

Effect of Taxpayer Morale on Rental Income Tax Compliance Among Property Owners in Ruaraka Sub-County, Kenya

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Abstract

Taxation is a major revenue source for governments worldwide; therefore, tax authorities must continuously implement measures to ensure maximum revenue collection. Despite KRA's measures, rental income tax compliance has remained low, and therefore, KRA continues to fall short of its annual targets. This study aimed to determine the effect of taxpayer morale on rental income tax compliance among property owners in Ruaraka Sub-County, Kenya. The study was guided by the following theories. Ability to Pay theory and Theory of Planned Behaviour. The study adopted an explanatory research design. The target population was 3281 property owners in Ruaraka Sub-County, and the sample size was 356 respondents. After the collection of responses, 306 respondents fully completed the questionnaires and submitted them. This implies a 86% response rate. The study was conducted using primary data collected through structured questionnaires. The data was analyzed using descriptive and inferential statistics. The study's regression analysis found that Taxpayer morale had a positive and significant effect on rental income tax compliance ($\beta = 0.245$, $p = 0.000$). The government should integrate civic education into school curricula and public campaigns to foster a culture of tax compliance as both a moral duty and a cornerstone of active citizenship. Messaging should emphasize the social contract and the collective benefits derived from tax contributions. Future research could explore the effect of cost obligation on rental income tax compliance.

Keywords: *Taxpayer Morale, Rental Income Tax Compliance, Property Owners*

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1. Introduction

Governments worldwide depend on tax revenue to provide public goods and services. To meet the growing need for economic development, these governments have developed various tax regimes, systems, and bases (Linegar & Walbeek, 2020). Collecting taxes and fees is a fundamental task for countries, as it generates public revenue that funds investments in human capital, infrastructure, and the provision of services to citizens and businesses (IMF, 2020).

Rental income tax compliance refers to the extent to which landlords accurately report their rental income, file tax returns, and remit the required taxes to the relevant authorities in accordance with the legal tax framework. It encompasses voluntary or enforced adherence to

rental income tax obligations, including the declaration of rental earnings, the filing of deduction claims, and the timely payment of taxes (OECD, 2020). According to Kirchler et al. (2021), tax compliance involves both taxpayers' willingness to comply voluntarily and the effectiveness of tax enforcement mechanisms. In the context of rental income, compliance is influenced by factors such as tax knowledge, perceived fairness of the tax system, audit probabilities, and penalties.

Houses and other residential buildings are rented out by individuals worldwide, including in Kenya, to generate rental income. Depending on the reason for occupation, there are two distinct types of rental income that can be earned in Kenya. In general, there are two primary types of occupations found in any property's buildings: residential and commercial. Both income tax and value-added tax (VAT) are applicable to the rental income generated by these two categories of occupations in Kenya, with certain exceptions. According to KRA (2020), the term "residential rental income" refers to the net income obtained from renting out residential properties for occupation.

Taxpayer morale is defined as the intrinsic motivation or willingness of taxpayers to comply with tax laws without enforcement or coercion. It reflects individuals' moral and psychological commitment to fulfill their tax obligations as part of their civic duty. According to Lago-Peñas and Martínez-Vázquez (2022), taxpayer morale is a key component in understanding voluntary tax compliance and is closely linked to trust in public institutions, perceived fairness of the tax system, and satisfaction with government services.

Ruaraka Constituency is an electoral constituency located in Nairobi County, Kenya. It is straddled by the Outer Ring, Baba Dogo, and the Thika roads. Ruaraka came into being in 1922 when two Welsh brothers, Charles and George Hurst, and a friend, H. A. Dowding, gained interest in an inhabited area along a river known as Rui-Rwa-Aka, which was reserved for the Kikuyu girls during circumcision. Along the banks of the river, the brothers chose an expansive plot of land to set up the very first brewery in British Kenya, which became Kenya Breweries. The brewery's fate later became uncertain when one of the proprietors, George Hurst, was killed by an elephant.

Property owners in Ruaraka Sub-County, Nairobi, contribute significantly to local revenue through land rates, property taxes, and rental income tax, which are essential for financing public services and infrastructure. Evidence from Kenyan studies shows that property owners who are well-informed and perceive tax systems as transparent and fair are more likely to comply voluntarily (Ali, Fjeldstad, & Sjørnsen, 2014). Moreover, compliance is strengthened when property owners have confidence that their taxes are used for visible community development, as this enhances taxpayer morale and willingness to remit property-related taxes (Masinde & Wanjere, 2020).

1.1 Problem Statement

Rental income tax compliance in Kenya remains a persistent problem for the Kenya Revenue Authority (KRA), despite various reforms aimed at enhancing tax collection from the real estate sector. Compliance has remained low, with many landlords either under-declaring or not declaring rental income at all. According to KRA reports, as of 2024, compliance with Rental Income tax remains markedly low. Collected rental tax reached just KSh 14.4 billion in FY 2023/24, against the target of 16.8 billion (KRA, 2024). Further, in FY 2024/25, KRA collected 15.3 billion, against the target of 17.2 billion (KRA, 2025). As a result of the KRA

failing to meet its aim, the government is unable to satisfactorily deliver on its mandate, including safety, high-quality health care and education, improved housing and water, and infrastructure development. As a result, this has given rise to apprehension, as the government is working towards accomplishing its goals, which is the reason why this study is necessary. This study, therefore, sought to determine the effect of taxpayer morale on rental income tax compliance among property owners in Ruaraka Sub-County, Kenya.

2. Literature Review

2.1 Theoretical Review

2.1.1 Theory of Planned Behavior

An expansion of the Theory of Reasoned Action (TRA) is the Theory of Planned Behavior (TPB) (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980). Both theories are predicated on the idea that people assess the information at their disposal and use reason and logic to decide which behaviors to engage in. The individual's desire to perform a behavior (influenced by the value the individual places on it, how easy it is to accomplish, and others' opinions) and the belief that the behavior is under his or her control govern its performance.

The Theory of Reasoned Action (TRA), which contends that three factors, attitude, subjective norm, and perceived behavioral control, determine human action, was expanded upon by Ajzen (1991) and named the Theory of Planned Behavior (TPB). Subjective norm refers to one's comprehension of social pressure or expectation to perform or avoid performing a certain behavior; attitude is one's positive or negative assessment of carrying out a particular behavior; and perceived behavioral control is one's perception of how easy or difficult it is to carry out a given action, which is influenced by opportunity and resource availability (Taing & Chang, 2021).

Taxpayer morale, the intrinsic motivation to pay taxes, aligns with TPB's concept of attitude, as it reflects deep-seated personal values and beliefs about civic duty (Lago-Peñas & Martinez-Vazquez, 2022). Peer effects correspond to TPB's subjective norms, in which individuals are influenced by the tax behaviors and expectations of their social groups. If peers evade taxes or show apathy toward tax compliance, the individual may feel social permission to behave similarly (Zhou et al., 2020).

2.1.2 The Ability to Pay Theory

Adam Smith in *The Wealth of Nations* (1776) stated that such things as defending the country and maintaining the institutions of good government are of general benefit to the public. Thus, it is reasonable that the population should contribute to the tax costs. It is also reasonable to demand certain other things of a tax system, for instance, that the amounts of tax individuals pay should bear some relationship to their abilities to pay.

The Ability-to-Pay Theory is a key principle in taxation that holds individuals should be taxed based on their economic capacity, implying that those with higher incomes should contribute more to public revenue. In the context of rental income tax compliance, this theory provides a moral and economic justification for expecting landlords, especially those with significant real estate earnings, to comply with tax obligations. Rental income represents passive but consistent earnings, often indicating a higher financial standing. According to Musgrave and Musgrave (2017), taxation based on ability to pay enhances fairness by aligning tax liability with income level, ensuring those who benefit more from economic resources contribute a proportionate

share. This principle directly supports the taxation of rental income, as property owners have demonstrable income-generating assets.

From a compliance perspective, the theory holds that landlords with the financial ability to pay taxes are ethically and legally obligated to do so. However, low compliance rates among landlords in many developing countries suggest a disconnection between economic ability and voluntary compliance. For instance, Waweru and Kalulanga (2022) found that despite high potential incomes, many landlords in Nairobi fail to remit rental income tax due to weak enforcement and perceived unfairness. This suggests that while the ability-to-pay principle justifies the imposition of tax, actual compliance is also shaped by factors such as trust in government, perceived equity, and administrative efficiency. The study will support compliance with rental income tax.

2.2. Empirical Review

2.2.1 Rental Income Tax Compliance

Rental income tax compliance refers to the extent to which landlords accurately report their rental income, file tax returns, and remit the required taxes to the relevant authorities in accordance with the legal tax framework. It encompasses voluntary or enforced adherence to rental income tax obligations, including the declaration of rental earnings, the filing of deduction claims, and the timely payment of taxes (OECD, 2020). According to Kirchler et al. (2021), tax compliance involves both taxpayers' willingness to comply voluntarily and the effectiveness of tax enforcement mechanisms. In the context of rental income, compliance is influenced by factors such as tax knowledge, perceived fairness of the tax system, audit probabilities, and penalties.

According to Berhane and Yesuf (2020), property owners, whether residential or commercial, are required to declare the income generated from renting their property to accurately calculate rental income tax and other applicable taxes. When it comes to paying rental income tax, it is necessary to make a voluntary payment rather than being asked to do so by the tax authority. According to Adeniran (2021), voluntary tax compliance requires the declaration of income and the payment of taxes in accordance with the country's taxation laws.

2.2.2 Taxpayer Morale

Martinangeli and Windsteiger (2024) examined taxpayer morale (intrinsic motivation) and tax compliance. The study assessed over 4,000 Italian respondents to determine how exposure to information about tax dishonesty influences tax morale and compliance norms. The findings revealed that when tax evasion was reported among low-income groups, it significantly weakened compliance norms among low-income earners, whereas information about evasion by high-income individuals led to a rise in dishonesty among wealthy taxpayers. The study concluded that information about evasion can propagate unethical tax behavior and erode key foundations of trust and fairness within society.

Pious Msafiri (2022) empirically tested the relationships among social norms, tax morale, and tax compliance behavior using regression analysis with significant results: the correlation between social norms and tax morale was $r=0.782$, between tax morale and compliance $r=0.767$, and between social norms and compliance was $r=0.855$ ($F=40.465$, $p<.001$). Another study, focusing on SME taxpayers in Dar es Salaam, found that public service provision positively impacts compliance, with tax morale serving as a partial mediator between

service delivery perception and compliance behavior (479 SMEs, SEM analysis) Results across these secondary-data studies consistently reveal that high tax morale is correlated with higher compliance, and that social norms and visible public service delivery strengthen morale, thereby indirectly boosting compliance rates. However, a notable share of individuals still exhibits low intrinsic motivation despite awareness. Conclusions drawn suggest that while Tanzania exhibits pockets of voluntary compliance, improving taxpayer morale across the population requires more than enforcement; strengthening social norms, enhancing service delivery feedback, and nurturing trust are critical.

Njilu (2023) found that tax morale significantly affects compliance, and is eroded by perceptions of misuse of taxes, limited information, and minimal government support; higher morale correlates with better voluntary compliance A sector-specific study on VAT compliance among medium taxpayers in north Nairobi showed that tax morale positively and significantly impacts compliance ($\beta = 0.173$, $p = 0.016$), affirming morale’s importance even in transactional taxes Collectively, these studies conclude that strengthening trust, enhancing transparency in tax spending, improving public service delivery, and promoting taxpayer education all nurture intrinsic motivation to comply. As a result, they recommend that KRA and policymakers invest in continuous taxpayer sensitization, public accountability mechanisms, and service-oriented reforms, shifting from enforcement-only approaches toward building a supportive environment that reinforces tax morale and sustainable compliance across Kenya.

2.3 Conceptual Framework

A conceptual framework shows different variables based on hypothesized interactions (Cooper & Schindler, 2014). There are different types of variables that form the basis of a study. The independent variables are those factors that influence others, while the variable influenced is known as the dependent variable. This current study has an independent variable, taxpayer morale, measured by Beliefs and Attitude, and a dependent variable, Rental income tax compliance, measured by returns filed and tax payment.

Independent Variable

Dependent Variable

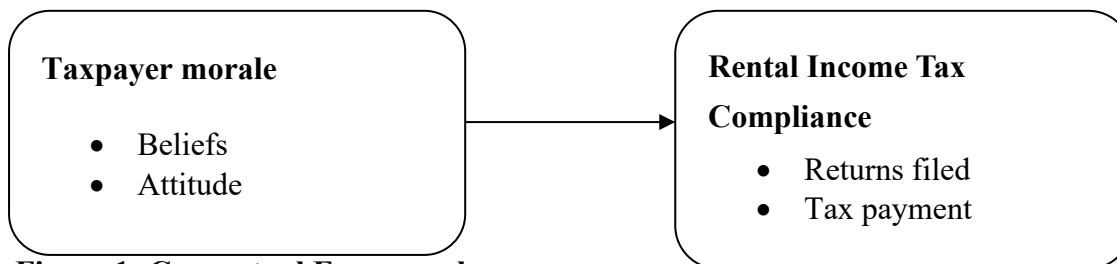


Figure 1: Conceptual Framework

3. Methodology

Robson (2016) regards research design as a plan for selecting subjects, research sites, and data collection procedures to answer the research questions. Ghauri and Gronhaug (2017) revealed that a research design is the plan for obtaining answers to the questions being studied and for handling some of the difficulties encountered during the research process. The study applied an explanatory research design to describe the characteristics of the variables and investigate causal relationships between them. Tashakkori and Teddlie (2015) described population as the entire group of individuals or items under consideration in any field of inquiry that has a common attribute. Consequently, everyone or everything within a given population

typically shares a unifying attribute or feature. The target population was 3281 property owners in Ruaraka Sub-County (KRA,2025). The research targeted 356 respondents among property owners in Ruaraka Sub-County, Kenya. After the collection of responses, 306 respondents fully completed the questionnaires and submitted them. This implies a 86% response rate. Leaving a 14% non-response rate, caused by a lack of interest in the topic and time constraints.

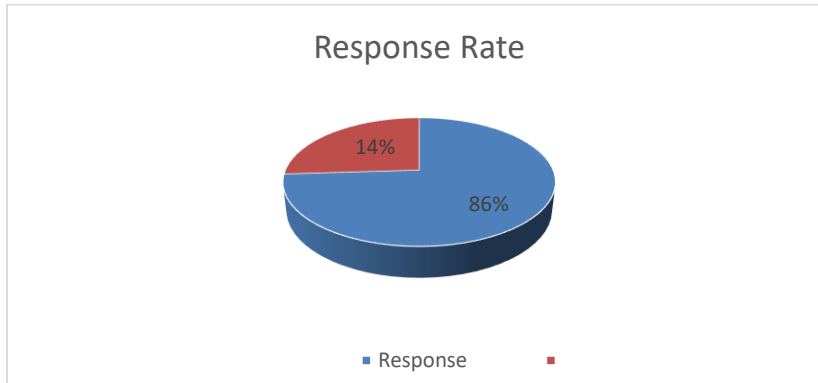


Figure 1: Response Rate

Reliability analysis

According to McMillan & Schumacher (2010), the reliability of research instruments means the repeatability, stability, or internal consistency of a questionnaire. The reliability of the questionnaire was assessed using Cronbach’s alpha. Table 1. Reliability results show alpha values of 0.929 for rental income tax compliance and 0.931 for taxpayer morale. These alpha values all show high levels of reliability>0.7.

Table 1: Test of Reliability of Questionnaire

Factor	Number of Items	Cronbach's Alpha score	Conclusion
Rental Income Tax Compliance	5	0.929	Reliable
Taxpayer morale	5	0.931	Reliable

4. Results and Discussion

4.1 Descriptive Statistics

4.1.1 Descriptive Statistics for Taxpayer Morale

On taxpayer morale, the item "I believe it is my duty as a citizen to pay taxes honestly" received a mean score of 4.13 (SD = 0.853), indicating that respondents strongly agreed with this statement, with low variability in responses. For the statement, "I feel that rental income tax compliance is often lost due to corruption and that discourages me from being compliant," the mean score was 4.05 (SD = 0.814), signifying agreement and low variability in responses. Regarding the item "I feel positive about paying taxes as part of my civic responsibility," the mean score was 3.94 (SD = 0.846), which falls between neutral and agree, indicating moderate agreement and low variability in responses. The statement "I trust the government with my tax

payments, and this encourages me to effectively comply with all tax requirements" yielded a mean of 3.96 (SD = 0.896), indicating agreement among respondents, with a moderate standard deviation. Finally, the item "My faith often encourages me to pay all my taxes as provided for in tax laws because it is the right thing to do" had a mean score of 4.02 (SD = 0.832), denoting agreement and low response variability. There was a generally high level of agreement among respondents, with an overall mean score of 4.02.

Table 2: Descriptive statistics for Taxpayer Morale

N= 306	Std. Mean Deviation
I believe it is my duty as a citizen to pay taxes honestly.	4.13 .853
I feel that rental income tax compliance is often undermined by corruption, which discourages me from being compliant.	4.05 .814
I feel positive about paying taxes as part of my civic responsibility	3.94 .846
I trust the government with my tax payments, which encourages me to comply with all tax requirements.	3.96 .896
My faith often encourages me to pay all my taxes as required by tax laws because it is the right thing to do.	4.02 .832
Overall Mean	4.02

4.1.2 Descriptive Statistics for Rental Income Tax Compliance

Table 3. found that for the item "I file tax return on time" received a mean score of 4.04 (SD = 0.811), which falls between Agree and Strongly Agree on the Likert scale, indicating that respondents generally agreed with this statement; the standard deviation suggests a moderate degree of variability in responses. The item "I declare the correct income" had a mean of 4.11 (SD = 0.817), placing it in the Agree-to-Strongly Agree range, indicating consensus among respondents that they accurately report income. The standard deviation suggests a moderate degree of variability in responses. For the statement "I pay the right amount of tax," the mean was 4.16 (SD = 0.845), indicating that respondents typically agreed with this assertion. The item "I report all tax liabilities following applicable tax laws" yielded a mean of 4.18 (SD = 0.923), signifying that respondents agreed with this compliance behavior. The standard deviation suggests a moderate degree of variability in responses. Finally, the statement "I honor all my tax obligations in a trustworthy and honest manner" received the highest mean score of 4.21 (SD = 0.962), indicating the strongest level of agreement across items. The standard deviation suggests a moderate degree of variability in responses. The overall mean of 4.14 across all items confirms a general agreement with statements regarding their rental income tax compliance.

Table 3: Descriptive statistics for Rental Income Tax Compliance

	Mean	Std. Deviation
N= 306		
I file my tax return on time	4.04	.811
I declare the correct income	4.11	.817
I pay the right amount of tax	4.16	.845
I report all tax liabilities following applicable tax laws	4.18	.923
I honor all my tax obligations in a trustworthy and honest manner	4.21	.962
Overall Mean	4.14	

4.2 Correlations Analysis

In this investigation, the Pearson product-moment correlation coefficient was used. (Creswell, 2009) states that correlations are used to assess the strength of a two-variable linear connection. Table 4 shows the correlations between the independent and dependent variables. Additionally, there was a significant positive relationship between taxpayer morale and rental income tax compliance ($r = 0.581$, $p = 0.000$).

Table 4: Correlations Statistics

	Rental Income Tax Compliance	Taxpayer morale
Rental Income Tax Compliance	1	0.581**
Taxpayer morale	0.581**	1
Sig.	0.000	

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

4.3 Regression Analysis

The results in Table 5 indicated that taxpayer morale was positively correlated with rental income tax compliance, with a correlation of 58.1% ($R=0.581$). According to the study findings, the model accounts for 33.7% of the variation in rental income tax compliance (R -Square = 0.337). This implies that the remaining 66.3 % of the change was caused by other factors not included in the model. The results further reveal that, even after adjustment, the model still accounts for 33.2% of the variance in rental income tax compliance (Adjusted R Square, 0.332).

Table 5: Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.581 ^a	.0337	.332	.37890

a. Predictors: (Constant), Taxpayer morale _mean

Further ANOVA tests were conducted to determine whether the model adequately explains the relationships among variables as postulated in the conceptual model. The findings from Table 6 show an F value of 438.780 with a significance level of 0.000, which is far below the confidence level of 0.05, thereby establishing that the model is statistically significant.

Table 6: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.072	1	46.072	438.780	0.000
	Residual	31.830	304	0.105		
	Total	77.902	305			

a. Dependent Variable: Rental income tax compliance

b. Predictors: (Constant), Taxpayer morale

Table 7 showed that a 1-unit change in taxpayer morale led to a 0.245 increase in rental income tax compliance. The study found that taxpayer morale had a positive and significant effect on rental income tax compliance, $\beta = 0.245$, $p\text{-value} = 0.000 < 0.05$. The hypothesis was rejected.

Table 7: Regression Coefficient analysis

Variable	Standardize	Unstanda		Prob.
	β	Std. Error	t-Statistic	
Constant	0.487	0.198	2.460	0.015
Taxpayer morale	0.245	0.050	4.900	0.000

4.4 Discussion of the Findings

The study was to determine the effect of taxpayer morale on rental income tax compliance among property owners in Ruaraka Sub-County, Kenya. The correlation analysis found a significant positive relationship between taxpayer morale and rental income tax compliance ($r = 0.581$, $p = 0.000$). This points to the importance of an intrinsic ethical obligation to pay taxes as a key driver of compliance. Further, the study's coefficient analysis found that taxpayer-morale reforms had a positive and significant effect on rental-income tax compliance, with $\beta = 0.245$ and $p = 0.000$. The findings concurred with Chebet and Mwangi (2022), who found that

high taxpayer morale significantly reduced tax evasion intentions among property owners in Mombasa, even when the perceived risk of detection was low.

5. Conclusion

The study concluded that taxpayer morale has a significant and positive impact on rental income tax compliance among property owners in Ruaraka Sub-County, Kenya. The findings suggest that an intrinsic sense of civic duty is a powerful, non-coercive motivator for fulfilling rental income tax obligations. This conclusion enriches existing literature by underscoring the importance of fostering intrinsic motivation, suggesting that long-term compliance sustainability relies as much on cultivating taxpayer ethics as on enforcement mechanisms.

6. Recommendations

It is recommended that the government should integrate civic education into school curricula and public campaigns to foster a culture of tax compliance as a moral duty and a cornerstone of active citizenship. Messaging should emphasize the social contract and the collective benefits derived from tax contributions. Future research could explore the effect of cost obligation on rental income tax compliance.

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