

## Effect of Customer Service on Value Added Tax Compliance Among Small and Medium Enterprises in Starehe Sub-County in Nairobi, Kenya

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### Abstract

The compliance with Value Added Tax (VAT) among small and medium enterprises (SMEs) is an area of significant interest across different nations. The primary objective of this study was to determine the effect of customer service on value-added tax compliance among small and medium enterprises in Starehe Sub-County in Nairobi, Kenya. The theory that guided this study was the Ability to Pay Theory and the Social Exchange Theory. This study utilized an explanatory research design, targeting a population of 5,395 Small and Medium Enterprises in Starehe Sub-County in Nairobi, Kenya, with a sample size of 372 respondents. 290 respondents correctly filled and submitted their questionnaires, indicating a 78 % response rate. This study utilized a questionnaire to gather primary data, which was subsequently analyzed using descriptive and inferential statistics to assess the relationships between variables. The beta coefficient results revealed customer service had a positive and significant effect on VAT compliance ( $\beta = 0.372$ ,  $p = 0.035$ ). The Kenya Revenue Authority (KRA) tax authorities should enhance customer service through dedicated SME support desks and regular staff training programs. Future research could investigate the effects of tax reforms on VAT compliance particularly Kenya's Finance Act 2023 provisions.

**Keywords:** *Customer Service, Value-Added Tax Compliance, Small and Medium Enterprises*

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### 1. Introduction

Tax compliance remains a challenge for governments globally, particularly in developing economies. Despite the implementation of various reforms by the Kenya Revenue Authority (KRA) to enhance VAT compliance, it still struggles to meet its targets. Non-compliance denies the government the necessary revenue (OECD, 2024). Value AT is a consumption tax imposed by governments on goods and services at various stages of production or distribution. In these supply chain transactions, buyers are responsible for paying the VAT, while sellers are tasked with collecting it (KRA, 2024).

VAT is a key source of tax revenue for numerous governments, except notably for the United States, as highlighted by the OECD in 1999. Every member of the Organization for Economic Cooperation and Development (OECD) applies a VAT or a similar tax on consumer spending. Over the years, VAT has become the most widely used general consumption tax globally (Bird and Gendron, 2007). Its popularity can be largely attributed to its efficiency and effectiveness in generating revenue compared to other forms of indirect taxation (OECD, 2024).

KRA asserts that Value Added Tax (VAT) on consumer expenditure was established in Kenya in 1990, replacing the sales tax that had been in effect since 1973. This transition aimed to enhance government revenue by broadening the tax base. VAT is applied to the consumption of taxable goods and services, whether supplied domestically within Kenya or imported from abroad, contributing to the nation's economic growth. VAT was introduced in Kenya in 1990, succeeding the sales tax that had been implemented in 1973. The primary objective of this transition was to bolster government revenue through a more expansive and efficient tax base. By adopting VAT, the Kenyan government aimed to create a fairer tax system that promotes transparency and encourages compliance. VAT applies to a wide range of taxable goods and services, whether supplied domestically within Kenya or imported from abroad.

According to Feld and Frey (2021), Customer service refers to the assistance and support provided by a business to its customers before, during, and after the purchase of goods or services. It encompasses a range of activities aimed at enhancing customer satisfaction and ensuring a positive experience. Effective customer service includes prompt responses to inquiries, courteous behavior, and the resolution of problems in a timely manner. According to Grönroos (2022), customer service plays a central role in building long-term relationships with clients by delivering value beyond the core product, thereby influencing customer retention and loyalty. Businesses that prioritize excellent customer service often benefit from increased customer satisfaction, positive word-of-mouth, and repeat business.

Starehe is an electoral constituency in Kenya, one of seventeen within Nairobi City County. It encompasses areas in the central and central northern parts of Nairobi. Established for the 1966 elections, Starehe covers an area of 20 km<sup>2</sup> (7.7 sq mi). The constituency shares its borders with Westlands Constituency to the north, Mathare Constituency to the northeast, Kamukunji and Makadara constituencies to the east, Embakasi South Constituency to the south, and Dagoretti North, Kibra, and Lang'ata constituencies to the west.

### **1.1 Problem Statement**

Statistics from the KRA show that of the 759,164 companies registered in Kenya, only 504,036 filed annual returns for the financial year 2021/2022. This indicates that many enterprises are not VAT compliant. The VAT compliance gap in Kenya was 43.0 percent and 39.8 percent in 2020/21 and 2021/22, respectively. The high rates are attributed to policy and administrative challenges. The government, however, seeks to reduce the gap to 35 percent in the medium term by reviewing the VAT thresholds, exemptions, zero rating, preferential and VAT rates, and expanding the VAT base according to (KIPTRA 2024). The most recent statistics from the Kenya Revenue Authority (KRA) indicate that the value-added tax (VAT) collected during the financial year reached Ksh 484.2 billion, falling short of the target by Ksh 6 billion (KRA, 2024). This represents a notably low VAT collection compared to previous years.

The shortfall in revenue has been attributed to tax evasion and various forms of non-compliance among taxpayers. Therefore, the question that arises is what is causing low VAT compliance

in Kenya. This study aimed to determine the effect of customer service on Value-added tax compliance among small and medium taxpayers in Starehe sub-county in Nairobi, Kenya.

## **2. Literature Review**

### **2.1 Theoretical Review**

#### **2.1.1 The Ability to Pay Theory**

The Ability to Pay theory proposed by economist Arthur Cecil Pigou (1877–1959) is recognized as a significant framework. This principle of taxation asserts that taxes ought to be imposed based on a taxpayer's financial capabilities. Therefore, those with higher income and wealth, such as individuals, businesses, and corporations, should contribute a larger amount. The underlying rationale of the ability-to-pay taxation is that everyone should bear an equitable burden when it comes to taxes. For instance, if person A has a greater taxable capacity than person B, it is expected that person A should remit a larger tax payment. This approach places an increased tax burden on individuals, partnerships, companies, corporations, trusts, and certain estates with higher incomes. Under this theory, there is equity and fairness in the taxation scheme. The amount of tax individuals pay should bear some relationship to their abilities to pay (Smith, 1776).

This theory creates more resources for government services. With an ability-to-pay taxation system, individuals with more resources can provide more funding for services needed by all. Societies rely on government services, either directly or indirectly, such as police, scientific research, schools, and more. This theory suggests that individuals should contribute to government revenues according to their financial capacity. This principle is particularly relevant in discussions about Value Added Tax (VAT) efficiency, as it touches on equity and fairness in taxation. VAT is broadly considered a more efficient form of taxation than others like income tax, due to its less distortionary effects on economic decisions. According to a report by the OECD (2016), VAT systems generally generate substantial revenue with lower administrative costs compared to income taxes. This efficiency arises because VAT is levied at each stage of production and distribution, allowing for a broad tax base and minimizing tax evasion opportunities.

Research by Hyman (2014) indicates that perceptions of the ability to pay can vary significantly among individuals. In particular, countries like the USA and Kenya show that this ability is closely linked to income levels. This theory is particularly pertinent to our study, as it underscores the relationship between income and VAT compliance, which serves as our dependent variable.

#### **2.1.2 Social Exchange Theory**

Social Exchange Theory posits that relationships are built on reciprocal interactions where individuals respond to positive treatment with positive behavior. In tax administration, when tax authorities offer respectful, helpful, and fair customer service, taxpayers may feel obligated to reciprocate through voluntary compliance. According to Blau (1964), sustained exchange relationships rely on trust and mutual respect rather than coercion. Therefore, when tax officials treat taxpayers as valued clients and provide consistent service, it enhances the perceived legitimacy of the tax system and encourages cooperative behavior.

Social Exchange Theory, developed by Blau (1964), suggests that social behavior is the result of an exchange process where individuals seek to maximize benefits and minimize costs in

relationships. In the context of customer service, this theory implies that when organizations such as tax authorities provide courteous, helpful, and fair service to taxpayers, the recipients are likely to reciprocate with positive behaviors, such as increased cooperation and compliance. This mutual exchange builds trust and loyalty, as customers (or taxpayers) feel valued and respected.

Social Exchange Theory provides a valuable framework for understanding how quality customer service from public institutions such as tax authorities can influence positive behavioral responses among taxpayers. The theory, as outlined by Blau (1964), is based on the premise that human interactions are guided by the expectation of reciprocal benefit. In the context of tax administration, this means that when tax authorities treat taxpayers with respect, fairness, and support, taxpayers develop a sense of social obligation to reciprocate through compliant behavior, such as timely filing, honest reporting, and full payment of taxes. The theory supported the customer service.

## **2.2. Empirical Review**

### **2.2.1 Customer Service**

Palil, Akir, and Ahmad (2023) indicated that when taxpayers received clear information, respectful treatment, and timely assistance from tax officials, their perception of fairness and trust in the tax system increased, leading to improved compliance behavior. The results showed that taxpayers who experienced efficient and supportive customer service were more likely to file returns honestly and meet deadlines, while poor service led to confusion and non-compliance. The study concluded that excellent customer service enhances taxpayers' willingness to comply voluntarily by reducing uncertainty and increasing transparency. It is recommended that IRBM continue to strengthen customer service channels, provide staff training on professionalism and responsiveness, and expand digital self-service platforms to further support compliance.

According to Masawa and Mkulu (2021), effective customer service characterized by timely assistance, clarity in communication, and respectful treatment was found to improve taxpayers' trust in TRA and reduce the psychological burden associated with tax compliance. The study's findings showed that when taxpayers received courteous and helpful support, especially during registration, filing, and payment processes, their compliance levels increased substantially. Conversely, poor customer handling, lack of information, and delays in service delivery discouraged compliance and contributed to tax evasion. The study concluded that quality customer service is a key driver of voluntary compliance and recommended that TRA invest in employee training, streamline service delivery systems, and strengthen taxpayer education to enhance compliance behavior across the country.

Waweru (2022), when taxpayers receive timely responses, clear guidance, and courteous treatment from KRA officials, they are more likely to comply voluntarily with tax obligations such as filing and payment. The study's findings showed that efficient customer service reduced confusion, improved taxpayers' understanding of procedures, and built trust in the tax administration. Results revealed that many small and medium-sized enterprises (SMEs) appreciated simplified digital services and personalized support, which contributed to increased compliance rates. The study concluded that customer service is a vital tool in enhancing voluntary tax compliance and recommended that KRA improve service quality by investing in

staff training, expanding taxpayer education, and adopting user-friendly digital platforms to address taxpayer needs effectively.

**2.2.2 Value Added Tax Compliance**

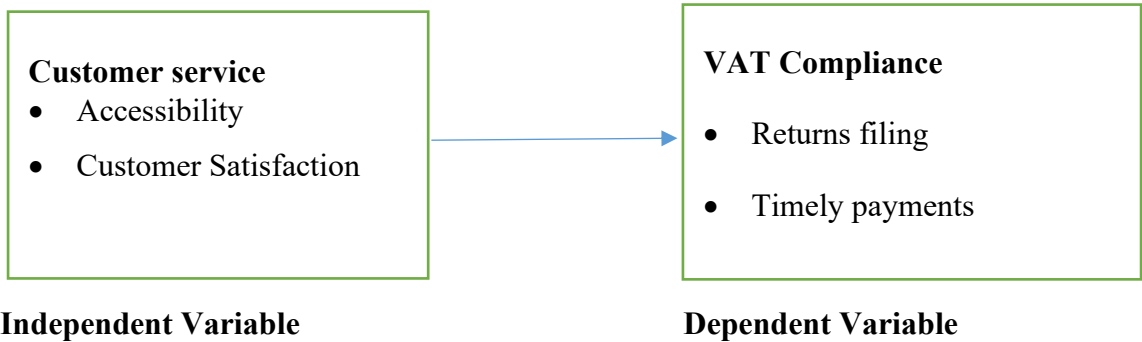
Value-Added Tax (VAT) compliance refers to the processes and actions taken by taxpayers, both individuals and businesses, to fulfill their legal obligations under a VAT system, including accurate reporting, timely filing, and payment of VAT liabilities. VAT is a broad-based consumption tax levied on the value added at each stage of production and distribution, making compliance critical for ensuring efficiency and revenue collection (OECD, 2022).

According to Keen and Smith (2007), effective VAT compliance is essential to prevent revenue leakage and reduce the tax gap, especially in economies where VAT is a significant source of government revenue. Compliance challenges often include complex filing procedures, frequent changes in tax legislation, and difficulties in record-keeping, particularly for small and medium enterprises (SMEs) (Cnossen, 2021). Research by Agha and Haughton (2020) suggests that countries with simplified VAT structures, strong audit systems, and clear guidance tend to experience higher compliance rates. Therefore, improving VAT compliance requires a balance between enforcement measures and administrative simplicity to reduce compliance burdens while encouraging voluntary participation in the tax system.

KRA asserts VAT as an indirect tax that is paid by the person who consumes taxable goods and taxable services supplied in Kenya and/or imported into Kenya. VAT on goods and services supplied in Kenya is collected at designated points by VAT-registered persons who act as the agents of the Government. VAT on imported goods and services is paid by the importer. Section 5 of the VAT Act gives the charge of VAT to be charged in accordance with the provisions of this Act on a taxable supply made by a registered person in Kenya, (b) the importation of taxable goods, (c) a supply of imported taxable services. Section 5 (2) (a) (b) of the VAT Act gives the rates of zero-rated supply, zero percent, and in this case, sixteen percent on the taxable values of all taxable supplies, and the value of imported goods on the value of supply of imported taxable services.

**2.3 Conceptual Framework**

A conceptual framework provides an overview of the issue being studied, often visualizing the key variables involved (Mugenda, 2003). Young et al. (2013) describe it as a diagram illustrating the relationships between dependent and independent variables. This research focuses on VAT compliance as the dependent variable, influenced by the independent variable of customer services. As shown in Table 1.



**Figure 1: Conceptual Framework**



### 3. Methodology

According to Cooper and Schindler (2006), research design is a blueprint that guides data collection, measurement, and analysis to answer questions and achieve objectives. It's the overall strategy that integrates the different components of a study to address the research problem. This study employed an explanatory research design. Mugenda and Mugenda (2012) define population as the complete set of individuals, events, or objects that share a common observable characteristic relevant to the research inquiry. The study targeted 5,395 SMEs in the Starehe sub-county (KRA 2025) and a sample of 372 SMEs in the Starehe sub-county. From the table 1, the study targeted a sample size of 372 respondents, and after collection and analysis of the responses, 290 respondents correctly filled and submitted their questionnaires, indicating a 78 % response rate, the non-response rate of 12%, can be attributed to matter including but not limited to disinterest in the questionnaire topic, and lack of ample time to fill the questionnaire.

**Table 1: Response Rate Analysis**

	Number	%
Response rate	290	78.0%
Non-Response Rate	82	12.0%
Study Target Sample size	372	100%

### Reliability Analysis

According to Blumberg et al. (2008) notes that reliability is the degree to which the measurement of a variable is free of unstable error. Cronbach's alpha technique was utilized to gauge the internal consistency of the scale. A scale is viewed as dependable for a given example if the Cronbach's alpha is equal to or greater than 0.7. Reliability testing is a critical step in evaluating the internal consistency of questionnaire constructs during a pilot study. In Table 2, all constructs exhibit high reliability, with alpha values well above the commonly accepted threshold of .70. Specifically, value-added tax compliance (.980 and customer service (.962) demonstrate excellent internal consistency, suggesting that the items within each construct are highly interrelated and effectively measure the intended dimensions.

**Table 2: Test of Reliability of Questionnaire**

Factor	Number of Items	Cronbach's Alpha score	Conclusion
Value-added tax compliance	5	0.980	Reliable
Customer service	5	0.962	Reliable

## 4. Results and Discussion

### 4.1 Descriptive Statistics Analysis

#### 4.1.1 Descriptive statistics for Customer service

Table 3 shows that I received feedback or clarification on my tax issues without unnecessary delays; the mean was 4.02, showing moderate agreement with this statement ( $SD = 0.787$ ). The guidance provided by tax officers helps me comply with tax requirements, had a mean of 3.92, showing moderate agreement with this statement ( $SD = 0.819$ ). For Online tax platforms that are user-friendly and accessible, the mean was 4.04, showing moderate agreement with this statement ( $SD = 0.801$ ). I am satisfied with the quality of customer service provided by KRA, had a mean of 3.99, showing moderate agreement with this statement ( $SD = 0.802$ ). Lastly, I trust the tax authority because of how they handle customer service had a mean of 4.07, showing moderate agreement with this statement ( $SD = 1.021$ ). The aggregate mean of 4.01 across all statements suggests overall agreement with perceptions of customer service provided by the tax authority.

**Table 3: Customer service**

	N	Mean	Std. Deviation
I receive feedback or clarification on my tax issues without unnecessary delays.	290	4.02	.787
The guidance provided by tax officers helps me comply with tax requirements.		3.92	.819
Online tax platforms are user-friendly and accessible.		4.04	.801
I am satisfied with the quality of customer service provided by KRA.		3.99	.802
I trust the tax authority because of how they handle customer service.		4.07	1.021
Mean		4.01	

#### 4.1.2 Descriptive statistics for Value-added tax compliance

Table 4 shows that "Our business files timely VAT returns every month on or before the 20th," the mean was 4.06 ( $SD = 0.984$ ), indicating strong agreement. Regarding "I am aware of the due dates for filing my tax returns," the mean was 4.01 ( $SD = 1.034$ ). For "I always make tax payments on time," the mean was 3.99 ( $SD = 1.022$ ), showing agreement. Concerning "I always make correct tax declarations," the mean was 4.07 ( $SD = 0.982$ ), reflecting strong agreement with the statement. For "I have complied with all tax registration requirements by KRA," the mean was 3.98 ( $SD = 1.044$ ), indicating agreement with the statement. The aggregate mean of 4.02 across all statements suggests strong overall agreement with statements involving compliance with VAT regulations among respondents.

**Table 4: Descriptive statistics Value-added tax compliance**

	N	Mean	Std. Deviation
Our business files timely VAT returns every month on or before the 20th	290	4.06	.984
I am aware of the due dates for filing my tax returns.		4.01	1.034
I always make tax payments on time.		3.99	1.022
I always make a correct tax declaration.		4.07	.982
I have complied with all tax registration requirements by KRA.		3.98	1.044
Mean		4.02	

#### 4.2 Correlation Analysis

The correlation analysis, inferential techniques included the use of Pearson correlation and the significance values to determine the nature of the relationships between customer service and VAT compliance. The variable customer service was positively and significantly correlated with VAT compliance ( $r = .582$ ,  $p = .000 < 0.05$ ). This suggests that when tax authorities offer responsive, professional, and supportive services, landlords are more likely to comply. Effective customer engagement fosters trust and reduces taxpayer anxiety, thereby enhancing voluntary compliance (Torgler & Schneider, 2015; Kirchler et al., 2022).

**Table 4: Correlation Statistics**

	Value Added Tax compliance.	Customer service
Value Added Tax compliance	1	0.582**
Customer service	0.582**	1
Sig.	0.000	

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

#### 4.3 Regression Analysis

Table 5 showed that Customer service had a positive correlation with Value Added Tax compliance, up to 58.2% ( $R = 0.582$ ). The results reveal that Customer service caused a variation of ( $R^2 = 0.338$  and adjusted  $R^2 = 0.332$ ) on Value Added Tax compliance.

**Table 5: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.582 <sup>a</sup>	.0338	.332	.34278

a. Predictors: (Constant), Customer service  
\_mean



Table 6 shows that there was an F statistic of 421.206 and a 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 6: ANOVA**

Model	Sum Squares	of df	Mean Square	F	Sig.
1 Regression	98.141	1	98.141	421.206	0.000
Residual	67.357	288	0.233		
Total	165.498	289			

a. Dependent Variable: Value Added Tax compliance

b. Predictors: (Constant), Customer service

Table 8 showed that a unit change in Customer service caused a 0.372 increase in Value Added Tax compliance. The study found that Customer service had a positive and significant effect on Value Added Tax compliance,  $\beta = 0.372$ , p-value  $= 0.035 < 0.05$ . Consequently, the null hypothesis was rejected.

**Table 7: Regression Coefficient analysis**

Model	Standardized Coefficients $\beta$	Std. Error	Unstandardized Coefficients $\beta$	t	Sig
1 (Constant)	1.475	0.273		5.403	0.000
Customer service	0.372	0.176	0.346	2.114	0.035

a. Dependent Variable: Value Added Tax compliance

#### 4.4 Discussion of the Findings

The study sought to establish the effect of customer service on Value-added tax compliance among small and medium taxpayers in Starehe sub-county in Nairobi, Kenya. The study on customer service correlation found that customer service was positively and significantly correlated with VAT compliance ( $r = .582$ ,  $p = .000 < 0.05$ ). This suggests that when tax authorities offer responsive, professional, and supportive services, SMEs are more likely to comply. Effective customer engagement fosters trust and reduce taxpayer anxiety, thereby enhancing voluntary compliance (Torgler & Schneider, 2015; Kirchler et al., 2022). The study found that customer service had a positive and significant effect on VAT compliance ( $\beta = 0.372$ ,  $p = 0.035$ ), suggesting that professional, responsive, and accessible support from the tax authority encourages cooperative behavior. When SMEs perceive fairness and competence in service delivery, they are more inclined to engage with formal tax processes. These results reflect broader research highlighting the role of administrative interactions in shaping taxpayer attitudes (Kirchler et al., 2022; Torgler & Schneider, 2015).

#### 5. Conclusion

The study sought to determine the effect of customer service on Value-added tax compliance among small and medium taxpayers in Starehe sub-county in Nairobi, Kenya. The study concludes that customer service had a significant positive effect on VAT compliance,

demonstrating that efficient, professional, and accessible support from tax authorities encourages taxpayers to comply. This finding emphasizes the role of taxpayer-agency interactions in compliance behavior, adding to the discourse on tax administration reforms. It suggests that improving taxpayer assistance programs can be an effective compliance strategy.

## 6. Recommendations

The Kenya Revenue Authority (KRA) tax authorities should enhance customer service through dedicated SME support desks and regular staff training programs. Future research could investigate the effects of tax reforms on VAT compliance, particularly Kenya's Finance Act 2023 provisions.

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