



## THE DETERMINANTS OF FACTORS AFFECTING CUSTOMER REQUISITION OF ELECTRONIC FISCAL DEVICE (EFD) RECEIPTS.

Praygod Wilfred Chao<sup>1</sup> and Batilda Simon Mwacha<sup>2</sup>

<sup>1</sup>Institute of Tax Administration, Tanzania Revenue Authority, Tanzania.

Email: [praygodchao@gmail.com](mailto:praygodchao@gmail.com)

<sup>2</sup>Tax Management, Tanzania Revenue Authority, Tanzania.

Email: [batildamwacha@gmail.com](mailto:batildamwacha@gmail.com)

### Cite this article:

Praygod W. C., Batilda S. M. (2024), The Determinants of Factors Affecting Customer Requisition of Electronic Fiscal Device (EFD) Receipts. African Journal of Economics and Sustainable Development 7(3), 12-24. DOI: 10.52589/AJESD-DKB43BXH

### Manuscript History

Received: 10 Apr 2024

Accepted: 10 Jun 2024

Published: 10 Jul 2024

### Copyright © 2024 The

Author(s). This is an Open Access article distributed under the terms of Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International (CC BY-NC-ND 4.0), which permits anyone to share, use, reproduce and redistribute in any medium, provided the original author and source are credited.

**ABSTRACT:** *This study aims to identify and analyse the factors affecting customers' requisition of EFD receipts in the Kariakoo Tax Region. Specifically, it examines the awareness levels among customers regarding the benefits of EFD receipts, assesses the perceived Value of EFD receipts by customers, explores the impact of legal and regulatory factors on customer requisition behaviour, investigates the influence of business reputation and trust on customer EFD receipt requests as well as assess the ease of receipt issuance and its impact on customer behaviour. Descriptive statistics were used to collect and analyse data to describe the characteristics of the determinants of factors affecting customers' requisition of EFD receipts. Also, the quantitative approach was used to collect numerical data through surveys to quantify the extent of the determinants' influence. The sample size was based on statistical considerations and the population under study. The researcher develops a structured questionnaire with a mix of closed-ended and Likert scale questions to gather quantitative data and also conducts in-depth interviews with a subset of participants to gather qualitative insights. The results suggest a moderate level of awareness about the benefits of EFD receipts. The Perceived Value of EFD receipts is generally positive, with customers acknowledging their importance in ensuring transparency and compliance with regulations. Also, customers are more likely to seek EFD receipts from businesses with a positive reputation and high trust. On the other hand, businesses that streamline issuing EFD receipts are likely to experience higher compliance rates. The study provides valuable insights for businesses, policymakers, and regulatory bodies to enhance the effectiveness of EFD systems by addressing the identified areas of improvement in awareness, legal compliance, and ease of issuance; businesses can foster greater customer compliance with EFD receipt requests, ultimately contributing to a more transparent and trustworthy business environment.*

**KEYWORDS:** Determinants, Factors, Affecting, Customer Requisition, Electronic Fiscal Device (EFD), Receipts.



## INTRODUCTION

The Government imposes charges on its citizens and businesses to raise government revenue. Therefore, every working person and society must pay the correct tax at the right time to enable the Government to meet budgetary demands, including the cost of providing social services (Richard, 2018). Many researchers have supported this in the area of economic development.

The primary goal of tax collection stems from the Government's responsibility to provide socioeconomic goods and services such as public goods, redistribute income and wealth among different social quintiles, provide social welfare programs, and maintain economic stability (Chindengwike & Kira, 2022). To meet those responsibilities, governments around the world, including Tanzania, have implemented various strategies to ensure that people, businesses, and other institutions pay taxes following state laws (Cornel, 2019); some of these strategies include tax compliance training, enacting laws, limiting tax evasion, and implementing Electronic Fiscal Devices (EFDs); with the primary goal of controlling evasion by issuing electronic receipts that would serve as a facsimile of paper receipts.

Electronic Fiscal Devices (EFDs) are machines used in business for effective management and control in a sales analysis and stock control system. These machines were first introduced in Italy by the Minister of Economy in the 1980s where by in Italy was introduced in 1983, followed by several other European countries, Japan, South Korea, and all over Latin America for the aim of keeping relevant financial data like total VAT, total turnover, and owner details for tax purposes. EFDs are seen as a major tool to reduce administrative effort and compliance costs, from the perspectives of tax administrations and taxpayers (Odd-Helge, 2019).

Electronic fiscal devices were also adopted in Africa by some countries like Kenya, Uganda, and Ethiopia; the Tanzania government established EFDs on July 01, 2010, aiming at tax compliance and increasing efficiency in tax collection. In Tanzania, evasion and avoidance of tax obligations provide potential challenges, particularly in revenue collection. Customers from around Tanzania are strongly encouraged to exercise caution while handling EFDs receipts and to check that these documents accurately reflect the amount of money exchanged for them. Regarding tax collection, the goal of using EFDs is to achieve maximum compliance to increase tax revenues. Because of this, tax authorities find it beneficial to implement EFDs within the areas of their jurisdiction where they have Authority (Magese, 2021).

TRA began project implementation in early 2010. There were two distinct phases. VAT-registered consumers were in phase one from 2010 to 2012, while non-VAT was applied to traders with an annual turnover of between Tsh. 14 million and Tsh. One hundred million are in phase two from 2013 to 2015. (Rweyemamu and Mbago, 2015). However, customer response to EFDs has been delayed, particularly for specific clients such as restaurants and motels (TRA, 2016). Implementation of the second phase of Electronic Fiscal Device (EFD) began in 2013 to expand the number of traders using the EFD system to issue receipts or tax invoices in every transaction made.

The implementation of the second phase of EFD shall also include persons who are not VAT registered with a turnover ranging from TSHS 11 million and above per year, traders trading in the Region's prime areas, identified based on rent payable, traders dealing with selected business sectors such as Spare Parts, Hardware, Mini Supermarkets, Petrol stations, Mobile



phone shops, Sub wholesale shops, Bar and Restaurants, Pharmaceutical Stores, Electronic Shops etc. The system is ongoing, and the Authority shall gradually register traders based on the trader's business prosperity, experience, and capacity (TRA, retrieved on August 20, 2023)

According to TRA (2019), compared to the city's other municipalities, the Dar es Salaam region, specifically the Ilala municipality, has a significantly higher number of businesses (the area with commercial traffic), including hotels and restaurants. In response to concerns about increased installation prices, the answer appeared encouraging at the beginning of 2016. Despite this, the percentage of traders with EFDs is insufficient to satisfy the targets (TRA, 2016). On the other hand, the average adoption rate in the hospitality industry, including restaurants and hotels, is considered lower than the average adoption rate (Ilala Regional Tax Commissioner, 2016).

The adoption of EFDs has raised many challenges, like a lack of a culture of demanding receipts for the services or products purchased among Tanzanians. Other challenges include the reluctance of some traders to issue receipts according to sales and cash received (Cornelius, 2019). As a result, this study aimed to assess the factors influencing customers' requisition of EFD receipts in the Kariakoo Tax Region.

Taxation is widely acknowledged as a crucial tool in promoting the economic growth of developing countries. The Government's revenue is generated through taxation to finance public goods and services to the society (Omary and Pastory, 2022). To meet those responsibilities, governments around the world, including Tanzania, have implemented various strategies to ensure maximum tax collection; some of these strategies include tax compliance training, enacting laws, and implementing Electronic Fiscal Devices (EFDs) within the areas of their jurisdiction (Cornelius, 2019).

The EFDs were introduced to issue receipts and invoices for every sale to boost revenue collection and simplify tax administration (Honest & Christopher, 2022). People vary in their orientation towards using new technology or any innovation. They pose a stiff resistance or lack of confidence in new technology or innovation, affecting business operations (Dasgupta, Granger, and Megary, 2002). Since the customer's responsibility is to request EFD receipts upon purchase of goods or services; unfortunately, there is non-compliance to customers when requesting Electronic Fiscal Device (EFD) receipts upon payment for goods or services (Cornelius, 2019). This study addresses such a dilemma by investigating the factors affecting customers' requisition of EFD receipts in the case of the Kariakoo Tax Region.

The research gap identified in the study on factors affecting customers' requisition of EFD receipts in the Kariakoo Tax Region in Dar es Salaam, Tanzania, is the lack of comprehensive understanding of the determinants influencing customers' behaviour towards EFD receipt requests. While existing literature has explored aspects like awareness levels, perceived value, legal factors, business reputation, trust, and ease of receipt issuance, there is a need for a holistic analysis that integrates all these factors to provide a more nuanced understanding of customer requisition behaviour. This research aims to bridge this gap by examining the collective impact of awareness, perceived value, legal and regulatory factors, business reputation, trust, and ease of receipt issuance on customers' behaviour towards EFD receipt requests in the specific context of the Kariakoo Tax Region in Dar es Salaam, Tanzania.



## THEORETICAL FRAMEWORK

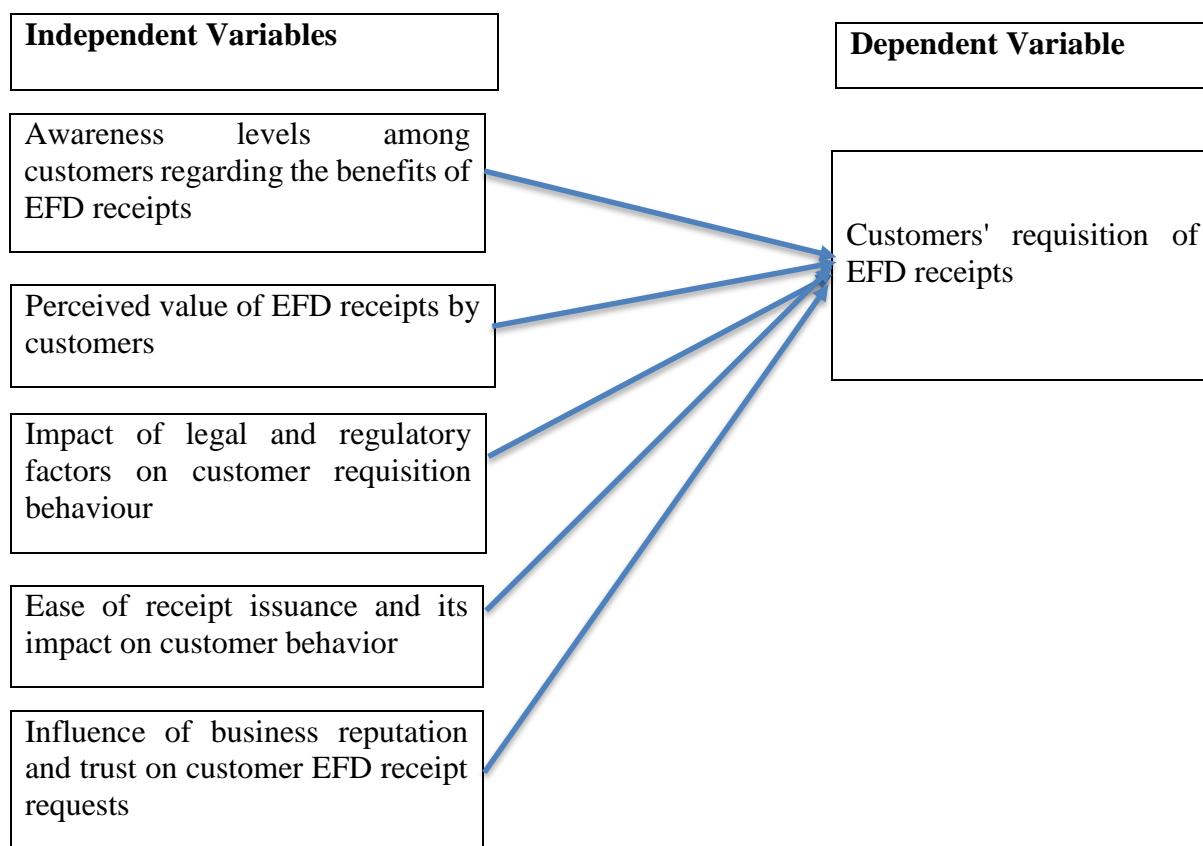
The theoretical framework for analysing the determinants of factors affecting customers' requisition of EFD receipts in the Kariakoo Tax Region can be developed by considering various critical aspects highlighted in the literature. Factors such as awareness levels of customers regarding the benefits of EFD receipts (Zwelihle, 2014), the perceived value of EFD receipts by customers (Alan *et al.*, 2021), the impact of legal and regulatory factors on customer requisition behaviour (Akdoğan & Akdogan, 2023), the influence of business reputation and trust on customer EFD receipt requests (Madeleine, 2013), and the assessment of the ease of receipt issuance and its impact on customer behaviour (Aksent'ev, 2022) are crucial elements to include in the theoretical framework. By integrating these factors, a comprehensive model can be designed to understand and analyse the dynamics of customers' requisition behaviour concerning EFD receipts in the specified Region.

Regarding customers' awareness levels regarding EFD receipts' benefits, Zwelihle (2014) suggests that customers' awareness of the benefits of EFD receipts, such as transparency in transactions and accountability, can significantly influence their behaviour. According to Alan, Au. & Alan, Tse. (2021) emphasise the importance of customers' perception of the Value of EFD receipts to ensure the accuracy of transactions and compliance with tax regulations. Akdoğan & Akdogan (2023) argue that legal and regulatory factors, such as enforcing tax laws and penalties for non-compliance, can shape customers' behaviour towards requesting EFD receipts. Also, Madeleine (2013) suggests that customers' trust in businesses and their reputation for compliance with tax regulations can affect their willingness to request EFD receipts. Finally, Aksent'ev (2022) highlights the importance of the ease and convenience of issuing EFD receipts, as customers may be more likely to request receipts if the process is quick and efficient. This framework can provide valuable insights for policymakers and businesses to enhance compliance with tax regulations and improve transaction transparency.

The study aims to identify factors influencing customers' decisions to request EFD receipts, utilising the Technology Acceptance Model (TAM). Perceived ease of use and perceived usefulness are crucial in determining users' acceptance of technology (Eiman, 2023; Vika & Zoraya, 2023; Musakwa & Petersen, 2022; and Hantono *et al.*, 2023). Customers are more likely to request EFD receipts if they find the system easy to use and perceive benefits like faster transactions and accurate record-keeping. Factors such as performance expectancy, facilitating conditions, effort expectancy, and social influence impact users' acceptance intentions of e-payment products and services, aligning with the TAM framework. Additionally, the study emphasises the significance of perceived ease of use and perceived usefulness in influencing users' intention to use technology, which applies to EFD receipts. This model has been widely applied in understanding the adoption of various information technologies.

### Conceptual framework

From the conceptual model presented in Figure 1, the researcher conceptualised that customer EFD receipts requisition is affected by many factors. It incorporates factors related to awareness, perceived value, legal and regulatory aspects, business reputation, and ease of receipt issuance. The framework also recognises the potential moderating influence of demographic factors such as age, education, income, and customers' familiarity with technology, as well as may influence the ease of issuance and awareness of requisition behaviour.



**Figure 1: Conceptual framework**

*Source:* Researcher, 2024



## STUDY METHODOLOGY

The study adopts a descriptive Research Design. Descriptive research design plays a crucial role in understanding the determinants of factors affecting customers' requisition of EFD receipts in the Kariakoo Tax Region. By employing structured questionnaires and statistical analysis (Mariita, 2018; Mariita et al., 2018; Kumar & Punitha, 2020), descriptive research helps in assessing various aspects such as customers' awareness levels of EFD receipt benefits, perceived value, legal and regulatory impacts, business reputation influence, and ease of receipt issuance impact on customer behaviour. Through data collection, analysis, and presentation using SPSS and descriptive statistics, this research design aids in identifying patterns, trends, and relationships among the variables, providing valuable insights into customer behaviour towards EFD receipt requisition in the specified Region.

The study area was the Kariakoo Tax region, specifically the Kariakoo market in Dar es Salaam City. The Kariakoo market in Dar es Salaam was chosen because it has a large number of traders who are taxpayers, trading with selected business sectors such as spare parts, hardware, mobile phone shops, wholesale shops, sub-wholesale, electronics shops, pharmaceutical stores, bar and restaurants, and the majority of them use EFD machines ([TRA](#), retrieved on October 03, 2023); therefore, a researcher expected to obtain important information on the determinants of the factors affecting customers' requisition for EFD receipts.

The study adopts stratified random sampling. Stratify customers based on demographics (age, income, occupation) and select samples from each stratum. Also, the sample size was based on statistical power analysis, ensuring it was representative of the population and provided sufficient data for analysis (Mohsin, 2016).

The study utilised statistical methods such as regression analysis to assess relationships between independent and dependent variables. Conduct subgroup analyses to explore variations based on demographic and technological familiarity factors. The qualitative data was analysed using content analysis to interpret data from interviews. The pre-test survey was done to ensure the validity and reliability of the data.



## RESULTS AND DISCUSSION

Table 1 shows the descriptive statistics of the variables under study. It shows that all variables have 153 observations, with the mean varying from 0.35 for experience to 0.85 for satisfaction. The standard deviation is slight for satisfaction (0.35) and most significant for legal requirements (0.50). All variables are dummies, so the minimum value is zero, and the maximum is one for each.

**Table 1: Descriptive Statistics**

Variable	Observation	Mean	Std. Dev.	Min	Max
EFD requisition	153	0.634	0.483	0	1
Age	153	0.412	0.494	0	1
Sex	153	0.614	0.488	0	1
Occupation	153	0.608	0.490	0	1
Experience	153	0.359	0.481	0	1
Legal required	153	0.516	0.501	0	1
Trust	153	0.621	0.487	0	1
Satisfaction	153	0.856	0.352	0	1

Concerning correlation analysis in Table 2, age, sex, occupation, experiences, and legal requirements positively correlate with the requisition of EFD receipts. On the other side, trustiness and satisfaction over obtaining and using EFD receipts are positively correlated with the requisition of EFD receipts. However, all the variables display weak correlation. The correlation across independent variables is less than fifty percent, thus signifying the absence of the multicollinearity problem.

**Table 2: Correlation Matrix**

	EFD requisition	Age	Sex	Occupation	Experience	Legal	Trust	Satisfaction
EFD requisition	1							
Age	-0.14	1						
Sex	-0.07	0.20	1					
Occupation	-0.19	0.13	0.13	1				
Experience	-0.05	0.20	0.01	-0.26	1			
Legal	-0.08	0.07	0.12	0.05	0.02	1		
Trust	0.13	-0.22	-0.01	0.12	-0.14	-0.06	1	
Satisfaction	0.35	-0.34	-0.21	-0.29	0.04	-0.17	0.33	1

Table 3 presents the logistic regression results, and its marginal effect is presented in Table 4.

**Table 3: Logistic Regression Results**

Number of obs= 153  
 Wald chi2(5) = 9.86  
 Prob > chi2 = 0.0793  
 Log pseudo likelihood = -94.787047  
 Pseudo R2 = 0.0568

EFD_Requisition	Coef.	Robust Err.	Std.	z	P>z	[95% Conf. Interval]	
Age	-0.572	0.342		-1.670	0.094	-1.242	0.098
Sex	-0.092	0.373		-0.250	0.806	-0.822	0.639
Occupation	-0.861	0.365		-2.360	0.018	-1.577	-0.145
Exp	-0.493	0.397		-1.240	0.215	-1.272	0.286
legal_required	-0.116	0.379		-0.310	0.759	-0.859	0.627
Trust	0.611	0.370		1.650	0.098	-0.114	1.336
Satisfaction	1.789	0.642		2.790	0.005	0.531	3.047
_cons	-0.477	0.822		-0.580	0.562	-2.087	1.134

**Table 4: Marginal Effect**

Variable	dy/dx	Std. Err.	z	P>z	[ 95% C.I. ]		X
Age*	-0.133	0.080	-1.670	0.094	-0.289	0.023	0.412
Sex*	-0.021	0.085	-0.250	0.805	-0.187	0.145	0.614
Occupation*	-0.191	0.076	-2.500	0.012	-0.340	-0.041	0.608
Experience*	-0.115	0.093	-1.240	0.216	-0.297	0.067	0.359
Legal *	-0.027	0.087	-0.310	0.758	-0.197	0.144	0.516
Trust*	0.142	0.086	1.660	0.097	-0.026	0.310	0.621
Satisfaction*	0.419	0.130	3.230	0.001	0.165	0.674	0.856

The coefficient of age is positive and statistically significant at a 10% level. This shows that individuals aged 46 years and above are more likely to requisition EFD receipts frequently than individuals aged below 46 years. The coefficient of sex is negative but statistically insignificant. However, it signifies that men are less likely to requisition EFD receipts frequently than women.

For occupation, the coefficient is negative and statistically significant at the 5% level. This implies that individuals who are in employment are less likely to requisition EFD receipts more frequently than unemployed persons. Concerning the coefficient of experiences, we find it is negative but statistically insignificant related to requisition EFD receipts. However, this suggests that the longer the individual operates the businesses, the less likely they will require the EFD machine.

The coefficient of legal is negative and statistically insignificant. However, as people become aware of the legal requirements for obtaining and keeping EFD receipts, they are less likely to requisition EFD receipts. On the contrary, the coefficient of trust is positive and statistically





significant at a 10% level. Thus, people are likely to requisition EFD receipts as they trust the accuracy and reliability of EFD receipts increases.

Lastly, the satisfaction coefficient is positive and statistically significant at a 1% level. This justifies that people are more likely to requisition EFD receipts as they become more satisfied with the overall process of obtaining and using EFD receipts.

## IMPLICATION TO RESEARCH AND PRACTICES

The research study on factors affecting customers' requisition of EFD receipts in the Kariakoo Tax Region in Dar es Salaam, Tanzania, has significant implications. The findings from various studies suggest that factors such as awareness levels of customers regarding EFD receipt benefits (Siwandeti *et al.*, 2020), perceived Value of EFD receipts by customers (Chalu & Mzee, 2017), legal and regulatory factors influencing customer behaviour (Mohamed *et al.*, 2023), business reputation and trust impacting EFD receipt requests (Nnko, 2023), and ease of receipt issuance affecting customer behaviour (Masoud, 2023) are crucial in determining customers' requisition behaviour. These implications highlight the importance of enhancing customer awareness, improving perceived value, ensuring regulatory compliance, building trust, and streamlining the issuance process to encourage customers to request EFD receipts effectively in the Kariakoo Tax Region.

The findings could inform policymakers about the effectiveness of current policies related to EFDs. The study shows moderate awareness levels about the benefits of EFD receipts among customers; policymakers may consider implementing awareness campaigns or enhancing the perceived benefits of EFDs. Businesses in the Kariakoo Tax Region could benefit from understanding the factors influencing customer requisition of EFD receipts. This knowledge could help TRA tailor their strategies to increase customer awareness, improve trust, and streamline the issuance process on the side of businesses.

The study could highlight the need for regulatory changes to improve the ease of receipt issuance. If customers find it challenging to obtain EFD receipts, regulators may need to simplify the process to encourage compliance. Understanding the factors influencing customer requisition behaviour could help businesses improve customer service and enhance customer satisfaction. For example, if customers value EFD receipts for tax compliance purposes, companies could emphasise this benefit in their interactions with customers. And lastly, the study could highlight the importance of trust and reputation in influencing customer behaviour. Businesses with a strong reputation for compliance and trustworthiness may find it easier to convince customers to request EFD receipts.

## CONCLUSION

The findings of the study highlighted the awareness levels among customers regarding the requisition of EFD receipts, the perceived value of these receipts, the impact of legal and regulatory requirements on customer requisition behaviour, the influence of business trust on



customer EFD receipt requests, and the assessment of the ease of receipt issuance and its impact on customer behaviour.

The results suggest that while there is a moderate level of awareness about the benefits of EFD receipts, there is room for improvement in communicating these advantages to customers. The Perceived Value of EFD receipts is generally positive, with customers acknowledging their importance in ensuring transparency and compliance with regulations. Legal and regulatory factors significantly influence customer requisition behaviour, emphasising the need for businesses to stay abreast of and comply with relevant laws.

The study also highlights the crucial role of business reputation and trust in encouraging customers to request EFD receipts. Customers are more likely to seek EFD receipts from businesses with a positive reputation and high trust. Therefore, companies should prioritize building and maintaining a solid reputation for enhancing customer compliance with EFD receipt requests.

On the other hand, the ease of receipt issuance is identified as a critical factor affecting customer requisition of EFD. Businesses that streamline the process of issuing EFD receipts are likely to experience higher compliance rates. Therefore, efforts to simplify and expedite the issuance of EFD receipts can positively impact customer behaviour and contribute to a more efficient and compliant business environment.

The study also provides valuable insights for businesses, policymakers, and regulatory bodies to enhance the effectiveness of EFD systems. By addressing the identified areas of improvement in awareness, legal compliance, and ease of issuance, businesses can foster greater customer compliance with EFD receipt requests, ultimately contributing to a more transparent and trustworthy business environment.

## REFERENCES

- Akdoğan, T., & Akdoğan, I. (2023). Theoretical approach to tax compliance. *Journal of Business, Economics, and Finance*. <https://doi.org/10.17261/pressacademia.2023.1663>
- Aksent'ev, A. A. (2022). The theory of deferred taxation: Evidence of its applicability and conceptual framework. *Vestnik Tomskogo gosudarstvennogo universiteta. Èkonomika*. <https://doi.org/10.17223/19988648/60/9>
- Au, A., & Tse, A. (2021). Customer Accounting: Antecedents, Consequences and Moderators. *UNIE Business Research*, 10(1), 81–92. <https://doi.org/10.48132/hdbr.336>
- Augustine, J. (2020). Control of corruption, trust in government, and voluntary tax compliance in South-West Nigeria. *Management Studies*, 84-97.
- Chalu, H., & Mzee, H. (2017). Determinants of tax audit effectiveness in Tanzania. *Managerial Auditing Journal*. <https://doi.org/10.1108/MAJ-06-2016-1390>
- Chege, A. J. (2018). The impact of using Electronic Tax Register on value-added tax compliance in Kenya: A case study of classified hotels in Nairobi (Master's thesis, University of Nairobi, Kenya).
- Chindengwike, J., & Kira, A. R. (2022). The effect of tax rate on taxpayers' voluntary compliance in Tanzania. *Universal Journal of Accounting and Finance*, 10(5), 889-896.



- Cornel, D. (2017). Challenges facing the adoption of Electronic Fiscal Devices (EFDs) in revenue collection: A case of Morogoro Municipality, Tanzania (Doctoral dissertation, Mzumbe University).
- Cornelius, E. C. (2019). Factors hindering the use of Electronic Fiscal Devices during receipts issuance among SMEs: A case of Ilala Municipality, Tanzania (Master's thesis, Mzumbe University).
- Daffa, C. (2018). The influence of Electronic Fiscal Devices on value-added tax collection: A case of VAT registered traders in Morogoro Municipality, Tanzania (Master's thesis, Mzumbe University).
- Dasgupta, S., Granger, M., & McGarry, N. (2002). User acceptance of e-collaboration technology: An extension of the technology acceptance model. *Group Decision and Negotiation*, 11(2), 87-100.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340.
- Demessew, T. (2020). Factors affecting voluntary compliance of value-added tax registered taxpayers in Addis Ababa Revenue Authority: The case of the number two medium taxpayers' office. Addis Ababa: St. Mary's University.
- Doran, M. (2022). Tax penalties and tax compliance. *Harvard Journal on Legislation*, 111-161.
- Eiman, M., Medhat, M., & Negm, N. (2023), "Consumers' acceptance intentions regarding e-payments: a focus on the extended unified theory of acceptance and use of technology (UTAUT2)", *Management & Sustainability: An Arab Review*, <https://doi.org/10.1108/MSAR-04-2023-0022>
- Fauziati, P., Minovia, A. F., Muslim, R. Y., & Nasrah, R. (2020). The impact of tax knowledge on tax compliance: Case study in Kota Padang, Indonesia. *Journal of Advanced Research in Business and Management Studies*, 2(1), 22-30.
- Fitranita, V., & Zoraya, I. (2023). Factors affecting interest in using e-commerce and e-wallet with using technology acceptance model. *Jurnal Akuntansi (Edisi Elektronik)*. <https://doi.org/10.33369/jakuntansi.13.2.98-108>
- Górecki, M. A., & Letki, N. (2021). Social norms moderate the effect of the tax system on tax evasion: Evidence from a large-scale survey experiment. *Journal of Business Ethics*, 172, 727-746.
- Hantono, H. (2021). The impact of tax knowledge, tax awareness, tax morale toward tax compliance boarding house tax. *International Journal of Research*, 9(1), 49-65.
- Hantono, H., Tjong, W., & Jony, J. (2023). Pengaruh technology acceptance model terhadap intention to use dengan kinerja sebagai variabel moderasi dalam menggunakan sistem informasi akuntansi. *Owner: Riset dan Jurnal Akuntansi*. <https://doi.org/10.33395/owner.v7i2.1583>
- Higgins, E. T. (1997). Beyond pleasure and pain. *American Psychologist*, 52(12), 1280–1300.
- Honest, P., & Christopher, M. (2022). Factors affecting electronic fiscal devices use by shops in Tanzania. *African Journal of Customs and Fiscal Studies*, 13-25.
- Kassa, E. T. (2021). Factors influencing taxpayers to engage in tax evasion: Evidence from Woldia City Administration Micro, Small, and Large Enterprises. *Journal of Innovation and Entrepreneurship*, 87-113.
- Katz, R., & Jung, J. (2023). The impact of taxation in the telecommunications industry. *Information Economics and Policy*, 618-624.



- Kothari, C. R. (2019). *Research methodology: Methods and techniques*. New Delhi: New Age International Publishers.
- Kothari, T. P., & Pingle, S. (2019). Shared identity: Development and validation of a scale. *SCMS Journal of Indian Management*, 16(4).
- Kumar, P. P., & Punitha, R. (2020). A study on regulatory compliance of KYC in the financial service industry. *The Journal of Contemporary Issues in Business and Government*. <https://doi.org/10.47750/CIBG.2020.26.02.077>
- Magese, E., & Chindengwike, J. (2021). The perceptions on usage of electronic fiscal devices among small business owners in Tanzania. *International Journal of Multidisciplinary Research and Explorer (IJMRE)*, October 2021.
- Mandari, H., Koloseni, D., & Nguridada, J. (2017). Electronic fiscal devices acceptance for tax compliance among the trading business community in Tanzania: The role of awareness and trust. *International Journal of Economics, Commerce and Management*, 5(3), March 2017.
- Mariita, R. A. (2018). Factors affecting tax compliance among small and medium enterprises (SMEs) in Nakuru county in Kenya: A survey of SMEs in the Naivasha sub-county.
- Masithoh, N., & Mardikaningsih, R. (2022). Personal taxpayer compliance and the role of taxpayer awareness, tax sanctions, and quality of taxation services. *Journal of Marketing and Business Research (MARK)*, 2(1), 1-10. In the City of Tegal. *European Journal of Business and Management Research*, 7(4), 251-255.
- Mnyawi, S., Chusi, T., & Lumenyela, R. A. (2022). Challenges facing implementation of electronic fiscal device use in tax revenue collection in Tanzania: A case of Dodoma City. *American Journal of Finance*, 7(1), 1-8.
- Mohamed, A., Ngowi, N., & Rwezaula, A. A. (2023). Determinants of tax productivity performance in Tanzania: A time series analysis. *Rural Planning Journal*. <https://doi.org/10.59557/0373gw62>
- Moore, D., & Slemrod, J. (2021). Optimal tax systems with endogenous behavioural biases. *Journal of Public Economics*, 197-203.
- Musakwa, I. S., & Petersen, F. (2022). Factors affecting consumer acceptance and use of mobile delivery applications in South Africa. *SA Journal of Information Management*. <https://doi.org/10.4102/sajim.v25i1.1585>
- Muttagin, I. (2022). The influence of tax knowledge and information systems on taxpayer compliance in the City of Tegal. *Journal of Business and Management Research*, 251-255.
- Naeem, A., et al. (2021). Voluntary tax compliance behaviour of individual taxpayers in Pakistan. *Finance Innovation*, 7-21.
- Naoum, S. (1998). *Dissertation research and writing for construction students*. Reed Educational and Professional Publishing Ltd.
- Nnko, E. N. (2023). The influence of customer retention practices on performance of micro and small agro-processing enterprises in Tanzania. *African Journal of Accounting and Social Science Studies*. <https://doi.org/10.4314/ajasss.v4i2.6>
- Nzuza, Z. W., & Lekhanya, L. M. (2014). A theoretical framework for four key selected determinants of municipal financial performance. *Mediterranean Journal of Social Sciences*. <https://doi.org/10.5901/MJSS.2014.V5N27P157>
- OECD. (2021). *Building tax culture, compliance and citizenship: A global source book on taxpayer education* (2nd ed.). OECD Publishing.



- Omary, E., & Pastory, D. (2022). Determinants of tax compliance among small and medium enterprises in Tanzania: Insights from Ilala Municipality. *East African Journal of Education and Social Sciences*, 11-17.
- Peat, D., Fikfak, V., & van der Zee, E. (2022). Behavioural compliance theory. *Journal of International Dispute Settlement*, 13(2), 167-178.
- Peat, D., Fikfak, V., & Zee, E. (2022). Behavioural compliance theory. *Journal of International Dispute Settlement*, 167-178.
- Perera, K. L. A., & Jayasinghe, R. P. C. K. (2023). Factors affecting compliance with income tax; Reference to Western Province, Sri Lanka. *Journal of The Asian Finance Review*, 1(01).
- Rahmaningtyas, A., Mawardi, N. K., & Sudrajat, I. S. (2022). Technology Acceptance Model (TAM) as factors of online vegetable purchasing decision. *Agribusiness Journal*, 5(2), page numbers. <https://doi.org/10.31327/aj.v5i2.1852>
- Robin, M. A., & Sile, I. (2018). Effect of taxpayers' knowledge and tax rates on tax compliance amongst SMEs in Nakuru county, Kenya.
- Samson, D. (2019). *History of taxation*. Alabama, USA: Kluwer Academic Publisher.
- Samuelson, P. A. (2012). *Diagrammatic exposition of the theory of taxation*. Santa Barbara: University of California. Retrieved from <https://www.econ.ucsb.edu/courses/UCSBpf/readings.pdf>
- Siwandeti, M., Sanga, C., Mfanga, A., & Panga, F. (2020). Vendors' willingness drivers for participation in public electronic procurement system, Ilala District, Tanzania. [https://doi.org/10.1007/978-3-030-68836-3\\_38](https://doi.org/10.1007/978-3-030-68836-3_38)
- Song, Y.-d., & Yarbrough, T. (1978). Tax ethics and taxpayer attitudes: A survey. *Public Administration Review*, 442-452.
- Stiglingh, M. (2013). E-Service Quality Framework In A Revenue Authority Setting For South Africa. *International Business & Economics Research Journal (IBER)*, 12(3), 265-278. <https://doi.org/10.19030/iber.v12i3.7670>
- Tanzania Revenue Authority (TRA). (2011). A guide on the introduction of electronic fiscal devices (EFDs manual). Booklet 1/2011.
- Tanzania Revenue Authority (TRA). (2016). Electronic fiscal devices (EFD). Retrieved on July 2022 from <http://www.tra.go.tz/index.php/e-fiscal-devices-efd>.
- United Republic of Tanzania (URT). (2023, January 13). Tanzania Revenue Authority report. Retrieved from <http://www.tra.go.tz/salesdatacontroller.com>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425-478.
- Weru, M. (2018). Impact of strategic change: Introduction of electronic tax register to enhance tax collection at Kenya Revenue Authority. *International Journal of Social Sciences and Entrepreneurship*.
- Wilkinson, B., & Hageman, A. (2022). A tax system refers to the set of laws, regulations, processes, and institutions that govern the collection of taxes. The main components of a tax system include the tax laws and regulations, the tax administration, the tax collection process, and the end. *The British Accounting Review*, 50-63.
- Yin, K. (1994). *Case study research: Design and methods*. Beverly Hills, CA: Sage Publications.
- Yussuf, M. (2023). Impediments to procurement performance in the parastatal organisations of Tanzania. *International Journal of Research In Business and Social Science*. <https://doi.org/10.20525/ijrbs.v12i2.2404>
- Zakayo, M. (2019). Effect of electronic fiscal device machines on domestic VAT revenue in Tanzania: A case of Dar es Salaam City (Master's dissertation, The Open University of Tanzania).