Research Article

Effects of Taxpayer's Attitudes on Tax Evasion among SMEs in Tanzania: A Case of Singida Tax

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Abstract

Paying taxes is essential to attaining sustainable economic growth and national economic independence, hence tax evasion is a concern for the economies of both wealthy and developing countries. This study examined how tax payer attitudes, particularly in the Singida Tax Region, affect tax evasion in Tanzanian Small and Medium-Sized Enterprises (SMEs). This study employed a survey method in which data collection comprised both qualitative and quantitative research approaches. A multiple regression model was employed in combination with a descriptive study approach to ascertain the outcomes. 145 SMEs taxpayers made up the sample size. The findings demonstrate that, among SMEs in the Singida Region, peer influence, tax awareness, tax morale, and tax evasion have statistically significant relationships with the taxpayer's attitude. This association is supported by statistics. Consequently, the United Republic of Tanzanian government needs to consider how taxpayer attitudes including peer pressure, tax knowledge, and morale affect tax evasion. This will contribute to the goal of reducing tax avoidance by all taxpayers, including SMEs Taxpayers.

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1. Introduction

Tax evasion is a serious concern both for emerging and developed nations. In order to enhance tax revenue collection, it is imperative to provide conditions that eradicate tax evasion, hence resulting in taxpayer compliance (Adesanya, 2020; Al-Rahamneh and Bidin, 2022). It's important to determine the level of tax evasion among SMEs because they make up the majority of the economies of emerging nations, including United Republic Tanzania (URT).

A nation's revenue collection capacity plays a major role in its economic development and expansion. It plans to invest more in the development of the public infrastructure, health services, and education system, economies, especially in developing nations like Tanzania (URT).

According to Hamid et al. (2022), tax income collection is a crucial factor in determining a nation's revenue in any given economy. It facilitates government processes. Small businesses are seen as the incubator for homegrown thus it must generate enough revenue entrepreneurship and provide the numerous little investments (Vincent, 2021). In this instance, taxes gathered from a variety of sources provide the primary source of national income.

Following the global financial crisis in 2008, tax income has been a top priority for all nations (Kassa, 2021). The increasing trend of net public debt and fiscal deficits has intensified this, necessitating the consideration of tax income. This indicates that tax evasion is a serious issue that is becoming worse in both economies, especially in developing nations like Tanzania (URT). Most small businesses avoid paying taxes to the appropriate authority (Beredugo and Ekpo, 2023). This is caused by a number of factors, including the tax system, corruption among tax officials, the amount of tax education and awareness among taxpayers, the prevalence of many taxes, high tax prices and general trade rates, and the use of tax revenue (Rotimi et al., 2024).

Since it has been difficult to maximize tax income series due to a variety of tax evasions, developing countries such as Tanzania frequently face issues such as poor administration, inadequate tax revenue collection, a lack of government, and unstable economies (Agusti and Rahman, 2023). A number of earlier academics have attempted to provide different strategies for eradicating tax evasion in an economy. These approaches primarily focus on enhancing taxpayer services and offering taxpayer education (Amaning et al., 2021). Reforming the tax system is a necessary step in the battle against tax evasion. Measures are required at both the structural and individual levels, where perception determines location (Haruna, 2023). To counteract the non-compliance opportunities, the tax system requires structural improvements (Francis and Bishagazi 2022). Potential has decreased as a result of the growing influence of electronic data storage and transfer, and this trend is probably going to continue in the future. Encouraging compliance means fortifying essential components, such as improving services provided to taxpayers by giving them clear instructions, easily understood documentation, and assistance and information as needed. According to

Sikayu et al. (2022), tax compliance may be crucial to the process of accumulating tax sales. Compared to self-evaluation and digital commerce, which are currently receiving a great deal of attention, it is far more significant.

In order to properly preserve taxpayer day accounts and manage fact structures that include both taxpayers and zero, it is important to monitor tax compliance (Muhammad, et al., 2023). To improve compliance, all of the above techniques must be combined with additional ones to discourage non-compliance, as well as the effective software of repercussions and an affordable likelihood of discovery (Nguyen, 2022). Encouraging non-compliance is not always the same as enhancing tax compliance. In order to ensure tax compliance and deter non-compliance, tax management is necessary (Alshira'h and Abdul-Jabbar, 2020).

The traditional monetary approach to taxation typically ignores important administrative issues like administrative and compliance costs, evasion and avoidance, and how taxpayers and tax officials think through and carry out the process of assessing, gathering, and enforcing taxes. These factors may also significantly alter the device's outcomes (Nguyen, 2022). It is vital to eradicate and comprehend the causes of tax evasion since taxes provide a stable and predictable flow of income to support development goals in both rich and developing nations. For instance, the United Republic of Tanzania, like all other nations, depends on tax revenue to fund its physical and social infrastructure requirements. It also provides a stable and predictable fiscal environment to encourage investment and economic growth. International organizations have been working to combat undesired phenomena associated with taxation, tax evasion, and tax fraud since tax evasion poses a threat to nations (Alshira'h and Abdul-Jabbar, 2020). In reality, it is challenging to collect taxes from small and medium-sized taxpayers since many of them work to meet their basic needs for survival, making their true incomes opaque to the government (Haruna, 2023).

In every nation where individuals dislike paying taxes for a variety of reasons, tax evasion is a widespread occurrence. Customs duties, Value Added Tax (VAT), improper use of electronic fiscal devices, income tax specifically, failure to pay Pay as You Earn (PAYE) and many other significant areas of tax evasion have been reported in Tanzania, particularly in Arusha, Mwanza, Dodoma, and Dar es Salaam (Adesanya, 2020; Al-Rahamneh and Bidin, 2022). Few studies have been conducted in Tanzania, especially in the Singida region, despite the fact that it has a detrimental impact on tax evasion in Tanzania. To combat tax evasion, among other goals, the Tanzanian government has established the Income Tax Act 2004 and the Tax Administration Act 2015. These actions deter tax evasion from all angles in one manner or another.

Four procedural obligations must be met in order to do this: enrollment, timely completion of necessary tax collection data, disclosure of accurate data, and timely payment of duties (Adesanya, 2020; Al-Rahamneh and Bidin, 2022). Tax evasion is a major problem for small and medium-sized taxpayers in Tanzania, even with the government's best efforts to ensure effective tax collection (Haruna, 2023). The

causes behind tax evasion in this group of taxpayers are also little understood. Since SMEs are major contributors to global economic growth and are also major taxpayers, especially in developing nations like the United Republic of Tanzania, it is imperative that they be taken into account when discussing tax evasion (Adesanya, 2020; Al-Rahamneh and Bidin, 2022). The researcher was inspired to conduct a study on the factors driving tax evasion among SMEs in the URT, specifically in the Singida Region, by the paucity of studies on the subject from the perspectives of SMEs.

2. Literature Review

The socio-psychological theory explains how people behave in relation to tax avoidance. In the late 1950s, in particular, it was considered when determining tax evasion (Nguyen, 2022). According to Haruna's (2023) groundbreaking research, non-economic criteria such as moral obligations, peer pressure, tax justice, and the like can be used to determine whether taxpayers are evading taxes. These non-financial elements are frequently referred to as taxpayer attitudes (Adesanya, 2020; Al-Rahamneh and Bidin, 2022).

The level of behavior, attitudes, and views of justice regarding tax compliance in Kuantan are displayed by Amaning et al., (2021). Through the use of the survey method, their correlation analysis resulted in a relationship between tax rate and tax non-compliance by SMEs. This is because a high tax rate has an impact on overall tax collections by either decreasing sales or raising claimed expenditures.

By adopting a survey method to examine the impact of tax rates on tax evasion among SMEs in Malaysia, Adesanya (2020); Al-Rahamneh and Bidin (2022) discovered that tax rates have a significant role in determining tax evasion or non-compliance among SME taxpayers. Amaning et al. (2021) examined how Malaysian taxpayers perceived instances of tax avoidance. The results showed that taxpayers' perceptions of tax morality are influenced by tax knowledge, which is a crucial component of the tax system.

It is more difficult for SMEs to comply with tax payments when tax compliance is higher, as demonstrated by Adesanya (2020) and Al-Rahamneh and Bidin (2022). In Jakarta, Indonesia, the impact of compliance costs on individual tax compliance was determined by a study carried out by Haruna (2023). The study included 550 respondents from Jabodetabek and Bandung and employed questionnaires with an incidental sampling strategy. The results showed that there was a positive and significant correlation between individual tax noncompliance and the intricate processes involved in business registration.

Micro, small, and medium-sized businesses are suggested by the SMEs nomenclature. Sometimes, people refer to it as SMEs. The non-farm financial sectors covered by SMEs include primarily manufacturing, mining, commerce, and services. In Tanzania, a micro-business is defined as one that employs up to four people, usually family members, or that has capital of up to Tshs. 5.0 million. The casual sector encompasses the vast majority of tiny businesses. Formalized businesses with five to forty-nine

employees or capital backing ranging from Tshs. 5 million to Tshs. 200 million are referred to as small companies. According to Amaning et al. (2021), medium-sized businesses employ between fifty and ninety-nine people or invest capital between Tshs. 200 million and Tshs. 800 million.

Table 1: Categories of SMEs in Tanzania

Category	Employees	Capital Investment in Machinery (Tshs)
Microenterprise	1 – 4	Up to 5 million.
Small enterprise	5 – 49	Above 5 mil. to 200 million.
Medium enterprise	50 – 99	Above 200 million.to 800 million.
Large enterprise	100 +	Above 800 million.

Source: Haruna, 2023

The Tanzania Revenue Authority (TRA) states that the taxpayers are split up based on the amount of taxes they pay annually. There are three categories of taxpayers within the Domestic Revenue Department: small, medium, and large taxpayers. According to Haruna (2023), small taxpayers are those whose annual tax contributions are less than Tzs 250 million; medium taxpayers are those whose annual tax contributions range from Tzs 250 million to Tzs 1.5 billion; and large taxpayers are those whose annual tax contributions exceed Tzs 1.6 billion.
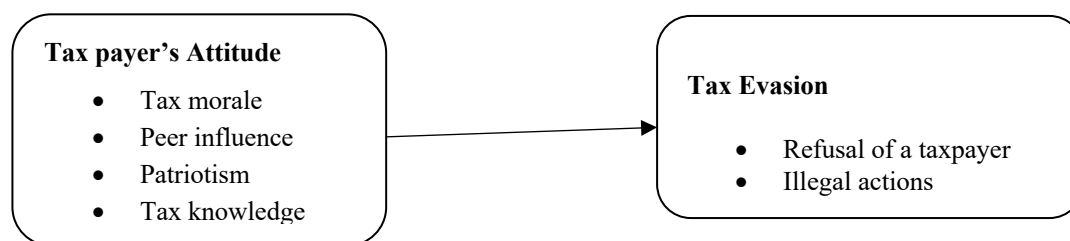
Table 2: Categories of Taxpayers in Tanzania

Category	Tax Contribution per Year
Small Taxpayers	Tzs 250 Million or less
Medium Taxpayer	Tzs 250 Million to Tzs 1.5 Billion
Large Taxpayer	Tzs 1.6 Billion and above

Source: TRA, 2024

Conceptual Framework

The impact of taxpayers' attitude on tax evasion among small and medium-sized enterprises (SMEs) in Tanzania a case study of the Singida Tax Region has been investigated using the conceptual model below, which is based on the study's specific objectives, the reviewed literature, and socio-psychological theory.

Tax payer's Attitude
- Tax morale
- Peer influence
- Patriotism
- Tax knowledge

Tax Evasion
- Refusal of a taxpayer
- Illegal actions

Source: Literature Review, 2024

2. Research Methodology

This study employed a survey method in which data collection comprised both qualitative and quantitative research approaches. A multiple regression model was employed in conjunction with a descriptive study approach to ascertain the outcomes. 145 SMEs taxpayers made up the study's sample size. The Yamanne Formula is used to determine the sample size. Utilizing a questionnaire as a data collecting technique

The multiple linear regression model was employed to account for the continuous character of the dependent variable. The multiple linear regression model expresses as follows as a result.

$$Y_{EG} = \beta_O + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots.. (i)$$

Whereby: Y_{EG} = Tax Evasion; $\beta_O = Intercept\ Term,\ \beta_1 = Intercept\ of\ Variables,$

$\quad X_1 = Peer\ influence\ X_2 = Tax\ knoweldge\ X_3$ =Tax $\quad$ morale $\quad X_4 =$ $\quad$ Tax fairness; X_5 =Patriotism; $\varepsilon = Error\ Term$

3. Results and Discussion

In this study Cronbach alpha reliability tests were determined in which case if the alpha value is greater than 0.7, the scale was regarded to be reliable.

Table 3: Reliability Testing

S/N	Variables	Cronbach's Alpha	Number of Items Involved
1	Tax evasion	0.769	7.00
2	Tax moral	0.634	4.00
3	Tax fairness	0.887	5.00
4	Peer influence	0.869	6.00
5	Patriotism	0.807	6.00
6	Tax knowledge	0.731	5.00

Source: Researcher, (2024)

Six (6) factors—tax evasion, tax morals, tax fairness, peer influence, patriotism, and tax knowledge—are shown in Table 3 above. Reliability testing was used to determine whether the variables had internal validity. With the exception of tax morality, all other measures produced Cronbach's alpha values more than 0.70, indicating both their reliability and the existence of internal consistency among the questions.

Scale items in the 0.50 to 0.70 range are well-considered and moderately dependable, according to Hamid et al., (2022). Multiple regression analysis was then taken into consideration to investigate the impact of tax payer attitudes on tax evasion among SMEs in Tanzania, a case of Singida Tax Region, in light of such reliability and as demonstrated in chapter four.

Descriptive analysis was done in addition to table 3 for certain SMEs' variables, including the nature of the business, the number of employees, the capital invested, and the respondents' position within the SMEs.

Demographics Characteristics: The results of the study's demographic characteristics for the SMEs are displayed in Table 5 above. These include the following: gender, age, marital status, educational background, and work experience in the business world.

Table 4 Results for Demographics Characteristics

Variables	Response Categories	Frequency	Percent
Gender	Male	110.00	75.90
	Female	35.00	24.10
	Total	145.00	100.00
Age	18-25 Years	30.00	20.69
	26-35Years	26.00	17.93
	36-45Years	73.00	50.30
	46 Years and above	16.00	11.00
	Total	145.00	100.00
Marital Status	Single	35.00	24.10
	Married	103.00	71.03
	Divorced	7.00	4.83
	Total	145.00	100.00
Academic qualification	Primary/Informal Education	03.00	2.07
	Certificate/Diploma	20.00	13.83
	Bachelor Degree	94.00	64.80
	Master Degree	28.00	19.30
	Total	145.00	100.00
Annual Business Income	Below TZS: 20 million	126.00	86.90
	Between TZS: 20 million and TZS: 50 million	1.00	0.70

Between TZS: 51 million and TZS: 80 million	5.00	3.40
	More than TZS: 80 million	13.00	9.00
	Total	145.00	100.00
Business experience	Below 5 Years	68.00	46.90
	Between 5 years and 10 years	35.00	24.14
	10 years and above	42.00	28.97
	Total	145.00	100.00

Source: Researcher, (2024)

4.3 Results for the effect of tax payer's attitude on tax evasion among the SMEs

A multiple regression analysis was used to examine the impact of attitude on perception and tax evasion among SMEs in the Singida Tax Region (Adesanya, 2020; Al-Rahamneh and Bidin, 2022). This aided in investigating the relationship between the dependent variable (tax evasion) and the independent variable (tax payer's attitude). As mentioned in the first chapter, the goal for the second objective was to investigate the connection between tax evasion and taxpayer opinions. Whereas tax evasion was assessed using a Likert scale, as seen in chapter three, taxpayer attitudes were assessed using five sub-constructs, including tax morale, tax justice, peer influence, patriotism, and tax awareness.

Table 5 illustrates the statistical significance of the association between tax awareness, tax evasion, morale, and peer influence among SMEs in the Singida Region. This association is statistically positive, as Table 5 demonstrates. Multicollinearity is not an issue, and the model fits the data statistically. However, among SMEs in the Singida Region, tax justice and patriotism had little effect on tax avoidance.

Table 5: Effects of tax payer's attitude   on tax evasion

Dependent Variables:	Independent Variables	Beta	t value	Sig.	VIF	Tolerance
Tax evasion	Constant		2.67	0.00		
	Tax fairness	(0.13)	(1.48)	0.14	0.75	1.33
	Peer influence	0.40	4.22	0.00	0.63	1.59

Tax knoweldge	0.20	2.11	0.00	0.32	1.66
Tax morale	0.17	1.94	0.00	0.77	1.30
Patriotism	(0.04)	(0.48)	0.63	0.99	1.01
R^2=0.75, ANOVA(F)=5.904, P <0.00					

Source: Researcher, (2021)

4.3.1 Effects of tax morals on tax evasion among SMEs

The research goal was to determine how tax morality affects tax evasion among small and medium-sized enterprises in the Singida Tax Region. In addition to the fact that it is difficult to define taxpayer morality, it was discovered that there is a statistically significant correlation between tax evasion and tax morale. There is a favorable statistical link. In other words, unethical taxpayers engage in a higher level of tax evasion than their counterparts.

According to this research, SMEs in the Singida Region evade taxes largely due to their morality. The decision of SMEs to comply with tax laws stems from a moral obligation and a belief in contributing to society through tax payment, since tax morality, ethics, and honesty are regarded as essential motivations to pay taxes (Adesanya, 2020; Al-Rahamneh and Bidin, 2022). This contradicts earlier assumptions that tax morality had a detrimental impact on tax evasion among SMEs in the Singida Region.

4.3.2 Effects of tax fairness on tax evasion among SMEs

It was reported that tax justice has no effect on tax evasion, other from morality. This indicates that among a subset of SMEs in the Singida Region, tax fairness has no statistically significant impact on tax evasion. Based on the previous expectations, we can conclude that there is a negative correlation between tax fairness and tax evasion among small and medium-sized enterprises. The findings are in conflict with previous research in this area because tax administrators and taxpayers often assume that increasing discontent with the fairness of the tax system is the primary reason for the rise in tax evasion Al-Rahamneh and Bidin, (2022). Recall that tax fairness is regarded as one of the primary components of tax compliance and is one of the key components of an effective tax system.

4.3.3 Effects of peer influence on tax evasion among SMEs

The researcher's goal in this section was to investigate how peer pressure affects tax evasion among SMEs in the Singida Region. Peer impact was defined in the study as a taxpayer's associates, which can include friends, coworkers, relatives, and colleagues. It is consistent with the expectations that there is a positive

correlation between peer influence and tax evasion among SMEs, as the data showed a statistically significant relationship between the two. This means that among SMEs in the Singida Region, peer pressure plays a major role in tax avoidance. Therefore, the findings indicate that positive peer impact among taxpayers is essential for the goal of lowering and combating tax evasion among SMEs and in the economy at large. This kind of influence ought to be constructive in the sense that it will motivate people to pay more taxes, which will end tax dodging. Francis and Bishagazi (2022), who emphasized the importance of not discounting the existence of peer influence while analyzing the tax evasion behavior, also support these findings.

4.2.2.4 Effects of patriotism on tax evasion among SMEs

In the context of this study, patriotism refers to a love of one's nation. Based on this, it was previously anticipated that among SMEs in the Singida Region, patriotism has a negative impact on tax evasion. According to reports, there is little correlation between patriotism and tax avoidance. This indicates that among a subset of Singida Region's SMEs, patriotism has no statistically significant impact on tax evasion. There is a negative association between tax evasion and this negligible correlation. This is consistent with the previously outlined hypothesis. Analyzing earlier research, such (Francis and Bishagazi, 2022). does not support the conclusions. According to the previously mentioned research, patriotism significantly increases tax compliance, which lowers tax evasion. This indicates that among SMEs, patriotism results in a high percentage of tax compliance.

4.3.4 Effects of tax knowledge on tax evasion among SME

The study's definition of tax knowledge is the degree of tax education that respondents have attained through various tax training programs offered by the tax authority. Based on the findings from earlier sections, there is a statistically significant correlation between tax awareness and tax evasion. There is a favorable statistical link. This means that it will be simpler for SMEs to engage in tax evasion when the majority of them have greater tax knowledge. This is due to the fact that among SMEs in the Singida Region, tax education encourages tax avoidance and vice versa. The results align with those of Beredugo and Ekpo (2023). Table 6 below summarizes the current state of the hypotheses that have been put forth.

Table 6: Summary of Hypotheses and their status: The effect of tax payer's attitude on tax evasion in the SME's

S/NO	HYPOTHESES	STATUS
H11	Tax moral negatively influences tax evasion in the SMEs	Not supported

H12	There is a negative relationship between tax fairness and tax evasion in the SMEs	Not Supported
H13	There is a positive association between peer influence and tax evasion in the SMEs	Supported
H14	Patriotism negatively affects tax evasion in the SMEs	Not Supported
H15	Tax knowledge negatively influences tax evasion in the SME's	Supported

Source: Researcher, (2024)

5. Conclusion And Recommendations

The second goal looked at the connection between attitudes of taxpayers and tax evasion among SMEs in the Singida Region. While tax evasion was assessed using a Likert scale, as seen in chapter three, taxpayer attitudes were assessed using five sub-constructs, including tax morality, tax justice, peer influence, patriotism, and tax knowledge. Table 6 shows that among SMEs in the Singida Region, peer influence, tax awareness, tax morals, and tax evasion are statistically significantly correlated. This association is supported by statistics.

Consequently, the United Republic of Tanzanian government needs to consider how taxpayer attitudes—including peer pressure, tax expertise, and morale—affect tax evasion. This will contribute to the goal of ending tax avoidance by all taxpayers, including SMEs.

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