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Effect of Digital Payments on Value Added Tax Compliance among Manufacturing Firms in Athi River, Machakos County, Kenya

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Abstract

Tax compliance is important as it has a direct impact on revenue for most governments around the world. Despite the reforms that the Kenya Revenue Authority has been undertaking to increase revenue collection, it has, of late, failed to meet its revenue targets, particularly VAT targets. This shows that there is a problem with VAT compliance in Kenya, and this challenge forms the main motivation for undertaking this study. In realization of this situation. This study aimed to determine the effect of digital payments on value-added tax compliance among manufacturing firms in Athi River, Machakos County, Kenya. The study was guided by the following theories: The study was guided by the Ability to Pay theory and the Innovation Diffusion theory. The study adopted an explanatory research design, and the target population was 263 manufacturing firms in Athi River, Machakos County, Kenya, and a Census survey was used for this study. After collection and analysis of the responses, 218 respondents correctly filled and submitted their questionnaires, indicating an 82.9% response rate. Questionnaires were used to collect primary data, and analysis included both descriptive and inferential statistics. The hypotheses were tested at a significance level of 0.05 using multiple regression analysis to analyze the data. The findings revealed that the digital payments exhibited a positive and significant effect on VAT compliance ($\beta = 0.185$, $p = 0.011$). The findings of this study provide policy recommendations for the government to improve value-added tax compliance. The study recommends that the government develop policies that incentivize cashless transactions while ensuring equitable access to digital financial services. Future studies should examine the effect of taxpayer sensitization on VAT compliance.

Keywords: *Manufacturing Firms, digital payments*, *Value Added Tax Compliance*

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1. Introduction

Taxes are the major source of public revenue. Tax is a compulsory unrequited payment to the general government. The term compulsory means that the taxpayers have an obligation to pay tax. The term unrequited means that the benefits that are provided by the government to the taxpayers are not in proportion to the amount paid as tax by the taxpayers. The general

government includes both the local and national governments and their administrations (OECD, 2020). Taxes are necessary to finance public spending and to ensure that the burden of paying for such spending is distributed in a way that is administratively feasible, economically sustainable, and politically acceptable (Bird & Wilkie, 2021).

The Kenya VAT Act 2013, which came into force in September 2013, brought about a new materials pricing regime that saw the cost of key building materials rise drastically, setting the sector on an inflationary path. FirmsFirms deal with taxable goods and services, hence are all eligible for VAT registration. Compliance with the law is however a major challenge due to some of these factors: Little or no knowledge of the VAT laws, lack of proper purchase invoices hence resulting to inability to claim input tax or the input tax being disallowed hence putting a heavy burden to the firms, failure to keep proper records, lack of skilled man power and failure to submit returns by the firms. Among these factors, lack of knowledge in taxation is the major cause of tax noncompliance, and this study aimed to establish its impact on tax compliance.

Digital payments refer to financial transactions conducted electronically without the need for physical exchange of cash, facilitated by technologies such as mobile banking, credit/debit cards, internet banking, and digital wallets. The proliferation of smartphones, internet connectivity, and financial technology (fintech) innovations has significantly contributed to the global growth of digital payment systems. These systems offer enhanced convenience, speed, and security, transforming how individuals and businesses handle financial transactions (Arner, Barberis, & Buckley, 2022)

Digital payments into tax systems have emerged as a transformative tool for enhancing tax compliance, particularly in developing economies. Digital payment platforms create verifiable transaction records, which help tax authorities reduce evasion by improving the traceability and transparency of economic activities. According to the International Monetary Fund (IMF, 2021)**,** digital financial infrastructure facilitates efficient tax collection by minimizing cash-based transactions that are often difficult to monitor. By promoting electronic payments, governments can more effectively track income flows, detect underreporting, and ensure that businesses and individuals meet their tax obligations.

The sector basically deals with goods and services that attract Value Added Tax at a rate of 16% hence most of them are eligible for VAT registration. Firms face numerous challenges in complying with the VAT laws. Some of the most notable challenges include: lack of proper purchase invoices for VAT in put claims, delayed payment receipts for timely VAT payments, irregular business transactions, shortage of skilled manpower and record keeping, return submission, and paying VAT that requires honesty and a greater degree of accuracy.

1.1 Problem Statement

The level of VAT compliance among manufacturing firms in Kenya remains moderate to low, with several studies highlighting persistent gaps driven by both structural and behavioral factors. Research in Kenya County revealed that many manufacturing SMEs fail to fully comply with VAT obligations due to high compliance costs, inadequate taxpayer awareness, and limited audit enforcement, despite the existence of input tax credit mechanisms designed to encourage accurate reporting (Muthoni, 2023).

VAT is an integral tax head that KRA uses to collect revenue. Having been assigned 16% of the KRA. KRA has invested in various technology systems to improve VAT compliance and

thus its overall performance among the manufacturing firms. Despite these efforts, there is still a gap between the actual revenue VAT collection and target VAT compliance. Despite these efforts, there is still a gap between the actual revenue VAT collection and target VAT compliance. Despite the improved overall KRA revenue compliance in the 2023/2024 financial year, KRA failed to meet its VAT set target of 221billion, performing at 95% with a collection of 210.691billion, KRA (2024)

The decline in VAT compliance has been greatly caused by missing traders that arose in early 2016 when the authority realized that taxpayers were claiming input VAT with no authentic purchase documents presented. In fact, with a robust investigative process, it was realized that some taxpayers were indeed in the business of issuing Tax Invoices. This prompted KRA in 2019 to introduce the VAT System (VAA), leveraging the I-Tax platform to enhance compliance (KRA, 2022).

2. Literature Review

2.1 Theoretical Review

2.1.1 Ability to pay theory

Adam Smith is credited with the development of this idea, which was supported by the Swiss philosopher Jean, the French political economist Say, and the English economist John Stuart Mill. In accordance with the ability to pay principle, the ability of taxpayers to pay taxes ought to be taken into consideration when determining the distribution of taxes (Hyman, 2014). In this view, the government's revenue and expenditures are considered to be two distinct entities. The need to pay to the government is considered to be a social and collective responsibility; yet, the question of who is responsible for paying and how much money should be paid is unavoidably a question that cannot be answered definitively. It is necessary for those who do not have the means to pay, while those who do have the means pay (Kennedy, 2012).

As stated by Kennedy (2012), the notion of the ability to pay has been justified based on the equality of sacrifice by various individuals. The fundamental concept of this theory is that the burden of taxation ought to be distributed among the members of society in accordance with the principles of fairness and equity, and that these values require that the tax burden be distributed in accordance with the members' relative capacity to pay. According to Chigbu et al. (2012), this theory proposes that those who are responsible for paying VAT compliance should do so without conditions and in accordance with their financial capabilities. The ability to pay is a variable that fluctuates with income in nations such as the United States of America and Kenya. However, individual perceptions of the ability to pay are likely to differ (Hyman, 2014).

Those who subscribe to this idea argue that individuals ought to be required to pay taxes in accordance with their financial capacity, and that the determination of their taxable capacity ought to be based on their income and property interests. According to Limerick (2013), the principle of equity or justice in taxation that is the most widely acknowledged and widely accepted is that citizens of a country should pay taxes to the government in line with their ability to pay. Because of this, it is possible to argue that taxes should be levied based on a person's taxable capacity, and it appears reasonable and just to do so. Furthermore, by applying this principle, it is possible to state that if the taxable capacity of one individual is higher than that of another individual, then the individual who earns more should be asked and expected to

pay more taxes in comparison to the individual who earns less. The theory provided support for the dependent variable value-added tax compliance

2.1.2 Innovation Diffusion Theory

Rogers (1995) refined the Innovation Diffusion Theory, which was first presented in 1962. Understanding how, why, and how quickly novel concepts and technology proliferate within a social system is the main goal of innovation diffusion theory (Rogers, 1962). Regarding change theories, the Innovation Diffusion theory approaches change differently. It views change as essentially about the evolution or "reinvention" of products and behaviors so they become better fits for the requirements of individuals and groups, rather than concentrating on persuading people to change. According to Les Robinson (2019), inventions themselves undergo change rather than people.

This theory thus advocates for the existence of the four components for the innovation to be transferred to other users (Ismail, 2006). Moreover, the theory indicates that the process of adoption of new technology heavily relies on human capital. According to Rogers (2003), new technologies are often efficient when compared to old versions. It is for this reason that organizations are often involved in developing new technologies in order to improve efficiency.

For instance, the adoption of an electronic tax filing system reduces operational costs, thus improving the performance of tax departments. According to Li and Sui (2011), Diffusion of Innovation theory attempts to explain how ideas, products, and technologies spread across social systems. This theory was linked to this research because this study factors affecting tax reforms on customs tax compliance.

Innovation diffusion theory presents arguments on what factors influence the spread of new ideas in society. Adoption of digital tax platforms by the KRA may have faced resistance by taxpayers due to the associated perceived difficulty in their use. Not all taxpayers have the requisite skills to operate ICT. The theory will support digital payments.

2.2 Empirical Review

2.2.1 Digital payments and Value Added Tax compliance

Arner, Barberis, and Buckley (2016) argue that digital financial infrastructure fosters economic development by increasing transaction efficiency, reducing costs, and enhancing transparency. Central banks and governments have also embraced digital payment systems to promote cashless economies and strengthen oversight of financial activities. Zetzsche et al. (2020) highlight that digital payment platforms have proven critical in sustaining economic activity during the COVID-19 pandemic by supporting remote transactions and minimizing physical contact. In addition, Singh and Rana (2021) note that digital payments reduce the risk of corruption and tax evasion by creating traceable transaction trails, thereby improving governance. As a result, the adoption of digital payments is not only a technological shift but also a catalyst for economic modernization and inclusive growth.

A study by Mascagni et al. (2020) in sub-Saharan Africa found that the adoption of mobile money services significantly improved VAT compliance among small and medium enterprises (SMEs) by increasing the visibility of transactions to tax authorities. Similarly, Okunogbe and Pouliquen (2022) demonstrate that digital payment mandates in Rwanda led to an increase in declared revenues and tax remittances, especially when businesses were required to use electronic billing systems. Moreover, digital payments reduce the administrative burden of tax

filing by integrating automated invoicing, real-time reporting, and streamlined audit trails, thus encouraging voluntary compliance (OECD, 2020).

Tarus (2024), in a study of large taxpayers in the North Rift region, found that online tax payments had a positive and significant effect on compliance, concluding that digitized systems reduce costs and improve efficiency, and recommending that the Kenya Revenue Authority (KRA) expand reliable online payment platforms and enhance taxpayer support. Similarly, a study on SMEs in Eastleigh, Nairobi, established that the effectiveness of digital systems, measured by ease of use, usefulness, and security, was positively associated with turnover tax compliance, leading the authors to conclude that digitalization promotes compliance when systems are user-friendly and trustworthy, and recommending that KRA invest in capacity building and ensure system reliability.

2.2.2 Value Added Tax (VAT) compliance

Value Added Tax (VAT) compliance refers to the adherence of businesses and individuals to VAT regulations, including registration, invoicing, filing, and payment of VAT as required by law (OECD, 2023). VAT is an indirect tax imposed at each stage of production and distribution, with businesses collecting and remitting it to the government. Compliance ensures that businesses charge the correct VAT rates, maintain proper records, and submit accurate tax returns within prescribed deadlines (OECD, 2023).

VAT compliance involves mandatory registration for businesses that exceed a specified revenue threshold. In many countries, businesses below the threshold may voluntarily register to claim input tax credits (OECD, 2023). Once registered, businesses must issue valid tax invoices, reflecting VAT charged and input VAT deducted. Governments enforce compliance through tax audits, electronic invoicing systems, and strict record-keeping requirements (Onu, 2023).

Non-compliance with VAT regulations can lead to penalties, interest charges, and audits, which may result in severe financial and legal consequences (Taru & Mukta, 2021). Common issues include underreporting of sales, incorrect VAT filings, and failure to remit collected VAT. To improve compliance, many governments have adopted digital tax administration systems, such as electronic invoicing and automated VAT return filing (Dwenger & Rinckle, 2023). The European Union has implemented real-time VAT reporting, while African countries like Kenya and Rwanda have introduced electronic tax registers (ETRs) to curb fraud (Ameyaw & Dzaka, 2022).

2.3 Conceptual Framework

A conceptual framework is a diagram research tool, which is intended to assist the researcher in categorizing and describing concepts relevant to the study and mapping relationships among them (Cooper& Schindler, 2011). The dependent variable is Value-added tax compliance, which was measured by Returns filed and Tax payments. The independent variable was Digital payments were measured by M-Service and Electronic generation of invoices. As shown in Figure 1.

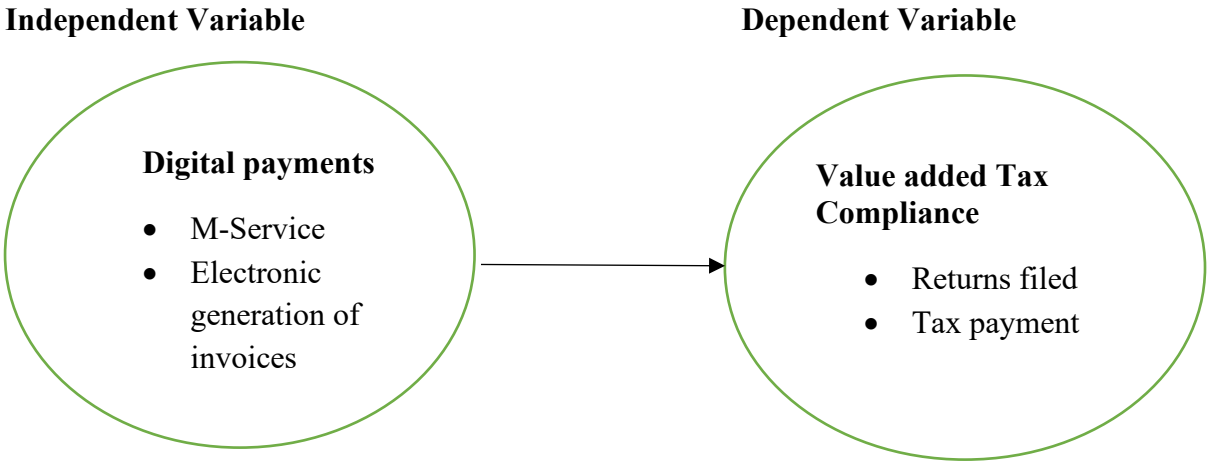

Figure 1: Conceptual Framework

3. Methodology

Research design is defined by Bryman and Bell (2011) as a plan that is intended to direct a researcher in the process of coordinating research activities and providing answers to topics that are being investigated. The explanatory research design was employed for this particular study. The target population was 263 manufacturing firms in Athi River, Machakos County, Kenya. The choice of Athi River as the study location is appropriate due to its concentration of manufacturing firms, making it a strategic hub for industrial research and aligning with the study's objective of analysing this specific sector. The response rate table 1. The study targeted a sample size of 263 respondents, and after response collection and tallying of the responses, 218 respondents correctly filled and submitted their questionnaires, indicating an 82.9% response rate, and a non-response rate of 17.1%.

Table 1: Response Rate

	Number	%
Response Rate	218	82.9
Non-Response Rate	45	17.1
Targeted Sample	263	

Reliability analysis

According to Mugenda and Mugenda (2003), reliability concerns the consistency and repeatability of measurements acquired by administering the research instrument. Kothari (2011) holds that measurements are considered solid if the instrument that collects them can provide comparable results upon repeated administration. The study applied Cronbach's Alpha Reliability Analysis to effectively assess the internal consistency reliability status of the instrument. According to Gliem and Gliem (2003), an Alpha reliability coefficient of more than 0.70 would be taken as ideal and would reflect an acceptable level of internal consistency. Table 2. Value Added Tax Compliance ($\alpha = 0.974$, 5 items) demonstrated excellent reliability, suggesting that the items measuring tax compliance were highly consistent. Digital Payments

(α = 0.962, 4 items) also showed high reliability, indicating that the items assessing digital payment systems were internally consistent.

Table 2: Test of Reliability of Questionnaire

Factor	Number of Items	Cronbach's Alpha score	Conclusion
Value Added Tax Compliance	5	0.899	Reliable
Digital payments	4	0.962	Reliable

4. Results and Discussion

4.1 Descriptive Statistics

4.1.1 Descriptive Statistics for Value Added Tax Compliance

The descriptive summary for Value Added Tax Compliance was summarized in Table 3. The statement "Our firm files tax returns on time." This statement had a mean of 4.04 (SD = 0.900), the highest among the items, suggesting strong agreement, though the standard deviation indicates moderate variability. The statement "Our firm pays Value Added Tax by or on the due date" had a mean of 4.00 (SD = 0.921), indicating strong agreement, with moderate variability in responses. The statement "Our company declares and files accurate returns" had a mean of 4.07 (SD = 0.877), the highest among all items, suggesting strong agreement with relatively low variability. The statement "I fully understand my tax obligation" had a mean of 3.96 (SD = 0.978), indicating moderate to strong agreement, though with higher variability. The statement "Our company always makes Value Added Tax payments on time" had a mean of 3.93 (SD = 1.067), the lowest among the items, suggesting moderate agreement but with the highest variability.

Table 3: Value Added Tax Compliance

	N	Mean	Standard Deviation
Our firm files tax returns on time	218	4.04	.900
Our firm pays Value Added Tax compliance by or on the due date.		4.00	.921
Our company declares and files accurate returns.		4.07	.877
I fully understand my tax obligation.		3.96	.978
Our company always makes Value Added Tax payments on time.		3.93	1.067

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4.1.2 Descriptive statistics for Digital Payments

The descriptive summary for excise duty compliance is summarized in Table 4. The results of Table 4 show a descriptive summary for responses regarding digital payments: "Tax system is accessible through mobile devices such as laptops, tablets, and mobile phones. "This statement had a mean of 3.92 (SD = 0.954), indicating moderate agreement with moderate variability. ". The tax system is always available on a 24/7 basis." This statement had a mean of 4.00 (SD = 0.831), reflecting moderate agreement with moderate consistency. "The revenue authority regularly conducts training among taxpayers on the use of technology to meet tax obligations." This statement had a mean of 3.96 (SD = 0.853), showing moderate agreement with some variability. The digital payment has made the process of compliance more efficient for the taxpayers. "This statement had the highest mean of 4.08 (SD = 0.773), indicating moderate agreement with relatively low variability.

Table 4: Digital Payments

	N	Mean	Standard Deviation
The tax system is accessible through mobile devices such as laptops, tablets, and mobile phones	218	3.92	.954
The tax system is always available on a 24/7 basis.		4.00	.831
The revenue authority regularly conducts training among taxpayers on the use of technology to meet tax obligations.		3.96	.853
The digital payment has made the process of compliance more efficient for the taxpayers.		4.08	.773

4.2 Correlation Analysis

Table 5. The correlation analysis was utilized as a method of expressing the nature, strength, and significance of the relationships between the predictor variables and the independent variables in accordance with the main and specific objectives. The results reveal a positive and significant correlation between digital payments and VAT compliance (r = .457). This implies that firms adopting digital payment systems tend to comply better with VAT regulations, possibly due to the traceability of transactions and reduced cash-based tax evasion.

Table 5: Correlation Statistics

	Value Added Tax compliance.	Digital payment
Value Added Tax compliance	1	0.457**
Digital payment	0.457**	1

**. Correlation is significant at the 0.05 level (2-tailed).

4.3 Regression Analysis

The model summary in Table 6 shows an R of 0.457, this implies that the independent variables had a strong relationship with VAT compliance up to 45.7%, the R square value of 0.208, indicates that digital payments had accounted for 20.3% of variance in VAT compliance, the remaining 79.2% was caused by factors not included in the model.

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.457[a]	.0.208	.203	.45429

a. Predictors: (Constant), Digital payment _mean

The analysis of variance was conducted to determine the significance of the model. The ANOVA results presented in Table 7 indicate that the F statistic of 274.248 and the p-value of 0.000<0.05, which indicates that the model was significant in explaining the variance caused by Value Added Tax compliance.

Table 7: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86.114	1	86.114	274.248	0.000
	Residual	67.835	216	0.314		
	Total	153.949	217			

a. Dependent Variable: Value Added Tax compliance
b. Predictors: (Constant) Digital payment

Table 8: Standardized coefficients showed that Digital payment has a significant positive effect on Value Added Tax compliance, with a standardized beta coefficient of (β = 0.185, p = 0.011). This indicates that digital payment caused a 0.185 increase in Value Added Tax Compliance. The study found that digital payment had a positive and significant effect on Value Added Tax Compliance, β =0.185, p-value =0.000<0.05. Consequently, the null hypothesis was rejected.

Table 8: Regression Coefficient analysis

Model		Standardized Coefficients		Unstandardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.534	0.054		65.444	0.000
	Digital payment	0.185	0.072	0.181	2.569	0.011

a. Dependent Variable: Value Added Tax Compliance

4.4 Discussion of the Findings

The study objective was to determine the effect of digital payments on value-added tax compliance among manufacturing firms in Athi River, Machakos County, Kenya. The results from the correlation matrix found a positive and significant correlation between digital payments and VAT compliance (r = .457). This implies that firms adopting digital payment systems tend to comply better with VAT regulations, possibly due to the traceability of transactions and reduced cash-based tax evasion. Similar findings were reported by Muthoni and Were (2019), who found that digital financial transactions improve tax compliance by creating an auditable trail, thereby discouraging underreporting of sales. Additionally, the regression model showed that digital payments exhibited a positive and significant effect on VAT compliance (β = 0.185, p = 0.011). This suggests that firms leveraging digital payment systems experience improved compliance due to the traceability of transactions, which

discourages cash-based tax evasion. Similar findings were reported by Mascagni et al. (2020), who found mobile money improved VAT compliance among African SMEs, and Okunogbe and Pouliquen (2022), who highlighted similar results in Rwanda.

5. Conclusion

The study concludes that digital payments positively influence VAT compliance by increasing transaction traceability and reducing cash-based evasion. This finding advances the literature by demonstrating how digital financial infrastructure can complement tax reforms in emerging markets. It provides tax authorities with empirical justification for promoting cashless economies, while highlighting the need for inclusive policies to address accessibility barriers in informal sectors.

6. Recommendations

The findings of this study provide policy recommendations for the government on value-added tax compliance. The study recommends that the government develop policies that incentivize cashless transactions while ensuring equitable access to digital financial services. Future studies should examine the effect of taxpayer sensitization on VAT compliance.

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