

Effect of Scheme Structure on Income Tax Compliance among Registered Pension Schemes in Central Business District, Nairobi County, Kenya

Simon Kamau Waithira^{1*}, Robert Odunga², John Tarus²

¹Tax Administration, Moi University, Kenya

²School of Business and Economics, Moi University, Kenya

Corresponding Author Email: simonwaithira@gmail.com

Accepted: 17 April 2026 || Published: 20 June 2026

Abstract

Income tax revenue is critical for governments to finance development projects and provide public services. However, tax non-compliance undermines tax collection efforts. Pension schemes are significant taxpayers but exhibit uneven levels of compliance. Understanding factors influencing pension fund compliance is therefore important. The study sought to determine the effect of scheme structure on income tax compliance among registered pension schemes in Nairobi County, Kenya. This study used an explanatory research design. The target population was 412 registered pension schemes in the Central Business District, Nairobi County, and a sample size of 202 respondents. After data collection and preparation, the 172 fully completed questionnaires were received, yielding a strong response rate of 85%. The study collected primary data using questionnaires. Data was analyzed using descriptive and inferential statistics. The study also employed regression analysis to examine the relationships among the study variables. The study found that scheme structure has a significant and positive effect on income tax compliance ($\beta = 0.234$, $p = 0.002$). The findings suggest that the Retirement Benefits Authority (RBA) should enforce stricter governance and process functional standards, including mandatory audits and transparent reporting mechanisms. Policies promoting standardized operational frameworks across pension schemes could improve compliance. Future studies should examine the potential effects of system automation, such as AI-driven tax tools and blockchain-based reporting systems, in further reducing income tax compliance costs and errors.

Keywords: *Scheme Structure, Income Tax Compliance, Registered Pension Schemes*

How to Cite: Waithira, S. K., Odunga, R., & Tarus, J. (2026). Effect of Scheme Structure on Income Tax Compliance among Registered Pension Schemes in Central Business District, Nairobi County, Kenya. *Journal of Finance and Accounting*, 6(5), 14-25.

1. Introduction

Tax compliance multifaceted measures of taxation relating to payment, reporting, and filing of taxes (Stam & Verbeeten, 2021). It refers to the willingness of individuals and other taxable entities to act in accordance with, and within the spirit as well as the letter of, tax law and administration, without the use of enforcement activity (Organization for Economic

Cooperation and Development, 2022). Tax authorities must be fair, transparent, and accountable in helping taxpayers comply with the tax rules. They should bring to account those who intentionally and knowingly avoid their obligations. Sapiei and Kasipillai (2023) said that improving compliance and reducing non-compliance lead to greater tax collection.

Income tax compliance refers to the extent to which taxpayers meet their income tax obligations in accordance with legal requirements, including accurate reporting of income, proper calculation of tax liability, timely filing of tax returns, and full payment of due taxes. Compliance is influenced by multiple factors, including tax knowledge, enforcement mechanisms, perceived fairness of the tax system, and the quality of taxpayer services provided by tax authorities. According to Kirchler, Hoelzl, and Wahl (2022), tax compliance is driven not only by enforcement but also by trust in tax authorities and the perceived legitimacy of the tax system.

Pension scheme structure refers to the design. There are typically two main types of pension scheme structures - defined benefit and defined contribution (OECD, 2015). In a defined benefit scheme, the benefits received by the member at retirement are determined by a set formula based on factors such as actuarial factors, salary, and length of service. The sponsoring employer bears the investment risk in these schemes. Defined contribution schemes, on the other hand, provide benefits dependent on contributions made to the fund by the employer and/or employee and on returns generated by the underlying investments over time.

The individual member bears the investment risk in these schemes (Gilliland et al., 2006). (RBA Act, 1997) A defined contribution (DC) scheme is a scheme in which member' and employer' contributions are fixed either as a percentage of pensionable earnings or as a shilling amount, and a member's retirement benefits has a value equal to those contributions, net of expenses including premiums paid for insurance of death or disability risks, accumulated in an individual account with investment return and any surpluses or deficits as determined by the trustees of the scheme. A defined benefit (DB) Scheme is an arrangement where the benefits, which are ordinarily determined by the scheme rules, are defined in advance. Benefits are often related to the employee's final salary and/or years of service.

Kenya has a relatively well-developed pension sector comprising retirement benefit schemes established under the Retirement Benefits Act 1997 (Kenya Law, 2005). The schemes include employer-sponsored occupational retirement benefits schemes, individual retirement benefits schemes, and the National Social Security Fund. These schemes are categorized based on contributions, mode of payment at retirement, membership, and mode of investment. As of 2022, there were 1,739 registered pension schemes in Kenya licensed to collect retirement dues from Kenyans (Retirement Benefits Authority, 2022). This includes 1,331 occupational schemes, 405 individual schemes, and 3 umbrella schemes. They manage assets worth over Ksh. 2 trillion, providing retirement income security to millions of Kenyans (Cytton, 2023). This is a considerable growth as compared to the Ksh. 50 billion assets in 1997 when the RBA was enacted. Nairobi is home to the majority of large private-sector pension schemes, with 787 registered.

In Nairobi County, Kenya, registered pension schemes are overseen by the Retirement Benefits Authority (RBA) and comprise statutory, occupational, umbrella, and individual retirement benefits arrangements. These schemes are designed to provide retirement income security for employees in the public and private sectors as well as self-employed individuals. Nairobi, as

the country's financial and administrative hub, hosts the majority of scheme administrators, fund managers, custodians, and trustees, making it a central location for pension operations. The schemes are structured as either defined-contribution or defined-benefit arrangements and are governed by national retirement-benefits legislation. Overall, registered pension schemes in Nairobi play a critical role in mobilizing long-term savings, enhancing financial inclusion, and supporting economic stability by providing regulated retirement income.

1.1 Problem Statement

Tax revenue is the backbone of government financing, underpinning social, economic, and political development worldwide. Despite its importance, tax non-compliance has consistently undermined revenue collection, especially in developing nations. In Kenya, pension schemes form a critical part of the financial ecosystem, ensuring the financial stability and well-being of citizens (Cytonn, 2023). Compliance with tax regulations within these schemes is not just a legal obligation but also crucial for safeguarding the country's fiscal health. Unfortunately, many pension schemes in Kenya exhibit low tax compliance despite being obligated to contribute (Bosch, 2022). This non-compliance translates to significant revenue losses, hampering the government's ability to meet its budgetary targets and provide essential public services.

Over the past decade, the pension schemes sector in Kenya has experienced significant growth, with Assets Under Management (AUM) increasing at a compound annual growth rate (CAGR) of 11.1%, reaching Ksh. 1.6 trillion in 2022 from Ksh. 0.6 trillion in 2012 (Cytonn, 2023). However, the corresponding growth in tax revenue has not kept pace. In 2021, tax revenue from registered pension schemes amounted to Ksh. 16.9 billion, rising slightly to Ksh. 18.2 billion in 2022, reflecting a lower income tax compliance (KRA, 2022). Several factors contribute to this low compliance, including rising inflation, which has squeezed disposable income; the sluggish recovery of financial markets post-COVID-19; and the uncertainty surrounding the 2022 general elections, which disrupted economic activity and affected pension contributions (Cytonn, 2023). This research, therefore, seeks to bridge the gap by examining the effect of scheme structure on income tax compliance among registered pension schemes in the Central Business District, Nairobi County, Kenya.

2. Literature Review

2.1 Theoretical review

The institutional theory was advanced by DiMaggio and Powell (1983). The theory observes that institutions or organizations are influenced by the norms and expectations of their environment. Scott (2004) defines institutions as social structures that have attained a high degree of resilience and are made up of cultural-cognitive, normative, and regulative elements. These, together with associated activities and resources, may provide stability and order in social life.

There are some features that nearly all institutional theories share. Institutionalism as a social theory aims to explain a variety of issues, such as why actors behave as they do in societies, how social structures interact, what organizations are, and why some practices persist over time (Scott, 2008). The point of departure for all institutionalist social theory is that social actions are embedded in, affected by, and regularized through institutional forms: social structures that have reached a high degree of elasticity and resilience in social practices. These structures give

meaning, constitute, enable, and constrain courses of action in society. Institutional structures are not determined functionally but have their own “laws of motion”, as Peck (2010) puts it.

The institutional frameworks for pension fund have recently gained much academic focus lately for example in terms of pension fund governance (Boeri et al., 2016; Blitzstein, 2016; Clark, 2017), of pension fund investment regulation and changes of interest in it in formal political system, and of more general habits, rules and norms framing and resources available to governance and decision-making practices (Williams & Horodnic, 2016). The same applies to pension fund investment decision-making, investment schemes, and adopted corporate engagement practices in various disciplines in social sciences (Langley, 2008). This theory is relevant to the study since it informs whether pension fund scheme structure, that is, legal structure and contribution mechanisms, influences tax compliance. As such, the theory supports the significant relationship between pension scheme structure and income tax compliance as well as the moderating effect of digitalization. Pension schemes operating in a highly regulated environment with simplified contribution mechanisms may be more likely to comply with tax rules.

2.2 Empirical Review

2.2.1 Scheme Structure

Holtzblatt (2022) examined specifically the impact of contribution limits on U.S. tax compliance. Contributions and investment returns in many countries, such as the U.S. and Kenya, are generally exempt from tax. Tax incentives seek to boost long-term savings while deferring tax revenue for the government. In this study, using panel data before and after changes to contribution limits, Holtzblatt (2022) found that increases in limits led to larger reported retirement contributions, suggesting that limits incentivized greater compliance. The author further noted that contribution rates remained below statutory maxima, indicating room for continued non-compliance even with higher limits.

Lungu (2021) carried out a study on the viability of occupational pension schemes in Zambia. The study focused on 7 multi-employer trusts in Zambia and examined the factors influencing their viability. The study found that the 7 multi-employer trusts in Zambia are in deficit and therefore not viable. The study also established that several factors determine their viability: structure, vesting schedules, inadequate regulatory policy, an unstable macroeconomic environment, and high levels of employee mobility. It was also established that there is a significant relationship between pension fund viability and tax compliance levels.

Another study was also conducted by Njuguna (2021) on strategies to improve pension fund efficiency in Kenya. The findings from the study indicate that fund size and structure are significant determinants of pension funds' financial efficiency. Empirical results also showed that smaller pension funds are perceived as more financially efficient than larger ones. It was, however, clear that the size of the pension fund did not significantly influence its operational efficiency. It was also evident that preferential tax treatment influences how funds are governed and led. Adherence to the identified pension fund regulations was shown to improve pension scheme governance and leadership.

2.2.2 Income Tax compliance

Tax compliance is a major problem for many tax authorities, and persuading taxpayers to comply with tax requirements is not easy, even when tax laws are not always precise. The concept refers to the willingness of individuals and other taxable entities to act in accordance with, and in the spirit of, tax law and administration, as well as its letter, without the application of enforcement measures (Organization for Economic Cooperation and Development, 2022). According to Brown and Mazur (2003), tax compliance is a multifaceted construct and, theoretically, can be defined in terms of three distinct types of compliance: payment, filing, and reporting.

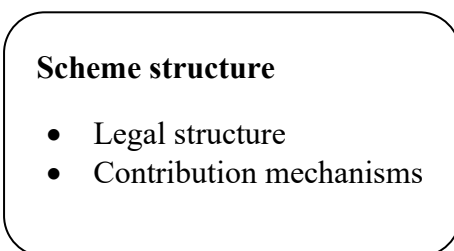
Income tax compliance in Kenya refers to the extent to which taxpayers adhere to legal requirements for income declaration, return filing, accurate assessment, and timely payment of income tax obligations. It involves both voluntary and enforced compliance behaviors, including the honest reporting of all taxable income and the avoidance of deliberate tax evasion or unintentional errors (OECD, 2016). In Kenya, income tax compliance has remained a persistent challenge due to factors such as complex tax laws, low tax awareness, high compliance costs, weak record-keeping, and perceptions of unfairness in the tax system, especially among self-employed individuals and small and medium enterprises (Saad, 2021).

In Kenya the tax compliance requirements according to the income tax laws relating to businesses are to, keeping upto date books of account, acquiring of Personal Identification Numbers (PIN) by all potential taxpayers, determining the taxable income according to the stipulated rules and regulation, accurate determination of tax liability, filing of returns on income by the prescribed date, paying of tax dues by the prescribed date, payment of fines and penalties for overdue taxes and allowing of audit by tax collectors, if deemed necessary.

2.3 Conceptual Framework

A conceptual framework is an attempt to define, in diagrammatic form, the nature of research (Roumpakis, 2014). The independent variable in this study will be the scheme structure, and the dependent variable will be income tax compliance.

Independent Variable



Dependent Variable

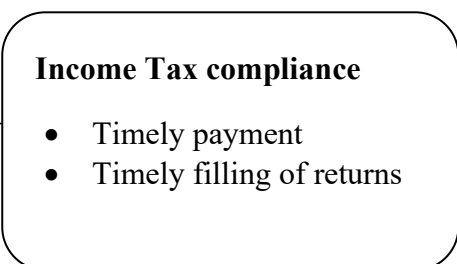


Figure 1: Conceptual Framework

3. Methodology

Research design is an organized structure of inquiry that seeks to answer research questions and help the researcher summarize and organize data in a meaningful way (Paul, 2017). According to Creswell (2009), research designs are plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis. An explanatory research design was adopted in this study. Explanatory research looks for causes and reasons and provides evidence in support of or to refute an explanation or prediction (Tesfaye, 2018). Mugenda (2012) defined population as a set of elements, individuals, events, cases, or objects with specific and observable characteristics that the researcher seeks to analyze in general for decision-making. The target population comprises registered pension schemes in the Central Business District of Nairobi County, Kenya. According to data from the Retirement Benefits Authority, as of December 2022, there were 412 registered pension schemes in Nairobi. The study targeted 202 respondents. After data collection and preparation, the 172 fully completed questionnaires were received, yielding a strong response rate of 85% and a non-response rate of 15%.

Table 1: Response Rate

	Number	Percent
Response rate	172	85%
Non-Response	30	15%
Targeted sample	202	

Reliability Analysis

Reliability is a measure of the degree to which a research instrument yields consistent results after repeated trials (Mugenda & Mugenda, 1999). According to Sekaran & Bougie (2010), measuring the reliability and validity of a data instrument helps the researcher gauge the goodness of the measurement variables. The acceptable value of 0.7 was used as the reliability cutoff in this study. Income Tax Compliance ($\alpha = .898$, 5 items) exhibited excellent internal consistency, indicating that the items measuring this construct were highly interrelated. Scheme Structure ($\alpha = .746$, 4 items) demonstrated adequate reliability, though slightly lower than the previous constructs. While still above the acceptable threshold, this suggests minor variability in respondents' perceptions of questions related to tax scheme design.

Table 2: Test of Reliability of Questionnaire

Factor	Number of Items	Cronbach's Alpha score	Conclusion
Income Tax Compliance	5	0.898	Reliable
Scheme Structure	4	0.746	Reliable

4. Results and Discussion

4.1 Descriptive Statistics

4.1.1 Descriptive statistics for Scheme Structure

Table 3 presents the descriptive statistics for the scheme structure. Results show that for the statement "The scheme's size influences its ability to comply with tax obligations," the mean was high at 4.03 (SD = 0.411), indicating general agreement. For the statement "The governance and management structure directly impacts tax compliance," the mean was 4.09 (SD = 0.743). The statement "Larger schemes have more resources to allocate toward tax compliance" had a mean of 4.06 (SD = 0.694). Lastly, for "The level of internal controls within the scheme helps with tax compliance," the mean was 4.01 (SD = 0.769). The overall mean of 4.05 across all statements indicates a general consensus on tax compliance challenges.

Table 3: Scheme Structure

	N= 172	Mean	Std. Deviation
The scheme's size influences its ability to comply with tax obligations.		4.03	.411
The governance and management structure directly impacts tax compliance		4.09	.743
Larger schemes have more resources to allocate toward tax compliance		4.06	.694
The level of internal controls within the scheme helps with tax compliance		4.01	.769
Aggregated Mean		4.05	

4.1.2 Descriptive Statistics for Income Tax Compliance

Table 4 presents the descriptive statistics for income tax compliance. Results revealed that for the statement "I file my returns accurately," the mean was 3.87 (SD = 0.738), indicating moderate-to-strong agreement. The standard deviation suggests moderate variability in responses. For "I pay income tax by the due date because I believe it is morally right," the mean was 3.95 (SD = 0.826). The statement "I always remit my income tax to KRA in time" had a high mean of 4.02 (SD = 0.602), suggesting strong agreement with low variability. For "I compute and pay my income tax correctly and in good time as stipulated by the law," the mean was 4.15 (SD = 0.718), indicating strong agreement. The standard deviation suggests moderate variability in responses. Lastly, "I fully understand my tax obligation" had a mean of 4.08 (SD = 0.640), demonstrating strong agreement with moderate variability.

Table 4: Income Tax Compliance

	N=	Mean	Std. Deviation
I file my returns accurately	172	3.87	.738
I pay income tax by the due date because I believe it is morally right		3.95	.826
I always remit my income tax to KRA in time		4.02	.602
I compute and pay my income tax correctly and in good time as stipulated by the law		4.15	.718
I fully understand my tax obligation		4.08	.640
Aggregated Mean		4.01	

4.2 Correlation Analysis

Correlation analysis evaluates the strength and direction of the relationship between two or more variables, determining whether changes in one variable correspond to changes in another (Gravetter & Wallnau, 2017). Table 5. reveals significant correlations between income tax compliance and scheme structure (predictor) among registered pension schemes in Nairobi County's Central Business District, Kenya. The study found a significant, positive correlation between scheme structure and income tax compliance ($r = .618$, $p\text{-value} = .004$). consistent with Mwangi and Karanja's (2023) research on organizational governance, which found that well-structured pension schemes implement more robust tax reporting mechanisms.

Table 5: Correlation Statistics

	Income tax compliance	Scheme structure
Income tax compliance	1	0.618**
Scheme structure	0.618**	1
Sig.	.004	

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

4.3 Regression Analysis

The results in Table 6 indicated that scheme structure was positively correlated with income tax compliance, with an R^2 of 61.8% ($R = 0.618$). According to the study's findings, the model accounts for 38.2% of the variation in income tax compliance ($R\text{-Square} = 0.382$). The results further reveal that even after adjustment, the model would still account for 37.7% of the variance in income tax compliance ($\text{Adjusted } R^2 = 0.377$).

Table 6: Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.618 ^a	.0382	.377	.39842

a. Predictors: (Constant), Scheme structure _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 in Table 7 show an F value of 206.215 with a significance level of 0.000, which is well below the 0.05 confidence level, thereby establishing that the model is statistically significant.

Table 7: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	62.071	1	62.071	206.215	0.000
	Residual	51.319	170	0.301		
	Total	113.39	171			

a. Dependent Variable: Income tax compliance

b. Predictors: (Constant), Scheme structure

Table 8 showed that a 1-unit change in the scheme structure led to a 0.234 increase in income tax compliance. The study found that the scheme structure had a positive and significant effect on income tax compliance, $\beta = 0.234$, $p\text{-value} = 0.002 < 0.05$. The hypothesis was rejected.

Table 8: Regression Coefficient Analysis

Variable	Standardized β	Std. Error	t-Statistic	Unstandardized β	Prob.
Constant	1.706	0.360	4.738		0.000
Scheme structure	0.234	0.078	3.000	0.250	0.002

a. Dependent Variable: Income tax compliance

4.4 Discussion of Findings

The study aimed to determine the effect of scheme structure on income tax compliance among registered pension schemes in the Central Business District of Nairobi County, Kenya. The correlation matrix showed that scheme structure had a significant positive correlation with income tax compliance ($r = .618$, $p\text{-value} = .004$), indicating that well-structured pension schemes implement more robust tax reporting mechanisms. The regression analysis found that scheme structure had a significant positive effect on income tax compliance ($\beta = 0.234$, $p = 0.002$), implying that improvements in scheme structure increase income tax compliance. This finding was consistent with Wambua and Musau's (2023) research on governance efficiency in East African retirement funds. Holtzblatt (2022) found that well-structured pension schemes with clear contribution limits improved compliance in the U.S., supporting this study's conclusion that institutional design enhances adherence.

5. Conclusion

The objective was to determine the effect of scheme structure on income tax compliance among registered pension schemes in the Central Business District, Nairobi County, Kenya. The correlation matrix showed that scheme structure had a significant positive correlation with income tax compliance, indicating that well-structured pension schemes implement more robust tax reporting mechanisms. The regression analysis found that scheme structure had a significant positive effect on income tax compliance, implying that improving scheme structure increases compliance.

6. Recommendations

The study recommends that the Retirement Benefits Authority (RBA) enforce stricter governance and process-functionality standards, including mandatory audits and transparent reporting mechanisms.

Future studies should examine the potential effects of system automation, such as AI-driven tax tools and blockchain-based reporting systems, in further reducing income tax compliance costs and errors

References

- Akims, M. A., Pyoko, O. M., Akims, K. A., Motende, W. N., Odwa, B., & Toyiring, D. B. (2023). Tax education and tax compliance: A review of literature. *Journal of Economics*, 7(1), 51–63.
- Aondo, P., & Sile, M. (2022). Effect of tax awareness and tax rates on tax compliance amongst SMEs in Nakuru County, Kenya.
- Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99–120.
- Blitzstein, J. K. (2016). Teaching data science and storytelling. In A. Taylor (Ed.), *The Data Science Handbook* (pp. 174–187). Data Science Bookshelf.
- Brown, R. E., & Mazur, M. J. (2003). IRS's comprehensive approach to compliance measurement. *National Tax Journal*, 56(3), 689–700.
- Clark, A. (2017). Tax policy for inclusive growth: Challenges and reforms. *Journal of Public Economics*, 150, 1–15.
- Cooper, D. R., & Schindler, P. S. (2018). *Business research methods* (12th ed.). McGraw-Hill Education.
- Creswell, J. W. (2009). *Research design: Qualitative, quantitative, and mixed methods approaches* (3rd ed.). Sage Publications.
- Cytonn Investments. (2023, June 25). Kenya's FY 2023/2024 budget review & Finance Bill 2023 tax changes. Cytonn Investments.
- DiMaggio, P. J., & Powell, W. W. (1983). The iron cage revisited: Institutional isomorphism and collective rationality in organizational fields. *American Sociological Review*, 48(2), 147–160.

- Gitonga, S., & Kilonzi, F. K. (2022). Effects of taxpayer education on tax compliance of small and medium enterprises in Meru Town. *African Tax and Customs Review*, 6(1), 45. Retrieved from
- Gravetter, F. J., & Wallnau, L. B. (2017). *Statistics for the behavioral sciences* (10th ed.). Cengage Learning.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2006). *Multivariate data analysis* (6th ed.). Pearson Education.
- Holtzblatt, J., Joshi, S., Cahill, N. R., & Gale, W. G. (2023). Racial disparities in the income tax treatment of marriage (NBER Working Paper No. 31805). *National Bureau of Economic Research*.
- Hox, J. J., & Boeije, H. R. (2005). *Data collection, primary versus secondary*. Utrecht University.
- Kenya Revenue Authority. (2022). *Annual revenue performance FY 2021/2022*.
- Langley, A. (2008). Process research. In R. Thorpe & R. Holt (Eds.), *Sage dictionary of qualitative management research* (pp. 173–176). Sage Publications.
- Lungu, C., Burcă, V., Bunget, O.-C., & Dumitrescu, A.-C. (2023). The association between audit quality and corporate tax avoidance: A bibliometric review of literature and early evidence on the European Union from the perspective of tax-related key audit matters disclosure. *Journal of Risk and Financial Management*, 16(8), 345.
- Mugenda, O. M., & Mugenda, A. G. (2012). *Research Methods Dictionary*. Kenya Arts Press.
- Muhwa, G., & Achoki, G. O. (2023). Effect of tax audits on tax compliance of small and medium-sized enterprises in Nairobi County, Kenya. *The University Journal*, 5(2), 1–12.
- Njuguna, T. J., & Warui, F. (2025). The iTax system's role in tax compliance for residential landlords in Kiambu Town, Kiambu County, Kenya. *Asian Journal of Economics, Finance and Management*, 7(1), 152–168.
- Paul, J. (2017). The potential consequences of the global tax reset. *North East Journal of Legal Studies*, 36, Article 4.
- Peck, J. (2010). *Constructions of neoliberal reason*. Oxford University Press.
- Roumpakis, A. (2020). Revisiting global welfare regime classifications. *Social Policy and Society*, 19(4), 589–612.
- Saad, N., & Ya'û, A. (2021). Bibliometric analysis of published literature on taxation in Malaysia, based on the Scopus database. *Journal of Business Management and Accounting*, 11(1), 59–86.
- Scott, W. R. (2004). *Institutions and organizations: Ideas, interests, and identities* (2nd ed.). Sage Publications.
- Sekaran, U., & Bougie, R. (2010). *Research methods for business: A skill-building approach* (5th ed.). John Wiley & Sons Ltd.

- Tesfaye, N. (2018). The effect of the e-tax system on tax revenue collection: The case of the Ethiopian Ministry of Revenue Large Taxpayers Office (Unpublished master's thesis). Addis Ababa University.
- Williams, C. C., & Horodnic, I. A. (2016). Tackling the undeclared economy in the European Union: An evaluation of the tax morale approach. *Industrial Relations Journal*, 47(4), 322–340.