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**ASSESSING THE EFFECT OF E-TAX PAYMENT SYSTEM ON TAX
COMPLIANCE**

(A CASE OF SMES IN LIGHT INDUSTRIAL AREA OF LUSAKA).

By

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DECLARATION

I so declare that the study presented here is unique to me, carried out in compliance with accepted ethical standards and with the advice of my advisors. I give due credit and acknowledgment to all the sources I used, and I have properly cited any outside sources that provided quotes or data. Furthermore, I claim that there are no current intellectual property rights violated by this research. If any discrepancies or mistakes are found, I fully accept responsibility and promise to fix them right away.

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DEDICATION

I dedicate this study to all the people and institutions who have encouraged, helped, and enhanced my path. To my mentors, whose insight and counsel have molded my viewpoint and expanded my comprehension. To my friends and family, who have supported and loved me no matter what along this process. And to the several unidentified researchers whose findings and expertise have helped to make my own research possible.

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LIST OF ACRONYMS

SMEs: Small and Medium-sized Enterprises

ZRA: Zambia Revenue Authority

TAM: Technology Acceptance Model

E-filing: Electronic Filing

E-payment: Electronic Payment

ABSTRACT

This study assesses the effect of an e-tax payment system on tax compliance among small and medium-sized businesses (SMEs) in Lusaka, Zambia. It specifically focuses on the effects of electronic tax payment systems on SMEs' compliance with tax regulations

Data was gathered by a questionnaire survey given to SMEs working in Lusaka's light industrial region, using a quantitative research design. The study investigated how SMEs' compliance behaviour was impacted by tax knowledge, training programs, and the usability, functionality, and accessibility of e-tax payment systems. The associations between the important variables were investigated using regression and correlation analysis.

The findings reveal significant positive correlations between tax awareness, training, and e-tax system functionality with tax compliance among SMEs. SMEs demonstrating higher levels of tax awareness, participation in training programs, and utilizing functional e-tax payment systems exhibit greater likelihoods of complying with tax regulations. The study offers insightful information about the complex interplay of variables affecting tax compliance in the SME market.

Many suggestions were included in the report on how Lusaka's small and medium-sized enterprises (SMEs) may improve their tax compliance. These include of encouraging tax awareness campaigns, funding educational initiatives, enhancing the functionality of e-tax systems, providing incentives for e-tax adoption, fostering cooperation and information exchange, expediting compliance procedures, and tracking and assessing interventions. These strategies aim to create an environment that supports and encourages tax compliance, benefiting both businesses and the economy. Future research should explore cross-cultural comparative studies, longitudinal studies, policy changes, qualitative research on perceptions, and technological adoption factors.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.0 Introduction

Worldwide researchers are very interested in the topic of tax compliance. Many academics point out different factors that affect tax compliance, using tax compliance processes being one of the most crucial. However, little study has been done to investigate the relationship between people's opinions regarding an electronic tax system, how they use it, and whether or not they comply with their tax duties (Do, et al., 2022). Governments are finding it more and more necessary to raise taxes to cover the nation's rising budgetary expenses. It has been demonstrated that automated systems can significantly improve business operations and enhance revenue collections. Modernizing revenue administration has a positive effect on both the efficacy of revenue collection and the tax administration expense.

The Zambia Revenue Authority (ZRA) invoked an innovation because of a government initiative in the country. To assist taxpayers in paying their taxes electronically, the ZRA introduced electronic payments in Domestic Taxes Division Tax Online, an ICT-based business solution, in 2013 which they implemented in 2014 (Dreisbach, 2019). These systems were intended to promote revenue collection by enhancing taxpayer compliance, lowering the cost of tax compliance for taxpayers, and improving taxpayer services. The majority of small business owners are still ignorant of the existence of the system, even after much effort has gone into developing an enhanced and more comprehensible electronic tax filing structure. This is attested to by the long lines that may be observed at ZRA offices during peak hours for filing returns and making payments.

1.1. Background of Study

Operating under the Zambia Revenue Authority Act, the Zambia Revenue Authority (ZRA) is a semi-autonomous organization. It was established on April 1, 1994, with the intention of modernizing Zambia's revenue management system (ZRA, 2023). The ZRA is tasked with the collection and management of several types of taxes, which encompass income

tax, value-added tax, customs and excise duties, as well as property transfer tax. The ZRA is governed by a Board that is responsible for supervising its activities (Dreisbach, 2019). The Bankers' Association of Zambia representative, two additional members appointed by the Minister of Finance, representatives from the Zambia Association of Chambers of Commerce and Industry, the Zambia Institute of Certified Accountants, and the Law Association of Zambia are among the members of this Board. The ZRA has proven to be successful in its operational pursuits; nonetheless, it is imperative to leverage prior achievements (Mundia, 2021).

The ZRA has taken a number of actions to improve operational efficiency and tax compliance, including the launch of the Tax on App mobile application. The World Customs Organization (WCO) has also provided support to the ZRA to fortify its Authorized Economic Operator (AEO) and integrity strengthening initiatives. It hires experts with experience in customer service who specialize in customer care (World Custom Organization, 2022).

An understanding of the system's historical evolution in Zambia is necessary to look into how the Electronic Tax Payment System (E-tax) affects SMEs in Lusaka's Light Industrial Area when it comes to tax compliance. The evolution of E-tax can be divided into a number of noteworthy eras. Before the year 2000, the pre-digital era in the pre-digital era, manual procedures, such as paper-based tax returns and payments, were the main means of ensuring tax compliance in Zambia. issues with tax evasion, fraud, processing backlogs, and ineffective revenue collection were among the compliance concerns. Zambia, like many other nations, recognised the potential advantages of digital technology in tax administration in the early 2000s. Computerised systems for managing tax data were first introduced in the early 2000s, but they had a narrow scope and were mostly employed by large firms (Soneka & Phiri, 2019).

Furthermore, Zambia's adoption of the Electronic Tax Payment System (E-tax) in the middle of the 2000s represented a significant turning point. The purpose of e-tax was to modernize and simplify the tax payment and filing procedures. By allowing taxpayers to file forms and make payments online, this reduces the workload connected with physical

paperwork. It was initially designed for huge organisations, but as it gained popularity, it was also made available to SMEs in recognition of their economic importance. Expansion of e-taxes (late 2000s–early 2010s), The Zambian government has widened the application of E-tax over time, opening it up to a wider group of taxpayers, including SMEs. To increase e-tax's usability and security, updates and improvements have been made often. E-tax system integration with other systems (2010s), In order to streamline the whole business environment, attempts were made in the 2010s to combine E-tax with other governmental systems, such as business registration and banking systems. This connection sought to reduce duplication of labour and increase data accuracy, making it simpler for SMEs to comply with tax responsibilities (Soneka & Phiri, 2019).

Promotion and Education In order to encourage SMEs in a variety of industries, including the Light Industrial Area of Lusaka, to adopt E-tax, the Zambian government, along with tax authorities, sponsored awareness campaigns and instructional programmes. Workshops, seminars, and user-friendly internet materials were all part of these initiatives. Continuous Improvements and Feedback, E-tax is still evolving, with frequent updates and improvements made in response to user feedback and shifting technology requirements (Soneka & Phiri, 2019).

To increase tax compliance, the government continuously evaluates how effectively the system is performing. E-filing and e-payment are the two main components of the e-Tax system. "e-Filing" is the term for the electronic filing of tax returns via the internet with a particular e-Tax system that has been authorized for this purpose. Comparably, the electronic transfer of funds via the approved e-Tax system for the purpose of paying taxes is referred to as e-Payment. Adoption is the deliberate decision and act of taking up a particular set of values or behavior pattern (Soneka & Phiri, 2019).

Electro-Filing (e-Filing) can be understood as a process which is likened to electronically submitting one's tax documentation to the government. Instead of manually completing paper forms and sending them by traditional mail, individuals utilise a designated website or software that has obtained official authorization from the government. This online platform or software facilitates the completion of forms and thereafter transmits them

electronically to the relevant tax authorities. The utilisation of contemporary methods for tax filing might be likened to the adoption of electronic mail as a substitute for traditional postal correspondence (Kopczuk & Pop-Eleches, 2007).

In contrast, Electronic Tax Payment, or e-Payment, is the process by which money that an individual owes the government is usually sent to them. The process of carrying out financial transactions electronically is known as electronic payment, or e-payment. Instead of employing traditional payment methods like as writing a cheque or providing cash, individuals can utilise the authorised e-Tax system to facilitate direct transfer of funds from their personal bank accounts to the government's designated bank account. The process bears resemblance to the online payment of goods and services using a credit card, albeit with the distinction that the payment is directed towards tax obligations (Soneka & Phiri, 2019).

Zambia's use of an electronic tax payment system has transformed the nation's tax administration and raised tax compliance. Tax compliance has long been a source of frustration for governments worldwide. Conventional tax collection techniques are sometimes beset by inefficiencies, laborious processes, and chances for tax evasion (Chitakala & Phiri, 2022).

Governments have realised the potential of e-tax payment systems to address these concerns as economies have changed and digitalization has become more pervasive (JCTR, 2011). By facilitating seamless and secure transactions, eliminating paperwork, and enhancing transparency, the move towards digitization seeks to streamline tax procedures for both taxpayers and tax authorities. Even if e-tax payment systems are becoming more and more popular, a comprehensive evaluation of their actual influence on tax compliance is still necessary. The research's flaw is the dearth of empirical information regarding the effectiveness of electronic tax payment systems in encouraging taxpayer adherence to legal requirements.

Because of its robust security features, pragmatism, and convenience of use, Zambia's e-tax system is seen as advantageous. A significant portion of taxpayers are opting to electronically file their tax returns and make tax payments using online platforms, per

Soneka & Phiri's (2019) analysis. A tiny portion of taxpayers are worried about the usability, security, and use of e-tax, though. Thus, it is crucial to maintain and enhance awareness and taxpayer education programs in order to ensure broad participation and engagement. Moreover, research uses Within the field of information systems, the Technology Acceptance Model (TAM) is a theoretical construct that aims to explicate the ways in which clients adopt and utilize particular technologies.

The purpose of this study was to assess the effectiveness of e-tax payment systems in lowering tax evasion, raising tax compliance rates, and ultimately assisting governments in generating steady income. This is accomplished by accounting for the challenges and background of tax collection techniques.

1.2. Statement of Problem

Tax evasion harms the economy since taxes are essential to economic growth. Tax evasion makes it more challenging for the government to collect taxes, which results in wasteful government spending since it makes it more challenging for the government to collect domestic taxes, which are resources needed for investments (Mukubesa, 2021). For instance, in 2010 the government spent about as much on healthcare as was lost to tax cheating. Tax evasion discourages both foreign and domestic investment, which limits the nation's potential for prosperity. The highest tax burden and rate in Zambia, which are associated with high rates of tax evasion, are the main obstacles to corporate activity.

In recent years, governments all over the world have embraced electronic tax payment systems as a means of enhancing compliance and streamlining the tax collection procedure. Little is known about how these systems would really improve tax compliance, particularly among SMEs in Lusaka, Zambia's light industrial sector, even if their deployment has the potential to help tax authorities and enterprises. In an attempt to bridge this gap in the literature, this study investigates whether the usage of E-tax payment systems significantly influences the tax compliance behaviour of SMEs in this specific geographic area. The primary goal of this research is to pinpoint the factors that affect SMEs' use of electronic tax payment systems and ascertain if such adoption is

associated with higher rates of tax compliance or lower propensities for tax evasion. This research explores the potential and challenges associated with E-tax payment systems in the context of SMEs in Lusaka's light industrial region with the goal of providing insights that might inform tax policy decisions and further our understanding of the role of technology in tax administration and compliance.

1.3 Research objectives

1.3.1 General objective

This study aimed at evaluating the impact of the electronic tax payment system on tax compliance among small and medium enterprises (SMEs) in the light industrial area of Lusaka.

1.3.2 Specific objectives

1. To investigate the effect of tax awareness of e-tax payments on tax compliance among SMEs in Lusaka.
2. To evaluate the effect of training on tax compliance among SMEs in Lusaka.
3. To assess the functionality, accessibility, and usability of existing E-tax payment systems available to SMEs.

1.4. Research Hypothesis

This research intends to test the following hypothesis.

1. Hypothesis 1

H₀: E-tax payment awareness has no significant impact on SME tax compliance among SMEs in Lusaka?

H₁: E-tax payment awareness has a significant impact on SME tax compliance among SMEs in Lusaka?

2. Hypothesis 2

H₀ Training of SMEs on the use of e-tax payment has no significant impact on tax compliance among SMEs in Lusaka?

H₁: Training of SMEs on the use of e-tax payment has a significant impact on tax compliance among SMEs in Lusaka?

3. H0 There is no significant difference in the functionality, accessibility, and usability of existing E-tax payment systems available to SMEs in the target area.

H1 There is a significant difference in the functionality, accessibility, and usability of existing E-tax payment systems available to SMEs in the target area.

1.5. Significance of the study

Many academics are very interested in this work since it addresses a topic that many tax authorities in developing nations have been focusing on. Additionally, it will broaden ZRA's understanding of how electronic payment systems can improve small business compliance, which should result in a notable increase in money that can be collected for the federal government. Students who are researching public finance and taxation in Zambia will find the study useful as a reference. It might be used by the Ministry of Finance to conduct in-depth study on the same subject. The results will support the development of effective tax collection strategies and user-friendly e-tax platforms by tax authorities and policymakers, hence promoting voluntary compliance. The study will improve taxpayer behaviour in recently developed digital tax systems and advance taxation and technical research by expanding the corpus of knowledge. This study can provide light on how small and medium-sized businesses (SMEs), which are a vital component of the business environment in many nations, comply with tax laws. The ways in which E-tax payment systems affect adherence to tax laws can shed light on the provisions that are unique to small and medium-sized businesses.

The study will also shed light on how technology-based tax payment options are embraced and applied in developing countries. This can be used by governments and tax agencies to assess the readiness of businesses to implement digital solutions for tax compliance. The way that medium-sized enterprises (SMEs), an essential part of the corporate environment in many countries, act in regards to tax compliance. The ways in which E-tax payment systems affect adherence to tax laws can shed light on the provisions that are unique to small and medium-sized businesses. The results of the study may provide insight into how technology-based tax payment methods are embraced and

used in emerging nations. Governments and tax authorities can use this to gauge how prepared companies are to use digital solutions for tax compliance.

1.6. Scope of Study

With an emphasis on SMEs operating there, as well as on the ZRA headquarters and the nearby commercial district, this research study was conducted in Lusaka's light industrial area. The research area appears to contain a significant concentration of taxpayers who fall into the SMEs category as well as a diverse range of commercial operations. The area is also convenient for the researcher, which will make data gathering simple, affordable, and less laborious.

1.7. Definition of Key Terms

- i. **Electronic tax payment system** – An online platform called the Electronic Tax Payment System (ETPS) makes it easier for people, companies, and government agencies to pay their taxes. It provides these stakeholders with an easy way to pay their taxes online without having to pay any money. However, other thresholds may apply based on the specific tax agency or government organization implementing the Electronic Tax Payment System (ETPS). The number of employees, revenue, and asset value requirements are normally defined by individual tax authorities and might vary from one jurisdiction to another, therefore there is no uniform threshold for any of these variables. (Berger, 1996).
- ii. **Small and medium enterprises** – According to the Small Enterprises Development Act of 1996, a small business enterprise in Zambia is defined as follows: A small business enterprise is defined by the total amount of capital invested, excluding real estate and buildings. As per Friedrich-Ebert-Stiftung (1995), the maximum amount of capital that should be invested in plant and machinery by manufacturing and processing businesses is fifty million Kwacha (K50 million) or roughly US\$25,000. For businesses that trade or offer services, the maximum amount that can be invested is K10 million, or about US\$5,000. Furthermore, the annual turnover of a small business enterprise is determined by its value, which cannot exceed eighty million Kwacha (K80 million), or

approximately US\$40,000. Additionally, the workforce size of small firms is determined by the number of employees they employ—up to thirty (30). The Small Businesses Development Act of 1996 uses these standards to define what, in Zambia, qualifies as a small business enterprise (Liberto, 2023).

- iii. **Revenue generation** – Revenue generation is the term used to describe the process through which a corporation or organisation obtains income or financial resources from its primary operations, activities, or sources (Afuberoh & Okoye, 2014).
- iv. **Tax** – A mandatory levy that is either included into the cost of specific commodities, services, and transactions, or enforced by the governing authority as a tax on the earnings of individuals and businesses (Kirchler, et al., 2010).
- v. **Tax compliance** – Kirchler et al. (2010) define tax compliance as the willing adherence of people and other entities that are subject to taxes to the basic guidelines and explicit requirements of tax law and administration, without the necessity for coercive measures.

1.8 Organisation of the Report.

Chapter 1; Introduction

This chapter offers a thorough analysis of the contextual environment in which the study was done, with a particular focus on the initial research challenges. This includes, but is not limited to, a brief overview of the issue statement, the study's context, and the research topic.

Chapter 2; Review literature

Chapter 2 presents a comprehensive empirical literature review, theoretical and conceptual frameworks on which the base line of this study lies.

Chapter 3; Research Methods and Design

The methods, research philosophies, and techniques used to carry out this investigation are described in this chapter.

Chapter 4; Results of the analysis

The research results and conclusions from the previous Chapter are presented in this chapter.

Chapter 5; Discussion of findings

The analysis of the research findings is conducted in the fifth Chapter of this dissertation, following their presentation in the fourth chapter of this study.

Chapter 6; Conclusion and recommendations

In the last section of this chapter, we carefully validate the research findings and offer our recommendations in light of our findings.

1.9. Summary

The chapter provided a thorough introduction to the subject, including the issue statement, historical context, study scope, and significance. Moreover, the inquiry involved the elucidation of exact definitions for the concepts considered significant in the study. This chapter offers a thorough evaluation of the pertinent literature regarding the topic under discussion.

CHAPTER TWO

LITERATURE REVIEW- Expand on literature there's adequate literature on this topic

2.0 Introduction

The literature review and theoretical framework employed in this study are summarized in this chapter. Readers are meant to get an overview of previous research studies on a certain topic or one of a similar kind through a literature review. Additionally, it makes sense to readers how the study fits within a larger context.

2.1. Empirical Review

The empirical literature review includes past investigations on similar themes that have been carried out locally, regionally, and globally. Studies that are classified as local were done in Zambia, regional studies were done in Africa, and global research were done outside of the continent.

2.1.1 Global Perspective

Le (2021) conducted research on the factors affecting Vietnam's small and medium-sized businesses' e-tax compliance. In Vietnam, one of the main goals of the tax reform strategy is now tax compliance. In the current technological era, small- and medium-sized businesses (SMEs) must use the computerized tax system. The study looks into the factors influencing Vietnamese SMEs' electronic tax compliance. Data from 402 SMEs that file business taxes were chosen using a questionnaire survey method that the researcher created. The results show that the adherence of Vietnamese SMEs to electronic tax compliance is highly influenced by four sets of variables. Vietnamese Tax Administration (VTA), Perceived Ease of Use (PTE), Taxpayer Awareness (TA), and Efficiency of Vietnamese Tax Policy (VTP) are some of these groupings. Cronbach's alpha coefficients were computed, the factor analysis was chosen, and exploratory factor analysis (EFA) was applied. According to the research, taxpayer awareness is the

element that affects these four categories the most. The Vietnamese government should concentrate on assisting and encouraging SMEs so they can comprehend their tax responsibilities completely. This could be done in a number of ways, like by hosting seminars to update tax rules and giving business taxpayers short training on computerized tax compliance.

Manalu et al. (2021) carried out a study in Indonesia to look into the potential impacts of people's attitudes toward e-tax systems, their level of trust in tax authorities, and their adoption of e-tax systems on voluntary tax compliance. The study also aimed to determine whether the presence of isomorphic elements and the deployment of e-tax systems could result in an increase in enforced tax compliance. Isomotic forces are the pressures that organizations face to conform to the norms and practices of other organizations in their immediate environment. The research employed a sample of 152 small and medium-sized enterprise (SME) taxpayers who were registered with KPP Pratama Medan Petisah. The data was processed using IBM SPSS Statistics 25, and the outcomes were examined using multiple regression analysis. The study's findings demonstrated a favourable correlation between people's opinions of electronic tax systems, their level of faith in tax authorities, and their usage of these services and their willingness to voluntarily file taxes. The usage of electronic tax systems and the presence of isomorphic forces both have a favourable effect on the level of enforced tax compliance.

The relationship between technology advancements and the desire of licensed tax professionals to adhere to tax laws was examined by Saptono et al. in 2023. This study provided an expanded conceptual framework by incorporating convenience and the perception of decreased compliance costs as predictors and satisfaction as a mediator. It did this by drawing on previous research on information system success and tax compliance intention. The data was provided by a sample of 492 tax professionals who used e-Form and 650 tax professionals who utilized e-Filing. Hierarchical multiple regression was employed in the analysis that followed the online survey that collected the data. The empirical investigation's findings demonstrated that users' motivation to abide by tax rules is positively impacted by their perceptions of the lower costs of compliance

and the perceived high quality of e-Filing services. The latter predictor is statistically significant only among e-Form users. The findings of the study also provide statistical support for the idea that pleasure functions as a mediator in the association between these factors and the intention to abide by tax regulations.

This suggests that a variety of factors, such as customers' opinions of the e-Filing services' perceived service quality and their convictions about reduced compliance costs, have an impact on their motivation to abide by tax regulations. Additionally, enjoyment serves as a moderator in the interaction between all the factors and the intention to pay taxes. However, it should be noted that this study employed a sample of tax professionals in Indonesia who utilized e-Filing and e-Form services. Therefore, the applicability of these findings in other contexts might be limited.

In another study by Tracey et al (2020), conducted a study in aiming at examining the impact of e-Filing on tax compliance among microenterprises in Jamaica. The research approach employed was quantitative. Data was collected from owners of microenterprises in Kingston, Jamaica, considering them as the best representatives of their companies. The survey instrument was pre-tested with eleven executives from microenterprises in Kingston to ensure face validity. The final survey instrument included twenty closed-ended and seven open-ended questions. The estimated number of microenterprises in Kingston was over 100,000, and the target sample size was 384. In the end, only 42 completed questionnaires were analyzed. The study found that persons who filed their tax electronically had a positive attitude towards tax compliance. Tax-compliant firms found the e-Filing system easy to use and cost-effective, while non-compliant firms did not adopt it, viewing tax payment as a low priority at their current stage.

In their study Do et al, (2021), investigated the relationship between attitude towards an e-tax system, adoption of an e-tax system, and tax compliance in Vietnamese enterprises. The study utilised the Theory of Reasoned Action (TRA) as a basis for hypotheses development and applied quantitative analysis as the research approach with a sample of 435 Vietnamese enterprises. Data is collected through a questionnaire sent to

managers or tax accounting officers via direct interviews, email, and the General Department of Taxation. The collected data is analyzed using SPSS v.22 and AMOS, including Cronbach's Alpha for reliability assessment, exploratory factor analysis (EFA), and regression analysis to evaluate the research model. The findings reveal significant direct effects of attitude towards an e-tax system and adoption of an e-tax system on tax compliance. Additionally, adoption of an e-tax system partially mediates the relationship between attitude towards an e-tax system and tax compliance, reinforcing their impact. The study suggests policy implications for improving tax compliance in Vietnam, such as enhancing information technology infrastructure, disseminating tax laws, upgrading the e-tax system, and promoting tax education and compliance.

2.1.2 Regional Perspective

The study carried out by Night (2020) was aimed at investigating the mediating role of the adoption of an electronic tax system in the relationship between attitude toward the system and tax compliance. The data used in the study came from small business enterprises (SBEs) in an African developing economy. Closed-ended surveys were employed in this study's quantitative research design. The research methods used in this study were correlational and cross-sectional. The data analysis was carried out using MedGraph (an Excel program) and SPSS v22, and 214 SBE managers provided insightful questionnaires.

The results of the study showed that the adoption of the electronic tax system acts as a kind of mediating factor in the relationship between opinions of the system and tax compliance. The results also show a significant correlation between tax compliance and opinions about the acceptability of the computerized tax system. Because this study was cross-sectional, it was not able to track changes in behaviour over time. The study's quantitative research approach made it difficult for respondents to express their emotions properly. Despite the fact that the study was conducted in Uganda, it is obvious that other developing nations in comparable circumstances can profit from the conclusions. In the end Despite the fact that there have been numerous studies on tax compliance, this study offers the first empirical evidence on the role that adoption of an electronic tax system

plays in mediating the relationship between attitudes toward such systems and tax compliance using data from SBEs in Uganda, an African developing economy.

Rwakihembo et al (2024), conducted a study aimed to investigate the link between attitudes toward the electronic tax system and Value Added Tax (VAT) compliance, while also examining the mediating impact of electronic tax system adoption among Small and Medium Enterprises (SMEs) in Fort Portal City, Western Uganda. The study employed a cross-sectional design, utilizing a quantitative approach. Data was collected using a survey method with a structured self-administered questionnaire distributed to managers. The study population consisted of 297 SMEs, with a sample of 165 SMEs selected from the Central and North Divisions of Fort Portal City. Stratified simple random sampling was used to select SMEs, while respondents were chosen purposively. Data analysis included Pearson correlation and Hierarchical multiple regression techniques conducted using SPSS version 22. The findings revealed that the adoption of the electronic tax system partially mediates the relationship between attitudes toward the system and tax compliance among SMEs in Fort Portal City. The study indicated that while attitudes toward the e-tax system can predict tax compliance, the impact is more significant when SMEs actually adopt the system. Implications for Practice and Policy: Drawing on the technological acceptance model, this study highlights the crucial role of e-tax system adoption in explaining the connection between attitudes toward the system and tax compliance among SMEs. The study suggests that SMEs should prioritize tax compliance and maintain a positive reputation by engaging in online registration, timely filing of tax returns, and prompt settlement of tax obligations to mitigate tax avoidance and related consequences.

Sifile, et al. (2018) looked into the impact of electronic tax filing systems on taxpayer compliance. The primary method for gathering data was the distribution of a questionnaire. Both Excel and SPSS Version 20 were used for the data analysis. The study's findings demonstrate how using an electronic filing system has a big impact on tax compliance. Additionally, the survey revealed that consumers felt favorably about electronic filing. The usage of electronic filing systems has greatly improved business activity convenience. The findings of the correlation study show that there is a positive

association coefficient of 0.53 between the ease of executing business activities and the accurate assessment of tax obligations. Large clients were the study's primary target audience, and filing as one aspect of compliance was given special attention. However, there was very little focus on looking into other compliance-related issues.

In a study by Mustapha et al. (2021), the impact of an integrated tax filing management system on income taxpayers' tax compliance behaviour was investigated, with a focus on those who have chosen to utilize the system for tax filing. 400 respondents were selected at random from a target group of 5,000 Nigerian taxpayers who currently use the electronic filing system. It is believed that this sample is representative of the specific topic under inquiry. The data were obtained through the use of a self-administered questionnaire, and descriptive techniques were employed for analysis. The data was analysed using the statistical program SPSS 22, and the findings were then interpreted. The findings demonstrated that a sizable portion of participants were aware of the ways in which Nigeria's integrated system enhanced revenue collection and tax compliance.

Oladele (2020) conducted a study in Nigeria to examine the effects of computerized tax administration on tax compliance and the resulting changes in tax revenue. The Federal Inland Revenue Service (FIRS) provided pre-existing data for the study, which also used a quantitative research design. The data presented in this research pertains to tax revenue that was recorded during a period of seven years, prior to and following the Federal Inland Income Service's (FIRS) adoption of electronic tax administration in 2013. The gathered data was examined using pairwise t-tests and descriptive statistics to see whether there was a difference or a relationship between pre- and post-e-tax revenue. The study's conclusions were corroborated by the results of the paired test, which revealed a significant correlation (p -value of $0.012 < 0.05$) between the adoption of the computerized tax system and tax compliance. Additionally, a noteworthy divergence in the mean tax income was seen between the pre-electronic tax era (3051200.0000) and the post-electronic tax era (4466828.5714). In addition, the average annual variation in total tax collection was N1.4 trillion lower than it was during the pre-electronic tax period. The study's findings have shown a robust correlation between electronic taxation and tax compliance.

Lastly on the regional perspective, Mbise & Baseka (2022), in their study examined the impact of a digital tax administration system on compliance among small and medium enterprises (SMEs) in the Tanzania Revenue Authority, Tanga regional office. Using a quantitative approach, the researchers collected data from SMEs through questionnaires and analyzed it using descriptive and regression analysis. The study used 133 samples from 254 small taxpayers selected randomly. The findings indicate that the digital tax administration system significantly influences compliance among SMEs, with regression analysis producing a P value of 0.000. The study suggests that the system improves compliance through technology, tax data analytics, and electronic filing. The researchers recommend further research in other tax regions in Tanzania or globally.

2.1.3 Local Perspective

A study was carried out in Zambia by Chitakala and Phiri (2022) to determine the factors influencing the adoption of electronic tax services via the ZRA online system. The present investigation utilised the UTAUT model as the conceptual basis to generate five hypotheses, which were subsequently examined through data collecting and analysis. In order to determine if the five components of the UTAUT Model had an impact on actual usage of the electronic services, the study evaluated the factors influencing the adoption of the e-tax services offered on the ZRA online system. The sample size of 100 for this investigation was determined using the Taro Yamane Formula. The Kamwala Trading area served as the study's site, and 100% of survey participants answered the questionnaire utilized to gather data. A systematic questionnaire was used to collect quantitative data from respondents. The questionnaire was developed using the UTAUT conceptual paradigm as a guide. The data were analysed using Pearson's correlation and descriptive analysis. The findings showed that there was no statistically significant correlation between SMEs' actual use of e-tax services and their performance expectations.

An additional study was carried out in Chisala (2022) to assess the impact of the e-filing system implemented by the Zambia Revenue Authority on tax compliance among small and medium-sized enterprises (SMEs) in Zambia. In the case study, the Chirundu Market

received special attention. The study employed a descriptive research design. A total of sixty small and medium-sized enterprises (SMEs) were polled, representing the four distinct groups of respondents who were solely SMEs. The researcher employed purposeful random sampling to ensure that every member of the trading community had an equal opportunity to be questioned in order to reduce the likelihood of biased or imbalanced data. In all, sixty Chirundu-based small business owners who are officially registered with the Zambia Revenue Authority (ZRA) were sent questionnaires. The results of the study make it abundantly evident that the electronic tax filing method has not significantly increased tax compliance. The main reason for this is that it might be challenging for taxpayers to accurately calculate their tax obligations and file their paperwork on time. The increased number of users has resulted in the new system becoming overwhelmed, which has created many annoyances.

Kafusha (2022) carried out a research to evaluate the effect of the ZRA e-payment tax system on the adoption rates of Small to Medium Enterprises (SMEs) operating in Lusaka's informal sector. The study's primary focus was on SMEs in the Kalinga-Linga Township. The target demography for this study consisted of small and medium-sized enterprises in Kalinga-Linga Township, Lusaka, that are involved in the unofficial sector. The study employed a simple random selection technique to choose a sample size of fifty small and medium-sized companies (SMEs) operating in the informal sector. The study used self-administered questionnaires to gather data, which was then analyzed, summarized, and interpreted using descriptive statistical approaches such total score and simple percentage.

An analysis of the data revealed that a significant portion (80%) of the owners of metal fabricator businesses in Kalinga-Linga Township lacked the competency (know-how) required to integrate internet technologies into their daily operations. A significant obstacle for taxpayers may be the degree of experience required to submit tax returns, since many express worry about potential errors that could arise during the online filing process, such as inadvertent entry of fraudulent information. The study indicates that filing tax returns correctly still has a big impact on tax compliance.

Lastly on the local perspective, Mukuwa & Phiri (2020), conducted a study which aimed to examine the impact of electronic services on revenue collection and tax compliance among Small and Medium Enterprises (SMEs) in urban Zambia. The study also had the objective of identifying factors influencing SMEs' acceptance and use of electronic services using the Unified Theory of Acceptance and Use of Technology (UTAUT) Model. A descriptive research design was employed, administering 400 questionnaires to SMEs purposively sampled from the Copperbelt and Lusaka provinces. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS), focusing on descriptive and correlation analysis. The descriptive analysis revealed a significant increase in revenue collection and tax compliance among SMEs following the introduction of electronic services. This finding was supported by the correlation analysis, which indicated a statistically significant correlation coefficient of 0.157 and a p-value of 0.017, below the threshold of 0.05. Additionally, the study found that Performance Expectancy, Effort Expectancy, and Social Influence significantly influence SMEs' behavioral intention to use e-services. However, only Behavioral Intentions significantly affect the actual use behavior of e-services among SMEs.

2.1.4 Literature Gap

With an emphasis on small and medium-sized enterprises (SMEs), the assessment of the literature offered a comprehensive synopsis of studies on the variables influencing tax compliance that have been conducted at the worldwide, regional, and local levels. While a number of tax compliance-related themes are well covered by the current research, there are still some unresolved issues and areas that require additional study.

Initially, a great deal of regional and worldwide research focused on the variables affecting tax compliance as well as the connection between electronic tax systems and tax compliance. These investigations, like the ones conducted in Indonesia by Manalu et al. (2021) and Vietnam by Le (2021), offer vital insights into the function of technology in tax compliance. There isn't a specific study that examines this relationship in the African

environment, though, as the dynamics, obstacles, and acceptance of new technologies may be different there than they are elsewhere in the literature review.

Moreover, while studies have been carried out regarding the impact of technological elements on the inclination of certified tax experts to follow tax laws (Saptono et al., 2023), little is known regarding these elements' effects on the tax compliance of small and medium-sized businesses (SMEs), especially in developing nations like Zambia.

Thirdly, Zambian local research focused mostly on two topics: the use of electronic tax services and the impact of the electronic filing system on tax compliance (Chitakala & Phiri, 2022). Chisala (2022). Although it's possible that Zambia's adoption and compliance patterns are different from those of other countries, the effects of electronic tax payment systems, specifically in Zambia, have not yet been fully investigated.

In view of these gaps in the body of already published literature, this study aims to evaluate the impact of the electronic tax payment system on tax compliance among small and medium-sized enterprises (SMEs) operating in the light industrial sector of Lusaka, Zambia. By focusing on the specific Zambian context, this study seeks to offer significant insights into the variables impacting tax compliance, particularly in the context of electronic tax payment systems. It also seeks to provide helpful advice on how to raise Zambian SMEs' compliance rates.

2.2 Theoretical Review

These theories and models serve as the study's foundation: the information system success model, the behavioural economics theory, and the technological acceptance model.

2.2.1 Technology Acceptance Model

In 1986, Fred Davis created the Technology Acceptance Model (TAM) as part of his dissertation studies (Lai, 2017). The concept being discussed is an expansion of Ajzen and Fishbein's 1980 introduction of the Theory of Reasoned Action (TRA). The

Technology Adoption Model (TAM) aims to specifically model how customers acquire technologies or information systems (Silva, 2015). Two notable innovations—TAM 2 and the Unified Theory of Acceptance and Use of Technology (UTAUT) —were developed as a result of the ongoing analysis and enhancement of the Technology Acceptance Model (TAM) since its inception.

The Technology Acceptance Model (TAM), in its current meaning, is a conceptual framework that makes sense of the cognitive processes people employ in order to understand and accept new technology. The various aspects that affect people's acceptance and usage of technology are the primary subject of this study. When analyzing the effects of electronic tax payment systems on small and medium-sized enterprises' (SMEs) tax compliance, the Technology Adoption Model (TAM) can provide insightful information about the factors that impact SMEs' willingness to adopt and use e-tax payment systems. Therefore, how these tools are used and implemented may have an impact on how SMEs behave in terms of tax compliance.

2.2.2 Behavioural Economics Theory

Behavioural economics is an interdisciplinary academic discipline that integrates principles from psychology and economics to comprehensively examine the decision-making processes and behavioural patterns exhibited by individuals within economic settings. The development of this concept was undertaken by a consortium of esteemed academics, comprising individuals such as Amos Tversky, Daniel Kahneman, Richard Thaler, and several others (Wilkinson & Klaes, 2017). These scholars have questioned the conventional economic assumption that individuals are rational and driven by self-interest. Instead, they have acknowledged that individuals are susceptible to cognitive biases, social norms, and emotions, all of which can impact their decision-making processes (Moffitt, et al., 2023).

Behavioural economics acknowledges that individuals' decision-making processes can be influenced by emotions, social norms, and cognitive biases. By shedding light on the various factors that influence small and medium-sized firms' (SMEs') compliance

practices, behavioural economics significantly advances the research of how electronic tax payment systems affect SMEs' tax compliance.

For instance, people's decision-making processes may be influenced by the way information is presented or expressed. It is plausible that if the advantages of utilizing electronic tax payment methods are highlighted, small and medium-sized enterprises (SMEs) may be more inclined to adhere to their tax duties. These benefits might include time efficiency, convenience, and a lower chance of errors.

2.2.3 Information System Success Model

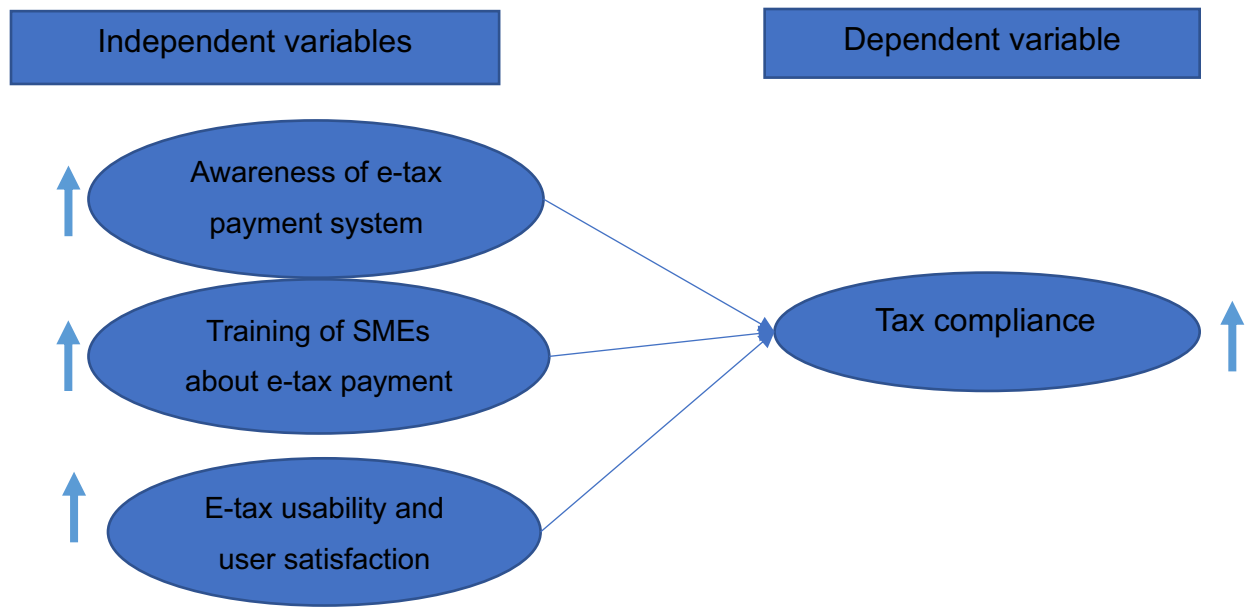
In 1992, Ephraim R. McLean and William H. DeLone developed the Information Systems Success Model. By defining, characterizing, and explaining the relationships between six critical criteria that are typically used to evaluate the efficacy of IS, the goal of this study is to offer a thorough knowledge of IS success. Net benefits, utilization, user satisfaction, information quality, system quality, and service quality are among the framework's components (Petter et al., 2008).

The Information System Success theory can be applied to offer a framework for comprehending the connection between small and medium-sized firm (SME) tax compliance behaviour and the effectiveness of e-tax payment systems. An MDPI study found that people's inclination to comply with tax laws is positively impacted by how well they believe an e-tax system works. The degree of customer pleasure further mediates this effect. The study offered a theoretical framework that incorporates the perception of convenience, perceived quality, and perceived reduction in compliance cost as factors influencing the propensity to comply with taxes.

2.3 Conceptual Framework

The goal of this research is to try and ascertain which explanation, out of all the ones that have been discussed so far, best explains how tax reforms affect Zambia's income generation.

Figure 1: Conceptual Framework



Source: author, 2023.

2.3.1 Awareness of e-tax Payment system and Tax Compliance.

Studies have been conducted to ascertain the extent of public awareness regarding electronic tax payment systems and their impact on tax compliance. According to a single study, there hasn't been enough research done on how much the e-tax system promotes tax compliance. However, the study also demonstrated that the relationship between the effectiveness of the system and the willingness to comply with tax regulations might be mediated by the level of user satisfaction with the e-tax system's implementation (Saptono, et al., 2023).

In order to investigate the mediating role that the implementation of an electronic tax system plays in the link between people's opinions of these systems and their adherence to tax rules, Night and Bananuka (2020) carried out a second study. The study discovered that the installation of an electronic tax system acts as a partly mediating factor in the relationship between people's perceptions of electronic tax systems and their adherence to tax laws (Night & Bananuka, 2020). The adoption of electronic tax filing systems and the factors influencing it were examined in this study. The theoretical framework for the study was the technology acceptance model, or TAM.

2.3.2 Training of SMEs about e-tax Payment use and Tax Compliance.

Numerous studies have been initiated about the impact of e-tax payment system training on global tax compliance among small and medium-sized enterprises (SMEs). The impact of a tax training program on the levels of tax compliance and business outcomes among individuals launching their own enterprises was examined through an inquiry. The study found that start-up enterprises' financial performance and tax compliance were positively impacted by the tax training program (Nagel, et al., 2019). A different study examined the many factors influencing Zambian small and medium-sized enterprises' (SMEs) adoption of electronic tax payment systems. The research employed the Unified Theory of Acceptance and Use of Technology (UTAUT) paradigm to identify the variables influencing the adoption of electronic tax payment systems. The study's conclusions reveal that the variables of social impact, effort expectation, performance expectancy, and enabling conditions have a strong ability to predict the adoption of electronic tax payment systems. But the study also discovered that the adoption of e-tax payment systems was not statistically significantly impacted by advantageous conditions (Chitakala & Phiri, 2022). Furthermore, studies conducted and published by the Organization for Economic Co-operation and Development (OECD) examined the significance of supporting small and medium-sized enterprises (SMEs) in effectively managing their tax responsibilities. The report underlined how crucial strategic planning is for SMEs to ensure accurate tax compliance. The study highlighted that small and medium-sized organizations (SMEs) have marginally greater tax compliance expenses than bigger firms (OECD, 2020).

2.3.3 E-tax Usability and User Satisfaction and Tax compliance .

Many international organizations have conducted extensive research and assessments on matters concerning tax administration, tax policy, and tax compliance in a broader context. Examples of these organizations are the International Monetary Fund (IMF) and the Organisation for Economic Co-operation and Development (OECD). According to Mangoting et al. (2019), most taxpayers who filed their taxes electronically expressed greater satisfaction with the procedure. The journal Atlantis Press published this research.

A different study conducted in Indonesia by Saptono et al. (2023) found that people's level of satisfaction with e-tax systems may have a beneficial effect on their motivation to comply with tax regulations. The study also found other variables that can affect customer satisfaction, including system, information, and service quality.

2.4. Summary

The chapter included an empirical review as well as a review of theoretical and literary study. It covers the theories that serve as the study's framework and ends with a conceptual framework. The methodology to be employed in order to address the research questions in line with the objectives of the study will be covered in detail in the upcoming chapter. Along with outlining the techniques for obtaining information, it will also establish the target population and explain the sample procedure.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 introduction

This chapter provides an explanation of the research methodology used in this study. The research design was examined before looking at the population and sample size. The measuring model, sampling procedures, data collection techniques, ethical considerations, and preliminary statistical checks are the following topics covered in this chapter.

3.1. Research Approach

This section provides an overview of the researcher's chosen plans and methodologies employed to conduct their research investigation. Research often employs three commonly used methodologies: quantitative, qualitative, and mixed methods called quantitative-qualitative (Quan-Qual).

The quantitative research method facilitates the explanation of causal linkages and the establishment of causality through the use of numerical data. Numerical or statistical data is the output of quantitative research, as opposed to qualitative research, which is focused on the analysis of individuals and their social and cultural environments (Myers, 2009). When the nature and breadth of a problem are unknown, quantitative research can be helpful since it focuses on evaluating and quantifying the complex relationships between various components.

The techniques utilized for data collection, analysis, and presentation of study findings are the primary differences between quantitative and qualitative research procedures. Unlike quantitative research, which presents its findings as numerical data or statistical analysis, qualitative research's primary objective is to obtain a full understanding of events within the specific environment in which they occurred. Narrative description is used to convey information. Results of research data analysis are typically given as statistical or numerical data with both quantitative and qualitative elements. According to Lincoln

(2015), qualitative research involves analyzing occurrences in their specific contexts to determine their relevance in connection to the meanings that people assign to them. When it comes to quantitative research, data collection methods include a variety of techniques like questionnaires, trials, and surveys that are used to obtain data. After that, the data is quantitatively assessed and compiled in order to statistically evaluate it and produce a succinct summary of the results (Hittleman, 2012).

Researchers can utilize both quantitative and qualitative methodologies interchangeably within the framework of a single study topic by utilizing Quan-Qual methods, a research approach that integrates both approaches. Studies have indicated that combining both qualitative and quantitative approaches yields better results than depending only on one. For example, researchers might gain from both quantitative and qualitative research approaches by using a mixed methodologies approach (Jere, 2019).

This study employed a quantitative methodology to assess the impact of the e-tax payment system on the tax compliance behaviour of small and medium-sized companies (SMEs) located in Lusaka. The goals of the study were well achieved with this approach. The quantitative approach was chosen due to its capacity to use statistical techniques and offer a comprehensive examination of variables. As a result, performance can be understood objectively instead of being subjectively assessed based on feelings, individual opinions, routines, and other well-known characteristics. The goal was to generate thorough results that were understandable without affecting previously held beliefs.

3.2. Research Design

A descriptive research design was used for this investigation. According to Muathe (2010), the descriptive research method was the best appropriate for explaining the characteristics of specific groups, determining the proportion of individuals possessing specific features, and formulating forecasts. Moreover, the design was deemed appropriate as it maintains the study elements that formed the basis of this inquiry while suitably representing the existing situation (Kothari, 2004). Furthermore, the methodology used in this study is appropriate for examining how small and medium-sized businesses'

(SMEs') tax compliance is affected by electronic taxation, or e-tax. One of the main goals of using a descriptive study design is to precisely define and clarify the features of a particular population, situation, or set of occurrences. As opposed to focusing primarily on the why question, this strategy aims to solve the issues around the identification of what, when, where, and how.

3.3. Study Population

The population, or universe, as defined by *Sunders et al. (2016)*, is the set of people who are affected by the subject under discussion. According to *Shah (2012)*, 1,050,000 small and medium-sized businesses (SMEs) are expected to exist in Zambia. Based on the researcher's assumption that SMEs are evenly spread throughout the ten provinces, it is possible to estimate that Lusaka is home to about 105,000 SMEs.

3.4. Sample Size

The study employed a sample of 400 SMEs. The Raosoft Calculator provided by is used to determine this sample size.

$$n = \frac{1}{e^2} + \left(\frac{N}{n} \right)^2,$$

Where;

n is the sample size,

N is the population, and

e is the margin of error (0.05).

Thus, the sample size is determined using the formula below.;

$$\begin{aligned} n &= \frac{105,000}{1} + 105,000(0.05)^2 \\ &= 400 \end{aligned}$$

3.5. Sampling technique

The process of methodically choosing a suitable sample size from a particular population is included in the research procedures. Non-probability sampling was used in the study to get a sample for its investigational purposes. A group of sampling methods that do not rely on probability theory concepts are collectively referred to as non-probability sampling methods. Using these techniques, researchers can choose units for study from a population. Therefore, a sample approach that blended convenience sampling with intentional sampling was used for this investigation.

3.6. Data Collection/Instruments

The research employed a blend of primary and secondary data sources. Secondary data collection involved obtaining information from a range of sources, such as papers, journals, interviews, reports, and other relevant literature on the subject being studied (Boslaugh, 2007). Conversely, systematic techniques were used to obtain original data. Primary data are those that the researcher gathers directly from sources through surveys, questionnaires, observations, and interviews (Ajayi, 2017).

Schindler (2014) asserts that the utilisation of a questionnaire as a means of data collecting involves more than the mere application of survey methodology in isolation. To enhance precision, the researcher directs their attention towards the initial and subsequent stages of the procedure, denoted as communication and monitoring correspondingly. During the monitoring phase of an experiment, researchers refrain from intentionally eliciting a reaction from the subject or substance under investigation. Instead, they just observe and document the behaviour of the subject or the features of the substance. When engaging in research pertaining to the field of communication studies, researchers have the option to employ direct or indirect methods of interviewing persons. This can be achieved by utilising open-ended questions to extract relevant information from the participants. Various data collection strategies can be employed, such as conducting interviews, making phone calls, and administering surveys, which can be either self-administered or self-reported. These methods can be facilitated by the utilisation of email or social media platforms. The utilisation of survey equipment facilitates

the collection of data for experimental purposes. This study used closed ended questionnaires as the data collection instruments.

3.7. Reliability of Instrument

Determining whether research findings are repeatable is a key component of an instrument's reliability (Kaluai & Muathe, 2020). The internal consistency of the items to the variables they are assessing was assessed in this study using the Cronbach alpha coefficient. Our findings indicate that the instrument has a good level of internal consistency. It was determined that the instrument's items consistently measure the same underlying concept because the computed Cronbach's alpha value was higher than the widely accepted cutoff point of 0.7. There is confidence in the stability and dependability of the instrument for the study's research objectives thanks to this strong internal consistency, which supports the instrument's reliability for measuring the intended variable. The reliability test results for the study were as follows:

Table3. 1: Cronbach's Alpha

Variable	Item	Source	Crobanh Alpha
Tax Compliance	1. I consistently file my taxes on time. 2. I keep detailed records of my financial transactions to ensure accurate tax reporting 3. I make an effort to minimize tax evasion and avoidance in my business activities. 4. I accurately report all my income and expenses when filing taxes 5. I fully understand the tax regulations applicable to my business.		0.894

Tax Awareness	<p>1. E-tax payment information provided by the government is clear and easy to understand.</p> <p>2. I am aware of the benefits and advantages of using e-tax payment methods.</p> <p>3. Tax-related workshops and seminars have helped me understand the importance of e-tax payments.</p> <p>4. I feel confident in my knowledge of the e-tax payment process.</p>		0.885
Training Impact	<p>1. High tax burdens on indigenous manufacturing companies in Zambia have a negative impact on their growth and expansion</p> <p>2. Indigenous manufacturing enterprises with lower tax obligations are better positioned to invest in research, development, and expansion, thereby contributing to their overall growth</p> <p>3. High taxes reduce the profitability of indigenous manufacturing companies, which in turn hinders their capacity to reinvest and expand</p> <p>4. Excessive tax rates create a significant challenge for indigenous manufacturing companies in Zambia, limiting their ability to compete and innovate.</p>		0.921
Functionality, Accessibility,	<p>1. E-tax payment systems are accessible to SMEs with different levels of technological expertise.</p>		0.891

and Usability (FAU)	<p>2. The features and functions offered by E-tax payment systems meet the specific needs of SMEs.</p> <p>3. It is easy to recover from errors while using E-tax payment systems.</p> <p>4. E-tax payment systems provide a seamless experience across various devices (computers, smartphones, tablets).</p> <p>5. Overall, I am satisfied with the functionality, accessibility, and usability of existing E-tax payment systems.</p>		
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3.8. Data Analysis

The quantitative data was presented using frequency tables and measures of central tendency were provided. Regression and correlation analysis were employed for the purpose of analysis. The investigation initially assessed the precision, homogeneity, and consistency of the data. This occurrence transpired subsequent to the submission of the data into the questionnaire. Subsequently, a distinct numerical identifier was allocated to each element of the unprocessed data following the process of encoding. The coding procedure involves the creation of numerical representations for the responses obtained from the questionnaire. The data was subsequently imported into SPSS version 27 for the purpose of evaluation. To make the analysis of quantitative data easier, the statistical software package SPSS—which is expressly meant for use in the social sciences—was employed. When the data is integrated into the SPSS software, it needs to go through a preliminary cleaning step before it can be used for analysis.

3.9. Ethical Consideration

The present study upheld ethical considerations by ensuring that participants voluntarily participated, maintained anonymity and confidentiality, and were informed about the exclusive utilisation of their information for academic research purposes. Therefore, in this study, respondents were not solicited for any personal information that could potentially lead to their identification, such as names, contact details, email addresses, residential addresses, or any other identifying information.

3.10. Summary

This chapter includes an overview of the research methods that were employed for the study. Among the various components of this study are the reliability tools for the research measures, the target population, the sampling method, the data collection instruments, the data analysis procedures, and the research design.

CHAPTER FOUR: PRESENTATION AND DATA ANALYSIS OF RESULTS

The preceding section outlined the methodologies employed in the execution of this investigation. The current chapter proceeds to reveal the outcomes derived from the survey data and the subsequent analysis of the results.

4.1 Demographics

This pertains to the attributes that delineate the individuals participating in questionnaire responses. Incorporating demographic details of respondents in the research ensures transparency and openness in sample composition, allowing readers to evaluate the degree to which the sample faithfully reflects the intended community. The demographic profile included; gender, age, business existence, and number of employees as shown below.

Table 4.12: Demographic Profile

	Description	Frequency	Percent
Gender	Male	275	68.8
	Female	125	31.3
	Total	400	100
Age	Below 25 years	39	9.8
	26-35 years	158	39.5
	36-45 years	108	27
	46-55 years	63	15.8
	Above 56 years	31	7.8
	Total	399	99.8
Missing	System	1	0.3
Total		400	100
Business existence	Below 5 years	57	14.2
	Between 5- 10 years	189	47.3
	More than 10 years	154	38.5
	Total	400	100
Number of employees	Below 10 employees	34	8.5

Between 10 and 20 employees	116	29
21-30 employees	137	34.3
31-50	67	16.8
Over 50 employees	46	11.5
Total	400	100

Source: Mtwane (2023)

The demographic data shown in table 1 above offers important insights into the makeup of the sample population. A total of 400 respondents were involved in the gender distribution analysis; 275 (68.8%) identified as male and 125 (31.3%) as female. In terms of age distribution, 39.5% of all respondents were between the ages of 26 and 35. Others who were in this age range were between the ages of 36 and 45 (27%), under 25 (9.8%), 46 to 55 (15.8%), and over 56 (7.8%). One individual withheld their age from the group.

When examining the business existence of the participants, the majority have been in operation for between 5 and 10 years (47.3%), followed by those with more than 10 years of business existence (38.5%), and those below 5 years (14.2%). Regarding the number of employees in the SMEs, the highest percentage (34.3%) reported having 21-30 employees, followed by 10-20 employees (29%), below 10 employees (8.5%), 31-50 employees (16.8%), and over 50 employees (11.5%).

In conclusion, men make up the majority of study participants, and a sizable share of them are between the ages of 26 and 35. The study's sample of SMEs has varied lengths of business experience; the majority fall into the group of those with five to ten years of operation. Moreover, these SMEs employ a wide range of personnel, a significant fraction of which have between 21 and 30 workers. This demographic overview provides a comprehensive understanding of the composition of the study sample and opens the door to a more in-depth analysis of the impact of the E-tax payment system on tax compliance in small and medium-sized enterprises in the light industrial zone of Lusaka.

4.2 Correlation Analysis

Table 4.23: Pearson's Correlation Coefficients

	mean	Std. Dev	1	2	3	4	5	6	7	8
1 Tax compliance	2.8607	1.13607	..							
2 Age	2.72	1.087	-0.001	...						
3 Education	3.48	1.222	0.054	0.338**	...					
4 Business existence	2.24	0.685	0.004	0.288**	0.480**	...				
5 Number of employees	2.94	1.121	0.023	0.311**	0.390**	0.516	...			
6 Tax awareness	2.8034	1.14493	0.479**	-0.0021	0.045	0.053	0.063	..		
7 Training impact	3.0356	1.20928	0.573**	0.006	0.046	0.005	0.008	0.507	..	
8 Functionality	2.4259	1.186	0.403**	-0.028	-0.051**	-0.092	-0.007	0.393	0.313	..

Source: Mtwane (2023)

The table above displays the correlation results between the variables looked at in the study on how the E-tax payment system affects tax compliance among SMEs in the light industrial area of Lusaka. The dependent variable is tax compliance, which has a mean score of 2.8607 and a standard deviation of 1.13607. The correlation coefficients provided insight into how the variables related to one another. Significant correlations are suggested by asterisks (*), which denote significance at the 0.05 level and ** at the 0.01 level. Both tests are two-tailed.

As a control variable, age has a mean of 2.72 and a standard deviation of 1.087. There is no statistically significant correlation between age and tax compliance ($r = -0.001$). Education is another control variable that substantially and positively correlates with tax compliance ($r = 0.054$), with a mean of 3.48 and a standard deviation of 1.222. With a mean of 2.24 and a standard deviation of 0.685, the existence of a firm is positively and statistically significantly correlated ($r = 0.288^{**}$) with tax compliance. Similarly, with a

mean of 2.94 and a standard deviation of 1.121, there is a positive and significant correlation ($r = 0.311^{**}$) between the number of employees and tax compliance.

With respect to the independent variables, tax knowledge and tax compliance exhibit a significant positive association ($r = 0.479^{**}$), with a mean of 2.8034 and a standard deviation of 1.14493. The training impact has a mean of 3.0256 and a standard deviation of 1.20928, indicating a strong positive connection ($r = 0.573^{**}$). Functionality and tax compliance had a mean of 2.4259 and a standard deviation of 1.18603, indicating a positive and significant relationship ($r = 0.403^{**}$).

The correlation data suggest, in summary, that there is little evidence of a link between tax compliance and the control variables of age and education. Nonetheless, there's proof of a positive and statistically significant correlation between tax compliance and the following variables: business existence, functionality, impact of training, tax awareness, and number of employees. These findings lay the foundation for a more thorough understanding of the factors influencing tax compliance among SMEs in the light industrial sector in Lusaka.

4.3 Regression Analysis

Table 4.3: Regression Analysis

Variables	Model		Model 2		Model 3		Model 4		VIF
Control variables	Beta	SE	Beta	SE	Beta	SE	Beta	SE	
Gender	-0.114	0.124	-0.069	0.109	-0.029	0.098	-0.017	0.096	1.016
Age	-0.018	0.056	0.001	0.049	-0.005	0.045	-0.006	0.043	1.142
Education	0.059	0.05	0.031	0.044	0.022	0.039	0.036	0.039	1.141
Independent variables									
Tax awareness			0.473**	0.044	0.251***	0.046	0.188**	0.047	1.471
Training impact					0.416***	0.043	0.387***	0.043	1.377
Functionality							0.193**	0.041	1.217
F	0.742		29.612		47.464		45.357		
F change	0.742		115.575		91.626		22.089		
R	0.075		0.481		0.614		0.64		
R squared	0.006		0.231		0.377		0.41		
Adjusted R squared	-0.002		0.223		0.369		0.401		
R squared change	0.006		0.226		0.145		0.033		

sig<0.001(0.1 percent),sig<0.01(1 percent),**sig0.05(5 percent)

Source: Mtwane (2023).

The model summary and regression output demonstrate the relationship between the dependent variable of the study, tax compliance, and its independent factors, tax knowledge, planning impact, and functionality. With only age, gender, and education included as variables, the first model's R-squared value is 0.006, which is low and suggests that the model does a poor job of describing the variation in tax compliance. It appears that this model does not significantly contribute to explaining the variance in tax compliance, as indicated by the F-test's lack of statistical significance (F = 0.742, p = 0.527).

With the addition of tax awareness as a predictor in the second model, the R-squared significantly improved to 0.231. With an F-test that is very significant ($F = 29.612$, $p < 0.001$), this model greatly enhances the ability to explain the variance in tax compliance. Both tax awareness and training impact are included as factors in the third model. The F-test is still highly significant ($F = 47.464$, $p < 0.001$), and the R-squared rises to 0.377, suggesting a significant improvement in the model's explanatory ability. With an R-squared of 0.410, the fourth and final model adds functionality as an extra predictor. The F-test is still extremely significant ($F = 45.357$, $p < 0.001$), indicating that the prediction accuracy of tax compliance is greatly enhanced by this model. The residuals appear to have no discernible autocorrelation, according to the Durbin-Watson statistic of 2.078.

Upon examining the coefficients in the final model, it can be shown that there are positive and statistically significant correlations with tax compliance for tax knowledge (Beta = 0.189, $p < 0.001$), training impact (Beta = 0.412, $p < 0.001$), and functionality (Beta = 0.201, $p < 0.001$). According to these results, SMEs are more likely to demonstrate higher levels of tax compliance if they have working E-tax payment systems, a higher degree of tax awareness, and an influence from training.

Finally, the regression models show a steady increase in explanatory power with the addition of factors pertaining to functionality, training impact, and tax awareness. The final model shows how these characteristics have a considerable favourable impact on SME tax compliance in Lusaka's light industrial region.

4.4 Chapter summary

The study on how Assessing the effect of E-tax payment system on tax compliance, a case of SMEs in light industrial area of Lusaka was analysed in this chapter. It initiated the descriptive statistics, displaying significant measurements and data points. Regression analysis was also used to examine the direction and strength of this association and pinpoint any important factors. ANOVA was also used. Ultimately, qualitative data was analysed using theme analysis, and the results were then interpreted. The study's conclusion and recommendations will be covered in the upcoming chapter.

CHAPTER FIVE

DISCUSSIONS AND FINDINGS

5.0 Introduction

Following the collection of data, the study findings were presented and discussed in the preceding chapter. In order to demonstrate the consistency of the study findings, this chapter presents the study comments in connection to the findings of other studies. The objectives of the study were to: 1. Examine the impact of tax awareness regarding e-tax payments on tax compliance among small and medium-sized enterprises (SMEs) in Lusaka; 2. Assess the influence of training on tax compliance among SMEs in Lusaka; 3. Evaluate the usability, functionality, and accessibility of the current E-tax payment systems accessible to SMEs.

5.1 The effect of tax awareness of e-tax payments on tax compliance among SMEs in Lusaka.

Our research has revealed a clear and statistically significant correlation between tax awareness and tax compliance, which is consistent with earlier studies on the topic. For instance, in the context of small and medium-sized enterprises (SMEs), Adegbe et al. (2017) found that tax awareness has a positive impact on tax compliance. The study was conducted in Nigeria. The findings demonstrated that SMEs were more likely to abide with tax regulations if they were aware of their tax obligations. Consequently, tax education was found to have a positive impact on SMEs' tax compliance in a Ghanaian study, emphasizing the fact that SMEs who received tax education were more likely to follow tax regulations (Twum, et al., 2020).

In a parallel study conducted in Tanzania, Machogu & Amayi (2016) came to similar conclusions, confirming the positive effects of tax education on tax compliance, particularly for small businesses. It's interesting to note that businesses who got tax education tended to be more inclined to abide by the law. The study further elucidated the role that electronic tax payment systems play in improving small business tax compliance and showed how effective these systems are in this regard.

In summary, this study's findings, which investigated the impact of the e-tax payment system on tax compliance among SMEs in the light industrial zone of Lusaka, are in line with previous research on the connection between tax awareness and tax compliance. It is acknowledged that two essential strategies for encouraging better tax compliance among small and medium-sized businesses are the deployment of electronic tax payment systems and targeted tax education programs. Legislators are therefore asked to consider implementing these rules as preventative measures to improve SME sector tax compliance.

5.2 The effect of training on tax compliance among SMEs in Lusaka.

Any economy has to place a high priority on tax compliance, and small and medium-sized enterprises (SMEs) need to follow the law in order to ensure sustainable economic growth. To make it simpler for SMEs to comply with tax rules, many countries have established the e-tax payment system. Training had a favorable and considerable influence on tax compliance among SMEs in Lusaka, according to this study.

Further studies have been conducted to evaluate the impact of training on tax compliance, taking into account previous research findings. Training has a beneficial effect on tax compliance among US small enterprises, per a 2004 study by Alm and McKee. According to Kirchler et al. (2008), training had a favorable effect on tax compliance among independent contractors in Austria.

Many nations have also implemented the e-tax payment system to help SMEs comply with tax laws. According to a 2017 study by Kariuki and Ombui, Kenyan SMEs' tax compliance was positively impacted by the e-tax payment system. In a similar vein, Sadiq et al. (2017) discovered that tax compliance among Pakistani SMEs was positively

impacted by the e-tax payment system. According to these research, SMEs may find it useful to encourage tax compliance through the use of the e-tax payment system.

The present study concluded that training significantly and favorably affected SMEs in Lusaka's tax compliance. This result is in line with earlier research that assessed the effect of training on tax compliance. Furthermore, it has been discovered that the e-tax payment method works well in encouraging tax compliance among SMEs abroad. These results imply that e-tax payment systems and training programs can be useful instruments for encouraging tax compliance among SMEs in Zambia and other nations.

5.3 The functionality, accessibility, and usability of existing E-tax payment systems available to SMEs.

The study found that usability, accessibility, and functionality all had a favorable and statistically significant impact on tax compliance. These findings are in line with prior research that looked at the intricate relationship between e-tax systems and tax compliance. Remarkably, in a study examining the relationship between tax compliance intention and perceived system quality, it was discovered that user satisfaction with the e-tax system acted as a mediator (Saptono, et al., 2023). Higher e-tax system use is linked to higher tax compliance, according to a follow-up study on the association between views regarding the system and tax compliance and the use of electronic tax systems (Night & Bananuka, 2020).

These conclusions are further supported by a study on the impact of electronic payment technology on tax compliance, an issue that is widely discussed in academic and international policy circles. According to this corpus of research, tax compliance may be improved by digitizing transactions using electronic payment technologies Brockmeyer & Sáenz Somarriba, (2022). It does, however, emphasize that how well this influence materializes depends on how businesses and consumers choose to strategically utilize new technologies. The study's conclusions are especially pertinent to SMEs, as their competitive posture and behavior can be greatly impacted by the costs associated with tax compliance. Reduced financial burdens for SMEs could arise from steps taken to lower these costs, such as improving the usability, accessibility, and functionality of e-tax

systems. This would encourage more SMEs to participate in the formal economy and lessen underreporting of taxable income.

In conclusion, the study's findings supporting the positive and notable influence of the usability, accessibility, and functioning of the e-tax system on tax compliance among small and medium-sized firms (SMEs) in Lusaka are consistent with broader trends in this area of study. These results emphasize the importance of user satisfaction, the adoption of electronic tax systems, and the broader impact of electronic payment technology on tax compliance—particularly for small and medium-sized businesses. The practices and policies that aim to enhance e-tax systems and promote tax compliance among small and medium-sized businesses will be significantly impacted by these findings.

5.4 Chapter Summary

This chapter provides a detailed analysis of the research findings along with a comparison to the findings of previous scholarly studies. The following chapter will include an overview of the study's conclusions, limitations, and recommendations.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS OF THE STUDY

For the purposes of this study, this section was the final chapter. Together with a concise synopsis of the research findings and an understandable explanation of the study's conclusion, the chapter provides recommendations based on the study's findings and limitations.

6.1 Summary of the Findings

The primary aim of the research was to assess the impact of the electronic tax payment system on the ability of small and medium-sized enterprises (SMEs) operating in the light industrial sector of Lusaka to adhere to tax regulations. The specific objectives were

1. To investigate the effect of tax awareness of e-tax payments on tax compliance among SMEs in Lusaka.
2. To evaluate the effect of training on tax compliance among SMEs in Lusaka.
3. To assess the functionality, accessibility, and usability of existing E-tax payment systems available to SMEs.

Finding out how e-tax payments and tax knowledge impacted the tax compliance of SMEs in Lusaka was the main objective of the study. According to the findings, tax compliance and tax awareness are strongly positively correlated. SMEs that showed a higher level of understanding of their tax responsibilities were more likely to follow tax laws. This emphasizes how important tax understanding is in influencing SMEs' compliance behaviour with regard to e-tax payments.

The second objective involved assessing how training affected SMEs' tax compliance in Lusaka. An advantageous and statistically significant link between tax compliance and training was found. It was discovered that SMEs who received training were more likely to abide by tax laws. This highlights the value of educational measures in encouraging tax compliance and the efficacy of training programs in improving SMEs' comprehension and adherence to tax regulations.

The third goal was to evaluate the usability, functionality, and accessibility of the current e-tax payment solutions that SMEs can use. According to the study, these elements significantly and favourably affected tax compliance. Businesses that operated in settings with usable, accessible, and functioning electronic tax payment systems had a higher chance of adhering to tax laws. This emphasizes how crucial e-tax system accessibility and design are in shaping SMEs' tax compliance practices.

In summary, each research objective substantially advanced our understanding of the factors influencing tax compliance among SMEs in Lusaka. The results of the analysis indicated that tax awareness, training, and the efficiency of e-tax payment systems were significant factors, highlighting the complex nature of the interventions needed to improve tax compliance in the SME sector. For policymakers and practitioners looking to put targeted policies into place to encourage tax compliance among SMEs in Lusaka, these findings have practical consequences.

6.2 Recommendations

Based on the study's findings, the researcher's recommendations for enhancing tax compliance among small and medium-sized enterprises (SMEs) in Lusaka are given below.

1. **Promote Tax Awareness Initiatives:** Implement targeted tax awareness programs to enhance SMEs' understanding of their tax obligations. Workshops, seminars, and instructional campaigns are a few examples of these activities that might be used to increase public understanding of the value of tax compliance and the advantages it offers to businesses and the overall economy.
2. **Invest in Training Programs:** Develop and implement training programs specifically tailored for SMEs in Lusaka. These programs should focus on enhancing the tax knowledge and compliance skills of business owners and employees. Collaboration with tax authorities, educational institutions, and industry associations can facilitate the delivery of effective training modules.
3. **Improve E-Tax System Functionality:** Work collaboratively with relevant stakeholders, including government agencies and technology providers, to

enhance the functionality, accessibility, and usability of existing e-tax payment systems. Ensure that these systems are designed with the specific needs and capabilities of SMEs in mind, promoting a user-friendly and efficient experience.

4. **Provide Incentives for E-Tax Adoption:** Introduce incentives or rewards for SMEs that adopt and effectively utilize e-tax payment systems. This could include tax credits, reduced administrative burdens, or other financial benefits to encourage SMEs to embrace digital tax payment methods. Incentivizing e-tax adoption can contribute to increased compliance rates.
5. **Facilitate Collaboration and Information Sharing:** Establish platforms for collaboration and information sharing between tax authorities, SMEs, and relevant stakeholders. Encourage a dialogue that allows SMEs to express their challenges and provide feedback on tax policies and systems. This collaborative approach can lead to more effective and inclusive tax compliance strategies.
6. **Streamline Compliance Processes:** Simplify and streamline tax compliance processes for SMEs. Minimize bureaucratic hurdles and administrative complexities that may act as barriers to compliance. An efficient and transparent tax system is more likely to be embraced by SMEs, fostering a culture of voluntary compliance.
7. **Monitor and Evaluate Interventions:** Implement a robust monitoring and evaluation system to assess the impact of policy interventions over time. Regularly review the effectiveness of tax awareness programs, training initiatives, and improvements to e-tax systems. Adjust policies based on continuous feedback and evolving business needs.

These policy recommendations, if implemented cohesively, can contribute to creating an environment that supports and encourages tax compliance among SMEs in Lusaka. The combination of awareness-building, targeted training, technological improvements, and supportive policies can collectively foster a culture of voluntary tax compliance, benefiting both businesses and the broader economy.

6.3 Recommendations for future Research

Expanding upon the results of this study, a number of directions for further investigation can be noted in order to enhance knowledge of the variables affecting small and medium-sized businesses' (SMEs') tax compliance within the framework of electronic tax payment systems.

1. **Cross-Cultural Comparative Studies:** Investigate the effects of culture on SMEs' tax compliance behaviour by conducting comparative studies between various nations or regions. Examine the ways in which awareness, training, and the operation of the e-tax system interact with cultural factors to influence the attitudes and practices of compliance.
2. **Longitudinal Studies:** Conduct long-term research to monitor how SMEs' tax compliance practices have changed over time. This method can shed light on how well awareness campaigns, educational initiatives, and e-tax system modifications work over the long run to maintain and improve compliance.
3. **Effect of Policy Modifications:** Examine the effects of particular policy modifications or incentives meant to encourage tax compliance among SMEs. Evaluate how well policy interventions work in actual situations and investigate how tax law changes affect SMEs' compliance choices.
4. **Qualitative Research on Perceptions:** Complement quantitative research with qualitative studies to gain a deeper understanding of SMEs' perceptions and attitudes towards tax compliance. Qualitative research can uncover nuanced insights into the challenges faced by SMEs and the contextual factors influencing compliance decisions.
5. **Exploration of Technological Adoption Factors:** Explore the determinants of e-tax system adoption among SMEs, considering factors such as technological readiness, infrastructure limitations, and digital literacy. Investigate how these factors interact with functionality, accessibility, and usability to impact the utilization of e-tax payment systems.

Scholars can enhance the understanding of the dynamic aspects impacting tax compliance among small and medium-sized enterprises (SMEs) and offer significant insights to policymakers, tax authorities, and business practitioners by tackling these areas in their future research initiatives.

6.4 Study Limitations

While the study provides valuable insights into the factors influencing tax compliance in small and medium-sized enterprises (SMEs) in Lusaka, Zambia, it is crucial to acknowledge certain limitations that may impact the interpretation and wider application of the findings:

1. **Geographical Specificity:** The only subject of the study was SMEs in Lusaka, Zambia. It's possible that the conclusions won't apply to SMEs in other areas or nations with distinct legislative, cultural, or economic environments. It is important to exercise caution when extrapolating the study's findings outside of its geographic purview.
2. **Cross-Sectional Design:** A cross-sectional strategy was used in the research design to collect data at a specific point in time. This makes it more difficult to determine temporal links and establish causation. Longitudinal research designs in the future may provide a more dynamic knowledge of the variables impacting tax compliance across time.
3. **Sampling Bias:** The study's sample might have exhibited biases that could influence the generalizability of the results. The participants were self-selected, potentially leading to a sample that is more inclined towards tax compliance or particular characteristics. Efforts were made to mitigate this bias, but it remains a consideration.
4. **Self-Reported Data:** The use of self-reported measures to collect data on tax compliance, awareness, training, and perceptions raises the danger of social desirability bias. Participants may give answers they feel are appropriate in society, which could affect how accurate the information is reported.

5. Changing Regulatory Environment: Tax laws and policies are dynamic, and the study's conclusions are based on the unique regulatory climate that existed at a given period. The study's conclusions may become less applicable in light of later modifications to tax laws or policies given the dynamic nature of regulatory environments.
6. Limited Qualitative Insights: Although statistical links were documented by the study, which mainly used quantitative data, qualitative insights into the complex experiences and perspectives of SMEs with regard to tax compliance were not thoroughly investigated. Qualitative research techniques may provide a deeper contextual knowledge.
7. Limited Qualitative Insights: The majority of the data in the study was quantitative, and although statistical linkages were established, qualitative insights into the complex experiences and perspectives of SMEs with regard to tax compliance were not thoroughly investigated. Richer contextual understanding may be provided by qualitative research approaches.

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Appendix

Spss output

	Description	Frequency	Percent
Gender	Male	275	68.8
	Female	125	31.3
	Total	400	100
Age	Below 25	39	9.8
	26-35 years	158	39.5
	36-45 years	108	27
	46-55 years	63	15.8
	Above 56 years	31	7.8
	Total	399	99.8
Missing	System	1	0.3
Total		400	100
Business existence	Below 5 years	57	14.2
	Between 5 and 10 years	189	47.3
	More than 10 years	154	38.5
	Total	400	100
Number of employees	Below 10 employees	34	8.5
	10-20 employees	116	29
	21-30 employees	137	34.3
	31-50 employees	67	16.8
	Over 50 employees	46	11.5
	Total	400	100

	Variables	Mean	Std. Devia	1	2	3	4	5	6	7	8
1	Tax compliance	2.8607	1.13607	--							
2	Age	2.72	1.087	-0.001	--						
3	Education	3.48	1.222	0.054	.338**	--					
4	Business existence	2.24	0.685	0.004	.288**	.480**	--				
5	Number of employees	2.94	1.121	0.023	.311**	.390**	.516**	--			
6	Tax_awareness	2.8034	1.14493	.479**	-0.021	0.045	0.053	0.063	--		
7	Traning_impact	3.0256	1.20928	.573**	0.006	0.046	0.005	0.008	.507**	--	
8	Functionality	2.4259	1.18603	.403**	-0.028	-0.051	-0.092	-0.007	.393**	.313**	--

* Correlation is significant at the 0.05 level (2-tailed). ** Correlation is significant at the 0.01 level (2-tailed).

Variables	MODEL 1		MODEL 2		MODEL 3		MODEL 4		VIF
Control variables	Beta	SE	Beta	SE	Beta	SE	Beta	SE	
Gender	-0.114	0.124	-0.069	0.109	-0.029	0.098	-0.017	0.096	1.016
Age	-0.018	0.056	0.001	0.049	-0.005	0.045	-0.006	0.043	1.142
Education	0.059	0.05	0.031	0.044	0.022	0.039	0.036	0.039	1.141
Independent variables									
Tax_awareness			0.473***	0.044	0.251***	0.046	0.188***	0.047	1.471
Traning_impact					0.416***	0.043	0.387***	0.043	1.377
Functionality							0.193***	0.041	1.217
F	0.742		29.612		47.464		45.357		
F Change	0.742		115.575		91.626		22.089		
R	0.075		0.481		0.614		0.64		
R Squared	0.006		0.231		0.377		0.41		
Adjusted R Squared	-0.002		0.223		0.369		0.401		
R Squared Change	0.006		0.226		0.145		0.033		

***sig<0.001 (0.1 percent), **sig<0.01 (1 percent), *sig<0.05 (5 percent)

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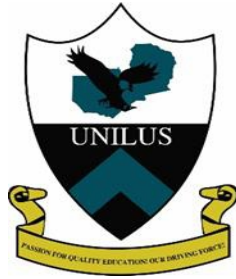
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