Global Scientific JOURNALS

GSJ: Volume 9, Issue 11, November 2021, Online: ISSN 2320-9186
www.globalscientificjournal.com

FACTORS AFFECTING TAX COMPLIANCE AMONG TAXPAYERS: A CASE OF TANZANIA REVENUE AUTHORITY-MOROGORO AND RUVUMA REGIONS

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KeyWords: Tax Audit, Penalties, Interest Payments, Tax Compliance.

ABSTRACT

This study is an attempt to determine factors affecting tax compliance among taxpayers in Morogoro and Ruvuma Regions. Specifically it examined the effect of tax audit, penalties and interest payments on tax compliance among taxpayers in Morogoro and Ruvuma Regions. The study included a sample of 38 of registered taxpayers in Morogoro and Ruvuma Regions. A case study was applied to get data for the problem. The data was analysed using linear regression using ordinary least squares estimator. From the results, tax audit had a positive relationship with tax compliance while penalties and interest had a negative relationship with the tax compliance. The result from the regression and t- test show that tax audit, penalties and interest have significant impact on tax compliance at Morogoro and Ruvuma Regions since the P-values were less than 0.05. However, penalties and interest did not confirm to the hypothesized algebraic signs of parameter estimates; only tax audit did. The co-efficient of determination, the adjusted R2, was 0.612 which shows that the independent variables explain about 61.2% of the variation in the dependent variable. It was recommended that tax audit should be conducted monthly. However, penalties and interests should be discouraged as they may fuel more tax evasion.

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INTRODUCTION

Tax compliance is one of the phenomena that affect the global economy (McGee, 2015). Taxes are immensely vital instruments and primary sources of revenue to government (Mansor and Gurama, 2016). Revenue is much needed by all governments in the world to develop the aspects of their nations since the development of every nation depends largely on taxation. Ali (2015) states that most countries have been trying to raise domestic revenue as an important source of funding government expenditures and priority for a country so as to create fiscal space for essential public services and reduce foreign aid and single resource dependence. This is due to the fact that a solid revenue base is one of the foundations of every great nation. In addition, Mlay (2015) opined that many nations in the world have considered tax as a contribution demanded by the state and a non-penal but compulsory and unrequited transfer of resources from the private to the public sector levied on the basis of predetermined criteria. It is taken as a monetary charge imposed by the government on persons, entities or properties to yield public revenue which in turn is used by the government to provide social services to its subjects (Nongwa, 2015). That is why authorities make use of different kinds of taxes and different tax rates in order to distribute the tax load among the population. Income tax, being a direct tax, is levied on the income earned by an individual (Bensoon, et al., 2016).

Nevertheless, both the developed and developing countries face difficulties to maximize tax revenue collection due to various forms of tax evasions and difficulties in tax compliance (Eschborn, 2017). Many individuals and entities, especially in the developing countries, deliberately fail to abide by their tax responsibility and laws (Simser, 2018). For example, it was reported in 2011 that tax evasion worldwide exceeded US$3.1 trillion, equal to the 5.1 percent of global Gross Domestic Product (GDP) (Murphy, 2011). This has been the case that tax collection has been one of the major problems inhibiting development in most of the countries. Gideon and Alouis (2016) argued that the developing countries collect their tax revenue from inter alia, individuals and corporate incomes, sales, Value Added Tax (VAT), customs duty, estate and capital gains.

In Tanzania, things have been different especially over the past five years. Revenue collections have been reported to increase year after year especially after the 5th phase government regime came to power since 2015. Over the past years the government of Tanzania has made efforts to raise revenue collection from various sources in vain. A number of studies (such as Ali, et al., 2017) have mentioned a lot of factors which show the potentiality of tax revenue to taxpayers on taxes such as rental, capital-gain, royalties, directors and other employees, interest, income, management fees, very small sectors like water sales, bites, commercial farming, employment taxes on small industries. In spite of these bases for tax collection in Tanzania, a number of studies have revealed that revenue collection still faces a lot of problems, including tax evasion (Mtasiwa, 2019). However, the revenue collection has been reported, in recent years, to expand and increase, reflecting the taxpayers' compliance.

The tax compliance literature indicates that many factors, including, economic, social, psychological and demographic, impact upon the compliance behaviour of individual taxpayers. This study intends to determine the relationship, if any, which exists between tax compliance and tax audit, interest rates and penalties.

Studies such as of Simser (2018); Gideon & Alouis (2016) and Ali, et al. (2017) have been done on factors influencing tax compliance in different countries and revealed that tax collection still faces a lot of problems, including tax evasion. Nevertheless, a gap still remains in determining factors affecting tax compliance among taxpayers. Most of the researches from the literature in this topic, such of Ali, et al. (2017) and Mtasiwa (2019) revealed that the increase in tax collection has been reported several times since then. Despite the fact that the increased collection was less than the targeted collection of 15.1 trillion shillings in the financial year 2016/2017 (equivalent to 13.8 percent of GDP) up from an estimated 12.6 percent of GDP in 2015/2016, it still a notable increase (Ng'wanakilala, 2017). The noted increase in tax collection can be attributed to the taxpayers' compliance attitude.

However, different questions are raised from different stakeholders as to whether the set objectives of tax audit, penalties and interest match the outcomes. Are taxpayers complying well with the tax laws due to existence of the tax audit, penalties and interests with regardless of the president's motion of attaining the middle income economy in the country with industrial revolution? Moreover, little is known about factors affecting tax compliance among taxpayers in Morogoro and Ruvuma regions. Therefore, this study intended to determine and document the factors affecting tax compliance among taxpayers specifically, the study intends to determine the effects of tax audit, penalties and interest charges in Morogoro and Ruvuma Regions.

LITERATURE SURVEY

The Influence of Tax Audit on Tax Compliance

Jaouen and Alley (2015) "Studied on Tax Compliance, Self-assessment and Tax administration in Washington DC". The study employed a cross-sectional study where 30 tax officers were involved. The researcher used judgmental and simple random techniques in getting the sample. Regression model was used to analyze data using ordinal least square technique. The study found that audits have a positive impact on tax compliance. These findings suggest that in self-assessment systems, tax audits can play an important role and their central role is to increase voluntary compliance. Audit rates and the thoroughness of the audits could encourage taxpayers to be more prudent in completing their tax returns, report all income and claim the correct deductions to ascertain their tax liability. In contrast, taxpayers who have never been audited might be tempted to under report their actual income and claim false deductions.

Bergman (2017) conducted a study on "Tax Audits and Tax Compliance Behaviour in Argentina". The study employed a cross-sectional design and primary data was collected from 35 firms whereby correlation analysis was used in data analysis. The study found that tax audits can change compliance behavior from negative to positive. Moreover, the study found that tax audits have a significant role in tax compliance. However, audits were found to be more associated in inducing taxpayers to over claim deductions rather than encouraging them to correctly report actual income.

Dubin, et al., (2017) estimated the determinants of income tax reporting as a function of audit rates in Texas using state-level, time-series and cross-section data from the Annual Reports of 30 companies. Regression model using ordinal least square was used to analyze data. The study found that higher audit rates often have a positive impact on income tax reporting but one that varies by audit class and one that is not always statistically significant. The study also found that there is a spillover effect from tax audits; that is, taxpayers who are not themselves audited pay more in taxes when audit rates increase.

Mohani (2018) conducted a study on "Personal income tax non-compliance in Malaysia". The study employed a cross-sectional research design and 80 taxpayers were sampled. Regression model using ordinal least square was used to analyze data. The study found that tax audit could be an important stimulant to increase tax compliance. This indicates that tax audit influence tax compliance. Audit rates and the diligence of the audits could encourage taxpayers to be more prudent in completing their tax returns, report all income and claim the correct deductions to ascertain their tax liability. Tax audit increases tax compliance because of deterrent effect of audit on the noncompliance of taxpayers. Therefore, tax audits have a positive impact on tax evasions.

2.2.2 The Influence of Penalties on Tax Compliance

Oladipupo and Obazee (2016) studied on the impacts of penalties imposed on tax compliance amongst 50 small and medium enterprises in Nigeria, using a survey research design. The data obtained from questionnaire were analyzed by the regression model using Ordinary Least Square estimator. The results showed that penalties imposed had a positive significant impact on tax compliance. Thus, the study shows that penalties imposed have a higher tendency to promote tax compliance from taxpayers in Nigeria. Thus, the government should impose a moderate penalty to small and medium scale business owners for the mutual benefits of the governments and taxpayers.

Nzioki and Peter (2014) studied on the "Analysis of factors affecting tax compliance in real estate sector in Nakuru Town, Kenya". The study used case study research design. A sample size of 60 real estate investors was used. Data was collected using structured questionnaire, and analyzed quantitatively using both descriptive and regression model using Ordinary Least Square estimator. The study found that higher fines simply reduce the cases of tax evasion thus encouraging tax compliance. Therefore, compliance was strongly affected by the amount of fines than by audit probabilities. Thus, penalties have a positive effect on tax compliance, that is the higher the penalty the greater discouragement for potential tax evasion.

Eliamini, (2018) studies on "Factors influencing tax compliance in small and medium enterprises (SMEs) in Dodoma Municipality, Tanzania". The study employed survey design. The questionnaire, interviews and Focus Group Discussions were used to collect data from 50 respondents. Data analysis was undertaken using descriptive and content analysis. The study found that the behavior of the taxpayer is likely to be influenced by penalties for fraud, benefits of evasion and detection probability. The implication here is that when the penalties become severe few people will have chance to evade tax.

2.2.3 The Influence of Interest on Tax Compliance

Kaldor, (2016) examined "The Effect of Tax Rate on Tax Compliance in Ghana". The study used cross-sectional research design and 50 taxpayers were sampled. Data analysis was undertaken using descriptive analysis. The study found that it is generally believed that a high tax rate is the main cause of tax evasion. Incentives to evade tax depend on the marginal rates of taxation because these govern the gains from evasion as a sum of the tax evaded. One major cause of tax evasion is the high personal income tax rates which tend to lead tax payers to evade tax. Too many and complicated rules and regulations imposed by the government tend to lead to tax evasion. Businesses find it generally difficult often not profitable to do business legally.

Mahenge (2018) assessed "Factors influencing Tax Compliance in Tanzania, a Case of Tanzania Revenue Authority Iringa Region". The researcher used a descriptive survey design, where 50 taxpayers were involved. Primary data were collected through questionnaire, while secondary data were collected through documentary review. All data were analyzed using descriptive analysis under SPSS version 23 and presented in tables and figures. Study findings revealed that tax compliance is highly encouraged by lower rate of interest charges provided by Tax Authorities thus in order to improve compliance, interest rates for taxpayers should be reduced.

Tanzi (2019) studied on "Inflationary Expectations, Economic Activity, Taxes, and Interest rates" used an econometric model to explain the relationship between marginal tax rates and noncompliance in the United States. A sample of 38 was used. A survey study was employed whereby data analysis was undertaken through regression model using Ordinary Least Square estimator. The study demonstrated that tax rates were negatively correlated with tax compliance according to his data.

Bergen (2016) in his study examined factors determining tax compliance behavior in Tanzania. A descriptive research design was adopted as it addressed the research questions through empirical assessment involving numerical measurement and statistical analysis. Simple random sampling technique was used to select a sample of 80 respondents. Data were analyzed by regression model using Ordinary Least Square estimator. The study found that, tax compliance is positively related to factors such as ability to pay punishment structure and tax rates. Oppressive tax enforcement, harassment of taxpayers and discontent with public service delivery seem to increase tax resistance and may explain the wide spread of tax evasion.

Tarimo (2020) studied on "Factors affecting revenue collection in Tanzania Revenue Authority; A case of TRA Iringa". A descriptive research design was adopted as it addressed the research questions through empirical assessment involving numerical measurement and statistical analysis. Simple random sampling technique was used to select a sample of 80 respondents. Data analysis was done using statistical package for social scientists (SPSS) version 22. Descriptive statistics and measures of association were used to examine the relationship between the independent and dependent variables. This was followed by analysis using inferential statistics such as Pearson correlation to examine the relationship between revenue collection and political stability. The findings revealed that, although the tax laws and policies in place helped administration of organizations and achieved redistribution of wealth, they were not easy to understand or interpret. Also, the results of the analysis showed that the evolution of information technology has made compliance with tax laws easier.

METHODOLOGY

The study included a sample of 38 of registered taxpayers in Morogoro and Ruvuma Regions. A case study was applied to get data for the problem. The data was analysed using linear regression using ordinary least squares estimator.

RESULTS & DISCUSSION

Multiple Regression Analysis

Multiple regression linear analysis was also conducted to examine how multiple independent variables (tax audit, penalties and interests) are related to the dependent variable (tax compliance) whereby 38 observations were used. According to Weiers (2015), a multiple regression analysis is an analysis that involves one dependent variable and two or more independent variables. In other words, it is an analysis of association in which the effects of two or more independent variables on a single, interval-scaled dependent variable are investigated simultaneously (Zikmund, 2015).

The Economic Theory Test Analysis

The model used, as shown from the conceptual model, was linear regression;

That is $T.C = \alpha o + \beta 1TA + \beta 2P + \beta 3I + U$

Where; T.C = Tax Compliance; TA= Tax Audit; P= Penalties; I= Interest; U= Disturbance term

And $\beta 1 > 0$, $\beta 2 < 0$ and $\beta 3 < 0$

The estimated linear model was $T.C = 7.412 + 0.779TA - 0.654P - 0.685I$

$(9.147) \quad (5.746) \quad (-4.692) \quad (-5.413)$

$\bar{R}2 = 0.612$, $F = 4.862$, and t values are in parentheses

Table 1: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.412	8.514		9.147	.000
	Tax Audit	.779	.712	.681	5.746	.009
	Penalties	-.654	.467	-.440	-4.692	.013
	Interest	-.685	.546	-.495	-5.413	.002

a. Dependent Variable: Tax compliance

The estimated regression model indicates that a unit change in tax audit leads to a positive change of 0.779 in tax compliance. A unit change in penalties imposed leads to a change of -0.654 in tax compliance. A unit change in interest leads to a negative change of -0.685 in tax compliance. All three parameter estimates are statistically significant at 5% level. However, the algebraic signs of the parameter estimate for penalties and interest do not conform to the hypothesized signs, but tax audit does.

T-Statistical Test

The t-statistics are greater than 2.0 in absolute terms. Therefore, according to the rule of thumb, parameter estimates are statistically significant, thus they affect tax compliance in Morogoro and Ruvuma regions.

Table 2: Analysis of Variance – ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	82.315	3	42.111	4.862	.006[b]
	Residual	28.175	34	12.044		
	Total	110.490	37			

a. Dependent Variable: Tax compliance

b. Predictors: (Constant), Tax audit, Penalties, Interest

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Interpretation

This was used to test the overall significance of the regression results.

The hypothesis test

HO: $\beta 1= \beta 2= \beta 3 = 0$

HA: $\beta 1\neq \beta 2 \neq \beta 3 \neq 0$

The level of significance is 5% = 0.05 with 95% confidence interval.

The calculated ‘F’ as shown in table 4.4 is 4.862 and the critical ‘F’ is 3.15 from F statistical table.

Since the calculated ‘F’ is greater than critical ‘F’, the researcher rejects null hypothesis in favor of the alternative hypothesis; that is β1, β2 and β3 are statistically different from zero implying that tax audit, penalties and interest affect tax compliance in Morogoro and Ruvuma Regions.

Table 3: Model Explanatory Power

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.893[a]	.745	.612	7.31425	.545	4.862	3	34	.006	2.651

a. Predictors: (Constant), Tax audit, Penalties, Interest

b. Dependent Variable: Tax compliance

Interpretation

This test was used to explain the total variations in the dependent variable i.e. tax compliance caused by variations in the independent variables i.e. tax audit, penalties and interest. In the case of the regression output the adjusted R2 =0.612 implying that the model explains about 61.2% variations in the tax compliance hence the model does more than half in explain variations in tax compliance.

Also, it indicates, R coefficient is 0.893 meaning that there is a correlation of 89.3% between the independent variables (tax audit, penalties and interest) and dependent variable (tax compliance). This shows that the independent variables (tax audit, penalties and interest) are significant predictors of the dependent variable (Tax compliance) at Morogoro and Ruvuma Regions.

Findings based on the Specific Objectives

The Effect of Tax Audit on Taxpayers' Compliance in Morogoro and Ruvuma Regions

The study revealed that tax audit has significance contribute positively to the tax compliance, since the p-value is 0.009 which is less than 0.05. Tax audit encourages taxpayers to comply their tax payments especially when they are more assessed and audited effectively on their businesses. If the TRA audit effectively taxes form taxpayers, it will help to increase tax compliance from taxpayers in Morogoro and Ruvuma Regions.

These findings are related with Jaouen and Alley (2015) who revealed that audits have a positive impact on tax compliance. These findings suggest that in self-assessment systems, tax audits can play an important role and their central role is to increase voluntary compliance. Audits rates and the thoroughness of the audits could encourage taxpayers to be more prudent in completing their tax returns, report all income and claim the correct deductions to ascertain their tax liability. In contrast, taxpayers who have never been audited might be tempted to under report their actual income and claim false deductions.

Additionally, these findings are also supported by Dubin, et al., (2017) who revealed that higher audit rates often have a positive impact on income tax reporting but one that varies by audit class and one that is not always statistically significant. The study also found that there is a spillover effect from tax audits; that is, taxpayers who are not themselves audited pay more in taxes when audit rates increase.

These findings show that there is a positive relationship between tax audit and tax compliance and the p-value is less than 0.05, therefore the null hypothesis (H0) which states that tax audit has no effect on tax compliance in Morogoro and Ruvuma Regions, is rejected and hence, HA was fully supported. Thus the results conforms to the hypothesis

The Effect of Penalties on Taxpayers' Compliance in Morogoro and Ruvuma Regions

The study revealed that penalty has significance contribution but negatively related to the tax compliance, since the p-value is 0.013 which less than 0.05. Penalties imposition discourages taxpayers to comply their tax payments especially when the penalties are too higher for a taxpayer to bear. If penalties are imposed with the regard to the ability to pay for taxpayers, this will help to increase tax compliance from taxpayers in Morogoro and Ruvuma Regions.

These findings differ from the findings of Nzioki and Peter (2014) who revealed that higher fines simply reduce the cases of tax evasion thus encouraging tax compliance. Therefore, compliance was strongly affected by the amount of fines than by audit probabilities. Thus, penalties have a positive effect on tax compliance, thus the higher the penalty the greater discouragement for potential tax evasion.

Additionally, these findings are also differ with the findings of Oladipupo and Obazee (2016) who revealed that penalties imposed had a positive significant impact on tax compliance. Thus, the study shows that penalties imposed have a higher tendency to promote tax compliance from taxpayers in Nigeria. Thus, the government should impose a moderate penalty to small and medium scale business owners for the mutual benefits of the governments and taxpayers.

These findings show that there is a negative relationship between penalties imposition and tax compliance and the p-value is less than 0.05, therefore the null hypothesis (H0) which states that penalties imposed do not affect tax compliance in Morogoro and Ruvuma Regions, is rejected and hence, HA was fully supported. Thus the results conforms to the hypothesis

The Effect of Interest on Taxpayers' Compliance in Morogoro and Ruvuma Regions

From the study it was revealed that interest charged has significance contribution but negatively related to the tax compliance, since the p-value is 0.002 which is less than 0.05. If interests are imposed to taxpayers, the rate of tax noncompliance will be increased. The higher rates of taxes imposed discourages taxpayers to comply their taxes willingly, therefore, lower interest charged to taxpayers' influences tax compliance.

The findings in this study are similar to the study done by Mahenge (2018) who revealed that tax compliance is highly encouraged by lower rate of interest charged provided by Tax Authorities and in order to improve compliance, interest rates for taxpayers should be reduced.

Additionally, these findings are also supported Tanzi (2019) on a survey study was employed whereby data analysis was undertaken through regression model using Ordinary Least Square estimator. The study demonstrated that tax rates were negatively correlated with tax compliance according to his data.

Therefore, these findings show that there is a negative relationship between interests charged and tax compliance and p-value is less than 0.05, therefore the null hypothesis, which states that interest charged does not affect tax compliance in Morogoro and Ruvuma Regions is rejected and hence, HA was fully supported. Thus the results conform to the hypothesis.

Conclusion

Tax audit, penalties and interest are found to have significance influence on tax compliance as indicated from the regression results. In this case, payments of tax depend on the number of audit assessments, penalties and interest charged. Setting of affordable tax level depending on taxpayers' ability to pay and conducting audit assessments to taxpayers increases the level tax compliance in Morogoro and Ruvuma Regions. This reduces tax non-compliance among taxpayers. Therefore, tax audit, penalties and interest are the good predators of tax compliance in Morogoro and Ruvuma Regions.

Recommendations

Recommendations for Action

Findings revealed that tax audit positively and significantly affect tax compliance. This is line with the expectation of the study. On this basis of these findings, the researcher makes the following recommendations;

TRA Morogoro and Ruvuma Regions should continually conduct audit assessments to all taxpayers. Moreover, tax audit should be conducted monthly. Such a move will very likely enlighten future taxpayers on tax compliance for the purpose of economic growth of the county.

The findings of this study have revealed that interest and penalties imposed have negative influence on tax compliance. This is contrary to the hypothesized outcome. It is therefore, recommended that they should be discouraged of abandoned because they increase the tax burden which leads to increased tax evasion.

Recommendations for Further Studies

The model was only able to explain 61.2% of the total variation of tax compliance. This means that the model might have missed out some important factors affecting tax compliance. To get a more explanation of tax compliance, other explanatory variables should be identified and included in future research. Furthermore, the unexpected negative parameter estimates of interest and penalties may be due to reasons cited above. However, further studies should be done, using different models and estimation techniques, to determine whether penalties and interest payments could enhance tax compliance.

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