

A Study on Investigating Factors Influencing Non-Adoption in the Zambia Revenue Authority's e-Tax Payment: A Case Study of Nakonde Border Post

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African Journal of Commercial Studies, 2026, 7(2), 1-10

DOI Link: <https://doi.org/10.59413/ajocs/v7.i2.1>

Abstract

When the Zambia Revenue Authority introduced the e-tax payment system several years ago, the aim was to ease the filling of tax returns and capture more taxpayers in the tax bracket. This would have ideally resulted in the increase of tax revenues and meeting or surpassing revenue collection targets. Reports of missed revenue collection targets by the ZRA and evasion of tax by potential large tax players are a clear indication that the introduction of the E-tax system has not fulfilled the purpose for which it was intended (Kabaso, 2019). Therefore, this study sought to investigate factors contributing to non-adoption of e-payment in tax filing in Zambia, specifically in the context of the Nakonde border post. The specific objectives were as follows: To find out the perceived usefulness of using an e-tax payment system at the ZRA Nakonde border post, to establish the perceived ease of use of the e-tax payment system at the ZRA Nakonde border post, and to identify the perceived risks of the e-tax payment system at the ZRA Nakonde border post. The research applied a descriptive research design. 52 taxpayers were interviewed from the sets of respondents (taxpayers). The researcher applied purposive random sampling to give every member of the community trading a chance to be interviewed and thus not produce biased or imbalanced data. A total of 52 questionnaires were distributed to small business owners registered with ZRA at Nakonde Border Post. Based on the findings from the study, it was evident that the electronic tax e-payment system has not been adopted due to the perceived use of it, perceived ease of use, and, of course, the perceived risks that come with it for taxpayers to assess their tax obligations accurately and enable them to file their returns on time. The new system was overwhelmed by the number of users, consequently resulting in inconveniences. The study recommends that ZRA upgrade the e-tax servers to calm down the pressure on the current servers. In addition, ZRA should install user-friendly features on the filing websites so as to increase the taxpayers' interest in using the system.

Keywords: Technology Acceptance Model (TAM), E-payment, Zambia Revenue Authority (ZRA), Non-adoption

1. Background of the study

There is an increasing need by governments to collect more revenue by way of taxes to face the increasing financial expenditures budgeted for by any country. However, the Zambia Revenue Authority (ZRA) has faced difficulties in collection of revenue. The manual systems that they have relied over the years have proved ineffective and are marred with glitches such as long queues, slowness (ZRA, 2018).

In order to improve tax collection and administration, ZRA introduced electronic payments in 2014 to help taxpayers pay their taxes speedily (Kabaso, 2019). Automated systems have been proven to be capable of introducing massive efficiencies to business processes that can result in increased revenue collections. According to Mwenda (2017) revenue administration modernization has a positive impact on the cost of tax administration and effectiveness of revenue collection. These systems were aimed at reducing the cost of tax compliance on the part of taxpayers such as reduced movement, provision of better services to taxpayers and increased tax compliance among taxpayers which would in turn increase revenue collection.

Despite all the efforts aimed at developing better and easier electronic tax filing system, the system still remains underutilized by the public (ZRA, 2018). This is demonstrated by the long queues observed at ZRA offices for return filing and payment during peak periods. There is scanty research on reasons for non-utilization of E-payment systems when filling tax by customers at ZRA. This compelled the researcher to undertake a study on factors contributing to non-adoption of e-payment in tax in Zambia.

Revenue in form of taxation, licenses, customs, excise duties and other sources is very important in ensuring efficient running of government operations. Taxation is a major source of revenue to governments all over the world. Most developed countries have developed advanced and successful tax collection policies which ensure enhanced optimal revenue collection (Martinez-Lopez, 2012).

The Government of the Republic of Zambia, like many other governments in the world, significantly relies on tax revenue to finance both its key infrastructure development and social services. Zambia's tax revenue declined from 30% of GDP in the 1970s to only an average of 13% of GDP in the 1990s mainly due to the decline in mining revenue and weak tax administration (Kabaso, 2019). To address this decline, significant tax reforms were undertaken that included the creation of the Zambia Revenue Authority (ZRA) (ZRA, 2019). Despite these reforms, tax revenue collection has to a large extent been unsatisfactory, recording average tax revenue-to-GDP of 17% in the last five years (ZRA, 2019).

Zambia's revenue collection is relatively low compared to its neighboring countries such as the Southern African Customs Union (SACU) and Sub-Saharan Africa (SSA) over the period 2003 to 2011 (Tanzi, 2013). Even when compared to Malawi and Zimbabwe with whom they share a common history and benchmarks, Zambia is underperforming in terms of tax revenue collections (Tanzi, 2013). Zambia's tax revenue to GDP has averaged 17% while that of Malawi and Zimbabwe is slightly above 20%. Zambia's revenue underperformance is partly attributed to its large informal sector and inefficiencies in tax administration considering that its peers have comparable tax rates as Tanzi (2013) puts it.

Since the 1980s, Zambia has been in the process of making reforms in their financial sectors and Government sectors (Das, 2011). Martinez et al (2012) noted that, before the reforms, tax revenues in Zambia were as a result of heavy taxation of a limited tax-base, that is, a small group of people were charged large amounts; as well as high taxation of imports and exports. Reforms were introduced because of the increasing need to raise more revenue on behalf of the government through tax. Pissarides (2019) observed that many developing countries urgently needed to mobilize resources to service their growing public debt and finance public services. The purpose for these reforms was to improve tax collection and reduce revenue leaks.

Various studies have shown that their numerous positives and negatives associated with e-payment of tax. A study done by Smith (2017) in Netherlands revealed that the introduction of e-payment was well received by tax payers as it promotes ease of doing business. The findings further revealed that reduced trips, queues and parking problems as the major advantage that e-filing brings to them.

A study done by Muturi and Kiarie (2019) in Kenya revealed that e-filing improves on convenience to the clients as well, as it ensures accuracy and timely reconciliations of data captured. They further revealed that e-filing improves efficiency, reducing errors and avoiding mis postings.

However, a study done by Ndukwu (2019) in Nigeria revealed many concerns that tax payers had regarding e-payment of tax. His study revealed that some of the concerns include non-availability of internet, technological glitches, and knowledge gap. Knowledge gaps imply ignorance or lack technical know-how when it comes to using digital apps such as one developed by ZRA.

2. Literature Review

2.1 Theoretical framework

This study is also guided by a Technology Acceptance Model (TAM) developed by Davis et al. (1989). The TAM is preferred because it suits the study scenario of self-reported and intention to use. According to Ingham & Collerette (2003) TAM has predictive validity for intent to use and self-reported usage and has proven to be a theoretical model in helping to explain and predict user behavior of information technology. Also, the TAM framework is also one of the most widely used theoretical frameworks in explaining individuals' acceptance behavior towards an information system such as tax e-filing. As reported by other scholars (e.g. Park, 2009), TAM is a good theoretical tool to understand why technology is adopted and traces how external variables influence belief, risk, attitude, and intention to use.

This refers to the degree to which the prospective user expects using the system to be free of effort. It is a variable that indicates how easy for the users to use the applications. For example, ease of use can mean users being able to navigate the technological system with minimum or no guidance and without difficulties such as connectivity. There are some external factors which also have an influence both the perceived usefulness and perceived ease of use which are Attitude:

It is defined as the user's evaluation of the desirability of using a particular information system application. Basically, it is the perceptions of the user are regarding the application or the system. For example, some societies are still negative about technology despite its advantages. TAM further indicates that an individual's behavioral intention to use an innovation is based on perceived usefulness and perceived ease of use, where the latter influences the former provided other factors are uniform (Lai, 2016). External variables: These can be divided into three factors which are social factors, cultural factors, and political factors. Social factors: social factors include factors such as language that can be a barrier in the use of technology. Cultural factors: these factors determine the acceptance or rejection of the technological application or system on the basis of culture. For example, What-sup is mostly used among the Malaysians while Webo is famous among the Chinese and Kakao-talk among the Koreans. So, application of different technologies is influenced by different cultures. Political factors: This factor measures the impact of using technology in politics. For example, certain applications or systems are used for political purposes like face-book used by politicians as a tool to influence their supporters during their campaign periods.

The researcher used questionnaires in this study. The choice of this instrument facilitated the collection of two types of data; namely primary and secondary data (Yin, 2014). Quantitative data was collected through closed ended self-administered questionnaire. Questionnaires are advantageous in that they allow respondents to express themselves freely because their identities are withheld and protected. A list of sample members was obtained from the Nakonde board post, an institution responsible for E-tax payment /E-tax filling in Zambia. on the following Objectives;

- To find out factors influencing the perceived usefulness of adopting an e-tax payment system at ZRA Nakonde boarder post
- To establish factors influencing the perceived ease use of adopting e-tax payment system at ZRA Nakonde boarder post
- To identify factors influencing the perceived risks of adopting e-tax payment system at ZRA Nakonde boarder post

According to Asika (2008), research methodology refers to the specific approach or technique used to conduct a research study. It includes the steps and actions taken to reach valid conclusions in the research process.

3 Methodology

3.1 Research Design

A descriptive survey design was adopted for this study. A descriptive survey design was best suited for this study as it describes characteristics associated with the subject population, and in particular factors that make them behave the way they do (Akintoye, 2015). The study used a descriptive design because it enables the researcher to collect a large quantity of in-depth information about the population being studied.

3.2 Data Collection

The researcher used questionnaires in this research. The choice of this instrument facilitated the collection of two types of data; namely primary and secondary data (Yin, 2014). Quantitative data was collected through closed ended self-administered questionnaire. Questionnaires are advantageous in that they allow respondents to express themselves freely because their identities are withheld and protected. A list of sample members was obtained from the Nakonde board post, an institution responsible for E-tax payment /E-tax filling in Zambia in the district.

3.3 Data Analysis

A careful analysis of the completed questionnaires was done to ensure that the collected data was accurate and consistent with other information gathered. Cleaning of collected data was done through editing to detect errors and omissions and making of corrections where necessary. Data was analyzed by coding according to variables in the study for efficiency so as to reduce the replies given by respondents to a small number of classes. After completion of coding, the data was classified on the basis of common characteristics and attributes. The raw data was then assembled and tabulated in form of statistical tables to allow for further analysis. The Statistical Package for Social Sciences (SPSS) was used to aid in the statistical analysis of the data.

4 Findings and Interpretation

4.1 The perception ease of use of the e-tax payment system

Save time

The respondents demonstrated that one of the qualities that accompany the utilization of e-charge installment is that it saves time. The perspectives on respondents with respect to this finding are displayed in the figure beneath. The result of test is as shown in Figure 1 below.

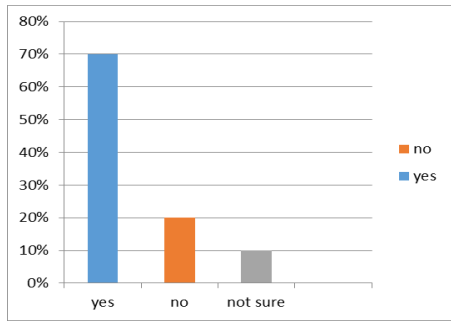


Figure 1: Save time

From the figure above, obviously numerous respondents concurred that the utilization of e-charge installment is of incredible worth as it saves time. This is confirmed by the larger part 70% who concurred, while 20% differ and 10% were uncertain.

Inconvenience

The other benefit of utilizing the ZRA e-charge installment framework that was distinguished by respondents is that it is advantageous. The perspectives on respondents in regards to this finding are summed up in the figure underneath;

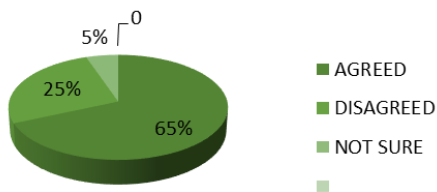


Figure 2: Inconvenience

From the figure above, majority of respondents agreed that benefit of utilizing E-charge installment is that it is advantageous representing 65%, 25% of the respondents disagreed while 10% of them were uncertain.

Cost Ineffectiveness

It was additionally uncovered by respondents that one more benefit of utilizing e-charge installment framework is that it Diminishes some medium, for example, charge advisor in the customary help achieve the saving of the expenses. The table underneath sums up respondent's perspectives in regards to this finding;

Table 1: Cost Ineffectiveness

Response	FREQUENCY	PERCENTAGE
YES	37	70%
NO	10	20%
NOT SURE	5	10%
TOTAL	52	100%

From the table above, obviously numerous respondents concurred that the utilization of e-charge installment framework diminishes some medium, for example, charge advisor in the conventional assistance 70% of the respondents concurred, while 10 respondents that address 20% of the complete respondents differ while 5 respondents who addressed 10% of the respondents were uncertain.

No Speed

The respondents likewise showed that one more benefit of utilizing e-charge installment framework is that it is sped. The perspectives on respondents with respect to this finding are displayed in the figure beneath;

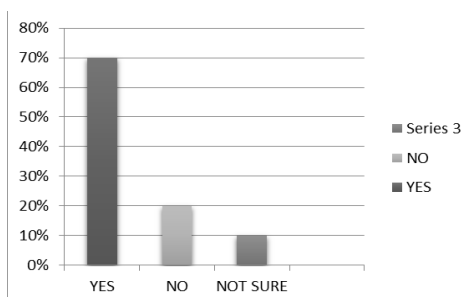


Figure 3: No Speed

From the reference diagram above plainly, numerous respondents were of the view that the utilization of ZRA E-Duty framework is precise. This is confirmed by the greater part 70% reaction who concurred. 30% of the respondents differ while 10% of the respondents were uncertain.

4.2 Perceived ease of use of the e-payments

The second unbiased of the review tried to lay out the impression of convenience of the e-charge installment framework at Nakonde guest post. To gather respondent's perspectives, the analyst disseminated surveys and directed interviews with respondents. Coming up next were the discoveries;

User friendly

The review looked to lay out whether the E-Duty framework utilized by ZRA is easy to use. The discoveries of the review uncovered that most of respondents found E-charge framework decently easy to use. The perspectives on respondents are displayed in the figure beneath;

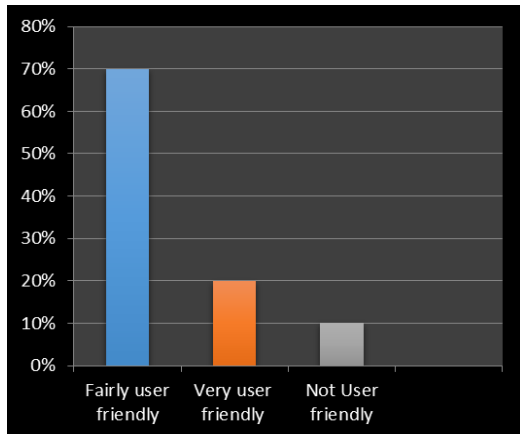


Figure 4: User friendly

From the reference diagram above obviously, numerous respondents were of the view that the E-charge framework utilized by ZRA is easy to use. This is confirmed by the greater part 70% reaction who concurred. 30% of the respondents differ while 10% of the respondents were uncertain.

Good interface

The concentrate likewise looked to lay out whether the E-charge framework had a decent point of interaction for simple client route. It was brought up by respondents that the ZRA E-charge framework has a decent point of interaction for simple route by client. The table underneath sums up the respondent's perspectives;

Table 2: Good interface

Response	Frequency	Percentage
Good interface	30	60%
Very good interface	11	20%
Poor interface	11	20%
TOTAL	52	100%

The discoveries above plainly show that most of respondents demonstrated that the ZRA E-charge framework has a decent connection point for simple route. From the table it tends to be seen that 30 respondents who addressed 60% of the respondents showed that the framework has a decent point of interaction, 10 respondents said it has an excellent point of interaction and another 20% of respondents expressed that the framework has an unfortunate point of interaction.

Access

Another issue that connects with usability that was found is openness. The respondents were approached to demonstrate how they found the framework open. The figure beneath shows respondents sees;

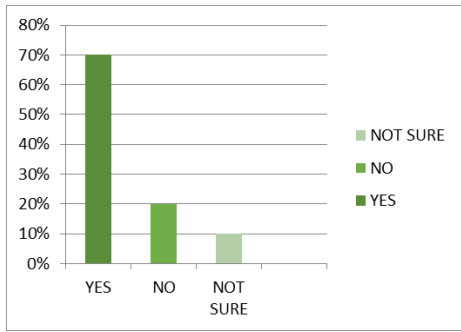


Figure 5: Access

From the figure above, obviously numerous respondents concurred that the framework is available. 70% of the respondents said OK, 20% declined and 10% were uncertain.

4.3 External variables that influence the perceived usefulness

The concentrate additionally settled that there are sure factors Anticipating Apparent Convenience. The following were the elements that were recognized;

PC education

One of the variables Anticipating Apparent Usability that was shown by respondents is PC proficiency. The respondents uncovered that the more PC proficient an individual is, the simpler they would track down it to utilize the ZRA E-Duty framework. The figure beneath shows respondents sees with respect to this finding, its obviously numerous respondents concurred that the framework is available. 70% of the respondents said OK, 20% declined and 10% were uncertain.

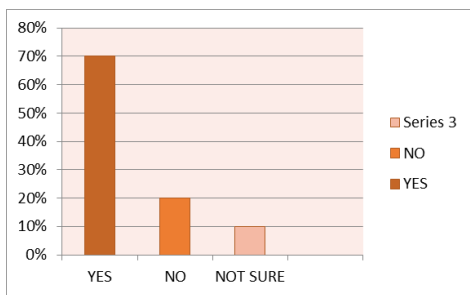


Figure 6: PC education

The figure above affirms that for sure PC education is an outside factor that predicts usability. 70% of the respondents said OK, 20% rejected and 10% were uncertain.

Level of infrastructure

The other outside factor that predicts convenience that was demonstrated by respondents is the degree of infrastructure. The table beneath sums up respondent's perspectives in regards to this finding;

Table 3: Level of infrastructure

Response	Frequency	Percentage
YES	35	70%
NO	10	20%
NOT SURE	7	10%
TOTAL	52	100%

From the table above, obviously numerous respondents upheld the view that one more approach to rousing educators is by including them in school navigation. 70% of the respondents concurred, while 10 respondents that address 20% of the complete respondents differ while 5 respondents who addressed 10% of the respondents were uncertain.

Perceived risk

The third level headed of the review tried to figure out the p the view of chance of the e-installment framework at Nakonde visitor post. To gather respondent's perspectives the scientist dispersed polls and led interviews with respondents. Coming up next were the discoveries;

Losing Money

The concentrate likewise tried to lay out whether the E-charge framework. The respondents showed one of the apparent

dangers related with the utilization of ZRA E-charge framework is losing cash through misleading distinguishing proof. The perspectives on respondent's perspectives are displayed in the figure underneath;

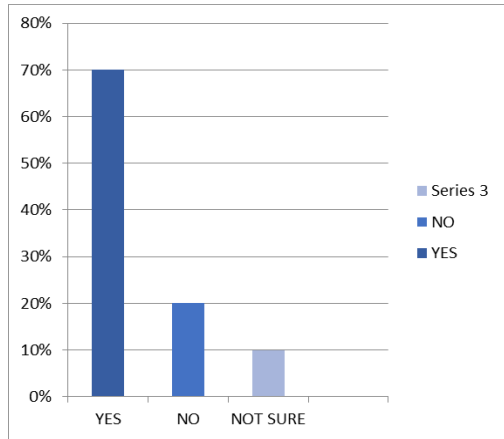


Figure 7: Perceived risk

From the figure above, obviously numerous respondents concurred that the E-charge framework utilized by ZRA didn't ensure for some obvious character or credibility of the exchange 70% of the respondents said OK, 20% denied and 10% were uncertain.

Defective or faulty system

The concentrate likewise needed to lay out whether the ZRA E-charge framework doesn't ensures its presentation. The perspectives on respondents are displayed in the figure beneath.

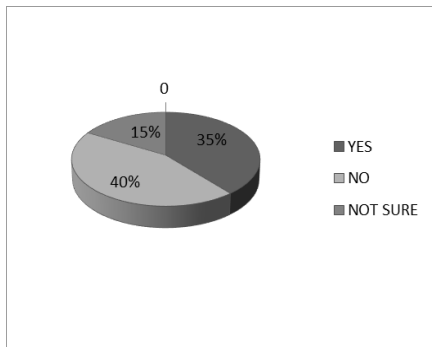


Figure 8: Defective or faulty system

From the discoveries above, it is totally evident that the larger part (40%) of respondents felt that the framework ensured its failure while 35% felt it ensured. Moreover, 15% of respondents were don't know. This affirms that many actually seen the utilization of E-burdening as dangerous.

Low security of data

Respondents further showed that they felt that the framework utilized by ZRA had low security of data. The perspectives on respondents in regards to this finding are displayed in the figure beneath;

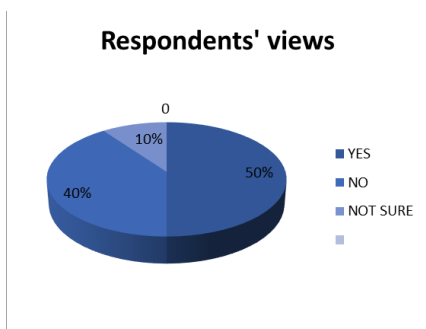


Figure 9: Low security of data

As should be visible from the figure over, the larger part respondents felt that the framework had low security of data. Half of the all-out respondents said OK, while 40% of the respondents clashed. The other 10% of the respondents were don't know.

4.4 Discussion

Demographic Information

The study revealed that the age categories of the respondents were in four categories as depicted: The examination uncovered that 60% were men while a sum of 20 respondents addressing 40 % were female. 18-24 years, 25-31years, 32-38 years and 39-above years. The majority of SMEs on non-adoption of e-tax payment /E-tax filling in Zambia who participated in the study were aged between 25-31years years.

In terms of level of education, the study revealed that 17 percent did not have any form of education, 47 percent had obtained degrees and 25 percent had diploma percent attained tertiary level of education. The findings show that majority of the respondent's degrees of education. This means that the businesses are mostly run and managed by people who have form of tertiary education which is necessary for the smooth running of any small and medium business.

First objective: To find out the perceived usefulness of using an e-tax payment system at ZRA Nakonde boarder post.

From the findings its obviously numerous respondents concurred that the utilization of e-charge installment is of incredible worth as it saves time. This is confirmed by the larger part 70% who concurred, while 20% differ and 10% were uncertain. From the findings in terms of Inconvenience, majority of respondents agreed that benefit of utilizing E-charge installment is that it is advantageous representing 65%, 25% of the respondents disagreed while 10% of them were uncertain, from the findings on Cost Ineffectiveness its obviously numerous respondents concurred that the utilization of e-charge installment framework diminishes some medium, for example, charge advisor in the conventional assistance 70% of the respondents concurred, while 10 respondents that address 20% of the complete respondents differ while 5 respondents who addressed 10% of the respondents were uncertain, from the findings on No Speed respondents were of the view that the utilization of ZRA E-Duty framework is precise. This is confirmed by the greater part 70% reaction who concurred. 30% of the respondents differ while 10% of the respondents were uncertain.

Second Objective: To establish perceived ease use of the e-tax payment system at ZRA Nakonde boarder post.

Findings on User friendly it is evident that numerous respondents were of the view that the E-charge framework utilized by ZRA is easy to use. This is confirmed by the greater part 70% reaction who concurred. 30% of the respondents differ while 10% of the respondents were uncertain, the finding above is in line with existing literature. User friendliness of the system is a factor that greatly influences taxpayers' adoption and use of the system (Kamarulzaman, 2010). Therefore if the e-system is compatible with the user's working and lifestyle and meets his/her needs, that is, the taxpayer is able to file their tax return with minimum difficulty, in good time and with the resources at his/her disposal (for example type of machine, laptop, P.C, I pad etc), it is likely that they will adopt and use the system. This study sought to assess user friendliness of ITMS as a factor influencing taxpayers' adoption and consequent use of the system. Findings on the Good interface the study established that that most of respondents demonstrated that the ZRA E-charge framework has a decent connection point for simple route. Most respondents who addressed 60% of the respondents showed that the framework has a decent point of interaction, 10 respondents said it has an excellent point of interaction and another 20% of respondents expressed that the framework has an unfortunate point of interaction, Extensive research has provided evidence that perceived ease of use had a significant effect on usage intention, it is an important predictor. Perceived ease of use can be an important determinant, perhaps even more than perceived usefulness, of information system success when process-oriented issues are at the forefront of users' minds (Venkatesh, 1999). In the e-tax service, the interface of the system must be friendly for users, in order for an individual user can be able to interact successfully and completed his or her taxes in various situations - simple and complex. Further, the e-tax service should also provide the essential tax-related information for citizens, this information is important and would give some help for users when they use the e-tax service. Therefore, this information needs to be easily accessible. The ease with which a citizen can use the various features of the system and access all relevant tax publications, forms, and instructions will together be critical in the citizen developing a positive assessment of e-Tax (Hu et al., 2009). findings on Access majority of respondents concurred that the framework is available. 70% of the respondents said OK, 20% declined and 10% were uncertain. The finding above is in consonant with existing literature. In his study in Kenya, Davies (2013) observed that accessibility influence a person's intention to adopt the system and it also influences the person's perceived usefulness of the system. When a system is perceived as easy to use and interact with, the person will find it useful and will increase his intention to adopt the system. Davis (1989) emphasized that perceived usefulness and perceived ease of use are individual's subjective appraisal of performance and effort respectively, hence they are not necessarily objective. Davis however believed that though these are just human beliefs, they are meaningful variables indicating behavioral determinants of adoption of an information system

Findings on level of infrastructure many respondents supported the view that another way of motivating teachers is by involving them in school decision making. 70% of the respondents agreed, while 10 respondents that represent 20% of the total respondents disagreed while 5 respondents who represented 10% of the respondents were unsure, the finding

above is supported by Miller and Khera (2010) who explained several preconditions to the perception of an information system's ease of use. These were the existence of support infrastructure, availability of assistance when needed, and easy accessibility of the system.

Third objective: To identify the perceived risks of the e-tax payment system at ZRA Nakonde boarder post.

Findings on Losing Money obviously numerous respondents concurred that the E-charge framework utilized by ZRA didn't ensure for some obvious character or credibility of the exchange 70% of the respondents said OK, 20% denied and 10% were uncertain, findings on Defective or faulty system totally evident that the larger part (40%) of respondents felt that the framework ensured its failure while 35% felt it ensured. Moreover, 15% of respondents were don't know. This affirms that many actually seen the utilization of E-burdening as dangerous. Findings on Low security of data the larger part respondents felt that the framework had low security of data. Half of the all-out respondents said OK, while 40% of the respondents clashed. The other 10% of the respondents were don't know.

5 Conclusions and Recommendation

The review researched on factors adding to non-adoption of e-payment in Zambia under the Zambia Revenue Authority institution: a contextual analysis of Nakonde boarder post was carried out using descriptive survey. To get an exhaustive comprehension of this subject, the researcher used interviews which were open ended questions type.

Perceived useful of adopting e-payment at Nakonde boarder post

The primary goal of the review looked to figure out View of benefit of utilizing e-installment framework at Nakonde guest post. The proof in view of the review demonstrated that respondents were for the most part mindful of the benefit of utilizing E-payment. The respondents showed that E-charge framework sets aside time and cash, builds precision, realness and responsibility and that it is more advantageous.

Perceived ease of use of the e-payment at Nakonde boarder post

The second level headed of the review tried to lay out View of straightforwardness utilization of the e-installment framework at Nakonde guest post. For the most part, respondents felt that the framework is easy to use, great connection point which is effectively safe and effectively open.

Perceived Risks of using an e-payment at Nakonde visitor post

The third and last goal of the review looked to figure out the impression of hazard of the e-installment framework at Nakonde visitor post. The review uncovered that the respondents who were essential for the concentrate by and large had security concerns. The respondents felt the new framework didn't ensure protection and classification

Recommendations

In view of the above observing this study prescribes the accompanying to be addressed to upgrade conduct goal and reception of the framework to understand its targets.

First and foremost, since e-recording is another innovation, its rollout should go couple with mindfulness and training to the citizens. Likewise, as show in the discoveries that social impact is huge for the two clients and non-clients it is critical to recognize steadfast and moderate citizens who have impact in the general public to be prepared and worked with to utilize e-documenting, as this might bear some effects on the social impact.

Besides, the need to improve arrangement of specialized upholds and backstopping administrations to the clients. Such help might incorporate however not restricted to actual visit, online help or unique call place for e-fillers. Specialized help may likewise zero in on settling availability difficulties to ensure that the framework is accessible consistently. High availability diminishes issues of non-conveyance of profits and improve generally speaking effectiveness.

Declaration of Competing Interests

The authors declare that they are not aware of any competing financial interests or personal relationships that may have influenced the work described in this document.

Funding

This research did not receive specific grants from any public, commercial, or non-profit sector funding bodies.

Acknowledgements

I would like to offer my heartfelt gratitude to everyone who made a contribution to this research

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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