

Impact of Online Tax System on Tax Compliance of Small to Medium Enterprises in Harare, Zimbabwe

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Abstract

Online tax system platform gives Zimbabwe Revenue Authority an opportunity to interact with its clients and doing business in the comfort of their homes or offices. The e-filing of the tax returns assist in curbing the tax compliance challenges by Small and Medium Enterprises. Challenges faced by SMEs include keeping two sets of records, relocating to new premises without notifying authorities and temporarily closing business during compliance blitz. The survey study investigated the impact of online tax system on tax compliance of Small to Medium Enterprises in Harare Central Business District since Harare is the epicentre of Small and Medium Enterprises. The objective of this study was to establish the effect of online tax filing security on tax compliance among SMEs, to examine SMEs' perception towards online tax filing system and to identify the computer literacy level of online tax filing on tax compliance of SMEs. The study adopted the theories of Technological Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology, the Theory of Reasoned Action, and the Diffusion of Innovation Theory from which the conceptual framework was developed. The Theory of Technological Acceptance Model was the most preferred because it was compatible with the self-reported study scenario and intention to use it (Ahnan, 2021). A detailed related literature review has been outlined and the variables for this research identified to be ascertaining whether online tax security assisted to improve tax compliance among Small and Medium Enterprises in Harare Central Business District (CBD), examining SMEs perception towards online tax filing in Harare (CBD) and establishing the computer literacy level of online tax filing system on tax compliance among SMEs in Harare (CBD). The study used the survey descriptive research design in which quantitative data was gathered through self-administered questionnaires and primary data techniques. The target population was 13000 SMEs. A total sample size of 389 was selected as representative of the target population using Stratified random sampling. Pilot test study was conducted to guard against using unreliable instruments. Reliability of the data collection instruments was through split-half testing. The construct validity of the instruments was tested using factor analysis and reliability using Cronbach's alpha technique. The Statistical Package for Social Sciences (SPSS) version 21.0 was used to analyse the data collected using descriptive statistics. Data was analysed using t-test at coefficient alpha (α) level of 0.05 to test the relationship between independent and dependent variable. The results of both the correlation and regression analyses were presented. The study found out that there was a positive relationship between the computer literacy levels of online tax filing and tax compliance among SMEs in Harare CBD. The 12.2% rise in tax compliance is still below the national average, suggesting that SMEs have not fully adopted the online file system.

Keywords: Online tax system, Harare CBD, Small and Medium Enterprises, Tax compliance

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1. Introduction

The Small and Medium Enterprises (SMEs) sector has become the main employer in the whole world, but the sector is not contributing meaningfully to the national fiscus as a result of non-compliance on tax remittances by the operators (Nyamwanza, Mavhiki, Mapetere and Nyamwanza, 2014). Nyamwanza et al, (2014) cited some of the challenges of manually filing tax returns by SMEs to Zimbabwe Revenue Authority (ZIMRA) as evasion of tax compliance by paying bribes, keeping two sets of records, relocating to new premises without notifying authorities, and temporarily closing businesses during compliance blitz. To interface with the taxpaying public, including SMEs, in settings for tax collection, administration, and compliance, tax authorities all over the world are resorting to e-government driven solutions, such as online tax systems. Obinna, Friday and Oraekwuota (2021) cemented that to remain competitive and viable, most governments, organizations, businesses and people have adopted technological systems and the use of internet in various businesses.

Taxation is essential for sustainable economic development and tax administration is a basic function of a successful state. Due to low tax compliance, the tax share of GDP has historically been low and is currently falling (Akalu, 2016). According to OECD (2009), taxation remains to be the main source of government revenue in both developed and developing economies. Tax non-compliance among Small and Medium Enterprises (SMEs) is a

serious problem which has worried tax authorities, the academia and non- governmental organizations all over the world. Kastlunger, Lozza, Kirchler and Schabmann (2013) alluded that non- compliance has increased over the last decades and, thus, gained attention in policy making and research. According to James and Alley (2004), tax compliance means abiding by taxpaying expectations and tax law. Fiedman et al (2000), SMEs are viewed as more likely to evade taxes since the owner, and beneficiary of tax evasion, is more likely responsible for keeping the books and filing the tax returns. Munhangi (2012), equally agreed that some of the challenges facing the taxation of SMEs include the fact that small businesses are normally owned by the owners who are also in charge of the accounting books.

The mandate of the Zimbabwe Revenue Authority (ZIMRA), a quasi-governmental organization, is to collect money. Following the merger of the Department of Taxes and Department of Customs, ZIMRA was established in 2004. They switched to using Systems Applications and Products (SAP) in 2006, which is made up of a number of completely integrated modules that cover almost all facets of corporate management. Clients were manually sending their tax filings until this was further enhanced in 2015. Masarirambi (2013) cited in his study, the Finmark Trust (2012) report, aided by the Ministry of Small to Medium Enterprises and Cooperative Development, supported by the World Bank and the Zimbabwe Multi- Donor Trust Fund highlighted that Zimbabwe has only 2% of the 3.5 million SMEs who are paying taxes to ZIMRA. The government loses millions of dollars in potential tax income since 98% of SMEs who are subject to tax rules fail to pay taxes. Zimbabwe is owed an estimated \$1 billion in tax arrears (Makoshi, 2015). ZIMRA introduced an online tax system in an effort to combat difficulties including SMEs' non-compliance with tax laws. Through the advancement of information technology, online tax systems have drawn considerable attention on a global scale, which has an impact on tax administration. According to the Zimra Annual Report (2017), clients can now access their Tax Clearance Certificates online, file tax returns online, check their accounts, and view them. Since then, ZIMRA has increased internet bandwidth and purchased new, highly-processing technology to lessen traffic congestion, but the issue has not yet been fully rectified. The use of electronic tax filing and other forms of information technology (IT) in tax administration is known as an online tax system (Obinna et al, 2021).

Since the launch of e-filing by ZIMRA in 2015, little focus has been placed by previous researchers on the effect of online tax filing system on tax compliance focusing only on large corporations excluding studies on SMEs (Sifile et al, 2018). This study will seek to cover this research gap. Although, there are theories that deal with the factors influencing the adoption of online tax filing, little is known about the real impact of online tax filing system on tax compliance of SMEs in developing countries like Zimbabwe.

2. Literature Review

The review of literature in the ensuing sections has discussed extensively the theoretical framework and the relevant empirical evidence.

2.1 Theoretical Framework

The acceptability of technology is subject to several theories. The conceptual framework for this study, however, was created from four of these theories. That is, the Theory of Technological Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology, the Theory of Reasoned Action, and the Diffusion of Innovation Theory. These theories address the variables that affect whether new information systems, like online tax filing, are adopted (Gwaro et al, 2016). The four ideas that served as the foundation for the conceptual framework were accepted in the study. Due to its compatibility with the self-reported study situation and intended application, the Theory of Technological Acceptance Model was the most favoured (Ahn, 2021). TAM has been demonstrated to be a theoretical model to assist in explaining and predicting information technology user behaviour and has predictive validity for self-reported intended uses (Legris, Ingran and Collette, 2003). According to Park (2009), TAM is a useful theoretical tool for figuring out why technology is adopted as well as for monitoring the ways that external factors affect beliefs, risks, attitudes, and usage intentions. A new method of paying taxes through electronic channels like the Internet is the online tax filing system (Kamarulzaman et al, 2010).

Although it is convenient, simple, flexible, and available around-the-clock, the invention may present certain issues for taxpayers, according to Kamarulzaman et al. (2010). There is currently relatively little research in Zimbabwe that focuses on how online tax systems affect Small and Medium Enterprises' compliance with tax laws. The majority of the literature on the acceptance of online tax filing systems uses and expands upon Davis 1989's well-known Technology Acceptance Model (TAM) (Wang, 2002; Chang et al., 2005; Gallant et al., 2007). Additionally, Wang et al. (2007) employed the Innovation Diffusion Theory to study the adoption of the online tax filing system among taxpayers, while Carter et al. (2008) used the Unified Theory of Acceptance and Use of Technology (UTAT) (Kamarulzaman et al, 2010). The TAM theory contends, according to Hussein et al. (2010), that users' intentions and actual usage of a new information system are influenced by the perceived usefulness and ease of use of the system.

2.2 Empirical Review

Most of the literature related to online tax filing system adoption applies and extends the well-known Technology Acceptance Model (TAM) by Davis 1989 (Wang, 2002; Chang et al., 2005; Gallant et al., 2007). And other literature such as Carter et al (2008) had used the Innovation Diffusion Theory to observe the online tax filing system adoption among taxpayers (Karmaruzaman et al, 2010). According to Hussein et al (2010), the TAM theory argues that perceived and ease of usefulness and ease of use, influences the computer users' intention and actual usage of a new information system. In Zimbabwe at the moment, there is limited literature that focused on the impact of online tax system on tax compliance of Small and Medium Enterprises.

Kiring'a and Jagongo (2017) in their study, impact of online tax filing on tax compliance among Small and Medium Enterprises (MSE) in Kibwezi Sub- County in Kenya. A descriptive survey design study was conducted. The data for the study was collected from primary sources using the self-administered questionnaire and interview schedules. The study concluded that online tax filing does affect tax compliance level among small and medium enterprises. The study recommended further studies on the effect of online tax filing on tax filing among other sectors. This prompted the current study to fill this gap by conducting a similar study in Zimbabwe.

Gwaro, Maina and Kwasira (2016) studied the influence of online tax filing on tax compliance among small and medium enterprises in Nakuru town in Kenya. The purpose of this study was to assess the level of awareness regarding online filing of tax returns in the context of the small and medium enterprises in Nakuru. The study was based on four theories of online tax filing system adoption, that is the Theory of Technological Acceptance Model, Unified Theory of Acceptance and use of Technology, the theories of Reasoned Action and Diffusion of Innovation. These theories have also been adopted in the current study as they relevant in dealing with the factors influencing the adoption of new information systems such as online tax filing system. The study found amongst the independent variables that only computer literacy had significant effect on the influence of tax compliance levels amongst small and medium enterprises in Nakuru. As a result, the study recommended further examination on how computer literacy levels among SMEs should be dealt with the view of improving tax compliance. The current study filled this gap by adopting computer literacy level as one of the independent variables.

Akpubi and Ighekoyi (2019) assessed the effect of position of mindfulness on electronic tax on tax compliance by small and medium enterprises (SMEs) in Lagos State. The purpose of the study was to determine the effect of electronic tax filing system on tax compliance among SMEs in Lagos State in Nigeria. The study employed a survey research design and data was collected through the use of structured questionnaires distributed to the SMEs at their place of work. The study concluded that the level at which the taxpayers are aware of the electronic tax filing system, will determine their compliance rate and the compliance cost may discourage the taxpayers from using the system if it is higher.

Sifile, Kotsai, Tendai and Desderio (2018) studied the effect of e- tax filing on tax compliance, a case of clients in Harare in Zimbabwe. The purpose of this study was to find out how this has influenced tax compliance. The study concluded that electronic tax filing system actually influences tax compliance and has increased the ease of doing business. The study was mainly directed at large taxpayers. However, the current study sort to fill this research gap by conducting a study on the impact of online tax system on tax compliance of small and medium enterprises: A survey of Harare Central Business district in Zimbabwe.

Siavhundu (2020) studied the effectiveness of ZIMRA's electronic services platform in inducing tax compliance in Zimbabwe. The study engaged a content analysis procedure in exacting the persuasiveness of ZIMRA's electronic services platform in bringing tax submissiveness in Zimbabwe. The study concluded that although attribution analysis to ZIMRA's mandate achievements cannot be easily disaggregated between many possible contributing factors, naïve intuition can suggest that electronic services have contributed substantially.

3. Research Methodology

3.1 Research Design

The study was based on the survey descriptive research design in which quantitative data was collected through questionnaires from selected SMEs in Harare CBD registered for online filing in ZIMRA database and have been in business for five years or more. Descriptive design, according to Cooper (2003), identifies and quantifies the causes and effects of relationships between variables. According to Mugenda (2003), descriptive research establishes and documents how things are and makes an effort to define potential behaviour, attitude, values, and traits of such things.

3.2 Sample Size and Sampling Technique

It is typical practice in research to use a sample to make population-level generalizations (Saad, 2011). In an ideal world, samples are chosen at random, such that they represent the population of interest (Tabachnick & Fidell, 2001). This study used stratified random sampling technique to select a total sample size of 389 as representative of the target population. While there are several methods for finding the right sample size, for example (Alreck & Settle, 1995; Roscoe, 1975; Weisberg & Bowen, 1977). Yamane (1967) presented a formula: $n = N / [1 + N(e)^2]$.

The sample size to be estimated is denoted by the letter "n," whereas the relevant population is denoted by the letter "N." The value of "e" (standard error) is determined by the researcher's needed confidence level. The "e value" would be 0.05, if the confidence level was 95%. In this study, using this formula to calculate the sample size for Harare (CBD) from the target population of 13000 SMEs registered for online tax system on ZIMRA database and have been in business for five years, a sample size of 389 was chosen. Using this formula, the sample size approaches 389 as the population approaches infinity.

3.3 Research Instruments

Research questionnaires were used in this study. The questionnaire was designed using a 5- Likert Scale of 1 through 5, with 1 being Strongly Agree and 5 being Strongly Disagree in order to resolve specific research objectives and hypothesis testing. According to Kothari (2009), 5-point Likert scales are employed as they are more dependable and capable of delivering more data.

The questionnaire is divided into four sections. Section A collects demographic data such as age, gender, ethnicity, marital status, education level, occupation, income level, employment sector, number of dependents, and geographic location, while Section B asks about the reasons to become an SME. Section C develops the business strategic plan. Finally, Section D covers all the three online tax system on tax compliance independent variables. Several open-ended questions also gave opportunities for specific participant remarks. The objective is to quantify the responses and confirm the extent to which the Impact of Online Tax System on Tax Compliance of Small and Medium Enterprises could be established.

4. Research Findings and Discussion

4.1. Response Rate

Questionnaires were distributed to 389 potential respondents. There were 380 respondents making a response rate of 97.7%. This high response rate was ascribed to attempts to boost the response rate, including self-distribution and collecting of the completed questionnaires, ongoing reminders through brief text messages of the importance of filling out the questionnaires by the deadline. Given that it was higher than the 50% minimal level that Mugenda and Mugenda (2009) recommend, 97.7% is big enough to yield statistically meaningful outcomes. The effect of the lost data 9 (2.3%) is insignificant and therefore does not affect the result of the study. Table 4.1 represents the study's response rate.

4.2. Demographic and Background Information

Table 4.2 represent the background information of the respondents. From the table, a total of 380 questionnaires were returned from the sampled SME's and 126 (33.16%) of the respondents are male while the remaining 254 (66.84%) are female respondents. This shows that Harare Central Business has twice more women than men who are small and medium entrepreneurs. This could be because of a number of government policies that empowers the girl child to venture into business just like their male counterparts.

4.3. Age

The purpose of the survey was to find out how respondents felt about electronically filing their tax returns. The respondents have to specify their age in years within a predetermined range. The respondents' ages are shown in Table 4.3 and are divided into 5 subgroups. Out of the 380 questionnaires returned from the sampled SME's, 45 (11.84%) of the respondents are aged 30 years and below, 66 (17.37%) of the respondents are between 31 and 35 years, 72 (18.95%) are between 36 and 40 years, the majority 162 (42.63%) are between 41 and 45 years and the remaining 35 (9.21%) are above 45 years as highlighted in both Table 4.3 and Figure 4.2. The majority of the questionnaire respondents were between the ages of 41 and 45 indicating the level of maturity and entrepreneurial experience to sustain the survival of business to over 5 years without backing down due to several hardships encountered by SMEs.

4.4. Responses of the Relationship Between Variables

The researcher sought to determine how online tax filing security influence tax compliance of SMEs in Harare Central Business District. The results are presented in Table 4.4 indicate that the majority 66.1% strongly agreed that online tax filing system is swift and convenient as compared to the old manual system followed by 30% who agreed and 3.9% were not sure whether or not online tax filing system influence tax compliance. It can be concluded that the majority of the respondents find the online tax filing system fast and convenient than the old manual tax filing system which required visiting the tax authority offices more frequently. In the context of whether slow internet connection system and interruption influence the use of online tax filing, the majority 61.3% of the respondents strongly agreed that it did influence online tax filing. This is attributable to the reality that the online tax submitted is internet related and as similar mastery of internet application is a crucial requisite (Gwaro et al., 2016).

Auyat (2013) argued that the level of computer literacy and internet infrastructure accessibility has a direct impact on the use of online tax returns. It is in this regard that the researcher sought to determine how SMEs computer literacy levels on online tax filing affect tax compliance. From the results presented in table 4.6, the first question as to whether the respondent understand online tax filing system or e- filing system or not, 66.8% strongly agreed to the statement followed by 29.2% of the respondents who also agreed to the same statement. On the same note, 3.9% accounted for the respondents who were not sure whether they understand online tax filing or e- filing. Therefore, it can be deduced that majority of the respondents strongly agreed that they understand online tax filing system.

4.5. Inferential Statistics of the Study Variables

The multiple correlation coefficient (R) was positive and of a value of 0.349 indicating that there was a strong and positive correlation between the three independent variables cumulatively and the dependent variable. On the other hand, the coefficient of determination (R Square) indicates the variance on tax compliance attributed to the three independent variables is 12.2%.

The coefficient of determination known as "adjusted R Squared" reveals how much the dependent variable has varied as a result of changes in the independent variables. Based on the findings on Table 4.7 above, the coefficient of determination is 0.122; therefore, 12.2% of the variation in Tax Compliance is explained by ONLINESWIFT, SLOWINTERNET, E-FILING SECURE, EFILING, ACCUTAX, EASYWEBSITE, EASYTAXRETURNS, DESIGNONLINE, ONLINE-FASTER which represent the three independent variables: Online tax filing security, perception towards online tax filing and computer literacy levels. R indicates the correlation coefficient, which depicts the association between the variables under investigation. Similar findings were obtained in the study conducted by Kiriang'a and Jagongo (2017), which concluded that online tax filing and tax compliance were positively related. According to the results displayed in Table 4.7, there was a positive correlation between online tax filing tax system and tax compliance by 34.9%.

The unstandardized coefficients of the model were examined with a view of giving the effect of online tax filing security, the perception of online tax filing and the effect of computer literacy levels on the tax compliance at an independent level. The two independent variables had a negative effect on the dependent variable while one independent variable had a positive effect on the dependent variable cumulatively as indicated by their coefficients in the following linear regression equation: Tax Compliance Levels = 1.609 - 0.588(x₁) - 0.215(x₂) + 0.668(x₃) where x₁ = Online tax filing security, x₂ = Perception of online tax filing, x₃ = Computer literacy levels.

The coefficient of intercept 1.609 in the regression equation, indicates that tax compliance levels would increase by 1.609 if online tax filing security, the perception of online tax filing and the computer literacy levels were constant at zero. The beta coefficient of online tax filing security cumulatively is -0.588 (-0.363, -0.002 and -0.223) indicating that a unit decrease in online tax filing security would lead to a unit decline in tax compliance by 58.8%. Similarly, the beta coefficient of the perception of online tax filing cumulatively is -0.215 (0.143, -0.348 and -0.010) implying that a unit decline in the perception of online tax filing would lead to 21.5% decline in tax compliance levels. Finally, a unit increase in computer literacy levels would lead to a 0.668 (0.142, 0.129 and 0.397) increase in tax compliance levels. However, the results of the coefficients show that the computer literacy levels of online tax filing system have a positive relationship with tax compliance.

5. Conclusions and Recommendations

5.1. Conclusions

Both correlation analysis and regression analysis were performed to determine the existence and strength of any relationships among the study's variables. The multiple linear regression was used to examine the cumulative effect of online tax filing security, perceptions of online tax filing and effect of computer literacy levels on tax compliance of SMEs within Harare Central Business District.

From the hypothesis testing undertaken, the study found that there was a negative relationship between online tax filing security and tax compliance among SMEs in Harare CBD.

The study interestingly found that there was also a negative relationship between perception of online tax filing system and tax compliance among SMEs in Harare CBD.

On the other hand, the study established that there was a positive relationship between computer literacy levels and tax compliance among SMEs in Harare Central Business District.

The study therefore concluded that SMEs' computer literacy levels of online tax filing system have a significant impact on their tax compliance.

In light of the results drawn in the conclusion, the study recommends that ZIMRA should increase its online tax filing system or e-filing services awareness campaigns, ZIMRA should review the e- filing services to make it more user friendly, more Wi-Fi free Self-Service Facilities (Kiosks) to encourage registered SMEs to improve their tax compliance, all ZIMRA notices and reminders to file tax returns and payments should be automatically emailed to each registered taxpayer on ZIMRA database, continuous updates on Corporate Governance and

Corruption eradication measures and upgrading of ZIMRA' s system servers to reduce on the online system downtimes experienced by taxpayers during peak periods.

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Table 4.1 Questionnaire Distribution

Respondents	Targeted		Returned	
	Frequency	Percentage	Frequency	Percentage
Harare CBD SMEs	389	100	380	96.7
Total	389	100	380	96.7

Source: Computation from Survey Data (2022)

Table 4.2 Gender of SMEs

Respondents	Frequency	Percentage
Male	126	33.16
Female	254	66.84
Total	380	100

Source: Computation from Survey Data (2022)

Table 4.3 Age Group of SMEs

Age	Frequency	Percent	Valid Percent	Cumulative Percent
30 years and below	45	11.8	11.84	11.84
31 -35 years	66	17.4	17.37	29.21
36 -40 years	72	18.9	18.95	48.16
41 -45 years	162	42.6	42.63	90.79
Above 45 years	35	9.2	9.21	100.0
Total	380	100.0	100.0	

Source: Computation from Survey Data (2022)

Table 4.4 Effect of online tax filing security on tax compliance of SMEs in Harare CBD

Key:

VARIABLE	QUESTION
ONLINE-SWIFT	Online tax filing system is swift and convenient as compared to the old manual system
SLOW-INTERNET	Slow internet connection system and interruption influence the use of online tax filing
E-FILING SECURE	E- filing is secure to use

Questions	Response	Frequency	Percent
Online tax filing system is swift and convenient as compared to the old manual system	Strongly Agree	251	66.05
	Agree	114	30.00
	Not Sure	15	3.95
	Total	380	100.0
Slow internet connection system interruption influences the use of online filing system	Strongly Agree	233	61.32
	Agree	95	25.00
	Not Sure	43	11.32
	Disagree	9	2.37
Total	380	100.0	
E- filing is secure to use	Strongly Agree	113	29.74
	Agree	204	53.68
	Not Sure	55	14.47
	Disagree	8	2.11
Total	380	100.0	

Source: Author's Computation from survey research (2022)

Table 4.5 SMEs perception towards online tax filing system

Key:

	Questions
EASY-TAX RETURNS	It is easy and simple to file tax returns online
DESIGN ONLINE	The design of online tax filing system is user friendly
ONLINE-FASTER	Online tax filing is faster

Questions	Response	Frequency	Percent
It is easy and simple to file tax returns online	Strongly Agree	35	9.21
	Agree	209	55.00
	Not Sure	50	13.16
	Disagree	86	22.63
Total		380	100.0
The design of online tax system is user friendly	Strongly Agree		
		24	6.32
	Agree	96	25.26
	Not Sure	51	13.42
	Disagree	198	52.11
	Strongly Disagree	11	2.89
Total		380	100.0
Online tax filing is faster	Strongly Agree	280	73.68
	Agree	80	21.05
	Not Sure	20	5.26
	Total		380

Source: Author's Computation from survey research (2022)

Table 4.6 SMEs Computer Literacy Levels on online tax filing system

Key:

	Questions
UNDERSTANOL	I understand online tax filing system or e- filing system
ACCUTAX	I can accurately determine my tax obligations and file returns on time using the online tax system
EASY-WEBSITE	It is easy to browse the website and file returns online

Questions	Response	Frequency	Percent
I understand online tax filing system or e- filing system	Strongly Agree	251	66.05
	Agree	114	30.00
	Not Sure	15	3.95
Total		380	100.0
I can directly determine my tax liabilities and submit returns on time applying the online tax system	Strongly Agree		
		17	4.47
	Agree	125	32.89
	Not Sure	11	2.89
	Disagree	227	59.74
Total		380	100.0
It is easy to browse the website and file returns online	Strongly Agree		
		234	61.58
	Agree	117	30.79
	Not Sure	22	5.79
	Disagree	7	1.84
Total		380	100.0

Source: Author's Computation from survey research (2022)

Table 4.7: Model Summary

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.349 ^a	.122	.100	.462	.122	5.701	9	370	.000

a. Predictors: (Constant), ONLINE-FASTER, ACCUTAX, EASY-TAX RETURNS, E-FILING SECURE , EASYWEBSITE, ONLINE-SWIFT, E-FILING, DESIGN-ONLINE, SLOW-INTERNET

Source: Author's Computation from survey research (2022)

Table 4.8: Coefficients

Coefficients ^a												
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	1.609	.099		16.326	.000						
	ONLINE-SWIFT	-.363	.122	-.419	-2.968	.003	.016	-.152	-.145	.119	8.390	
	SLOW-INTERNET	-.002	.119	-.003	-.017	.986	.063	-.001	-.001	.064	15.578	
	E-FILING SECURE	-.223	.104	-.329	-2.149	.032	-.052	-.111	-.105	.101	9.890	
	E-FILING	.142	.057	.417	2.512	.012	-.030	.129	.122	.086	11.584	
	ACCUTAX	.129	.067	.276	1.927	.055	-.042	.100	.094	.116	8.627	
	EASYWEBSITE	.397	.127	.563	3.136	.002	.079	.161	.153	.074	13.566	
	EASY-TAX RETURNS	.143	.063	.278	2.264	.024	.064	.117	.110	.158	6.340	
	DESIGN-ONLINE	-.348	.078	-.751	-4.450	.000	-.099	-.225	-.217	.083	11.999	
	ONLINE-FASTER	-.010	.069	-.015	-.146	.884	.031	-.008	-.007	.215	4.662	

a. Dependent Variable: COMPLIANCE

Source: Author's Computation from survey research (2022)