates that the number of new taxpayer registrations has increased. The investigation claimed the filing of tax returns. The majority of the interviewees agreed that filing tax returns has boosted tax compliance levels among manufacturing SMEs in Nairobi City County, Kenya, as indicated by the mean response of 3.8023 discovered.

4.3 Correlation Analysis

The correlation assessment provided the strength of the connecting between the factors under survey. Therefore, the relationship existing between electronic taxpayer education and tax compliance of the manufacturing SMEs was established and the output is noted in Table 4.

Table 4: Correlation Outcomes

		Tax Compliance	Electronic Taxpayer Education
Tax Compliance	Pearson Correlation	1	
	Sig. (2-tailed)		
Electronic	Pearson Correlation	.533**	1
Taxpayer Education	Sig. (2-tailed)	.000	
	N	86	86

Source: Field Survey (2023)

Electronic Taxpayer Education as depicted by the output observed a significantly positive connection with tax compliance with the connection being noted as moderately strong (r=0.533, p<0.05). By extension, electronic taxpayer education degree of association was significantly linked with tax compliance. The output of the survey as pointed out by Nasution *et al.,* (2020) observed that the use of electronic platforms, such as online portals and mobile applications, provided convenient access to tax-related information and resources, thereby improving taxpayers' understanding and compliance.

4.4 Regression Analysis

Regression analysis was used to determine the effect of electronic taxpayer education on tax compliance of manufacturing SMEs in Nairobi City County, Kenya. Results are shown in Table 5.

Table 5: Regression Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.722	.420		4.098	.000
	ETE	.401	.124	.402	3.223	.002

Source: Field Survey (2023)

When considering manufacturing SMEs' tax compliance, electronic taxpayer education had a positive (=0.402) coefficient effect. The survey's output showed that a specified threshold of

significance of 0.05 was much higher than the estimated p-value of 0.002 reached by the estimation, demonstrating that electronic taxpayer education has a significant effect on manufacturing SMEs' compliance with tax laws in Nairobi City County. A rise in electronic taxpayer education would result in SME manufacturing enterprises paying more taxes, given that a positive effect was observed.

4.5 Discussing of Findings

Drawing from the output, electronic taxpayer education positively and significantly affected the compliance of tax. The null claim was dismissed based on the non-difference hypothesized claim, which stipulates that electronic taxpayer education has no significant effect on SME manufacturing enterprises' tax compliance. With this survey output, it is accurate to conclude that electronic taxpayer education has a significant role in determining how well manufacturing SMEs in Nairobi City County comply with tax laws. Affiliating the outcome could be due to the exploration of electronic media platforms that entrepreneurs utilized in Nairobi City County thus reducing the number of resources that could be spent to reach out to these participants. The output concurred with Lee (2018) who found that mandatory computerized education for taxpayers may be established as well as scheduled to considerably improve tax compliance. Pere (2019) unfolded a positive linear association between electronic communication channels and tax compliances among Nairobi County's small taxpayers.

5.0 Conclusion

Drawing from the output showcases that electronic taxpayer education had significantly and positively affected tax compliance of manufacturing SMEs in Nairobi City County, Kenya. The conclusion arising from this outcome is that electronic taxpayer education plays an important role in manufacturing SMEs' tax compliance as most of them can access tax information electronically in their comfort zones.

6.0 Recommendations

Policymakers should increase the utilization of electronic means to educate taxpayers on the need to pay taxes and the consequences of non-compliance to tax laws in Kenya. It is recommended that the Kenya tax authority should enhance the education of taxpayers via electronic means as most of the participants in the manufacturing SMEs are said to easily access electronic media that would enhance their competitive advantage over other firms in Kenya.

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