EFFECT OF ELECTRONIC TAX SYSTEM ON TAX COMPLIANCE AMONG SMALL AND MEDIUM TAX PAYERS IN RWANDA: CASE STUDY OF NYARUGENGE SECTOR

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Abstract: Small and medium tax payers form the greatest percentage of tax payers. In an effort to enhance tax compliance hence tax collection, the government of Rwanda introduced e-tax system of filling and remitting tax returns. As much as the RRA has tried to achieve its tax collection targets the tax collected is still low and this still leads to a relatively large budget deficit. Since the introduction of the system, no study has analyzed the perception of small and medium tax payers towards the e-tax system and the extent of its adoption. The research purpose was therefore to assess the effects of electronic tax system on tax compliance among small and medium tax payers in Nyarugenge sector. The specific objectives included to establish the effect of e-filling on tax compliance among small and medium tax payers in Nyarugenge sector, to examine the effect of e-payment on tax compliance among small and medium tax payers in Nyarugenge sector and lastly to identify the challenges of electronic tax system to the small and medium tax payers in Nyarugenge sector. The study adopted both correlational and descriptive research designs. The target population for the study included small and medium tax payers in Nyarugenge sector. A sample of 99 respondents was drawn from a population of 15,507 using Slovin’s formula with 10% margin of error. Proportionate stratified and simple random sampling techniques were adopted in selecting the sample size. The findings indicated a strong positive association between E-tax system and tax compliance with high Rsquared value of 68.4%. The study recommended training programs and improved fibre optic network to improve connectivity and server efficiency. Primary data was collected using closed and open ended questionnaires. The data was analyzed using SPSS version 20 and presented in form of tables and graphs. The findings of this research will help the RRA management staff to know the various challenges facing tax payers in adopting the e-tax system for appropriate action to be taken, small and medium tax payers to know the benefits of e-tax system in improving efficiency of doing business and to the future researchers as reference material.

Keywords: Crop diversification, Irrigation schemes, Livelihood of farmers, Kanyonyomba irrigation scheme.

1. INTRODUCTION

1.1 Background

Online tax system has received a great attention globally through the development of information technology, which affects the tax administration system. Electronic tax revenue collection especially in developing countries has gained increasing prominence in the policy debate recently. For instance (Nisar, 2006) argued that recent trends in public taxation stress the need of developing a system of tax assessment and collection that involves internet services. For any government to match in performance with the growth and expectations of its citizenry, it must dramatically increase its fiscal depth without incurring heavy overheads. Automated systems have been proven to be capable of introducing massive efficiencies to business processes that can result in increased revenue. (David, 2014) Describes electronic tax system as an online platform whereby the taxpayer is able to access through internet all the services offered by a financial authority such as the registration for a personal identification number, filing of returns and application for compliance certificate. This system allows multiple employees to retrieve the same file at the same time.
Governments in developing countries face great challenges in collecting tax revenues, which result in a gap between what they could collect and what they actually collect. One of this challenges according to (Muita, 2011), is the embracing of emerging technologies and tax payment methods that are more efficient so that they can reduce wastage. Applying technological solutions towards the strategic goals for government will be a key step towards transforming government into an entity that can keep abreast of the needs, requirements and expectations of today’s modern world. (International Journal of economics, 2014). Tax authorities around the world are using electronic tax administration systems to interact with taxpayers public in tax collection, administration and compliance settings. Technology has influenced the way we work, play, and interact with others. Today, Electronic filing is the modern way of tax authorities interacting with taxpayers. The use of technology to improve the effectiveness of tax administration, expand taxpayer services, and enhance tax compliance has come to attract increasing attention in developed and developing countries (Mustapha, 2015).Revenue Authorities adopt revenues management software to increase efficiency and effectiveness in collection of taxes and fees as a move expected to boost revenue collection. The system aims to enable taxpayers to meet tax obligations in a convenient manner.

In the 1980’s, processing taxes became increasingly difficult. While tax preparers started to use special computers and software to simplify their job, they still had to print all the forms and mail them to the Internal Revenue Service (IRS). The storage costs of all the paper forms incurred by the IRS alone were high. In addition, with the emergence of new technology in the decades preceding 1980’s the IRS began to use machines and computers to process the returns. With both the IRS and tax preparers using computers to prepare and process tax returns, it made no sense having paper forms; in fact, it just increased the chances of making errors. The early e-file process consisted of the tax preparer using a machine called Mitron, which was a tape reader with a modem. The tax preparer would insert the tape with the tax data and then transfer it to the IRS. At the IRS, an agent would transfer the tape into a machine called Zilog(or Zylog). Zilog S8000 was a small supercomputer, which could read the data and organize it in a way that would be convenient for the IRS’s Unisys system.(Martinez, 2007)

Within 25 years, the mere trickle of 25,000 electronically filled individual tax returns has turned into a torrent of more than 100 million a year and to a permanent change in the way Americans file their taxes. And it started with one IRS employee having to manually turn on a modem every time tax returns were e-filed, a dedicated research and project office staff and an admittedly awkward use of the distinctive “Mission Impossible” theme. The IRS e-file surpassed a landmark: 1 billion individual Form 1040 tax returns received and processed safely and securely. IRS Commissioner Doug Shulman has called IRS e-file one of the federal government’s most successful modernization programs. (David, 2014)

In USA IRS started electronic filing in 1986 to lower operating costs and paper usage. Since then, additional features have been added. In 1987 Electronic Direct Deposit was added as a form of payment. Milestones have been set and broken throughout the years. In 1990 4.2 million returns were reached and in recent years a record of 1 billion 1040’s has been E-filed. E-filing originated in the processing system developed in 1969 by the IRS but, since 2003, the IRS has been developing a new enhanced processing system. Electronic tax filing was first coined in United States, where the Internal Revenue Service’s (IRS) began offering tax return e-filing for tax refunds only (Muita, 2011). This has now grown to the level that a large number of individual taxpayers is now filing electronically. This however, has been as a result of numerous enhancements and features being added to the program over the years. (Kiang, 2006)

In Africa following the benefits which European, American and Asian countries were getting from e-tax and the outflows link to tax evasion, corruption, crime, and other unlawful activities, and they harmed the sub-Saharan region proportionally more than any other region in the period measured between 2002 and 2011, the report, Illicit Financial Flows from Developing Countries: 2002-2011. Most if not all the African countries have resorted to E-tax filing but the level differ from country to country, there those who have embraced E-tax filing greatly case in point is Ethiopia, Uganda, Rwanda, South Africa, Kenya and others. Today, the Ethiopian Revenue and Customs Authority (ERCA) have brought significant benefits to the business community and Ethiopia’s wider economy through its recently developed e-Tax system. Now, taxpayers can file their tax returns online, within one day and with just three procedures. Quick and easy payment of taxes is expected to promote compliance and lead to better revenue collection. Prior to ICF’s intervention, information sharing and filling of tax returns was done manually causing delays in revenue collection and loss of data. To improve the delivery of services to taxpayers, a call center has also been established and a total of 300 ERCA staff has been trained. The call centre will greatly reduce the need for taxpayers to physically visit the revenue authority to get their queries resolved. (Wojciech, 2005).
In Uganda all the reforms in Uganda’s tax system aims at improving tax collection, administration and above all compliance in this regard Uganda Revenue Authority (URA) adopted the e-tax filing as a method of improving compliance and reducing on tax collection costs. (Lukwata, 2001).

In Rwanda, The Rwanda Revenue Authority has implemented the online tax filing system which is facilitating tax payers in effective manner. The RRA was established under law No 15/97 of 8 November 1997 as a quasi-autonomous body charged with the task of assessing, collecting, and accounting for tax, customs and other specified revenues. This is achieved through effective administration and enforcement of the laws relating to those revenues. In addition, it is mandated to collect non-taxes revenues (RRA, 2016).

Rwanda Revenue Authority (RRA) called on the business community to register with the new technology tax declaration of e-filing and e-payment in May, 2013. RRA also announced plans of a countrywide training for traders on the new system, which started in May same year to enable the business community to usage of electronic tax payment platforms, a move aimed at easing the process of tax collection.

Apparently, Rwanda heavily depends on taxpayers’ money; however this time around, Rwanda will profoundly have to depend on taxation since the country is dealing with shocks of donor communities suspending their funds to the national budget support. In 2012, RRA introduced a new tax regime for small and medium enterprises in which business that make annual profit of Rwf2 to 4 million and between Rwf4 to 7 million now pay flat tax rates of sixty thousand Rwandan franc and Rwf120, 000 per annum respectively. The revenue authority has set its eyes on making at least Rwf641.2 billion in the financial year 2012/13 from tax revenues. In the meantime, the electronic filing system has resolved a number of loopholes and filing of tax return made simpler, the tax body is experiencing an improvement in tax compliance and efficiency till today.

At least 318 billion Rwandan franc was collected during the first half of the fiscal year that ended December 2012 an estimated 15.6% increase in the revenue collected during the same period of the previous year, which has registered growth in the economy by at least 8% in the last decade this was realized after a short period of time the electronic tax system had been implemented (Rwanda Express, 2013). The RRA to date adjusted its e-filing system to include e-payment option to provide an online payment platform to tax payers (RRA, 2016).

Rwanda’s performance in the Doing Business Rankings in recent years has been exemplary, drawing attention from international observers and investors alike. Improvements have been made across the board. The 2013 World Bank Doing Business Report ranked Rwanda 52nd out of 185 countries. In the overall performance, Rwanda is still the best performing country in the East African region as well as 3rd easiest place to do business in Sub-Saharan Africa. Beyond the Doing Business index, Rwanda’s performance is consistent with the World Economic Forum (WEF) Competitiveness index where for the second year running, Rwanda emerged among the top countries (3rd) in Sub-Saharan Africa. The Global Competitiveness Index (GCI) is based on 12 indicators that include the strength of the economy, education and social welfare, innovation among others. Notably, among the key reforms Rwanda has been working on that has made it shine to that level is the ease of Paying Taxes.

In this area, Rwanda is 25th easiest place globally. In terms of business facilitation, in 2012 RRA rolled out two key tax payment modernization systems, namely; Rwanda Electronic Single Window (RESW) system and Electronic Tax (E-Tax) Payment systems that have considerably improved business facilitation by the tax collection body. The RESW Project Precisely, RESW entails the transformation of the declaration procedures into an easier, faster cheaper and user-friendly Rwanda became the first country in Sub Saharan Africa to apply RESW system. RESW was launched in February 2012 with a phased approach. What used to happen with the old system, cargo coming from outside Rwanda could arrive at Magerwa Gikondo for clearance by the clearing agents acting on behalf of the taxpayer. The Clearing Agent gets documents from the driver, including the invoices, bill of lading, parking list to start the process. The agent moves to the Customs office to pick forms of declaration. He would then move to the bank to pay. After, he would take the receipt and documents to the Revenue Officer for the release of truck and cargo from the Magerwa parking (Hope Magazine, 2013). E-tax solution involves filing electronically all recurrent domestic tax returns, including; VAT, Corporate Income Tax, Personal Income Tax Pay As You Earn (PAYE), Withholding Tax and Property Tax.

What used to happen was that, every month taxpayers would walk to RRA offices, fill the papers (under the self-assessment system), submit (declare), RRA assesses and issues tax invoice, tax-paper then go to the bank to pay. A taxpayer could spend the whole day in the long queues at the bank and RRA offices. Even Tax Collection officials used to
be overwhelmed with high volumes of work, especially on the “deadlines days” of VAT and Income Tax. The same goes for the quarterly pension contributions by employers and Staff Medical Insurance (RAMA) contributions.

Tax Compliance

Tax compliance is the payment of all taxes due by a tax payer to the concerned revenue collection authority (Braithwaite, 2009). Tax non-compliance is referred to as any difference between the actual amount of taxes paid and the amount of taxes due. This difference occurs because of overstating and understating income, expenses, and deductions. Non-compliance comprises both intentional evasion and unintentional non-compliance, which is due to calculation errors and an inadequate understanding of tax laws (Webley, 2004).

According to Jones (2009) tax compliance is the timely filling and reporting of required tax information, the correct self-assessment of taxes owed, and the timely payment of those taxes without enforcement action. This definition reflects three dimensions of tax compliance according to Wasao,( 2014): filing, reporting, and payment compliance. Filing compliance refers to whether the taxpayer submitted the correct forms to the revenue authority. Reporting compliance refers to whether the return was accurate, while payment compliance refers to whether the taxpayer paid his/her reported tax liability in a timely manner. Therefore, a taxpayer would be called non-compliant if the three dimensions are not properly accomplished,(Wasao,2014).

Getting citizens to pay their taxes painlessly without hissing has been the dream of all governments. The task has however, never been simple, until the introduction of the modern information technology. Since the early 1980s the world has experienced an unprecedented pace of advancement in the field of information technology. These technological innovations are having a profound impact on the administration of fiscal systems and the way in which taxation is administered (Teltsher, 2002). Tax compliance is mainly achieved when majority of taxpayers voluntarily file their tax returns and pay resultant tax liabilities as stipulated in the tax laws, without the intervention of the tax authorities through enforcement. However, if the voluntary compliance is low, then enforcement measures like audit and collection are resorted to.

Three theoretical perspectives have been used to explain and measure the degree of tax compliance, namely economic models, uncertainty models, norms of compliance models and inertia models (Picur et al., 2006). Economic models explain that taxpayers’ main goal is to maximize their financial taxes whenever the benefits from tax delinquency outweigh the risk of detection and punishment. On the other hand, uncertainty models extend the work of economic models. While retaining the assumption that rational taxpayers seek to maximize their financial interests, adherents to this model point out that in the real world information about penalty provisions and the risk of audit is imperfect. Finally, norms of Compliance models explain that standards of taxpayer behaviour are influenced by the tax culture.

1.2 Statement of the Problem

Worldwide, electronic filing system and its’ adoption has attracted much attention, however, scholarly study on accounting professionals’ acceptance of e-filing system is scant(Chooeng, 2010 ). One of the main concerns of any government is to collect taxes rightly. Since the tax is the government's main financial source to perform the current affairs and finally giving services to the common people, the way to gather it can generate the sense of justice between people and also to direct the social, cultural and economic activities in the way of country's development macro plans and goals, in which has a serious impact(Bakhshayesh, 2015).The Rwanda Revenue authority had been employing a paper based tax declaration system where a number of taxpayers used to claim long queues at the RRA offices on the deadline. The delay in tax declaration and tax collection caused the Rwanda Revenue authority to lose much of its tax revenue. The RRA implemented the solution by introducing electronic filing system which involves filing tax returns electronically thus it is cost effective for both RRA and tax payers in terms of reduced operational costs like transport and stationary costs to enhance service delivery. The importance of understanding and influencing taxpayer’s acceptance of electronic filing system is critical, given the investment in technology and the potential for cost saving. Despite the increasing need to increase revenue collection and enforcement so as to provide public services, developing countries still face the challenges of low tax compliance and tax administration (Wasao,2014).

Small taxpayers are instrumental in the growth of the economy as they create jobs and help fight poverty. The government of Rwanda introduced Small, Medium tax payers office to enhance efficiency in delivery of tax returns by small tax payers within the Domestic taxes Department in 2006(RRA, 2006). However since the Small taxpayers were brought to tax bracket along with the various reforms thereafter including introduction of electronic tax system and EBM, no
documented and empirical studies exists on tax compliance behaviour among small tax payers, more so the effect of electronic filing on their tax compliance levels. This casts doubts on the ability of the government to actually increase revenue collection and be able to set and achieve higher tax targets to reduce budget deficit. This scenario necessitated the researcher to carry out a study on the effect of electronic tax system on tax compliance among small tax payers in Nyarugenge sector.

1.3 Objectives of the study

1.3.1 General Objective

The general objective of the study is to assess the effect of electronic tax system on tax compliance among small medium tax payers in Rwanda.

1.3.2 Specific Objectives

i. To establish the effect of e-filling on tax compliance among small medium tax payers in Nyarugenge sector, Rwanda.

2. CONCEPTUAL FRAMEWORK

![Conceptual framework]

2.1 Adoption of e-filing system

The researcher initially asked the respondents whether they file their tax returns online and from the results it is clear that most of respondents agreed that they file their tax returns on e-filing platform. 90% of respondents indicated that they file their returns on online platform while 10% don’t file their returns on e-filing platform.

3. TARGET POPULATION

The population of the study consisted of small and medium tax payers operating in Nyarugenge sector mostly sole proprietor businesses and partnerships together with the employees who are registered with RRA as tax payers. According to RRA database information in the registration department, Nyarugenge sector registered a total of 15,507 small and medium tax payers between 2013/2014 financial year to 2016/2017 financial year. Out of this 302 were medium tax payers and 15,205 were small tax payers. This target population was essential in answering the designed questionnaire.

4. RESEARCH FINDINGS AND DISCUSSION

4.1 E-filing and Tax compliance among small and medium tax payers

One of the objectives of this study was to establish the influence of E-filing on tax compliance among small and medium tax payers in Nyarugenge sector. This was achieved by an assessment of adoption of e-filing system, type of tax filed online and the assessment of various e-filing indicators among respondents.

4.1.1 Adoption of e-filing system

The researcher initially asked the respondents whether they file their tax returns online and from the results it is clear that most of respondents agreed that they file their tax returns on e-filing platform. 90% of respondents indicated that they file their returns on online platform while 10% don’t file their returns on e-filing platform.
4.1.2 Type of tax filed online

The respondents were then asked to state the type of tax they file through e-filing platform and the results indicated that the mean and median of PAYE, VAT and Turnover tax is 1 and the mean and median for personal income tax was 1.2 and 1 respectively. The mean and median for withholding tax was 2 while that for corporate income tax was 1.7 and 1 respectively. These results indicate that most respondents file Pay As You Earn tax, value added tax, personal income tax and turnover tax. Most respondents do not file withholding tax and corporate income tax.

<table>
<thead>
<tr>
<th>Statistics</th>
<th>Corporate Income</th>
<th>Personal Income</th>
<th>Pay As You Earn</th>
<th>Value Added Tax</th>
<th>Withholding Tax</th>
<th>Tax</th>
<th>Turnover Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Missing</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td>1.000</td>
<td>1.000</td>
<td>2.000</td>
<td>1.700</td>
<td>1.200</td>
<td>1.000</td>
<td>1.000</td>
</tr>
<tr>
<td>Median</td>
<td>1.000</td>
<td>1.000</td>
<td>2.000</td>
<td>2.000</td>
<td>1.000</td>
<td>1.000</td>
<td>1.000</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>0.0000</td>
<td>0.0000</td>
<td>0.0000</td>
<td>4.8505</td>
<td>4.2164</td>
<td>0.0000</td>
<td>0.0000</td>
</tr>
<tr>
<td>Std. Error of Skewness</td>
<td>0.687</td>
<td>0.687</td>
<td>0.687</td>
<td>0.687</td>
<td>0.687</td>
<td>0.687</td>
<td>0.687</td>
</tr>
<tr>
<td>Minimum</td>
<td>1.00</td>
<td>1.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
</tr>
<tr>
<td>Maximum</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
<td>2.00</td>
</tr>
<tr>
<td>Skewness</td>
<td>-1.035</td>
<td>-1.035</td>
<td>1.779</td>
<td>1.779</td>
<td>-1.224</td>
<td>1.406</td>
<td></td>
</tr>
</tbody>
</table>

Source: researcher’s computation, 2018

4.1.3 E-filing indicators results among respondents

The various indicators of E-filing indicators were tested among the respondents regarding how far they have been embraced and their perception on the same. The findings indicate that most respondents have knowledge of e-filing; they agree that e-filing is very accurate, saves time and money and is less expensive than manual filing. However 35% of respondents did not have knowledge on e-filing and 22% did disagree that e-filing saves on time and money. This is an indication that as much as e-filing has been adopted by majority in Nyarugenge sector, there is still a given percentage...
who doesn’t have knowledge about e-filing and they don’t see the value of e-filing in enhancing the way of doing business and faster and efficient filing of tax returns.

### Table 4.4: E-filing indicators findings

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>agree</th>
<th>Not sure</th>
<th>disagree</th>
<th>Strongly disagree</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td>We have knowledge on e-filing</td>
<td>12%</td>
<td>48%</td>
<td>5%</td>
<td>32%</td>
<td>3%</td>
<td>100%</td>
</tr>
<tr>
<td>Online filing of tax is very accurate</td>
<td>72%</td>
<td>20%</td>
<td>8%</td>
<td>0%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>It is less expensive to do online filing of tax returns than manual filing</td>
<td>27%</td>
<td>54%</td>
<td>11%</td>
<td>8%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Online filing saves on time and money</td>
<td>24%</td>
<td>48%</td>
<td>6%</td>
<td>20%</td>
<td>2%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: researcher’s computation, 2018

### 4.1.4 Correlation between E-filing and Tax compliance

The researcher aimed at getting the degree of association between E-filing and tax compliance. The results indicated that the correlation coefficient between E-filing and Tax compliance is 0.580 which is positive and significant at 0.01 significance level. This means that E-filing has positive effect on Tax compliance an indication that when E-filing is improved then the tax compliance also improves.

### Table 4.5: correlation between E-filing and Tax compliance

<table>
<thead>
<tr>
<th>Correlations</th>
<th>Tax Compliance</th>
<th>E-filing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Compliance</td>
<td>Pearson Correlation</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>90</td>
</tr>
<tr>
<td>E-filing</td>
<td>Pearson Correlation</td>
<td>0.580**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>90</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: researcher’s computation, 2018

### 5. CONCLUSIONS

From the above findings, the researcher made the following conclusions;

There is a high positive association between e-tax system and tax compliance. An effective tax system improves tax compliance. A 1% change in e-filing and e-payment leads to a 48.3% and 38.6% positive change in tax compliance respectively.

The widely experienced challenges by a large number of tax payers are lack of training on how to use the system and lack of management support for the system adoption. Tax payers also experience down server and lack of connection.

E-filing and E-payment account for a greater percentage of the variations in tax compliance. This is an indication that efficiency of e-tax system is very essential in improvement of tax compliance hence tax collection among small and medium tax payers.
5.1. Recommendations

Most tax payers have adopted the e tax system since its inception in 2013. This has seen a tremendous boost in tax collection overtime. However more need to be done in order to ensure 100% adoption by all tax payers and improve its efficiency. From the conclusion above, the study came up with a number of recommendations:

Training should be done to the employees and business persons on how to use the system in filing and paying tax. This can be done by the government through KRA by periodically organizing training workshops for the tax payers on how to use the system in filing and paying tax through the online platform.

The government should also carry out campaign awareness on the benefits of using the E-tax system in tax payment. As much as the government has tried this in the past it still to be enhanced in order to bring everyone under online filing and payment of tax returns.

Business owners should embrace the E-tax system and support their employees to know how to operate the system. This can be done by purchasing desktops and subscribing for internet in order for them to learn and get experience in the operation of the E-tax system. This will save the business owners greatly in terms of the amount paid to the consultant in filing and payment of tax online.

Lastly the government through RRA should ensure that there is strong network connection and that the tax payers are not inconvenienced in any way in the process of tax remittance. This can be achieved by the government investing more in fibre optics in order to boost connection and make tax payers able to file and pay their tax online efficiently.

5.2. Areas for further research

More research can be done on other sectors in concerning the E-tax system and tax compliance among small and medium tax payers in order to compare results.

REFERENCES


