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Effects of Technological Tax Reforms on Tax Compliance among Small and Medium Enterprises in Tanzania

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Abstract

This study investigates the effect of technological tax reforms on tax compliance among Small and Medium Enterprises (SMEs) in Kinondoni, Tanzania. The study used structured questionnaires to gather quantitative data from 171 owners of SMEs based in Kinondoni Dar es Salaam who were convenience selected. The paper was grounded on the economic deterrence theory. Informed by the positivism philosophy, a quantitative approach and descriptive research design, targeting a sample of 163 SMEs through questionnaires. Data was analyzed using descriptive statistics in SPSS V26. The findings reveal low awareness and limited adoption of technological tools such as e-registration, e-filing, and Electronic Fiscal Devices (EFDs) by SMEs. Most respondents expressed dissatisfaction with the reforms, reporting that the technology had not effectively reduced compliance costs or enhanced the efficiency of tax processes. Key challenges included inadequate training, insufficient technical support, and a lack of infrastructure. The study concludes that while the reforms were introduced to improve tax compliance, their impact remains minimal due to these challenges. It is recommended that there should be increased taxpayer education, simplifying tax processes, and enhancing technological integration to meet SME needs. Improving collaboration between the TRA and SMEs is also crucial for making the reforms more effective and accessible.

Keywords: *Technological Tax Reforms; Tax Compliance; e-Filing System; e-Registration; Electronic Fiscal Devices*

1. Introduction

The significance of tax compliance in small and medium enterprises (SMEs) is well recognized, given their substantial role in the global economy. Small and medium-sized enterprises account for roughly 90% of businesses worldwide, and in developing economies, they play a significant role by contributing around 40% to the gross domestic product (GDP) (Msigwa, 2022). Within the European

Union, small and medium-sized enterprises contribute 58% to the GDP and account for 67% of the workforce (Pedraza, 2021). Tax compliance plays a vital role for governments, as it underpins the provision of public services, contributes to economic stability, and facilitates income redistribution (Igbinenikaro, 2024). Nonetheless, attaining elevated levels of tax compliance, especially within small and medium-sized enterprises, continues to be a significant challenge. Proposals for technological tax reforms aim to enhance compliance through the simplification of tax processes, the minimization of human errors, and the reduction of corruption (Maskaeva et al., 2022). This study examines the impact of these reforms on tax compliance, specifically within Tanzania's Kinondoni district, where small and medium-sized enterprises are decisive to the local economy yet encounter considerable compliance challenges.

The implementation of technological tax reforms, including the adoption of digital tools for tax administration, has yielded varied outcomes in enhancing compliance. In advanced economies, digital tax systems have typically improved compliance by offering clearer and more transparent processes (Kabisa, Kirwa, & Atandi, 2023). The extensive implementation of electronic filing systems in nations such as the United States and the United Kingdom has facilitated compliance with tax obligations for businesses, including SMEs (Ibrahimu & Msolla, 2021). These systems streamline documentation and decrease the time and expenses linked to tax filing, which are typical obstacles to compliance for smaller businesses. Nonetheless, although technological progress has improved tax compliance in advanced economies, it has also uncovered issues like the digital divide, where smaller enterprises with restricted technological resources find it difficult to compete (Mathenge & Abdul, 2021).

The influence of technological tax reforms on tax compliance in African nations has shown variability. The implementation of electronic fiscal devices (EFDs) and online tax systems has been initiated in countries such as Kenya, Rwanda, and Tanzania to enhance compliance, especially within the SME sector (Kabisa, Kirwa, & Atandi, 2023). Nonetheless, these reforms have encountered pushback from small and medium-sized enterprises, attributed to restricted access to technology, inadequate training, and a deficiency of resources necessary for the incorporation of digital tools into their operations (Ibrahimu & Msolla, 2021). In Rwanda, for instance, even with the effectiveness of EFDs in enhancing revenue collection, numerous SMEs have persisted in evading formal registration, partly because of the expenses and intricacies associated with adhering to digital tax systems (Daniel, 2021). This indicates that although technological reforms may enhance tax compliance, their success is significantly influenced by the socio-economic environment and the capacity of SMEs to adopt and leverage new technologies.

In East Africa, nations such as Tanzania have adopted technological innovations to improve tax compliance within small and medium-sized enterprises. The implementation of EFDs and the online tax filing system by the Tanzania Revenue Authority (TRA) seeks to enhance transparency and minimize chances for tax evasion (Mathenge & Abdul, 2021). Nonetheless, the implementation of these technologies has not been consistent, as numerous SMEs, especially those operating in the informal sector, struggle to adhere due to elevated operational expenses and the intricacies associated with utilizing digital systems (Chatama, 2013). The informal nature of numerous SMEs in Tanzania, which contribute around 55% of the GDP from the informal sector (AFDB, 2022), presents significant challenges for tax authorities in achieving full compliance, even with the presence of technological tools (Kachumita, 2022). The gap in digital access and insufficient technological infrastructure intensifies these issues, especially in more rural areas.

In Tanzania, technological tax reforms have focused on the implementation of EFDs and mobile payment systems have led to some enhancement in revenue collection; however, compliance levels among SMEs continue to be inadequate (Maskaeva et al., 2022). A significant number of SMEs persist in informal operations, evading registration with tax authorities, which complicates the tracking of their economic activities (Daniel, 2021). Despite these challenges, Tanzania has made notable progress in enhancing tax compliance via technological reforms; however, the degree to which these reforms have positively impacted SMEs, especially in areas such as Kinondoni, is still uncertain. The intricate nature of the tax system, combined with the restricted digital literacy of SME owners, creates an obstacle to achieving complete compliance (Shelemo, 2023)

This study aims to examine the particular effect of technological tax reforms on tax compliance within SMEs in Kinondoni, Tanzania. This investigation will examine how digital tools, including EFDs and online tax filing systems, E-registration, I-tax system, and Integrated Tax Management System which have enhanced compliance rates and assess whether SMEs possess the necessary resources and knowledge to effectively implement these technologies.

2. Literature Review

2.1 Theoretical Review

The study uses Economic Deterrence Theory and Fiscal Exchange Theory to analyze the impact of technological tax reforms on tax compliance behavior. Economic Deterrence Theory suggests that taxpayers make rational decisions based on the costs and benefits of compliance versus non-compliance. It suggests that technological innovations, such as electronic filing and automated audits, can discourage tax evasion by increasing detection probability and penalties. (Becker, 1968; (Frey & Feld, 2002). This theory is closely related to the study's focus on technological reforms, which are expected to enhance enforcement mechanisms and foster better compliance among SMEs (Allingham & Sandmo, 1972).

Likewise, Fiscal Exchange Theory suggests that taxpayers' compliance is influenced by their perception of receiving sufficient public goods and services in return for their taxes (Torgler, 2007). The study finds that small and medium-sized enterprises are more likely to comply when the government provides tangible benefits, such as improved infrastructure and services (Bahl & Bird, 2008). The study also suggests that enhancing tax administration efficiency and transparency can increase trust among SMEs in the government's use of tax revenues. Both theories provide a solid foundation for examining the effects of technological tax reforms on tax compliance (Feld & Frey, 2007).

Economic Deterrence Theory emphasizes enforcement through detection and penalties, while Fiscal Exchange Theory emphasizes perceived benefits and trust in governance. Their collaboration provides valuable insights into how technological tax reforms can effectively reduce evasion and encourage voluntary compliance among SMEs in Kinondoni, Tanzania.

2.2 Empirical Review

Aslam et al. (2022) examines how tax technology impacts tax compliance among individual tax filers in Pakistan, with an emphasis on their perceptions of fairness within the tax system. The study employs the Technology Acceptance Model (TAM) and Structural Equation Modeling (SEM) to demonstrate that perceived usefulness, ease of use, and facilitating conditions have a significant effect on tax compliance, with perceived fairness acting as a mediator in this relationship. The results highlight the critical role of trust in tax authorities to enhance compliance levels. In a similar vein, Mascagni et al. (2021) investigate how ICT contributes to improving tax compliance in Ethiopia, focusing specifically on the implementation of electronic sales registration machines. The findings reveal a significant rise in tax revenue, primarily attributed to enhanced compliance, while also pointing out challenges such as the underutilization of data by tax authorities. Both studies highlight the importance of digital tools in enhancing compliance, while also addressing the challenges related to data utilization and the establishment of trust.

Kabisa et al. (2023) studied the effects of technological tax reforms on small and medium-sized enterprises in Bungoma County, Kenya. The results of a decade-long study indicate a beneficial impact of tax reforms on the compliance of small and medium-sized enterprises, highlighting that innovations such as mobile payment systems and educational initiatives for taxpayers can greatly improve compliance rates. Conversely, Shelemo (2023) investigates e-filing systems in Tanzania, revealing that electronic tax return filing enhances tax compliance while simultaneously lowering compliance costs. The findings indicate that reforms aimed at small and medium-sized enterprises, particularly those focused on streamlining processes and implementing user-friendly technologies, demonstrate significant effectiveness. Nonetheless, there is a significant emphasis on the necessity for more extensive educational outreach and infrastructure development to facilitate these reforms, especially within the Kenyan context.

Additionally, Viliona & Kristanto (2021) evaluates the influence of technological tax, tax knowledge and tax policy reforms on tax compliance in Kota Padang, Indonesia highlighting the significance of tax systems in improving ease, efficiency, and flexibility in fulfilling tax obligations. The findings indicate a significant positive impact on voluntary compliance; however, there is a noted underutilization of specific platforms such as e-Service, highlighting a gap between awareness and the actual use of technological tools. In a similar vein, Musseng et al. (2023) studied the effects of both administrative and technological tax reforms in Sulawesi Island, demonstrating a favorable influence of these reforms on corporate tax compliance within small businesses. Nonetheless, the study emphasizes that the costs of compliance linked to these reforms may pose a challenge, indicating the necessity for a balance between enforcement and the convenience of taxpayers.

Ejiofor & Mashood (2022) examines digital tax reforms designed to tackle the challenges posed by the global digital economy, especially concerning multinational enterprises and tax havens. The findings indicate that although technological reforms assist in addressing tax evasion, they simultaneously create compliance challenges for businesses. The significance of these findings is pertinent to SMEs, as comparable compliance issues may emerge in Tanzania’s tax reforms, especially in urban areas such as Kinondoni. This is reflected in the work of Ejiofor & Mashood (2022) who analyze the ways in which global digital reforms can inform local initiatives designed to combat tax evasion. Their findings emphasize the necessity for strong implementation strategies to prevent reforms from burdening SMEs.

The discussed studies consistently emphasize the beneficial impacts of technological tax reforms on tax compliance, especially regarding SMEs. For instance, Aslam et al. (2022) and Kabisa et al. (2023) demonstrate that the ease of use and trust in authorities play a crucial role in enhancing compliance. Meanwhile, Mascagni et al. (2021) and Shelemo (2023) highlight the importance of electronic systems, such as sales registration machines and e-filing, in boosting revenue collection. Nonetheless, there persists a disparity in the comprehensive use of digital tools and platforms, as highlighted by Viliona & Kristanto (2021) where significant awareness does not necessarily lead to elevated usage of tax technologies. Furthermore, investigations such as those conducted by Musseng et al. (2023) and Ejiofor & Mashood (2022) indicate that although technological reforms may diminish evasion, they can simultaneously create compliance challenges, especially for smaller enterprises. The identified gaps indicate that tax technologies could greatly enhance tax compliance for SMEs, especially in Kinondoni, Tanzania; however, careful management of the implementation process is essential. It is essential to focus on enhancing educational outreach, minimizing compliance costs, and ensuring that digital tools are effectively employed by all stakeholders, particularly in local settings where resources might be constrained.

3. Methodology

The study was conducted at Kinondoni Tax region in Dar es Salaam Region targeting a target population of 300 SMEs spread across different areas in Kinondoni Municipal. The study adopts a positivist philosophy, aligning with the objective nature of investigating tax compliance among SMEs to allow collection and analysis of quantifiable data on technological tax reforms. A quantitative research approach is used, focusing on numerical data to derive statistical relationships, trends, and patterns comprehended by a descriptive survey design to gather data on the current state of tax compliance through questionnaires distributed to SME owners and managers, with the sample size 163 determined using Yamane's formula. Data was analyzed using IBM SPSS V26 in descriptive statistical analysis to summarize key features in mean, standard deviation, and frequencies. Additionally, the study ensures ethical considerations such as informed consent, confidentiality, and compliance with research protocols were strictly adhered to, ensuring participant rights were respected throughout the study.

4. Findings and Discussions

4.1 Effects of Technological Tax Reforms on Tax Compliance

The objective of this study was to evaluate the effects of technological tax reforms on tax compliance among SMEs in Kinondoni, Tanzania. Therefore, it was necessary to explore how the implementation of technology-based innovations by the revenue authority influenced SME awareness, the cost of compliance, the efficiency of tax processes, and the overall impact of these reforms on their tax compliance behaviors.

Table 1: Effects of Technological Tax Reforms on Tax Compliance

Technological Tax Reforms	Mean	Std. Deviation	Interpretation
The SME awareness on many technology-based innovations implemented by the revenue authority to enhance effective registration, filing and payment of tax obligations	1.97	1.108	Disagree
The tax technology infrastructure implemented by the tax authority lower the cost of compliance for the SME.	1.98	1.154	Disagree
Regular trainings conducted by the revenue authority among SMEs on use of technology to meet tax obligations	2.37	1.267	Disagree
The technology backed reforms make the process of complying more efficient for the SME.	2.02	1.100	Disagree
The tax authorities established satellite technical centers where SMEs can find technological assistance tax on tax compliance.	2.31	1.259	Disagree
Technological tax reforms provide positive impact on SMEs tax compliance	2.04	1.149	Disagree

Source: Field research, 2024.

The findingss (Table 1) indicate a general disagreement among SME owners and managers regarding the positive impact of technological tax reforms on tax compliance. A mean score of 1.97 shows that most respondents disagree with the statement that they are aware of the technological innovations implemented by the tax authority. Similarly, a mean of 1.98 suggests that the technology infrastructure has not been effective in lowering compliance costs for these businesses. Moreover, the mean score of 2.37 reflects a lack of sufficient training provided by the revenue authority to help SMEs adopt technological tools. Respondents also disagree (mean of 2.02) with the idea that the reforms have made tax compliance more efficient. Furthermore, the absence of adequate technical support centers (mean of 2.31) and the overall negative perception of the reforms' impact on tax compliance (mean of 2.04) suggest that the technological advancements have not yet significantly improved the tax compliance environment for SMEs in Kinondoni.

4.2 Compliance among SMEs in Kinondoni, Tanzania

The findings (Table 2) indicate that respondents have a generally unfavorable perception of tax reforms and their impact on tax compliance. A mean score of 2.74 suggests that respondents are neutral regarding their ability to fill all tax returns using the e-filing system. However, they disagree (mean of 2.18) with the statement that they fill these returns clearly, and they similarly disagree (mean of 2.48) on the timeliness of submissions through e-filing. Additionally, the use of the e-filing system has not significantly reduced follow-up actions by the Tanzania Revenue Authority (TRA), as indicated by a mean of 2.53.

Table 2: Tax Compliance among SMEs in Kinondoni, Tanzania.

Variable	Mean	Std. Deviation	Interpretation
Usually, I fill all tax returns using e-filing system completely.	2.74	.961	Neutral
Usually, I fill all tax returns using e-filing system clearly	2.18	1.257	Disagree
Usually, I submit all tax returns using e-filing system timely	2.48	1.353	Disagree
Using the e-filing system has eliminated the follow-up actions on payment of taxes which were made by TRA in my business premises.	2.53	1.330	Disagree
E-tax registration help SMEs to comply with tax	2.19	1.317	Disagree
All tax reforms increase tax compliance among SMEs	2.23	1.240	Disagree

Source: Field research, 2024

The respondents also express disagreement with statements suggesting that e-tax registration and tax reforms have improved compliance, with mean scores of 2.19 and 2.23, respectively. These results suggest that while some SMEs may adopt e-filing, overall, the reforms have not effectively enhanced tax compliance.

5. Discussions

This study uncovers notable obstacles related to the implementation and efficacy of technological tax reforms within SMEs in Kinondoni, Tanzania. The introduction of technology-based innovations such as e-filing and e-registration by the Tanzania Revenue Authority (TRA) has not led to widespread adoption. The low usage rates and the prevailing negative perceptions regarding their impact on tax compliance underscore the challenges that SMEs encounter in utilizing these tools effectively. The average scores, which show varying levels of disagreement among participants about the usefulness, awareness, and efficiency of these technological reforms, suggest that the anticipated advantages of lower compliance costs and improved efficiency have not been completely achieved. This indicates a discrepancy between the formulation of the reforms and their actual execution within the SME sector in Kinondoni.

According to Economic Deterrence Theory, which asserts that technological advancements ought to improve compliance via enhanced enforcement and detection, the results indicate that this anticipated outcome is not being realized. The limited uptake of systems like e-registration (mean of 1.97) and e-filing (mean of 2.39) may indicate an absence of adequate deterrents or enforcement strategies to promote their utilization. In line with the findings of Mascagni et al. (2021) in Ethiopia, which indicated that enhancements in ICT led to increased compliance yet were not fully leveraged by tax authorities, the situation in Tanzania reveals that although technological tools are accessible, their restricted application by SMEs undermines the opportunity for enhanced compliance. This underscores the necessity for improved integration and enforcement of these systems to fully harness their advantages.

The results are consistent with Fiscal Exchange Theory, highlighting that the willingness of taxpayers to adhere to tax regulations is shaped by their views on the benefits they receive in exchange. Small and medium enterprises in Kinondoni, indicated by a mean score of 2.04, generally feel that technological tax reforms have not notably enhanced their tax compliance experience or delivered sufficient returns, such as effective public services. This perspective aligns with the findings of Kabisa et al. (2023), who discovered that although technological reforms can have a beneficial effect on compliance, their effectiveness is contingent upon improving taxpayer education and streamlining the use of these technologies. The situation in Kinondoni indicates a pressing requirement for enhanced training, as evidenced by a mean score of 2.37, alongside a notable deficiency in technical support, which received a mean score of 2.31. This emphasizes the necessity for improved educational and support frameworks.

In comparison to earlier studies, Aslam et al. (2022) identified that the perceived usefulness and ease of use of tax technologies played a crucial role in influencing tax compliance in Pakistan. In Kinondoni, respondents reported a deficiency in awareness and inadequate infrastructure, indicating that the perceived ease of use and usefulness are still minimal. This difference may stem from variations in the implementation and support frameworks present in the two nations. The results suggest that failing to tackle these critical elements could mean that technological changes by themselves might not lead to substantial enhancements in compliance rates within SMEs.

The implications of these findings hold significant importance for those involved in policy formulation and tax administration in Tanzania. The limited uptake of technological systems, along with unfavorable views on their efficacy, indicates that initiatives focused on streamlining tax procedures must be paired with thorough training programs and improved support mechanisms. Shelemo's (2023) study illustrates that e-filing has a positive effect on compliance and tax revenue in Tanzania. Focused initiatives aimed at lowering compliance costs and enhancing the taxpayer experience can result in improved outcomes. Improving access to technical support, streamlining the registration and filing processes, and raising public awareness about the advantages of utilizing technological tax systems may lead to increased compliance rates among SMEs in Kinondoni.

In summary, although technological tax reforms could enhance tax compliance, the existing implementation in Kinondoni encounters considerable obstacles. The findings indicate that to fully harness the advantages of these reforms, tax authorities should prioritize enhancing SME awareness, upgrading the technological infrastructure, and offering sufficient training and support. The proposed enhancements would not only meet the standards set by Economic Deterrence and Fiscal Exchange Theories, but also foster a more efficient and compliant tax system that serves the interests of both SMEs and the wider economy.

Conclusions

This study indicates that the technological tax reforms introduced by the Tanzania Revenue Authority (TRA) have not yet produced the expected positive impact on tax compliance among SMEs in Kinondoni, Tanzania. The results indicate a lack of awareness and use of e-tax systems such as e-registration and e-filing, with participants expressing overall dissatisfaction regarding the reforms' effects on compliance costs and efficiency. The analysis reveals a deficiency in infrastructure and taxpayer education, which has constrained the efficacy of these technological advancements. Additionally, the findings suggest that the perceived ease of use and usefulness of the reforms are still limited, which plays a role in the low adoption rates. The study examines the objectives by demonstrating that although technological reforms have been implemented, there has been no substantial enhancement in tax compliance behaviors, primarily because of insufficient support, training, and infrastructure. The findings enhance the overall comprehension of the difficulties encountered by SMEs in complying with tax reforms within developing economies. The investigation enhances understanding by demonstrating the essential requirement for incorporating user-friendly technology alongside thorough educational initiatives to render technological tax reforms more approachable and impactful. This also underscores the existing knowledge gap in connecting technological advancements with the actual needs and capabilities of SMEs. Addressing this gap could greatly enhance compliance rates and bolster the overarching tax administration objectives in Tanzania.

Recommendations

To improve tax compliance among SMEs in Kinondoni, it is essential to strengthen taxpayer education and awareness campaigns to simplify the understanding of tax obligations. The Tanzania Revenue Authority (TRA) should enhance technological integration by investing in more user-friendly and accessible platforms, such as mobile applications and digital payment systems, that accommodate SMEs' needs. Additionally, simplifying administrative procedures and reducing bureaucratic barriers will foster greater compliance. Furthermore, regular consultations between the TRA and SMEs should be held to better align tax reforms with the challenges faced by businesses, ensuring practical and effective solutions are implemented.

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