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OF
LUSAKA**

SCHOOL OF POSTGRADUATE STUDIES

**THE RELATIONSHIPS BETWEEN MOBILE MONEY AND TAX
COLLECTION. A CASE OF MSE's IN LUSAKA TOWN CENTER**

**A DISSERTATION SUBMITTED TO THE SCHOOL OF
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FULFILLMENT OF THE AWARD OF THE MASTER OF BUSINESS
ADMINISTRATION IN FINANCE.**

BY

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DECLARATION

I, Sungwe Chisenga, declare that this work is my own and that to the best of my knowledge, it has not been undertaken at this university or any other place of learning. However, other people's work in this dissertation has been fully and duly acknowledged.

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Supervised by

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Date: 20th January 2025

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DEDICATION

This work is dedicated to my parents Brig Gen Chisenga (RTD) and Mrs Chisenga. I thank them for the love, care and support (moral and financial) that they have shown me all my life. I'm thankful for always believing in and encouraging me in all my endeavours. May God continue to bless you in all you do, all the days of your life. This work is also dedicated to my siblings and friends, their steadfast love, encouragement, and support have been a continual source of strength along this journey. Even when I doubted myself, their faith in me was essential. Thank you for being my pillar of motivation and always reminding me that pursuing knowledge is never a solitary endeavor.

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LIST OF ACRONYMS AND ABBREVIATIONS

MSEs - Micro and Small Enterprises

ZRA - Zambia Revenue Authority

TAM - Technology Acceptance Model

USSD - Unstructured Supplementary Service Data

DIT - Diffusion Innovation Technology

SPSS – Statistical Package for the Social Sciences

ABSTRACT

This study looked at the relationship between mobile money services and tax collection among micro and small enterprises (MSEs) in the Lusaka Town Centre. Using a mixed-methods approach, the research examined mobile money adoption patterns, tax registration status, and the influence of mobile money attributes—perceived ease of use, transaction cost, awareness, and usefulness—on tax collection. The study also identified challenges faced by MSEs and the Zambia Revenue Authority (ZRA) in fostering tax compliance. In addition, the study explores challenges hindering MSEs' compliance from the perspective of both business owners and the Zambia Revenue Authority (ZRA).

A descriptive research design was employed, incorporating both quantitative and qualitative methods. Data was collected from 263 respondents, yielding a 66.2% response rate. Quantitative data were analyzed using IBM SPSS Statistics version 27. Descriptive statistics, including frequency distributions, percentages, and measures of central tendency (mean and median), were calculated to summarize key variables. Multiple regression analysis was then used to examine the relationship between mobile money attributes and tax compliance. Regression analysis was used to assess the relationship between mobile money attributes and tax collection, revealing that these attributes explain 44.3% of the variability in compliance levels. The findings indicate that while mobile money platforms, primarily Airtel and MTN, are widely used, systemic barriers such as high transaction costs, limited awareness of tax obligations, and financial constraints hinder full tax compliance. Nvivo Tool was employed to analyse insights from ZRA highlight the need for simplified tax procedures, financial relief programs, and enhanced public awareness initiatives.

The study concludes that mobile money has the potential to enhance tax collection compliance, but its effectiveness depends on complementary structural reforms. Recommendations include collaboration between policymakers, ZRA, and mobile money service providers to streamline tax processes, lower transaction costs, and improve tax literacy among MSEs. Future research should explore the role of mobile money in tax compliance within rural areas and sector-specific business environments.

CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1. Introduction

This chapter sets the stage for the study by exploring the relationship between mobile money services and tax collection among micro and small enterprises (MSEs). Due to its efficiency, affordability, and convenience of use, mobile money has grown in popularity in Zambia. The way MSEs manage payments and transactions has been completely transformed by this increasing reliance on digital payment platforms, which has raised significant concerns regarding its effects on tax collection systems. As Zambia's main taxing body, the Zambia Revenue Authority (ZRA) is essential to raising money for infrastructure, healthcare, and education, among other crucial public services. In light of this, it is both pertinent and essential to comprehend the relationships between tax systems and mobile money usage. In this study, tax collection will be referred to as a form of tax compliance as collection (payments) is part of the four pillars of compliance. The pillars include registration, filing, reporting, payment. (ZRA annual report, 2023).

The chapter also provides a broader perspective by examining tax collection programs and global trends, with a focus on Zambia. It outlines the study's research objectives, key questions, and the problem statement that forms the basis of this investigation. It defines key variables, clarifies important terms, discusses the significance of the research, and establishes its scope.

1.2. Background to the Problem

Zambia's tax system has seen significant changes during its history. Tax administration in the post-independence era was mostly manual and paper-based, with taxpayers having to visit centralized offices to present physical documents and make payments. This labour-intensive approach was also prone to delays and errors, resulting in low tax compliance and inefficient revenue collection. As the economy expanded and diversified, the limitations of these traditional systems became more apparent, highlighting the need for modernisation.

In response to these challenges, the Zambia Revenue Authority (ZRA) emerged as a pivotal institution tasked with reforming tax administration to support economic development. Recognising the inefficiencies inherent in manual systems, ZRA introduced digital platforms such as TaxOnline and ASYCUDA World. These systems aimed to streamline tax administration, reduce processing times, and lessen the burden on taxpayers. However, while these innovations benefitted medium and large enterprises with the necessary technological resources, micro and small enterprises (MSEs) often found these platforms inaccessible due to limited digital literacy and infrastructural constraints (Dreisbach, 2019).

The following introduction of mobile money services in Zambia provided an alternate path. Mobile money systems, specifically Airtel Money, MTN Money, and Zamtel Money, have transformed financial transactions by providing a convenient, accessible, and cost-effective alternative for a variety of financial operations, including tax payments. Between 2015 and 2020, Zambian adults' mobile money usage increased rapidly from 14% to 69.4%, mostly benefiting previously unbanked people (Lenny, 2023). Recognizing this potential, the ZRA incorporated mobile money into its tax collecting framework as part of a larger cashless drive aimed at simplifying tax compliance and reducing logistical issues (ZRA Annual Report, 2018).

Despite these developments, some impediments remain that hinder mobile money's efficacy in improving tax compliance among MSMEs. High transaction costs, frequent system outages, and reliance on USSD codes, which might be less user-friendly for those with poor digital literacy, are significant barriers (Tumaini, 2016; Mwasaru, 2020; Simiyu and Oloko, 2015). Furthermore, while much study has been done on digital tax platforms and the broader phenomena of mobile money adoption, less emphasis has been paid to how these mobile money services directly affect MSEs' tax compliance behaviour.

This gap in the literature emphasizes the importance of conducting a focused examination into the relationship between mobile money usage and tax collection among MSMEs. Prior research has primarily focused on the operational and financial benefits of mobile money, but it has not fully investigated whether mobile money usage leads to greater tax collection compliance. This study intends to fill that vacuum by investigating how mobile money services influence tax collection compliance

behaviours among MSEs in Lusaka Town Centre, resulting in concrete recommendations for optimizing digital tax payment systems and increasing revenue collection.

1.3. Statement of the problem

Ideally, mobile money services should simplify tax payment processes and thereby improve tax compliance among micro and small enterprises (MSEs) in Lusaka Town Centre. According to the Times of Zambia (2024), ZRA has made notable progress in digitizing tax payment processes, as evidenced by their 99% digitalization rate in early 2024. More work is needed to optimize mobile money's role in tax payment compliance.

However, despite the widespread adoption of mobile money platforms, such as those provided by MTN, Airtel, and Zamtel, tax compliance remains low among MSEs. Many MSEs who use mobile money still struggle to engage with the formal tax collection system as observed by Dreisbach (2019). This discrepancy is informed by several interrelated challenges. First, many MSE owners perceive tax obligations as an excessive financial burden, which discourages them from formalising their operations and engaging with the tax system (Seim, 2019). Second, the complexity of Zambia's tax laws and filing procedures further hinders compliance, especially for those with limited formal education or business training. Although mobile money facilitates the payment aspect, it does not resolve these underlying complexities.

Moreover, limited digital literacy and infrastructural constraints, such as unreliable mobile networks and high transaction costs, impede the effective use of mobile money for tax payments (United Nations Development Programme, 2024; Zambia Revenue Authority, 2022). These issues create a gap between the potential benefits of mobile money and its practical impact on tax compliance.

This study is informed by the need to bridge this gap, addressing why mobile money, despite its advantages, has not resulted in the expected levels of tax collection compliance among MSEs, and to offer actionable recommendations for optimising its use in tax collection (Zambia Revenue Authority, 2024).

1.4. Research Objectives

1.4.1. General Objective

The general objective of the study was to examine the relationship between mobile money services and tax collection among micro and small enterprises in Lusaka Town Centre.

1.4.2. Specific Objectives

1. To determine the level of mobile money adoption among MSEs in Lusaka Town Centre.
2. To assess the tax registration compliance of MSEs in Lusaka Town Centre.
3. To analyse the effect of mobile money's perceived ease of use on tax compliance among MSEs in Lusaka Town Centre.
4. To explain challenges affecting MSEs' tax compliance from the perspective of the Zambia Revenue Authority (ZRA).

1.5. Research Questions

1. What are the levels of mobile money adoption among MSEs in Lusaka Town Centre?
2. What elements affect MSEs adherence to tax registration in Lusaka Town Centre?
3. How does perceived ease of use of mobile money influence tax compliance among MSEs in Lusaka Town Centre?
4. What are the challenges affecting MSEs' tax compliance from the perspective of the Zambia Revenue Authority (ZRA)?

1.6. Scope of the study

This study examines the use of mobile money services for facilitating tax payments among micro and small enterprises (MSEs). The study focuses on Lusaka Town Centre, a hub of diverse MSE activity and greater mobile money accessibility.

1.7. Significance of the study

This study was significant in enhancing the understanding of mobile money services' role in improving tax collection among micro and small enterprises (MSEs). In Zambia, where MSEs are vital to the economy, their tax compliance in terms of revenue collection is critical for revenue generation and economic sustainability. By addressing systemic barriers such as high transaction costs and limited banking accessibility, the study provided valuable insights for the Zambia Revenue Authority (ZRA), mobile money providers, policymakers, researchers, and MSE owners.

The findings supported ZRA's cashless initiative to modernize tax administration through digital solutions, highlighting ways to optimize tax collection using mobile money platforms. Recommendations focused on enhancing platform reliability, reducing transaction costs, and improving user interfaces to increase compliance and efficiency.

For mobile money providers, such as Airtel Money, MTN Money, and Zamtel Money, the study underscored the need to address barriers like high transaction costs and platform inefficiencies to better integrate with the tax system. It also provided evidence-based recommendations for policymakers to broaden the tax base and encourage formal engagement among MSEs.

The research fulfilled the academic requirements for an MBA in Finance, demonstrating the author's ability to analyse financial systems and their impact on economic development.

1.8. Definition of Key Terms

➤ Mobile Money Services

These refer to financial services that are accessed through mobile phones, enabling users to perform various transactions such as payments, money transfers, and tax remittances without requiring access to traditional banking infrastructure. Mobile money services are considered a critical tool for financial inclusion, especially in regions with limited banking access (Mazwi & Kasongo, 2020).

➤ **Micro Enterprises**

These are businesses characterized by having fewer than 10 employees. Micro enterprises often operate informally and face unique challenges in accessing financial services and complying with tax regulations (World Bank, 2010).

➤ **Small Enterprises**

Small enterprises are defined as businesses employing between 10 and 49 individuals. They are typically more formalized than micro-enterprises but still face barriers related to tax compliance and financial access (Mazwi & Kasongo, 2020).

➤ **Tax Compliance**

Tax compliance is the extent to which individuals and businesses meet their tax obligations voluntarily or through enforcement measures. Compliance is influenced by factors such as the simplicity of tax systems, enforcement mechanisms, and accessibility of payment options (Mukuwa, 2020). Tax collection is a form of tax compliance and is part of the four pillars of compliance which are: registration, filing, reporting, payment. (ZRA annual report, 2023)

➤ **Adoption**

Adoption in this context refers to the willingness and ability of individuals or businesses to embrace mobile money services for financial transactions, including tax payments. It is influenced by perceived usefulness, ease of use, and trust in the platform (Lesa, 2016).

➤ **Tax Collection**

This is the process by which governments collect mandatory contributions from individuals and businesses to finance public services and infrastructure. Tax collection involves various forms of taxation, including income tax, value-added tax (VAT), and customs duties (Zambia Revenue Authority, 2018).

1.9. Organisation of the Report

This dissertation comprises six chapters, each addressing specific research objectives and presenting findings systematically.

- Chapter One introduces the study, outlining the background, problem statement, objectives, research questions, significance, scope, and research gaps.
- Chapter Two reviews relevant literature on mobile money services, tax compliance, and revenue collection among micro and small enterprises (MSEs), exploring key theories like the Technology Acceptance Model and Fiscal Capacity Theory.
- Chapter Three details the research methodology, including the design, data collection methods, sampling, and ethical considerations.
- Chapter Four presents and analyses findings using thematic and statistical approaches, supported by visual aids.
- Chapter Five interprets the findings about the literature and theories, discussing implications for stakeholders like the Zambia Revenue Authority (ZRA) and policymakers.
- Chapter Six concludes with a summary of findings, actionable recommendations, study limitations, and suggestions for future research.

1.10. Chapter Summary

This chapter laid the groundwork for the research by providing a comprehensive introduction to the study's focus on the relationship between mobile money services and tax collection among micro and small enterprises (MSEs) in Lusaka Town Centre. It outlined the problem statement, research objectives, questions scope and significance of the study. Chapter Two will delve into a review of existing literature and theoretical frameworks, providing the academic and conceptual basis for the study.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

This chapter reviews existing research on mobile money adoption and its impact on tax collection and compliance, particularly in developing economies like Zambia. It explores how mobile money platforms address challenges in financial inclusion and revenue collection while highlighting gaps in understanding their effect on tax systems. The chapter is structured into three sections: a review of empirical studies and their relevance, an analysis of theoretical frameworks such as the Technology Acceptance Model, Diffusion of Innovation Theory, and Fiscal Capacity Theory, and a conceptual framework outlining relationships between key variables and tax collection.

2.2. Empirical Review

Empirical studies globally, regionally, and locally reveal that mobile money services have transformed financial systems and significantly influenced tax collection, particularly for micro and small enterprises (MSEs). Globally, mobile money platforms have revolutionized access to financial services in developing economies, demonstrating high adoption rates driven by several factors.

Sinha et al. (2019) Study on Mobile Money and Privacy in India

A study by Sinha et al. (2019) looked into how Indian mobile money consumers' privacy concerns, technological readiness (TR), and adoption readiness (AR) interacted. With a focus on how privacy shapes user behaviour, this study aimed to comprehend Indian customers' intention to use mobile payment services. The study used a quantitative methodology, surveying 600 respondents in total. Structural equation modelling (SEM), a reliable statistical technique perfect for investigating intricate interactions between variables, was used to examine the gathered data. The study found that consumers' inclination to use mobile payment systems was positively impacted by their preparedness for adoption. It was further found that technical readiness and privacy concerns significantly impacted adoption readiness,

underscoring the importance of addressing privacy issues to foster trust and encourage mobile payment adoption.

Jack and Suri (2014) Study on Risk Sharing, Transaction Costs, and Mobile Money in Kenya

Jack and Suri (2014) explored the impact of mobile money services on risk sharing and transaction costs, with a focus on M-Pesa in Kenya. The study examined how mobile money platforms, which made remote transactions possible and lessened the burden of compliance and logistics, changed household financial behaviours. Using survey data, the researchers carried out a thorough examination of household financial transaction patterns. They assessed the effects of mobile money adoption on risk-sharing arrangements, financial services accessibility, and general economic engagement. According to the report, 96% of Kenyan families were able to conduct financial transactions remotely after adopting M-Pesa. This invention greatly reduced the need for in-person trips to tax offices or financial institutions, which in turn decreased transaction and compliance expenses. Additionally, mobile money networks' ease of use and accessibility promoted wider financial inclusion, especially for marginalised groups. .

Mbiti and Weil (2011) Study on the Impact of M-Pesa in Kenya

Mbiti and Weil (2011) investigated the economic impact of M-Pesa, Kenya's leading mobile money platform, particularly its contribution to GDP and its role in fostering economic formalization among small businesses. The study sought to comprehend the demographic distribution of mobile money usage and its wider economic ramifications. Surveys were used to gather data from a variety of stakeholders, including mobile money carriers and microbusiness owners. In order to assess M-Pesa's influence on financial transactions and its contribution to the formal economy, the study used both qualitative and quantitative methodologies. According to the study, 10% of Kenya's GDP came from M-Pesa transactions in 2009, underscoring the platform's important economic impact. The platform improved small enterprises' economic engagement and allowed them to comply with formal financial systems. The findings also indicated that frequent users of M-Pesa tended to be banked, urban residents, and individuals with higher levels of education, suggesting that mobile

money adoption was more prevalent among financially literate and economically active groups.

Tumani (2016) Study on Mobile Money Services and MSME Growth in Ghana

Tumani (2016) explored the impact of mobile money services on the growth of micro, small, and medium enterprises (MSMEs) in the Nkasi District Council of Ghana. The study focused on understanding how mobile money adoption influenced business operations, with particular attention to transaction costs and service security. Participants were chosen from the MSME sector using stratified random sampling and a cross-sectional research approach. Surveys were used to gather information about the use of mobile money for commercial transactions and the difficulties that come with it. The study found that although mobile money services were convenient and accessible, MSMEs were deterred from using them by the high transaction costs involved in tax-related payments. Mobile money systems' appeal was further curtailed by security concerns. In order to boost user confidence and promote wider adoption, the study suggested that service providers solve these issues by lowering transaction costs and strengthening the security of mobile money systems.

Mwasaru (2020): Mobile Money Transfer and Revenue Collection in Kenya

Mwasaru (2020) studied the factors influencing revenue collection through mobile money transfer at the Kenya Revenue Authority (KRA) Malindi Station, focusing on mobile money's impact on tax compliance and the role of transfer costs. Structured questionnaires were used to gather data from KRA officials and taxpayers using simple random selection. Using quantitative research, the study discovered that there was no significant correlation between revenue collection and transfer expenses. However, because many taxpayers were unaware of the advantages using mobile money for tax payments, it highlighted the need for greater awareness of these benefits. In order to increase tax compliance and make it easier for mobile money to be integrated into tax systems, the report suggested that the KRA make investments in public education.

Aker and Wilson (2013): Barriers to Mobile Money Adoption in Ghana

Aker and Wilson (2013) explored barriers to mobile money adoption in Ghana, focusing on large-scale payments like taxes. Using a mixed-methods approach with surveys and focus groups involving users, providers, and policymakers, the study examined factors like cost-effectiveness, transparency, and trust. Findings revealed that while mobile money was seen as cost-effective for small transactions, hidden fees for larger payments undermined trust, discouraging adoption for formal financial obligations. The authors recommended reforms to transaction cost structures, emphasizing transparent pricing to build trust and promote wider adoption, particularly for tax payments, enhancing financial inclusion and formal sector participation.

Kikulwe et al. (2014): Digital Agricultural Platforms and Inclusivity in Uganda

Kikulwe et al. (2014) conducted a study to explore the inclusivity of digital agricultural platforms in Uganda, focusing on the access needs of diverse user groups. The study used a cross-sectional design with qualitative methods, gathering data through focus groups, interviews, and field observations involving farmers, platform developers, and local community leaders. The results indicated that users were excluded due to a lack of education and technological literacy, as well as the use of complicated language and interfaces, especially in rural areas where local dialects were preferred. To increase platform accessibility and inclusivity, the study suggested simplifying language, incorporating local dialects, and creating more user-friendly interfaces with visual aids and intuitive navigation. To improve platform accessibility and inclusivity, the research recommended simplifying language, incorporating local dialects, and designing more user-friendly interfaces with visual aids and intuitive navigation.

Oji and Agwu (2020): Electronic Banking and SME Performance in Nigeria

Oji and Agwu (2020) investigated the relationship between electronic banking and the performance of SMEs in Uyo Local Government Area, Akwa Ibom State, Nigeria. The study aimed to assess how electronic banking infrastructure and awareness impacted SME adoption and performance. Using a survey research design and convenience sampling, data were collected through structured questionnaires focusing on accessibility, usability, and challenges of electronic banking. The findings revealed that simplifying user interfaces boosted adoption rates, while barriers such as limited access to infrastructure, low awareness, and inadequate education hindered adoption.

The study recommended user-friendly designs and awareness campaigns to educate SME owners, enhancing adoption and performance.

Amoah et al. (2020): Mobile Money as a Financial Inclusion Instrument in Ghana

Amoah et al. (2020) examined mobile money as a tool for financial inclusion in Ghana, focusing on its role in enhancing compliance, improving financial record-keeping, and reducing tax evasion among underserved populations. Using a cross-sectional design, primary data was collected from 733 households in Ghana's Greater Accra Region through surveys. The study found that mobile money platforms streamlined tax payments, reduced tax evasion, and improved financial record-keeping, leading to better compliance rates. It concluded that mobile money enhanced financial accessibility for low-income households and recommended continued investment in infrastructure and awareness campaigns to further promote financial inclusion.

Kawimbe et al. (2022): Adoption of Mobile Money Services in Zambia

Kawimbe et al. (2022) investigated the factors influencing mobile money adoption in Zambia, focusing on consumer perceptions and systemic barriers. The study aimed to identify ways to optimize mobile money services for wider adoption. Using a mixed-methods approach, the research combined quantitative surveys and qualitative interviews with mobile money users, financial service providers, and other stakeholders. The findings revealed that consumers viewed mobile money as more affordable and convenient than traditional banking, which encouraged adoption, but technical issues such as system downtime and poor customer support hindered progress. The study recommended improving platform reliability and customer service to overcome these barriers.

Mazwi and Kasongo (2020): Tax Compliance Among SMEs in Zambia

Mazwi and Kasongo (2020) investigated the factors influencing tax compliance among SMEs in Lusaka, Zambia. The study sought to identify key challenges and propose strategies to enhance voluntary compliance. The study employed cluster sampling to select SMEs and collected data through structured questionnaires. The research aimed to rank barriers to tax compliance and explore potential solutions. The study

found that high tax rates, complex filing processes, and frequent system downtimes were the primary reasons for non-compliance among SMEs. To address these challenges, the study recommended revising tax policies to make them more SME-friendly and improving the reliability of digital tax platforms to encourage compliance.

Lesya (2016): Diffusion of Mobile Payment Systems in Zambia

Lesya (2016) examined the factors affecting the diffusion of mobile payment systems in Zambia. The study aimed to identify determinants of adoption and propose strategies for improving the uptake of mobile payment services. A self-administered questionnaire was distributed to current mobile payment users to collect data on perceptions of mobile payment systems. Factors such as ease of use, perceived utility, and user trust were measured. The study revealed that perceived simplicity and utility were significant factors influencing users' willingness to adopt mobile payment systems. Recommendations included targeting non-users with mobile phone experience and enhancing the perceived value of mobile payment systems to improve adoption rates.

Musenge and Phiri (2016): Adoption of E-Services by the Informal Sector in Zambia

Musenge and Phiri (2016) explored the adoption of e-services by Zambia's informal sector, focusing on performance and accessibility challenges. The study aimed to identify barriers to adoption and recommend solutions for improving usage. Using a mixed-methods approach, the study collected data through surveys and interviews with informal sector participants. Quantitative data assessed general adoption trends, while qualitative insights highlighted user challenges. The study found a negative relationship between performance expectancy and the use of e-services due to technical inefficiencies and poor accessibility. Recommendations included developing user-friendly platforms and increasing consumer training and awareness to address these issues.

Chisala (2021): ZRA E-Filing and Tax Compliance Among SMEs in Zambia

Chisala (2021) assessed the impact of ZRA's e-filing system on tax compliance among SMEs in Chirundu, Zambia. The study aimed to evaluate the system's effectiveness and identify areas for improvement. A descriptive research design was employed, and data were collected through interviews with 60 SME owners. The study concluded that the e-filing system had not significantly improved tax compliance due to its complexity. Users found it challenging to accurately assess their tax obligations and file returns on time. Simplifying the system and providing user support were recommended as critical measures for improvement.

Mukuwa (2020): E-Services and Revenue Collection in Urban Zambia

Mukuwa (2020) investigated the effects of e-services on revenue collection and tax compliance among SMEs in urban Zambia, using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The study employed a descriptive research design, administering 400 questionnaires to SMEs in the Copperbelt and Lusaka provinces. The research found a positive relationship between e-services and tax compliance. Recommendations included offering incentives for e-service usage and conducting taxpayer education campaigns to reduce compliance costs and increase voluntary engagement.

Systemic Barriers to Adoption

Despite the significant benefits of mobile money platforms, systemic barriers continue to limit their adoption across the globe. High transaction costs remains a recurring challenge. Platform performance also plays a critical role in adoption. Studies from multiple contexts reveal that the reliability of mobile money services is essential for building user trust. In Kenya, Mwasaru (2020) reports that technical glitches, delayed transactions, and system downtimes negatively affect adoption rates.

In Zimbabwe, Chikandiwa and Mangwendeza (2019) emphasize that platform stability is critical, particularly for rural users who often experience interrupted service due to poor network infrastructure.

User interface complexity is another key barrier. Globally, poorly designed systems deter users, particularly those with limited digital literacy. Simiyu and Oloko (2015)

emphasize that intuitive and multilingual interfaces are critical for driving adoption among inexperienced users. In Tanzania, Bateman et al. (2019) note that reliance on complex USSD codes creates challenges for older users and those with lower technological proficiency.

Implications for Tax compliance

Mobile money platforms have demonstrated their potential to enhance tax compliance by simplifying payment processes. Ochieng et al. (2019) confirm that mobile platforms reduced the time and cost of compliance, encouraging broader participation in formal tax systems. In Uganda, Kyeyune and Mutebi (2021) highlighted that mobile platforms reduced tax compliance gaps by enabling real-time payments and improving transparency. However, adoption does not always translate to compliance

2.3. Gaps in Existing Research

Several critical gaps in the literature highlight the need for further investigation. While global and regional studies are abundant, localized research focusing on the specific experiences of Zambian MSEs is limited. This lack of context-specific data restricts the development of tailored interventions that address the unique challenges faced by MSEs in Zambia (Mazwi & Kasongo, 2020). Moreover, existing studies largely focus on structural barriers, with insufficient exploration of behavioural factors such as trust, risk aversion, and perceptions of fairness in tax systems (Mwasaru, 2020). These insights are vital for designing user-centred platforms and policies.

Another significant gap is the lack of longitudinal data. Most studies provide cross-sectional insights, leaving unanswered questions about the sustained impact of mobile money platforms on tax compliance and revenue trends. Aker and Wilson (2013) highlight the need for long-term evaluations to assess whether increased adoption translates to stable and predictable tax revenues over time. In addition, demographic factors, such as gender, education, and geographic disparities, remain underexplored in the context of mobile money usage for tax purposes. Studies like those by Agarwal and Chakrabarti (2017) underscore the importance of considering these dimensions to ensure equitable access and utilization of mobile money platforms for tax purposes.

2.4. Theoretical Framework

The theoretical framework for this study integrates three key models: The Technology Acceptance Model (TAM), the Diffusion of Innovation Theory (DIT), and Fiscal Capacity Theory. These frameworks provide a comprehensive understanding of the factors influencing the adoption of mobile money services and their implications for tax collection among micro and small enterprises (MSEs).

2.4.1. The Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is one of the most widely used frameworks for understanding technology adoption. Developed by Davis (1989), TAM suggests that the acceptance of new technologies is driven primarily by two factors: perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness refers to the extent to which a user believes that a system will enhance their productivity or performance, while perceived ease of use pertains to the user's belief that the system will be simple and straightforward to use (Kuwornu, 2017).

In the context of mobile money services, the technology acceptance model highlights that MSE's are more likely to adopt these platforms if they perceive them as efficient tools that save time and simplify tax payment processes. Simiyu and Oloko (2015) observed a strong correlation between ease of use and adoption rates of mobile money platforms among small businesses in Kenya. Similarly, Bandura's (1982) concept of self-efficacy highlights how the possibility of adopting a technology is more likely when one believes it will bring significant benefit to one's business. In countries like Zambia, where MSE owners' levels of digital literacy vary greatly, making sure mobile money platforms are easy to use is essential to improving tax compliance.

The importance of this theory in relation to the study is that it gives a critical analysis on user attitude towards technology and this can help explain the adoption and effectiveness of mobile money services based on factors such as usefulness and ease to use.

2.4.2. The Diffusion of Innovation Theory (DIT)

The Diffusion of Innovation Theory (DIT), introduced by Rogers (1983), provides a broader perspective on how new technologies spread within a social system. According to this theory, several attributes influence the adoption of innovations, including relative advantage, compatibility, complexity, trialability, and observability. Relative advantage reflects the perceived benefits of an innovation compared to existing methods. For example, mobile money platforms offer significant advantages over traditional tax payment methods, such as reduced travel time, enhanced convenience, and improved security (Lesa, 2016). Compatibility refers to how well the innovation aligns with the user's existing practices and needs, which is particularly relevant for MSEs that prioritize affordable and accessible financial solutions.

Complexity, or the perceived difficulty of using a new technology, is another critical factor. Innovations that are perceived as complex are less likely to be adopted. In this regard, mobile money platforms must be designed with simplicity and usability in mind to cater to MSE owners with limited digital skills. Trialability, or the opportunity to test the innovation before committing to its use, and observability, or the visibility of the innovation's benefits, also play a role. Users who can witness the advantages of mobile money through peers or initial trials are more likely to adopt these platforms for tax compliance (Rogers, 1983).

The diffusion of innovation theory applies to the study as it explains how new technologies are adopted. In line with the mobile money tax payment platforms, the theory highlights how factors such as complexity and compatibility affect the adoption of new platforms such as mobile money tax payment platforms. The network relationship among MSEs equally affects the endorsement of new technology. Therefore, the more people that adopt the payment method the more attractive the new technology is.

2.4.3. Fiscal Capacity Theory

Fiscal Capacity Theory provides an institutional perspective, emphasizing the importance of strengthening government capacity to mobilize domestic resources for public goods and services. This theory underscores the role of technological

innovations in enhancing the efficiency, transparency, and accessibility of tax systems (Besley & Persson, 2013). Mobile money platforms align with this theory by providing a practical solution to some of the challenges associated with traditional tax collection methods. For instance, these platforms reduce the logistical and administrative barriers of tax payments, enabling real-time transactions and digital record-keeping.

In Zambia, the adoption of mobile money for tax purposes reflects the principles of Fiscal Capacity Theory. The Zambia Revenue Authority (ZRA) has integrated mobile money platforms into its tax payment system to expand the tax base and encourage compliance, particularly among the informal sector (Mukuwa, 2020). By reducing costs and increasing accessibility, these platforms have the potential to improve revenue collection and foster trust in the tax system. However, the theory also highlights the need to address systemic challenges, such as high transaction fees and platform inefficiencies, to fully realize the benefits of mobile money for fiscal capacity.

The theory looks at how sociological, institutional, and technological issues affect a state's capacity to levy taxes and deliver public goods and services. The significance of this theory to the research is that it helps analyse whether this payment option will help strengthen tax collection mechanisms and encourage voluntary tax compliance.

Together, these theories provide a multidimensional lens for examining the adoption and impact of mobile money services on tax collection. TAM emphasizes individual perceptions of usefulness and ease of use, DIT highlights the broader social and technological factors influencing adoption, and Fiscal Capacity Theory situates the discussion within the institutional goals of improving revenue collection. These theories collectively underpin the study's exploration of how mobile money platforms can be optimized to enhance tax compliance and revenue generation in Zambia.

2.5. Conceptual Framework

The conceptual framework provides a structured representation of the relationships between independent variables (Perceived Transaction cost, Perceived Usefulness, Individual Awareness, Perceived Ease of use) and the dependent variable (tax collection). The diagram below illustrates how these independent variables collectively influence tax compliance and overall revenue collection efficiency.

CONCEPTUAL FRAMEWORK DIAGRAM DEPICTING TAX COLLECTION VS INDEPENDENT VARIABLES

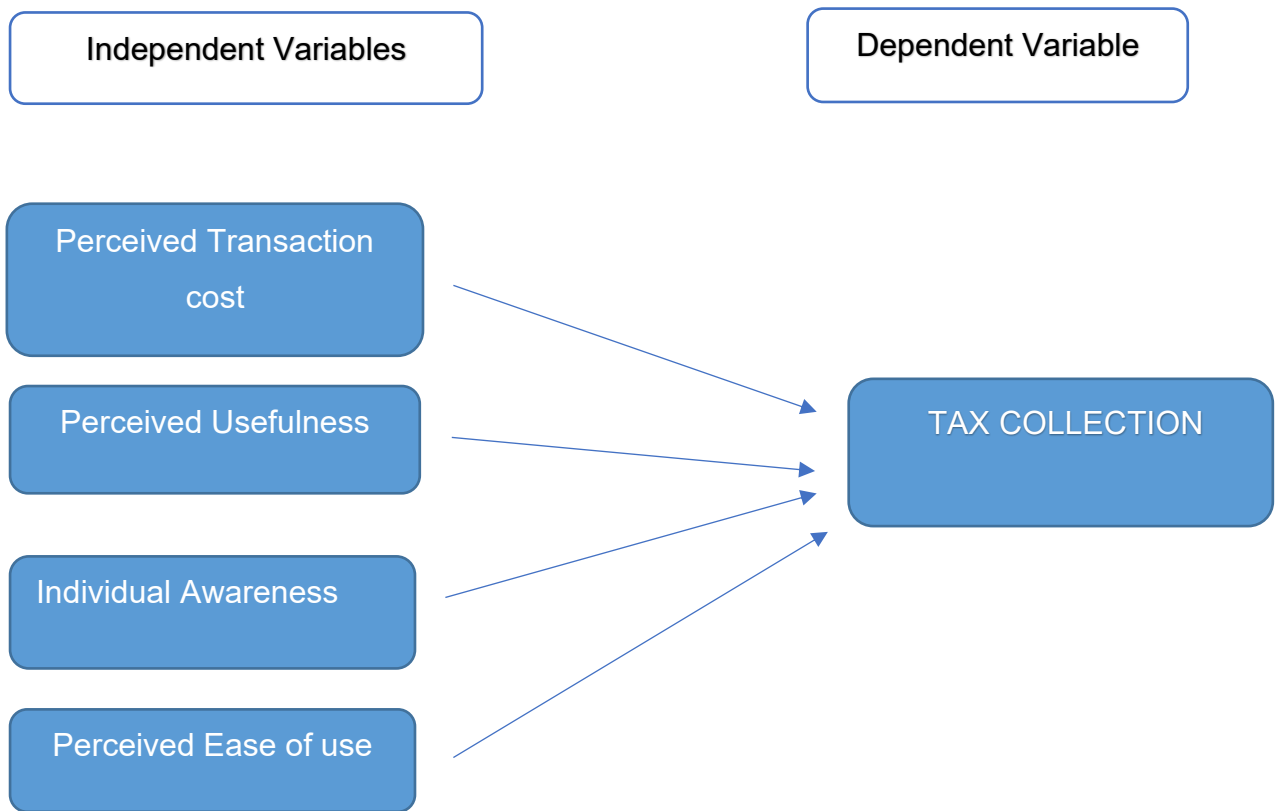


Figure 2.5.1: Conceptual Framework

Source: Sungwe Chisenga (2024)

The conceptual framework consists of the dependent variables and independent variables and these consist of:

1. Perceived Transaction Cost

Perceived Transaction Cost refers to an individual's assessment of the expenses associated with complying with tax obligations, including time, effort, and financial costs. According to the Economic Deterrence Theory, higher compliance costs discourage adherence to tax laws, as individuals weigh the costs against the benefits of compliance. Empirical studies confirm that taxpayers are less likely to comply when they perceive transaction costs as burdensome (Smith & Stalans, 1991). For instance, high filing fees or lengthy processes can deter voluntary compliance among taxpayers

(Okoye et al., 2019). Higher perceived transaction costs are associated with lower tax compliance.

2. Perceived Usefulness

Perceived Usefulness is defined as the degree to which an individual believes that using a particular system enhances their performance. The Technology Acceptance Model (TAM) posits that perceived usefulness significantly influences an individual's decision to adopt and use a system (Davis, 1989). In the context of tax compliance, electronic tax systems that simplify filing processes encourage compliance by reducing procedural burdens. Studies have shown that the perceived usefulness of e-tax platforms correlates with increased compliance (Krause et al., 2019) Greater perceived usefulness of tax systems leads to higher tax compliance.

3. Individual Awareness

Individual Awareness pertains to a taxpayer's knowledge and understanding of tax laws, obligations, and the importance of compliance. The Theory of Planned Behaviour suggests that awareness influences attitudes toward behaviour, which in turn affects intentions and actual behaviour (Ajzen, 1991). Research shows that increased awareness and understanding of tax regulations are associated with higher compliance rates (Mvondo & Mashiri, 2019). For instance, education campaigns have been found effective in fostering compliance among small business owners (Nyasha & Tunde, 2020). Higher individual awareness of tax regulations is associated with increased tax compliance.

4. Perceived Ease of Use

Perceived Ease of Use refers to the degree to which an individual believes that using a system will be free of effort. Within the TAM framework, perceived ease of use influences both perceived usefulness and the intention to use a system (Davis, 1989). Taxpayers are more likely to adopt e-filing systems when they find them user-friendly, leading to improved compliance. Empirical evidence supports this claim, showing that systems perceived as easy to navigate encourage voluntary compliance (Mburu et al., 2021). Greater perceived ease of use of tax systems leads to higher tax compliance.

5. Tax Collection

Tax collection is referred to as the process by which a government collects money from its citizens in order to pay for public goods and services. Taxes include collections from income and profits, social security contributions, taxes levied on goods and services, payroll taxes, taxes on the ownership and transfer of property, and other taxes. (OECD, 2015). It is the duty of every citizen providing a service or receiving any income to pay necessary taxes.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter outlines the methodological approach employed to look at the relationship between mobile money services and tax compliance among micro and small enterprises (MSEs) in the Lusaka Town Centre. The methodology was designed to ensure that the research objectives were addressed comprehensively, using appropriate techniques for data collection, analysis, and interpretation. The chapter begins by detailing the research design and approach, followed by an explanation of the study population and sampling techniques. It further describes the data collection procedures, analytical methods, and ethical considerations, ensuring transparency and replicability of the study.

3.2. Research Approach

This study combined quantitative and qualitative research to explore the relationship between mobile money services and tax collection among micro and small enterprises (MSEs) in the Lusaka Town Centre. The quantitative component involved structured questionnaires to gather numerical data on the variables of the study. The qualitative component used semi-structured interviews to capture in-depth insights from MSE owners and Zambia Revenue Authority representatives. This approach provided a comprehensive understanding of mobile money adoption and its impact on tax collection, integrating measurable data with contextual insights. The methodology ensured reliability, validity, and ethical rigour, enhancing the credibility of the findings.

3.3. Research Design

The research adopted a descriptive research design for the approach. This design is used to systematically describe and analyse the current state of variables related to the study, such as mobile money adoption, perceived ease of use, transaction cost, awareness, and usefulness. Descriptive research is well-suited for studies seeking to provide an overview of conditions, behaviours, or phenomena, and it allows for the identification of patterns and relationships between variables without manipulating

them. The descriptive approach was ideal for achieving the study's objectives, as it offered detailed insights into the existing conditions of mobile money usage and its impact on tax collection, which can inform stakeholders such as the Zambia Revenue Authority (ZRA) and mobile money providers.

3.4. Population Target

The target population for this study included micro and small enterprises (MSEs) in Lusaka Town Centre and employees from the Zambia Revenue Authority (ZRA). MSEs are the primary users of mobile money for tax payments, while the ZRA represents the institutional perspective on tax administration. Based on available data, Zambia had 110,508 tax-paying micros, small, and medium enterprises (MSMEs) in 2019, reflecting growth in the number of formal enterprises (Revised National Micro Small and Medium Enterprise Development Policy, 2023, Ministry of Small and Medium Enterprise Development). Micro and small enterprises accounted for 43.5% of this population, representing a target population of 48,067 enterprises. 10 to 15 ZRA employees were selected for the qualitative part of the research. A smaller sample size allows for in-depth exploration of each individual's views and experiences, providing rich and comprehensive data.

The two sets of populations were chosen to reflect both the user and institutional viewpoints on the impact of mobile money on tax collection. This selection ensured the study's relevance and alignment with its research objectives.

3.5. Sample Size

For the quantitative part of the research, the sample size for this study was calculated using Yamane's formula (1967), which is a widely used formula for determining sample sizes when the population size is known. The formula is given as:

$$n_0 = \frac{N}{1 + N(e^2)}$$

Where:

- N = Population size (48,067)
- e = Margin of error (5%, or 0.05)

$$n_0 = \frac{48067}{1 + 48067(e^2)} = 396.74$$

The calculated sample size for the study was approximately 397 participants. However, not all targeted participants returned the questionnaires, with only 263 completing and returning them. This represents a response rate of 66.2%, which is deemed acceptable for research of this nature. According to Fincham (2008), response rates above 60% are generally considered adequate for ensuring the reliability and validity of study findings, particularly in surveys involving diverse and busy participants such as micro and small enterprise (MSE) owners.

3.6. Sampling Techniques

The simple random sampling technique was used for the quantitative aspect of the study to ensure that every micro and small enterprise (MSE) in Lusaka Town Centre had an equal chance of being selected, thus eliminating selection bias. This method allows for a representative sample that reflects the diversity of the target population, ensuring the findings can be generalized to the larger population of MSEs in the region. Simple random sampling also provides statistical rigour.

For the qualitative aspect, the purposive sampling technique was used for a specific group of ZRA individuals, who possess the necessary expertise in tax administration and the impact of mobile money on tax collection. This technique allows the researcher to gather in-depth insights from individuals who are most knowledgeable about the study's key themes.

3.7. Data Collection Procedures

This study employed both quantitative and qualitative data collection methods. The quantitative data were collected through questionnaires administered to 397 micro and small enterprises (MSEs) in Lusaka Town Centre. The closed-ended questions were

designed to measure key research variables, providing numerical data suitable for statistical analysis. This facilitated the identification of relationships between mobile money adoption and tax compliance. In the qualitative component, semi-structured interviews with Zambia Revenue Authority (ZRA) employees used open-ended questions to explore deeper insights into tax administration practices. Data saturation was achieved after conducting 14 interviews, with no new themes emerging after the 10th interview, ensuring a thorough understanding of the ZRA's perspectives (Guest et al., 2006).

Secondary data were also collected from ZRA reports, government publications, and academic studies, providing important context on tax compliance and mobile money adoption. This combination of primary data from MSEs and ZRA employees, alongside secondary data, ensured triangulation, enhancing the reliability and validity of the findings.

3.8. Data Analysis Procedures

The data collected in this study were analysed using both quantitative and qualitative methods to ensure a comprehensive exploration of the research objectives. For quantitative analysis, data were processed using IBM SPSS Statistics version 27. Initially, descriptive statistics, including frequency distributions, percentages, and measures of central tendency (mean and median), were calculated to summarise the key variables. To further evaluate the relationships between mobile money attributes and tax compliance, inferential analysis was conducted using multiple regression. The regression model, specified as:

$$y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + e$$

Where:

y = Tax Collection

a = Constant term

b₁ = Coefficient for Perceived Ease of Use (x₁)

b_2 = Coefficient for Perceived Transaction Costs (x_2)

b_3 = Coefficient for Awareness (x_3)

b_4 = Coefficient for Perceived Usefulness (x_4)

e = Error term (residual)

This model is used to determine both the strength and direction of the relationships between these variables, offering insights into how mobile money usage influences tax compliance.

For the qualitative data, thematic analysis was used to identify, analyse, and interpret recurring themes and patterns in the responses from ZRA employees. The data were transcribed, coded, and grouped into themes, such as "digital literacy barriers" and "transaction cost concerns." To assist with the thematic analysis, the Nvivo Tool was employed, which facilitated efficient data organisation and coding.

3.9. Validity and Reliability

Ensuring validity and reliability is crucial for the credibility of any research. In this study, several measures were taken to enhance both. Validity was ensured through content, construct, and criterion validity. Content validity was addressed by designing the data collection instruments based on a thorough literature review, ensuring all relevant aspects were covered. Experts, including tax professionals, reviewed the instruments to confirm their relevance. Construct validity was achieved by aligning the study's variables with established theoretical frameworks like the Technology Acceptance Model (TAM) and Diffusion of Innovation Theory (DIT). This alignment accurately captured theoretical dimensions, such as user interactions with mobile money platforms. Criterion validity was further established by correlating quantitative findings with secondary data from sources like ZRA reports, ensuring consistency with broader trends.

Reliability was ensured through various measures. The structured questionnaires were pre-tested in a pilot study to identify and resolve inconsistencies. Data collection procedures were standardized to maintain consistency across respondents, with

trained research assistants administering the questionnaires. In addition, the use of SPSS software for data analysis, including Pearson correlation and descriptive statistics, ensured accurate and consistent interpretation of results. Methodological triangulation, integrating both quantitative and qualitative data, further strengthened the reliability and validity. The combination of structured questionnaires and open-ended questions enabled cross-verification of findings, providing a comprehensive and robust analysis of the relationship between mobile money services and tax collection.

3.10. Ethical Considerations

This study adhered to strict ethical standards to ensure the rights, dignity, and privacy of participants, and the integrity of the research process. Ethical practices included informed consent, where participants were fully informed about the study's objectives, procedures, risks, and benefits, and consent was obtained through signed forms (Belmont Report, 1979). Confidentiality was maintained by anonymizing data and securely storing it to protect participants' privacy, in line with GDPR guidelines (European Union, 2018). Voluntary participation was emphasized, allowing participants to withdraw at any stage without consequence. Ethical approval was obtained from the university ethics committee before data collection, ensuring the research met all ethical standards (Creswell, 2014).

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF RESULTS

4.1. Introduction

This chapter presents the findings of the study on the relationship between mobile money services and tax compliance among MSEs in Lusaka Town Centre, using both descriptive statistics and regression analysis to address the research objectives. It begins with reliability testing to confirm the consistency and validity of the survey instrument, followed by an overview of respondents' demographic characteristics. The chapter then explores mobile money adoption patterns (Objective 1) and examines the tax registration status of MSEs (Objective 2). The analysis further evaluates the impact of mobile money's perceived ease of use including transaction costs, awareness, and usefulness on tax compliance (Objective 3) through regression analysis to quantify these relationships. Finally, it investigates the challenges associated with mobile money adoption in relation to tax compliance (Objective 4), highlighting barriers and potential strategies to improve collection compliance. These sections collectively provide a comprehensive understanding of the study's findings and their implications for enhancing tax compliance among MSEs.

4.2. Reliability Testing

A reliability test was conducted using Cronbach's alpha, a widely accepted measure for assessing the internal consistency or reliability of composite scores derived from Likert-scale questions. Cronbach's alpha evaluates how well a set of items measures a single unidimensional latent construct.

The following rules of thumb, according to George, D., & Mallery, P. (2003), were used to interpret the reliability scores:

- $\alpha \geq 0.90$: Indicates excellent consistency and reliability.
- $0.80 \leq \alpha < 0.90$: Indicates good consistency and reliability.
- $0.70 \leq \alpha < 0.80$: Indicates acceptable consistency and reliability.
- $\alpha < 0.70$: Indicates poor or unacceptable internal consistency.

Based on this framework, the reliability scores for the variables under investigation were as follows:

Table 4.2.1: Reliability Test Results

Variable	N	Cronbach's Alpha
Tax Compliance	7	.801
Perceived Ease of Use	5	.914
Perceived Transaction Costs	5	.808
Awareness	6	.852
Perceived Usefulness	6	.885

Source: Sungwe Chisenga (2024)

All variables achieved acceptable reliability, with Cronbach's alpha values ranging from 0.801 to 0.914. Notably, the Perceived Ease of Use variable demonstrated excellent reliability ($\alpha = 0.914$), while the remaining variables displayed good reliability ($\alpha \geq 0.80$). These results confirm that the data collected is consistent and reliable for further analysis.

4.3. Demographic Information

4.3.1. Response Rate

The calculated sample size for the study was 397 participants. However, not all targeted participants returned the questionnaires, with only 263 completing and returning them. This represents a response rate of 66.2%, which is deemed acceptable for research of this nature. According to Fincham (2008), response rates above 60% are generally considered adequate for ensuring the reliability and validity of study findings, particularly in surveys involving diverse and busy participants such as micro and small enterprise (MSE) owners.

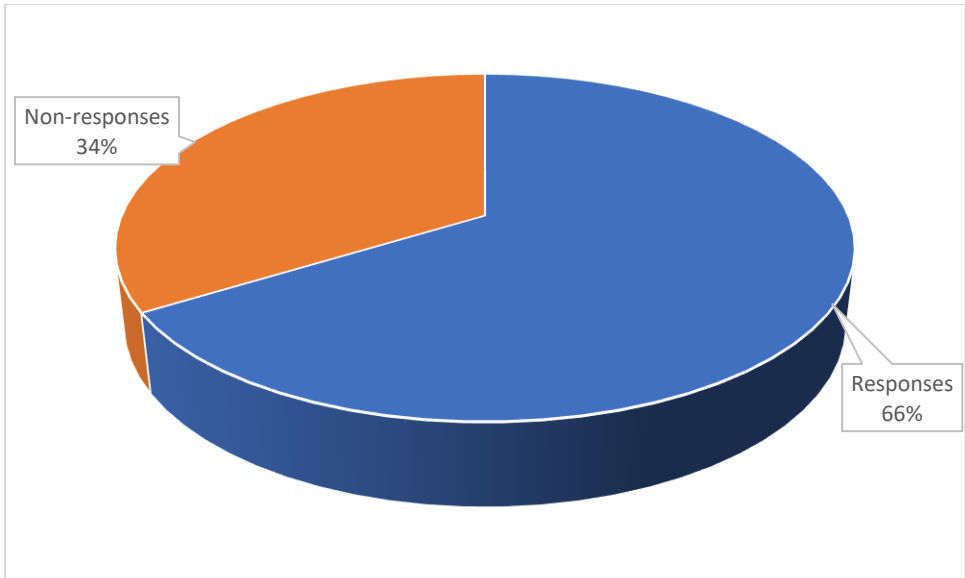


Figure 4.3.1: Response Rate

Source: Sungwe Chisenga (2024)

4.3.2. Type of business

The majority of respondents in the survey were engaged in retail businesses, comprising 51.0% of the total sample. Services accounted for 24.3%, making them the second-largest category. Manufacturing businesses represented 17.9%, while construction and agriculture made up 5.3% and 1.5%, respectively. These results indicate that retail and service sectors dominate the sample, reflecting the structure of small and medium enterprises (SMEs) in the region.

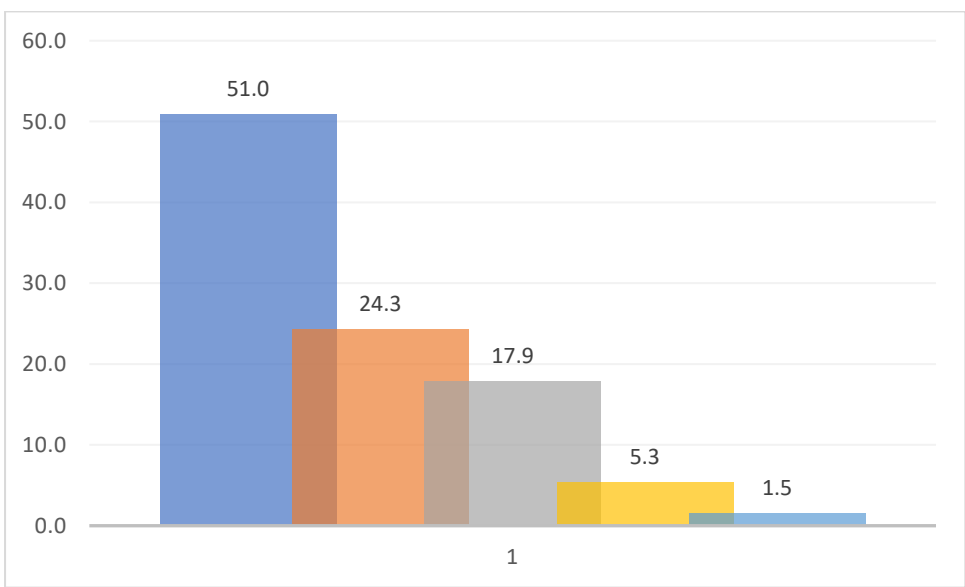


Figure 4.3.2: Type of business

Source: Sungwe Chisenga (2024)

4.3.3. Education Qualification

The survey results reveal that the majority of respondents, 62.0%, had completed secondary school education, followed by 24.3% who had attained a diploma. A smaller proportion, 10.3%, had primary school education, while only 3.4% of respondents held a university degree. These findings suggest that the education level among business owners or operators is concentrated at the secondary and diploma levels, which may influence their capacity to adopt formal business practices or comply with regulations.

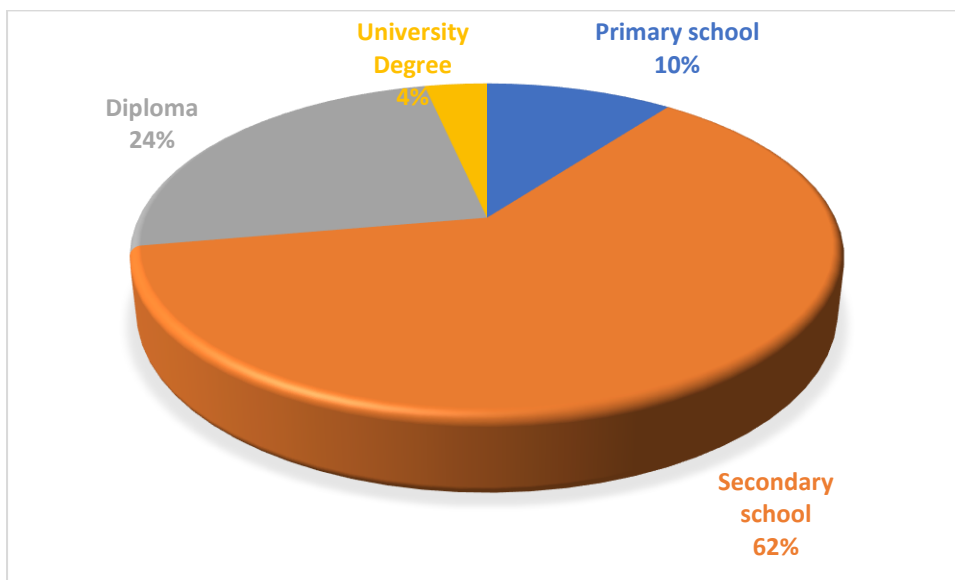


Figure 4.3.3: Education Level

Source: Sungwe Chisenga (2024)

4.3.4. Period of operation

The data shows that 36.5% of the businesses have been in operation for 4–6 years, making this the largest category. This is followed by 22.4% of businesses operating for 1–3 years and 21.3% for over 10 years. A smaller proportion, 13.7%, reported operating for 7–10 years, while only 6.1% have been in business for less than a year. These results suggest a presence of established businesses, with a substantial

percentage having operated for more than four years, indicating stability and resilience in the sector.

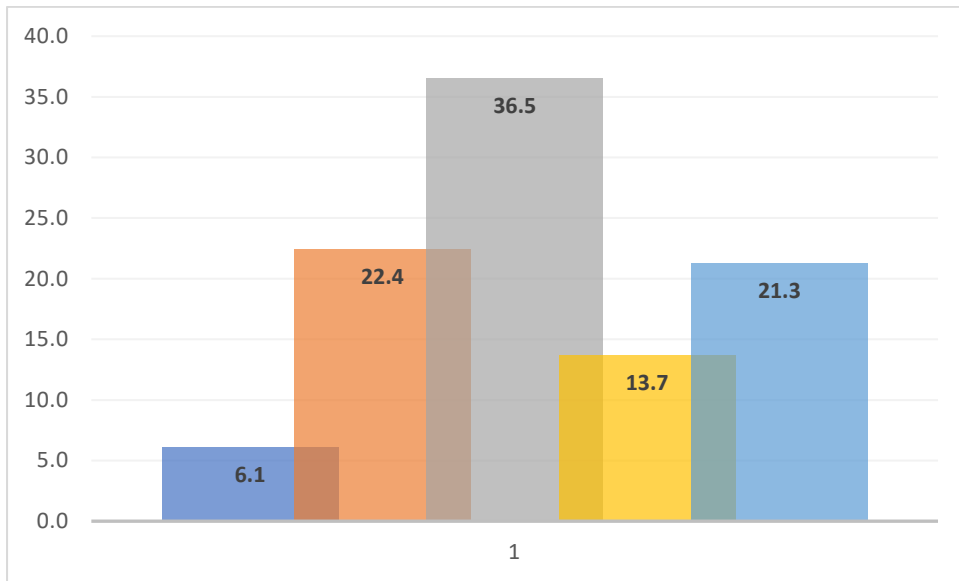


Figure 4.3.4: Period of operation

Source: Sungwe Chisenga (2024)

4.4. Objective 1: Mobile Money Adoption Levels among MSEs in Lusaka Town Centre

This section focused on respondents' preferences, challenges, and resolutions when using mobile money services, highlighting adoption patterns and experiences with Airtel, MTN, and Zamtel. The Venn diagram analysis indicates varying levels of adoption among the service providers.

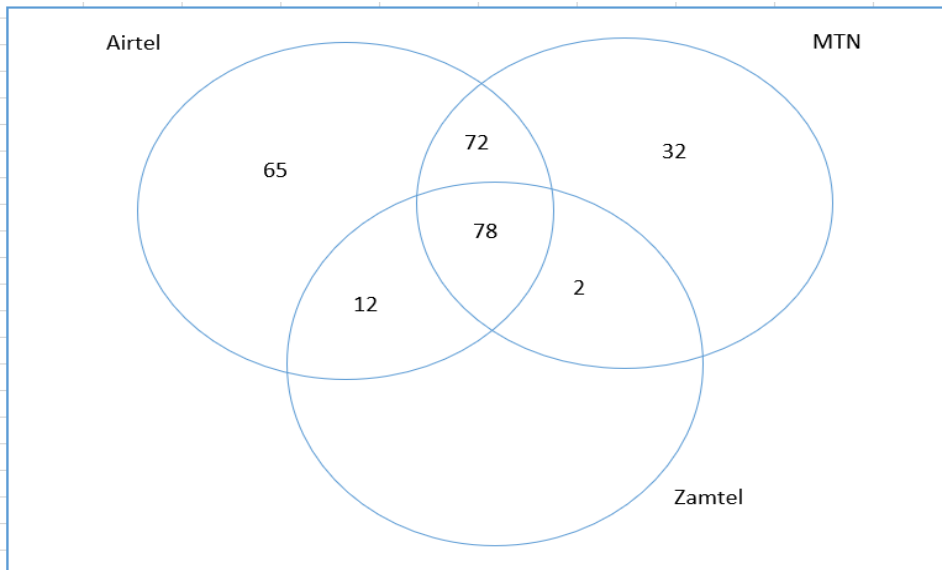


Figure 4.4: Mobile Money Service Preference

Source: Sungwe Chisenga (2024)

A notable proportion of respondents (29.9%) use all three platforms, showcasing a significant overlap. Airtel emerged as the most preferred standalone provider, with 24.9% exclusive users, followed by MTN at 12.3%. Zamtel Kwacha lagged, with only 0.8% of respondents exclusively using it. 27.6% of participants reported using both Airtel and MTN, reinforcing their dominance in the market, while a smaller percentage (4.6%) combined Airtel and Zamtel services.

Respondents cited Airtel and MTN's widespread acceptance, reliability, and user-friendly interfaces as primary reasons for their preference. These platforms' extensive networks and ease of navigation make them convenient for daily business transactions. On the other hand, Zamtel Kwacha's limited usage stemmed from challenges such as fewer agents and less comprehensive service coverage, which constrained its appeal to MSEs. The findings emphasize the dominance of Airtel and MTN in the mobile money space and the need for Zamtel to address its service gaps to enhance adoption.

Despite the advantages, users face persistent challenges when using mobile money services. High transaction costs emerged as the most significant issue, particularly for small businesses with tight margins. Network problems, including downtimes and

delays, were also common and disrupted business operations, undermining user trust. Security concerns, such as the risk of fraud, further deterred usage. Zamtel users reported additional hurdles, including limited agent availability, exacerbating access issues. These challenges highlight critical areas for improvement to optimize user experiences and enhance trust in mobile money platforms.

To resolve transaction failures or delays, most respondents turned to customer support as the first point of contact. If unsuccessful, many visited mobile money offices for assistance, while some resorted to alternative payment methods to ensure business continuity. Only a few abandoned transactions entirely, underscoring the resilience of MSEs in finding solutions. Addressing key issues, particularly high costs and network reliability, will be pivotal in fostering greater adoption of mobile money services. Improvements in these areas can enhance user satisfaction and promote seamless business operations, thereby supporting broader financial inclusion objectives.

4.5. Objective 2: Tax Registration status of MSEs in Lusaka Town Centre

This section examines tax registration and compliance among MSEs. Respondents were first asked about their registration status. The findings indicate that 82% of MSEs in Lusaka Town Centre were registered for tax purposes, while 18% were not.

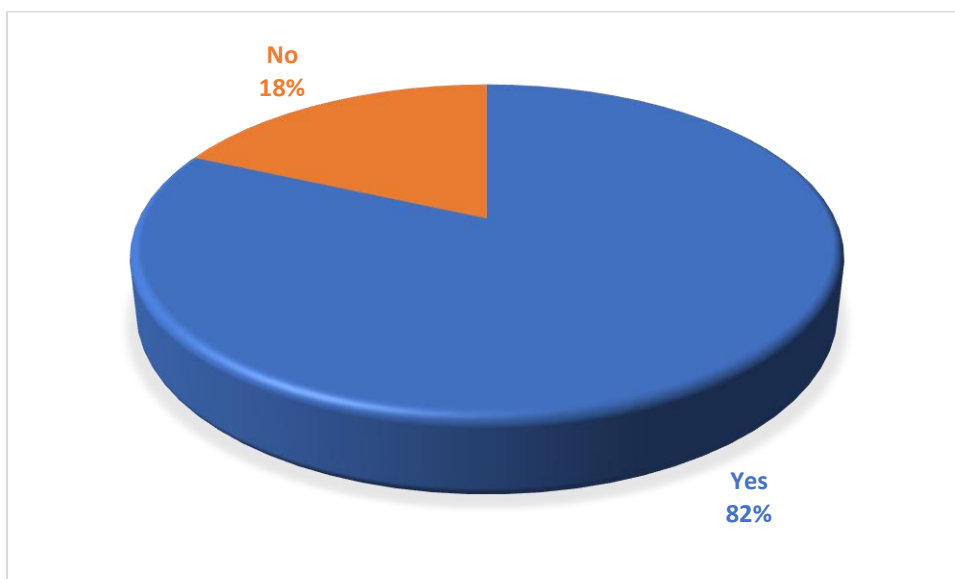


Figure 4.5.1: Tax Registration

Source: Sungwe Chisenga (2024)

Among the registered businesses, Turnover Tax was the most prevalent type of tax that was remitted, followed by Income Tax, Customs Duty, Withholding Tax, and Presumptive Tax. Registration for Value Added Tax (VAT), Property Transfer Tax, and Excise Duty was reported by only a few businesses. Notably, none reported remitting Pay as You Earn (PAYE). This distribution highlights a concentration of compliance within simpler, more accessible tax regimes, with more complex or less relevant tax types being underutilized by MSEs.

The survey revealed that for businesses not registered for tax, the primary reason was the perceived financial burden of taxation on enterprises already struggling to generate sufficient profits. This highlights the financial constraints faced by many micro and small enterprises (MSEs), which act as a deterrent to formalizing tax obligations. In addition, some respondents described the tax registration process as cumbersome and difficult to navigate, reflecting a lack of clarity and accessibility in the system. A significant portion also admitted being unaware of their tax obligations, pointing to gaps in outreach and education efforts by tax authorities. These findings suggest that targeted efforts to raise awareness and simplify processes could encourage greater compliance among unregistered businesses.

Among registered businesses, the survey explored their motivations for complying with tax registration requirements. The most common reason cited was the need to avoid penalties or fines, followed by enhancing credibility with financial institutions. Other motivations included meeting legal obligations and accessing government contracts, with the enhancement of business credibility ranking higher than these factors. These responses indicate that while the fear of punitive measures drives compliance, businesses also recognize the broader benefits of tax registration, such as improved access to financing and business opportunities. This suggests that emphasizing the advantages of compliance, alongside enforcing penalties, could further increase registration rates.

The survey also examined challenges faced in tax compliance. Figure 4.5.2 below shows the results:

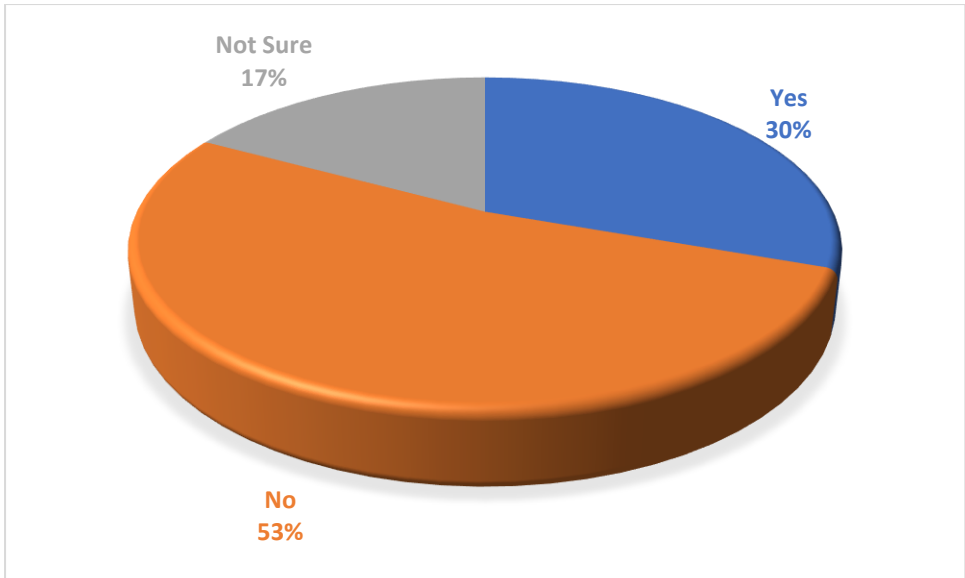


Figure 4.5.2: Whether Challenges are faced or not

Source: Sungwe Chisenga, (2024)

Among respondents, 30% reported experiencing challenges, 17% were uncertain, and 53% indicated no challenges. For those who encountered difficulties, the most prevalent issues included a complex registration process, unclear tax regulations, high compliance costs, the absence of digital platforms for registration and filing, and limited access to Zambia Revenue Authority (ZRA) offices or services.

4.6. Objective 3: The Effect of Mobile Money’s Perceived Ease of Use, (Transaction Costs, Awareness, and Usefulness) on Tax compliance

4.6.1. Descriptive Analysis

Table 3 presents the descriptive statistics for the key variables under investigation: Tax Compliance, Perceived Ease of Use, Perceived Transaction Costs, Awareness, and Perceived Usefulness. These statistics provide a summary of respondents' perceptions and attitudes, as measured on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The table includes the mean (average response) and standard deviation (variability in responses) for each variable.

Table 4.6.1: Descriptive Analysis

Variable	N	Mean	Std. Deviation
Tax Compliance	263	3.4438	.68518
Perceived Ease of Use	263	3.9399	.81580
Perceived Transaction Costs	263	3.4740	.81780
Awareness	263	3.5631	.93315
Perceived Usefulness	263	3.2433	.93055
Valid N (listwise)	263		

Source: Sungwe Chisenga, (2025)

The highest mean score was observed for Perceived Ease of Use ($M = 3.9399$, $SD = 0.81580$). This indicates that respondents generally found mobile money platforms for tax payments straightforward and easy to use. Participants agreed that these platforms provided clear instructions required minimal effort, and were convenient for navigating and completing tax-related transactions.

Awareness had a mean score of 3.5631 ($SD = 0.93315$), demonstrating that respondents were generally aware of the availability and functionality of mobile money platforms for tax payments. This indicates that participants are familiar with the steps required for making payments, the benefits of using such platforms, and, to some extent, any incentives tied to their use.

The mean score for Perceived Transaction Costs was 3.4740 ($SD = 0.81780$), reflecting a neutral to slightly positive perception regarding the affordability of using mobile money platforms for tax payments. Respondents acknowledged that transaction fees were manageable for their businesses and that platforms provided information on the associated costs.

Perceived Usefulness recorded the lowest mean score ($M = 3.2433$, $SD = 0.93055$), indicating a neutral stance regarding the benefits of mobile money platforms for tax payments. While respondents agreed that these platforms reduce the time spent on payments and enhance efficiency, the lower scores suggest less agreement on their role in simplifying tax obligations or avoiding penalties for late payments.

The variable Tax Compliance had a mean score of 3.4438 ($SD = 0.68518$), showing moderate agreement among respondents on their compliance with tax requirements. Participants reported filing tax returns by the due date, maintaining accurate financial records, and complying with applicable tax laws. The findings highlight a generally positive sentiment toward fulfilling tax obligations, although variations in the responses indicate room for further consistency.

Overall, the findings indicate that while mobile money platforms are generally perceived as easy to use and familiar to respondents, there are varying levels of agreement regarding their cost-effectiveness, usefulness, and influence on tax compliance.

4.6.2. Multiple regression

The table below shows the model summary of the relationship between the independent variables (perceived ease of use, perceived transaction costs, awareness, and perceived usefulness) and the dependent variable, tax collection. The regression analysis results indicate a coefficient of determination (R Square) of 0.443, which means that 44.3% of the variability in tax collection can be explained by the four independent variables. The remaining 55.7% is attributed to other factors not included in this model.

While an R Square of 44.3% may seem relatively low, it is reasonable in this context given the complexity of tax compliance behaviour, which is influenced by numerous economic, social, and institutional factors. Tax compliance among micro and small enterprises is often shaped by external factors like regulatory enforcement, tax education, and socio-economic conditions, which are beyond the scope of this study.

Table 4.6.2.1: Model Summary

Model		R	R Square	Adjusted R Square	Std. Error of the Estimate
1		.666 ^a	.443	.435	.51513
a. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Awareness, Perceived Transaction Costs					

Source: Sungwe Chisenga (2025)

Table 4.6.2.2 presents the ANOVA results, which test the overall significance of the regression model. The F-statistic (51.383) is statistically significant ($p < .001$), indicating that the combination of predictors significantly explains the variation in tax compliance. This result confirms the model's overall fit and supports the inclusion of the four independent variables in predicting tax compliance.

Table 4.6.2.2: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.539	4	13.635	51.383	.000 ^b
	Residual	68.462	258	.265		
	Total	123.000	262			
a. Dependent Variable: Tax Compliance						
b. Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Awareness, Perceived Transaction Costs						

Source: Sungwe Chisenga (2025)

Table 4.6.2.3 shows the coefficients of the regression. It highlights on the individual contributions of the predictors in this model to tax compliance, providing important insights into how mobile money usage on tax payment influence individuals' adherence to tax regulations.

Firstly, Perceived Ease of Use of mobile money services emerges as a significant determinant of tax compliance. With an unstandardized coefficient of 0.171 ($p < .001$), the results indicate that an increase in the perceived ease of use of a payment platform

leads to a 0.171-unit rise in tax compliance, holding other variables constant. The p-value of less than 0.05 confirms the statistical significance of this relationship. This highlights the importance of designing simple, accessible, and user-friendly platforms for tax payments. When individuals find the tax payment process straightforward and intuitive, they are more likely to engage with the system and fulfil their tax obligations.

Secondly, Perceived Transaction Costs also significantly influence tax compliance, albeit to a slightly lesser extent. The coefficient of 0.145 ($p = .016$) indicates that lower transaction costs positively impact tax compliance. While this effect is significant, it is weaker compared to perceived ease of use or awareness. The p-value of less than 0.05 confirms the reliability of this relationship. This finding underscores the need to minimize the financial burden of using tax payment platforms, as individuals are more likely to comply with tax obligations when the associated costs are affordable and transparent.

Thirdly, Awareness of available mobile money services as tax payment options and their benefits is a crucial factor. The coefficient of 0.166 ($p < .001$) shows that increased awareness significantly enhances tax compliance, with a one-unit increase in awareness leading to a 0.166-unit rise in compliance. The p-value of less than 0.05 confirms the statistical significance of this relationship. This finding highlights the importance of effective communication and information dissemination to ensure individuals are well-informed about available tax payment options and their associated benefits, thereby encouraging greater compliance.

Lastly, Perceived Usefulness of mobile money services has the strongest effect on tax compliance, with a coefficient of 0.179 ($p = .001$). This indicates that a one-unit increase in the perceived usefulness of tax payment platforms results in a 0.179-unit increase in tax compliance. The p-value of less than 0.05 confirms the statistical significance of this relationship. This positive association underscores the need for tax payment systems to be not only accessible but also efficient, convenient, and effective in assisting individuals to manage their tax obligations, thereby fostering compliance.

Table 4.6.2.3: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.091	.182		5.989	.000
	Perceived Ease of Use	.171	.042	.204	4.043	.000
	Perceived Transaction Costs	.145	.060	.173	2.431	.016
	Awareness	.166	.046	.227	3.626	.000
	Perceived Usefulness	.179	.052	.243	3.426	.001
a. Dependent Variable: Tax Collection						

Source: Sungwe Chisenga (2025)

Using the coefficients from Table 4.5, the regression equation for predicting tax compliance (y) can be written as:

$$y = 1.091 + 0.171x_1 + 0.145x_2 + 0.166x_3 + 0.179x_4 + e$$

Where:

x_1 = Perceived Ease of Use

x_2 = Perceived Transaction Costs

x_3 = Awareness

x_4 = Perceived Usefulness

4.7. Objective 4: Challenges of Mobile Money Adoption Relative Tax Compliance Among MSEs

This section presents the findings regarding the challenges faced by Micro and Small Enterprises (MSEs) in complying with tax regulations in Zambia. The information was gathered from an interview conducted with representatives of the Zambia Revenue Authority (ZRA), providing insights into the difficulties encountered by MSEs in fulfilling

their tax obligations. The challenges discussed are centred around operational, financial, and informational barriers that hinder effective tax compliance among MSEs.

One of the primary challenges identified during the interview is the lack of understanding of tax regulations and requirements. Many MSEs lack formal training in accounting and tax matters, which leads to confusion when it comes to filing returns and understanding applicable tax rates. The ZRA employees highlighted in the interviews that despite the availability of resources such as guides and workshops, many MSE owners or managers are either unaware of these resources or do not fully comprehend the complexity of the tax system. This results in inaccurate filings and, in some cases, non-compliance due to misunderstandings of tax obligations.

Another significant challenge is the burden of tax payments, particularly for smaller or start-up businesses. Many MSEs operate on tight margins, and the costs associated with tax compliance, such as filing fees, record-keeping, and hiring tax professional, are often seen as a heavy burden. The ZRA interviewees emphasized that MSEs in the informal sector, in particular, face additional difficulties, such as fluctuating income streams, which make it hard to predict and allocate funds for tax payments. This leads to delayed or missed tax payments, which further complicates their financial position.

The ZRA also noted the challenge of inconsistent enforcement of tax laws across different regions. MSEs operating in rural or less developed areas often experience less frequent tax inspections, which can lead to a perception of tax laws being less strictly enforced. This can foster a culture of non-compliance, where businesses believe they can avoid taxes without facing significant consequences. On the other hand, businesses located in urban areas may face stricter enforcement, leading to unequal treatment and creating confusion among MSEs about the rules they need to follow.

The interview further highlighted the issue of complex tax procedures. Many MSEs operate without access to sophisticated accounting systems or professional advice, this becomes administrative burden of tax filing and can be overwhelming. This includes the complexity of documentation required, such as financial statements and receipts, as well as the technical language used in tax forms. Although the ZRA has made efforts to simplify processes, such as introducing online filing platforms, many

MSEs still struggle to navigate these systems, citing technical difficulties and limited access to the necessary technology.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1. Introduction

This chapter discusses the findings of the study on the relationship between mobile money usage and tax collection among Micro and Small Enterprises (MSEs) in Lusaka Town Centre. The discussion aligns the study's results with existing literature, drawing insights into mobile money adoption patterns, tax registration status, the effect of mobile money attributes on tax collection, and challenges affecting compliance.

5.2. Discussion of findings

5.2.1. Mobile Money Adoption level among MSEs in Lusaka Town Centre

The study found that Airtel and MTN dominate mobile money adoption among MSEs in Lusaka Town Centre, with adoption rates of 52% and 46%, respectively. Zamtel's lower adoption was linked to limited agent networks and coverage. Key drivers of adoption included network reliability, affordability, and ease of use, aligning with findings by Jack and Suri (2014) and Tumani (2016), who highlighted the importance of reliability and convenience in mobile money usage.

However, high adoption rates do not automatically translate into increased tax compliance. This study extends existing research by examining whether mobile money usage facilitates tax payments. While previous studies focused on financial inclusion, this research highlights that infrastructure, digital literacy, and service accessibility influence the effectiveness of mobile money in tax compliance. Consistent with Sinha et al. (2019), the study underscores that network coverage and agent availability are necessary conditions for mobile money to enhance tax compliance.

The findings contribute to knowledge by showing that while mobile money adoption is widespread, its impact on tax compliance is constrained by challenges such as digital literacy gaps and system inefficiencies. Addressing these barriers through better tax system integration and user education is crucial for optimizing mobile money's role in improving tax compliance among MSEs.

5.2.2. Tax Registration Status of MSEs in Lusaka Town Centre

The study's finding that 82% of MSEs in Lusaka Town Centre are registered for tax purposes suggests progress in formalization. However, persistent compliance challenges indicate that registration alone does not guarantee adherence to tax obligations. Factors such as procedural complexities, financial constraints, and limited tax knowledge hinder compliance, aligning with Mazwi and Kasongo (2020), who emphasized the need for a supportive ecosystem to facilitate tax compliance. This underscores the importance of not only increasing registration rates but also ensuring that tax processes are accessible, straightforward, and tailored to the realities of MSEs.

In addition, the study supports Tumani (2016), who highlighted that perceived tax system complexity discourages compliance among small enterprises. The findings suggest that while mobile money offers a convenient payment method, it does not fully address the broader challenges that MSEs face in meeting their tax obligations. To enhance compliance, interventions such as simplified tax procedures, digital literacy programs, and targeted taxpayer education are necessary. Addressing these gaps could bridge the divide between tax registration and actual compliance, making tax systems more effective and inclusive for MSEs.

5.2.3. The Effect of Mobile Money's Perceived Ease of Use (Transaction Costs, Awareness, and Usefulness) on Tax compliance

The study found that while mobile money services were perceived as moderately easy to use, useful, and widely recognized, high transaction costs posed a significant barrier to tax compliance. Regression analysis confirmed a significant relationship between mobile money attributes and tax compliance, with these factors explaining 44.3% of the variability in compliance levels. This finding aligns with the Technology Acceptance Model (TAM), which emphasizes the influence of perceived ease of use and usefulness on technology adoption. Similarly, Mbiti and Weil (2011) found that the

perceived benefits of mobile money play a crucial role in its adoption for financial transactions, including tax payments. The results also support fiscal capacity theory, which highlights the importance of financial systems in enabling tax compliance by reducing logistical and administrative burdens.

However, the study also identified transaction costs as a major impediment to mobile money adoption for tax payments, reinforcing Mazwi and Kasongo's (2020) observations on the financial strain caused by high mobile money fees in Zambia. Reducing these costs could enhance tax compliance by making digital payments more accessible and affordable for MSEs. In addition, the relatively low R-squared value in the regression model suggests that tax compliance is influenced by multiple factors beyond mobile money attributes, such as enforcement mechanisms, taxpayer education, and broader socio-economic conditions. These findings highlight the need for a holistic approach to tax compliance that integrates financial technology with supportive regulatory and educational frameworks.

5.2.4. Challenges Affecting MSEs' Tax Compliance

The study identified several systemic barriers to tax compliance among MSEs, including limited understanding of tax regulations, financial constraints, and procedural complexities. ZRA officials highlighted that many MSE owners lack formal training in accounting and taxation, leading to errors and delays in tax filing. This aligns with Tumani (2016), who found that inadequate taxpayer education significantly hinders compliance in Tanzania. The absence of accessible and structured tax education programs further compounds this challenge, making it difficult for MSEs to navigate the tax system efficiently.

Financial constraints also emerged as a major impediment to tax compliance. Many MSEs struggle with the costs associated with tax registration, record-keeping, and hiring tax professionals. These findings are consistent with Sinha et al. (2019), who observed that compliance costs disproportionately burden small enterprises, discouraging them from fully integrating into formal tax structures. In addition, the perception of tax obligations as an undue financial burden discourages voluntary

compliance, reinforcing the prevalence of informal business practices. This is supported by Mazwi and Kasongo (2020), who noted that high tax rates and administrative costs contribute to tax avoidance among small businesses in Zambia.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1. Introduction

This section presents the conclusions drawn from the study and provides targeted recommendations for policymakers, mobile money service providers, and future researchers.

6.2. Summary of results

Objective 1: Mobile Money Adoption levels Among MSEs in Lusaka Town Centre

The study established that Airtel and MTN are the dominant mobile money service providers among MSEs in Lusaka Town Centre, accounting for 52% and 46% of users, respectively. Zamtel's adoption was significantly lower due to its limited agent network and coverage. Key factors influencing mobile money adoption included network reliability, service affordability, and ease of use, highlighting the critical role of these factors in fostering financial inclusion among small enterprises.

Objective 2: Tax Registration Status of MSEs in Lusaka Town Centre

The findings indicated that 82% of MSEs in the study were registered for tax purposes. However, despite high registration levels, compliance with tax obligations remains a challenge. Many businesses reported struggling with procedural complexity, financial constraints, and limited understanding of tax regulations, which hinder their ability to comply fully with Zambia Revenue Authority (ZRA) requirements.

Objective 3: The Effect of Mobile Money's Perceived Ease of Use (Transaction Costs, Awareness, and Usefulness) on Tax compliance

This section included descriptive statistics and regression analysis. Descriptive statistics revealed that the majority of respondents perceived mobile money as moderately easy to use, useful, less burdensome in terms of transaction costs, and well-known (mean scores above the neutral point of 3). Regression analysis highlighted a significant relationship between mobile money attributes and tax

compliance. The predictors in the regression model explained 44.3% of the variability in tax compliance, while the remaining 55.7% can be attributed to other factors not captured in this model, such as enforcement mechanisms, government policies, business size, systemic inefficiencies, and broader socio-economic conditions. The cost aspect emerged as a substantial burden for many MSEs, further affecting compliance. A relatively small R-squared percentage is expected given the complexity of tax compliance, which involves a range of external and internal factors beyond the study's scope. Nevertheless, all the variables demonstrated a statistically significant influence on tax compliance, emphasizing the pivotal role of mobile money services in this context.

Objective 4: To Explain Challenges Affecting MSEs' Tax Compliance from the Perspective of the Zambia Revenue Authority (ZRA)

The study identified several challenges hampering MSEs' tax compliance. ZRA officials highlighted systemic barriers such as the lack of understanding of tax regulations and requirements. Many MSEs lack formal training in accounting and tax matters, leading to confusion when filing returns and determining applicable tax rates. Another significant challenge is the burden of tax payments, particularly for smaller businesses. MSEs often operate on tight profit margins, and the costs associated with tax compliance such as filing fees, record-keeping, and hiring tax professionals, are seen as disproportionately burdensome. This financial strain discourages compliance and is compounded by systemic inefficiencies and inadequate support structures. The prevalence of informal businesses and the widespread perception of taxes as onerous further complicate efforts to enhance compliance. These findings underscore the urgent need for targeted interventions, including financial relief programs, simplified tax processes, and stronger support systems to integrate MSEs into the formal tax system effectively.

6.3. Conclusion

This study highlights the relationship between mobile money usage and tax compliance among MSEs in Lusaka Town Centre. While mobile money services show promise for improving tax collection, the findings reveal that access alone does not guarantee compliance. Despite a high registration rate, challenges like procedural

difficulties and financial burdens remain major obstacles. The significant link between mobile money features and tax compliance indicates the need to consider these factors in policy-making. Lowering transaction costs for tax payments through mobile money could encourage more businesses to comply. Also, insights from the ZRA point to the importance of addressing non-technological challenges. Issues like limited understanding of tax regulations and the perceived difficulty of payments suggest that educational programs and financial support must accompany technological solutions. Promoting tax compliance among MSEs requires a comprehensive approach that tackles both technological and structural challenges. Collaboration between mobile money providers, tax authorities, and other stakeholders is crucial to creating effective solutions.

6.4. Recommendations

6.4.1. Recommendations for Improvement by Policymakers and the Zambia Revenue Authority (ZRA)

1. **Streamline Tax Processes:** Simplify tax registration and filing procedures, leveraging digital platforms to enhance accessibility and efficiency. This is in line with the second objective of this study found that some MSEs find it burdensome to register for tax types.
2. **Enhance Awareness Campaigns:** Conduct targeted outreach programs to educate MSEs about tax obligations and benefits, using localized content to reach diverse audiences. This would increase tax registration levels among MSEs and further increase revenue collection for the country.
3. **Introduce Tax Incentives:** Implement tax incentives for start-ups and small enterprises to encourage formalization and compliance. This would increase tax registration and motivate start up businesses to formalize their businesses.
4. **Strengthen Enforcement Consistency:** Ensure uniform enforcement of tax regulations across regions to promote fairness and compliance. This would reduced the challenges faced by the Zambia Revenue Authority in relation to compliance.

6.4.2. Recommendations for Improvement by Mobile Money Service Providers

1. **Reduce Transaction Costs:** Reassess pricing structures to make services more affordable, especially for small businesses conducting regular transactions. As shown from the results of this study, transaction costs were seen as one of the most burdensome factors that discouraged tax payments.
2. **Expand Coverage:** Invest in extending agent networks and improving service availability, particularly in underserved areas.
3. **Enhance Reliability:** Address technical issues, such as network downtimes, to ensure uninterrupted service delivery.
4. **Improve Security:** Strengthen fraud detection systems and provide user education on safe practices to build trust in mobile money platforms.
5. **Integrate with ZRA Systems:** Collaborate with ZRA to create seamless tax payment solutions, such as automated reminders and one-click payment options.

6.4.3. Recommendations for Future Research

Expand Geographical Scope: Investigate mobile money adoption and tax compliance patterns in rural and peri-urban areas to provide a holistic national perspective.

1. **Conduct Longitudinal Studies:** Examine changes in adoption and compliance over time to measure the impact of policy interventions and technological advancements.
2. **Analyze Digital Tax Platforms:** Evaluate the usability and impact of ZRA's digital tax platforms on compliance rates.
3. **Sector-Specific Focus:** Explore adoption and compliance dynamics in specific industries within the MSE sector to develop tailored solutions.

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LITERATURE REVIEW TABLE

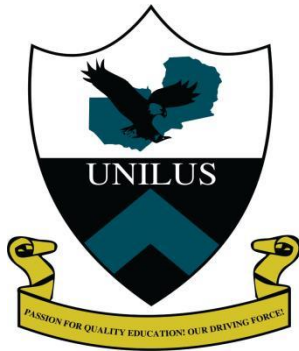
Author	Title	Methodology	Sample Size	Findings	Gap
Sinha et al. (2019)	Study on Mobile Money and Privacy in India	Quantitative approach with surveys and SEM analysis	600 respondents	Technical readiness and privacy concerns significantly influenced adoption readiness.	Focuses on privacy and readiness in India; lacks analysis on tax compliance in African MSEs.
Jack and Suri (2014)	Risk Sharing, Transaction Costs, and Mobile Money in Kenya	Analysis of household financial transaction patterns using surveys	N/A	M-Pesa adoption reduced transaction and compliance costs, enhancing financial inclusion.	Examines financial behaviour in Kenya but does not address tax compliance specifically for MSEs.
Mbiti and Weil (2011)	Economic Impact of M-Pesa in Kenya	Mixed methods (surveys of stakeholders, including micro-businesses)	N/A	M-Pesa transactions accounted for 10% of Kenya's GDP, aiding formalization.	Studies M-Pesa's economic impact but overlooks its role in improving tax compliance among MSEs.
Tumani (2016)	Mobile Money Services and MSME Growth in Ghana	Cross-sectional research design with stratified	N/A	High transaction costs discouraged adoption	Highlights transaction costs in Ghana but does not explore how these

		random sampling		among MSMEs despite the convenience.	influence tax compliance in Zambia.
Mwasaru (2020)	Mobile Money Transfer and Revenue Collection in Kenya	Simple random sampling with structured questionnaires	N/A	Transfer costs had a minimal impact on revenue collection; lack of awareness hindered usage.	Focuses on Kenya's revenue collection but lacks insights into barriers specific to MSE tax compliance in Zambia.
Aker and Wilson (2013)	Barriers to Mobile Money Adoption in Ghana	Mixed-methods approach with surveys and focus groups	N/A	Hidden fees and lack of trust reduced adoption for tax payments.	Addresses barriers in Ghana but does not provide solutions for improving mobile money adoption for tax compliance.
Amoah et al. (2020)	Mobile Money as a Financial Inclusion Instrument in Ghana	Cross-sectional design using surveys	733 households	Mobile money streamlined tax payments and reduced evasion.	Explores digital agriculture in Uganda but does not connect findings to MSE tax compliance or mobile money usage.
Kawimbe et al. (2022)	Adoption of Mobile Money Services in Zambia	Mixed-methods approach combining surveys and interviews	N/A	Consumers cited affordability and convenience but faced	Investigates SME performance in Nigeria but does not address tax compliance

				technical barriers.	challenges tied to mobile money.
Mazwi and Kasongo (2020)	Tax Compliance Among SMEs in Zambia	Cluster sampling with structured questionnaires	N/A	High tax rates and system downtimes were major compliance barriers.	Covers financial inclusion in Ghana but lacks focus on tax compliance and mobile money in Zambia.
Lesa (2016)	Diffusion of Mobile Payment Systems in Zambia	Self-administered questionnaires	N/A	Ease of use and utility were key adoption factors.	Explores systemic barriers in Zambia but does not directly link these to tax compliance among MSEs.

Source: Author (2025)

APPENDIX 1: QUESTIONNAIRE



UNIVERSITY OF LUSAKA

Dear respondent,

Welcome to this survey, which is part of my research study for a Master's Degree in Business Administration with a focus on Finance. This study aims to investigate the relationships between mobile money usage and tax collection among micro and small enterprises in the Lusaka Town Centre.

Your participation is crucial in providing insights into how mobile money platforms influence tax compliance and collection processes for micro and small enterprises. By answering this survey, you will help us better understand the impact of digital financial tools on businesses and taxation, as well as the potential benefits and challenges these businesses face.

This survey is anonymous, and all responses will be kept strictly confidential. The data collected will be used solely for academic purposes. Your input will be invaluable in contributing to this important research.

For more information or clarifications kindly contact the researcher

[:sungwechisenga@gmail.com](mailto:sungwechisenga@gmail.com)

Sungwe Chisenga

SECTION A: DEMOGRAPHICS

Tick the oval circle where appropriate

1. Type of Business: *

- Retail
- Services
- Manufacturing
- Agriculture
- Other (please specify): _____

2. Highest Level of Education Completed. *

- Primary school
- Secondary school
- Diploma
- University degree
- Postgraduate qualification

3. How long has your business been operating? *

- Less than 1 year
- 1-3 years
- 4-6 years
- 7-10 years
- Over 10 years

SECTION B: MOBILE MONEY ADOPTION

Tick the oval circle where appropriate:

4. Which mobile money service providers do you use for business purposes? (Tick all that apply) *

- MTN Mobile Money
- Airtel Money
- Zamtel Kwacha

5. Why do you prefer the platform(s) mentioned above? (Tick all that apply)

- Lower transaction fees
- Reliability
- Speed of service
- Widespread acceptance

- User-friendly interface
6. What challenges, if any, did you face in using mobile money services for your business? (Tick all that apply)
- Network issues
 - High transaction costs
 - Technical difficulties
 - Security concerns
 - Limited agent availability
 - Other _____
7. How do you resolve issues when a transaction fails or is delayed? (Tick all that apply) *
- Contact Customer support
 - Visit Mobile Money office
 - Use an alternative payment method
 - Retry transaction later
 - Abandon transaction

SECTION C: TAX REGISTRATION STATUS

Tick the oval circle where appropriate

8. Are you registered for any tax type? *

- Yes ,
- No

9. If "YES", which tax type are you registered for?

10. If "NO", give a reason

11. What motivated your business to register for tax? (Select all that apply)

- Legal requirement
- Access to government contracts

- Avoid penalties or fines
- Enhance business credibility
- Other (please specify) _____

12. Does your business face challenges with tax registration or compliance?

- Yes
- No
- Not sure

13. If yes, what challenges do you face? (Select all that apply)

- Complex registration process
- Lack of clarity on tax regulations
- High cost of compliance
- Lack of digital platforms for registration and filing
- Limited access to ZRA offices or services
- Other (please specify) _____

14. Do you use mobile money services to pay for taxes? *

- Yes
- No

15. If "yes" how long have you been using this service?

16. Which payment platform do you use? *

- TaxOnApp (ZRA mobile application)
- TaxOnPhone (Direct Mobile money)

SECTION D: EFFECT OF MOBILE MONEY'S PERCEIVED EASE OF USE, TRANSACTION COSTS, AWARENESS, AND USEFULNESS ON TAX COMPLIANCE

Please respond to the following statements by ticking the appropriate box on a Likert scale of 1 to 5, where: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. This scale will help us assess your level of agreement with the statements provided. Ensure that you select the option that best reflects your

opinion or experience.

17. Perceived ease of use*

	Item	1	2	3	4	5
a	Using mobile money services for tax payments is straightforward.					
b	I find it easy to learn how to use mobile money platforms for tax transactions.					
c	Mobile money services provide clear instructions for tax payments.					
d	I can complete tax payments through mobile money with minimal effort.					
e	I find it convenient to navigate mobile money apps for tax purposes.					

18. Perceived transaction costs *

	Item	1	2	3	4	5
a	The costs associated with paying taxes through available platforms are affordable for my business.					
b	The tax payment platform provides clear information about transaction fees.					
c	Transaction costs for paying taxes have a minimal impact on my business cash flow.					
d	I choose my payment platform based on the affordability of transaction fees.					
e	I am willing to pay reasonable transaction fees for convenient and efficient tax payment services.					

19. Awareness *

	Item	1	2	3	4	5
a	I am aware of the mobile money platforms available for paying taxes.					

b	I have received adequate information on how to use mobile money for tax transactions.					
c	I am aware of the benefits of using mobile money for tax payments.					
d	I understand the steps required to pay taxes through mobile money.					
e	I frequently receive updates about mobile money services for tax purposes.					
f	I am aware of any incentives for using mobile money to pay taxes.					

20. Perceived Usefulness *

	Item	1	2	3	4	5
a	Mobile money makes tax payments more convenient.					
b	Using mobile money reduces the time spent on tax payments.					
c	Mobile money enhances the efficiency of tax payment processes.					
d	Mobile money helps me avoid delays associated with other tax payment methods.					
e	I feel mobile money helps me avoid penalties for late tax payments.					
f	Mobile money services have simplified my tax payment obligations.					

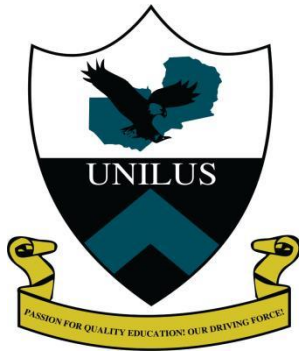
21. Tax Compliance *

	Item	1	2	3	4	5
a	I consistently file my tax returns by the due date.					
b	I rarely experience delays in filing my tax returns.					
c	I ensure all income and deductions are accurately reported on my tax returns.					
d	I maintain proper and up-to-date financial records to support my tax filings.					

e	I respond promptly to inquiries or audits from the tax authority.					
f	I comply with all tax categories (e.g., VAT, PAYE, Corporate Tax) applicable to my business.					
g	I apply for and receive all eligible tax refunds or incentives.					
h	I am familiar with my tax obligations under the current tax laws.					

Thank You...

APPENDIX 2: INTERVIEW GUIDE



UNIVERSITY OF LUSAKA

Interview Title: Challenges Faced by Micro and Small Enterprises (MSEs) in Complying with Tax Regulations in Zambia

Introduction: Thank you for agreeing to participate in this interview. The purpose of this discussion is to gather insights into the challenges faced by Micro and Small Enterprises (MSEs) in complying with tax regulations in Zambia. Your input will help us better understand these challenges and identify possible solutions to improve compliance.

Section 1: Background Information

1. Can you briefly describe your role and responsibilities within the Zambia Revenue Authority (ZRA)?
2. How long have you been working with MSEs in matters related to tax compliance?
3. What are the main objectives of ZRA's initiatives aimed at supporting MSEs in tax compliance?

Section 2: Understanding of Tax Regulations

4. From your experience, do MSEs generally understand their tax obligations and the applicable regulations?
5. What specific aspects of tax regulations do you think MSEs find most challenging to understand?
6. Are there any existing resources or programs designed to help MSEs better understand their tax obligations? If so, how effective have they been?

Section 3: Financial Challenges

7. What financial challenges do MSEs typically face in complying with tax regulations?
8. How do costs associated with tax compliance (e.g., filing fees, record-keeping, hiring tax professionals) affect MSEs?
9. How does the financial instability or fluctuating income of MSEs impact their ability to comply with tax obligations?

Section 4: Enforcement and Regional Disparities

10. Are there significant differences in tax compliance enforcement between urban and rural areas? If yes, how do these differences affect MSE compliance?
11. How does inconsistent enforcement of tax laws influence the attitudes of MSEs toward compliance?
12. What measures could be implemented to ensure consistent enforcement across all regions?

Section 5: Administrative and Technological Barriers

13. What challenges do MSEs face when navigating the administrative processes involved in tax compliance (e.g., filing returns, and preparing financial statements)?
14. Have the online filing platforms introduced by the ZRA been effective in simplifying tax compliance for MSEs? If not, what are the key issues?
15. What kind of technical support or training do you think would help MSEs better use online platforms for tax compliance?

Section 6: Recommendations and Solutions

16. In your opinion, what are the most critical areas where ZRA can improve to support MSEs in tax compliance?
17. What role can other stakeholders (e.g., business associations, financial institutions, technology providers) play in addressing the challenges faced by MSEs?

18. Are there any successful case studies or best practices from other countries that Zambia could adopt to enhance MSE tax compliance?

Thank you for sharing your valuable insights. Is there anything else you would like to add about the challenges faced by MSEs in tax compliance or potential solutions?

Your input is greatly appreciated and will contribute to a deeper understanding of this important issue.

APPENDIX 3: APPROVAL OF STUDY



**ZAMBIA
REVENUE
AUTHORITY**

New Revenue House
P.O. Box 35710 Lusaka
Tel : +260 211 383104
E-mail: MpembamKe@zra.org.zm Website: www.zra.org.zm

My Tax Your Tax Our Destiny

ZRA//RCS/003/2025

14th January, 2025

Sungwe Chisenga
Zambia Revenue Authority
Lusaka

Dear Sungwe,

RE: REQUEST FOR APPROVAL ON A RESEARCH STUDY

Reference is made to your office memorandum dated 17th December, 2024 on the above subject.

I wish to inform you that authority has been granted for you to collect data from the Zambia Revenue Authority on the research topic *“Investigating Relationships between Mobile Money and Tax Collection Micro and Small Enterprise in Lusaka Town Centre.”*

Please note that the information should only be used for academic purposes and must be treated as highly confidential.

I wish you well in your academic work.

Yours faithfully

Kelvin Mpembamoto
ASSISTANT DIRECTOR RESEARCH AND POLICY

APPENDIX 4: ETHICAL CLEARANCE



SCHOOL OF POSTGRADUATE STUDIES

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UNILUS-RESEARCH ETHICS COMMITTEE

Ref no: FWA00033228-7812/24

Date: 1st December 2024

STUDENT NAME: Sungwe Chisenga

INVESTIGATING RELATIONSHIPS BETWEEN MOBILE MONEY AND TAX COLLECTION.MICRO AND SMALL ENTERPRISES IN LUSAKA TOWN CENTER

The above research was submitted to the research ethics committee for review.
The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.
2. Approval from the necessary authority should be sought.

The committee wishes you success in your wor



Professor

Kasonde

Bowa

MSc(Glasgow),M.Med(UNZA),FRCS(Glasgow),FACS,FCS,DPH(LSTMH),MPH(UCL)

Chairman- UNILUS REC

Professor of Urology and Consultant Urologist

Deputy Vice-Chancellor – Research and Innovation

Executive Dean - School of Medicine and Health Sciences

APPENDIX 5: PLAGIARISM AND SIMILARITY REPORT

The screenshot displays a web browser window with the URL <https://plagiarismcheck.org/profile/check-document-report/24459297/group/3961>. The page title is "SIMILARITY REPORT".

Similarity Summary:

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Source Matches: 14 of 869 sources matching current filter.

Source ID	Similarity	Source Name
82	0.59%	University of Lusaka...
83	0.59%	University of Lusaka...
84	0.58%	University of Lusaka...

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 **UNIVERSITY OF LUSAKA**

SCHOOL OF POSTGRADUATE STUDIES

INVESTIGATING RELATIONSHIPS BETWEEN MOBILE MONEY AND TAX COLLECTION AMONG MICRO AND SMALL ENTERPRISES IN