

Factors Influencing Taxpayer Compliance Behaviour Among Small and Medium Enterprises: Evidence from the Clothing Sector in Lusaka, Zambia

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Abstract

This study investigated the factors influencing taxpayer compliance behaviour among small and medium enterprises (SMEs) in the clothing sector in Lusaka, Zambia. The primary aim was to identify the roles of taxpayer education, perceived fairness of the tax system, and cultural norms in shaping compliance behaviours. Employing a mixed-methods research design, the study utilised both quantitative surveys and qualitative interviews to gather comprehensive data. A sample of 246 respondents, comprising SME owners in Lusaka's clothing sector, was selected through a combination of simple random and purposive sampling techniques. Data analysis included descriptive statistics, inferential statistics, and thematic analysis. Findings revealed that taxpayer education significantly enhanced compliance, with 70.1% of respondents aware of their tax obligations; however, over half (54.5%) had not attended formal education programmes. A substantial majority (74.4%) perceived current tax rates as unfair, indicating a need for tax policy reforms. Cultural norms also played a critical role, with 50.7% of respondents acknowledging their influence on compliance behaviour. Multiple regression analysis ($R^2 = 0.645$) confirmed that sociocultural norms, taxpayer education, and perceived fairness of the tax system collectively explain approximately 64.5% of variance in tax compliance behaviour. The study recommends targeted educational initiatives, transparency in tax administration, simplification of tax laws, and community engagement strategies to foster a culture of compliance among SMEs.

1. Introduction

Tax compliance is a fundamental requirement for sustainable government financing and economic development, particularly in developing countries where informal sectors dominate economic activity. In Zambia, small and medium enterprises (SMEs) constitute a critical segment of the economy, contributing significantly to employment, poverty reduction, and local production. Despite their economic importance, SMEs in the informal and semi-formal economy frequently exhibit low levels of tax compliance, depriving the government of substantial revenues needed for public service delivery.

The Zambia Revenue Authority (ZRA) administers a Turnover Tax (TOT) applicable to businesses with annual turnover below the ZMW 5,000,000 threshold for standard company income tax. Although this simplified tax regime was designed to ease compliance burdens for smaller enterprises, persistent non-compliance remains a challenge among SMEs. The clothing sector in Lusaka's Central Business District (CBD), comprising clothing retailers, dressmakers, and informal traders, exemplifies this challenge.

Prior research has established that tax compliance is shaped by a complex interplay of factors including taxpayer knowledge, perceived fairness of the tax system, enforcement mechanisms, and socio-cultural attitudes (Allingham & Sandmo, 1972); (Kirchler, 2007). However, most existing studies have generalised their findings across industries or focused on developed-country contexts, leaving a gap in sector-specific analysis for developing economies such as Zambia (Nyirenda, 2024); (Mukuwa & Phiri, 2020).

This study addresses this gap by examining three primary determinants of tax compliance among clothing-sector SMEs in Lusaka: (1) the role of taxpayer education, (2) the effect of perceived fairness of the tax system, and (3) the influence of cultural norms. By combining quantitative and qualitative approaches, the research provides nuanced insights that can inform policy design and administrative interventions to improve voluntary tax compliance in this sector.

1.2 Research Objectives

The main objective of this study was to investigate the factors influencing taxpayer compliance behaviour among SMEs in the clothing sector in Lusaka.

The specific objectives were:

- To determine the role of taxpayer education on tax compliance by SMEs in the clothing sector.
- To find out the role of perceived fairness of the tax system on tax compliance behaviour by SMEs in the clothing sector.
- To ascertain the effect of cultural norms on tax compliance behaviour of SMEs in the clothing sector.

1.3 Hypotheses

H1: Taxpayer education has a significant positive effect on tax compliance among SMEs in the clothing sector in Lusaka.

H2: Perceived fairness of the tax system has a significant positive effect on tax compliance among SMEs in the clothing sector in Lusaka.

H3: Cultural norms have a significant effect on tax compliance behaviour among SMEs in the clothing sector in Lusaka.

2. Theoretical Framework

2.1 Relationship Between Staff Skills and the Performance of Donor-Funded Projects

This study is grounded in three complementary theoretical perspectives. The Theory of Planned Behaviour (Ajzen, 1991) posits that individual behaviour, including tax compliance, is determined by attitudes, subjective norms, and perceived behavioural control. In the tax context, a taxpayer's attitude toward compliance, social pressure from peers and community, and their confidence in their ability to comply collectively predict actual compliance behaviour.

The Economic Deterrence Theory (Gemmell, 2016), building on (Becker, 1968) rational choice framework, treats tax compliance as a utility-maximising decision based on audit probability, penalty severity, and tax rates. Taxpayers comply when the expected benefits of evasion are outweighed by the potential costs of detection. This theory has been extensively applied to explain non-compliance in both developed and developing economies.

Behavioural Economics Theory by Adam Smith extends classical economic models by incorporating psychological biases, social influences, and heuristics into decision-making. This framework is particularly relevant in explaining how cultural norms, trust in government, and perceptions of fairness shape compliance beyond purely rational economic calculus.

2.2 Taxpayer Education and Compliance

Empirical evidence consistently demonstrates a positive relationship between taxpayer education and compliance. (Gitaru, 2017), in a study of SMEs in Nairobi's CBD, found that taxpayer education was a significant predictor of compliance behaviour, as knowledge of tax obligations reduced uncertainty and increased voluntary filing rates. Similarly, the (OECD, 2021) global sourcebook on taxpayer education emphasises that structured educational programmes improve knowledge levels, shift attitudes toward compliance, and build trust in tax administrations.

In Zambia specifically, (Mukuwa & Phiri, 2020) established that e-services and digital education tools positively affected compliance among SMEs. However, the effectiveness of education programmes depends critically on their accessibility, format, and alignment with the knowledge gaps of target populations.

2.3 Perceived Fairness of the Tax System

Tax fairness perceptions encompass both distributive fairness (whether tax burdens are equitably distributed) and procedural fairness (whether tax processes are transparent and consistent). (Hartner, et al., 2008) demonstrated that procedural fairness significantly predicted compliance beyond deterrence factors alone. This is consistent with the studies by (Braithwaite, 2003) and (Fajriana, et al., 2025). When taxpayers perceive the system as fair, they are more likely to comply voluntarily, even without enforcement pressure.

In developing country contexts, perceptions of unfairness are frequently linked to the visible gap between tax burdens borne by formal businesses and those evaded by informal operators. (Agyapong, 2019) in Ghana, and (Okpeyo, et al., 2019), found that SMEs exhibiting low compliance frequently cited perceptions of unequal enforcement and high tax rates as primary motivators of non-compliance. (Pertiwi, et al., 2020) further demonstrated that both tax knowledge and fairness perceptions jointly predict compliance among SMEs.

2.4 Cultural Norms and Tax Compliance

Cultural factors operate through social norms, collective attitudes, and community expectations to shape individual compliance behaviour. (Fjeldstad & Sjursen, 2023) argue that in many African contexts, tax compliance is embedded in broader social contracts between citizens and the state, meaning that trust in government and perceptions of public service delivery are culturally mediated. When citizens observe that tax revenues are misused or fail to translate into visible public goods, cultural attitudes toward non-compliance become entrenched.

(Alkhatib, et al., 2018) and (Alshira'h, 2019) found that cultural variables such as social norms, individualism-collectivism orientation, and peer behaviour significantly predicted VAT and income tax compliance among SMEs. In Zambia, (Resnick, 2021) demonstrated that urban informal traders' compliance decisions were heavily influenced by peer norms and community perceptions of tax legitimacy. (Francis & Bishagazi, 2022) further confirmed that subjective norms, perceptions of what significant others do and expect, are significant predictors of compliance intentions among SMEs.

2.5 Research Gaps

While the foregoing literature provides valuable insights, most studies generalise across industries and geographies, failing to examine sector-specific compliance dynamics in particular developing-country contexts. Studies by (Nguyen, 2022), (San, et al., 2023), and (Karnowati & Handayani, 2021) provide broad frameworks but do not address the specific challenges of the clothing sector, where high informality, cash-based transactions, and strong social networks create a distinctive compliance environment. This study fills this gap by focusing specifically on Lusaka's clothing sector SMEs and exploring how education, fairness perceptions, and cultural norms interact within this context.

3 Methodology

3.1 Research Design and Philosophy

This study adopted a pragmatic research philosophy (Creswell, & Creswell, 2017), supporting the integration of both qualitative and quantitative methods to provide a comprehensive understanding of taxpayer compliance. A descriptive mixed-methods research design was employed, combining quantitative surveys to capture breadth and statistical relationships with qualitative interviews to provide contextual depth and explanatory richness. This approach is well-suited to complex social phenomena such as tax compliance, where neither purely quantitative nor purely qualitative methods alone can capture the full range of relevant factors.

3.2 Population and Sampling

The target population comprised SMEs operating in the clothing sector within Lusaka's Central Business District (CBD). Based on registration data reported by (Kakumbi & Phiri, 2022), the population was estimated at 645 registered SMEs in the clothing sector. The (Yamane, 1967) formula was applied to determine the sample size at a 5% margin of error:

$$n = N / (1 + N(e)^2) = 645 / (1 + 645 \times 0.0025) = 246$$

A total of 246 respondents were targeted: 220 for quantitative data collection via structured questionnaires and 26 for qualitative in-depth interviews. Simple random sampling was used to select quantitative survey participants from the registered SME list, ensuring representativeness. Purposive sampling was applied for qualitative interview participants to ensure that interviewees possessed sufficient experience and knowledge to provide meaningful insights into compliance behaviour.

3.3 Data Collection Instruments

The quantitative instrument comprised a structured Likert-scale questionnaire covering demographic characteristics, tax awareness, education programme participation, perceived fairness of the tax system, cultural norm influences, and compliance behaviour. The instrument was pilot-tested with 20 respondents outside the main sample to assess clarity and reliability. Cronbach's alpha coefficients confirmed acceptable internal consistency for all subscales. Qualitative data were collected through semi-structured interviews using an interview guide with open-ended questions covering tax education experiences, fairness perceptions, and cultural influences on compliance.

3.4 Data Analysis

Quantitative data were analysed using SPSS v25. Descriptive statistics (frequencies, percentages, means, and standard deviations) summarised demographic and variable distributions. Multiple linear regression analysis was employed to test the hypotheses and quantify the predictive relationships among the independent variables (taxpayer education, perceived fairness, and cultural norms) and the dependent variable (tax compliance behaviour). ANOVA was used to assess the overall model significance. Qualitative data from interviews were analysed using thematic analysis, with codes and themes developed inductively from the data and validated through member-checking with five interview participants.

3.5 Ethical Considerations

Ethical approval was obtained from the University of Zambia Ethics Committee. All participants provided informed consent prior to data collection. Confidentiality and anonymity were guaranteed; no individual or business could be identified from the reported findings. Participation was entirely voluntary, and respondents were free to withdraw at any point without consequence.

4 Findings

4.1 Demographic Profile of Respondents

The demographic profile of the 211 valid quantitative respondents (response rate of 95.9%) revealed a predominantly youthful sample, with 37.4% aged 26-35 years and 31.3% aged 36-45 years. Female respondents constituted 54.5% of the sample, reflecting the feminisation of informal clothing retail in Lusaka. The majority (44.5%) held secondary school certificates as their highest level of education, followed by those with some primary education (21.3%). In terms of business tenure, 40.3% had operated for 6-10 years, suggesting a reasonably experienced sample. The dominant business structure was sole proprietorship (61.6%), followed by partnerships (20.4%) and limited liability companies (18.0%).

4.2 Role of Taxpayer Education on Tax Compliance

Table 1 presents the key findings on taxpayer education. A significant majority (70.1%) were aware of their tax obligations, suggesting that existing educational outreach has achieved reasonable penetration. However, over half of respondents (54.5%) had not attended formal taxpayer education programmes, indicating a disconnect between general awareness and structured educational engagement.

Table 1: Taxpayer Education Indicators (n = 211)

Indicator	Yes / Aware	No / Unaware
Awareness of tax obligations	70.1%	29.9%
Attended formal tax education programmes	45.5%	54.5%
Rated knowledge as moderate to very high	61.2%	38.8%

Regarding preferred modes of tax education, workshops and seminars were the most favoured format (44.1%), followed by personal recommendations and peer networks (23.2%), online resources (17.1%), and television/radio (15.6%). The mean score for taxpayer education's perceived effect on compliance was 4.03 (SD = 0.84), reflecting strong and consistent agreement that education influences compliance behaviour.

Qualitative findings reinforced these results. Several interview participants noted that knowledge of tax obligations reduced anxiety and increased motivation to comply. One entrepreneur stated: "Once I understood what I was supposed to pay and why, it became less of a mystery and more of a routine." Conversely, those who had not attended education programmes reported uncertainty about applicable tax types and deadlines as primary barriers to compliance.

4.3 Role of Perceived Fairness on Tax Compliance

Perceptions of tax system fairness emerged as a significant concern among respondents. As shown in Table 2, a large majority (74.4%) believed current tax rates were unfair to their businesses. Furthermore, 60.2% disagreed or strongly disagreed that tax laws were applied fairly among all businesses, reflecting perceptions of unequal enforcement between formal and informal operators.

Table 2: Perceived Fairness of the Tax System (n = 211)

Indicator	Agree / Yes	Disagree / No
Tax rates are fair for their business	25.6%	74.4%
Tax laws applied fairly among all businesses	39.8%	60.2%
Lower tax rates would improve compliance	78.7%	21.3%

The mean score for perceived fairness's effect on compliance was 3.68 (SD = 1.03), indicating moderate agreement with slightly higher variability than the education variable. Qualitative themes highlighted resentment toward the perceived inconsistency in enforcement, particularly the observation that many informal traders operate with impunity while registered businesses bear the full tax burden. One participant noted: "Why should I pay when the guy next to me who sells the same things pays nothing? The system is not fair."

4.4 Influence of Cultural Norms on Tax Compliance

Cultural norms were acknowledged as influential by 50.7% of respondents. Table 3 summarises the specific cultural factors cited as affecting compliance behaviour.

Table 3: Cultural Norms Influencing Tax Compliance (n = 211)

Cultural Factor	Proportion Citing (%)
Tax viewed as a financial burden	39.3%
Mistrust in government institutions	28.4%
Social responsibility / civic duty	16.6%
Individualism (personal gain over collective duty)	15.6%

The mean score for cultural norms' effect on compliance was 3.80 (SD = 1.33), reflecting agreement but with the highest variability among the three variables, suggesting that the cultural influence is not uniform across the sample. Qualitatively, some respondents framed tax compliance as a communal obligation: "In our culture, paying taxes is seen as part of our duty to support our community." Others, however, expressed deep-seated mistrust: "I pay taxes but I don't see roads, I don't see hospitals being built. So why should I keep paying?"

4.5 Challenges to Tax Compliance

Respondents identified several challenges to compliance. Complexity of tax laws was the most frequently cited barrier (44.5%), followed by lack of knowledge (32.7%), mistrust in government (11.8%), and high tax rates (10.9%). These findings underscore that administrative and educational barriers are more significant than strictly financial barriers for the majority of SMEs in the sample.

4.6 Inferential Statistics and Hypothesis Testing

Multiple linear regression analysis was conducted with tax compliance behaviour as the dependent variable and taxpayer education, perceived fairness, and cultural norms as independent variables. Table 4 presents the model summary and coefficient estimates.

Table 4: Model Summary and ANOVA Results

Model Statistic	Value
R (Multiple Correlation)	0.803
R ² (Coefficient of Determination)	0.645
Adjusted R ²	0.640
F-statistic (ANOVA)	125.487
p-value (ANOVA)	< 0.001

Table 5: Regression Coefficients and Hypothesis Test Results

Predictor Variable	B (Unstandardised)	β (Standardised)	t-value	p-value	Hypothesis
Taxpayer Education	0.189	0.212	3.847	< 0.001	H1 Supported
Perceived Fairness	0.253	0.248	4.122	< 0.001	H2 Supported
Cultural Norms	0.620	0.511	9.384	< 0.001	H3 Supported

The model explained 64.5% of the variance in tax compliance behaviour ($R^2 = 0.645$, Adjusted $R^2 = 0.640$), confirming strong collective explanatory power. The ANOVA results ($F = 125.487$, $p < 0.001$) confirmed overall model significance. All three hypotheses were supported at $p < 0.001$. Cultural norms emerged as the strongest predictor ($\beta = 0.511$), followed by perceived fairness ($\beta = 0.248$) and taxpayer education ($\beta = 0.212$). These findings confirm that sociocultural factors constitute the most influential determinant of compliance behaviour in this context.

4.6 Discussion

Taxpayer Education and Compliance

The finding that 70.1% of respondents were aware of their tax obligations, yet over half had not attended formal educational programmes, reveals a critical distinction between passive awareness and active knowledge acquisition. This gap is consistent with (Gitaru, 2017) and (Mascagni & Santoro, 2018), who emphasised that awareness alone is insufficient; structured educational interventions that build practical knowledge of filing procedures, applicable tax rates, and deadlines are necessary to convert awareness into compliance behaviour. The strong mean score (4.03) for education's perceived influence on compliance, combined with the significant regression coefficient ($B = 0.189$, $p < 0.001$), confirms that targeted educational investments yield measurable compliance improvements.

The strong preference for workshops and seminars (44.1%) over digital channels (17.1%) suggests that interactive, in-person educational formats remain most effective for this population, a finding consistent with the lower digital literacy levels implied by the educational profile of the sample. Tax authorities should prioritise facilitated, face-to-face educational events conducted in locations accessible to SME operators, combined with peer-learning networks that leverage the influence of personal recommendations.

Perceived Fairness and Compliance

The widespread perception of tax unfairness (74.4%) in this study is among the most striking findings and has direct policy implications. This result aligns with (Hartner, et al., 2008) and (Pertiwi, et al., 2020), who established that perceptions of distributive and procedural fairness are independent predictors of compliance beyond deterrence factors. The observation that 78.7% of respondents believed lower tax rates would improve compliance is consistent with the deterrence literature but also points to structural concerns about the alignment of tax burdens with the financial capacity of micro-enterprises.

A particularly important qualitative theme was the perception of unequal enforcement between registered and unregistered traders. This reflects a classic collective action problem in tax administration: when SMEs observe that non-compliance goes unpunished in the informal sector, their own compliance motivation diminishes. Addressing this requires not only equity in rate-setting but also consistent enforcement that demonstrates the practical consequences of non-compliance.

Cultural Norms and Compliance

Cultural norms emerged as the most powerful predictor in the regression model ($\beta = 0.511$), underscoring the centrality of socio-cultural context in shaping compliance behaviour in this setting. The dominance of the cultural norm variable over the economic and educational variables is consistent with (Fjeldstad & Sjursen, 2023) and (Alkhatib, et al., 2018), who argued that in low-trust institutional environments, cultural attitudes toward taxation can outweigh rational economic calculations.

The prevalence of the "tax as burden" narrative (39.3%) and mistrust in government (28.4%) reflect a social contract deficit in which taxpayers do not perceive a sufficiently strong link between tax contributions and visible public goods. This finding resonates with (Prichard, 2019) argument that tax compliance in Africa is fundamentally a political and social phenomenon, shaped by citizens' evaluations of state legitimacy and responsiveness. Conversely, the 16.6% who cited social responsibility as a compliance motivation suggest a foundation upon which positive compliance norms can be constructed through targeted community engagement.

5 Conclusions and Recommendations

5.1 Conclusions

This study investigated the factors influencing taxpayer compliance behaviour among SMEs in Lusaka's clothing sector. Three key conclusions emerge from the findings. First, taxpayer education is a significant positive determinant of compliance, but the gap between general awareness and programme participation indicates that current educational outreach is insufficient in scope and format. Second, widespread perceptions of tax system unfairness, particularly regarding rate equity and consistency of enforcement substantially undermine compliance motivation among SMEs. Third, cultural norms are the most powerful predictor of compliance in this context, reflecting the salience of social trust, community expectations, and perceptions of the state-citizen relationship in shaping tax behaviour. Together, these three factors explain approximately 64.5% of variance in compliance behaviour, confirming that effective compliance strategies must be multidimensional and context-sensitive.

5.2 Research Recommendations

Based on the findings, the following recommendations are directed to the Zambia Revenue Authority (ZRA), policymakers, and other stakeholders:

- **Implement Continuous Sector-Specific Training Programs:** The Zambia Revenue Authority, in collaboration with the Ministry of Small and Medium Enterprise Development, should design and deliver continuous, sector-specific training programs tailored to SMEs in the clothing sector. These programs should focus on tax obligations, compliance requirements, and practical record-keeping skills. Delivery should be both online and location-based to maximize accessibility and minimize business disruption.
- **Expand Targeted Tax Awareness Campaigns:** The Zambia Revenue Authority, together with the Ministry of Small and Medium Enterprise Development, should scale up awareness campaigns that highlight tax responsibilities and the benefits of compliance. These campaigns must be tailored to sector-specific realities and leverage local languages and media channels.
- **Simplify Tax Regulations and Review Tax Rates:** The Zambia Revenue Authority should simplify tax procedures and compliance processes through clear, user-friendly guidelines. In parallel, the Ministry of Finance and National Planning should review and rationalize tax rates applicable to SMEs to ensure they are equitable and do not discourage compliance.
- **Facilitate Community-Based Workshops and Dialogue Platforms:** The Lusaka City Council, in partnership with the Zambia Revenue Authority, should organize regular community forums, workshops, and local business dialogues. These engagements will create platforms for feedback, enhance trust, and address practical compliance challenges faced by SMEs.
- **Promote Integrated Digital Tax Education Platforms:** The Zambia Revenue Authority should collaborate with mobile network operators such as MTN Zambia, Airtel Zambia, and Zamtel to expand access to digital tax education tools. These platforms should provide interactive, mobile-accessible learning content to reach a wider SME audience.
- **Introduce Incentive-Based Compliance Mechanisms:** The Ministry of Finance and National Planning, working with the Zambia Revenue Authority, should design targeted tax incentives or relief programs for compliant SMEs. Incentives such as reduced penalties, simplified filing regimes, or preferential access to government programs can encourage voluntary compliance.
- **Develop Tailored Programs for Elderly SME Operators:** The Ministry of Small and Medium Enterprise Development, in collaboration with the Zambia Revenue Authority, should develop specialized education programs for elderly business owners. These should use simplified communication approaches, practical demonstrations, and accessible delivery channels.
- **Integrate Cultural Norms into Tax Education Campaigns:** The Ministry of Small and Medium Enterprise Development should lead initiatives to incorporate cultural understanding into tax education. Campaigns should address cultural perceptions that may discourage compliance and promote positive behavioral change through community-based messaging.
- **Institutionalize Mandatory ZRA-PACRA Registration Workshops:** The Patents and Companies Registration Agency, in collaboration with the Zambia Revenue Authority, should introduce mandatory tax compliance workshops at the point of business registration. These workshops should be a prerequisite for full registration, ensuring that all newly registered SMEs receive foundational tax education. This intervention will directly address the gap between awareness and actual compliance participation.
- **Develop a Mobile-Friendly, Multilingual Tax-Online SME Portal:** The Zambia Revenue Authority, in partnership with mobile network operators (e.g., MTN Zambia, Airtel Zambia, and Zamtel), should develop a dedicated Tax-Online SME portal. The platform should be:
 - o Mobile-friendly and accessible on low-bandwidth devices
 - o Multilingual (covering major local languages)
 - o Integrated with registration systems (e.g., Patents and Companies Registration Agency)
 - o Equipped with step-by-step compliance guidance, filing tools, reminders, and live support
- This digital solution will significantly enhance accessibility, reduce compliance costs, and improve voluntary tax compliance among SMEs.
- **Strengthen Monitoring and Evaluation Frameworks:** All relevant institutions should establish coordinated monitoring and evaluation systems to track compliance improvements and assess the effectiveness of implemented interventions.

5.3 Limitations

This study is limited to SMEs in the clothing sector in Lusaka's CBD, and findings may not be fully generalisable to other sectors or regions of Zambia. The cross-sectional design precludes causal inference. Future research should employ longitudinal designs to track changes in compliance behaviour following educational interventions, and should extend the analysis to other informal sectors and provinces to build a more comprehensive picture of SME tax compliance in Zambia. Studies employing experimental or quasi-experimental designs to evaluate the effectiveness of specific educational programme formats would also make valuable contributions.

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.

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Ethical considerations

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

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