

**EFFECT OF TAX SYSTEM AUTOMATION ON VALUE ADDED TAX  
COMPLIANCE AMONG SMALL AND MEDIUM ENTERPRISES IN  
KISUMU COUNTY, KENYA**

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF  
ECONOMICS, ACCOUNTING AND FINANCE, SCHOOL OF  
BUSINESS IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE POSTGRADUATE  
DIPLOMA IN TAX ADMINISTRATION, JOMO KENYATTA  
UNIVERSITY OF AGRICULTURE AND TECHNOLOGY**

**2019**

**DECLARATION**

This project is my original work and has not been presented for a degree in any other University

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**Dr. Bruce Ogaga**

## **ACKNOWLEDGEMENT**

I thank God for sufficient grace that has seen me come up with this project. I also thank my supervisor, Dr. Bruce Ogaga for his support and encouragement that has enabled me to complete this project. I also acknowledge my friends and family members for the support they have given me to this far.

## **DEDICATION**

I wish to dedicate this project to my family with much love and thanks, for their perseverance, understanding and support during the period of my study. Thank you for encouraging and supporting me at all times.

## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>ICT</b>	Information and Communication Technology
<b>KESRA</b>	Kenya School of Revenue Administration
<b>KRA</b>	Kenya Revenue Authority
<b>SMEs</b>	Small and Medium Enterprises
<b>VAT</b>	Value Added Taxes

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## OPERATIONAL DEFINATION OF TERMS

**Electronic Filling** It is the submission of returns through the system with the help of the internet within an established period (Bett & Yudah, 2017).

**Electronic Payment** It is remittance of the filed tax returns to the relevant tax agency within the prescribed time frame (Chege, 2010).

**Online Taxpayer Registration** It is the use of technology to register the tax payers by issuing them with Personal Identification Numbers (PINs) and the certificates thereof (Etienne, Siringi & Kiprotich, 2013).

**Small and Medium Enterprises** A small business has fewer than 50 employees or one that records revenue of less than 50 million Kenya shillings. A firm employing more employees than these cut-offs but fewer than 500 employees is classified as a medium-sized business (Kenya Small & Medium Enterprise Authority, 2015).

**Tax System Automation** It is the use of information and communication technologies and tools to simplify the administration of taxes (Gitaru, 2017).

**Value Added Tax Compliance** It is adherence to all the laws and regulations that govern administration of Value Added Tax in an economy (Gwaro, Maina & Kwasira, 2016).

## **ABSTRACT**

VAT compliance has remained a contingent issue among the developed and developing countries around the world. Unlike developed economies, failure to comply with taxes is more evident among developing and other emerging economies. Kenya is one of the developing. The study sought to establish the effect of tax system automation on value added tax compliance among small and medium enterprises in Kisumu County. Specifically, the study focused on electronic tax payer registration system, electronic filing and electronic payment system and their influence on VAT compliance. The study was supported by two theories namely technology acceptance model theory and the Allingham and Sandmo (AS) theory. The design adopted in the study was descriptive. A total of 451 SMEs operating in Kisumu City were targeted. The study used stratified random sampling to sample out 221 SMEs. Primary data was collected using questionnaires. The analysis of the collected data was done using descriptive and inferential statistics. The study established that electronic tax payer registration, electronic filling and electronic payment all positively and significantly influence VAT compliance. The study concludes that tax system automation has positive and significant effect on VAT compliance. The study recommends that KRA should consider integrating the i-tax with the tax payer registration, filing and payment system so that these activities can be carried out simultaneously.

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background of the Study**

The process of automation and framework has played a crucial role in simplifying and enhancing the administration of tax through the usage of modern technologies such as ICT. In view of the above, Panday (2006) empirically conducted a study whose major focus involved the assessment of how the adoption of technology affected mobilization of revenues in India. The study's results revealed that government must dramatically expand its financial scope without causing costly recurring overheads to align in growth execution and desires of its constituents. Tax collection automation facilitates entry of data tax, storage automation, measurement, evaluation and automatic reportage of tax and input needed for monitoring and managing of risks (Holniker, 2005). In accordance to Holniker (2005), automation of tax collection involves the development of computer programs that are powered to perform assessments of tax and calculation; assessment of tax duties with accuracy and high speed, thus ensuring rapid reaction to the receiver (Guido, 2007). Katsuya-Takii (2003) suggests that automation is a tool and stimulus for the modernization of customs. In his argument, Baurer (2005) ascertain that problem creation can also be caused by the tax authorities while in their process of performing their duties by enforcing the reportage of burdensome and keeping the required records; performing unnecessary audits and inspections; failing to handle the dishonest workers in the tax administration; and failing in the provision of accountability in the process of administering taxes.

#### **1.1.1 Global Perspective of Tax System Automation**

In Germany, Seelmann et al. (2011) researched on the effects of an integrated computerized tax system (i-Tax). They discovered that the i-Tax system saves on costs and e-government-induced impacts on service enhancement. Tax payment automation was first introduced in the US for the first time. Australia is one of the countries in the management of their cities that adopted the program (Turner et al, 2004). In Turkey, tax strategy aims at simplifying tax laws, regulating and harmonizing tax law with the law of EU. Developing and utilizing modern technology in mobilization of revenues has become an important key factor to consider.

A research by Wasilewski (2000) on economic development and taxation system was aimed at comparing the Japan and Brazilian case. The experience of Japan has shown that a nation need not delay a real change in structuring of taxes until a maximum level of growth is reached. Alternatively, the enhancement of the domestic market and the improvement of the economic growth could be made successful by using a modern system. Declaring of customs, procedures of accounting, transiting and other procedural tensions are managed by the program, generating data for trade which in the end can be used to conduct economic and statistical analysis.

Wasilewski (2000) compared Japan and Brazil methods of tax collection. The study found that collecting revenue in Japan was highly automated. Japan's high revenue generation has enhanced economic growth. The Pakistan State Bank and the Federal Revenue Board have jointly launched the electronic system of collecting of government taxes and duties through a one-link system. This would refer for paying customs duties, sales tax, income tax and excising duties. That kind of system aims to improve systems of making payments, particularly in the context of collecting incomes, in addition to facilitation of tax payers and reduction in leakage incidence. It is also expected that this move will positively contribute to the process of generating revenues by reducing the inefficiencies involved in the machine used for collecting tax.

### **1.1.2 Regional Perspective of Tax System Automation**

Gidisu (2012) conducted a study on the Ghana Revenue Authority's automation process procedure on the efficiency of collecting revenues using a Customs Division case study. According to Gidisu (2012), the usage of automation system positively impacted the administration of tax, collection of revenues and automation process. In Nigeria, Gidisu (2012) found that the cost of tax administration decreased as a result of the implementation of an automated revenue collection program, leading to efficient revenue collection. A research by Abiola and Asiweh (2012) on the effect of Nigeria's automatic collection of government revenue, indicated that increasing the process of diversifying automated collection of revenues impacted positively to the development of the economy that was realized with automation in revenue collection, hence leading to the improvement of the lives of Nigerian citizens. Nkote and Luwugge (2010) noted that for automation to be efficient and effective, custom tax administration computerization requires adequate trained manpower capable of addressing automation challenges such as clearance time delays.

In Nigeria, Onuiri, Fikayo, Ogheneovo and Ayodeji (2015) noted that tax is any type of charge that is imposed by a governing body or its equivalent on a person or institution to punish default payment by law. Taxation is as old as civilization which is slicing through culture, ethnicity and world borders. In most existing societies of today, the primary goal of the government is to ensure that taxes are paid on time and that there are minimal evasions of taxes. The tax evasion problem has proved to be a very hard activity to be dealt away with even in nations that have a proper register of citizenship, and as determined by our case study survey, the current mode of tax payment is inefficient and hectic. In Nigeria, Oseni (2015) researched on the hiding places used by tax evaders. The study involved the use of modern technology because the program is capable of capturing all potential taxpayers, but ICT usage can be dangerous incase the taxpayers and tax managers are carelessly employed as scammers and web hackers who can use the confusion or lax security of the system. According to Efunboade (2014), the emerging globalization of the infrastructures which include Factual Accurate Complete Timely-Project FACT, Integrated Tax Administration System-ITAS and Taxpayer Identification Number-TIN will allow qualified taxpayers to pay tax electronically anywhere and at any time.

### **1.1.3 Kenyan perspective of Tax System Automation**

Polycap (2017) revealed that computerized systems have contributed positively to the performance of customs department. Independent variables cargo security and tax clearance time had a positive significant impact on the performance. Revenue collection and tax administration had an insignificant impact hence there may be other many factors which affect revenue collection other than computerized systems. Bett and Yudah (2017) identified that online taxpayer registration, online tax return processing, online compliance and monitoring activities, and electronic tax payments make a substantial contribution to KRA, Rift Valley Region's revenue collection. Madegwa and Namusonge (2018) noted that in Trans Nzioa county government office, the online system of automating revenue collection processes greatly influences efficiency.

Otieno, Oginda, Obura, Aila, Ojera and Siringi, (2013) in their study revealed that there exists a correlation between systems of information and internal control systems together with collection of revenues both in terms of efficiency and performance in collecting revenues. Nevertheless, council staff's aversion to reform derailed the full introduction of IS. The research is useful in collecting revenue for the present study in order to fully incorporate IS, and more precisely e-payment system. Another research by Kinyanjui and Kahonge (2013) proposed the creation of a system to monitor the flow of traffic, allocation and availability of parking space in the Nairobi streets but failed to manage the penalty involved in the system of payment, a problem to be addressed carefully by the present study. A report by Kirichu and Senagi (2014) study was vocal in e-payment agitation in Nairobi County and the parking industry using mobile parking management system, but the report was aware of the obstacles that could be overcome.

#### **1.1.4 VAT Compliance**

Tax compliance, according to Ssetuba (2012), is the ability to pay tax on time and submit correct tax data on a timely basis. Many tax compliance concepts focus on the quality of tax return data and the cost of making tax returns. Auyat (2013), for example, describes tax compliance as the provision of correct and timely lodging of income tax returns along with the payments needed whenever due. There are two forms of compliance with tax; voluntary and involuntary tax compliance (Mandola, 2013). Voluntary tax compliance does not allow taxpayers to comply with the tax requirements, as opposed to involuntary tax compliance (Hussein et al., 2010).

Tax compliance, according to Ssetuba (2012), refers to the extent to which one makes timely payment of taxes and submits correct tax data on a timely basis. Many tax compliance concepts focus on the quality of tax return data and the costs incurred in filling returns on tax. Auyat (2013), for example, describes tax compliance as the provision of correct and timely lodging of income tax returns along with the required payments anytime they are required. According to Mandola (2013), the existing forms of compliance tax include; voluntary (hinders the taxpayer from complying with requirements of taxes) and involuntary tax compliance. In comparison to compulsory tax compliance, voluntary tax compliance does not require state regulation for taxpayers to comply with tax requirements (Hussein et al., 2010).

Compliance with VAT is the timely filing and reportage of the required tax information and correctly assessing taxes due and making payments of the taxes without compliance action at the required period of time (Jones, 2009). Tax compliance can be divided into three dimensions from the definition. The dimensions include; filing, recording, and compliance with payments. Therefore, if the three dimensions are not adequately met, a taxpayer would be considered non-compliant. Tax reforms are aimed at achieving higher voluntary compliance in many countries, and this is done by implementing online filing (Khadijah, 2013). A tax fails to the degree that it is skipped or evaded, irrespective of what the justifications have been proposed (Shultz & Harris, 2004).

### **1.1.5 Small and Medium Enterprises in Kenya**

SMEs are facing various tax-related challenges. For example, Odongo (2014) found that SMEs in Uganda had very low levels of tax compliance. The low levels of complying to tax in Uganda has been brought by many factors which include bad bookkeeping, low turnover revenues and changes on SMEs ' ownership that occur frequently (Nakiwala, 2010). There are problems linked to the rates of tax compliance among the Kenyan SMEs due to the nature of the firms (Simiyu, 2013). Kenya's turnover tax implemented by the 2007 Finance Act specifically targeted SMEs, especially those with an annual gross income which is lower than 5 million (Osebe, 2013).

In Kenya SME or MSME refers to and means Jua kali or informal sector. According to the Government, any business that employs between one to nine, ten to forty nine and fifty to ninety-nine as micro, small and medium enterprises correspondingly. For purposes of this paper, these common factors shall become the basis of identification of, to mean and refer to SMEs. The composition of the inventory of SMEs target groups outlined in the paper for tax base broadening has substantially drawn from these features (Kinyua, 2014). Hall and Harvie (2003) explains that SMEs are important in a country economic development and growth in that they create jobs and build a base which is more adaptable and flexible for the competitive economy. The Economic Survey Report (2016) indicated that SMEs contribute to 70% of Gross Domestic Product in Kenya and the sector employs about 80%.

## 1.2 Statement of the Problem

VAT compliance has remained a contingent issue among the developed and developing countries around the world (Bett, Yudah, 2017). Advanced economies like United Kingdom and United States of America and other member countries of the European Union have largely invested in technologies so as to automate the revenue collection processes hence increasing the rate of compliance. Unlike developed economies, failure to comply with taxes is more evident among developing and other emerging economies. The major factor contributing to the high level of tax noncompliance among developing economies is inadequate budget to invest on technologies for automating the revenue collection processes (Etienne, Siringi & Kiprotich, 2013).

Kenya is one of the developing countries that are highly affected by the rate of tax noncompliance especially among small business that largely operate in the informal sector. In fact, Kenya is ranked among countries with low income characterized by low tax compliance particularly among the SMEs (Gitaru, 2017). Given the fact that most of the Kenyan SMEs operate in informal sectors, this makes it hard for KRA to track down their actual revenues. At the same time, Kenya is one of the countries with high rates of non-compliance. The low level of tax compliance among SMEs has resulted into inability of KRA to meet the projections. For example, for the period 2018/2019, the total value of VAT collected stood at Kshs. 851 million in Kisumu County (KRA, 2019). This was against the targeted amount of VAT which stood at Kshs. 1.69 trillion for the financial year 2018/2019 (KRA, 2019). Although efforts have been put in place to automate revenue collection processes, the level of tax compliance especially among SMEs is still low in Kenya which justifies the need for the current study (Serem, Robert & Phillip, 2017).

Several studies on automation of tax systems have been conducted by some researchers. Lukwata (2011), for example, studied how the electronic tax filing system affects tax compliance and collection taxes. The findings of the study revealed that tax compliance has been enhanced by the electronic tax filing system as it makes it much easier for the tax payers to accurately assess their tax obligations and enable them to file their returns on time. Kamau (2014) analyzed technology adoption as a tactical tool for strengthening the compliance of tax in Kenya using Kenya Revenue Authority's case study of large taxpayers. The study revealed that it's Web and

communication engineering policy has been successfully implemented by the Kenya Revenue Authority. Gwaro, Maina and Kwasira (2016) researched how online tax filling affects small scale tax compliance.

Olaoye and Kehinde (2017) researched on how IT affects tax administration using a case of Nigeria. Gitaru (2017) researched on how automation system affects the process of collecting revenues in Kenya Revenue Authority with reference to SIMBA system. The study findings revealed that the process involved in collecting revenues was directly proportional to the rates involved in the exchange process. This came as a result of having a positive sign in the coefficient. Wasao (2014) looked at online system of taxation and its influence on ability of SMEs to comply and established a positive link. Thus, although several studies have been carried, some of them were done in other advanced countries. Other studies merely focused on ICT while other studies were done in different counties and not the SMEs. Hence, the current study aimed at determining the interaction between tax system automation and value added tax compliance with reference to SMEs operating in Kisumu.

### **1.3 Research Objectives**

The study was guided by general and specific objectives.

#### **1.3.1 General Objective**

The general objective of the study was to establish the effect of tax system automation on value added tax compliance among small and medium enterprises in Kisumu County.

#### **1.3.2 Specific Objectives**

The study was guided by the following specific objectives;

- i. To determine the effect of electronic taxpayer registration system on value added tax compliance among small and medium enterprises in Kisumu County
- ii. To determine the effect of electronic filing system on value added tax compliance among small and medium enterprises in Kisumu County
- iii. To determine the effect of electronic payment system on value added tax compliance among small and medium enterprises in Kisumu County

## **1.4 Research Questions**

The study was guided by the following research questions

- i. How does electronic taxpayer registration system affect value added tax compliance among small and medium enterprises in Kisumu County?
- ii. How does electronic filing system affect value added tax compliance among small and medium enterprises in Kisumu County?
- iii. To what extent does electronic payment system affect value added tax compliance among small and medium enterprises in Kisumu County?

## **1.5 Significance of the Study**

The findings of the study would be important to the following stakeholders;

### **1.5.1 Kenya Revenue Authority**

The Kenya Revenue Authority (KRA) would rely on the findings of the study to put in place adequate measures of strengthening and improving on systems of automation in place. This would increase the collected revenues.

### **1.5.2 Small and Medium Enterprises**

The management of SMEs would use the findings of the study to determine the best way of relying on automated tax systems to increase compliance with VAT.

### **1.5.3 Scholars and Researchers**

The study would add to the existing literature of tax system automation and tax compliance. This is important because future scholars would be able to carry out empirical studies.

### **1.5.4 Practitioners and Management**

The findings of the study would be important to management practitioners like tax managers since they would be able to understand the role played by tax system automation and VAT compliance.

## **1.6 Scope of the Study**

The study was carried out in Kisumu County in Kenya and the focus was on SMEs operating in the County. Kisumu County was ideal because it is one of the rapidly growing cities in Kenya, yet the level of tax compliance among small businesses has been reported to be very low. The study covered 451 SMEs operating in Kisumu County, Kenya within the financial year 2018/2019.

## **1.7 Limitations of the Study**

The limitations of this study are evaluated in terms of the concepts, the theories and the methods used. Conceptually, the study was limited to three independent variables: electronic tax payer registration system, electronic filing system and electronic payment system. Theoretically, the study was limited to two theories: the Technology Acceptance Model Theory and the Allingham and Sandmo (AS) theory. The TAM theory was used to underpin the independent variable being tax system automation while the AS theory was used to explain the dependent variable being VAT compliance. Methodologically, the study was limited to 451 registered SMEs operating in Kisumu City and information from these SMEs was gathered with the use of questionnaires.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter is set to review literature on automation and VAT compliance. The review of literature was centered along the theories and past empirical studies. The conceptual framework is provided with variables and how they shall be operationalized.

#### **2.2 Theoretical Review**

The study was guided by two theories; the Technology Acceptance Model Theory and the Allingham and Sandmo (AS) theory.

##### **2.2.1 Technology Acceptance Model Theory**

This theory was advanced by Venkatesh and Davis (1989). The theory of technology acceptance model has been regarded as a very strong economic framework that clarifies how information technology has been adopted by its users. According to this theory, the implementation of a new information system by the consumer is dictated by their desire to use the system, which is defined by their system beliefs. This theory also ascertains than two beliefs that are considered to be useful and easily available for use are very important in revealing how the intention of the users varies. The perceived usefulness entails the extent to which a person accepts that the usage of a certain system will create more room for boosting the way a job is performed and on the other hand the extent to which a person accepts that using a certain system will result in yielding of effortless work is referred to as perceived ease of use.

According to some beliefs, it is believed that perceived ease of use is a good indicator in predicting the perceived utility. TAC is believed to be useful in examining how the individual difference (the efficiency of one's self computer) affects users ' acceptance on electronic tax filing systems. The beliefs behind this fact include; perceived ease of use, perceived usefulness and perceived credibility. According to Miyazaki and Fernandez (2001), the perceived reliability of web systems by users has a significant influence on the ability of users to participate in online money transfers and sensitive personal information. TAM's key features are the perceived ease of

use and usefulness. Azmi and Bee (2011) ascertain that the perceived usefulness is the extent to which one accepts that his performance will be enhanced through the usage of a particular technology. Perceived ease of use on the other side, refers to process where one accepts that using a particular system will gain nothing. Hussein et al., (2010) argues that the theory of TAM suggests that the purpose and usage of an information system that is considered to be new by the users will be influenced by the perceived usefulness and ease of use

The theory of Technology Acceptance Model has been used by several scholars, for example, Fu, Farn and Chao (2006) relied on TAM theory to research the acceptance of electronic tax filing by concentrating on taxpayer expectations, Azm and Kamarulzaman (2010) used the concept of TAM to explain out the factors affecting African countries in adopting electronic filling. Carter, Shaupp, Hobbs and Campbell (2011) used the theory of TAM to forecast the role played by safety and confidence in the adoption of online tax filling. It has been shown in all these studies that perceived user-ease of use and perceived usefulness play a major role with respect to technology adoption in tax administration. This theory applies to the study as it explains the automation of the tax system and the reasons that could persuade taxpayers to embrace automated tax systems including electronic payment, electronic registration and electronic filling.

### **2.2.3 Allingham and Sandmo Theory**

This theory was advanced by Allingham and Sandmo (1972). According to this theory, the government is able to deter non tax compliance through arranging of sanctions and audits. When a tax payer perceives the expenses of tax evasion to be too small, he or she may decide to break a fiscal law and circumvent his or her tax obligations, assuming that the likelihood of him or her being identified or audited are unlikely to occur. If the tax payers perceive the compliance costs to be high, they are also likely to evade tax. Involving and burdensome tax systems and processes tend to encourage cumbersome hence leading to tax evasion. Tax payers who fear high and punitive tax rates are going to evade tax.

Allingham and Sandmo (1972) pioneered income tax avoidance, where a rational and moral taxpayer maximized the desired utility which depends solely on income. When caught, the agent must pay the associated penalties for the sum of evaded profits A primary stable comparative

finding is that more or less tax compliance with competing income and replacement effects that occur when the tax rate changes.

The effect of substituting promotes fraud since the rate of tax raises the marginal benefit of cheating. On the opposite, the impact on taxes appears to discourage avoidance as an increase in rates of tax brings about the feeling of making the taxpayer feel worse off with declining absolute risk aversion, thereby reducing the chances of taking risks. The resulting impact is therefore ambiguous. Shlomo Yitzhaki (2002), however, found that substitution effect disappears when the penalty is levied on the sum of evaded taxes, as is the case under the present laws of tax. The premium levied on hidden income rises in a proportion manner to the rate of tax at the original maximum, and therefore there is no consequence of substitution. It is the residual profit benefit which allows the taxpayer to engage in less cheating. Therefore, better compliance becomes the net effect. The conclusion of Yitzhaki (2002) may be the most crucial discovery in the literature on early tax evasion, having inspired several impressive extensions.

A number of scholars have used this theory to explain the tax compliance problem, for example, Riahi-Belkaoui (2004) used AS theory to predict how international tax compliance intentionality relates with selected determinants of tax morale. Marandu, Mbekomize and Ifezue (2015) used the theory of AS to describe tax compliance determinants: A study of variables and conceptualizations. Hasan, Mohammad and Alam (2017) relied on AS theory in Bangladesh to describe tax-payers' compliance behavior. This theory applies to this study as it describes the reason behind the tax payers ' compliance with VAT, which is the study's dependent variables.

## **2.3 Empirical Review**

This section will review past empirical studies on tax system automation and how it influences compliance.

### **2.3.1 Electronic Taxpayer Registration and Value Added Tax Compliance**

A single taxpayer system of registration that is well centralized creates more room for proper planning making it much easier for administering taxes hence leading to rationalization of resources and staffing based on the active taxpayers' size and geographical location. Without an online tax program, many of those things would be difficult. An online tax system for example

may automatically validate that the new PIN that has been issued is actually unique whereas if the taxpayer population is big, the same process of verifying will be almost impossible when done manually (Deloitte, 2013). the reform of tax administration can result into several advantages (Bird & de-Jantscher, 1993), some of the benefits include effectiveness in the performance of the revenue, improved equality and consistency among individuals and businesses, high chances of implementing fiscal reforms, lower taxpayer compliance costs, high number of taxpayers who are being registered, decrease in cheating and evasion of tax improved management services of the tax arrears, quality tax payer services and improved integrity and transparency in the administration of operations.

The registration system is used on the basis of unique identification of numbers to identify companies and individuals. The registration system must be the first module in service and the first process to become functional is the registration of taxpayers. As explained, data collection should be as restricted as possible and information update and validation from any device in the module should be possible. Numerous registrations are due to negligence or intention. Some taxes are linked to thresholds or tax brackets, leading to creation of an incentive to reduce taxes by breaking some big businesses into several smaller units. Most tax authorities require the owner to be enrolled under a PIN for motor vehicle registration. This significantly increases the number of registered persons and jeopardizes the quality of the data, as the person concerned could only register with the intention of completing the registration of the motor vehicle and could register with different data separately for another business (Musgrave, 2013).

Negligence will also pose some obstacles to reliable, usable data. The arrangement of names, consisting of first, middle and last names, creates erroneous entries; it is difficult to distinguish between taxpayers with the same name by lacking birth dates. The purpose of i-tax is to enroll all taxpayers in the national database and to issue for everyone a national PIN. If there is a political will to register all taxpayers or even all residents under national PINs, incentives must be developed to enable individuals to register with national tax authorities. Interestingly, most tax authorities do not report workers because the wage tax (interestingly referred to as pay as you earn) is the employer's withholding tax. The worker will not normally be able to request a tax return at the end of the year in order to claim back taxes (Mutua, 2012).

In Kenya, Awitta (2010) researched how the strategies used in collecting of revenues at KRA were effective. The study adopted descriptive research design focusing on quantitative characteristics and status of KRA's revenue collection strategies regarding revenue collection enhancements. Stratified random sampling technique was used by the study to select a sample of 154 staff from Nairobi region. Collection of data was done using a questionnaire provided through face-to-face interviews. The findings revealed that changes in revenue management by implementation of electronic taxpayer registration resulted in improved revenue efficiency, lower taxpayer compliance costs, increase in the number of registered taxpayers, improved management and handling of tax arrears, decrease in tax evasion, greater consistency in implementing of fiscal reforms, equity for businesses and individuals and distributing of tax burden in a fairly manner across the population.

### **2.3.2 Electronic Filing System and Value Added Tax Compliance**

Sonja and Mehmet (2017) researched on electronic tax filing in the United States. This research analyzes the geographical, demographic and socio-economic factors that affect the e-filing for the years 1999 and 2004–2007 in the United States, as well as the rise in electronic filing between 1999 and 2007. The study results show a varying significance in the levels of electronic filing across and within countries as well as steady growth over time. In rural counties where there is a low density of population, low proportion of women, higher proportion of Hispanics and Asians and higher proportion of elders were found to have lower rates of electronic filing. Surprisingly, electronic filing rate and advancement in e-filing are negatively correlated with educational achievement.

Yilmaz and Coolidge (2013) sought to establish whether costs in tax compliance can be reduced by the electronic filing system. The study aims at finding the existing relationship between e-filing and costs incurred in tax compliance among the small and medium-sized enterprises in developing countries.

In regard to the South African survey data, Ukraine, and Nepal. E-filing adoption involves the company's up-front investments in terms of capital assets, effort and the necessary resources and effort required to invent new ways of using the e-filing more effectively and efficiently. In general, the likelihood of small businesses facing a steep "learning curve" is considered to be

high, they should ideally not be pressured in using the e-filing until most of them gain access to computers that have a reliable source of power and have had the opportunity becoming acquainted with the internet services and using of computers.

Muji, Wulandari and Devi (2016) researched on how the use of e-filing, level of tax understanding and compliance awareness influences tax payers at KPP Pratama Yogyakarta. The study population was registered as taxpayer Taxpayers e-filing users on KPP Pratama Yogyakarta. The sample used in this study was 100 respondents. Data in this study were obtained primarily through a questionnaire (questionnaire). Results from this study showed that i-tax implementation on e-filing contributed positively on tax compliance at KPP Pratama Yogyakarta. This is evidenced by the coefficient value of determination which is 0.454, this means that the implementation of e-filing affect taxpayer compliance of 45.4%.

Night and Bananuka (2019) examined the role played by electronic tax system in adopting electronic tax system attitude and tax compliance. The aim of this paper is to investigate how electronic tax system affects electronic tax system attitudes and tax compliance using the evidence of the developing economy of small business enterprises in Africa (SBEs). Quantitative research approach was adopted by the study where a questionnaire with close-ended questions. The process of adopting Electronic tax system plays a key role in creating a relationship between the attitudes involved in electronic tax system and tax compliance.

Ajape, Afara and Uthman (2017) tried to assess how the Lagos State Internal Revenue Service E-Tax System affected the administration of taxes in generating of revenues. The e-tax plays a crucial role in helping the tax payers have access to electronic registration, information, payment, filing and education. The study used descriptive statistics in analyzing the collected data. The hypotheses were evaluated through the use of Multivariate Variance Analysis (MANOVA) with the help of SPSS. The study's results showed that respondents do not differ and the enhancement of the Lagos State's revenue-generating capacity contributes positively on tax administration efficiency.

Mongwaketse (2015) examined how tax compliance affects electronic filing system in a district municipality. According to the research, most of the tax authorities whom have leveraged on e-filing have seen a decrease in the cost of returns, increased tax compliance and shorter

turnaround for assessing and processing of tax returns. The increase in the number of tax-compliance implies that there is a drop in evasion of tax and consequently the tax gap. With regard to this survey, most respondents consider e-filing advantages like faster payment of tax refunds, ease of tax liability payment and ease of tax returns submission.

Gwaro, Maina and Kwasira (2016) conducted a study to determine how online tax filing affects the Nakuru town small and medium enterprises. The study has been majored on four theories which form the part of the theoretical framework. The theories include; Technological Acceptance Model Theory, Unified Theory of Acceptance and Use of Technology, Reasoned Action Theory, and Diffusion of Innovation Theory. The study adopted a descriptive research design. Collection of quantity data was done through the use of primary data collection techniques. A sample size of 100 Nakuru Small and Medium Enterprises respondents was used. Among the independent variables, the study revealed that only computer literacy had a significant impact on the tax compliance rates among Small and Medium Enterprises in the town of Nakuru.

In Meru County, Kenya, Muturi and Kiarie (2015) researched on how online tax system affected small taxpayers' tax compliance. A descriptive research design was adopted by the study. Collection of data that covered all study variables from the 60 sampled Meru County Tax District taxpayers was done by use of a structured questionnaire. The collected data was subjected to SPSS (version 20). Besides descriptive statistics, analysis of correlation and regression were made and presented in summarization form. The study findings revealed that the level of tax compliance among small tax payers in Meru County is not affected by the online tax system.

Benaihia, Owin and Tanui (2017) surveyed the views on how Kenyan revenue authority especially in the Rift Valley region is affected by online tax payer registration and processing of tax return on the collection of revenues. The study investigated the role played by the iTax system in Kenya Revenue Authority, Rift Valley Region. A correlation design was employed by the study and the employees of the KRA Rift Valley Region's domestic tax department were the main target. The research targeted a total of 114 employees, of this sample, 76 respondents were selected using stratified random sampling technique. The study found that online taxpayer

registration and online tax return preparation contributed significantly to KRA, Rift Valley Region's revenue collection.

Murigu (2017) researched on the determination of the factors that affect the process of adopting i-tax among the small and medium-sized enterprises (SMEs) in Westlands, Nairobi County. A descriptive research design was adopted by the study. The population was 120 SMEs in the Westlands, choosing a sample size of 73 SMEs. 62 respondents completed the questionnaires from this survey, leading to a response rate of 85 percent. From the findings of the study, the SMEs thought the online system I was useful. They agreed that it was a good idea to introduce I. The study also found that the use was felt by SMEs. The study also found that the SMEs felt the usage of the online system would not infringe on their privacy. In addition, the online system will facilitate the process of filing tax returns. The study also found that majority of the SMEs accessed internet at their business premises and found the monthly cost of internet to be affordable. However, the computer hardware acquisition and maintenance costs were found to be relatively high.

### **2.3.3 Electronic Payment System and Value Added Tax Compliance**

De-Neve, Imbert, Spinnewijn, Tsankova and Luts (2019) used evidence from Population-wide Experiments in Belgium to address how to improve tax compliance. We research the effects of deterrence, tax morale, and the simplification of information on tax compliance. We performed five studies covering the tax system which varied the tax administration's contact with all Belgian income taxpayers. Also tax motivation messages that boost public service awareness and respect do not increase compliance. Nevertheless, analyzing heterogeneity with causal forests reveals that most taxpayers are backfired by tax-moral services. Simplification, on the other hand, has significant positive effects on compliance, which declines over time due to follow-up enforcement.

Singh (2018) researched on how E-Payment of tax affects tax compliance in Nigeria. This paper explores how e-payment of tax affects tax compliance in Nigeria. The study uses primary data to obtain information from the respondents by using questionnaires. Using regression approach, the Social Sciences Statistical Package (SPSS) version 20.0 program was used to analyze the data on the opinion of individual taxpayers. Findings indicate that perceptions of taxpayers in Nigeria have a major impact on tax compliance. Furthermore, service quality, e-payment user-

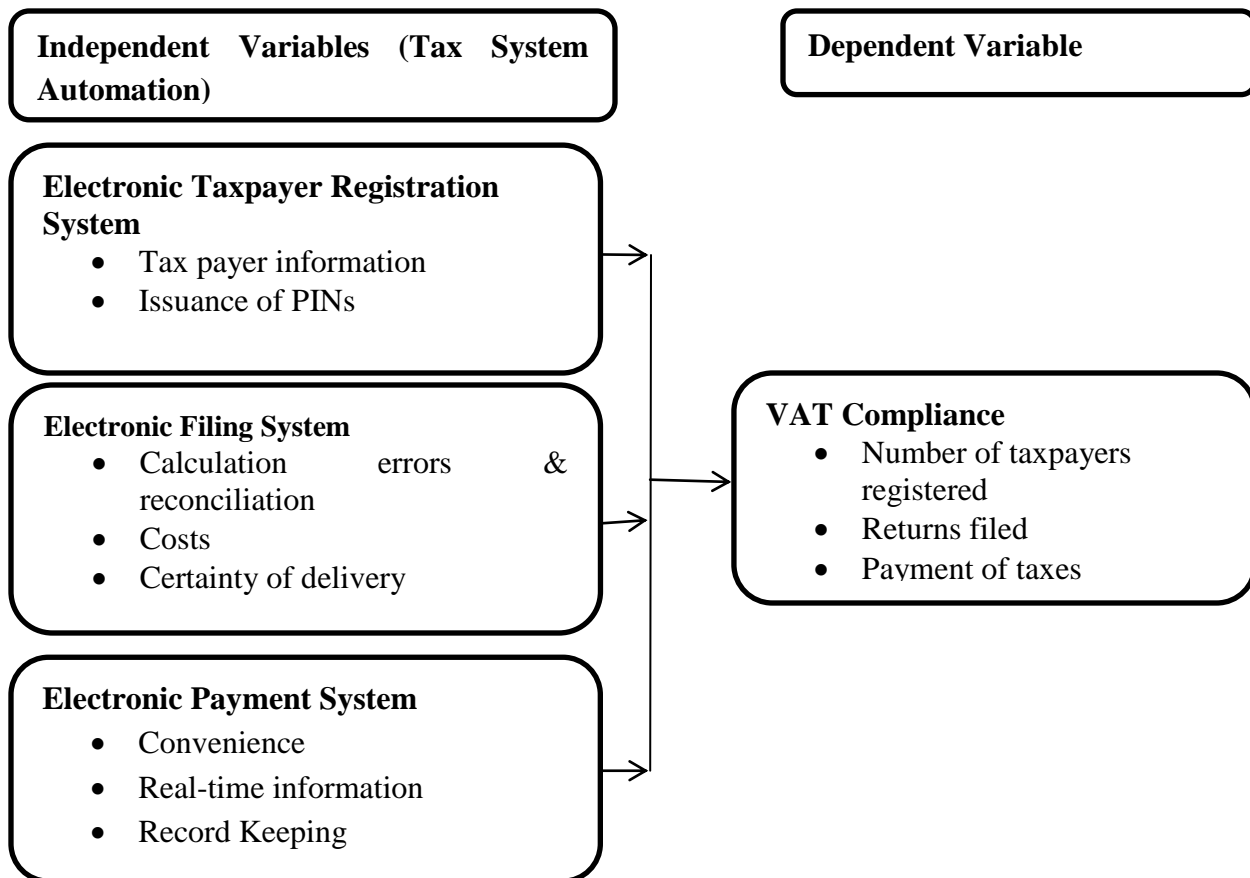
friendliness and e-payment usefulness have significant positive effects on tax compliance in Nigeria.

Maisiba and Atambo (2016) researched on the determination of the effect of electronic tax system on effective collection of revenues at the Kenya Revenue Authority using a case study of Uasin Gishu County. The study used Uasin Gishu County's KRA research design. The main tools for data collection involved the usage of questionnaires given to the respondents. The key findings were that most respondents agreed that KRA had a good electronic tax payment system and that most of the KRA officials were well educated, trained and familiar with the usage of the system.

## **2.4 Conceptual Framework**

A conceptual framework diagrammatically represents the study variables with clear lines of expected relationship (Yin, 2018). It identifies the various variables in the study including: independent variable (IV) and the dependent variable (DV). It also identifies various parameters that the study wishes to be measured of the various variables (Kothari, 2004). Relationship between independent and dependent variables is as shown in Figure 2.1.

From Figure 2.1, the independent variables of tax system automation include electronic taxpayer registration system, electronic filing system and electronic payment system. The dependent variable on the other hand is VAT compliance. Thus, the study seeks to determine the interaction between electronic taxpayer registration system, electronic filing system and electronic payment system as the independent variables and VAT compliance as the dependent variable.



**Figure 2.1: Conceptual Framework**

### 2.4.1 Electronic Taxpayer Registration System

Tax collection and administration can be strengthened through the improvement of certain measures which include; switching to an electronic registration system for taxpayers where a standard Personal Identification Number (PIN) will apply irrespective of whether a taxpayer registers for individual tax, corporate tax or VAT (Seelmann et al., 2011). Taxpayer data registration and recording is one of the tax administration's core functions and determines to a large extent how other core administrative functions operate. An unreliable registry of taxpayers will inevitably lead to ineffective systems of enforcement. The timely and accurate collection and recording of the taxpayer's basic information would allow the tax administration to understand its taxpayer base, its employees themselves, and to prepare other core functions of tax administration in a more effective way (Murdoch, 2013).

If the administration does not know where its taxpayers are and whether they are active or inactive and their physical locations, then managing them becomes a very hard task. Improved collection of revenue entails the process of expanding of the tax base by getting a large number of taxpayers into the tax bracket by robustly recruiting and registering the taxpayers. Murdoch (2013) suggests that this can be achieved effectively by using voluntary electronic recruitment and registration. Governments around the globe are implementing electronic taxation systems with the increase in frequency to assist in collecting tax revenue. These systems are popular with governments because they minimize manual errors and help avoid tax avoidance by matching data (Manly, Thomas & Ritsema, 2005).

Compliance information which includes types of businesses or estimated turnover, to plan future activities is also collected by modern tax administrators. Many tax administrations grant a specific Personal Identification Number (PIN) and registration certificate during registration and provide information about their filing and payment responsibilities to the new taxpayer. The online tax system's basic registration functionality involves storing and retaining data identifying taxpayers, automatically issuing PINs and taxpayer certificates, and automatically deciding taxpayer filing requirements. Successful registration of online tax systems involves the usage of unique PINs to encourage the process of exchanging information between the agencies of the government with the main aim of facilitating the identification of non-compliance; incorporation of tax-based registration for the purposes of allowing a single view of the taxpayer during audits or collections; centralization of the database registration for purposes of allowing effective monitoring of non-compliance; provision a single facility for the online tax system and interfaces with the e-tax system which allows registration of new taxpayers using the online method.

#### **2.4.2 Electronic Filing System**

Governments around the globe are increasingly implementing electronic taxation systems with the increase in frequency to assist in their collection of tax revenue. These systems are common in the governments because they reduce manual-filing errors and help in preventing the evasion of tax by matching data (Manly et al, 2005). The recession across the globe in economies has resulted in a lower tax base. Consequently, the revenue projections suffered as a result of lower corporate tax and collections of PAYE. As a result, countries have introduced a number of

measures to improve taxpayers' compliance with their tax obligations. The implementation of an electronic filing system is crucial among these reforms.

A study by Kariuki (2013), indicated that the role played by ICT is very crucial as it helps in the process of administering revenues through its versatile nature which offers usable information in both historical and current categories, decreases computational errors, and leads to reduction of the time taken to process data and mitigates overall costs. The study also states that there is enhancement of customer service and voluntary tax compliance which leads to high collection of revenues and decreased frequency rate between authority employees and taxpayers, thereby improving the process of making decisions. The electronic tax filing system plays a major role in delivering a regular summary of the taxpayers and the authority leading to quicker tax and credit computation where applicable.

Electronic filing is an online paperless system for electronically lodging tax returns and reports and other tax-related services with a revenue authority. Globally, the use of software to simplify regulation is rapidly being adopted. Once embraced and practiced by most corporations and individual citizens, the electronic process for filing returns and paying due taxes results in tangible benefits for both taxpayers and government. In addition to time saving, which in effect improves compliance, the government benefits in the form of reduced operating costs which include costs associated with filing, processing and managing returns. The system's user advantages are decreased calculation errors, planning and reporting on time. Among other goals, the KRA launched the iTax electronic filing system to help in the speeding up of assessment and other related procedures. Waweru (2013) notes that electronic tax filing system allows taxpayers to gain access the usage of internet services like PIN formation, tax return filing, tax due payment and editing profiles with the management of real-time ledger accounts.

### **2.4.3 Electronic Payment System**

Numerous studies have been conducted around the globe on electronic tax payments; Seelmann, Lerche, Kiefer and Lucante (2011) conducted a study; advantages of an integrated computerized tax system in Tanzania. According to their argument, the most important source of state income is often taxation. Most developing countries, however, lack efficient frameworks and procedures for tax administration. Technological innovations have not translated into tax officials' day-to-

day working reality. They concluded that tax and revenue computerization could help achieve the goal of good (financial) governance. This strengthens tax authorities' accountability and transparency. Nonetheless, though reforming and modernizing the tax system is an integral part of improving the mobilization of domestic capital, such a reform will only be sustainable in conjunction with deeper improvements in a state's administrative and political structure.

Wawire (2000) conducted a study on Kenya's tax system's tax buoyancy and revenue elasticity. For their tax bases, tax revenues from various sources have been increasing. The study concluded that enough revenue had not been generated by the tax system. The study's drawbacks, however, were that it never addressed other major tax revenue determinants, such as the unusual circumstances that might have affected income. It also never ignored source-by-source tax revenue data, so it was hard to tell which tax bases contributed more to the exchange. Finally, the time series properties of the data used were never considered. Muriithi and Moyi (2003) indicated that tax reforms had a positive impact on the overall tax structure and the treatment of individual taxes, although the reforms' impact was not always consistent.

Ayodeji (2014) analyzed how electronic systems affected Nigeria's tax administration. He argued that the decreasing global prosperity caused by the collapse in crude oil prices, Nigeria's main source of wealth, shifted the government's and the country's major stakeholders' focus to local revenue. But the daunting task of improving the Internally Produced Revenue calls for the adopting of electronic tax systems to help in driving of tax administration and suggests that electronic tax systems play an important role in increasing domestically produced revenue in Nigeria by ensuring enforcement thereby boosting the country's competitiveness and economic activities. It is an agent of change for the acceleration of growth and elimination of poverty in Nigeria and the entire African continent.

#### **2.4.4 Value Added Tax Compliance**

Alink and Kommer (2011) clarify that tax compliance can be characterized by how well a taxpayer meets the four main obligations; firstly, registration of taxpayer profiles; secondly, promptness in filing tax returns; thirdly, accuracy and completeness in information reporting; and fourthly, remission of tax due on time. Compliance with taxes can take any of the three forms that are dedicated, innovative and capitulative (McBarnett 2003). A taxpayer's dedicated

enforcement relates to their ability to comply accordingly with the laws and regulations of tax. Creative approach entails the actions that would be taken by a taxpayer to reduce taxes by reducing tax liability (tax avoidance). Finally, a taxpayer's inability to discharge their tax burden (tax evasion) is what is referred to as capitulative enforcement.

Tax compliance relates to the timely filing and reporting of the tax information required to properly determine the taxes due and to the timely payment of those taxes without enforcement action (Jones, 2009). There are three dimensions of tax compliance from this definition: filing, reporting, and complying with the payments. Therefore, if the three dimensions are not adequately met, a taxpayer would be considered non-compliant. Tax reforms aim to achieve higher voluntary compliance in many countries, and one way to do this is through the implementation of electronic filing systems (Khadijah, 2013). Whatever the justifications, whether advanced or not, a tax fails to the degree that it is prevented or evaded (Shultz and Harris, 2004). The goal of tax reform in many countries is to achieve greater voluntary compliance, and one way to achieve this is by implementing a system of self-assessment (SAS) (Khadijah, 2014).

## **2.5 Summary of Previous Studies**

This chapter has reviewed a number of studies, for example; Murigu (2017) looked at determinants of SMEs to adopt online systems of taxation. In KPP Pratama Yogyakarta; Muji, Wulandari and Devi (2016) was keen to determine the interaction of e-filing on compliance behavior of the various tax payers. Ajape, Afara and Uthman (2017) sought to determine the influence of e-tax system on administration of taxes in Nigerian context. Mongwaketse (2015) sought to bring out how electronic system of filing influence compliance behavior of the tax payers. Gwaro, Maina and Kwasira (2016) sought to determine how online system of taxation influence ability of SMEs to comply. In Meru County, Kenya, Muturi and Kiarie (2015) investigated the impact of the online tax program on small taxpayers' tax compliance.

## **2.6 Research Gaps**

Murigu (2017) was interested at determining the interaction between i-tax among SMEs operating in Westlands. The study was done in Nairobi County and not in Kisumu County hence a contextual gap. The study did not focus on tax compliance, hence a conceptual gap. Ajape,

Afara and Uthman (2017) analyzed the interaction between e-tax system and generation of revenues. This study was carried out in Nigeria and not in Kenya hence creating a contextual gap. Mongwaketse (2015) was interested at determining the perceived effect of e-tax systems of filling on ability of the tax payers to comply. The study focused on tax compliance as a whole and not VATS tax head. Gwaro, Maina and Kwasira (2016) analyzed the influence of online systems of filling and its influence on compliance with reference to SMEs in Nakuru County. The study was carried out in Nakuru County and not in Kisumu County hence the contextual gap.

Maisiba and Atambo (2016) used a case of Uasin Gishu to determine the influence of e-tax system on revenue collection. The focus of the study was on Uasin Gishu County which differs from Kisumu County. The study also concentrated on revenue collection efficiency and not VATS compliance hence creating a conceptual gap. Singh (2018) studied the e-payment and its influence on compliance in the context of Nigeria. De-Neve, Imbert, Spinnewijn, Tsankova and Luts (2019) used a case of Belgium to determine how compliance of the tax payers can be enhanced. All these studies were carried in other countries and not in Kenya hence a contextual gap.

## **2.7 Critique of Literature**

Awitta (2010) did a study on the effectiveness of revenue collection strategies at KRA. The study focused on strategies of revenue collection and thus failed to bring out system automation. Sonja and Mehmet (2017) did a study on electronic tax filing in the United States. The study however failed to link how this electronic filling influences tax compliance. Yilmaz and Coolidge (2013) sought to establish whether e-filing reduces tax compliance costs in developing countries. The focus of the study was on compliance costs and not VAT compliance as a whole. Benaihia, Owin and Tanui (2017) surveyed the views on the effect of online taxpayer registration and tax return processing on revenue collection at the Kenya revenue authority, rift valley region. The study focused on revenue collection and not specifically on VAT compliance.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter contains information on research design, the target population as well as the methods of determining the sample size. The chapter also has the methods of data collection, research procedure, pilot testing aimed at determining reliability and validity, data analysis and presentation of the findings.

#### 3.2 Research Design

Research design is an overall structure that provides an outline of how the study is to be carried out. Bernard (2017) considers a research design as a blue print in any study as it determines the methods to be used for collection as well as analysis of the findings of the study. The study adopted a descriptive research design. Patten and Newhart (2017) argue that a descriptive design is majorly used in primary studies and it allows one to collect and make a summary of the findings in a clear way. Coolican (2017) indicates that a descriptive design is majorly used to answer questions about What, Why and How on a given phenomenon.

#### 3.3 Target Population

The term population is used to describe the whole list of items or events that are of major focus in a study (Patten & Newhart, 2017). The population is a group of homogenous items or events that the researcher has an interest in. The study targeted 451 registered SMEs operating in Kisumu City as indicated in appendix III (KRA, 2019). The SMEs are classified as Small Businesses and Medium Enterprises as shown in Table 3.1.

**Table 3. 1: Target Population**

	<b>Population</b>	<b>Sample Proportion</b>
Small Businesses	320	71.0
Medium Businesses	131	29.0
<b>Total</b>	<b>451</b>	<b>100.0</b>

**Source; KRA (2019) & Micro & Small Data Authority (2019)**

### 3.4 Sampling Frame

Sampling frame simply refers to a list of the elements that form the basis of drawing the actual sample to be included in the study. It could cover a list of units, institutions or functions and individuals in an organization (Quinlan, Babin, Carr & Griffin, 2019). The sampling frame of the study comprised of a list of owners of the SMEs operating in Kisumu County.

### 3.5 Sample Size and Sampling Technique

According to Kombo and Tromp (2006), to sample is to select representative elements from the population for inclusion in the study. The study adopted stratified random sampling technique to determine the sample size. First, the sample size was determined by the following formula by Yamane (1967):

$$n = N / (1 + Ne^2)$$

n = is the desired sample size (when population is less than 10,000)

N = is the target population

e = is the acceptable margin of error estimated at 0.05 (at 95% confidence interval)

Therefore, Sample size (n) =  $451 / (1+451(0.0025))$

=  $451 / 2.1275$

n= 211 SMEs owners

The 211 SMEs determined were randomly selected as shown in Table 3.2.

**Table 3.2: Sample Size**

	<b>Population</b>	<b>Sample Proportion</b>	<b>Sample Size</b>
Small Businesses	320	71.0	150
Medium Businesses	131	29.0	61
<b>Total</b>	<b>451</b>	<b>100.0</b>	<b>211</b>

**Source; KRA (2019) & Micro & Small Data Authority (2019)**

### **3.6 Data Collection Instruments**

The study collected primary data using questionnaires as the major tool. According to Creswell and Creswell (2017), primary data is the kind of information that is collected first hand and thus it has some degree of originality. Both the quantitative and qualitative data were used in the study. The questionnaires were structured to make them to be standard and thus ease the process of analysis as such information was easily coded into the analysis software. The rationale for using the questionnaire was that each respondent is asked the same set of questions that provide an efficient way of collecting responses from the respondents prior to analysis (Saunders et al., 2003). The questionnaires were designed on a five-point Likert scale where 1=strongly disagree and 5=strongly agree. The questionnaire was divided into sections based on the objectives of the study.

### **3.6 Data Collection Procedure**

A letter of introduction from J-KUAT was sought before commencement of the study. This letter stated the purpose of the study as being for academic purposes only. The questionnaires were then piloted after which the SMEs were notified in advance before the study was carried out. During data collection in the field, the questionnaires were self-administered. A drop and pick later method was also employed in distribution and collection of these questionnaires.

### **3.7 Pilot Testing**

Validity and reliability of the research instruments was determined through the pilot study. Yin (2017) defines a pilot study as an assessment that is done before the actual study in order to establish whether the instruments are reliable and valid. The purpose of the pilot study in this research was to identify probable loopholes in the research instruments by the way of assessing both its validity and reliability.

The pilot study was able to inform the researcher on how well the respondents understand and comprehended the questions posed in the research instrument. Any loophole that was identified during the pilot study was addressed accordingly, before the main study was conducted. The pilot study comprised of validation by the supervisor and 10 respondents who were not included in the final study.

### **3.7.1 Reliability of the Research Instrument**

Reliability is the degree to which an instrument yields consistent results that can be comparable. Reliable instruments would give similar and consistent results in each of the successive measurement. Instruments that offer inconsistent results are said to be unreliable (Patten & Newhart, 2017). To determine reliability, an internal measure of consistency called the Cronbach Alpha was used. According to Bain (2017), values of Cronbach Alpha coefficients above 0.7 shows that the instrument is reliable.

### **3.7.2 Validity of the Research Instrument**

Validity is the extent to which an instrument measures exactly what it is designed to measure. It is the degree in which the obtained measure is a true representation of phenomena under investigation (Yegidis, Weinbach & Myers, 2017). There are various forms of validity; face, construct, internal and external validity. The study determined construct validity of the instruments by engaging the supervisor who reviewed the questionnaire to ensure that it measured all the underlying constructs. All invalid questions were deleted from the questionnaires.

### **3.8 Data Analysis and Presentation**

Data analysis is the process of gathering, modeling and transforming data with the objective of highlighting useful information, suggesting conclusion and supporting decision making (Fitcher, 2005). Once data had been collected from respondents in the field, it was cleaned and edited before being entered into the Statistical Package for Social Sciences (SPSS). The findings were done using descriptive as well as inferential statistics. The specific descriptive statistics included the use of means and standard deviations. Inferential statistics included the use of regression analysis. Tables, figures and other statistical tool were also used to represent the data in a simple and understandable way. The regression model to be adopted took the following form;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

**Where:**

Y= VAT Compliance

X<sub>1</sub>= Electronic taxpayer registration system

X<sub>2</sub>= Electronic filing system

X<sub>3</sub> = Electronic payment system

B<sub>0</sub>= Constant,

β<sub>1</sub>, β<sub>2</sub>, β<sub>3</sub> = coefficient of predictors and ε = error term

### 3.9 Measurement of Variables

Table 3.1 gives a break down on how the variables of the study were operationalized.

**Table 3.3: Measurement of Variables**

Variable	Data collection instrument	Measurement Scale	Measures	Data Analysis
Independent electronic taxpayer registration system	Questionnaire	<ul style="list-style-type: none"> <li>• Nominal</li> <li>• Ordinal</li> </ul>	<ul style="list-style-type: none"> <li>• Tax payer information</li> <li>• Issuance of PINs</li> </ul>	<ul style="list-style-type: none"> <li>• Descriptive Statistics</li> <li>• Inferential statistics</li> </ul>
Independent electronic filing system	Questionnaire	<ul style="list-style-type: none"> <li>• Nominal</li> <li>• Ordinal</li> </ul>	<ul style="list-style-type: none"> <li>• Calculation errors &amp; reconciliation</li> <li>• Costs</li> <li>• Certainty of delivery</li> </ul>	<ul style="list-style-type: none"> <li>• Descriptive Statistics</li> <li>• Inferential statistics</li> </ul>
Independent electronic payment system	Questionnaire	<ul style="list-style-type: none"> <li>• Nominal</li> <li>• Ordinal</li> </ul>	<ul style="list-style-type: none"> <li>• Convenience</li> <li>• Real-time information</li> <li>• Record Keeping</li> </ul>	<ul style="list-style-type: none"> <li>• Descriptive Statistics</li> <li>• Inferential statistics</li> </ul>
Dependent VAT compliance	Questionnaire	<ul style="list-style-type: none"> <li>• Nominal</li> <li>• Ordinal</li> </ul>	<ul style="list-style-type: none"> <li>• Number of taxpayers registered</li> <li>• Returns filed</li> <li>• Payment of taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Descriptive Statistics</li> <li>• Inferential statistics</li> </ul>

## **CHAPTER FOUR**

### **RESEARCH FINDINGS AND DISCUSSION**

#### **4.1 Introduction**

This chapter will present the findings of the analysis on the primary data that was gathered from the field. To gather data from the field, the study used questionnaires. The questionnaires that were used were structured so as to ease the process of analysis. The completely filled research instruments were first edited for completeness before being transferred into excel spreadsheets. Each of the items on the questionnaire was then individually and systematically coded into SPSS software in readiness for analysis. The values from excel were transferred into the coded SPSS file and analysis was carried out.

The analysis of the findings was done in a systematic manner as informed by the study objectives. The general information was analyzed with the use of frequencies and percentages and presented using Tables and Figures. For the individual items on the questionnaire rated on a Likert scale, the study used descriptive statistics including means and standard deviation to carry out the analysis. The use of means signified whether respondents either agreed or disagreed with the statements. The rationale for use of standard deviations was to establish whether there existed similarities in the views shared by respondents of the study. Besides descriptive statistics, the study also used inferential statistics including correlation as well as regression analysis. These were useful in order to make necessary deductions and inferences as far as realization of the objectives of the study was concerned.

#### **4.2 Response Rate and Pilot Results**

This section will provide the findings on the response rate and the pilot results.

##### **4.2.1 Response Rate**

The study issued out 211 questionnaires to owners of the SMEs within Kisumu town. From these questionnaires, 167 of them were completely filled up and returned to the researcher. This translated to a response rate of 79.1% as represented in Table 4.1.

**Table 4.1: Response Rate**

	<b>Frequency</b>	<b>Percentage</b>
Response	167	79.1
Non Response	44	20.9
<b>Total</b>	<b>211</b>	<b>100.0</b>

The findings in Table 4.1 are supported by Mugenda and Mugenda (2012) who note that response rate of over 70% is sufficient for one to present the findings.

#### **4.2.2 Pilot Results**

In order to ensure that the study instruments are as valid and reliable as possible, they were piloted among ten respondents that were not included in the final sample size. The elimination of the respondents of the pilot study was meant to ensure that there was no biasness. The items on the questionnaire were reviewed by the supervisor to ensure that they were aligned with the constructs of the conceptual framework hence validity. To establish reliability, the study used Cronbach Alpha coefficients as shown in Table 4.2.

**Table 4.2: Reliability Results**

<b>Study Variable</b>	<b>Number of Items</b>	<b>Cronbach Alpha Coefficient</b>
Electronic Taxpayer Registration System	5	.792
Electronic Filing System	6	.823
Electronic Payment System	5	.708
VAT Compliance	2	.731

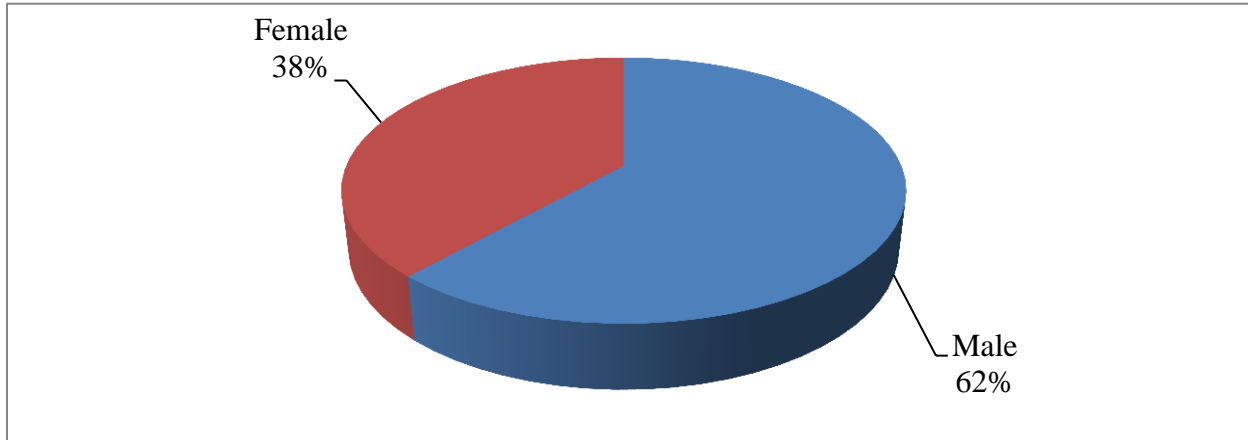
As indicated in Table 4.2, all the variables had Cronbach Alpha coefficients above 0.7. The implication of this finding is that the instruments of the study were reliable. It can also be inferred that the scale selected in the study was reliable. This finding is consistent with Bain (2017) who opines that values of Cronbach Alpha coefficients above 0.7 shows that the instrument is reliable.

#### **4.3 General Information**

The study sought to determine the general information as classified by the respondents as well as the firms.

### 4.3.1 General Information on Respondents

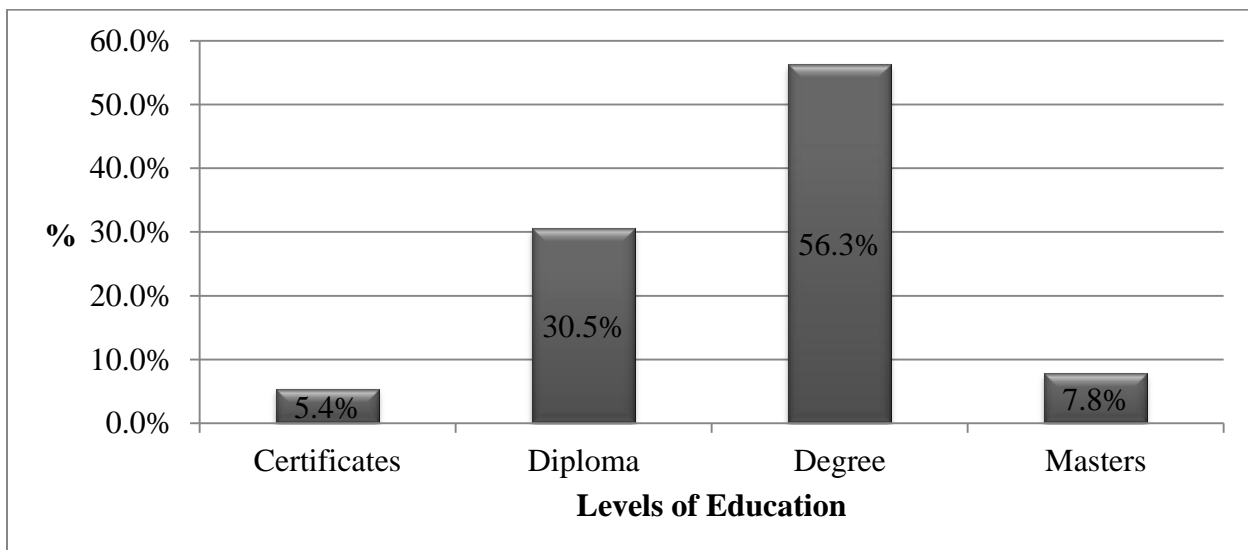
Respondents were asked to indicate their gender categories. The findings are shown in Figure 4.1.



**Figure 4.1: Gender Distribution**

From the findings in Figure 4.1, the respondents who were male stood at 62% while those who were female were equivalent to 38%. This shows that there was gender balance in the study as both male and female respondents were covered hence representative findings were sought by the study as it regards the tax system automation and VAT compliance.

The study was also interested in establishing the level of education of the respondents. The findings are shown in Figure 4.2.



**Figure 4.2: Gender Distribution**

From Figure 4.2, majority of the respondents 94.6% had diplomas and above. This means that respondents of the study were learnt and thus were able to read and interpret the items on the questionnaire as far as tax system automation aspects and VAT compliance of their firms was concerned.

### 4.3.2 General Information on the Studied Firms

The study sought to determine the average number of employees in the firms that were covered in the field. The findings are shown in Table 4.3.

**Table 4.3: Number of Employees**

	<b>Frequency</b>	<b>Percentage</b>
1-5 Employees	42	25.1
5-10 Employees	95	56.9
10-15 Employees	23	13.8
Over 15 Employees	7	4.2
<b>Total</b>	<b>167</b>	<b>100.0</b>

The findings in Table 4.3 indicate that majority of the studied firms 74.9% had above 5 employees. It can be deduced the studied firms ranged in sizes on the basis of the number of employees such that some were small firms while others were Medium sized entities. This is consistent with the definition of SMEs advanced by Kenya Small and Medium Enterprise Authority (2015) that consider a small business as having fewer than 50 employees or one that records revenue of less than 50 million Kenya shillings while a medium firm is one employing more employees than these cut-offs but fewer than 500 employees.

The study further sought to determine the amount of revenues generated by the studied firms. From the findings, there was variation in the level of revenues that the studied firms generated on an annual basis. But on average, the revenues generated were all within the threshold established by KRA for VAT registration purpose.

### 4.4 Tax System Automation

This section was designed to present the findings of descriptive statistics on the independent objective variables of the study as far as tax system automation was concerned.

#### 4.4.1 Electronic Taxpayer Registration System

Respondents of the study were asked to indicate whether they registered as tax payers through the online platform. From the findings, all respondents (100%) agreed that they were registered as tax payers through online platforms. According to Seelmann *et al.* (2011), registration of the tax payers through an online platform is one of the key functions of a tax administration as it shows the functioning of the administrative functions of a tax agency.

The study formulated a number of statements on electronic tax payer registration and respondents were asked to indicate the extent of their agreement with each of these. The findings are indicated in Table 4.4.

**Table 4.4: Rating of Respondents on Electronic Taxpayer Registration System**

Statement	Mean	Std. Dev
I cannot report an inaccurate VAT figure because the name of the business was captured during registration	4.09	.551
I file VAT returns because the location of the business can be tracked easily	3.74	.510
I was issued with a PIN during registration of the business	4.03	.655
I use the issued PIN to file VAT returns	3.78	.729
Majority of the firms we own have registered for VAT	3.83	.805

From Table 4.4, most of the respondents agreed that they could not report inaccurate VAT figures because the names of their businesses were captured during registration (M=4.09). This shows that the details of the tax payers captured during registration enhance compliance behavior. The finding is consistent with Bett and Yudah (2017) who established that online registration ensures that there is an exchange of information between the tax payers and the government tax agent. Respondents further agreed that they were issued with a PIN during registration of their business (M=4.03). This means that electronic registration of the tax payers helps in generation of PINs for individual tax payers which enhances compliance. According to Deloitte (2013), an online system can help in automatic verification of new PINs issued as when this was done manually.

Respondents also agreed that majority of the firms they owned had registered for VAT (M=3.83). It was revealed that respondents used their PINs generated during registration to file their VAT returns (M=3.78) and thus compliance. According to Bett and Yudah (2017), during registration, PINs are issued to tax payers as well as the registration certificate while providing with filling and payment obligations. Respondents agreed that they filed VAT returns because

the location of the business could be tracked easily (M=3.74). All the values of standard deviations from Table 4.4 are all less than 1; this means that respondents shared similar opinions and views as it regards electronic tax payer registration. The values of means are all above 3.5; which shows that the respondents generally agreed on the statements of electronic tax payer registration.

#### 4.4.2 Electronic Filing System

The findings on electronic filing system are indicated in Table 4.5.

**Table 4.5: Electronic Filing System**

<b>Statement</b>	<b>Mean</b>	<b>Std. Dev</b>
Electronic filling identifies errors during the filling process	3.75	1.039
A completely filled tax return can only be uploaded to the system once the errors have been corrected	4.03	1.134
I incur costs of internet to file tax returns online	3.73	.715
It is costly to file tax returns online for the business	3.03	1.134
I have certainty that the filed returns have been delivered once I have completed filling	3.99	.837
I receive a confirmation message indicating the filed returns have been delivered	3.68	.805

Table 4.5 shows that most of the respondents agreed on the fact that a completely filled tax return could only be uploaded to the system once the errors had been corrected (M=4.03). The finding is in line with Manly et al. (2005) who noted that e-filing systems have gained popularity among governments because they reduce mistakes that are so common with manual systems of filling. Respondents also agreed that they had certainty that the filed returns had been delivered once they had completed filling (M=3.99). It was shown that electronic filling identified errors during the filling process (M=3.75). The study found out that respondents incurred the costs of internet to file tax returns online (M=3.73). Respondents agreed that they received a confirmation message indicating the filed returns had been delivered (M=3.68). According to Waweru (2013), e-filing system helps the tax payers to access internet based platforms that are real time in nature. However, respondents were not sure whether it was costly to file tax returns online for the business (M=3.03). There were variations in the values of standard deviations on the items of electronic filling. This means that as much as most of the respondents agreed on the statements, they however shared different views and opinions on the statements under electronic filing system.

#### 4.4.3 Electronic Payment System

Electronic payment system is a platform that allows the tax payers to pay the amount of tax due. Respondents were asked to indicate whether they filed tax returns electronically. From the results, over 70% of the respondents agreed that they filed the taxes electronically.

**Table 4.6: Rating on Electronic Payment System**

Statement	Mean	Std. Dev
Electronic payment of VAT is convenient to me	3.49	.767
Electronic payment of VAT is available 24/7 which is convenient to me	3.85	.757
I can pay VAT electronically any time of the day	3.86	.748
I get a real time confirmation message once I have paid the VAT electronically	3.70	.928
I maintain a record of all transactions of VAT paid electronically	3.53	.812

The findings in Table 4.6 indicate that respondents could pay VAT electronically any time of the day (M=3.86). Respondents agreed that electronic payment of VAT was available 24/7 which was convenient to them (M=3.85). Respondents agreed that they got a real time confirmation message once they had paid the VAT electronically (M=3.70). Some of the respondents said that they maintained a record of all transactions of VAT paid electronically (M=3.53). Respondents were however neutral on whether electronic payment of VAT was convenient to them (M=3.49). Alink and Kommer (2011) note that electronic payment helps tax payers to remit their taxes on time. From the findings in Table 4.6, the values of standard deviations were all less than 1; this shows that respondents shared same views on electronic payment system. The value of means on most statements was above 3.5; this means that respondents agreed on the statements. The findings in Table 4.6 are in line with Madegwa and Namusonge (2018) who noted that online process of automation of revenue collection processes have an influence on compliance behavior of the tax payers.

#### 4.5 VAT Compliance

VAT compliance was the dependent variable of the study. The study sought to determine whether respondents remitted VAT to KRA in time. It was shown that majority of the respondents (over 85%) agreed that respondents paid their VAT on time. Table 4.7 gives the findings of the rating of respondents on the statements of VAT compliance.

**Table 4.7: VAT Compliance**

<b>Statement</b>	<b>Mean</b>	<b>Std. Dev</b>
I am electronically registered for VAT	3.89	.873
I file all the VAT returns	3.75	.749
I pay the VAT due	3.84	.806

The findings in Table 4.7 indicate that respondents agreed that they were electronically registered for VAT taxes (M=3.89), they paid their VAT due (M=3.84) and filed their VAT returns (3.75). This finding is in line with Alink and Kommer (2011) who consider tax compliance as the ability of the tax payers to register, file tax returns and pay tax dues within established time frame and as accurate as possible.

#### 4.6 Diagnostic Tests

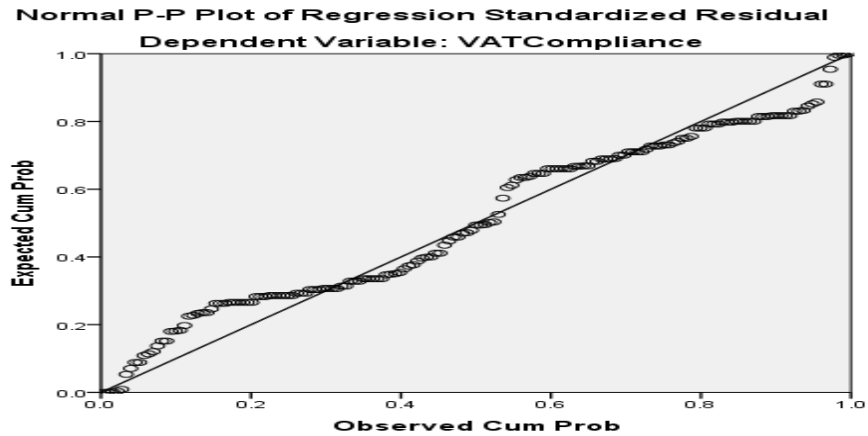
The study tested for multicollinearity and normality before conducting inferential analysis. Table 4.8 gives the findings on multicollinearity as determined by Variance of Inflation Factor (VIF).

**Table 4.8: Variance of Inflation Factor**

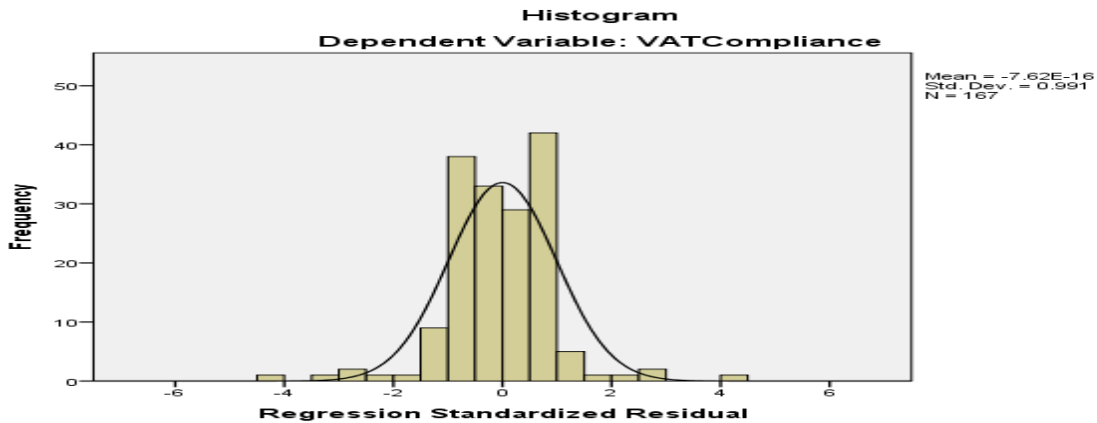
	<b>Collinearity Statistics</b>	
	<b>Tolerance</b>	<b>VIF</b>
Electronic Taxpayer Registration	.972	1.028
Electronic Filing System	.764	1.309
Electronic Payment System	.778	1.286

a. Dependent Variable: VAT Compliance

As shown in Table 4.8, all the variables had VIF values greater than 1 but less than 10; this can be interpreted to mean that there was no multicollinearity in the data set. The findings on test for normality are indicated in Figures 4.3 and 4.4.



**Figure 4.3: PP Plots**



**Figure 4.4: Histogram**

From the findings in Figures 4.3 and 4.4, it is clear that the data set used in the study had a normal distribution.

#### **4.6 Inferential Statistics**

Inferential statistics were conducted including correlation analysis and regression analysis and the findings are shown in subsequent sections.

##### **4.6.1 Relationship between Tax System Automation and VAT Compliance**

Correlation analysis was used to establish the relationship between tax system automation and VAT compliance. The findings are shown in Table 4.9.

**Table 4.9: Relationship between Tax System Automation and VAT Compliance**

		VAT Compliance	Electronic Filing System	Electronic Tax payer Registration	Electronic Payment System
VAT Compliance	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	167			
Electronic Filing System	Pearson Correlation	.744**	1		
	Sig. (2-tailed)	.000			
	N	167	167		
Electronic Taxpayer Registration	Pearson Correlation	.177*	.165*	1	
	Sig. (2-tailed)	.022	.033		
	N	167	167	167	
Electronic Payment System	Pearson Correlation	.762**	-.471**	-.096	1
	Sig. (2-tailed)	.000	.000	.215	
	N	167	167	167	167

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

From Table 4.9, electronic filing system had Pearson correlation coefficient  $r=0.744$ ; this shows that it has a strong and positive relationship with VAT compliance. The finding is in line with Lukwata (2011) who noted that e-tax system has significant influence on tax compliance behavior of the tax payers. Kamau (2014) also established that KRA has implemented ICT strategies to enhance compliance. For electronic tax payer registration  $r=0.177$  has a weak and positive relationship with VAT compliance. The finding is in line with Gwaro, Maina and Kwasira (2016) who noted that e-tax system has significant influence on compliance behavior of the tax payers. Electronic payment system  $r=0.762$  has a strong positive relationship with VAT compliance. Thus, it can be inferred that tax system automation has a positive relationship with VAT compliance. The findings are consistent with Wasao (2014) who did an assessment of online tax system and noted that it has significant influence in compliance behavior of the tax payers.

#### 4.6.2 Effect of Tax System Automation on VAT Compliance

In order to establish the effect of tax system automation on VAT compliance, the study carried out regression analysis. The findings are shown in sections that follow.

#### 4.6.2.1 Electronic Taxpayer Registration System and VAT Compliance

The first objective was interested to determine the interaction between electronic tax payer registration and VAT compliance. The findings of the model summary are shown in Table 4.10.

**Table 4.10: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.177 <sup>a</sup>	.031	.025	1.18734

a. Predictors: (Constant), Electronic Taxpayer Registration

As shown in Table 4.10, the value of adjusted R square is 0.025; this means that 2.5% change in VAT compliance is explained by changes in electronic tax payer registration. Table 4.11 gives the findings of the ANOVA.

**Table 4.11: Analysis of Variance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	7.507	1	7.507	5.325	.022 <sup>b</sup>
Residual	232.613	165	1.410		
<b>Total</b>	<b>240.120</b>	<b>166</b>			

a. Dependent Variable: VAT Compliance

b. Predictors: (Constant), Electronic Taxpayer Registration

The findings in Table 4.11 indicate the p-value  $p=0.022$ ; which is less than 0.05. This means that the model of the study was significant. The findings of the regression beta are shown in Table 4.12.

**Table 4.12: Regression Coefficients**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.710	1.170		4.026	.000
Electronic Taxpayer Registration	.136	.059	.177	2.308	.022

a. Dependent Variable: VAT Compliance

From Table 4.12, a unit change in electronic tax payer registration all factors kept constant would lead to 13.6% change in VAT compliance. The p-value  $p=0.022$ ; which is less than 0.05. This means that electronic tax payer registration has significant effect on VAT compliance.

#### 4.6.2.2 Electronic Filing System and VAT Compliance

The second objective aimed at determining the influence of electronic filing system on VAT compliance. Table 4.13 gives the findings of the model summary.

**Table 4.13: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.744 <sup>a</sup>	.553	.550	.80657

a. Predictors: (Constant), Electronic Filing System

The findings in Table 4.13 give the findings of adjusted R square as 0.550; this can be interpreted to mean that 55.0% change in VAT compliance is explained by electronic filing. Thus, apart from electronic filing, there are other factors influencing VAT compliance. The findings of the ANOVA are shown in Table 4.14.

**Table 4.14: Analysis of Variance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	132.777	1	132.777	204.097	.000 <sup>b</sup>
Residual	107.342	165	.651		
<b>Total</b>	<b>240.120</b>	<b>166</b>			

a. Dependent Variable: VAT Compliance

b. Predictors: (Constant), Electronic Filing System

The findings in Table 4.14 indicate the p-value  $p=0.000$  which is less than 0.05 with F calculated standing at 204.097. This shows that the overall regression model of the study was significant. The findings of the beta coefficient's and the level of significance are detailed in Table 4.15.

**Table 4.15: Regression Coefficients**

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	1.078	.447		2.412	.017
Electronic Filing System	.283	.020	.744	14.286	.000

a. Dependent Variable: VAT Compliance

As shown in Table 4.15, a unit change in electronic filing system keeping other factors constant would lead to 28.3% increase in VAT compliance. The p-value  $p=0.000$  which is lower than 0.05. This shows that electronic filing system has significant effect on VAT compliance.

#### 4.6.2.3 Electronic Payment System and VAT Compliance

The last objective sought to examine the effect of electronic payment system on VAT compliance. Table 4.16 gives the findings of the Model summary.

**Table 4.16: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.762 <sup>a</sup>	.581	.578	.78101

a. Predictors: (Constant), Electronic Payment System

As shown in Table 4.16, the value of adjusted R square is 0.578; this means that 57.8% change in VAT is explained by electronic payment system. The findings of the ANOVA are indicated in Table 4.17.

**Table 4.17: Analysis of Variance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	139.474	1	139.474	228.654	.000 <sup>b</sup>
Residual	100.646	165	.610		
<b>Total</b>	<b>240.120</b>	<b>166</b>			

a. Dependent Variable: VAT Compliance

b. Predictors: (Constant), Electronic Payment System

From Table 4.17, the value of F calculated is 228.654; this means that the overall regression model of the study was significant. Table 4.18 gives the findings of the regression beta coefficients and the p-values showing significance.

**Table 4.18: Regression Coefficients**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	12.904	.369		34.982	.000
Electronic Payment System	.308	.020	.762	15.121	.000

a. Dependent Variable: VAT Compliance

From Table 4.18, when all the variables are held constant, a change in electronic payment system would lead to 30.8% change in VAT compliance. The p-value of  $p=0.000$  which is less than 0.05; this shows that the electronic payment system has significant effect on VAT compliance.

#### 4.6.2.4 Overall Regression Model

The findings of the Model Summary of the study are shown in Table 4.19.

**Table 4.19: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 <sup>a</sup>	.773	.769	.57826

a. Predictors: (Constant), Electronic Taxpayer Registration, Electronic Payment System, Electronic Filing System

The findings in Table 4.19 indicate that the value of the coefficient of correlation R is given as 0.879; this is interpreted to mean that there exists strong correlation between tax system automation and VAT compliance. The coefficient of determination R square is 0.773; this shows the model of the study was good and thus fit. The value of adjusted R square is determined as 0.769; the implication of this value to the study is that 76.9% change in VAT compliance among the studied firms is explained by tax system automation comprising of electronic taxpayer registration, electronic payment system, electronic filing system.

Analysis of Variance (ANOVA) was processed at 5% level of significance. The findings are as shown in Table 4.20.

**Table 4.20: Analysis of Variance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	185.615	3	61.872	185.032	.000 <sup>b</sup>
Residual	54.505	163	.334		
<b>Total</b>	<b>240.120</b>	<b>166</b>			

a. Dependent Variable: VAT Compliance

b. Predictors: (Constant), Electronic Taxpayer Registration, Electronic Payment System, Electronic Filing System

The findings of the study in Table 4.20 indicate that the value of F calculated is 185.032 with a p-value  $p < 0.05$ . This means that the model of the study was significant. The findings on beta coefficients and the significance as determined by the p-values are shown in Table 4.21.

**Table 4.21: Regression Coefficients and Significance**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.377	.783		8.149	.000
Electronic Filing System	.185	.016	.487	11.413	.000
Electronic Taxpayer Registration	.135	.029	.046	4.655	.000
Electronic Payment System	.213	.017	.528	12.484	.000

a. Dependent Variable: VAT Compliance

From the findings in Table 4.21, the following regression model is formulated:

$$Y = 6.377 + .185X_1 + .135X_2 + .213X_3 + \varepsilon$$

Where:

$Y$  = VAT Compliance

$X_1$  = Electronic taxpayer registration system

$X_2$  = Electronic filing system

$X_3$  = Electronic payment system

$\varepsilon$  = error term

From the equation above, it can be deduced that when all the variables are held constant, VAT compliance would be at 6.377. A unit change in electronic registration system other factors kept constant would lead to 18.5% change in VAT compliance. A unit change in electronic filing system keeping other factors constant would result into 13.5% increase in VAT compliance. A unit change in electronic payment system other factors kept constant would result into 21.3% change in VAT compliance. The findings in Table 4.11 show that electronic taxpayer registration system has a p-value  $p=0.000$  which is lower than 0.05. This means that electronic taxpayer registration system has significant effect on VAT compliance. The finding is in line with Polycap (2017) who noted that computerization of operations at KRA has positively influenced the tax compliance behavior of the tax payers. Electronic filing system  $p<0.05$ ; and thus it has significant effect on VAT compliance. The finding agrees with Bett and Yudah (2017) who established that online tax systems have positive influence on ability of the tax payers to comply. Electronic payment system has  $p<0.05$ , which means that it has significant effect on VAT compliance. Thus, the overall implication of the findings on Table 4.11 is that tax system automation has significant effect on VAT compliance. The finding is supported by Madegwa and Namusonge (2018) who established that online process of automation of the tax systems is positively associated with tax compliance.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter contains a summary of the findings that were analyzed from the field. The established findings from the analysis were used to make conclusions and recommendations. The areas for further studies are also well discussed.

#### **5.2 Summary of the Findings**

The first objective of the study sought to determine the influence of electronic tax payer registration on VAT compliance. From the descriptive statistics, most of the respondents agreed that they could not report inaccurate VAT figures because the names of their businesses were captured during registration. Respondents further agreed that they were issued with a PIN during registration of their business. Respondents also agreed that majority of the firms they owned had registered for VAT. It was revealed that respondents used their PINs generated during registration to file their VAT returns. Respondents agreed that they filed VAT returns because the location of the business could be tracked easily. From correlation results, electronic registration has a weak and positive relationship with VAT compliance. Regression results showed that electronic tax payer registration has significant effect on VAT compliance.

The second objective sought to determine the interaction between electronic filing and VAT compliance. From the findings of descriptive statistics, most of the respondents agreed on the fact that a completely filled tax return could only be uploaded to the system once the errors had been corrected. Respondents also agreed that they had certainty that the filed returns had been delivered once they had completed filling. It was shown that electronic filing identified errors during the filling process. The study found out that respondents incurred the costs of internet to file tax returns online. From correlation results, electronic filing has strong and positive relationship with VAT compliance. Regression results showed that electronic filing system has significant effect on VAT compliance.

The last objective of the study sought to determine the effect of electronic payment system on VAT compliance. The descriptive analysis findings showed that respondents could pay VAT electronically any time of the day. Respondents agreed that electronic payment of VAT was available 24/7 which was convenient to them. Respondents agreed that they got a real time confirmation message once they had paid the VAT electronically. Some of the respondents said that they maintained a record of all transactions of VAT paid electronically. The findings of correlation analysis confirmed that electronic payment has strong and positive relationship with VAT compliance. Regression results indicated that electronic payment of taxes has significant effect on VAT compliance.

### **5.3 Conclusion**

The study sought to determine the effect of electronic tax payer registration on VAT compliance. Based on the findings, electronic tax payer registration has positive relationship with VAT compliance. Electronic tax payer registration has significant effect on VAT compliance.

The study sought further to determine the effect of electronic filing on VAT compliance. From the findings, the study comes to the conclusion that electronic filing has positive relationship with VAT compliance. Electronic filing has significant effect on VAT compliance.

The last objective sought to establish the effect of electronic payment system on VAT compliance. The study concludes that electronic payment system has positive relationship with VAT compliance. Electronic payment system has significant effect on VAT compliance.

### **5.4 Recommendations of the Study**

Based on the findings, the study recommends that KRA should integrate i-tax with tax registration, filing and payment systems. Innovation should be encouraged at KRA to come up with new ways of improving and strengthening the functionalities of electronic registration, filing and payment systems.

The study recommends that the management team of SMEs and the tax practitioners should regularly give feedback to KRA on performance of the electronic registration, filing and payment systems since they interact with these systems as they strive to remain compliant. Any suggestion for improvement of these systems raised by the SMEs and the tax practitioners should

be implemented by KRA so as to optimize on performance and thus enhance compliance by the tax payers.

### **5.5 Areas for Further Studies**

The current study looked at tax system automation on VAT compliance. Tax system automation was operationalized into three specific objective variables: electronic taxpayer registration, electronic payment system, electronic filing system. This study recommends that future studies should be carried out to cover other aspects of tax system automation including tax registers. The study was limited to primary data collected with use of questionnaires. Future studies should be carried out with use of both primary and secondary data.

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## APPENDICES

### APPENDIX I: LETTER OF INTRODUCTION

Dear Respondent,

RE: **DATA COLLECTION**

I am a student at KESRA, currently undertaking a research study on **EFFECT OF TAX SYSTEM AUTOMATION ON VALUE ADDED TAX COMPLIANCE AMONG SMALL AND MEDIUM ENTERPRISES IN KISUMU COUNTY**. You have been selected to participate in this study and I would highly appreciate if you assisted me by responding to all questions in the attached questionnaire as completely, correctly and honestly as possible. Your response will be treated with utmost confidentiality and will be used only for research purposes of this study.

Your cooperation is highly appreciated.

Yours sincerely,

Irene Mwongeli Mackenzie

**APPENDIX II: QUESTIONNAIRE**

**SECTION A: GENERAL INFORMATION**

1) What is your gender

Male  Female

2) What is your highest level of education?

Certificate  Diploma  Degree

Masters  PhD

Other (Please explain) -----

3) How long has the organization been in existence?

1- 5 years  5-10 years

10-15 years  above 15 years

4) What is the average number of employees in the firm?

1- 5  5-10

10-15  above 15

5. Kindly indicate the average revenue generated by your firm annually?

-----

**SECTION B: ELECTRONIC TAXPAYER REGISTRATION SYSTEM**

6. Did you register as a tax payer through the online platforms?

Yes  No

7. For each of these statements electronic taxpayer registration systems, kindly indicate the extent of your agreement on how it moderates how extrinsic factors influence tax compliance in your firm. Use the Likert scale which ranges from 1 -5 where 1= strongly disagree; 2 = disagree 3= neutral; 4= agree and 5= strongly agree.

Statement	1	2	3	4	5
I cannot report an inaccurate VAT figure because the name of the business was captured during registration					
I file VAT returns because the location of the business can be tracked easily					
I was issued with a PIN during registration of the business					
I use the issued PIN to file VAT returns					
Majority of the firms we own have registered for VAT					

## SECTION C: ELECTRONIC FILING SYSTEM

9. For each of these statements on electronic filing system, kindly indicate the extent of your agreement on how they affect tax compliance in your organization. Use the Likert scale which ranges from 1 -5 where 1= strongly disagree; 2 = disagree 3= neutral; 4= agree and 5= strongly agree.

Statement	1	2	3	4	5
Electronic filling identifies errors during the filling process					
A completely filled tax return can only be uploaded to the system once the errors have been corrected					
I incur costs of internet to file tax returns online					
It is costly to file tax returns online for the business					
I have certainty that the filed returns have been delivered once I have completed filling					
I receive a confirmation message indicating the filed returns have been delivered					

## SECTION D: ELECTRONIC PAYMENT SYSTEM

11. Do you pay the filed tax returns electronically?

Yes [ ] No [ ]

12. For each of these statements on electronic payment system, kindly indicate the extent of your agreement on how it affects tax compliance in your organization. Use the Likert scale which ranges from 1 -5 where 1= strongly disagree; 2 = disagree 3= neutral; 4= agree and 5= strongly agree.

Statement	1	2	3	4	5
Electronic payment of VAT is convenient to me					
Electronic payment of VAT is available 24/7 which is convenient to me					
I can pay VAT electronically any time of the day					
I get a real time confirmation message once I have paid the VAT electronically					
I maintain a record of all transactions of VAT paid electronically					

**SECTION F: VAT COMPLIANCE**

13 Does the firm remit VAT to the Kenya Revenue Authority (KRA) in time?

Yes [ ] No [ ]

14. For each of these statements on VAT compliance, kindly indicate the extent of your agreement on how it applies in your organization. Use the Likert scale which ranges from 1 -5 where 1= strongly disagree; 2 = disagree 3= neutral; 4= agree and 5= strongly agree.

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I am electronically registered for VAT purpose					
I file all the VAT returns					
I pay the VAT due					

**THANK YOU**

### APPENDIX III: LIST OF SMALL AND MEDIUM ENTERPRISES

		KISUMU CITY REGISTERED SMES
	Pin no	Taxpayer name
	Totals	Totals
1	A005933133T	SUJAL KETAN HARIA
2	A002669176Z	NICHOLAS OCHIENG ONYANGO
3	A003554619R	SAMIR AZIM NANJI
4	A004058937Y	<u>Saima Rehmtulla Juneja</u>
5	A011591766W	RAMESHCHANDRA KHODABHAI BHESANIA
6	A001262890S	CHANDULAL MAGANLAL THAKRAR
7	A001140928A	<u>Suryatkant Vallabas Kanani</u>
8	A000205208B	WALTER OKOTH OYUORO
9	A006290237J	EVERLYNE ACHIENG
10	A003251261D	MANAS GONDA NASHON
11	A002967631G	<u>Sumanbhai Jivanbhai Patel</u>
12	A002696976T	HANIF ABDUL GHAFFAR MUHAMMAD
13	A001466233P	JOHN WILLIAM OMULO ODERA
14	A000202743B	JAGDISH MATHURADAS BHIMJANI
15	A003345279B	Edina <u>Ayista Astiba</u>
16	A003386987Z	<u>Owino Paul Obuong</u>
17	A001715258B	CRISPIN OKOTH ODORO
18	A003702830M	<u>Parulben Arvind Pala</u>
19	A004381936N	HARDEEP SINGH RAJPUT
20	A004563687I	ALICE WEKE OLOO
21	A002071080B	CHRISTINE SALIMA MUMBA
22	A005316448V	SUSAN AKOTH OKUKU
23	A004831154Q	BENARD OMONDI OMOL
24	A003053285Z	RANJIT SINGH JUJHAR SINGH VIRDEE
25	A004475242S	KANCHAN MANSUKHLAL SHAH
26	A001268395G	MARY PHELE MULUDA
27	A000208970W	SANTOKH SINGH GABRI
28	A004015970R	BEN ODOYO GOR
29	A002762041M	GORDON ONEGE OBAMA
30	A002396266C	MUNGRA RAJENDRA POPATLAL
31	A003043117V	FRANCIS MUCHIRI
32	A006331021U	JANE ACHIENG OKOTH
33	A003300360B	George <u>Omae Mong'ara</u>
34	A002217593A	AHMEDNOOR MOHAMMED HUSSEIN
35	A001704298E	RAPHAEL OWINO OMAMBO
36	A002194844N	OLDMAN ONYIEGO BOSIRE
37	A002890052S	TOBIAS OCHIENG' ADIPO
38	A003509065D	Ahmed Abdul <u>Razak Ali</u>
39	A005889671X	Salah Ahmed <u>Siyad</u>
40	A000202652D	KARMALI SABZALI CHATUR
41	A002694325U	BHARTI JERAM MORHARIA
42	A004437217Z	PRITIBEN JERAMBHAI MORJARIA
43	A005680203H	BINABAHEN MUKES MORJARIA
44	A005095941T	Yusuf <u>Abdurazak Ahmed</u>
45	A003392514F	RISPER ATIENO ODUOR OSIA
46	A006200784O	<u>Everlyne Sindani</u>
47	A002712524L	MATHEKA MUINDI
48	A002764566G	GEORGE OTIP OWUOR

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49	A008175860X	PAMELA ATIENO AMUOMO
50	A007249590J	PETER NTHOME MULE
51	A003043107W	ERICK OMONDI OGOT
52	A002861621L	MAUREEN NAKUKHU LUNJALA
53	A000138511A	WALTER OMINDE OGUTU
54	A004506954E	KENNETH KAUNDA OGOLLA
55	A003310467K	PAUL ODUOR OCHIENG
56	A003616523T	JAMES LWANGU IMBUGA
57	A003281875S	ERICK ONDEGO GARO
58	A003958308G	MARY ATIENO OGOGO
59	A000208351N	<u>Nabat Abdulla Mohamed Kanji</u>
60	A004439286K	BORNYPHACE CORNELIOUS OGWANG AYAKOH
61	A002409621Q	NARESH KUMAR AMRITLAL BHIMJI
62	A001302145A	JOSEPH ODUOR ONGORO
63	A001766967Q	WILBERFORCE ZARANGO AYODI
64	A004361520Z	<u>Kulvinder Singh Bachan</u>
65	A011233992T	KEVAL NITESH CHUDASAMA
66	A001966670M	CHARLES ODUOR ONYACH
67	A000208866Z	<u>Mohammed Tariq Gani</u>
68	A003733365Z	MOSES OWINO DULLO OTIENO
69	A000202954I	KARIM SULTANALI KANJI JADAVJI
70	A004686499W	FELIX OLUOCH OKAL
71	A001227341K	DALIP POPATLAL CHOHAN
72	A004243036F	JANE ATIENO ODHIAMBO
73	A003206525K	<u>Charles Ndungu Muhia</u>
74	A003478819B	<u>Peter Waciuri Gathendu</u>
75	A003757057I	JOSEPH GITHIO NDUNGU
76	A002105777S	<u>Rose Akinyi Mwaya</u>
77	A006415623P	STEPHEN OCHIENG OOKO
78	A003796299W	<u>Paul Mwangi Kamau</u>
79	A002916651F	<u>Johnson Pinto Rakwach</u>
80	A003054617D	BERNARD KYULI MUTUNGA
81	A003333153J	CAROLINE PENINAH ABUOR OJERA
82	A003762847B	<u>Wilfred Nyong'a Omambia</u>
83	A003300367I	MILLICENT ACHIENG OTIENO
84	A007225313F	BRAMUEL KISIGWA AMDAVI
85	A000206434H	<u>Thakorbhaj Ratanji Maisuria</u>
86	A000203532Y	<u>Hasmukhrai Gulabchand Sanghvi</u>
87	A004809454L	ISAAC KABUSHO THUO
88	A002580001Y	<u>Naushad Rustamali Omar Esmail</u>
89	A002129782Z	<u>Siprian Okidi Okidi</u>
90	A004396452A	SALIM MOHAMMED RAMADHAN
91	A002613181S	CHRISTINE AKINYI OKELLO
92	A004215512C	<u>Hellen Bonaren Mokogi</u>
93	A003411615W	FEISAL MAALIM HASSAN
94	A004190248F	HELLEN AKINYI MATIKO
95	A003390232D	<u>Gladys Muthoni Mbaya</u>
96	A001580215C	ELIZABETH MICHAL ATIENO OBANDA
97	A002686824D	SUSAN ADOYO
98	A003131608T	DUNCAN OPUKO WADIA
99	A003877250H	CHRISTINE AKINYI RAHUDHI
100	A003326858C	FANUEL ADEYA SONGA
101	A002131486G	<u>Monica Awino Mbeche</u>

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102	A008627041Y	ABDULKADIR MOHAMED AHMED
103	A005582180X	Christine <u>Auma Juma</u>
104	A011500781N	ISSACK HASSAN MOHAMUD
105	A002648241Y	Benson <u>Muthioma Mungai</u>
106	A003190976R	AGNES ACHIENG' AGWA
107	A006476806Y	LYDIA CLARICE ACHIENG ODHIAMBO
108	A006048383B	Mary <u>Aoko Owiti</u>
109	A004744275E	PETER ONYALO ASAKA
110	A004881991I	Jack <u>Odundo</u>
111	A008384530Q	HASSAN ABDULLAHI SHEIKH
112	A003350986W	IRENE KERUBO MOGERE
113	A006287673I	<u>Odede Ochieng Amos</u>
114	A000201425R	GIDEON OGOT OMBWAYO
115	A002772220K	<u>Owino William Oloo</u>
116	A004679062K	Paul <u>Ojwang Agan</u>
117	A002334073N	Samson <u>Angulu Dishon</u>
118	A005201258F	PETER OKUMU ABON
119	A005555038X	Mary <u>Akinyi Obara</u>
120	A003271122V	Paul <u>Okuto Ojuok</u>
121	A001535872D	ASHRAF KARMALI SABJALI
122	A009973253I	JOYCE ACHIENG ONYANGO
123	A005192132B	ERICK SANDE ODHIAMBO OJIL
124	A005674142U	CARREN NYANG'ANYI MAGETO
125	A002318289F	SAMMY ASEMBEKA SILINGI
126	A002424675W	LEONARD NYAMBANE OCHWANGI
127	A003562090U	Sylvia <u>Makeira Obwocha</u>
128	A003839146I	<u>Benard Ochieng Nyakongo</u>
129	A004852201J	ESTHER AKOTH ONDIEK
130	A002562619N	<u>Pareshkumar Manharlal Meisuria</u>
131	A007573514P	TOBIAS OTIENO OLUOCH
132	A004010069D	TITUS OLUM OTIENO
133	A004545468H	<u>Yussuf Haji Mamow</u>
134	A008809441I	ADAM APOLLO ODHINGO OCHIENG
135	A005155492W	WICKLIFE ONYANGO OGWENO
136	A004167514I	Francis <u>Odhiambo Tunga</u>
137	A006182135E	Kennedy <u>Otieno Ogwel</u>
138	A005620302B	MARIAM ADHIAMBO ORIGA
139	A003259213L	Barnabas <u>Keroti Obwocha</u>
140	A003384195A	JANET NYAKOBOKE MBECHÉ
141	A008339829H	DANIEL BOGONKO ONG'ERA
142	A004072877V	Peter <u>Chivisa Ombeva</u>
143	A002094763S	Joyce <u>Aoko Osara</u>
144	A007743445Z	BEATRICE BITUTU OSORO
145	A002812889J	ABDI ALI ABDULEE
146	A002456557C	RAHIMA TAJDIN RAHEMTULLA KARA
147	A004885480N	PAUL MBOYA OJOWI
148	A005057932S	CALEB OCHIENG HALONDA
149	A003138842Q	IMMACULATE ADHIAMBO OCHIENG
150	A002095343M	<u>Nereah Were Nyamweya</u>
151	A002128100X	JAMES ONDIEKI NYASIMI
152	A003619036Z	Rose <u>Wawira Ndwiga</u>
153	A006109082U	SAM MACHEL NYAGWENO
154	A005456812Q	VINCENT OTIENO OGADA

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155	A004693623V	LILIAN ATIENO ODONGO OGOT
156	A002479955M	LAZARO OKELO NUDI
157	A002638512S	CHRISTOPHER MUTUKU NZUKI
158	A003121426S	Richard <u>Omondi Kola</u>
159	A005574668J	<u>Addah Adhiambo Ogada</u>
160	A002242226B	James <u>Obunga Jurah</u>
161	A003029036M	Jane <u>Wangui Murage</u>
162	A010757461E	DOMTILA AUMA WERE
163	A008810363W	JACQUELINE ARITA
164	A003714716P	Rajab <u>Muyonga Majoni</u>
165	A003613195Z	JANET ATIENO OUMA
166	A007618970O	BEATRICE AKINYI ODONGO
167	A001180774K	<u>Jamen Manyala Gimumu</u>
168	A003133604W	CHARLES O OTIRA
169	A003893919C	NAOMY AKOTH OWOUR
170	A005936523D	SIMON OTIENO OWITI
171	A003830244N	RAJPREET SING BRAR
172	A001206350J	ZAHRA MOHAMED HUSSEIN
173	A003524185Y	<u>Beryl Awuor Opiyo</u>
174	A002892999U	DAVID ONGALO AHOMO
175	A004140056A	Carey Francis <u>Opiyo Ochieng</u>
176	A001140488J	PAUL OTHIM OREMBE
177	A002498948L	SALEH RASHID
178	A000201254W	<u>Babu Nagi</u>
179	A002807518X	REUBEN LUBANGA AYAYA
180	A005642924T	<u>John Odida Lango</u>
181	A001939026D	Anne <u>Beaty Makari</u>
182	A003515538W	ELPHAS ODHIAMBO OGENDO
183	A010031753Y	BRANDEN OCHIENG KANYANDONG
184	A009438396Q	ALI ALIO MOHAMED
185	A000206054J	SUNIL DAYALJI MULJI
186	A005667034A	MATHEW OMBUNA
187	A001717999V	MARGARET ALUOCH OWIDO
188	A003893953J	DIANA NYAMOITA MAIKURI
189	A009536250B	CAROLINE AKOTH OGANGO
190	A002667796U	NDONG'A AKOTH EUNICE
191	A005020955I	James <u>Olare Kisuhu</u>
192	A002566169H	Mary A <u>Odera</u>
193	A002502577V	<u>Zuharali Tayabali</u>
194	A003047792B	John Kennedy <u>Gitahi Gatheni</u>
195	A003346285B	Maureen <u>Apondi Abuor</u>
196	A009206407N	<u>Bryan Otieno Onyango</u>
197	A005052514X	Claudio <u>Oseki Oduong</u>
198	A003524162R	James <u>Nyandoro Oberi</u>
199	A001911210X	Lydia Anna <u>Rahma Babu</u>
200	A003816024T	VICTOR ZACHEUS NYAMBOGO
201	A002013491J	JAMES MARASA SAGINI
202	A000154804Z	CHARLES ODUOR MUNJAL
203	A003996596A	SOPHIA NYANDIKO WAKA
204	A003016601A	HERMAN MUZEMBI KALWALE
205	A005262720F	JOSEPH AWUOR OKUMU
206	A002121389H	MOSES SIGUNGA MUSULA
207	A001338081W	Boaz <u>Amimo Ogola</u>

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208	A003684651B	<u>Alphonse Sondu Ndonji</u>
209	A006920561X	CALVINES ODHIAMBO AGAYI
210	A001914757F	SLEY ROBINSON AYIENGA MINGATE
211	A007243433J	MARGARET AKINYI OPURO
212	A010685677L	URBANUS MUTUA MUENI
213	A010991110C	JUDITH BOSIBORI MOGAKA
214	A004059544V	<u>Anastanzia Wambogo Okwaro</u>
215	A003988221F	Wilfred <u>Sagwe</u>
216	A006790023N	Joel Amara <u>Owegi</u>
217	A006872579O	MILDRED ONGOCHE ETOLE
218	A003306083T	JOSECK MAKORI MOGOI
219	A001562902J	<u>Krisantu Omondi Oduon</u>
220	A004689828P	DIVINAH MORAGWA OTIENO
221	A002096756Z	<u>Kenedy Adala</u>
222	A003107427I	Martin <u>Juma Nam</u>
223	A001159381W	JOSEPHINE AKINYI OLWENY
224	A002650004A	LUKAS OWAKA OUNA
225	A005896956W	PAMELA ADHIAMBO OTIENO
226	A004633254U	OLGER ACHIENG OGONO
227	A003484998N	DICK OCHIENG OKAKA
228	A001381294P	SAMSON OUMA OWILI
229	A005332691U	LUCY AWUOR OTIENO
230	A003357277E	PAMELA ACHIENG TANA
231	A002441606A	CHRESENTIA WERE OORO
232	A008382915Z	<u>Bishar Dirye Ahmed</u>
233	A004775466M	TIMOTHY NDIRO KINYANJUI
234	A004717367K	BEPHINE NYAWERA SHIRAHO
235	A005195194Z	<u>Leah Atieno Watta</u>
236	A005267314M	KENNEDY ODHIAMBO ABUJE
237	A003146408H	<u>Kipketer Duncan Ngenoh</u>
238	A006336285D	MERCELINE ACHIENG MERA
239	A003634609S	Stephen <u>Oluoch Ofuana</u>
240	A002414380P	Rose <u>Carolyn Waka</u>
241	A001668363I	CHARLES OGOT OSURI
242	A003297890J	Evans <u>Mokua Magwaro</u>
243	A002403407C	COLLETA AGUT OYENGA
244	A001590782Y	PETER OTIENO OKELLO
245	A003419077E	Isaiah <u>Omondi Odiango</u>
246	A002287930U	ABUBAKAR MUGOYA YUSUF
247	A002120829Z	Evans <u>Bosire Monda</u>
248	A004612525M	Barack <u>Odhiambo Akomo</u>
249	A003752156W	GRACE RAE MANGALA
250	A004010189I	PETER OKULLU OGUK
251	A012396190A	<u>Abdi Mohamed Hussein</u>
252	A003955016U	FRANCISCA MACHUMA KHALLIA
253	A006535022O	NICHOLUS OMONDI MAKADINA
254	A007336474D	VIOLET LUGONJI MUDAKI
255	A003258456B	ANNE OKUKU OTIANG
256	A008782529D	ELVIS OCHIENG OGADA
257	A001183863Z	JOHN OKETCH
258	A001378376G	Walter <u>Ndati Ogweni</u>
259	A003400518Y	<u>Benard Ondieki Nyamwange</u>
260	A003062939M	SIMON KIMUTAI TOO

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261	A001239407Z	JOHN KENNEDY OTENYO AYANGA
262	A004443658X	FLORENCE AKINYI OTIENO
263	A002898732L	EVANS KEBASO ABINCHA
264	A005378382I	JANET ACHIENG ONYANGO
265	A002693857H	DEVENDRAKUMAR KANTIBHAI PATEL
266	A001184182M	LORNA GLADYS OMUODO
267	A003637151Z	<u>Magak Peter</u>
268	A003828254I	TERESA ANYANGO MIYERE
269	A004041351Y	<u>Stephen Otieno Agero</u>
270	A005080240Y	STEPHEN OBALA BARAZA
271	A005279716X	MOSES MWANGI MUGURE
272	A003480095T	<u>Peter Mwanzia Kitenge</u>
273	A002650190R	DANIEL KIMORI ONGERE
274	A002726230R	RANDEEP SINGH
275	A003481444J	MICHAEL MWANGI KIBINGE
276	A003822449X	MICHAEL ODUOR OKWENGU
277	A004281806E	BENSON MBITHI MAWEU
278	A004580074T	HASSINA ESSAK ESMAIL
279	A005063308D	<u>Fiona Akello Okore</u>
280	A003994634F	CATHERINE WAMBUI KING'ORI
281	A005746159K	MONICA NDINDA OLOO
282	A003788120Z	TOM MBOYA OKUMU
283	A004804864F	<u>George Ochieng Nondi</u>
284	A002728167J	<u>Ochieng Ajwang'iacob</u>
285	A003355325N	<u>David Onyando Onsakia</u>
286	A004787097U	SILAS NTONJA KUBAI
287	A004470645N	HENRY KEBONGO ADORI
288	A004783568K	<u>Benard Otieno Owiti</u>
289	A006824878P	DOROTHY AWUOR ODONGO
290	A004601698A	<u>Mwajuma Said Ali</u>
291	A005456341T	<u>Edgar Nyagechanga Ocharo</u>
292	A001435700G	CAROLINE ANINDO BWANA
293	A004515047T	CHRISTINE ACHIENG' OMBIJA
294	A006490413E	ARGWENG'S OGOLA ONDEGO
295	A002956130X	<u>Sylvester Joakim Egesa</u>
296	A003459174G	<u>Paul Mwaura Karia</u>
297	A003886619G	<u>Caleb Ouko Nyangweso</u>
298	A005033113S	<u>Nancy Musonye Lusava</u>
299	A004165395Y	PETER ONYANGO OCHIENG
300	A001584935Y	RISPAH ATIENO OCHOLA
301	A001702895D	<u>Wycliffe Wakhungu Mutoka</u>
302	A001921802H	<u>Miltone Onyango Obonyo</u>
303	A001924925Y	PAUL OMARY AUNGO
304	A002193067M	ROSELYNE PAMELA ANYANGO
305	A002431381J	STANLEY GUNYALI INZIRIA
306	A002575022Z	<u>Millicent Ochoro Ayoki</u>
307	A002635835Z	<u>Mitul Dilip Pahari</u>
308	A002651746Q	MILLICENT WINIFRED OMONDI
309	A002779617G	OOKO NAFULA JOAN
310	A002881744V	<u>Collins Otieno Okinyo</u>
311	A003536393H	<u>Paul Otieno Mureji</u>
312	A003545003J	MARY ADHIAMBO ARITO
313	A003666900V	<u>Cheryl Auko Malome</u>

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314	A003881460V	VINCENT MWANGI OOKO
315	A003971520N	NICHOLAS OTIENO GUYA
316	A004322065K	KENNEDY ODHIAMBO NYANDIKO
317	A004865753L	<a href="#">Caren Awuor Kapere</a>
318	A005099459I	<a href="#">Fredrick Odhiambo</a>
319	A005151560C	<a href="#">Peter Ouma Mbaja</a>
320	A005245262S	<a href="#">Peter Wamalwa Khaemba</a>
321	A005589337K	AMOS OBILA OGARE
322	A005795678V	ROSELINE AKINYI OBURO
323	A005804642W	BEATRICE AYUMA LWAMBO
324	A006770828Y	HARRY KHAGAI SHIVAIRO
325	A006990376J	CAROLINE AKINYI OLANG'
326	A007691455Z	ELLY OTIENO SAMWEL
327	A008309249C	ARSHAD MAHMOOD GHULAM HAIDER
328	A010180734Y	<a href="#">Elly Otieno Olulo</a>
329	A004308877I	ESTHER ANYANGO ONYANGO
330	A002685519Y	JOSEAH KIPKOECH SAMOEL
331	A004750731Z	<a href="#">John Kipsang Bii</a>
332	A005290574S	Nicholas Nene Mwangi
333	A003993965P	<a href="#">George Gitau Njoroge</a>
334	A006889749Z	DUNCAN OMONDI OKONG'O
335	A006932894O	<a href="#">Silas Otieno Ponge</a>
336	A003363682W	<a href="#">Simion Gitonga</a>
337	A005652087C	JUDITH ONUNGA SHIKUKU
338	A002700236H	BONFACE OMODING
339	A003690246R	DIANA WANJIRU KARIUKI
340	A009703432S	<a href="#">Kizito Abidha Wandugu</a>
341	A003443077T	FESTUS JACKSON ORUKO
342	A008442681Y	<a href="#">Naqeeb Imtiaz Tazdin Kara</a>
343	A003225849V	<a href="#">Mary Wanjira</a>
344	A008543303L	<a href="#">Makaya Margaret Besho</a>
345	A009115983A	<a href="#">Jonathan Kiplagat Kiptoo</a>
346	A001933758G	GRADUS AGGREY ONOKA NYAKAKA
347	A002388329Z	<a href="#">Fadhili Annah Mageka</a>
348	A002459561E	<a href="#">Milton Yulimwa Kaiya</a>
349	A002798477V	<a href="#">Everlyn Chyuma Hokah Ngetich</a>
350	A002878300X	DICKENS KENETH OKOTH ABWAO
351	A003491141E	<a href="#">Joshua Chesaina</a>
352	A004248440R	KENNAS OGOLA ACHILA
353	A005145265Q	<a href="#">Charles Otiato Odiri</a>
354	A005706153A	<a href="#">Joshua Ochieng Odhiambo</a>
355	A005807823D	<a href="#">Eunice Adhiamba Owoko</a>
356	A002111744V	<a href="#">Judith Doricahs Amuko</a>
357	A003340430Y	<a href="#">Francis Ngotho Njenga</a>
358	A002875395Q	EDITH AWUOR OBONYO
359	A003757963P	JOSEPH OMUNGU OWUOR
360	A004722469C	<a href="#">Zablon Obangimakori</a>
361	A005883039B	<a href="#">Tobias Frank Owino Okal</a>
362	A008352893D	<a href="#">Millicent Auma Okal</a>
363	A008365891K	<a href="#">John Onyango Odhiambo</a>
364	A002338525S	<a href="#">Joah Lubale Wanjia</a>
365	A001410747H	COLLETA NEKESA ODUORI
366	A002110853A	<a href="#">Rose Obari</a>

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367	A003023805Z	Daniel <a href="#">Karanja Njau</a>
368	A003371483P	ALFRED KACHELO
369	A003584582F	PATRICK OGUTU NAMAMBA OUMA
370	A003667567Z	Beatrice <a href="#">Cherono Ruto</a>
371	A003981546Y	Miriam <a href="#">Nyabaso Gugwa</a>
372	A004182067L	ERICK ONYANGO MIDUMBI
373	A004236275X	JORAM OMONDI ONYANGO
374	A004406812K	WILLIAM OURU NYANDIA
375	A005188079E	DAVID OKOTH OCHIENG
376	A005739345J	Erick <a href="#">Omondi Akello</a>
377	A007746019Y	<a href="#">Dorcas Ananda Osiako</a>
378	A008873260E	OMONDI COLLINS ADUDA
379	A011891666B	John <a href="#">Oduor Otieno</a>
380	A003202590L	George <a href="#">Onyancha Motari</a>
381	A005596705B	JUDITH AKINYI OGAT
382	A002950908T	Daniel <a href="#">Olweny Oyoyo</a>
383	A001537378I	<a href="#">Geih Caleb Nakaya</a>
384	A001701071I	BEN OGADA
385	A003282363Z	Samuel <a href="#">Maina Waruguru</a>
386	A003688147I	Anthony <a href="#">Amaidza Ogoli</a>
387	A003799853U	HEZRONE OWINO OPIYO
388	A004718725E	Jacinta <a href="#">Atieno Makogilo</a>
389	A002994408A	FRANCIS OCHIENG OKUMU
390	A005152690O	SYLVIA ACHIENG OKUNE
391	A002907494P	Elijah <a href="#">Museve</a>
392	A005231105S	JOSEPH OCHIENG ODINGO
393	A002115126A	Joseph <a href="#">Wamutu Muhiu</a>
394	A002953153Y	JUDITH ROSELINE ANYANGO ABALLA
395	A003981457C	Benedict Francis <a href="#">Oduor</a>
396	A004562973D	Rajab Ismail <a href="#">Hajumara</a>
397	A004665825C	<a href="#">Roseline Akinyi Ogai</a>
398	A006830023J	ROSEMARY ACHIENG AGAN
399	A002680541N	MONICA AUMA OGUTA
400	A003800170N	VARLED ODHIAMBO OGONGO
401	A003868466S	<a href="#">Oyier Otieno Vincent</a>
402	A004559285P	EDDAH SALOME OZIANYI
403	A004781536T	Rose <a href="#">Atieno Ogweno</a>
404	A005147522K	<a href="#">Sheth Juma Nyandiko</a>
405	A005876669W	Grace <a href="#">Atieno Awiti</a>
406	A006127719N	WASHINGTON OMONDI ODERA
407	A006588944O	Philip <a href="#">Onyango Ojwang</a>
408	A006785985X	George <a href="#">Oduol Anino</a>
409	A006786253K	Dan <a href="#">Omollo Obaria</a>
410	A006868511C	ABSHIR NOOR MAALIM
411	A007157291Z	<a href="#">Emmah Awino Oduor</a>
412	A007226475B	<a href="#">Dorcas Akinyi Ondiek</a>
413	A007467217U	ELSA AOKO MIRAMBO
414	A007829902H	George <a href="#">Otieno Adienge</a>
415	A008429633C	Erick <a href="#">Odhiambo Nyagaya</a>
416	A010755470B	COLLINS ODHIAMBO ONDIEK
417	A011492112Y	<a href="#">Risper Adhiamba Ogola</a>
418	A011713794D	CHARLES OJUONDO HONGO
419	A013340102Q	<a href="#">Adan Sheikh Mohamed</a>

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Go to

420	A013535862C	Judith Anyango Otieno
421	A013934618V	Meresa Achieng Chacha
422	A002449531V	Jacob Okumu Kongo
423	A003106038F	Mary Wikana Anyika
424	A005276402L	Michael Juma Okeyo
425	A009880466I	MUSTAFA ONYANGO SAIDI
426	A003061462D	PAUL OWUOR LABAN MUGA
427	A004068752Y	DANIEL OTIENO LUKAS
428	A004231215R	George Opondo Obori
429	A004422507F	Linet Awuor Alex
430	A004699208G	Samson Ouma Oimba
431	A005397534A	GEORGE OTIENO OWUOCHE
432	A005464831R	Matabel Awuor Ojwang
433	A006589129J	Vincent Otieno Mutunga
434	A006780935Z	Hellen Adhiamba Osogo
435	A006984660L	Nicholas Nyangoi Aber
436	A007588700B	Joyce Akech Onyango
437	A010756227W	JOSEPH OTIENO OKWACH
438	A011972716S	Roseline Aoko Ogweni
439	A013339895N	Mohamud Sheikh Mohamud
440	A002183992V	Purity Nyiha Nganga
441	A001441055E	MARTIN NICY OJUKA
442	A006256318O	George Abidha Onago
443	A010698653K	MICHAEL ONYANGO ODONGO
444	A005302239H	Symon Anyolo Mugaysi
445	A002699051H	Stanley Kiriagana Muchuga
446	A003807598T	George Ouma Otieno
447	A001206392T	Josphat Muguuku Mmwithimbu
448	A003437006L	ELISHA OJWANG SEDA
449	A002667274J	EZINAH MWERESHI
450	A002109322F	Margaret Naftal Amimo
451	A004265790C	Mary Wangui Njuguna

Source; KRA (2019) & Micro & Small Data Authority (2019)