

Effect of Real Time of Tax Information on Value Added Tax Compliance among Medium Enterprises in Westlands Region-Parklands, Nairobi County, Kenya

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Accepted: 17 April 2026 || Published: 01 May 2026

Abstract

The powerful influence of the digital age on daily life and human activities has created a state of "digital disruption". It means that the digital age inevitably changes the way the economy works, disrupting traditional business models. This, of course, requires adaptation to changes that are not always easy and painless but inevitably happen, whether we are dealing with agriculture, manufacturing, trade, banking, or service delivery. Therefore, this study aimed to examine the effect of real-time tax information on value-added tax compliance among medium enterprises in the Westlands Region- Parklands, Nairobi County, Kenya. The theory that guided the study was the Ability to Pay theory and the Technology Acceptance Model (TAM). The study used an explanatory research design. The target population comprised 241 Medium Enterprises Parklands in the Westlands region, Nairobi County, with a sample size of 151 respondents. The study achieved a high response rate of 86.1%, as 130 respondents correctly completed and submitted their questionnaires. Primary data was collected using closed-ended questionnaires. The statistics generated were descriptive and inferential, presented in tables and charts. The regression model found that Real-time tax information has a positive and significant influence on VAT compliance ($\beta = 0.778$, $p = 0.000$). The study recommends that the government invest in modernizing tax administration systems to ensure seamless and timely dissemination of tax-related updates. Policymakers should mandate the Kenya Revenue Authority (KRA) to implement real-time reporting platforms that provide taxpayers with instant access to regulatory changes, filing deadlines, and compliance requirements. Future research could explore the effects of deterrent measures on VAT compliance.

Keywords: *Real Time of Tax Information, Value Added Tax Compliance, Medium Enterprises*

How to Cite: Wesonga, O. R., Odunga, R., & Kabete, P. (2026). Effect of Real Time of Tax Information on Value Added Tax Compliance among Medium Enterprises in Westlands Region- Parklands, Nairobi County, Kenya. *Journal of Finance and Accounting*, 6(3), 44-55.

1. Introduction

Value Added Tax (VAT) compliance is a critical component of tax administration, as it directly influences government revenue mobilization and economic stability. Globally, VAT accounts for more than 30% of total tax revenues in many countries, making compliance essential for

sustaining public expenditure (OECD, 2020). Nevertheless, most jurisdictions continue to experience significant VAT compliance gaps, including underreporting, tax evasion, fraudulent invoicing, and limited transparency in business transactions (Ebrill et al., 2021). The European Union has reported billions in annual VAT losses due to compliance gaps, demonstrating the ongoing challenges in both advanced and developing economies (European Commission, 2020).

Digital disruption has a profound effect on economic planning and operation. One of the consequences is their impact on taxes. Current tax laws are not enough for tangible companies operating worldwide. Statistics show that today, 9 of the top 20 companies operating globally are digital, and just 20 years ago, only 1 of 20 was digital. It is a significant challenge to make the most of this practice while ensuring that digital companies contribute equally to their tax revenue (Juswanto & Simms, 2017; Lipniewicz, 2017). Reduced revenue is identified in terms of tax compliance, corruption, low levels of tax awareness, ethics, and tax structure formation (Makori et al., 2013)

Real-time tax compliance refers to a system in which tax-relevant data is captured, transmitted, and processed instantly or within short intervals, enabling tax authorities to monitor and enforce compliance in near real-time. This approach is increasingly driven by digitalization, where taxpayers' transactional data, such as sales, purchases, and VAT invoices, is shared directly with revenue authorities at the point of generation through integrated electronic systems. The goal is to enhance accuracy, reduce tax fraud, and eliminate delays associated with manual or periodic reporting. According to OECD (2021), real-time compliance systems such as e-invoicing, real-time VAT reporting, and electronic fiscal devices (EFDs) have shown great promise in closing the compliance gap and ensuring timely remittance of taxes

In Kenya, VAT remains one of the primary sources of government revenue, yet compliance rates are still below expected levels. The Kenya Revenue Authority (KRA) has consistently highlighted challenges such as inaccurate invoicing, under-declaration of sales, and limited taxpayer understanding of VAT requirements among medium enterprises (KRA, 2021). Despite digitization efforts, the VAT compliance gap in Kenya remains significant, driven largely by weak internal controls, manual record-keeping, and low levels of tax literacy (Waweru, 2019). Medium-sized enterprises in urban areas, such as Westlands Parklands, are particularly affected due to high transaction volumes and diverse operational structures, which increase compliance complexity (Njoroge, 2020).

Medium Enterprises (MEs) have been recognized by development agencies, multilateral organizations, and governments worldwide as a basic element of economic growth and development. In developed countries, MEs are a fundamental pillar of their economies and play a major role in driving innovation, fostering sectoral competitiveness, and generating wealth. In Kenya, medium-sized enterprises were recognized by the government through the Small and Medium Enterprises Act No. 55 of 2012. to formulate and coordinate policies that will enable the integration and harmonization of various public and private-sector initiatives for the promotion, development, and regulation of Micro, Small, and Medium Enterprises to become key future Industries.

1.1 Problem Statement

Despite a number of reform exercises the Kenya Revenue Authority (KRA) has undertaken towards improving its revenue compliance in recent years, it has failed to meet the targets set by the treasury. For instance, the financial year 2022/2023 stood at KShs. 272.452 billion (KRA 2023) against a target of KShs. 314.17 billion KRA (2023). In the 2023/2024 financial year, the VAT collected amounted to KShs. 478.2 billion against a target of KShs. 484.2 billion missing targets by KShs. 6 billion (KRA, 2024). Additionally, in the 2024/2025 financial year, the VAT collected amounted to KShs. 481.3 billion against a target of KShs. 490.1 billion, KRA (2025), which shows significantly lower VAT collection than in preceding years. These revenue shortfalls have been blamed on tax evasion and other behaviors of tax non-compliance by taxpayers. It is this worrying trend in revenue collection statistics and the knowledge gap that warrant research in this area.

2. Literature Review

2.1 Theoretical review

2.1.1 Ability-to-Pay Theory

Ability-to-Pay Theory is a foundational concept in public finance that asserts individuals should contribute to government revenues in proportion to their capacity to do so, typically measured by income, wealth, or consumption levels (Musgrave & Musgrave, 1989). In the context of tax compliance, this theory supports the notion that taxpayers are more likely to comply when the tax system is perceived as fair and equitable. When taxpayers see that tax burdens are distributed according to ability, especially through progressive income tax systems or value-added tax exemptions for basic goods, their sense of tax justice and willingness to comply with the tax system improve.

The theory also informs progressive tax policies and differentiated VAT systems, where essential goods are zero-rated or exempted to shield low-income earners. In developing countries, where informal sectors are large and incomes vary widely, applying the ability-to-pay principle through graduated rates, tax credits, or compliance-cost reduction strategies (e.g., simplified filing for micro-enterprises) can improve perceptions of fairness and ultimately encourage broader participation in the tax system.

Moreover, the ability-to-pay principle can be extended to corporate taxation, where firms with higher turnover or profitability are expected to contribute more, thus aligning tax obligations with financial strength. Taxpayers who perceive tax rules as being sensitive to their capacity are less likely to resist taxation and more likely to remain in the formal economy. Therefore, aligning tax policies with the ability-to-pay principle not only enhances equity and justice but also fosters a long-term culture of compliance.

2.1.2 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), provides a theoretical basis for understanding taxpayer behavior towards the adoption of digital and real-time tax compliance systems. It identifies two primary constructs: Perceived Usefulness (PU), the degree to which a person believes that using a technology will enhance their performance, and Perceived Ease of Use (PEOU), the extent to which one believes that using the system will be effort-free. These two factors shape attitudes, influence behavioral intentions, and ultimately determine system usage.

In real-time tax compliance, these constructs explain how taxpayers engage with technologies such as electronic tax registers (ETRs), e-invoicing, real-time VAT monitoring, and automated transmission of sales data. Taxpayers who perceive such systems as helpful in reducing the risk of non-compliance, improving filing efficiency, and minimizing interactions with tax officials report higher acceptance and usage (Mlikotic & Parker, 2020). For example, in Rwanda, the use of electronic billing machines (EBMs) linked in real-time to the tax administration was positively received, with users trained and the systems perceived as easy to use (Mugisha et al., 2019).

Furthermore, TAM is extended in many tax compliance studies by incorporating external variables, such as trust in the tax authority, availability of technical support, and digital literacy. For instance, Shaikh and Karjaluoto (2015) found that perceived system reliability and user trust significantly influenced the adoption of e-tax systems in developing countries. When taxpayers believe real-time systems are not only useful but also secure, transparent, and backed by competent support structures, their intention to comply increases. Also, the successful implementation of real-time tax systems heavily depends on reducing taxpayers' perceived complexity and uncertainty, which ties into TAM's Ease of Use dimension. As seen in South Korea's e-tax invoice system, simplification, automation, and real-time capabilities significantly improved voluntary compliance by reducing administrative burdens and improving taxpayer confidence (Kim et al., 2020).

2.2 Empirical review

2.2.1 Value Added Tax Compliance

Value Added Tax (VAT) compliance refers to the extent to which taxpayers adhere to VAT laws and regulations, including accurate registration, timely filing of returns, proper documentation, correct calculation of tax liabilities, and full remittance of due taxes to the revenue authority. Compliance ensures that businesses collect VAT on behalf of the government and remit it appropriately, thus supporting public revenue mobilization. Non-compliance can arise from errors, ignorance, or deliberate evasion and may lead to revenue losses and penalties.

According to James and Alley (2024), tax compliance is influenced by a mix of economic, social, psychological, and institutional factors. In the context of VAT, compliance is crucial given the self-assessment nature of the tax system, which places responsibility on taxpayers to fulfill their obligations accurately and honestly (OECD, 2017). Enhanced VAT compliance contributes to a more efficient tax system and reduces the compliance gap, thereby strengthening fiscal sustainability.

Value Added Tax (VAT) compliance refers to the extent to which taxpayers meet their legal obligations under the VAT system, including timely registration, accurate invoicing, proper record-keeping, filing returns, and remitting the tax due. It reflects both voluntary and enforced behavior by businesses and individuals in fulfilling their VAT obligations. VAT compliance is critical to the functioning of a consumption-based tax system, which relies on self-assessment and chain-based reporting. According to OECD (2017), compliance with VAT regulations reduces the tax gap and ensures the integrity of the tax system.

2.2.2 Real Time of Tax Information

McKenzie and Sinning (2022) conducted an evaluative study on HMRC's real-time compliance response following the COVID-19 pandemic, focusing on the performance and effectiveness of tax compliance operations. The study examined how HMRC redirected compliance staff to deliver pandemic relief schemes, disrupting routine enforcement and reducing casework capacity. The results showed that HMRC's compliance yield dropped by 18% during the 2020–21 and 2021–22 periods, with estimated losses in potential revenue collection. Additionally, the backlog of tax debt increased substantially from £39.4 billion in April 2022 to £45.7 billion by November 2022. The findings demonstrated that real-time compliance interventions were weakened during crisis periods due to under-resourcing and limited engagement with digital cases. The study concluded that although HMRC's risk-based compliance model is cost-effective, it lacks resilience during emergencies and fails to maintain sufficient momentum in tax enforcement.

Egwanwor and Edori (2024) conducted an empirical survey-based study examining the effect of tax enforcement strategies on real-time tax information compliance in Port Harcourt, Nigeria. They sampled 72 tax professionals and taxpayers, using regression analyses to measure the impact of three enforcement tools: tax audits, penalties, and tax clearance certificates on real-time tax information compliance. Results showed very strong positive correlations: audits ($R = 0.948$), penalties ($R = 0.857$), and clearance certificates ($R = 0.828$), all statistically significant ($p = 0.000$). Findings indicated this enforcement mechanisms play a critical role in motivating compliance among individuals and companies. The study concluded that robust enforcement, including regular audits, effective penalties, and mandatory use of tax clearance certificates, is essential to drive real-time compliance with tax information requirements in the Nigerian context. Recommendations include increasing both the frequency and transparency of tax audits, applying penalties in a way that deters evasion while avoiding excessive discouragement, and institutionalizing tax clearance certificates as a nexus for compliance monitoring and incentive.

Nartey (2023) conducted an in-depth empirical study on tax compliance behavior among SMEs and Ghana Revenue Authority officials in Ghana. Using survey data from 233 respondents (169 SME managers and 64 GRA officers) and structural equation modeling, the results showed that institutional pressures, so-called "isomorphic forces," and perceptions of tax fairness positively and significantly influenced tax compliance, whereas SME strategic responses had no meaningful effect. The findings indicated that stronger institutions and a fair tax system significantly increase SME compliance. The study concluded that improving perceptions of fairness and reinforcing institutional norms are essential levers to raise voluntary compliance among Ghanaian SMEs. The recommendations included that GRA should focus on bolstering institutional credibility, ensuring transparent and consistent tax enforcement, and enhancing fairness in tax administration to foster trust and compliance

2.3 Conceptual Framework

A conceptual framework is an exclusive description of the phenomenon under scrutiny, accompanied by a visual and graphical depiction of the major study variables, as defined by Mugenda (2008). The research addressed the following independent variable; real time of tax information, and the dependent variable is Value Added Tax compliance.

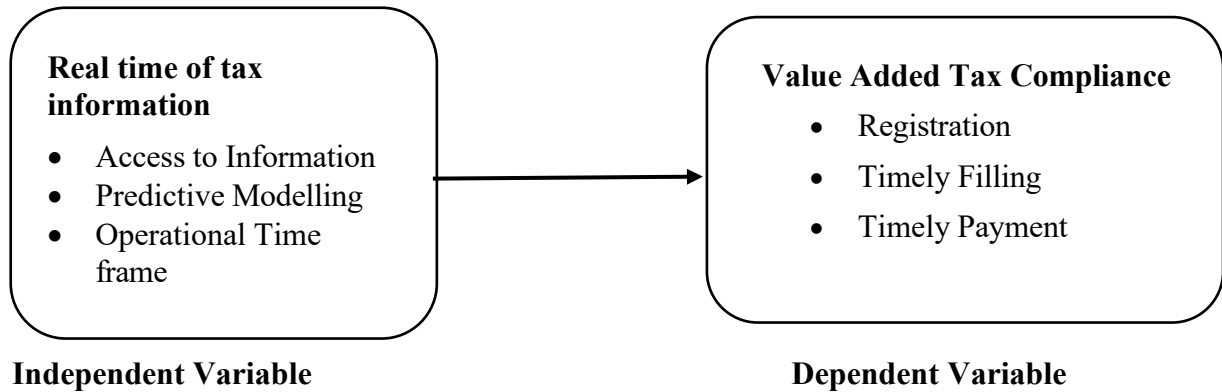


Figure 1: Conceptual Framework

3. Methodology

Kothari (2004) defines the structure of research as a framework, process, or method used to seek answers to a research problem. Provides an overview of how the study addresses the research objectives. In choosing the design of a study, one must consider the type of data required, where and how it will be collected, and how the data will be analyzed and interpreted. This study used an explanatory research design. It is a scientific method that entails observing and describing a subject's behavior without altering it (Mugenda & Mugenda, 2008).

According to Kothari (2004), population refers to a group of people, objects, elements, events, or well-defined and assessed homes. The study should include a number indicating that it was conducted extensively. According to KRA (2022), there are 241 medium enterprises in Westlands. Specific focus on businesses operating in Parklands/Highridge, being near the capital city of Nairobi.

Data analysis involves the use of reason to make sense of data collected to establish regular patterns and summarize the salient information unearthed in the study (Longnecker, 2015). The variables' relationship was studied using both the descriptive and inferential statistical analysis methods. Descriptive statistics were computed to report the percentage, frequency, mean, and standard deviation, summarizing the properties of the study variables. Correlation coefficient computing established the strength of the relationship between the dependent and independent variables, which was followed by regression analysis explaining the relationship between the independent variable and the dependent variable:

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where; **Y**= Value Added Tax compliance (Dependent variable); **X₁**= Real time of tax information; **β₁** = beta coefficient; **ε** = Error term

The study achieved a high response rate of 86.1%, as 130 respondents correctly completed and submitted their questionnaires; additionally, the non-response rate was 13.9% from a target sample of 151 participants.

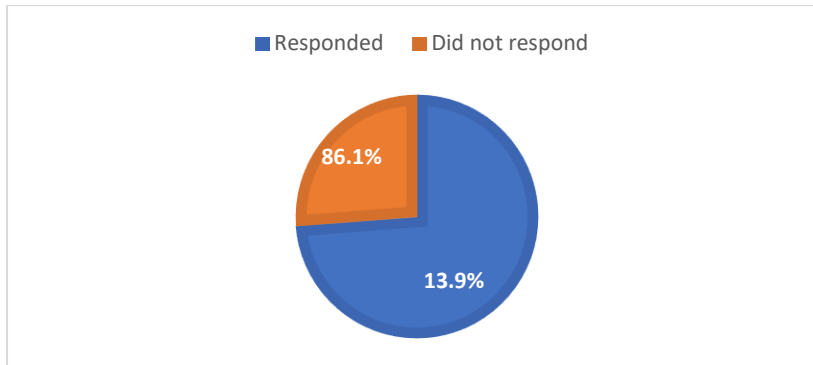


Figure 2: Response Rate

Reliability Analysis

The questionnaires were tested for reliability during the pilot study. The study used Cronbach's Alpha to assess internal consistency and confirm item reliability. Cronbach's Alpha ranges from 0 to 1. As a result, a Cronbach's Alpha score of 0 to 0.6 indicates low instrument reliability; a score of 0.7 and above indicates high internal consistency and reliability. (Tavakol & Dennick, 2011). Value Added Tax (VAT) compliance demonstrated acceptable reliability ($\alpha = .702$), suggesting moderate consistency among its six items. Real-time tax information exhibited excellent reliability ($\alpha = .907$), reflecting strong coherence across its four items.

Table 1: Test of Reliability

Factor	Number of Items	Cronbach's Alpha score	Conclusion
Value Added Tax compliance	7	0.702	Reliable
Real-time tax information	4	0.907	Reliable

4. Results and Discussion

4.1 Descriptive Statistics

4.1.1 Descriptive statistics Real-time tax information

The results, presented in Table 2, show that "The company can access any form of tax information from the comfort of the office at any particular time" had a mean of 3.89 (SD = 0.790), indicating general agreement. The low standard deviation suggests minimal variability in responses, meaning most respondents shared a similar perception. Tax clearance certificates are downloaded from the KRA portal anytime when required." had a mean of 3.92 (SD = 0.623), reflecting strong agreement. The small standard deviation indicates high consistency in responses, with most respondents affirming ease of access. The company can make inquiries on tax-related issues through the KRA active platform at any given time." Recorded the highest mean (4.02, SD = 0.704), demonstrating strong agreement. The moderate standard deviation suggests some variability, possibly due to differing experiences with the KRA platform. The immediate updating of tax information due to the use of digital platforms has eliminated unnecessary delays." This had the highest agreement (mean = 4.12, SD = 0.788). The moderate

standard deviation suggests some variability, suggesting that digital tax systems are perceived as efficient. The study indicates generally favorable perceptions, with an overall mean of 3.99, suggesting moderate to strong agreement across all statements.

Table 2: Real-time tax information

	N	Mean	Std. Deviation
The company can access any form of tax information from the comfort of the office at any time	130	3.89	.790
Tax clearance certificates are downloaded from the KRA portal at any time when required.		3.92	.623
The company can make inquiries about tax-related issues through the KRA active platform at any given time		4.02	.704
The immediate updating of tax information due to the use of digital platforms has eliminated unnecessary delays		4.12	.788
Mean		3.99	

4.1.2 Descriptive statistics Value Added Tax compliance

Table 3 of the study found that "The business has been filing returns before deadlines" had a mean of 4.03 (SD = 0.693), indicating strong agreement among respondents. The low standard deviation suggests minimal variability in responses, reflecting consensus on the need for timely filing. The business submits the correct self-assessment of taxes owed," had a mean of 4.02 (SD = 0.687), suggesting strong agreement. The company makes timely payments of the owed taxes without any enforcement activity," had a mean of 3.79 (SD = 0.962), reflecting moderate to strong agreement. The higher standard deviation indicates slightly more variability in responses. The business does not indulge in any tax evasion activity" had a mean of 3.91 (SD = 0.772), showing strong agreement. The business understands well the benefits of adhering to tax compliance laws" had a mean of 4.01 (SD = 0.699), demonstrating strong agreement. Given a chance, I would not file my returns, with a mean of 1.95 (SD = 0.719), indicating strong disagreement. The low standard deviation suggests most respondents rejected this notion. The overall mean of 3.97 suggests strong agreement across most statements regarding Value Added Tax (VAT) compliance, except for the negatively framed statement, which was strongly rejected. The generally low standard deviations and platykurtic distributions indicate consensus among respondents with minimal variability.

Table 3: Value Added Tax compliance

	N	Mean	Std. Deviation
The business has been filing returns before deadlines	130	4.03	.693
The business submits the correct self-assessment of taxes owed		4.02	.687
The company makes timely payments of the owed taxes without any enforcement activity		3.79	.962
The business does not indulge in any tax evasion activity		3.91	.772
The business understands well the benefits of adhering to tax compliance laws		4.01	.699
Given a chance, I would not file my returns		1.95	.719
Mean		3.97	

4.2 Correlations Analysis

Correlation analysis examines the degree and direction of association between variables, assessing whether systematic changes in one variable are associated with changes in another (Akoglu, 2018). The study found a positive and significant correlation between real-time tax information and VAT compliance ($r = .845$, $p = 0.000 < .05$), aligning with recent findings by Mwangi and Karanja (2022), who demonstrated that digital tax reporting systems substantially improve compliance behavior in Kenyan SMEs.

Table 4: Correlation matrix

	VAT compliance	Real-time tax information
VAT compliance	1	0.845**
Real-time tax information	0.845**	1
Sig.	0.000	

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

4.3 Regression Analysis

The model summary showed that real-time tax information is positively correlated with VAT compliance, with an R^2 of 84.5% ($R = 0.845$). The results reveal that real-time tax information caused a variation of 71.4% or ($R^2=0.714$ and adjusted $R^2 =0.709$) on VAT compliance

Table 5: Model summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	0.845	0.714	0.709	0.42789

a. Predictors: (Constant), Real-time tax information

ANOVA yields an F statistic of 190.926 and a p-value of $0.000 < 0.05$, indicating that the model significantly explains variation in VAT compliance.

Table 6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	78.280	1	78.280	190.926	0.000
1	Residual	52.561	128	0.410		
	Total	130.841	129			

a. Dependent Variable: VAT compliance

The hypothesis H_{01} stated Real time of tax information has no significant effect on VAT compliance. This study aimed to investigate the effect of real-time tax information on VAT compliance. The study found that real-time tax information has a significant effect on VAT compliance, $p=0.000<0.05$.

Table 7: Regression Coefficients

Model		Standardized Coefficients		Unstandardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.172	0.227		0.757	.450
	Real-time tax information	0.778	0.044	0.742	17.682	.000

a. Dependent Variable: VAT compliance

4.4 Discussion of Findings

The objective of the study was to determine the effect of real-time tax information on value-added tax compliance among medium enterprises in the Westlands Region- Parklands, Nairobi County, Kenya. The study correlation matrix found that there was a positive and significant correlation between real-time tax information and VAT compliance ($r = .845$, $p = 0.000 < .05$). The study regression found that Real-time tax information has a positive and significant influence on VAT compliance ($\beta = 0.778$, $p = 0.000$), This finding aligns with Karanja and Njeru (2021), who found that timely access to tax-related data enhances compliance by reducing uncertainties and improving taxpayer preparedness.

5. Conclusion

The objective of the study was to determine the effect of real-time tax information on value-added tax compliance among medium enterprises in the Westlands Region, Parklands, Nairobi County, Kenya. The study concludes that access to real-time tax information enhances VAT compliance among medium enterprises. Timely access to tax-related data reduces

uncertainties, improves record-keeping, and enhances taxpayer preparedness. This finding contributes to existing literature by validating the role of digital transparency in tax compliance, particularly in an African SME context. It suggests that tax authorities should invest in real-time reporting systems to minimize compliance gaps caused by informational delays.

6. Recommendations

The study recommends that the government invest in modernizing tax administration systems to ensure seamless and timely dissemination of tax-related updates. Policymakers should mandate the Kenya Revenue Authority (KRA) to implement real-time reporting platforms that provide taxpayers with instant access to regulatory changes, filing deadlines, and compliance requirements. Future research could explore the effects of deterrent measures on VAT compliance.

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