

## **Effect of Tax Seminars and Campaigns on Tax Compliance Among Micro and Small Enterprises in Nakuru West, Kenya**

Rosemary Morara<sup>1\*</sup>, Dr. Tabitha Nasieku<sup>2</sup>, Dr. Jacob Yego<sup>3</sup>

<sup>12</sup>Kenya School of Revenue Administration

<sup>3</sup>School of Business and Economics, Moi University

\*Corresponding author email: [rozzykebz@gmail.com](mailto:rozzykebz@gmail.com)

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### **Abstract**

Tax compliance issues have existed as long as taxation itself and remain a significant area of study as long as taxes are in place. Taxes are the main source of revenue for governments, essential for financing development projects. A lack of tax knowledge can have serious consequences, especially in terms of compliance. It is therefore vital to explore whether improving knowledge can lead to better compliance. This research project sought to fill this gap by investigating the effect of tax seminars and campaigns on tax compliance among micro and small enterprises in Nakuru West, Kenya. The study was anchored on three theories that is: the theory of planned behavior, economic deterrence theory, and the ability to pay taxation theory. The study used an explanatory research design. The target population of the study was 54,201, and the sample size was 397. Stratified sampling was employed to divide the population into distinct subgroups or strata, based on relevant characteristics. Once the strata are defined, simple random sampling was used to select the sample from each subgroup. The study used primary data, which was collected by use of a questionnaire. The data analysis methods for this study included descriptive, correlation, and regression analysis. Descriptive statistics, such as percentages, mean, and standard deviation, were calculated to summarize the data for easier interpretation. Correlation analysis was used to evaluate the strength of the relationship between the independent variables and the dependent variable. A linear regression analysis was employed to test the relationship between the independent variables and the dependent variable. The study found that tax seminars and campaigns had a positive and significant effect on tax compliance among micro and small enterprises (MSEs) in Nakuru West, Kenya. The study concluded that taxpayers were more aware of tax obligations after attending tax seminars. The study made recommendations that the Kenya Revenue Authority (KRA), in collaboration with the National Treasury and financial institutions, should intensify taxpayer education initiatives targeting micro and small enterprises. This study recommends that top management in the Kenya Revenue Authority should increase their seminars and workshops and sensitize more on the consequences of tax evasion as well as tax default.

**Keywords:** *Tax seminars, tax campaigns, tax compliance, Micro and Small Enterprises*

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## 1. Introduction

Taxation is a fundamental component of economic development and governance worldwide. Governments rely on tax revenue to finance public goods, infrastructure, and essential services such as healthcare and education. A well-functioning tax system enhances economic stability, promotes income redistribution, and fosters national development (OECD, 2021). However, tax compliance remains a global challenge, particularly in developing economies, where informal business activities, weak enforcement mechanisms, and inadequate taxpayer knowledge contribute to revenue losses (Fjeldstad & Moore, 2020). In Africa, many countries struggle with low revenue collection due to factors such as tax evasion, a lack of awareness, and the complexity of tax regulations (Mascagni, 2018). Research has shown that one of the significant contributors to non-compliance is limited taxpayer education, as many individuals and businesses fail to understand their tax obligations (Ali et al., 2014). To address this, several African tax authorities have introduced taxpayer education programs aimed at improving tax literacy and encouraging voluntary compliance. For example, the Rwanda Revenue Authority has implemented extensive taxpayer outreach programs, which have led to improved compliance levels (Moore et al., 2018).

In Kenya, taxation is mandatory and imposed on both individuals and businesses by the government. The body responsible for tax administration is the Kenya Revenue Authority (KRA), which was established in 1995 under the Kenya Revenue Authority Act (Cap 469). KRA is responsible for assessing, collecting, and enforcing tax laws to enhance compliance and minimize tax evasion. To streamline tax administration, KRA categorizes taxpayers into three groups: Large Taxpayers, Medium Taxpayers, and Small Taxpayers, based on their annual turnover and tax obligations (Kenya Revenue Authority, 2023). Businesses operating in Kenya are required to comply with various tax obligations, including Pay as You Earn (PAYE), Value Added Tax (VAT), Income Tax, and Excise Duty, among others. However, despite these requirements, tax compliance remains a significant challenge, particularly among Micro, Small, and Medium Enterprises (MSEs). Research indicates that factors such as complex tax procedures, high tax rates, and inadequate taxpayer knowledge contribute to widespread non-compliance (Atawodi & Ojeka, 2012). KRA (2023) has reported low compliance levels among MSEs, largely due to limited tax awareness and the perception that tax obligations are difficult to fulfill.

Tax compliance is influenced by multiple factors, including taxpayer attitudes, enforcement mechanisms, penalties, and taxpayer education programs. Due to the complexity of tax regulations, many businesses, especially MSEs, struggle to understand their tax obligations, leading to delayed payments, inaccurate reporting, or complete non-compliance (Ali et al., 2014). Recognizing these challenges, KRA has implemented taxpayer education programs to improve tax literacy and promote voluntary compliance. Several initiatives have been introduced, including public awareness campaigns. Despite these efforts, tax compliance in Kenya, particularly among MSEs, remains suboptimal. KRA (2023) has identified knowledge gaps, limited financial literacy, and the complexity of tax laws as key barriers to compliance. To address these challenges, KRA continues to expand its taxpayer education programs in an

effort to bridge these knowledge gaps and encourage compliance. Given the persistent challenges in tax compliance, it is essential to assess the effectiveness of taxpayer seminars and campaigns.

### **1.1 Problem Statement**

Tax compliance is essential for sustainable revenue collection, yet it remains a challenge, particularly among Micro and Small Enterprises (MSEs) in developing economies. MSEs contribute significantly to economic growth, employment creation, and poverty reduction, but their compliance with tax obligations is notably low, resulting in revenue losses for governments (OECD, 2021). Studies indicate that factors such as the complexity of tax regulations, inadequate taxpayer knowledge, and perceptions of unfair tax systems contribute to non-compliance (Kasipillai & Mustafa, 2020). Many tax authorities have introduced taxpayer education programs as a strategy to improve compliance by enhancing awareness and simplifying tax processes (Okoye et al., 2021). In Kenya, the Kenya Revenue Authority (KRA) has implemented various taxpayer education initiatives, including tax seminars, to facilitate easier compliance. Despite these efforts, many MSEs continue to struggle with tax obligations, citing difficulties in understanding tax procedures, limited access to tax education programs, and a lack of personalized guidance on compliance requirements (Kenya Revenue Authority, 2023). While existing studies on tax compliance have largely focused on large corporations and formal businesses, little empirical research has examined how taxpayer seminars and campaigns influence compliance among MSEs, particularly in secondary urban centers like Nakuru West.

Moreover, previous research on taxpayer education and compliance has primarily relied on secondary data sources, such as tax records and policy reports, which, while valuable, may not fully capture taxpayer perceptions, behavioral responses, and the actual impact of education programs on compliance attitudes. Given the behavioral and psychological dimensions of tax compliance, understanding how MSEs perceive and respond to taxpayer seminars and campaigns requires an approach that prioritizes direct engagement with taxpayers. To address this gap, this study employed a primary data approach using stratified sampling techniques, ensuring that the findings accurately reflect the experiences and challenges of different segments within the MSE sector. This methodological distinction is expected to yield more granular, context-specific insights, which can inform more targeted and effective taxpayer education policies. Addressing this knowledge gap is crucial to enhancing tax policies and ensuring that taxpayer seminars and campaigns effectively target the compliance challenges faced by MSEs. This study sought to evaluate the effectiveness of taxpayer seminars and campaigns on tax compliance in Nakuru West, Kenya.

### **1.2 Research Objective**

To determine the effect of tax seminars and campaigns on tax compliance among micro and small enterprises in Nakuru West, Kenya.

### **1.3 Research Hypothesis**

Tax seminars & campaigns have no significant effect on tax compliance among micro and small enterprises in Nakuru West, Kenya.

## **2. Literature Review**

### **2.1 Theoretical Review**

This study focused on three theories: the theory of planned behavior, economic deterrence theory, and the ability to pay taxation theory.

#### **2.1.1 Theory of Planned Behavior**

The Theory of Planned Behavior (TPB) was introduced by Icek Ajzen in 1985 as an enhancement of the Theory of Reasoned Action (TRA) (Ajzen, 1985). TPB was developed to address the constraints of TRA by incorporating perceived behavioral control as a key factor, alongside attitude and subjective norms (Ajzen, 1991). This theory suggests that an individual's behavioral intentions are shaped by these three elements, which in turn determine actual behavior.

Since its development, TPB has been extensively utilized across various fields, including psychology, health, business, and taxation. Research has confirmed its applicability in understanding behaviors such as tax compliance, purchasing habits, and health-related decisions (Fishbein & Ajzen, 2010). In taxation, TPB has been instrumental in analyzing taxpayer behavior, particularly how beliefs, social pressures, and control perceptions influence compliance. Studies in developed nations like the United States and the United Kingdom have validated the theory's effectiveness in explaining tax compliance, indicating that structured taxpayer education initiatives enhance adherence to tax laws (Bobek & Hatfield, 2003; Saad, 2014).

Across Africa, TPB has been employed to examine tax compliance behaviors in various nations, focusing on aspects such as enforcement, education, and fairness perceptions. Research in Nigeria and South Africa has shown that taxpayer education through workshops, media outreach, and engagement with tax authorities fosters voluntary compliance (Palil, 2010; Adams & Webley, 2001). Similarly, studies from Ghana and Uganda highlight that perceived behavioral control, such as ease of tax filing and clarity of tax policies, significantly influences tax compliance (Obafemi, 2014).

In Kenya, TPB-based research has explored taxpayer attitudes, social influences, and education initiatives. A study by Kiowu et al. (2017) revealed that educational campaigns and seminars organized by the Kenya Revenue Authority (KRA) enhance tax compliance by increasing awareness and improving taxpayer perceptions. Furthermore, Chebusit et al. (2018) found that stakeholder engagement forums and media-driven education programs contribute to higher voluntary compliance, especially among SMEs and informal business operators. Additionally, Njuguna (2020) noted that social media-based tax education efforts, such as awareness campaigns on Twitter and Facebook, have positively influenced compliance behaviors among younger and tech-savvy taxpayers.

The Theory of Planned Behavior is highly relevant to this study as it provides a framework for understanding how tax seminars and campaigns influence tax compliance behavior. Tax seminars and campaigns contribute to shaping taxpayer attitudes by fostering a positive perception of taxation through increased awareness.

### **2.1.2 The Economic Deterrence Theory**

The Economic Deterrence Theory was first introduced by economist Gary Becker in 1968. Becker (1968) posited that individuals make rational choices regarding legal compliance by evaluating the potential benefits of non-compliance against the associated risks, including the probability of detection and severity of penalties. This theory was later refined in tax compliance studies by Allingham and Sandmo (1972), who developed a model explaining taxpayers' decisions to evade taxes based on enforcement measures such as audits and fines.

Globally, the theory has evolved to emphasize the role of enforcement mechanisms in tax compliance. Early studies highlighted that stringent audit processes and significant penalties serve as deterrents to tax evasion (Slemrod, 2007). In advanced economies, tax authorities have adopted data-driven risk assessment techniques to enhance detection probabilities, reinforcing the principles of economic deterrence.

At the regional level, research across Africa has demonstrated that economic deterrence plays a critical role in tax compliance. Studies in countries such as South Africa and Nigeria indicate that taxpayers are more likely to comply when enforcement measures, including penalties and audits, are effectively implemented (Mas'ud, Manaf, & Saad, 2014). However, in many developing economies, weak institutional frameworks and corruption often undermine the effectiveness of these deterrence mechanisms, leading to continued tax evasion.

In Kenya, the Kenya Revenue Authority (KRA) has integrated economic deterrence strategies to promote tax compliance. These measures include rigorous tax audits, financial penalties, and the use of digital surveillance technologies to deter non-compliance (KRA, 2021). Nonetheless, challenges such as perceived inequities in tax administration, economic constraints, and limited enforcement capacity have hindered full compliance (Atieno & Odhiambo, 2019).

The Economic Deterrence Theory is integral to this study as it provides insight into how Tax seminars and campaigns influence compliance behavior. Tax seminars and awareness campaigns inform taxpayers about the repercussions of tax evasion, reinforcing the perceived risks associated with non-compliance.

### **2.1.3 Ability to Pay Taxation Theory**

The Ability-to-Pay principle, originally proposed by Adam Smith in 1776, posits that individuals and businesses should contribute to taxes in proportion to their financial capacity. In essence, those with higher earnings are expected to pay more in taxes, while those with lower earnings contribute less. This principle supports the idea that taxes should be levied based on one's income and capacity to contribute, ensuring fairness within a taxation system (Downer, 2016).

In the context of micro and small enterprises, taxpayer education programs play a pivotal role in promoting tax compliance. These programs, such as KRA stakeholder forums, tax seminars, and campaigns, help businesses understand their tax obligations, thereby facilitating adherence to tax laws. By empowering business owners with knowledge on tax matters, these programs enable micro and small enterprises to navigate tax complexities and contribute according to their ability to pay (Schwarz, 2017).

The Ability to Pay theory, while progressive in nature, does not account for the range of public services that taxpayers might access. However, it underscores that businesses and individuals with greater financial resources should contribute more to public services, which in turn



enhances societal welfare. Taxpayer education programs can increase compliance by clarifying the principles of tax equity and the importance of contributing based on one's ability to pay. Such programs create an environment where businesses, particularly micro and small enterprises, understand the significance of taxes and are more likely to meet their obligations without evading their responsibilities (Schwarz, 2017).

The application of this principle to micro and small enterprises suggests that, with adequate education through seminars and campaigns, businesses might better understand how taxes are determined and might be more compliant in paying taxes according to their earnings. This could lead to improved tax collection and greater participation in the formal tax system, contributing to overall economic development.

## **2.2 Empirical Review**

Globally, research has shown that tax seminars and awareness campaigns significantly enhance tax compliance by increasing taxpayers' knowledge and shaping positive attitudes toward taxation. Alm and Torgler (2019) conducted a comparative study on tax compliance education programs across multiple countries. Their research employed a cross-country survey design focusing on both developed and developing economies. The study population consisted of taxpayers across different sectors, with data collected through structured questionnaires and government compliance records. The findings indicated that countries implementing structured tax education programs experienced higher voluntary compliance rates, particularly when the education was continuous and interactive. The researchers observed that sustained taxpayer engagement through seminars reduced tax evasion and improved overall trust in tax authorities. OECD (2021) conducted an extensive analysis of taxpayer education campaigns in member countries. This study used a qualitative case study approach, focusing on multiple OECD nations that had implemented tax awareness programs. The research examined government reports, compliance data, and taxpayer feedback.

The findings highlighted that regular taxpayer education campaigns contribute to a culture of compliance by addressing misinformation, simplifying tax obligations, and making tax systems more transparent. The researchers observed that integrating digital platforms in tax education further increased voluntary compliance rates by reaching a broader audience effectively. However, they noted that the applicability of these strategies to developing economies, where digital access is limited, remains a challenge. However, while these studies provide valuable insights, they focus on developed economies with advanced tax administration systems, making their applicability to developing countries like Kenya limited. Studies within Africa have explored how tax education initiatives influence compliance behavior. For example, a study in Nigeria by Adeyemi et al. (2020) conducted a study in Nigeria focusing on the impact of taxpayer sensitization programs on compliance among small and medium enterprises (SMEs). The research adopted a descriptive survey design, targeting SME owners in Lagos and Abuja. Using a sample of 500 respondents, data were collected through questionnaires and interviews with tax officials. The study found that targeted taxpayer sensitization programs significantly improved tax compliance, particularly among SMEs that previously lacked knowledge of tax regulations. The researchers observed that taxpayer education reduced resistance to tax payment and enhanced the willingness to register for tax obligations.

Research in South Africa by Mokoena and Mutanga (2022) conducted a study in South Africa to assess the effect of public tax education campaigns on voluntary compliance. Their research

employed a mixed-methods approach, combining surveys with focus group discussions among self-employed individuals and tax consultants in Johannesburg and Cape Town. The study's findings established that public tax education campaigns significantly enhance voluntary compliance by reducing the perception of tax complexity. The researchers observed that many taxpayers who initially viewed the tax process as burdensome changed their attitudes after attending tax seminars. However, they also noted that education alone is insufficient without efficient enforcement mechanisms to deter non-compliance. Despite these findings, much of the existing literature emphasizes urban areas and formal businesses, leaving a gap in understanding the impact of such programs on diverse taxpayer segments in Kenya.

In the Kenyan context, studies have assessed the role of tax education programs in promoting compliance. According to a Kenya Revenue Authority (KRA) report (2022), taxpayer education initiatives such as workshops, roadshows, and online campaigns have led to improved compliance rates, particularly among newly registered businesses. The study utilized a longitudinal research design, tracking compliance trends before and after taxpayer education programs were introduced. The study population included newly registered businesses across Nairobi, Mombasa, and Kisumu. The findings showed a significant increase in tax registration and timely filing of returns among businesses that participated in KRA-organized seminars. The researchers observed that while awareness increased, challenges such as taxpayer skepticism and accessibility to training remained key barriers. Additionally, a study by Mwangi and Wanjiru (2023) on the impact of tax seminars on compliance levels in Kenya. Their research adopted a case study approach, focusing on Nairobi's Central Business District. The study targeted a population of 300 individual taxpayers and business owners, with data collected through surveys and key informant interviews with KRA officials. The findings indicated that while tax seminars positively influence compliance levels, their effectiveness is often limited by accessibility issues, taxpayer attitudes, and a lack of follow-up mechanisms. The researchers observed that taxpayers who attended multiple seminars demonstrated a higher level of compliance compared to those who attended only once, emphasizing the need for continuous taxpayer education. However, most studies in Kenya focus on general taxpayer education without specifically assessing the impact of tax seminars and campaigns at the sub-county level, like Nakuru West.

### **3. Methodology**

The study used an explanatory research design. The target population of the study was 54,201 and the sample size was 397. Stratified sampling was employed to divide the population into distinct subgroups or strata, based on relevant characteristics. Once the strata are defined, simple random sampling was used to select the sample from each subgroup. The study used primary data, which was collected using a questionnaire. The data analysis methods for this study included descriptive, correlation, and regression analysis. Descriptive statistics, such as percentages, mean, and standard deviation, were calculated to summarize the data for easier interpretation. Correlation analysis was used to evaluate the strength of the relationship between the independent variables and the dependent variable. A linear regression analysis was employed to test the relationship between the independent variable and the dependent variable. The results of the study were presented in tables and charts.

## 4. Results and Discussion

### 4.1 Descriptive Analysis

Descriptive analysis results for the study variables are given in this section.

#### 4.1.1 Tax Compliance

Descriptions for tax compliance have been presented in Table 1.

**Table 1: Tax Compliance**

statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	std.dev
I am aware of the due dates for filing my tax returns	4.00%	18.20%	6.30%	42.10%	29.50%	3.75	1.18
I always make tax payments on time.	51.30%	12.90%	11.60%	23.20%	1.00%	2.10	1.28
I always make a correct tax declaration.	4.00%	12.90%	22.80%	42.70%	17.50%	3.57	1.05
I have complied with all tax registration requirements by KRA	60.30%	5.00%	1.00%	32.10%	1.70%	2.10	1.43

The results showed that the majority of the respondents, 71.6%, agreed that they were aware of the due dates for filing their tax returns, as expressed by a mean of 3.75 and a standard deviation of 1.18. Further outcomes showed that the majority of the respondents who were 64.2% disagreed that they always made tax payments on time, as expressed by a mean of 2.10 and a standard deviation of 1.28. Further results showed that majority of the respondents who were 60.2% agreed with the statement that they always made a correct tax declaration, as expressed by a mean of 3.57 and a standard deviation of 1.05. In addition, results showed that majority of the respondents, 65.3% disagreed with the statement that they have complied with all tax registration requirements by KRA, as expressed by a mean of 2.10 and a standard deviation of 1.43.

#### 4.1.2 Tax Seminars and Campaigns

Descriptions of tax seminars and campaigns are presented in Table 2.



**Table 2: Tax Seminars and Campaigns**

statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std dev
I attend tax seminars and campaigns frequently.	10.90%	4.30%	22.80%	44.70%	17.20%	3.53	1.16
I always have access to and use materials shared during seminars.	7.00%	7.60%	21.50%	42.40%	21.50%	3.64	1.11
I am more aware of tax obligations after attending tax seminars.	15.90%	8.60%	19.50%	38.40%	17.50%	3.33	1.31
I feel more confident in my tax compliance responsibilities after attending tax seminars.	43.00%	11.60%	19.90%	16.60%	8.90%	2.37	1.40

The results showed that majority of the respondents who were 61.9% agreed with the statement that they attended tax seminars and campaigns frequently, as expressed by a mean of 3.75 and a standard deviation of 1.18. Further results showed that majority of the respondents, 63.9% agreed with the statement that they are more aware of tax obligations after attending tax seminars, as expressed by a mean of 3.64 and a standard deviation of 1.11. In addition, results showed that the majority of the respondents, 55.9% agreed with the statement that they are more aware of tax obligations after attending tax seminars, as expressed by a mean of 3.33 and a standard deviation of 1.31. Further results showed that majority of the respondents, who were 63.9% disagreed with the statement that they feel more confident in my tax compliance responsibilities after attending tax seminars, as expressed by a mean of 2.37 and a standard deviation of 1.40.

#### 4.2 Correlation Analysis

The study undertook correlation matrix analysis to examine the correlation between the independent variable, tax seminars and campaigns, and the dependent variable, tax compliance.

**Table 3: Correlation Matrix**

		Tax compliance	Tax seminars
Tax compliance	Pearson Correlation	1	
	Sig. (2-tailed)		
Tax seminars	Pearson Correlation	.768**	1
	Sig. (2-tailed)	0.000	

The outcome in Table 3 indicates that tax seminars and campaigns ( $r = .768$ ,  $P = .000$ ), had a strong direct and significant association with tax compliance. The P value shows that the connection between the two variables is strong. This implies that an increase in tax seminars and campaigns is significantly correlated with an increase in tax compliance among micro and small enterprises in Nakuru West, Kenya.

#### 4.3 Regression Analysis

A regression analysis was conducted to determine the effect of tax seminars and campaigns on tax compliance among micro and small enterprises in Nakuru West, Kenya. Tables 4 show the outcomes.

**Table 4: Coefficients; Taxpayers' Seminars and Campaigns and Tax Compliance**

	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Beta		
(Constant)	-0.227		-1.496	0.136
Tax seminars and campaigns	0.434	0.437	10.485	0.000

Tax seminars and campaigns had a positive ( $\beta = 0.437$ ) and significant ( $p = 0.000$ ) effect on tax compliance among micro and small enterprises in Nakuru West, Kenya. This infers that an increase in one unit of Tax seminars and campaigns would result in to increase in tax compliance by 0.437 units. The study findings agreed with Alm and Torgler (2019), who indicated that countries implementing structured tax education programs experienced higher voluntary compliance rates, particularly when the education was continuous and interactive. The study findings also agreed with Mokoena and Mutanga (2022), who established that public tax education campaigns significantly enhance voluntary compliance by reducing the perception of tax complexity.

#### 4.4 Hypothesis Testing

The hypothesis stated that tax seminars and campaigns have no significant effect on tax compliance among micro and small enterprises in Nakuru West, Kenya. Results showed that

tax seminars and campaigns had a positive and significant effect on tax compliance among micro and small enterprises in Nakuru West, Kenya ( $\beta=0.437$ ,  $p=0.000$ ). Therefore, the study concluded that tax seminars & campaigns have a significant effect on tax compliance among micro and small enterprises in Nakuru West, Kenya.

## 5. Conclusion

The study concluded that tax seminars and campaigns had a positive and significant effect on tax compliance among micro and small enterprises in Nakuru West, Kenya. Further, taxpayers were more aware of tax obligations after attending tax seminars. This is greatly attributable to the fact that the taxpayer sensitization programmes, such as workshops and seminars, have helped in enlightening the taxpayers on the need to pay their taxes and also played a significant role in changing their attitudes, which has resulted in more tax compliance.

## 6. Recommendations

This study recommends that top management in the Kenya Revenue Authority should increase their seminars and workshops and sensitize more on the consequences of tax evasion as well as tax default.

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