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ANALYSING THE INFLUENCE OF ENTREPRENEURIAL ATTRIBUTES ON TAX COMPLIANCE AMONG SMALL AND MEDIUM ENTERPRISES (SMEs) IN MALAWI: A CASE STUDY OF SALIMA DISTRICT

***Alex Mzaliwa, Madalitso Mukiwa (Head of Department [H.O.D])**

George Kadwa (Lecturer)

Bachelor's Degree of Business Administration, DMI-St John the Baptist University.

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***Corresponding Author: Alex Mzaliwa**

Bachelor's Degree of Business Administration, DMI-St John the Baptist University.

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ABSTRACT

This research looked at how the attributes of entrepreneurs affect how Small and Medium Enterprises (SMEs) in Salima District, Malawi, follow tax rules. It looked closely at how tax knowledge, the feeling of fairness in taxes, and the belief about how complicated tax rules are affect people's behavior when it comes to following tax laws. A quantitative research approach was used, and information was gathered from 60 small and medium enterprise (SME) owners and managers through organized questionnaires. The data were examined with SPSS version 26, using basic statistics, Pearson correlation, and Ordinary Least Squares regression.

The results showed that understanding taxes helps people follow tax rules better ($\beta = 0.466$, $p < 0.40$). Also, when people feel that the tax system is fair, it encourages them to comply with the tax laws as well ($\beta = 0.605$, $p < 0.01$). On the other hand, the way people see the complexity of tax rules has a bad effect on how well they follow tax laws ($\beta = -0.091$, $p < 0.383$). The research supports the Theory of Planned Behavior in understanding how small and medium-sized enterprises (SMEs) follow rules and regulations. It suggests that making tax education better, simplifying the processes, and increasing fairness can help improve compliance.

KEYWORDS: Tax Compliance, Entrepreneurial Attributes, SMEs, Tax Knowledge, Tax Fairness, Tax Regulation Complexity, Malawi.

INTRODUCTION

Small and medium enterprises (SMEs) play a significant role in economic growth, innovation, and employment creation. They help spread economic opportunities by letting new businesses start and grow. Even though they are very important, SMEs face many problems that can affect how well they run and how long they last. According to (Willmett, 2020) setting up a business is certainly not without its challenges and requires vast amounts of determination, patience and effort. One big problem is tax compliance, which is important for the government to collect money and support development projects. Many SMEs find it hard to follow tax rules because they do not have enough knowledge about taxes, do not understand the rules well, or think the tax system is unfair. The way entrepreneurs behave, feel, think, and knowledge plays a significant role in whether they follow tax rules. However, limited research has examined how these factors affect tax compliance among SMEs in Malawi, especially in places like Salima. Therefore, this study seeks to understand how entrepreneurial attributes influence tax compliance among SMEs in Salima District.

Global research shows that tax compliance is affected by how well tax systems are managed, how clear the rules are, and how the tax process is simple. The attitude of taxpayers towards tax is influenced by the specific knowledge on taxation, in which the taxpayers have a good understanding of the basic tax system and laws (Suzana et al, 2023). Using digital tools, automated systems, and electronic filing has made compliance better by cutting down mistakes and helping communication between tax offices and people who pay taxes. Countries like Estonia, the United Kingdom, Australia, and the United States have all started using modern e-filing systems, automatic checking tools, online payment websites, and real time reporting.

In Africa, tax compliance is still a big problem because there is not enough awareness about taxes, tax systems are not well run, and many people think tax rules are too hard to understand. They are responsible for more than 80% of the continent's employment and 50% of the GDP, according to the World Economic Forum (Villiers, 2023). A lot of small businesses work without officially reporting their income because they find tax processes too hard, confusing, or expensive. These problems lower the number of people who voluntarily pay taxes and make it harder to collect enough tax money for the country. The people's feelings about taxes also play a role, as many business owners have bad opinions of tax systems and do not trust how tax money is used. The government as principal user of tax revenue should provide more public goods and social services to encourage compliance (Mlundachuma, 2021).

In Malawi, small and medium enterprises (SMEs) make up more than half of all registered businesses and play a big role in creating jobs and increasing household income. According to (Chilima, 2022) the it is estimated that MSME sector contributes about 40% of gross domestic product (GDP) and 24% of employment, and that about 21% of the country's adult population derives their livelihood from the sector. A significant proportion of SME owners experience difficulties with basic accounting practices, fail to maintain proper financial records, and possess limited understanding of tax requirements. According to (Atawondi, 2022) high tax rates and complex filing procedures are the most crucial factors causing non-compliance of SMEs.

The Malawi Revenue Authority (MRA) has implemented several measures to improve tax compliance, including upgrading digital platforms like Msonkho Online, extensive taxpayer education campaigns, stricter enforcement through audits and monitoring, and the introduction of a taxpayer charter to build trust and promote voluntary compliance. However, despite these interventions, compliance level among SMEs is still low, with only about 40% fully compliant and a significant portion remaining non-compliant. Previous studies on tax compliance have mainly focused on listed companies and large enterprises while leaving SMEs largely underexplored. Therefore, this study seeks to analyse the influence of entrepreneurial attributes on tax compliance among SMEs in Malawi, specifically examining tax knowledge, perceived tax fairness, and perceived tax regulation complexity.

The Theory of Planned Behavior

The theory of planned behavior is a theory used to understand and predict behaviours, which posits that behaviours are immediately determined by behavioural intentions and under certain circumstances, perceived behavioural control (Kan, 2020). The Theory of Planned Behavior was created by Ajzen in 1991 as an extension of the Theory of Reasoned Action, which was developed by Fishbein and Ajzen in 1975. Even though TPB is helpful, it has some important shortcomings. Some experts say it doesn't consider things like emotions, habits, and the situation people are in when making decisions. According to (Ajzen, 2021) the theory does not specify where these beliefs originated; it merely points to a host of possible background factors that may influence the beliefs people hold factors of a personal nature such as personality and broad life values; demographic variables such as education, age, gender and income; and exposure to media and other sources of information.

Empirical Literature Review and Hypotheses

Empirical evidence shows that individuals exhibiting a positive attitude towards tax regulations and possessing a robust understanding of tax principles are more likely to comply with tax requirements (Phesa, 2024). They used numbers and surveys to find out what makes business owners willing to follow tax rules. Munjeyi and Schutte (2025) did a big study on why small and medium enterprises in Botswana choose to pay taxes on their own. It was one of the most detailed studies about tax behavior in Southern Africa. Their study found that knowing more about taxes made people more likely to pay on time. In Ghana Ernest Bruce-Twum (2023) did a study about the cost of following tax rules for small businesses. They found that small businesses spend a lot on taxes compared to how much money they make. This makes paying taxes a big burden and can stop them from wanting to pay on their own. The study found that complicated tax rules, unclear procedures, and slow, manual processes made things even harder and cost more. These results show that if the tax system feels too hard or confusing, even businesses that want to pay taxes might give up.

Conceptual Framework

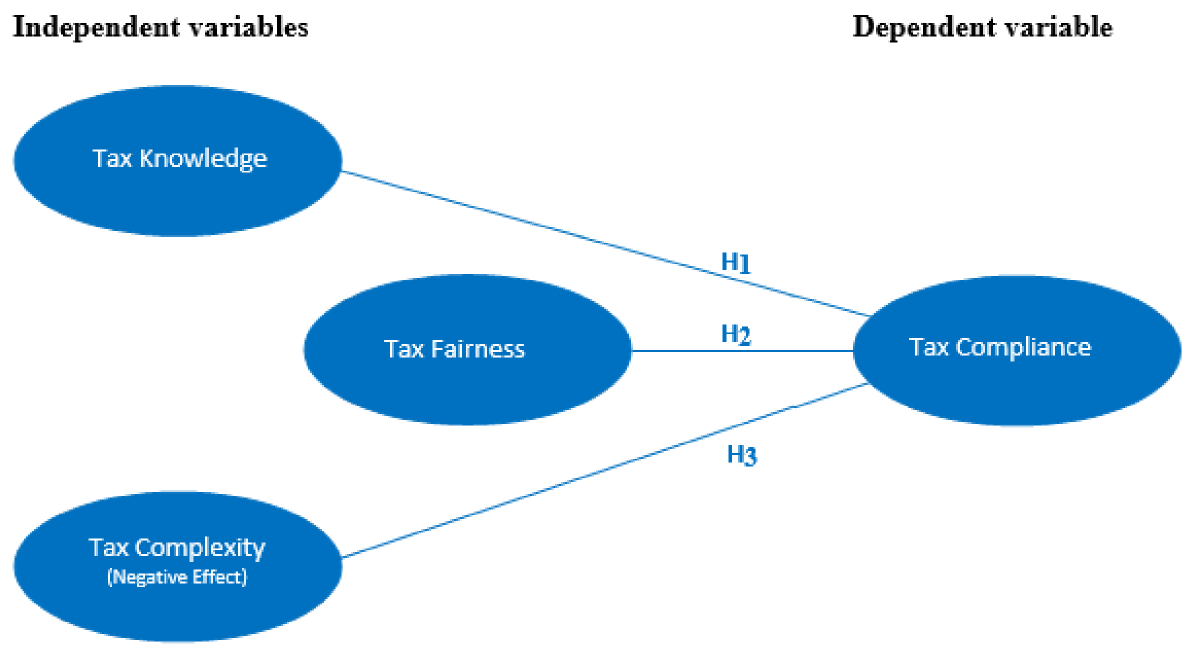

Figure 1. Conceptual framework.

Tax Knowledge and Tax Compliance

Specific components of tax knowledge particularly awareness of sanctions and understanding of tax rights are modest predictors of compliance behavior (Cervantes, 2025). In Malawi, many small business owners don't have much training in accounting or tax systems, which can lead to them not following the rules. In the big picture of understanding how taxes work, having good tax knowledge is a good thing that helps with tax compliance. Tax compliance is extremely crucial for businesses, failing which there could be serious implications (Iyer, 2025). **H_1:** *Tax knowledge has a positive influence on tax compliance among small business owners.*

Perceived Tax Fairness and Tax Compliance

Prior research shows taxpayers' perceptions of fairness leads to greater cooperation and compliance with tax authorities (Farrar, 2021). In places like Malawi, where people worry about corruption, unfair treatment, and unclear rules, small business owners may not trust the tax authority and are less likely to follow the law

H_2: *Perceived tax fairness has a positive influence on tax compliance among small business owners.*

Perceived Tax Regulation Complexity and Tax Compliance

Consequently, there is an increasing need for tax researchers to focus on behavioral determinants of tax compliance, rather than rely on the traditional models, in order to better understand and address noncompliance in the current tax environment (Abdul, 2021). Complexity also plays a role with other factors like knowing more about taxes can help reduce how hard they feel, while not knowing much can make things worse.

H_3: *Perceived tax regulation complexity has a negative influence on tax compliance among small business owners.*

Research Design and Approach

The study used a descriptive cross-sectional design, which means data is collected from people at one moment in time. A well-constructed research design is crucial because it helps ensure the validity, reliability, and generalizability of research findings, allowing researchers to draw meaningful conclusions and contribute to the body of knowledge in their field (Jain, 2023). This study used a quantitative research method. Quantitative research is good for being accurate, fair, and repeatable. According to (Bhandari, 2022) It can be used to find patterns and averages, make predictions, test causal relationships, and generalize results to wider populations. The study used a survey strategy. It enables a researcher to conduct the research systematically and on schedule (Chetty, 2020). Surveys help collect data quickly and can reach many small and medium enterprises in the district and it complements the positivism philosophy and the Quantitative method.

Study Area and population

The study took place in the Central Region of Malawi specifically in Salima Boma. MSMEs make up over 90% of private sector businesses in Malawi and employ over 80% of the non-farm labour force (Chidzumeni, 2022). According to records from the Salima District Council and other local business support institutions, approximately 70 registered SMEs operate within Salima Boma and has both formal and informal businesses, making it a good place to study how the qualities of entrepreneurs affect their tax compliance. The target population is a bit larger in size and reflects the overall population, but the study population is only one part of that population (Akman, 2025).

Sampling Design

The study used stratified random sampling, followed by simple random sampling within each stratum focus on Salima Boma to make sure the results are fair and not biased. Sampling methods serve as invaluable tools for researchers, enabling the collection of meaningful data and facilitating analysis to identify distinctive features of the people (Bisht, 2023). The sample size for this study will be calculated using Yamane's (1967) formula for a finite population. With an estimated total of 70 SMEs in Salima District and a 95% confidence level with a 5% margin of error. Following this procedure, the study targeted a sample of 60 participants.

Measurements of Variables

The study uses a structured questionnaire with items scored on a five-point scale, from 1 (Strongly Disagree) to 5 (Strongly Agree). Operationalization also sets down exact definitions of each variable, increasing the quality of the results, and improving the robustness of the design (Shuttleworth, 2020). The dependent variable, tax compliance, is measured through items that check if tax returns are filed on time, income is reported accurately, tax rules are followed, and taxes are paid consistently. The first independent variable, tax knowledge, is measured by questions about understanding tax procedures, ability to calculate taxes, awareness of tax responsibilities, and knowledge of penalties for not following the rules.

The second independent variable, perceived tax fairness, is measured through questions about whether tax rates are fair, tax processes are fair, and whether the money collected from taxes is used properly by the government.

The third independent variable, perceived tax regulation complexity, is measured using items that look at how clear tax rules are, how simple tax filing is, and how difficult it is to understand tax requirements. Only items related to tax knowledge, perceived tax fairness, perceived tax regulation complexity, and tax compliance were used in the final statistical analysis. These clear definitions help turn each concept into something measurable and suitable for statistical analysis like correlation and regression.

Table 1: Operationalization of variables.

Construct	Indicators	Measurement Scale	Number of items	Source	Specific items for each variable
Tax Knowledge	Ability to calculate taxes, Awareness of tax filing procedures, Knowledge of penalties for non-compliance, Awareness of taxpayer rights and responsibilities	5-Point Likert Scale	4	Adapted from tax compliance literature (e.g., Loo, 2006; Saad, 2014)	Q1 – Q6
Perceived Tax Fairness	Fairness in tax administration processes, Perceived fairness in enforcement and penalties, Belief that tax revenue is used for public benefit	5-Point Likert Scale	4	Based on fairness theories (Adams, 1965) and tax fairness models	Q1 – Q6
Perceived Tax Regulation Complexity	Clarity of tax rules, Perceived difficulty in understanding tax requirements, Need for external assistance to comply	5-Point Likert Scale	4	Derived from compliance burden and regulatory complexity studies	Q1 – Q6
Tax Compliance	Accurate reporting of income, Consistent payment of taxes, Adherence to tax laws, Voluntary compliance behavior	5-Point Likert Scale	4	Based on tax compliance models (Allingham & Sandmo, 1972)	Q1 – Q6

FINDINGS

Response Rate and Descriptive Analysis of Study Variables

The study analysed responses from 60 SME owners and managers, representing the full sample used for analysis. Descriptive statistics were used to summarize the typical values and spread of the main study variables.

Table 2: Descriptive Statistics of Study Variables. (n=60)

Variable	Mean	Std. Deviation
Tax Knowledge	3.4000	0.81949
Tax Fairness	3.3944	0.91337
Tax Complexity	3.3500	0.84132
Tax Compliance	3.4861	0.86319

Source: Field Data (2026), analysed using SPSS Version 26.

Demographic Characteristics of Respondents

Table 4.2 presents the socio demographic characteristics of 60 respondents drawn from Small and Medium Enterprises.

Table 3: Descriptive Results of the Respondents. (n = 60)

Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	33	55.0
	Female	27	45.0
	Total	60	100.0
Age Group	18–25 years	6	10.0
	26–35 years	17	28.3
	36–45 years	15	25.0
	46–55 years	16	26.7
	Above 55 years	6	10.0
	Total	60	100.0
Highest Education Level	No formal education	2	3.3
	Primary	1	1.7
	Secondary	24	40.0
	Certificate/Diploma	23	38.3
	Degree and above	10	16.7
	Total	60	100.0
Business Type	Retail	23	38.3
	Wholesale	6	10.0
	Manufacturing	7	11.7
	Hospitality	12	20.0
	Agro-processing	12	20.0
	Total	60	100.0
Years of Operation	Less than 1 year	6	10.0
	1–3 years	14	23.3

	4–6 years	21	35.0
	More than 6 years	19	31.7
	Total	60	100.0
Business Registration Status	Registered with MRA	44	73.3
	Not registered	16	26.7
	Total	60	100.0
Number of Employees	1–4	21	35.0
	5–20	24	40.0
	21–100	15	25.0
	Total	60	100.0
Business Location	Salima Boma	15	25.0
	Senga Bay	15	25.0
	Lifuwu	15	25.0
	Chipoka	15	25.0
	Total	60	100.0

Source: Field Data (2026), analysed using SPSS Version 26.

Diagnostic Tests

The diagnostic tests were done to make sure the assumptions of multiple linear regression were met before interpreting the results. The Variance Inflation Factor (VIF) values were all under 10 and tolerance values were higher than 0.1, which shows there was no multicollinearity issue among the independent variables.

Cronbach's Alpha

The reliability of the research tool was checked using Cronbach's Alpha to see how consistent the questions in the questionnaire were with each other. A small test with 10 small businesses in Salima District was done before the main survey to check if the questions were clear and dependable (Hassan, 2024). The results showed that every variable had a Cronbach's Alpha score higher than 0.70, which means the tool used in the study is reliable.

Table 4: Cronbach's Alpha Reliability Test.

Variable	**Number of Items**	**Cronbach's Alpha**
Tax Knowledge	6	0.820
Perceived Tax Fairness	6	0.880
Perceived Tax Regulation Complexity	6	0.860
Tax Compliance	6	0.830

Source: Data Analysis (2026)

Pearson Correlation Analysis

Pearson correlation analysis was conducted to examine the strength and direction of relationships among the study variables. The findings revealed strong positive relationships between tax knowledge and tax compliance ($r = 0.781$, $p < .01$), perceived tax fairness and tax compliance ($r = .764$, $p < .01$), and tax knowledge and perceived tax fairness ($r = 0.741$, $p < .01$). Perceived tax regulation complexity had a strong negative relationship with tax compliance ($r = -0.716$, $p < .01$). However, the positive relationship between tax knowledge and perceived tax regulation complexity ($r = .728$, $p < .01$) appears theoretically unexpected and should therefore be interpreted cautiously.

Table 5: Pearson Correlation Test.

Variable	Tax Knowledge	Perceived Tax Fairness	Perceived Tax Regulation Complexity	Tax Compliance
Tax Knowledge	1	0.741**	0.728**	0.781**
Perceived Tax Fairness	0.741**	1	0.702**	0.764**
Perceived Tax Regulation Complexity	0.728**	0.702**	1	-0.716**
Tax Compliance	0.781**	0.764**	-0.716**	1

Source: Data Analysis (2026)

Test of Normality

Normality testing was conducted to determine whether the data collected from SME owners or managers followed a normal distribution, which is essential for applying parametric statistical tests such as regression and correlation (Hair et al., 2021). To determine normality, the study employed the Shapiro-Wilk test as well as visual examination of histograms and Q-Q plots.

Table 6: Shapiro-Wilk Test for Normality.

Variable	Shapiro-Wilk Statistic	Df	Sig. (p-value)
Tax Knowledge	0.939	60	0.065
Perceived Tax Fairness	0.947	60	0.071
Perceived Tax Regulation Complexity	0.947	60	0.081
Tax Compliance	0.916	60	0.092

Source: Data Analysis, 2026

Test of Multicollinearity

The Variance Inflation Factor (VIF) values for tax knowledge, perceived tax fairness, and perceived tax regulation complexity were all below 10, indicating the absence of serious multicollinearity issues (Field, 2023). All of the variables' tolerance values were greater than

0.1, which further supports the idea that each independent variable contributes unique information to the model.

Table 7: Collinearity Statistics.

Variable	Tolerance	VIF
Tax Knowledge	0.642	1.558
Tax Fairness	0.591	1.692
Tax Complexity	0.706	1.417

Source: Data Analysis (2026)

OLS Regression Model Summary and Model Significance

The Ordinary Least Squares regression model is widely used in social science research to estimate linear relationships and assess the predictive power of explanatory variables (Fox, 2024). Overall, the OLS regression shows that entrepreneurial traits play a significant role in influencing tax compliance. This indicates that approximately 74.6% of the variation in Tax Compliance was explained by the predictor variables.

Table 8: Model Summary.

R	R^2	Adjusted R^2	Std Error
0.864	0.746	0.731	0.284

Source: Data Analysis (2026)

OLS Regression Model Predictive Significance

The F-test was used to check if the regression model can predict tax compliance among small and medium enterprises in Salima District. The F-test value of 407.323 with a significance value of 0.000 indicates that the regression model was statistically significant. The importance of the model shows that the chosen entrepreneurial traits are useful in explaining how people follow tax rules. The R^2 value of 0.746 indicates that approximately 74.6% of the variation in tax compliance was explained by the model.

Table 9: ANOVA Results.

Source	Sum Squares	df	Mean Square	F	Sig
Regression	42.034	3	14.011	407.323	.000
Residual	1.926	56	.034	-	-
Total	43.961	59	-	-	-

Source: Data Analysis (2026)

Results of the Hypothesis Testing

The findings show that having more knowledge about taxes is linked to better tax compliance ($\beta = 0.466$, $p = 0.040$), which backs up the first hypothesis. Similarly, when people feel taxes are fair, they are more likely to follow tax rules ($\beta = 0.605$, $p = 0.001$), which supports the second hypothesis. On the other hand, when people feel that tax rules are complicated, it makes them less likely to follow the tax laws ($\beta = -0.091$, $p = 0.383$), therefore H3 was not supported.

Table 10: Results of Hypothesis Testing.

Hypothesis	Independent Variable	β	t	p-value	Decision
H1	Tax Knowledge	0.466	2.128	0.040	Supported
H2	Perceived Tax Fairness	0.605	3.817	0.001	Supported
H3	Perceived Tax Regulation Complexity	-0.091	-0.884	0.383	Not Supported

Source: Data Analysis (2026)

DISCUSSION OF FINDINGS

The findings of the present study are strongly supported by prior empirical evidence demonstrating a positive relationship between tax knowledge and tax compliance among SMEs. According to (Schutte, 2025) found that SMEs in Botswana with higher tax literacy were significantly more likely to comply voluntarily, particularly where tax authorities provided clear guidance and supportive services. Despite the supportive evidence, some studies report contrasting findings regarding the role of tax knowledge.

Perceived Tax Fairness and Tax Compliance

The positive relationship between perceived tax fairness and tax compliance found in the present study is supported by prior empirical evidence. Muthuri (2025) found that SMEs in Kenya were more likely to comply when they perceived tax rates, enforcement procedures, and government spending as fair and transparent. The study indicate that fairness perceptions enhance trust in tax authorities and encourage voluntary compliance behavior. In contrast, Hurre (2022) found in Somaliland that perceived tax fairness was not a significant determinant of tax compliance among SMEs.

Perceived Tax Regulation Complexity and Tax Compliance

The present study found a negative but statistically insignificant relationship between perceived tax regulation complexity and tax compliance found in the present study is supported by prior empirical evidence. Ayomide Gabriel et al. (2023) found that SMEs in Nigeria were more compliant when tax laws and procedures were simplified and communicated clearly. In contrast, Pakpahan (2024) found in Indonesia that regulatory complexity was not a significant determinant of tax compliance among SMEs. The study revealed that enforcement intensity and the perceived likelihood of audits and penalties were more influential than how clear tax regulations were. This suggests that in some contexts, compliance may be driven more by deterrence mechanisms than by regulatory design.

CONCLUSIONS AND IMPLICATIONS

The study finds that the qualities of entrepreneurs have a big effect on how small businesses in Salima District, Malawi follow tax rules. Tax knowledge became very important, as business owners who know about their tax duties, due dates, and possible penalties showed better compliance. The regression analysis showed that knowing about taxes and thinking taxes are fair makes people more likely to follow the rules, but when taxes are too complicated, it makes people less likely to comply.

Theoretical Implications

This study's results add valuable insights to the understanding of how small and medium enterprises follow tax rules. By using the Theory of Planned Behavior, the study shows that thinking and how people see things like knowing about taxes, feeling that the system is fair, and understanding how complicated the rules are play a big role in whether people follow tax laws.

Managerial Implications

The results of this study provide useful guidance for managers and business professionals in Salima District and other similar areas. Managers should make sure to train their team or themselves about tax rules, how to file taxes, when to file, and what happens if they don't meet the deadlines.

Policy Implications

The results of this study have significant meaning for decision makers and tax officials in Malawi. The good connection between knowing about taxes and following tax rules means that government groups should focus on programs that teach people about taxes, especially for small and medium-sized businesses. This helps more people choose to follow the tax laws willingly.

Limitations and Areas for Further Research

The study used information given by small and medium business owners and managers themselves, and this type of information might not always be completely honest because people sometimes say what they think others want to hear. Future studies should look into these factors to get a better idea of how small and medium-sized businesses follow tax rules.

The study reported an R^2 value of 0.746, indicating that approximately 74.6% of variation in tax compliance was explained by the predictor variables. However, there is still a big part of the story that isn't explained by these factors. Future studies might look into more factors that affect how small businesses follow tax rules, like how much they trust the government, how strict tax enforcement is, how much their peers influence them, whether they can get help from financial advisors, and the unique challenges of their industry.

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Alex Mzaliwa was involved in conceptualising the research idea, reviewing the literature, and conducting the data collection process. He also developed the research framework, analysed the data, and prepared the original manuscript for the study. The supervisor Mr Madalitso Mukiwa and Mr. George Kadwa reviewed the entire research work, provided guidance throughout the study, and approved the final submission of the manuscript. Additional support was provided through language editing, validation of research findings, and review of the final document before submission.

Ethical Approval

The researcher requested permission to collect and use data from Salima District Council. The respondents voluntarily participated in the study and provided the information used for academic purposes. Confidentiality and privacy of respondents were maintained throughout the research process.

Author's Contribution Statement

CRediT: **Alex Mzaliwa**: Conceptualization, Investigation, Literature review, Data collection, Methodology, Formal analysis, Data interpretation, Validation, Writing – original draft, Writing – discussion of findings, Writing – review & editing. Supervisor: Supervision, Project administration, Validation, Writing – review & editing, Language editing, Approval of final manuscript submission.

Disclosure statement

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About the author

Alex Mzaliwa is a student at DMI-St. John the Baptist University, Malawi, pursuing studies in business administration and related fields. His research interests include taxation, entrepreneurship, small and medium enterprises (SMEs), financial management, and business development in developing economies.

Data availability statement

The data used in this study can be made available upon reasonable request to the researcher, subject to approval and protection of respondent confidentiality from the participating SMEs in Salima District, Malawi.

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