

Effect of Religiosity on Turnover Tax Compliance among Agribusiness Small and Medium Enterprises in Bungoma Town, Kenya

Kizito Wangila Masinde¹, Marion Nekesa², Muturi Kabete³

¹Tax Administration, Moi University

^{2,3}Tax Administration and Customs, Kenya School of Revenue Administration

Corresponding Email: keyzytowangilah@gmail.com

Accepted: 02 January 2026 || Published: 19 February 2026

Abstract

Kenya still suffers from underperformance in revenue collection, and over the years, our country has not met its revenue targets either. The revenue yield is still low. This is despite the government's significant investment in transforming the tax system through various policies. The purpose of this study was to establish the effect of religiosity on turnover tax compliance among agribusiness Small and Medium Enterprises in Bungoma Town, Kenya. The theories that guided this study were the planned behaviour theory and the ability-to-pay theory. The study employed an explanatory research design with a sample size of 387 Small and Medium Enterprises in Bungoma Town. The researcher distributed the questionnaire to a sample of 387, and 325 respondents completed it, representing 84% of the targeted sample. Primary data was obtained using a structured questionnaire. Descriptive statistics covered means and standard deviations, and inferential statistics, including Pearson's correlation and regression analysis. The study found that religiosity had a positive and significant effect on turnover tax compliance among agribusiness SMEs in Bungoma Town, Kenya ($\beta = 0.183$, $p = 0.031$). The government is recommended to incorporate religiosity into its tax compliance strategies by promoting ethical and moral aspects of taxation. This could involve engaging with religious leaders and institutions to underscore the moral obligation to pay taxes as a civic duty. Future studies may examine the influence of cultural factors on tax compliance with turnover taxes.

Keywords: *Religiosity, Turnover Tax Compliance, Agribusiness Small and Medium Enterprises*

How to Cite: Masinde, K. W., Nekesa, M., & Kabete, M. (2026). Effect of Religiosity on Turnover Tax Compliance among Agribusiness Small and Medium Enterprises in Bungoma Town, Kenya. *Journal of Finance and Accounting*, 6(1), 83-94.

1. Introduction

It is undeniable that every government worldwide has an obligation to provide services to its citizens. Due to this inescapable obligation, governments therefore rely on their citizens to pay taxes to finance their expenditures. As such, tax compliance remains a permanent fixture in the hearts of nations as an important issue for tax authorities worldwide. Higher tax compliance means more revenue can be collected and, hence, more funds can be reserved to develop the country and support society's welfare (Norzilah, Nawawii & Salin, 2016).

Compliance means obeying rules; therefore, tax compliance is the taxpayers' obligation to fulfill their rights and obligations under applicable tax laws (Yovanta Adi Putra & Waluyo, 2020). Tax compliance is the taxpayers' and other taxable entities' willingness to pay taxes, encompassing registration, filing, reporting, and payment activities, as defined by the Organization for Economic Co-operation and Development (Kirchler, 2007). Inherent in turnover tax compliance is the taxpayer's willingness to declare truthfully and file their taxes based on all income earned during the period (Genee, Steven, Lisandra, & Delroy, 2020).

Turnover tax is perceived as simpler to comply with and is imposed on the supply of taxable goods and services by persons not registered for VAT (Dejene, 2021). It is argued that in tax administration, sales are easier to ascertain than profits, which require deductions and verifications (IMF, 2023).

Religiosity refers to the application of religious values, beliefs, and rituals in a person's daily life (Worthington, Wade, Hight, Ripley, McCullagh, Berry, Schmidt, and O'Connor, 2003). Religiosity has also been defined to mean how people behave (intensity/contents of faith), (prayer/service attendance/involvement in religious organizations, and being (religious affiliations), Hillenbrand (2020).

Agribusiness Small and Medium enterprises, also described as Agri-SMEs, are businesses responsible for the sale of inputs, crop collection and distribution, food production and processing, as well as retail of food products (SAFIN, 2021). They are profit-oriented enterprises involved in the agricultural value chain, either directly or indirectly, or by providing enabling services to value chain actors.

The Agribusiness industry is one of the largest and most diverse sectors of the global economy, encompassing the production, processing, marketing, and consumption of agricultural products. Food and agribusiness contribute 5 trillion USD, representing 10 percent of global consumer spending, and employ the largest numbers of people globally (Bungoma County Agribusiness Policy, 2023).

1.1 Problem Statement

Kenya still suffers from underperformance in revenue collection. The revenue yield is still low. It is lower than the desired East African Community target of 25% of the Gross Domestic Product (GDP) required for the East African Community Monetary Union (EACMU) (Draft National Tax Policy, 2023). This is despite the government's heavy investment in transforming the tax system. The low level of tax yield is attributable, among other things, to the country's relatively small tax base, low tax compliance, and its economic system, which remains reliant on commodities and focuses on certain taxpayers only (Draft National Tax Policy, 2023).

Evidence of low tax compliance can also be examined in absolute terms from the statistics presented in the National Treasury and Economic Planning Quarterly Economic and Budgetary Review (2023), where total revenue collection by the end of June 2023 amounted to Kshs. 2,360.5 billion against a target of Kshs. 2,478.6 billion. The revenue was below target by Kshs 118.1 billion, on account of shortfalls in both ordinary revenue and the ministerial Appropriation-in-Aid (A-I-A). Ordinary revenue collection was Kshs. 2,041.1 billion against a target of Kshs 2,145.4 billion, Kshs. 104.3 billion below the target, depicting a tax gap (Kenya National Treasury and Economic Planning Quarterly Economic and Budgetary Review, 2023).

Nevertheless, certain sectors have great potential to increase tax revenue, including the Small and Medium Enterprises (SMEs) sector. However, whereas the SME sector accounts for 34% of the country's GDP, according to the National Treasury and Economic Planning (2021), it contributes only 15% of domestic tax revenue (Kenya News Agency, 2024). The difference indicates that SMEs' tax compliance remains low. Therefore, the study sought to establish the effect of religiosity on turnover tax compliance among agribusiness SMEs in Bungoma Town.

2. Literature Review

2.1 Theoretical Review

The Theory of Planned Behavior is a theory developed from the Theory of Reasoned Action by Ajzen (2006). Every action we take is caused by the intention to behave (Kamela, 2020). Aspects in the theory of planned behavior are formed from the following factors: Attitude, beliefs about the basic assessment of the results of the behavior caused, whether it will have a positive or negative impact; subjective Norms, beliefs about norms that come from an individual's environmental factors that will serve as guidelines for behavior, perceived behavioral control, beliefs about the perceived ease with which individuals can control behavior or action that will affect intentions.

Based on the theory of planned behavior (TPB), tax understanding is one of the fundamental foundations for taxpayers to comply with all applicable regulations. In accordance with the attitude aspect, taxpayers who understand tax regulations will behave in accordance with what was intended because they understand the impact of their actions.

The theory also resonates with the second variable, the taxpayer's perception, in that the behaviour theory by Ajzen holds that the Theory of Planned Behaviour (TPB) predicts an individual's intention to engage in a behaviour at a specific time and place. It posits that individual behaviour is driven by behaviour intentions. This can explain taxpayers' tendency to be obedient in fulfilling their tax obligations before doing anything. Taxpayers will have confidence in the results of these actions, which they perceive as fair, and will then decide whether to do them (Meda & Rahmiati, 2020). The theory supports the religiosity variable

The Ability to Pay Theory of Taxation was developed by Smith and Pigou (1903): "The subjects of every state ought to contribute towards the support of the government, as nearly as possible, in proportion to their respective abilities; that is, in proportion to the revenue which they respectively enjoy under the protection of the state." The ability-to-pay principle requires that the total tax burden be distributed among individuals according to their capacity to bear it, taking into account all relevant personal characteristics. This is the most widely accepted principle of equity or justice in taxation: citizens of a country pay taxes to the government in accordance with their ability to pay. It seems that if taxes are levied based on the principle stated above, justice can be achieved. The most suitable taxes from this standpoint are personal levies (Wasao, 2014). Economists are not unanimous about what the exact measure of a person's ability to pay should be.

Utz (2018), while writing on the ability-to-pay theory indicated that indirect taxes such as value-added tax (VAT), excise duty, sales tax including in this case digital service tax or turnover taxes can be adapted to the ability-to-pay criterion, but only to a limited extent, for example by exempting necessities such as food or by differentiating tax rates according to the urgency of need. Neumark (2018), however, disagrees that such policies are generally

ineffective; moreover, they distort consumer purchasing patterns, and their complexity often makes them difficult to implement. Other scholars (Due *et al.*, 2018) held that throughout the 20th century, the distribution of the tax burden among individuals should reduce the income disparities that naturally result from the market economy.

Even though digitalization presents challenges, with the advancement of technology, these MSEs should be able to track and identify all income realized in which tax jurisdictions, and thus compute their tax liabilities and pay them. The ability-to-pay theory holds that taxes should be paid according to one's ability, and these MSEs, due to their size and multinational scope, have the ability; hence, non-compliance should not arise unless it is voluntary. It can therefore be argued and appears reasonable and just that taxes should be taxed based on the taxable capacity of a person and in using this principle it can be stated that if the taxable capacity of one individual is greater than that of the other person, that a person who earns more should be asked and expected to pay more taxes in comparison with the one who earns less. The study supported Turnover Tax compliance.

2.2. Empirical Review

2.2.1 Religiosity

Religiosity is defined as a person's commitment to a religion, as reflected in their attitudes and behaviors (Johnson *et al.*, 2001). The degree to which a person believes in religion is also referred to as religiosity, and it can be practiced in daily life through participation in relevant activities (Iddagoda & Opata, 2017). Meanwhile, Capanna *et al.* (2013) stated that religiosity means carrying out religious orders and avoiding religious prohibitions. As seen in some of the definitions above, religiosity is a religious value that can shape individual behavior and is reflected in daily life. All religions aim to control good behavior and discourage bad behavior. Religion must provide each individual with internal control and enforcement of moral behavior (Basri *et al.*, 2014).

Mohdali and Pope (2020) investigated the impact of religiosity commitments (intrapersonal and interpersonal religiosity) on only one of the dimensions in the tax compliance inventory, namely voluntary tax compliance that underlies taxpayers' behavioral intentions. As stated earlier, the meaning of tax morale, voluntary tax compliance emphasizes the willingness derived from a moral obligation to the public, specifically, Erich (2020). However, they employed only primary survey data, distributed mainly to salaried taxpayers (90%), with the rest self-employed taxpayers, and conducted face-to-face interviews with participants from different religions. This might not provide a clear understanding of self-employed tax compliance attitudes, because the opportunities to avoid or evade paying taxes differ between these two types of taxpayers.

2.2.2 Turnover Tax Compliance

Turnover tax is a simplified system designed to make it easier for small businesses to meet their tax obligations (SARS, 2022). In South Africa, turnover tax replaces income tax, VAT, Provisional Tax, Capital Gains Tax, and Dividend Tax for small businesses with a qualifying annual turnover of up to R1 Million (SARS, 2022). SARS further asserts that the benefits of turnover tax include reduced administrative and compliance burdens, lower tax rates (since turnover is taxed rather than profit), and tax savings for qualifying small businesses.

In Kenya, the Turnover Tax is charged on businesses with gross turnover exceeding KShS. 1,000,000 but does not exceed Kshs—50,000,000 during the year of income (KRA, 2021). To increase the tax base and improve compliance, the Finance Act of 2023 reduced the threshold from 50,000,000 to 25,000,000; however, the Act was declared unconstitutional by the Court of Appeal. TOT is charged under Section 12C of the Income Tax Act, Chapter 470 of the laws of Kenya.

The eligibility of turnover tax in Kenya is that it is payable by a resident person or company whose gross or expected turnover is more than Kshs. 1,000,000 but does not exceed or is expected to exceed Kshs. 50,000,000 in any year of income (KRA, 2021). It is, however, noteworthy that a person may elect, by notice in writing to the commissioner, not to be taxable under the TOT, in which case the other provisions of the Income Tax shall apply to such a person (KRA, 2021).

2.3 Conceptual Framework

Camp (2001) defines a conceptual framework as a structure that the researcher believes can best explain the natural progression of the phenomenon under study. It is also defined by Miles and Huberman (1994) as a visual or written product, one that explains, either graphically or in narrative form, the main things to be studied, the key factors, concepts, or variables, and the presumed relationships among them. In this study, the dependent variable was turnover tax compliance, whereas the independent variable was religiosity. As shown in Figure 1.

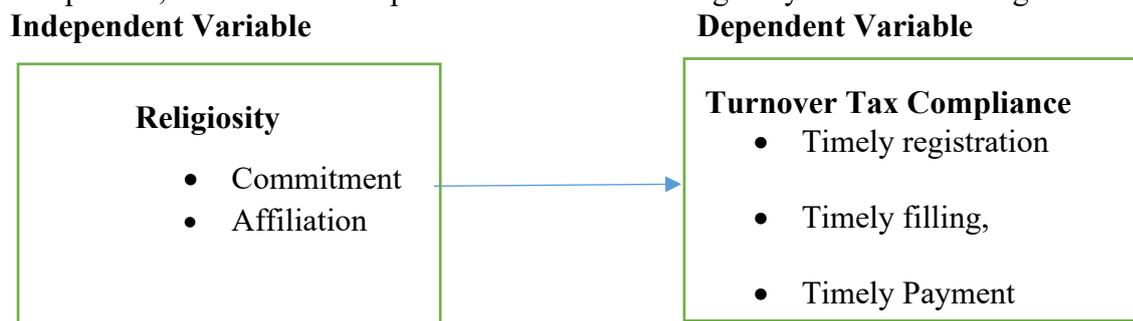


Figure 1: Conceptual Framework

3. Methodology

According to Creswell (2009), research designs are plans and procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis. The function of a research design is to ensure that the evidence obtained enables one to effectively address the research problem logically and unambiguously (Hrish, 2021). An explanatory research design was adopted in this study.

The target population of this study comprised Small and Medium Enterprises in Bungoma Town. Data from the county government of Bungoma draft CIDP (2023) for the period show that there are 11,971 operational SMEs within the County. This formed the target population of the study. The sample size was 387 SMEs. Table 1 shows that the researcher distributed the questionnaire to a sample of 387, and 325 respondents completed it, representing 84% of the targeted sample.

The reliability statistics were calculated using Cronbach’s Alpha, which assesses reliability by comparing the amount of shared variance or covariance among the items making up an instrument with the amount of overall variance (Collins, 2007). It is a measure of internal consistency. Malhotra (2015) establishes 0.7 as a good threshold for the Alpha value. Table 1 showed that the turnover tax compliance scale, comprising 6 items, demonstrated excellent reliability (Cronbach’s alpha = 0.914). Similarly, the Religiosity scale, comprising 5 items, demonstrated high reliability (Cronbach’s alpha = 0.920).

Table 1: Test of Reliability of Questionnaire

Factor	Number of Items	Cronbach Alpha score	Conclusion
Turnover Tax Compliance	6	0.914	Reliable
Religiosity	5	0.920	Reliable

4. Results and Discussion

4.1 Descriptive statistics

4.1.1 Descriptive statistics of Religiosity

Table 2 showed that the statement "Religious education and guidance is a measure for religiosity" had a mean response of 4.20 and a standard deviation of 1.068. This mean suggests that respondents generally agree with the statement, while the standard deviation reflects a moderate spread of opinions around the mean. The statement "Tax evasion is highly approved by people with no religious affiliation" had a mean of 3.83 and a standard deviation of 1.128. This mean suggests that respondents tend to slightly agree with the statement, though there is some uncertainty. The relatively higher standard deviation signals greater variability in responses. The statement "Religion has an impact on some deviant behavior including tax evasion" recorded a mean of 4.11, with a standard deviation of 1.065. The mean reflected general agreement among respondents, while the standard deviation suggests moderate variability in their responses. The statement "People who are committed to religious practices have a low inclination for cheating, including giving false tax information" had a mean of 3.97 and a standard deviation of 1.024. The mean indicates a tendency toward agreement with the statement. The standard deviation reflects a moderate degree of variability around the mean. The statement "Religious teachings influence individual attitude and behavior influences in our community and by extension, their tax compliance" had a mean of 4.04 and a standard deviation of 1.045. This means that respondents generally agreed with this statement. The standard deviation suggests a moderate level of variation in responses.

Table 2: Religiosity

	Mean	SD	Skewness	Kurtosis
Religious education and guidance are measures of religiosity	4.20	1.068	-.683	-.720
People with no religious affiliation highly approve tax evasion	3.83	1.128	-.456	-1.093
Religion has an impact on some forms of deviant behaviour, including tax evasion.	4.11	1.065	-.763	-.413
People who are committed to religious practices have a low inclination for cheating, including giving false tax information	3.97	1.024	-.747	-.316
Religious teachings influence individuals' attitudes and behaviours in our community, and, by extension, their tax compliance.	4.04	1.045	-.696	-.733
Mean	4.03			
N=325				

4.1.2 Descriptive Statistics for Turnover Tax Compliance

Table 3 showed that the item "I have been effectively registered as a taxpayer by the KRA and I have a KRA PIN" had a mean response of 3.89 and a standard deviation of 1.114. The standard deviation indicates a moderate variation in responses. The mean suggests that respondents generally agree with the statement. The statement "My business is a registered company and has a KRA PIN of its own" received a mean response of 4.19 and a standard deviation of 1.041. The standard deviation reveals moderate variation around the mean. The mean shows that respondents typically agree with this statement. For the item "I have been faithful in declaring my Turnover tax obligation", the mean response was 3.74, with a standard deviation of 1.160. This suggests a moderate spread of responses around the mean, while the mean shows that respondents slightly agree with this statement. The statement "Computation, filing, and payment for Turnover Tax due is complex and encourages involuntary non-compliance" received a mean of 4.16 and a standard deviation of 1.084. This indicates moderate variation around the mean, with respondents generally agreeing with the statement. For the statement "I have declared all the Turnover generated from farming, by farm and/or business, and filed all the annual returns", the mean response was 4.04, with a standard deviation of 1.036. This suggests moderate variability in responses. The mean indicates that respondents generally agree with this statement. Lastly, the statement "I have a valid Tax Compliance Certificate" had a mean response of 3.92 and a standard deviation of 1.086. The standard deviation indicates moderate variability, and the mean suggests that respondents tend to agree with the statement.

Table 3: Turnover Tax Compliance

	Mean	SD	Skewness	Kurtosis
I have been effectively registered as a taxpayer by the KRA, and I have a KRA PIN	3.89	1.114	-.582	-.813
My business is a registered company with its own KRA PIN.	4.19	1.041	-.631	-.855
I have been faithful in declaring my Turnover tax obligation.	3.74	1.160	-.426	-1.087
Computation, filing, and payment of Turnover Tax are complex and encourage involuntary non-compliance.	4.16	1.084	-.767	-.619
I have declared all the Turnover generated from farming, by farm and/or business, and filed all the annual returns	4.04	1.036	-.924	.022
I have a valid Tax Compliance Certificate	3.92	1.086	-.558	-.963
Mean	3.99			
N=325				

4.2 Correlation Analysis

A correlation matrix was used to examine how religiosity, taxpayers' knowledge, taxpayers' perceptions, and compliance costs correlate with turnover tax compliance among agribusiness SMEs in Bungoma Town. Table 4 presents the correlation analysis between turnover tax compliance and each predictor variable. The analysis revealed a positive correlation between turnover tax compliance and religiosity, with an r-value of 44.5% and a significance level of $p = 0.002$. This suggests that higher levels of religiosity are associated with increased compliance with the turnover tax.

Table 4: Correlations Statistics

	Turnover Compliance	Tax Religiosity
Turnover Tax Compliance	1	0.445**
Religiosity	0.445**	1

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

4.3 Regression Analysis

Table 5 showed that religiosity had a positive correlation with Turnover Tax Compliance, with an R of 0.445 (44.5%). The results reveal that religiosity accounted for 19.8% of the variation ($R^2 = 0.198$; adjusted $R^2 = 0.194$) in Turnover Tax Compliance. The remaining 80.2% of the variation was due to factors not included in the model.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.445 ^a	.0198	.194	.47903

a. Predictors: (Constant), religiosity _mean

Table 6 shows that there was an F statistic of 248.953 and a p-value of $0.000 < 0.05$, which indicates that the model was significant in explaining the variance caused by Turnover Tax Compliance.

Table 6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.094	1	37.094	248.953	0.000
	Residual	48.165	323	0.149		
	Total	85.259	324			

a. Dependent Variable: Turnover Tax Compliance

b. Predictor: (Constant), Religiosity

Table 7 revealed the effects of each independent variable on turnover tax compliance. The analysis indicated that a unit change in religiosity was associated with a significant 0.183 increase in turnover tax compliance ($\beta = 0.183$, $p = 0.031$). This finding suggested that higher levels of religiosity positively influenced compliance with the turnover tax.

Table 7: Regression Coefficient

Variable	Standardized		Unstandardized	
	β	Std. Error	Statistic	Prob.
Constant	0.464	0.183	2.535	0.012
Religiosity	0.183	0.044	4.159	0.031

4.4 Discussion

The study was to establish the effect of religiosity on turnover tax compliance among agribusiness SMEs in Bungoma Town. The study's pairwise correlation analysis found a positive relationship between turnover tax compliance and religiosity, with an r value of 44.5%. This suggests that higher levels of religiosity are associated with greater compliance with turnover tax among agribusiness SMEs in Bungoma Town. Further investigation showed that religiosity had a positive and significant effect on turnover tax compliance among agribusiness SMEs in Bungoma Town, Kenya. $\beta = 0.183$, $p = 0.031$; this finding suggested that higher levels of religiosity positively influenced compliance with turnover taxes. The study's findings concurred with Mohdali and Pope (2020), who found that intrapersonal religiosity has a

significant positive impact on voluntary tax compliance, as did the current study's conclusion that religiosity positively influences turnover tax compliance.

5. Conclusion

The study first sought to establish the effect of religiosity on turnover tax compliance among agribusiness SMEs in Bungoma Town. Based on the findings, the study concluded that religiosity had a significant positive impact on turnover tax compliance among agribusiness SMEs in Bungoma Town. Higher levels of religiosity were found to enhance compliance, suggesting that moral and ethical considerations linked to religious beliefs play a key role in encouraging tax adherence. Therefore, religiosity could be considered a relevant factor in fostering voluntary tax compliance among small and medium enterprises.

6. Recommendations

The government is recommended to incorporate religiosity into its tax compliance strategies by promoting ethical and moral aspects of taxation. This could involve engaging with religious leaders and institutions to underscore the moral obligation to pay taxes as a civic duty. Future studies may examine the influence of cultural factors on tax compliance with turnover taxes.

References

- Ajzen, I. (1985). *From intentions to actions: A theory of planned behavior*. Berlin: Heidelberg, New York: Springer-Verlag.
- Allingham, M., & G Sandmo, A. (1972). *Turnover Tax Evasion: A Theoretical Analysis*. *Journal of Public Economics*. Philadelphia: North-Holland Publishing Company.
- Baron, R. M., & Kenny, D. A. (1986). The moderator--mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Basri, L. (2014). *Tax Administrations and Small and Medium Enterprises (SMEs) in Developing Countries*, Consultant Small and Medium Enterprise Department, World Bank Group, July 2005.
- Baurer, L. (2005). *Tax Administrations and Small and Medium Enterprises (SMEs) in Developing Countries*, Consultant Small and Medium Enterprise Department, World Bank Group, July 2005.
- Bird, M. & Slack, E. (2002). *Land and property taxation: A review*. In the Workshop on Land Issues in Latin America and the Caribbean. Citeseer.
- Camp, W., Troutman, S., & O'Bryan, D. (2001). An expanded model of taxpayer compliance: Empirical evidence from the United States and Hong Kong. *Journal of International Accounting, Auditing and Taxation*.
- Capanna, A., & Englebrecht, D. (2013). An investigation of the effect of detection risk perceptions, penalty sanctions, and Turnover visibility on tax compliance. *The Journal of the American Taxation Association*.
- Collins, L. (2007). "Attitude towards Business Ethics: Examining the Influence of Religiosity, Gender, and Education Levels." *International Journal of Marketing Studies*, vol. 2(1), pp. 225–32

- Creswell, J (2007). “Research design: Qualitative, Quantitative, and Mixed Methods Approaches”, 2nd ed. London: Sage Publications.
- Creswell, J. (2009). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. Sage Publication (3rd Ed.). Thousand Oaks, California: Sage
- Dejene. (2021). The effect of audit rates on the federal individual Turnover tax. National Tax Journal.
- Due, Ramli, R. (2018). Perception of justice, trust, and tax compliance behavior in Malaysia. Kasetsart Journal of Social Sciences.
- Faizal, M., Palil, R., Maelah, R. & Ramli, R. (2017). Perception on justice, trust, and tax compliance behavior in Malaysia. Kasetsart Journal of Social Sciences.
- Field, A. (2018). Discovering statistics using IBM SPSS Statistics (5th Ed.). Sage.
- Fincham, J. E. (2008). Response rates and responsiveness for surveys, standards, and the Journal.
- Genee, S., & Alley, C. (2020). Tax compliance, self-assessment and tax administration. Journal of Finance and Management in Public Services, 2(2), 27-42
- Hilenbrand and Safriansyah (2017). “Sustainability Report Dan Nilai Perusahaan Di Bursa Efek Indonesia,” J. Ilm. BISNIS Dan Keuang., vol. 7, no. 1, pp. 21–30, 2017
- Johnson & Scheider, F. (2001). Everyday representations of and Tax Flight: Do not legal differences matter? Journal of Economic Psychology, vol. 24, 535-553
- Kamela N. (2020). Dimensionality Reduction Using Factor Analysis Author Downloaded from Griffith Research Online
- Kirchler, E. & Wahl, I. (2010). Tax Compliance Inventory TAX-I: Designing an inventory for surveys of tax compliance. Journal of Economic Psychology, (31)3, 331–346.
- Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The “slippery slope” framework. Journal of Economic Psychology.
- Neumark, P. (2018). Determinants of personal tax compliance. Accessed on 4th July, 2024, from
- Norzilah, M. (2016). Tax Awareness Moderates Knowledge and Modernization of Tax Administration on Tax Compliance. *Survey on MSMEs taxpayers in South Tangerang City, Indonesia*.
- OECD (2006a), Strengthening Tax Audit Capabilities: General Principles and Approaches, Information note, October 2006, Tax Administration Compliance Sub-group, available at < <http://www.oecd.org/dataoecd/46/18/37589900.pdf>>, accessed on 15th July 2024.
- Safin (2021). Sales tax compliance and its determinants in Malaysia. Advanced International Journal of Banking, Accounting and Finance
- Sandford, C., Godwin, M., & Hardwick, P. (1989). Administrative and Compliance Cost of Taxation. Birmingham: Fiscal Publications.
- Slemrod, J., Blumenthal, M. and Christian, C. (2001). Taxpayer Response to an Increased Probability of Audit: Evidence from a Controlled Experiment in Minnesota, Journal of Public Economics, 79(3): 455-483

- Torgler, B. (2007). Tax compliance and tax morale: A theoretical and empirical analysis. Edward Elgar Publishing
- Wahl, I., Kastlunger, B. & Kirchler, E. (2010). Trust in Authorities and Power to Enforce Tax Compliance: An Empirical Analysis of the “Slippery Slope Framework”. Law & Policy
- Worthington, F., & J (2019). The Optimal Threshold and Tax Rate for SMEs. IMF Working Papers. 19. 1. 10.5089/9781498312295.001.
- Yovanta. E. (2020). Effects of supervision on tax compliance: Evidence from a field experiment. Economics Letter