Access of tax information and tax compliance behavior among small and medium-sized enterprises in the Kariakoo tax region, Tanzania

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ABSTRACT

Tax information is essential for enhancing tax compliance and operational efficiency among Small and Medium Enterprises. In Tanzania, studies showed that most of SMEs do not comply on tax payment. This study investigates the influence of accessing tax information on tax compliance behavior among SMEs operating within the Kariakoo Tax Region in Tanzania. The study is guided by a Planned Behavior Theory. A cross-section research design with quantitative and qualitative approaches was employed. The targeted population was the registered Small and Medium Enterprises. Stratified random sampling was used to select 156 respondents. Data was collected through structured questionnaires and analyzed using SPSS. Descriptive statistics such as frequencies and percentages, were used for analysis and a linear regression model was used assess the influence of access to tax information on tax compliance. Furthermore, thematic analysis was used to analyze qualitative data. The study found that tax information positively influenced tax compliance behavior. The study found that tax information positively influenced tax compliance behavior ($\beta = 0.134$, $p < 0.058$). In additional, tax behavior intention ($\beta = 0.159$, $p = 0.068$), and tax attitude ($\beta = 0.240$, $p = 0.037$), significantly influenced tax compliance. The study concludes that tax information has a significant positive influence on SMEs' tax compliance behavior. The study recommends that Tanzania Revenue Authority in collaboration with other stakeholders should design and implement structured tax awareness campaigns targeting SMEs. The campaigns should focus on expanding tax information sources to impart knowledge of tax obligations, rights, and procedures through accessible formats such as mobile applications, website and social media.

Keywords: Kariakoo, Small and Medium Enterprises, Tanzania, Tax Behavior, Tax Compliance, Tax Information

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I. INTRODUCTION

Tax compliance remains a critical challenge for tax administrations, particularly in developing countries where informal economic activities and administrative inefficiencies are prevalent (Night & Bananuka, 2020). Availability of timely tax information plays a pivotal role in influencing taxpayer behavior, especially among small and medium-sized enterprises (SMEs). Biru (2020) defines tax information as the content, mechanisms, and processes through which taxpayers are made aware of their tax rights and obligations. It encompasses various elements such as tax laws, filing procedures, payment modalities, deadlines, penalties, and updates on policy reforms (Njunwa & Batonda, 2023). Literature shows that effective dissemination of tax information not only enhances taxpayer awareness but also fosters voluntary compliance by reducing uncertainty and perceived complexity of tax systems (Remali et al., 2018).

Tax compliance, on the other hand, refers to the extent to which taxpayers fulfill their legal tax obligations, including the timely submission of returns, accurate reporting of income, and payment of tax liabilities (Mbise & Baseka, 2022). The relationship between tax information and tax compliance is well-established in both theory and practice. Access to clear, comprehensive, and easily understandable tax information can significantly enhance taxpayers' ability to comply with tax requirements. Matshona et al. (2024) argue that for SMEs, who often operate with limited resources and knowledge, the provision of tax information is essential in reducing the complexity of tax systems and ensuring correct and timely compliance.

Despite this established link, significant disparities exist between developed and developing countries in terms of taxpayer compliance. High-income countries typically exhibit stronger tax compliance due to more transparent governance structures, efficient tax administration systems, and greater trust in public institutions. In Singapore and China, for example, Berliana and Supadmi (2025) argue that the Revenue Authorities offers a range of online services that enable businesses to access information on tax policies, submit tax returns, and communicate directly with tax authorities. In contrast, developing countries often grapple with low access to tax information, limited taxpayer education, and extensive informal sectors (Caroline & Kalimu, 2024; Oladipo, et al., 2022).

In Tanzania, the challenge of enhancing tax compliance among SMEs is particularly acute. Studies have attributed this to a combination of limited access to tax information, high compliance costs, inadequate recordkeeping, and a general lack of understanding of tax obligations (Mashauri, 2021). Although the Tanzania Revenue Authority has introduced several initiatives aimed at enhancing tax compliance, including outreach programs and tax education campaigns, studies showed that there is low compliance among SMEs (Njunwa & Batonda, 2023). This study, therefore, seeks to assess the influence of tax information on tax compliance among SMEs in the Kariakoo Tax Region in Tanzania.

1.1 Statement of the Problem

Access to timely and accurate tax information is widely recognized as a key determinant of voluntary tax compliance. However, many small and medium enterprises (SMEs) in Tanzania continue to operate with limited access to reliable tax information, resulting in inadequate understanding of tax obligations and compliance procedures (Chindengwike, 2024). Consequently, many SMEs experience low levels of compliance, reduced tax morale, and increased participation in the informal economy, thereby undermining domestic revenue mobilization efforts (Maseko & Sawe, 2022).

Previous studies in Tanzania have identified several factors associated with tax compliance among SMEs, including perceptions of tax fairness, the simplicity of tax laws, taxpayer awareness, and tax education (Omary & Pastory, 2022; Mwesiga & Twamzihirwa, 2024; Munguasifiwe et al., 2024; Mwaweza, 2025). While these studies provide valuable insights into the determinants of tax compliance, they largely examine access to tax information as a secondary component of broader constructs such as taxpayer education, digital platforms, or regulatory frameworks. Consequently, limited empirical evidence exists on the direct influence of access to tax information on SMEs' tax compliance behaviour, particularly within Tanzania. This knowledge gap constrains the development of evidence-based interventions aimed at improving voluntary compliance through enhanced information accessibility. Therefore, the purpose of this study is to Access of tax information and tax compliance behavior among small and medium-sized enterprises in the Kariakoo Tax Region.

1.2 Research Objective

The purpose of this study is to examine the access of tax information and tax compliance behavior among small and medium-sized enterprises in the Kariakoo Tax Region.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Theory of Planned Behavior

This study is guided by the Theory of Planned Behavior (TPB), developed by Ajzen in 1991. The TPB is a widely recognized psychological framework used to predict and explain human behavior across various contexts, including tax compliance. According to Ajzen (1991), individual behavior is determined by behavioral intentions, which are, in turn, influenced by three core components: attitudes toward the behavior, subjective norms, and perceived behavioral control.

Attitudes refer to the individual’s positive or negative evaluations of performing a given behavior. In the context of this study, this relates to how SME operators perceive tax compliance, whether as a beneficial, fair, and necessary action or as a burdensome obligation. Subjective norms represent perceived social pressure from significant others, such as peers, business associations, or the wider community, to perform or not perform a certain behavior. Perceived behavioral control, meanwhile, reflects the individual’s perception of the ease or difficulty of performing the behavior, influenced by both internal and external (Bani-Khalid, et al. 2022)

The relevance of the Theory of Planned Behavior to this study lies in its ability to comprehensively explain how access to tax information influences SME tax compliance behavior. Specifically, access to timely, accurate, and user-friendly tax information can shape positive attitudes by increasing understanding and reducing fear or confusion. It can also strengthen personal norms by reinforcing the perception that tax compliance is a civic duty and socially expected behavior. Moreover, access to information directly impacts perceived behavioral control by increasing SME operators’ confidence in their ability to understand, interpret, and comply with tax laws, particularly in the face of system complexity and bureaucratic challenges (Adhikara, 2022; Ibrahim & Aduah, 2025).

In the context of Tanzanian SMEs operating within the Kariakoo Tax Region, the TPB provides a robust analytical lens for understanding how informational and psychological factors converge to influence compliance behavior.

2.2 Empirical Review

2.2.1 Tax information

As far as this study is concerned, the phrase tax information refers to the knowledge, guidance, and procedural clarity provided to taxpayers to facilitate their understanding and fulfillment of tax obligations. Tax information includes explanations of tax laws, filing procedures, deadlines, and rights and responsibilities. According to Wahua, et al. (2020) tax information plays a crucial role in shaping taxpayers' perceptions of the tax system and influences their willingness to comply. Additionally, Mkenda et al. (2023) posits that accessible, clear, and timely tax information reduces uncertainty and lowers the psychological and procedural costs of compliance for small business operators.

Tax information is disseminated through multiple channels, which can be categorized as formal, semi-formal, and informal. Official guidelines, brochures, websites, electronic filing systems, and taxpayer service centers are primary sources of tax information (Chelangat, 2023; Mwaipaja, 2025). Furthermore, workshops, seminars, and awareness campaigns organized by revenue authorities or business associations serve as structured channels for disseminating tax knowledge (Akaro, 2023; Berliana & Supadmi, 2025). The digitalization of tax administration has expanded access to information via online portals and mobile platforms (Mwaipaja, 2025). However, digital literacy remains a mediating factor in effective access (Ede, 2023; Mashauri, 2021).

In the African context, access to accurate and practical tax information remains a persistent challenge. For example, in Kenya, Chelangat (2023) argue that while tax reforms have modernized many aspects of the Kenya Revenue Authority's service delivery, a gap remains in ensuring taxpayers receive simplified, comprehensible information tailored to their specific contexts. Similarly, in Uganda, Caroline and Kalimu (2024) reported that the provision of tax information through mobile platforms and local language brochures increased compliance among rural businesses.

Referring to Tanzania, several empirical studies have drawn attention to the fragmented nature of tax information dissemination. Mwaweza (2025) found that SMEs in some regions often rely on second-hand or outdated information due to limited interaction with TRA officials. Furthermore, Hailu (2024) and Munguasifiwe, et al. (2024) noted that while TRA has introduced online platforms to enhance access to tax services, digital illiteracy and infrastructural barriers significantly hinder their effectiveness among rural entrepreneurs.

2.2.2 Tax Compliance

Tax compliance refers to the willingness and actions of taxpayers to adhere to tax laws and regulations, including accurate income declaration, timely filing of returns, and full payment of tax liabilities (Nguyen, 2022). It encompasses both voluntary compliances, where taxpayers willingly fulfill obligations, and enforced compliance, driven by fear of audits, penalties, or legal action (Hassan, et al., 2021). Globally, tax compliance has been widely studied, particularly in relation to voluntary compliance behavior. Studies from developed and developing countries indicate that taxpayer knowledge and access to clear tax information significantly improve compliance levels (Akims et al., 2023; Hailu, 2024).

In many countries, tax administrations have increasingly relied on taxpayer education, digital platforms, and simplified tax systems to enhance compliance, especially among SMEs. Evidence from Hassan et al. (2021), shows that voluntary tax compliance is strongly linked to taxpayers' understanding of tax laws and procedures, as well as their perceptions of fairness and transparency in tax administration. Similarly, studies in Malaysia and Indonesia demonstrate that tax knowledge and effective dissemination of tax information reduce unintentional non-compliance among SMEs (Remali et al., 2018; Kamarudin et al., 2024).

In Africa, tax compliance among SMEs remains relatively low compared to developed regions, largely due to structural, administrative, and informational constraints. Access to tax information has been identified as a critical determinant of compliance behavior among small businesses (Wahua, et al., 2020). Studies across Sub-Saharan Africa indicate that inadequate dissemination of tax information, limited outreach programs, and low literacy levels hinder effective tax compliance (Chindengwike, 2024; Udefi, et al. 2025). In Nigeria, barriers to tax information access, such as poor communication channels, complex tax language, and limited engagement with tax authorities, have been found to significantly reduce compliance among SMEs (Ede, 2023). Evidence from Ghana further supports the link between access to tax information and compliance. Ibrahim and Aduah (2025) demonstrated that SMEs with better access to tax guidelines, training programs, and advisory services exhibit higher levels of behavioral compliance.

In Tanzania, tax compliance among SMEs has attracted increasing scholarly attention due to the sector's significance to economic growth and domestic revenue mobilization. Several studies emphasize that inadequate tax knowledge and limited access to tax information are among the leading causes of non-compliance (Vincent, 2021; Mbwambo & Letema, 2026). Tax information dissemination through seminars, workshops, digital platforms, and direct engagement with tax official, have been identified as crucial in enhancing compliance. Mwaweza (2025), focusing specifically on Moshi Municipality shows that taxpayer education programs significantly improve SMEs' understanding of tax obligations and positively influence compliance behavior (Akaro, 2023). Similarly, studies in Dar es Salaam and Mwanza reveal that SMEs exposed to structured tax education and awareness campaigns are more likely to file returns correctly and on time (Njunwa & Batonda, 2023).

2.2.3 Influence of accessing information on tax compliance

Access to tax information plays a critical role in shaping compliance behavior. Tax information enhances knowledge, reduces uncertainty, and strengthens perceived behavioral control, thereby positively influencing compliance intentions (Adhikara et al., 2022). Empirical evidence across emerging economies suggests that tax knowledge derived from accessible information improves voluntary compliance (Appiah et al., 2024; Ibrahim & Aduah, 2025). In Sub-Saharan Africa, Wahua, et al. (2020) found that improved access to tax information reduces unintentional non-compliance among small businesses. Similarly, Akims et al. (2023) argue that tax education initiatives improve compliance by fostering understanding and positive attitudes toward taxation.

In Tanzania, Mkenda, et al. (2023) found that taxpayer education significantly enhances compliance among SMEs in Moshi Municipality. Mbwambo and Letema (2026) further observed that tax knowledge mitigates the negative effects of tax complexity on compliance. However, while these studies acknowledge the importance of tax knowledge, they often treat information access as a component of education rather than as an independent variable with distinct structural characteristics.

Moreover, digital transformation has introduced new dimensions to information access. Mwaipaja (2025) highlights that technological adoption enhances compliance, yet digital divides may exclude some SMEs from benefiting fully. Chelangat (2023) emphasizes that accessibility in the digital age requires both technological infrastructure and user-friendly platforms. Critically, access to tax information influences compliance not only directly but also indirectly through trust in government institutions. Appiah et al. (2024) demonstrate that tax knowledge strengthens trust, which in turn promotes voluntary compliance. Conversely, limited or unclear information fosters misconceptions, perceived unfairness, and resistance (Adhikara, et al., 2022).

III. METHODOLOGY

3.1 Research Design

The study employed a descriptive research design which is a type of research that describes the characteristics of a population, situation or phenomenon being studied (Creswell & Creswell, 2022). The study also used both quantitative and qualitative research approach to investigate the determinants influencing access to tax information among Small and Medium Enterprises. The design was selected because it simplified the data collection process from a large number of SMEs and facilitates statistical generalization of findings. Similarly, the design is suitable especially when combined with quantitative survey methods, for non-experimental investigations (Creswell & Creswell, 2022).

3.2 Study Area

The research was conducted in the Kariakoo Tax Region, located in Dar es Salaam, Tanzania. Kariakoo is one of the busiest commercial hubs in the country, characterized by a high concentration of SMEs engaged in a variety of economic activities. The area was purposively selected due to its popularity in SMEs business, making it a relevant and strategic location for studying tax-related issues among small business operators (TRA, 2022)

3.3 Target Population

The target population for this study consisted of registered Small and Medium Enterprises. These businesses span include retailers and wholesalers. The sample size was 156, determined using Yamane's formula (as cited by Adam, 2020) for finite populations to ensure statistical representativeness.

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

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

Therefore:

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

3.4 Sampling and Sample size

A stratified random sampling technique was employed to account for the heterogeneity among SMEs in terms of size and sector. The population was first divided into strata based on business type including retail and wholesale, and then random sampling was applied within each stratum to select the final respondents. This approach ensured that each category of SMEs was adequately represented in the sample.

3.5 Data Collection Instruments and Procedures

Primary data were collected using structured questionnaires and interviews. The questionnaires were designed to capture both general and specific information regarding the SMEs' tax compliance behavior. A self-administered questionnaire was distributed to 156 SMEs. Questionnaire was selected due to its systematic ability of collecting standardized data from a relatively large number of SME respondents within a short time and at a lower cost. Qualitative data was gathered using semi-structured interviews from 15 key informants.

3.6 Validity and Reliability

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; Behavior was $\alpha = .76$ and Attitude was $\alpha = .74$. 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.

3.7 Measurement and Control

3.7.1 Dependent variable

Tax compliance behavior as a dependent variable was measured on the following aspects business tax returns on time, paying taxes before due data, update and maintain accurate records of my business's tax-related documents and coded as 1=agree, 2=not agree and 3=uncertain. Tax compliance Index was computed by summing the responses, where a higher score indicates higher tax compliance behavior.

3.7.2 Independent variable

Independent variable was measured as follow; Access to tax information was measured on extent of accessing tax information from different sources using, Likert scale and coded as (1=Never, 2=Rarely, 3-sometimes, 4=often, 5=Always). Attitude towards tax was measured on one's option towards paying taxes using Likert scale and coded as (1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree).

Attitude Index was calculated by summing the items, where a higher index score represents higher attitude. Subjective Norms towards tax was measured on the extent to which the SMEs believe important people feel about paying taxes using Likert scale and coded as (1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). A subjective norms Index was calculated by summing the items, where a higher index score represents higher subjective norms.

Tax complexity was measured on the extent to which SMEs fees hardness of filling contents of tax declaration forms, easy of tax calculation, procedures for tax declarations and tax payments, time spent for paying tax, complications of tax system by using Likert scale and coded as (1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= Strongly Agree). Tax complexity Index was calculated by summing the items, where a higher index score represents higher tax complexity.

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).

3.8 Data analysis

The quantitative data was coded on the Statistical Package for Social Sciences (SPSS). Social demographic data and independent variables such as behavior, attitude, norms, tax complexity and tax awareness were analyzed using descriptive statistics, including frequencies and percentages. The lowest possible value was obtained by multiplying 1 and 5 items to get 5 while the mid value was obtained by multiplying 3 and 5 items to obtain 15 while the highest value was obtained by multiplying 5 and 5 to obtain 25. Therefore, the total score of 5 to 14 was categories as low access, 15 medium, while 16 to 25 high accesses. Impact of tax information on tax compliance behavior was analyzed using multiple linear regression analysis using the following model:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5$$

Where:

Y represents tax compliance behavior
β_0 = Interception
$\beta_1 \ldots \beta_5$= Regression coefficients
X_1 = Tax information
X_2 = Behavior intention
X_3 = Tax attitude
X_4 = Subjective norms
X_5 = Tax complexity

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 statistics.

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 was analyzed. However, these characteristics do not directly relate to the core research objectives. The results show that the majority of respondents were male, accounting for 83 individuals (53.2%), while female respondents were (73, 46.8%) (Table1). 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 home."* (Female respondent, 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 indicates 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".* (Interviewee, October 10, 2025).

This observation is consistent with the findings of Mwaipaja (2025), 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 less than half 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."* (Interviewee, October 10, 2025).

These results are similar to the study by Mkenda, et al. (2023), 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. These 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."* (Interviewee, October 10, 2025).

This trend is consistent with findings by Mwesiga and Twamzihirwa (2024), who reported a similar dominance of retail enterprises in urban and semi-urban areas of Tanzania. Regarding business experience, the most of respondents (97.62.2%) reported having 1to 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."* (Interviewee, October 10, 2025).

These findings are contrary to those of Mtengela and Mrindoko (2022), 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 Sources of tax information among SMEs

This part presents the sources of tax information among small and medium enterprises. The extent of access of tax information sources such as TRA website, Television and Radio, Tax Officers, Fellow traders, social media, Newspaper and Billboard were analyzed. The results are summarized in Table 2. The findings indicate that the TRA website is a highly utilized source of tax information, with 43.6% of respondents accessing it often and 28.8% always. Followed by social media platforms with 31.4% accessed them often and 19.2% always. This indicates that digital platforms, especially official websites and social media are increasingly becoming a reliable and accessible means for SMEs to obtain tax-related information, due to the availability of e-tax system. A respondent supported this by stating:

> *"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."* (Interviewee, October 10, 2025).

Also, through interview, a 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."* (Interviewee, October 10, 2025).

This suggests that social media offers a fast, interactive, and peer-driven channel for accessing tax-related information. This result is similar to the TRA (2020) report, which highlighted the growing role of the e-tax system and online taxpayer services in enhancing compliance and information dissemination in urban areas. Similarly, Mashauri (2021) found that SMEs with access to internet-enabled devices frequently used the TRA online portal for tax filing and information retrieval. Additionally, the same Author found that mobile technology and social media have expanded access to tax information, particularly in urban Tanzania. Similarly, Mwesiga and Twamzihirwa (2024) found that business social media groups served as informal information sources, where SME used to post and access tax-related information.

Among the reasons that may reduce the practical usefulness of mass media is limited interactivity. The study by Kneafsey and Regan (2022) noted that unlike direct engagement with revenue officials or digital platforms that allow inquiries, mass media provide generalized information that may not address the specific needs of individual businesses. Furthermore, mass media content is typically designed for broad audiences rather than specialized groups such as SMEs. As noted by Riza (2023) that tax issues discussed in newspapers, radio, or television programs are often summarized or simplified, focusing on announcements rather than detailed procedural guidance. As a result, SME operators may perceive mass media as insufficient for navigating practical compliance requirements, leading to moderate or occasional usage.

Table 2
Access to Tax Information Sources

Access to tax information										
Information sources	**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

4.3 Factors Influencing Tax compliance
4.3.1 Behavior intention

The findings reveal that the majority of SMEs (54%) reported a medium level of behavioral intention to comply with tax regulations. This suggests that while a significant number of SMEs in Tanzania show some willingness to fulfill their tax obligations, their commitment is not yet strong or consistent. These results may also indicate that although tax information is available, it may not be reaching SMEs in a manner that effectively motivates full compliance. Interview responses support this interpretation as One SME owner explained:

> *"I try to comply with taxes, but sometimes I'm not sure what exactly I need to do. I hear different things from different people. If the TRA could provide clearer and more regular updates, it would help people like me to follow the rules better."* (SME Owner, October 10, 2025).

This narrative highlights how inconsistent or unclear tax information can affect behavioral intention. While the respondent expresses a desire to comply, a lack of reliable and accessible information seems to undermine full compliance. This finding is similar with the work of Mwenda and Mwakolo (2024), who found that behavioral intention among SMEs in Tanzania, is often hindered by limited access to understandable tax information and guidance. Furthermore, the study by Munguasifiwe, et al. (2024) emphasized that the quality and frequency of tax communication significantly influence SMEs' willingness to comply voluntarily.

Table 3
Behavior intention of tax compliance among SMEs

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

4.3.2 Attitude towards tax compliance

The results indicate that a majority of SMEs (52%) reported a moderate level of tax attitude towards compliance. This indicates that while many SMEs in Tanzania hold a generally favorable view toward fulfilling their tax obligations, this attitude is not yet strongly positive or firmly established. These results may also point to the limited impact of current tax information strategies in fostering a more positive and proactive tax attitude among SMEs. Interview data reinforces this interpretation. One SME operator shared:

> *"I don't mind paying taxes if I know it's going to improve things like roads or hospitals. But sometimes it feels like we pay and see nothing in return. It makes you question why you should even bother."* (SME Operatore, October 11, 2025).

This data illustrates that taxpayers are more willing to comply when they perceive a fair exchange between taxes paid and public services received. The respondent explicitly connects willingness to pay taxes with visible improvements in public goods such as roads and hospitals. This implies that compliance is not driven solely by legal obligation, but by perceived reciprocity between the state and taxpayers.

These findings are similar with those of Mwenda and Mwakolo (2024) and Buzohera (2025), who found that taxpayers' attitudes in Tanzania are significantly shaped by their perceptions of service delivery and the fairness of the tax system. Additionally, a study by Hikmah et al. (2021) emphasized that improving taxpayers' attitudes requires not only the dissemination of accurate tax information but also fostering trust in public institutions and demonstrating the visible benefits of tax compliance.

Table 4:
Tax attitude

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

4.4 Subjective norms towards tax compliance

The findings reveal that a majority of SMEs (52%) reported a high level of subjective norms towards tax compliance. A high level of subjective norms indicates that many SME owners perceive tax compliance as a socially expected and valued practice within their circles. This could be a result of increasing awareness campaigns, peer influence, or a growing culture of accountability among businesses. However, while these social expectations appear strong, they must be supported by accurate and accessible tax information to translate into consistent compliance behavior.

Interview responses lend further insight into this dynamic. One SME owner stated:

> *"Most of the people I know make an effort to pay their taxes. If you don't, it looks bad, especially when others are doing the right thing. But we still need clearer information on how to do it properly, so we're not just guessing or copying others."* (SME owner, October 10, 2025).

This response highlights the dual influence of peer behavior and information clarity. While the SME owner feels compelled to comply due to the perceived expectations of their community, the actual process of compliance remains uncertain due to insufficient or unclear tax information.

This result is similar with the quantitative study of taxpayers by Kamarudin, et al. (2024) in Malaysia, showed that subjective norms had a positive and significant effect on individual taxpayers' intention to comply with tax obligations, supporting the idea that perceived social expectations shape compliance intentions. Similar Research conducted among SMEs Kenya found that social norms positively and significantly influence Value Added Tax compliance. The study revealed that stronger social pressures and communal expectations regarding tax obligations are associated with higher levels of compliance (Odongo & Munene, 2023).

Table 5:
Subjective norms

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

4.5 Tax complexity

The findings show that the majority of SMEs (55%) reported a moderate level of tax complexity. This indicates that while tax regulations in Tanzania are not perceived as entirely inaccessible, they are still seen as challenging to understand and navigate by a substantial portion of small and medium-sized enterprises. A moderate perception of complexity may suggest that existing tax information, although available, is not sufficiently clear or simplified to facilitate easy interpretation and application by SMEs. Interview data gathered from interviews supports this view. One SME respondent shared:

> *"Filing taxes is confusing sometimes. There are so many forms and deadlines, and if you miss one thing, you get fined. I wish they could make the process easier or at least explain it better."* (Interviewee, October 11, 2025).

This testimony underscores how the perceived complexity of the tax system, driven by factors such as unclear guidelines and inconsistent communication, can serve as a barrier to full tax compliance. Although the respondent expresses a willingness to fulfill tax obligations, the procedural and informational hurdles create uncertainty and reduce the likelihood of consistent compliance.

A similar study by Matshona et al. (2024) in South Africa found that many small business operators perceive tax regulations as complex and difficult to understand, particularly dealing with procedural requirements, record-keeping, and keeping up with changes in tax laws. Similarly, Uddin (2025) reported that around half of SME entrepreneurs in Bangladesh identified the complex tax structure as a major obstacle to compliance and doing business within the formal sector.

Table 6
Tax complexity

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

4.6 Tax Compliance Behavior

This part presents the tax compliance among SMEs. Respondents were asked to agree or disagree if those who refuse to pay taxes are wrong. The findings reveal that the majority of SMEs (58.8%) agreed that those who refuse to pay taxes are wrong. This indicates that there is a widespread recognition among Tanzanian SMEs of the moral and civic responsibility to pay taxes, which may reflect a positive normative belief towards tax compliance. This high level of agreement implies a foundational support for tax compliance, which, if properly nurtured, could lead to improved voluntary compliance behaviors.

One SME operator remarked.

> *"I believe paying tax is the right thing to do. It's just that sometimes some people missed right tax information and may be the process is too complicated, but I don't think it's right to avoid it altogether. Everyone should contribute."* (Interviewee, October 12, 2025).

This statement illustrates a distinction between moral agreement and practical compliance. While the respondent firmly supports the notion that paying taxes is the correct course of action, they also express frustration with procedural barriers. These findings align with previous research by Njunwa and Batonda (2023), who argued that many Tanzanian SMEs hold positive tax attitudes but struggle with the lack of clarity in the tax system and tax information.

Table 7
Tax compliance

Tax compliance	N	%
Agree	92	58.80
Not agree	51	32.80
Uncertain	13	8.40
Total	**156**	**100**

4.7 Influence of tax information on tax compliance

Multiple linear regression analysis was conducted to examine the influence of independent variable such as access to tax information, tax attitude, subjective norms and tax complexity on tax compliance (dependent variable). The collinearity diagnostics indicated no evidence of multicollinearity among the independent variables. The Variance Inflation Factor (VIF) values ranged from 1.04 to 1.55, while the corresponding tolerance values ranged from 0.645 to

0.962, which is less than 10 implying that the data have no multicollinearity problems as recommended by (Creswell & Creswell, 2022). Statistical data are summarized in Table 8.

The overall model was statistically significant, $p < .001$, indicating that the set of predictors reliably explained a portion of the variance in tax compliance. The model yielded an R^2 of 0.174, indicating that approximately 17.4% of the variance in tax compliance is explained by the independent variables included in the model. While the model is statistically significant, its relatively low explanatory power suggests that a substantial proportion (82.6%) of the variation in tax compliance is influenced by other factors not included in this study.

The study revealed that the beta coefficient for tax information was 0.134 and statistically significant ($p < 0.05$). This suggests that tax information has a significant positive influence on SMEs' tax compliance. The positive relationship indicates that access to tax information enhances SMEs' understanding of tax regulations, thereby improving their ability and willingness to comply with tax obligations. This finding underscores the critical role that timely and accurate tax information plays in promoting voluntary compliance among small business entities. As one respondent noted:

> *"Before attending the tax seminar organized by the revenue authority, I wasn't sure about filing procedures. But after getting the right information, I've been consistent with my tax returns."* (Interviewee, October 12, 2025).

These results suggest that improving the dissemination and accessibility of tax information can directly contribute to enhancing tax compliance behaviour among SMEs. This result is similar with the work of Agusti and Rahman (2023) in Indonesia which found that tax awareness and understanding of tax rules and procedures had a significant positive effect on tax compliance behaviour. The study indicated that SMEs with better access to tax information and higher understanding of tax obligations were more likely to file returns correctly and on time, suggesting that improved tax information increases voluntary compliance. Similarly, a quantitative study on sales tax compliance among Nigerian small businesses by Aladipo et al. (2022) found that tax awareness and information significantly influenced compliance decisions. The study revealed that the beta coefficient for tax behavioral intention was 0.159 and statistically significant ($p < 0.06$). This suggests that tax behavioral intention has a positive and moderately significant influence on SMEs' tax compliance. The positive relationship implies that entrepreneurs who exhibit stronger intentions to comply with tax regulations are more likely to fulfil their tax obligations. One of the respondents supported this by stating:

> *"I believe paying taxes is part of being a responsible citizen and business owner. Even when it's difficult, I try to comply because I think it's the right thing to do."* (Interviewee, October 11, 2025).

These findings underscore the relevance of fostering positive tax behavior and intentions among SME operators, as these can translate into compliant behaviors. This finding aligns with the Theory of Planned Behavior (Ajzen, 1991), which posits that intention is a key predictor of actual behavior. Similar conclusions were drawn by Biru (2020), who found that SMEs with strong compliance intentions were more likely to engage in timely and accurate tax practices. Likewise, Hassan et al. (2023) reported that behavioral factors, particularly intention, significantly influenced tax compliance among small businesses in Pakistan. The study revealed that the beta coefficient for attitude was 0.246 and statistically significant ($p < 0.03$). This suggests that attitude has a significant positive influence on SMEs' tax compliance. The positive relationship indicates that respondents with a favourable attitude towards taxation are more likely to fulfil their tax obligations. A positive tax attitude often reflects perceptions of fairness, trust in tax authorities, and a sense of civic responsibility, all of which contribute to enhanced compliance. One of the respondents emphasized this by stating:

> *"I don't see paying taxes as a burden. I believe it's necessary for national development, and I'm always willing to do my part."* (October 10, 2025).

These findings imply that shaping positive attitudes among SME owners can be a critical strategy for improving voluntary tax compliance. This is similar with the findings of Buzohera (2025), who observed that positive taxpayer attitudes significantly increase compliance levels among small businesses. In a similar vein, Night and Bananuka (2020) found that SMEs with constructive perceptions of the tax system and its benefits were more inclined to comply with tax regulations voluntarily. The study revealed that the beta coefficient for subjective norms was 0.204 and statistically significant ($p < 0.02$). This suggests that subjective norms have a significant positive influence on SMEs' tax compliance. The positive relationship indicates that when SME owners perceive social pressure or encouragement from important referent groups, such as peers, business networks, or professional advisors, they are more likely to comply with tax obligations. One of the respondents expressed this by stating:

> *"Most of my colleagues in business take tax compliance seriously, and that pushes me to stay on track as well. You don't want to be the only one not complying."* (Interviewee, October 11, 2025).

These findings imply that social influence plays an important role in shaping tax behavior among SMEs, as individuals often align their actions with the expectations of their social or professional environment. This finding is similar with the Theory of Planned Behavior (Ajzen, 1991), which identifies subjective norms as a key determinant of behavioral intentions. Similarly, Hikmah et al. (2021) found that SMEs exposed to supportive tax-compliant networks were more likely to adopt similar behavior due to shared norms and collective expectations.

The study revealed that the beta coefficient for tax complexity was 0.373 and statistically significant ($p < 0.04$). This suggests that tax complexity have a negative influence on SMEs' tax compliance. This indicates a positive relationship between tax complexity and tax compliance, suggesting that as the perceived complexity of the tax system increases, compliance behavior becomes more adversely affected. In this context, a positive coefficient does not imply improvement in compliance but rather reflects that the perceived burden or confusion surrounding complex tax procedures may be a significant barrier to effective compliance among taxpayers in Tanzania.

During interview one participant, remarked:

> *"There are too many forms and steps. Sometimes I get someone to help me file, but I still don't understand what's going on. It's like the system is made for people who already know everything about taxes."* (Interviewee, October 11, 2025).

This narrative reflects how tax complexity can create dependency on intermediaries, potentially increasing the risk of misinformation, misreporting, or unintentional non-compliance. These findings are similar with those of Mbwambo and Letema (2026), who observed that small business taxpayers often associate the tax system in Tanzania with bureaucracy and unnecessary procedural hurdles, leading to confusion and sometimes avoidance. Similarly, Caroline and Kalimu (2024) noted that perceptions of tax complexity are one of the most cited reasons for low compliance rates, especially among micro and small enterprises.

Table 8

Regression Results of Factors Influencing the Access to Tax Information

Predictor	Estimate	SE	T	P	Stand. Estimate	Collinearity Statistics	
Intercept	0.8844	0.4085	2.4101	0.017		**VIF**	**Tolerance**
Access to tax information	0.0134	0.0523	0.0187	0.058	0.00156	1.04	0.962
Behavior intention	0.0159	0.0587	0.2703	0.068	0.02245	1.05	0.952
Tax attitude	0.0246	0.0814	0.5646	0.037	0.05717	1.55	0.645
Subjective Norms	0.0204	0.0703	0.2895	0.027	0.02772	1.39	0.719
Tax complexity	0.0373	0.0544	0.6872	0.049	0.05727	1.05	0.952

Multiple R=.408, R Square=.174, Durbin-Watson=2.19 p=0.017.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The study concludes that access to tax information has a significant positive influence on SMEs' tax compliance behaviour. SMEs with better access to relevant, timely, and understandable tax information are more likely to comprehend their tax obligations and comply accordingly. However, the modest explanatory power of the model suggests that tax information represents only one among several factors influencing compliance behaviour. Therefore, SME tax compliance should be understood as a multifaceted outcome shaped by informational, behavioural, attitude and subjective norms. Therefore, enhancing access to tax information remains an important strategy, but it should be complemented with broader interventions aimed at addressing other determinants of compliance.

5.2 Recommendations

Based on the findings, the study recommends that the Tanzania Revenue Authority should strengthen access to timely, accurate, and easily understandable tax information to support SMEs' compliance behaviour. Since access to tax information was found to positively influence tax compliance behaviour, the Authority, in collaboration with the Tanzania Chamber of Commerce and other relevant stakeholders, should expand taxpayer awareness initiatives through accessible communication channels, including mobile applications, social media platforms, radio and television programmes, and community-based seminars. These initiatives should provide simplified information on tax obligations, procedures, and taxpayer rights to enhance SMEs' understanding and compliance capacity.

Furthermore, given the significant influence of tax attitudes and the contribution of behavioural intentions to compliance behaviour, TRA should integrate behavioural components into taxpayer education programmes. Interactive training, peer-learning initiatives, and testimonials from compliant SME owners can be used to promote positive tax attitudes, strengthen compliance intentions, and encourage voluntary 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.

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