

Determinants of access to tax information among small and medium enterprises: A case of the Kariakoo tax region, Tanzania

Grace M. Mvamba^{1*}
Nicholaus Mwalukasa²
Philbert Nyinondi³

^{1*}grmvamba@gmail.com
²nmwalukasa@gmail.com
³pnynondi@sua.ac.tz

¹<https://orcid.org/0009-0008-9302-1754>

²<https://orcid.org/0009-0001-2284-0639>

³<https://orcid.org/0009-0008-6526-533X>

^{1,2,3}Sokoine University of Agriculture, Tanzania

Recommended References: Mvamba, G. M., Mwalukasa, N., & Nyinondi, P. (2026). Determinants of access to tax information among small and medium enterprises: A case of the Kariakoo tax region, Tanzania. *African Quarterly Social Science Review*, 3(1), 409–421. <https://doi.org/10.51867/AQSSR.3.1.33>

ABSTRACT

Access to accurate and timely tax information is essential for enhancing tax compliance and operational efficiency among small and medium enterprises [SMEs]. In Tanzania, SMEs constitute a significant portion of the economy, yet they often face systemic barriers that limit access to vital tax-related information. This study investigates determinants influencing access to tax information among SMEs within the Kariakoo Tax Region. It examines the extent of access to tax information and assesses factors affecting it. The study adopted institutional theory. A descriptive research design with quantitative and qualitative approaches was employed. Stratified random sampling selected 156 SMEs among 255 SMEs. Data was collected through structured questionnaires and analyzed using SPSS, and thematic analysis supported interview findings. The study found that access to tax information among SMEs was moderate. The most used sources of tax information were the TRA website (43.6%), fellow networks (44.2%), and social media platforms (50.4%). Furthermore, the study reveals that business experience ($\beta = 0.454$, $p < 0.001$), financial literacy ($\beta = 0.185$, $p = 0.026$), technological infrastructure ($\beta = 0.175$, $p = 0.03$), and language and communication ($\beta = 0.240$, $p = 0.004$) significantly influenced access to tax information. The study concludes that access to tax information among SMEs is moderate. Access to tax information is influenced by demographic attributes and institutional and infrastructural factors. The study recommends that the Tanzania Revenue Authority invest in digital infrastructure and promote digital inclusion to enable wider access to online tax information platforms. Also, the Tanzania Revenue Authority should initiate focused interventions on enhancing financial literacy, strengthening advisory support, and simplifying communication strategies.

Keywords: Determinants of Tax Information, Kariakoo, Small and Medium Enterprises, Tanzania

I. INTRODUCTION

Tax information refers to the set of data, guidelines, laws, and procedural details required for taxpayers to understand and meet their tax obligations (Blank & Glogower, 2022). It includes the comprehensive data, instructions, regulations, and procedural guidelines issued by tax authorities to support compliance with legal tax requirements (Blank & Glogower, 2022). This covers tax registration, filing requirements, payment deadlines, rates, exemptions, penalties, and dispute-resolution procedures. Access to tax information is vital for SMEs because it improves compliance, reduces unintentional mistakes, and lowers the risk of penalties (Musimenta, 2020). Informed taxpayers file accurately and on time, enhancing revenue collection (Keis, 2024). Equipping SMEs with tax knowledge strengthens growth, sustainability, and formal-economy integration (Mwaweza, 2025).

Globally, access to tax information differs considerably between developed and developing economies. In high-income countries such as the United Kingdom, China, and Australia, access is generally high due to advanced digital platforms, automated reminders, and tailored support services that simplify taxpayer engagement (Ouyang et al., 2023; Woellner et al., 2020). In contrast, many developing countries, particularly within Sub-Saharan Africa, continue to face significant constraints in delivering tax information effectively (Okeke *et al.*, 2023). Evidence from Rwanda, Ghana, and Kenya shows that SMEs especially rural and micro-scale enterprises struggle to obtain necessary tax information (Okunogbe & Santoro, 2023a; Widjaja, 2024).

In Tanzania, SMEs encounter persistent barriers that limit their ability to comply with tax requirements. These include insufficient knowledge of tax responsibilities, challenges in determining tax liabilities, frequent changes in legislation, and limited access to advisory support (Keis, 2024; Alabede *et al.*, 2022). Many SMEs also operate informally, lacking skilled staff and adequate resources for managing financial and tax matters (Omary & Pastory, 2022).

To mitigate these challenges, the Tanzania Revenue Authority has introduced digital platforms, strengthened outreach programs, and expanded the use of Electronic Fiscal Devices to support compliance (Tanzania Revenue Authority [TRA], 2021; Mwenda & Mwakolo, 2024). However, gaps remain due to low digital literacy, language-related barriers, and inconsistent internet access (Ollerenshaw *et al.*, 2021). Access to tax information continues to depend on factors such as tax authority efficiency, taxpayer education, digital adoption, firm characteristics, and legal clarity (Bird, 2015; Kemmeren *et al.*, 2020; Youde & Lim, 2023).

1.1 Statement of the Problem

Access to accurate and timely tax information is essential for effective tax compliance, particularly among SMEs in developing economies. SMEs in Tanzania faced with limited access to relevant tax information (Mwenda & Mwakolo, 2024). Consequently, many SMEs remain unaware or misinformed about their tax obligations, leading to low tax morale and growth of the informal sector, which undermines the national tax base (Maseko & Sawe, 2022). To address the challenge of limited access to tax information, it is essential to understand the determinants influencing access (Omary & Pastory, 2022).

Various studies across different countries have identified key factors influencing access to tax information among Small and Medium Enterprises (SMEs). Limited taxpayer education, complex tax systems, and weak outreach efforts have been found to hinder access to information (Simiyu *et al.*, 2024; Rajamani *et al.*, 2022). Moreover, studies by (Mpofu, 2022; Mohammed & Bunyaminu, 2021; Okunogbe, & Santoro, 2023b) highlighted issues such as bureaucratic inefficiencies, distrust in tax institutions, and poor information dissemination as barriers to access to information. Similarly, Musimenta (2020); Simiyu *et al.* (2024); Mchukwa & Mbwambo *et al.*, (2026) identified limited ICT access, inadequate taxpayer support services, and low levels of formal education among SME owners as major constraints of access to tax information.

Previous studies in Tanzania have highlighted several barriers affecting access to tax information among SMEs. Studies found that low levels of formal education, limited access to ICT, weak dissemination strategies and insufficient outreach programs have significantly hindered the flow and access to tax information among SME operators (Omary & Pastory, 2022; Mwesiga & Twamzehirwa, 2024; Mwaweza, 2025). While existing literature provides valuable insights into the dissemination strategies and educational barriers to tax information access, there is limited empirical research in Tanzania that specifically explores the determinants of access to tax information among SMEs.

Most existing research has predominantly focused on technological and organizational factors that influence access to tax information, with limited attention to the interpersonal, financial literacy, regulatory framework and support services and advisory. This has resulted in a knowledge gap regarding the interaction between organizational strategies and individual SME characteristics in shaping information access. Therefore, this study aims to contribute to the existing body of knowledge by identifying the determinants of access to tax information among Small and Medium Enterprises within the Kariakoo Tax Region in Tanzania.

1.2 Research Objectives

- i. Examine the extent of access to tax information among Small and Medium Enterprises operating at Kariakoo.
- ii. Assess factors influencing access to tax information among Small and Medium Enterprises operating at Kariakoo.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Institutional Theory

The theoretical framework for this study is anchored in Institutional Theory, originally developed by Meyer and Rowan (1977) and expanded by DiMaggio and Powell (1983). According to Scott (2013), this theory asserts that organizations are shaped not only by internal efficiency considerations but also by the institutional environment, encompassing regulatory frameworks, normative expectations, and cultural-cognitive pressures that define legitimate behavior. Institutional theory identifies three primary pressures: coercive, normative, and mimetic. Coercive pressures stem from formal laws and regulations, normative pressures arise from professional standards and societal expectations, and mimetic pressures result from uncertainty. This theory is relevant to the study as it explains how these external pressures influence SMEs' access to tax information, highlighting the role of regulations, social norms, and cognitive factors imposed by the Tanzanian Revenue Authority in shaping SMEs' compliance behavior and information utilization.

2.2 Empirical Review

2.2.1 Access to tax information among Small and Medium Enterprises

Access to tax information among Small and Medium Enterprises reflects the degree to which SMEs are able to engage with various tax-related services or platforms, including online systems, physical offices, mass media, and community outreach initiatives (Suwailim et al., 2023). It also encompasses the clarity and completeness of the information obtained, ensuring that it adequately supports SMEs in understanding their tax obligations. Smith (2022) further defines this access as the overall availability and usability of information, shaped by platform user-friendliness, the responsiveness of tax authorities, and the timeliness of information delivery. Effective access to tax information is essential for SMEs to meet tax requirements, strengthen transparency, and support long-term business stability.

Existing research in different regions highlights persistent challenges. In sub-Saharan Africa, studies by Mbwambo *et al.* (2026) and Msangi (2025) report limited access and weak dissemination strategies by tax authorities. Similarly, Nigerian findings by Okunola and Alabi (2023) point to low awareness and inadequate outreach as major obstacles. Evidence from Asia, including work by Teng et al. (2022) underscores the importance of digital tools and financial literacy, though many SMEs remain disadvantaged by digital gaps. In Europe, research by Seelkopf et al. (2021) shows that despite stronger institutional frameworks, complex tax systems continue to hinder SMEs' access to essential information.

2.2.2 Factors influencing access to tax information among Small and Medium Enterprises

Various studies worldwide have been carried out to assess the factors influencing access to tax information among Small and Medium Enterprises (SMEs). The following section discusses these factors in detail.

Digital Literacy: Digital literacy is widely recognized as a key factor shaping SMEs' access to tax information. Evidence shows substantial variation in how effectively SMEs obtain and use tax-related information based on their digital competence. Enterprises with stronger digital skills are better positioned to navigate tax systems, use e-filing platforms, and keep up with policy changes. Teng *et al.* (2022) notes that digitally capable SMEs engage more effectively with tax platforms and government e-services. Benedicta et al. (2025) similarly observes that such firms are more likely to adopt mobile applications, online databases, and automated accounting tools. Findings by Ibrahim and Aduah (2025), Tau *et al.* (2024), and Ede (2023) further confirm that higher digital proficiency enhances SMEs' ability to access, interpret, and apply tax information for improved compliance and transparency.

Financial Literacy: Studies indicate that financial literacy is a critical determinant influencing tax compliance among SMEs. Financially literate business owners are generally more capable of understanding tax regulations, managing financial records, and fulfilling tax obligations effectively. Research suggests that SMEs with higher levels of financial literacy demonstrate greater awareness of tax systems and exhibit more consistent compliance behavior (Smith, 2022). In the Tanzanian context, researchers such as Mushi (2024) and Kwingwa et al. (2023) argue that limited financial literacy among SME owners restricts their ability to access and interpret tax information. This aligns with findings from other developing countries, where studies like those by Alabede et al. (2022) in Nigeria and Mohammed and Bunyaminu (2021) in Ghana show that financially literate SME operators are more likely to seek, understand, and apply tax information. In contrast, poor financial literacy often results in misconceptions about tax obligations and increased non-compliance. Moreover, Okunola and Alabi (2023) emphasize that financial literacy enhances confidence in access to tax information and dealing with tax matters.

Demographic and Socioeconomic Characteristics: Demographic and socioeconomic characteristics such as age, education level, gender, and business experience significantly influence SMEs' access to tax information. Younger and more educated entrepreneurs generally have better access because they are more capable of using digital platforms and interpreting complex tax regulations (Ollerenshaw *et al.*, 2021). Education also strengthens cognitive abilities and information-seeking behaviors, enabling individuals to understand regulatory requirements more effectively. (Seelkopf *et al.*, 2021) further note that experienced entrepreneurs tend to possess stronger familiarity with tax procedures. In the Sub-Saharan context, studies by Mchukwa and Mbwambo (2024) and Mbwambo et al. (2026) show that female-owned SMEs often encounter greater challenges due to limited exposure to formal training. However, some scholars argue that gender is not an isolated barrier but interacts with factors such as education and business informality.

Tax System Complexity: Tax system complexity significantly affects SMEs' ability to access and utilize tax information. Complex structures with multiple tax layers, exemptions, and varied compliance requirements create major informational challenges. (Rupeika-Apoga et al., 2022) note that such complexity often compels SMEs to seek expert assistance, widening gaps for those without professional support. (Okunogbe & Santoro, 2023b) emphasize that in low-income economies, unclear regulations and weak communication exacerbate difficulties. In Tanzania, (Mbwambo et al. 2026) and (Mwaweza, 2025) show that inconsistent and ambiguous tax requirements hinder interpretation, while (Mwesiga & Twamzehirwa, 2024) highlight the combined effects of complex systems and institutional weaknesses on SMEs' timely access to tax information.

Institutional Support: Effective institutional support plays a crucial role in enhancing SMEs' access to tax information. Access to online resources, professional guidance, and proactive engagement by revenue authorities



improves compliance and interaction with tax systems (Judith *et al.*, 2022; Mohammed & Bunyaminu, 2021; Moore *et al.*, 2020). (Mutalemwa, 2025) highlights that SMEs receiving consistent guidance from officials utilize tax information more effectively. In East Africa, (Magasha *et al.*, 2025) note that the approachability and transparency of tax authorities influence SMEs’ willingness to access information. Conversely, weak support, limited staff, and inconsistent messaging often hinder access (Mwaweza, 2025).

Effectiveness of Information Dissemination Strategies: The effectiveness of tax information dissemination strategies greatly influences SMEs’ access to relevant information. SMEs’ ability to receive, comprehend, and apply tax guidance depends on how authorities communicate it. In China, multi-channel approaches including websites, social media, printed materials, and seminars enhance engagement and accessibility (Ouyang, Liu & Li, 2023). Timely, clear, and structured communication improves understanding and compliance (Mlowoka & Amos, 2025; Nkundabanyanga *et al.*, 2019). Conversely, inconsistent or poorly targeted dissemination often results in misinformation, limiting SMEs’ effective access to tax information (Widjaja, 2024).

Despite extensive research on determinants of tax information access among SMEs in Tanzania, critical gaps remain. Studies by (Mushi, 2024) and (Maseko & Sawe, 2022) identify digital literacy and technological access as key factors, yet little empirical work examines their interaction with TRA’s digital tax systems in urban commercial areas. Similarly, research by (Vincent, 2021) and (Kwingwa *et al.*, 2023) highlights education and financial literacy but provides limited evidence on their influence over the use of TRA platforms, mobile applications, or taxpayer education programs. This study addresses these gaps by investigating determinants affecting SMEs’ access in the Kariakoo Tax Region.

III. METHODOLOGY

3.1 Study Area

The study was conducted in the Kariakoo Tax Region of Dar es Salaam, Tanzania, a major commercial hub with a high concentration of SMEs engaged in diverse economic activities. Kariakoo was purposively selected for its prominence in SME operations, making it strategic for examining tax-related issues (TRA, 2022). A descriptive research design was employed, integrating both quantitative and qualitative approaches to investigate determinants influencing SMEs’ access to tax information (Tang, 2025). This design facilitated efficient data collection from a large SME population and allowed statistical generalization. The target population included registered SMEs, covering retailers and wholesalers, with a sample of 156 determined using Yamane’s formula (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where:

- n = sample size
- N = population size (N=255)
- e = margin of error (commonly 0.05 for 95% confidence level)

Therefore:

$$n = \frac{255}{1 + 255(0.05)^2} = \frac{255}{1 + 0.6375} = \frac{255}{1.6375} = 156$$

A stratified random sampling technique was used to account for differences among SMEs by size and sector. The population was divided into strata, such as retail and wholesale, and respondents were randomly selected within each stratum to ensure representative coverage. Primary data were collected through structured questionnaires and semi-structured interviews. A self-administered questionnaire was distributed to 156 SMEs to systematically gather standardized data efficiently and cost-effectively. Additionally, qualitative insights were obtained from 15 key informants through interviews.

3.2 Measurement and Control

3.2.1 Dependent Variable

Access to tax information: This was measured extent of accessing tax information from different sources using five Likert scale 1= Never, 2=Rarely, 3=Sometimes, 4= Often, 5= Always. Access to information Index was computed by summing the responses, where a higher score indicates higher access to information. The lowest possible value was obtained by multiplying 1 and 7 items to get 7 while the mid value was obtained by multiplying 3 and 7 items to obtain 21 while the highest value was obtained by multiplying 5 and 7 to obtain 35. Therefore, the total score of 7 to 20 was categories as low access, 21 moderate, while 22 to 35 high access.

3.2.2 Independent Variable

Control variables were measured as follow; Age of the SMEs was measured as respondent's age and coded as 1= 16-25, 2= 26-35, 3= 36-45, 4= 46-55, 5= 56 and above). Sex was measured as being male or female (coded as 1=Male, 0=Female). Education level was measured in terms of highest education level attained by the respondents (Coded as: 1=No formal education, 2=Primary, 3=Secondary, 4=Diploma, 5=Bachelor's Degree), Type of Business was measured by respondents indicating their type of business coded as (1=Retail, 0 = Wholesale). Business Experience was measured in number of years' respondent has been doing business (codes as 1= 1-5, 2= 6-10, 3= 11-15, 4= 16-20, 5= 21 and above). Financial literacy was measured on budget creation, business forecasting, budget review, saving for business emergency and keeping track of business income by using five Likert scale and coded as (1= Never, 2=Rarely, 3=Sometimes, 4= Often, 5= Always). The Financial Literacy index was calculated by summing the items, where a higher index score represents higher financial management.

Regulatory and legal framework support was measured on provision of tax information through official channels, locate and access to tax information, transparency in tax information, simplicity of tax law and procedures, less bureaucratic tax compliance (codes as 1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). Regulatory and legal framework index was calculated by summing the items, where a higher index score represents higher legal framework support.

Technological and Infrastructural support was measured on access to internet connectivity, access to hardware, access to software and access to technical support and training and coded as (1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). Technological and Infrastructural Index was calculated by summing the items, where a higher index score represents higher technological support. Language and Communication was measured on simplicity of language used in tax materials, assistance to get explanation and clarification from tax authorities by respondent rating, and coded as (1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). Language and Communication Index was calculated by summing the items, where a higher index score represents higher communication efficiency. Support Services and Advisory was measured on access to advisory services, response to inquiries timing, support reliability and range of assistance, and coded as (1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). Support Services and Advisory index was calculated by summing the items, where a higher index score represents higher advisory support services.

3.3 Data Analysis

The quantitative data was coded on the Statistical Package for Social Sciences (SPSS). Social demographic data and independent variables such as financial literacy, regulatory and legal framework, technological and infrastructural, language and communication and support services and advisory were analyzed using descriptive statistics, including frequencies and percentages. The lowest possible value was obtained by multiplying 1 and 9 items to get 9 while the mid value will be obtained by multiplying 3 and 9 items to obtain 27 while the highest value will be obtained by multiplying 5 and 9 to obtain 45. Therefore, the total score of 9 to 26 will be categories as low access, 27 mediums, while 28 to 45 high access. Determinant of access to tax information was analyzed using multiple linear regression analysis using the following model:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \beta_7X_7 + \beta_7X_8 + \beta_7X_9$$

Where:

Y represents access to tax information index.

β_0 = Interception

$\beta_1 \dots \beta_9$ = Regression coefficients

X_1 = Age

X_2 = Sex

X_3 = Type of business

X_4 = Business experience

X_5 = Financial literacy index score

X_6 = Access to regulatory and legal framework support index score

X_7 = Access to Technological and Infrastructural support index score

X_8 = Language and Communication index score

X_9 = Support Services and Advisory index score

Prior to conducting the multiple linear regression analysis, key assumptions were tested to ensure the validity and robustness of the model. Multicollinearity was assessed using the Variance Inflation Factor (VIF) and Tolerance values. While, Autocorrelation was examined through the Durbin-Watson statistic. The validation of the research instruments was conducted in a two-phase process. Initially, the study adopted previously validated items from existing literature, which were subsequently adapted to align with the specific context and objectives of the current research. In the second phase, construct validity was evaluated using Principal Component Analysis with Varimax rotation. Factor

loadings were suppressed at 0.40 to ensure that only items with meaningful contributions to each factor were retained, thereby enhancing the validity of the measurement constructs.

The survey consisted of nine subsections. A reliability test was performed and the value for Cronbach's Alpha for the subsections was as follows; Financial literacy was $\alpha = .87$. Digital literacy was $\alpha = .85$. Regulatory and legal framework was $\alpha = .74$. Technology and infrastructure were $\alpha = .72$. Language and communication were $\alpha = .89$ and Support and advisory services was $\alpha = .82$. The Kaiser-Meyer-Olkin score 0.730 which is significant, this means that data were appropriate to perform exploratory factor analysis. Furthermore, Bartlett's test of sphericity (1159.00, $df=120$ and $p=0.001$) means that correlation is not the same for all factors (Field, 2014).

3.4 Validity and Reliability Analysis

A pilot survey was conducted with a sample of 20 respondents, comprising both retailers and wholesalers. The questionnaire included nine subsections, and the reliability analysis was carried out using SPSS Version 23. The Cronbach's alpha of the instrument was found to be 0.89. These results demonstrate that the research instrument possesses acceptable reliability, making it suitable for data collection purposes. According to Tang (2025), a Cronbach's alpha value of 0.80 or higher is considered indicative of good internal consistency.

IV. FINDINGS & DISCUSSION

4.1 Social Demographic Characteristics of the Respondents

This part presents the social demographic characteristics of the respondents. Information such as age, sex, education levels, business types and business experience in term in years were analyzed. The results show that the majority of respondents were male, accounting for 83 individuals (53.2%), while female respondents were (73, 46.8%) (Table 1). The predominance of male participants suggests a higher level of male involvement in business activities compared to females. One female respondent stated:

"As a woman, it's not always easy to balance family responsibilities and running a business. Sometimes I miss important training or meetings about taxes because I have to take care of things at" (October 10, 2025).

This implies that men usually have more freedom to focus on business full time, and that gives them an advantage. This finding is similar to study by Mlaki (2020), who reported that male entrepreneurs are more prevalent in Tanzanian business environments. The study revealed that more than half (64.1%) of respondent have age ranged between 26 to 35 years. This indicating that small and medium enterprises (SMEs) in the region are largely dominated by young entrepreneurs. One respondent emphasized this by stating:

"I started my business after finishing formal education because jobs were hard to find. As a young person, I use social media and online platforms to learn about business issues." (October 10, 2025).

This observation is consistent with the findings of Vincent (2021), who noted that youth form a significant proportion of SME operators in Tanzania, attributing this to their high energy levels, adaptability, and ambition to improve their livelihoods. In terms of educational attainment, the majority of respondents had attained primary education (43.6%), followed by those with secondary education (30.8%). This implies that individuals with basic education are more engaged in SME activities, possibly due to their ability to acquire fundamental business skills and manage operations effectively. One respondent reflected on this by stating:

"I didn't go far in school, but I learned how to keep records and follow up on business matters through experience and help from other business owners." (October 10, 2025).

These results are similar to the study by Mpofo (2025), which found that most Tanzanian SME owners have low to moderate levels of formal education, yet demonstrate entrepreneurial resilience. Furthermore, the results reveal that majority (86.50%) of the respondents were retail businesses owners. This imply that SMEs in the study area is dominant by the retail business type. This imbalance indicates that retail trade is the most accessible and preferred form of business among small-scale entrepreneurs, probably of low capital needed for retail business. One respondent shared:

"I chose to open a small shop because it didn't need much capital. I started with just a few items and grew slowly." (October 10, 2025).

This trend is consistent with findings by Mwenda and Mwakolo (2024), who reported a similar dominance of retail enterprises in urban and semi-urban areas of Tanzania. Regarding business experience, the largest group of respondents (97.62.2%) reported having 1 to 5 years of experience. The predominance of entrepreneurs with fewer years in business suggests that many SMEs are relatively young and may still be in their growth or survival stages. One respondent stated:

"I started my business just three years ago, and at first, I didn't even know where to find the right tax office or how to register properly." (October 10, 2025).

These findings are contrary to those of Lackson and Muba (2021), who found that many Tanzanian SMEs operate for less than five years due to challenges such as limited access to capital, market competition, and regulatory constraints.

Table 1
Social Demographic Characteristics of the Respondents

Demographic information	Categories	N	%
Age	16-25	47	30.10
	26-35	53	34.00
	36-45	31	19.90
	46-55	21	13.50
	55 and above	4	2.60
Sex	Male	83	53.20
	Female	73	46.80
Education Level	No Formal Education	8	5.10
	Primary	68	43.60
	Secondary	48	30.80
	Diploma	22	14.10
	Degree	10	6.40
Business types	Retail	135	86.50
	Wholesale	21	13.50
Business Experience	Years		
	1-5	97	62.20
	6-10	32	20.50
	11-15	8	5.10
	16-20	12	7.70
	20 and above	7	4.50

4.2 Determinants of Tax Information Access

This part presents the determinants of access to information. Determinants such as financial literacy, access to regulatory and legal framework support, technological and infrastructural access, language and communication, and access to support services and advisory were analyzed using frequencies and percentages. *Financial Literacy*: The findings reveal that about half (50.0%) of the respondents indicated a medium level of financial literacy, while 30.1% exhibited a high level. These results indicate that the majority of SMEs in Kariakoo possess at least a basic to adequate knowledge of financial principles, such as budgeting, record-keeping, and taxation. These results may be attributed to increasing efforts by TRA to promote financial literacy among SMEs. One respondent shared his experience by stating:

“I didn’t know much about taxes when I started, but after attending a seminar organized by TRA, I learned how to keep records and understand what taxes I need to pay. Now I can budget better and avoid problems with the tax office.” (October 10, 2025).

This result is similar to the findings of (Vincent, 2021) who found that TRA provides training and outreach programs targeting entrepreneurs. However, this is contrary to the study by (Tau *et al.*, 2024) who found that majority of SMES have medium financial literacy.

Table 2
Financial Literacy Levels among SMEs n=156

Level	n	%
Low	31	19.9
Medium	78	50.0
High	47	30.1
Total	156	100



4.3 Access to Regulatory and Legal Framework Support

The results indicate that the majority of SMEs (53.8%) reported a medium level of access to regulatory and legal framework support. This implies that several entrepreneurs were engaged with legal and regulatory institutions, such as tax offices and business registration authorities. One of the respondents reflected on her experience by asserting:

“I have visited the TRA office several times to ask about tax requirements and business licenses. The officers were helpful, but sometimes the process is slow, and you need to make follow up many times.” (October 10, 2025).

These findings are similar to the findings of Mwenda and Mwakolo (2024), who reported that SMEs in Tanzania often experience moderate access to legal and regulatory support, largely due to limited institutional coordination and inadequate dissemination of relevant information.

Table 3
Access to Regulatory and Legal Framework Support among SMEs

Level	N	%
Low	34	21.8
Medium	84	53.8
High	38	24.4
Total	156	100

4.3 Technological and Infrastructural Access

The results indicate that 51.9% of SMEs reported a medium level of access to technological and infrastructural support. This implies that over half of the enterprises have partial access to essential tools and services such as internet connectivity, digital devices, and supporting infrastructure needed to access tax-related information and services. One respondent affirms:

“I use my smartphone to check information on taxes, but the internet here is not always reliable. Sometimes I have to go to a stationary to print forms or check the TRA website.” (October 10, 2025).

These findings are similar to those of Mushi (2024), who reported that digital technologies are becoming more available in urban Tanzania, and many SMEs have access or fully utilize them. Contrary to the study by Mshauri (2021), which noted very low levels of technological access among SMEs, the current findings show modest improvement.

Table 4
Technological and Infrastructural Access

Level	N	%
Low	31	19.9
Moderate	81	51.9
High	44	28.2
Total	156	100

4.4 Language and Communication

The findings reveal that a majority of SMEs (51.9%) reported a high level of satisfaction or effectiveness with the language and communication used in disseminating tax information. This indicates that the communication methods and language used are accessible, understandable, and suitable for a significant portion of SME operators. A respondent shared his perspective by stating:

“When TRA officers come for training or awareness sessions, they explain things clearly in Swahili, and they give us examples that relate to our businesses. That helps me understand what I’m supposed to do and what taxes I need to pay.” (October 10, 2025).

These results are similar to the study by Mwesiga and Twamzehirwa (2024) who found that the use of Kiswahili in tax communication significantly improved comprehension among small business operators in Tanzania.

Table 5
Language and Communication

Level	N	%
Low	19	10.3
Moderate	59	37.8
High	81	51.9
Total	156	100



4.5 Access to Support Services and Advisory

The findings show that 55.1% of SMEs reported moderate access to support services and advisory assistance, indicating that over half of the businesses receive partial or full guidance from tax professionals. This reflects an improvement compared to earlier studies by Simiyu et al. (2020), which noted limited access to advisory services. One respondent stated: “I sometimes go to an accountant nearby when I need help with filing taxes or understanding new requirements. He explains things well, but I can’t always afford to pay for his services.” Mushi (2024) and Msangi (2025) support this, highlighting that TRA reforms, including taxpayer education units and regional advisory desks, have enhanced SMEs’ use of advisory services, particularly in urban areas.

Table 6

Access to Support Services and Advisory

Level	N	%
Low	31	19.9
Moderate	86	55.1
High	39	25.0
Total	156	100

4.6 Extent of Access to Tax Information by SMEs

This section presents the extent to which SMEs access various tax information sources. The analysis focused on sources including the TRA website, television and radio, tax officers, fellow traders, social media, newspapers, and billboards. The results are summarized in Table 7.

TRA Website: The TRA website emerged as a highly utilized source, with 43.6% of respondents accessing it often and 28.8% always. This highlights the growing reliance on digital platforms, particularly official websites, as reliable avenues for tax-related information due to the e-tax system. One respondent noted: “I regularly visit the TRA website to check deadlines, download forms, and even file returns. It saves me time because I don’t have to go to the office unless it’s something urgent.” These findings align with TRA (2020), which emphasized the role of online taxpayer services, and Mashauri (2021), who observed that SMEs with internet access frequently use online portals for tax filing and information retrieval.

Television and Radio: Television and radio also serve as notable sources, with 32.1% accessing them often and 30.1% sometimes. Mass media remains an important but inconsistent source, likely due to variable content and passive consumption. A respondent commented: “I usually catch tax updates on the radio while driving, especially during news segments. It helps, but sometimes the information is too general or not explained in detail.” This is consistent with Mchukwa and Mbwambo (2024) and Simiyu et al. (2024), who highlighted traditional media’s broad reach yet limited interactivity for explaining complex tax concepts.

Tax Officers: Access to tax officers was relatively low, with 40.4% of SMEs rarely engaging directly. Barriers include bureaucracy, limited outreach, and taxpayer hesitation. One participant stated: “I avoid going to the tax office unless I have no other choice. The queues are long, and sometimes the officers are not very helpful. I prefer using the online system or asking fellow business owners.” This aligns with (Maliganya et al., 2024), who reported that perceptions of inefficiency and lack of transparency discourage SMEs from consulting tax officers.

Fellow Traders: Peer networks were a widely trusted source, with 44.2% frequently relying on fellow traders. Social networks are particularly valuable in informal business environments. A respondent remarked: “Most of the time, I ask my fellow shop owners how they handle tax matters. They’ve been in business longer and usually know what to do or who to talk to.” These findings support (Lackson & Muba, 2021) and (Okunola & Alabi, 2023), who emphasized peer advice as a practical channel where formal sources are weak or inaccessible.

Social Media: Social media platforms are increasingly important, with 31.4% accessing them often and 19.2% always. Platforms such as WhatsApp, Facebook, and Instagram allow rapid, interactive information sharing. One respondent explained: “I follow a few business groups on WhatsApp where people post tax updates, reminders, and sometimes even links to TRA forms. It’s quicker than going through official sites.” Mashauri (2021) and Mushi (2024) similarly found that social media expands SMEs’ access to tax information, particularly in urban areas.

Newspapers: Newspaper usage was lower, with 13.5% never using them and 30.1% rarely. This decline reflects digital migration and limited access among small businesses. A respondent commented: “I used to check the newspaper for tax announcements, but now I get updates on my phone. It’s faster and I don’t have to buy a paper every day.” Findings are consistent with Mwalukasa (2022) and Okello-Obura (2020), showing the shift from print to digital sources.

Billboards: Billboards recorded moderate engagement, with 35.3% accessing them sometimes and 34.6% often. While they do not provide detailed information, they effectively raise awareness in high-traffic areas. One respondent noted: “I usually notice TRA messages on billboards when I’m on the way to work. They remind me of deadlines or new rules, even if they don’t explain everything.” This aligns with Mushi (2024) and Mashauri (2021), highlighting billboards’ role in improving visibility and prompting SMEs to seek further information.



Table 7
Access to Tax Information Sources

Information sources	Access to tax information									
	Never		Rarely		Sometimes		Often		Always	
	N	%	N	%	N	%	N	%	n	%
TRA website	3	1.9	16	10.3	24	15.4	68	43.6	45	28.8
Television and Radio	6	3.8	39	25.0	47	30.1	50	32.1	14	9.0
Tax Officers	11	7.1	63	40.4	38	24.4	30	19.2	14	9.0
My fellow traders	14	9.0	30	19.2	28	17.9	69	44.2	15	9.6
Social media	5	3.2	33	21.2	39	25.0	49	31.4	30	19.2
Newspaper	21	13.5	47	30.1	31	19.9	47	30.1	10	6.4
Billboard	4	2.6	30	19.2	55	35.3	54	34.6	13	8.3

4.7 Factors influencing the access to tax information

Multiple linear regression analysis was conducted to examine the relationship between access to tax information (dependent variable) and independent variables, including business experience, financial literacy, regulatory and legal framework, technological and infrastructural access, language and communication, and support services and advisory. The analysis utilized data from 156 respondents. The results showed that the variance inflation factor (VIF) ranged from 1.21 to 3.27, which is below the threshold of 10, indicating no multicollinearity issues, as recommended by Hair *et al.* (2019). Statistical data are summarized in Table 8. The overall regression model was statistically significant ($p < 0.001$), indicating that the set of predictors reliably explained a portion of the variance in access to tax information. The model yielded an R^2 of 0.327, suggesting that approximately 32.7% of the variance in access to tax information can be explained by the independent variables included.

The beta coefficient for business experience was 0.453 and statistically significant ($p < 0.001$), demonstrating that business experience positively influences SMEs’ access to tax information. Entrepreneurs with more years in business tend to have greater exposure to information sources and better access over time. A respondent noted: “I have been in business for over 10 years, and with time, I’ve learned where to get tax information. I now know the right people to ask and the offices to visit when I need clarity.” This aligns with findings by Magasha *et al.* (2025) and Msuya and Ndunguru (2023), who observed that experienced entrepreneurs proactively seek tax information.

Financial literacy showed a beta coefficient of 0.184, statistically significant ($p < 0.026$), indicating that entrepreneurs with stronger financial skills are more likely to understand, seek, and utilize tax information. One respondent said: “Before I learned how to manage my business finances, tax matters were very confusing. But after I attended a financial literacy workshop, I started keeping proper records, which helped me understand my tax responsibilities and access the right information.” These findings support Mchukwa and Mbwambo (2024) and Kweka (2022), demonstrating that financial competence enhances SMEs’ engagement with tax systems.

Digital literacy had a beta coefficient of 0.65 ($p < 0.05$), indicating a strong positive influence on access to tax information. Respondents with higher digital skills can navigate online tax platforms effectively. A participant stated: “I used to avoid working with tax issues because the forms and systems were too confusing. However, after attending training organized by the local chamber of commerce, I now use my mobile phone to access tax information very easily.” Ibrahim and Aduah (2025) and Ede (2023) similarly observed that digital literacy significantly improves access to tax information.

The tax regulatory and legal framework yielded a beta coefficient of 0.122 ($p < 0.034$), indicating that clear and supportive regulations enhance SMEs’ ability to access tax information. A respondent explained: “Previously, I was afraid of anything related to taxes because I didn’t understand the rules. But now, after the new guidelines were explained by officials during our association meeting, I feel more confident and know where to go for information.” This aligns with Omary and Pastory (2022) and Mbwambo *et al.* (2026), who highlighted the importance of clear and predictable regulatory environments.

Technological and infrastructural access had a beta coefficient of 0.175 ($p < 0.03$), demonstrating that reliable ICT infrastructure, such as internet connectivity and mobile platforms, positively affects access to tax information. One respondent noted: “I usually use my smartphone to check tax deadlines and updates from the TRA website. Without internet access at my shop, I would have to go all the way to the TRA office for help.” Findings are consistent with Mashauri (2021) and (Teng *et al.*, 2022), who emphasized that ICT infrastructure and mobile technology improve SMEs’ access, especially in urban and peri-urban areas.

Language and communication showed a beta coefficient of 0.240 ($p < 0.004$), indicating that clear, accessible, and linguistically appropriate communication enhances access to tax information. A respondent explained: “Before, when the tax messages were mostly in English, I used to ignore them because I don’t speak English. But now that they are in Kiswahili and simpler, I understand what is required and where to go for help.” This aligns with Mwesiga and

Twamzehirwa (2024) and Vincent (2021), highlighting the importance of using widely understood languages to improve comprehension and engagement.

Finally, support services and advisory support had a beta coefficient of 0.275 ($p < 0.002$), showing that guidance from tax consultants, advisory bodies, or help centers significantly improves access to tax information. One respondent stated: “Whenever I have a tax issue, I go to the TRA information desk in Kariakoo. The officers there explain everything clearly and help me fill the forms. Without their support, I wouldn’t know where to begin.” These results are consistent with (Kwingwa et al.,2023) and Rupeika-Apoga (2022), demonstrating that advisory support fosters compliance and facilitates access to relevant tax information.

Table 8

Regression Results of Factors Influencing the Access to Tax Information

Predictor	Estimate	SE	T	P	Stand. Estimate	Collinearity Statistics	
						VIF	Tolerance
Intercept	3.0587	0.5361	5.705	.001			
Age	0.17447	0.1082	1.61231	0.109	0.19578	3.19	0.314
Gender	8.73E-04	0.1369	0.00637	0.995	4.44E-04	1.05	0.953
Education Level	0.05726	0.0689	0.83123	0.407	0.05741	1.03	0.97
Business types	0.00339	0.2116	0.01603	0.987	0.0012	1.22	0.82
Business Experience	0.45352	0.1055	4.29817	.001	0.52854	3.27	0.306
Financial literacy	0.18482	0.082	2.25346	0.026	0.1686	1.21	0.826
Digital literacy	0.13402	0.0821	2.13145	0.005	0.1656	1.22	0.726
Regulatory and legal framework	0.12291	0.0574	2.13973	0.034	0.16218	1.24	0.805
Technological and infrastructural access	0.175	0.0801	2.18562	0.03	0.17561	1.4	0.716
Language and communication	0.2404	0.0818	2.93759	0.004	0.23851	1.43	0.702
Support services and advisory	0.27548	0.0871	3.16321	0.002	0.2534	1.39	0.721

Multiple R=.528, R Square=.327, Durbin-Watson=2.1 $p=0.001$.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This study investigated the determinants influencing access to tax information among SMEs in the Kariakoo Tax Region and assessed the extent and sources of such access. The findings indicate that access to tax information among SMEs is moderate, suggesting that while information channels exist, they are not fully effective in ensuring comprehensive awareness and understanding among business operators. Social media platforms, fellow business networks, and the TRA website emerged as the most commonly used sources of tax information, highlighting the growing role of digital and peer-based communication channels in tax knowledge dissemination. The study further established that business experience, financial literacy, technological infrastructure, and language and communication significantly influence SMEs’ access to tax information. Business experience was the strongest determinant, indicating that more experienced entrepreneurs are better positioned to seek and interpret tax-related information.

5.2 Recommendations

To enhance access, the study recommends several interventions. The Tanzania Revenue Authority should strengthen and simplify its website and digital platforms to make tax information more user-friendly, interactive, and accessible to SMEs with varying levels of digital literacy. Given the high usage of social media and peer networks, Tanzania Revenue Authority and other stakeholders should actively disseminate tax information through social media campaigns, business associations, and trader networks to reach a broader SME audience. Government agencies, business associations, and financial institutions should implement targeted financial and tax literacy training programs for SMEs to enhance their ability to understand tax obligations and available information resources. Finally, tax information should be communicated in simple, clear, and locally understandable language such as Kiswahili to reduce comprehension barriers and improve compliance.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Funding Declaration

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

REFERENCES

- Alabede, J. O., Zainol Ariffin, Z., & Md Idris, K. (2010). Tax compliance and the moderating role of taxpayer's financial condition: A proposed model for Nigeria. *International Postgraduate Business Journal*, 2(1), 25–47.
- Benedicta, U., Nwafor, E., Arachie, E., Ifeme, P., Umetiti, C. B., Nwafor, A., Arachie, A., & Ifeme, A. (2025). Digital literacy in the context of small and medium enterprises (SMEs): A performance dynamics. *Journal of Entrepreneurship and Innovation*, 11, 1–17.
- Bird, R. M. (2015). Global taxes and international taxation: Mirage and reality (ICTD Working Paper No. 28; Rotman School of Management Working Paper No. 2587842). SSRN. <https://doi.org/10.2139/ssrn.2587842>
- Blank, J. D., & Glogower, A. (2022). The tax information gap at the top. *Iowa Law Review*, 108, 1597–1628.
- DiMaggio, P. J., & Powell, W. W. (1983). The iron cage revisited: Institutional isomorphism and collective rationality in organizational fields. *American Sociological Review*, 48(2), 147–160. <https://doi.org/10.2307/2095101>
- Ede, T. E. (2023). Digital literacy and customers' experience of small and medium enterprises in Enugu State. *Contemporary Journal of Psychology and Behavioral Science*, 4(1), 1–15. <https://doi.org/10.5281/zenodo.8280171>
- Field, A. (2024). *Discovering statistics using IBM SPSS statistics*. Sage.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24.
- Ibrahim, M., & Aduah, E. W. (2025). Digital literacy, digital intelligence, and small and medium enterprises' sustainability: The mediating role of digital technology usage. *Information Development*. <https://doi.org/10.1177/02666669251335001>
- Judith, N. I., Maduabuchi, A. F., Igwe, E. L., Ehis, O. S., & David, C. O. (2022). Taxation practices and the survival of small and medium-sized enterprises (SMEs). *Journal of Accounting and Finance*, 10(2), 399–410.
- Keis, A. O. (2024). *Assessment of the effectiveness of electronic fiscal devices on enhancing tax compliance in Zanzibar: The case of Zanzibar Revenue Authority* (Doctoral dissertation, The Open University of Tanzania).
- Kemmeren, E., Kofler, G., Lang, M., Rust, A., Owens, J., Pistone, P., Schuch, J., Staringer, C., Storck, A., Spies, K., Essers, P., Öner, C., & Smit, D. (Eds.). (2020). *Tax treaty case law around the globe 2020* (Vol. 130). Linde.
- Kwingwa, J., Msinde, J., & Bakari, S. J. (2023). Determinants of market information accessibility among smallholder spice farmers in Tanzania. *Journal of Research and Development*, 23(11), 1–7.
- Lackson, B., & Muba, S. (2021). Factors affecting the adoption of financial reporting standards by micro, small and medium enterprises in Tanzania: The case of Mbeya City Council. *East African Journal of Business and Economics*, 4(1), 46–61.
- Magasha, O., Gillo, I. O., & Alex, S. (2025). Tax compliance among SMEs: An empirical analysis of internal and external determinants in Shinyanga Municipality, Tanzania. *Open Journal of Business and Management*, 13(2), 924–945.
- Maliganya, W., Mutalemwa, D., & Maggebo, M. (2024). Factors affecting the sustainability of small businesses in the Kariakoo Market in Dar es Salaam, Tanzania. *Journal of Policy and Development Studies*, 16(1), 113–127. <https://doi.org/10.4314/jpds.v16i1.7>
- Maseko, F., & Sawe, I. (2022). Tax compliance is influenced by provision of quality services and good governance by the government: Lessons from Tanzania. *International Journal of Scientific and Research Publications*, 12(11), 245–254. <https://doi.org/10.29322/IJSRP.12.11.2022.p13132>
- Mashauri, E. (2021). *Impact of technology in tax compliance among small and medium enterprises in Tanzania: A case of Ilala Municipal, Dar es Salaam* (Doctoral dissertation, The Open University of Tanzania).
- Mbwambo, H. A., & Letema, L. G. (2026). SME tax compliance in Tanzania: Logistic evidence that knowledge and penalties outweigh audits. *International Journal of Management, Accounting & Economics*, 13(2).
- Mchukwa, E. W., & Mbwambo, S. K. (2024). Determinants and extent of tax compliance among SMEs in Arusha City Council, Tanzania. *Science Mundi*, 4(2), 117–126.
- Meyer, J. W., & Rowan, B. (1977). Institutionalized organizations: Formal structure as myth and ceremony. *American Journal of Sociology*, 83(2), 340–363. <https://doi.org/10.1086/226550>
- Mlaki, M. A. (2022). *Factors that influence the intention to adopt electronic banking in small and medium enterprises in Tanzania: A case of Kariakoo Market* (Doctoral dissertation, The Open University of Tanzania).
- Mohammed, I., & Bunyaminu, A. (2021). Major obstacles facing business enterprises in an emerging economy: The case of Ghana using the World Bank Enterprise Survey. *Journal of Small Business and Enterprise Development*, 28(3), 475–487.
- Mpofu, F. Y. (2022). Green taxes in Africa: Opportunities and challenges for environmental protection, sustainability, and the attainment of sustainable development goals. *Sustainability*, 14(16), 10239.
- Msangi, B. H. (2025). *Evaluating initiatives to enhance parental involvement: The role of school leaders and teachers* (Doctoral dissertation, The Open University of Tanzania).

- Mushi, R. M. (2024). Assessing the acceptance of mobile phone technology in Tanzanian SMEs. *Journal of Electronic Business & Digital Economics*, 3(2), 170–183.
- Musimenta, D. (2020). Knowledge requirements, tax complexity, compliance costs and tax compliance in Uganda. *Cogent Business & Management*, 7(1), 1812220.
- Mwaweza, E. L. (2025). *Determinants of tax compliance among small and medium enterprises in Lindi Region, Tanzania* (Doctoral dissertation, The Open University of Tanzania).
- Mwenda, B., & Mwakolo, A. (2024). Exploring determinants of low tax collection in informal businesses: Evidence from Mbeya City, Tanzania. *Pan-African Journal of Business Management*, 8(2), 72–84.
- Mwesiga, F., & Twamzahirwa, D. (2024). The effect of taxpayer education on SMEs' tax compliance: The case of Dar es Salaam City. *International Journal of Research and Innovation in Social Science*, 8(7), 3288–3295.
- Okeke, I. C., Agu, E. E., Ejike, O. G., Ewim, C. P.-M., & Komolafe, M. O. (2023). A conceptual model for standardized taxation of SMEs in Nigeria: Addressing multiple taxation. *International Journal of Frontline Research and Reviews*, 1(4), 1–17. <https://doi.org/10.56355/ijfrr.2023.1.4.0035>
- Okello-Obura, C., Minishi-Majanja, M. K., Cloete, L., & Ikoja-Odongo, J. R. (2008). Sources of business information and means of access used by SMEs in Uganda: The case of Northern Uganda. *Library and Information Science Research E-Journal*, 18(1), 1–28.
- Okunogbe, O., & Santoro, F. (2023a). The promise and limitations of information technology for tax mobilization. *World Bank Research Observer*, 38(2), 295–324.
- Okunogbe, O., & Santoro, F. (2023b). Increasing tax collection in African countries: The role of information technology. *Journal of African Economies*, 32(Suppl. 1), i57–i83.
- Okunola, A., & Alabi, F. A. (2023). Tax compliance and its determinants: A study on small and medium enterprises (SMEs). *International Journal of Economics*, 1(1), 16–20. <https://doi.org/10.61132/ijema.v1i1.319>
- Omary, E., & Pastory, D. (2022). Determinants of tax compliance among SMEs in Tanzania. *East African Journal of Education and Social Sciences*, 3(3), 11–17. <https://doi.org/10.4314/eajess.v3i3.174>
- Ouyang, J., Liu, S., & Li, H. (2023). How does the development of digital finance affect small business tax compliance? Empirical evidence from China. *China Economic Review*, 80, 101971.
- Rajamani, K., Jan, N. A., Subramani, A. K., & Raj, A. N. (2022). Access to finance: Challenges faced by micro, small, and medium enterprises in India. *Engineering Economics*, 33(1), 73–85.
- Rupeika-Apoga, R., Bule, L., & Petrovska, K. (2022). Digital transformation of small and medium enterprises: Aspects of public support. *Journal of Risk and Financial Management*, 15(2), 45.
- Scott, W. R. (2013). *Institutions and organizations: Ideas and interests* (4th ed.). Sage.
- Seelkopf, L., Bubek, M., Eihmanis, E., Ganderson, J., Limberg, J., Mnaili, Y., & Genschel, P. (2021). The rise of modern taxation: A new comprehensive dataset of tax introductions worldwide. *Review of International Organizations*, 16(1), 239–263.
- Simiyu, I. W., Tarus, J., & Nekesa, M. (2024). Social determinants of tax compliance among SMEs in Kanduyi Sub-County, Bungoma County, Kenya. *Journal of Business, Economics and Management Research Studies*, 2(2), 1–18.
- Slemrod, J. (2020). Tax compliance and enforcement. *Journal of Economic Literature*, 57(4), 904–954.
- Smith, C. L. (2022). Reflections from the brink of tax warfare: Developing countries, digital services taxes, and an opportunity for more just global governance with the OECD's two-pillar solution. *Boston College Law Review*, 63, 1797–1830.
- Suwailim, G. T., Anwar, M., & Purnomo, E. (2023). Dissemination and tax knowledge analysis on tax compliance. *Jurnal Pajak Dan Keuangan Negara*, 5(1), 108–115.
- Tanzania Revenue Authority. (2021). *Annual tax report 2020/2021*. TRA.
- Tau, M., Tselepis, T. J., & Nieuwenhuizen, C. (2024). Digital literacy in townships: The problems and the promise for SMMEs. *Journal of Contemporary Management*, 21(1), 279–297.
- Teng, X., Wu, Z., & Yang, F. (2022). Research on the relationship between digital transformation and performance of SMEs. *Sustainability*, 14(10), 6012.
- Vincent, O. (2021). The development of a scale to measure SMEs tax compliance in Nigeria: An adaptation of Fischer's model. *Journal of Accounting and Taxation*, 13(3), 132–143.
- Widjaja, G. (2024). Comparison of tax laws for micro, small, and medium enterprises in developing countries. *Journal of Ecohumanism*, 3(3), 632–640.
- Woellner, R., Barkoczy, S., Murphy, S., Evans, C., & Pinto, D. (2020). *Australian taxation law 2021*. Oxford University Press.
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). Harper & Row.