**Itax System Role in Tax Compliance for Residential Landlords in Kiambu Town, Kiambu County, Kenya**

# ABSTRACT

The Kenyan government relies on taxes as a major source of revenue, yet compliance remains a challenge, particularly in the real estate sector. Despite the significant growth of Kenya’s real estate market, tax revenue has not increased proportionally due to widespread non-compliance among landlords. This study examined the role of the iTax system in improving tax compliance among residential landlords in Kiambu Town, focusing on tax rates, cost acceptance, tax literacy, and tax awareness. The research was grounded in fiscal exchange, ability to pay, institutional anomie, and economic deterrence theories. A descriptive research design was used to survey 1,004 rental property owners, with a sample of 286 selected using Yamane’s formula. Data was collected via structured questionnaires with a five-point rating scale, achieving a Cronbach’s alpha of 0.7 for reliability. The study employed SPSS for data analysis, using both descriptive statistics (frequencies, mean scores, and variability measures) and inferential statistics (multivariable regression). The results showed that tax literacy (β=0.364, p=0.000), tax awareness (β=0.254, p=0.015), and cost acceptance (β=0.235, p=0.002) positively influenced compliance, while higher tax rates (β=-0.221, p=0.007) reduced adherence. The study recommended that the Kenya Revenue Authority (KRA) enhance tax literacy and awareness through educational programs, workshops, and public campaigns. Additionally, making tax filing services more affordable through certified professionals and reviewing tax rates for fairness and transparency would encourage voluntary compliance. Future research should explore stakeholder sensitization and other unidentified factors influencing tax adherence among landlords.

**Key Words**: *Cost Acceptance, Real Estate, Rental Income Tax, Tax Awareness, Tax Compliance, Tax Literacy, Tax Rates,*

**1.0 INTRODUCTION**

Tax compliance is a fundamental expectation for taxpayers worldwide, as legal provisions mandate adherence to established tax laws (Liu & Lee, 2019). Non-compliance can take various forms, including deliberate confusion of tax authorities, whereas compliance ensures easy identification of individuals and firms. Different enforcement actions are applied depending on the nature of non-compliance. Technological advancements have significantly influenced tax compliance by streamlining processes and improving efficiency while also impacting the workforce (Liu & Lee, 2019). Rental tax, being self-assessed, depends on the willingness of taxpayers to declare their income accurately and meet their tax obligations (Awa & Ikpor, 2015). Proper income declarations by property owners lead to higher tax remittances.

In Singapore, rental income from residential properties is combined with other income sources and taxed accordingly. The government imposes property taxes on all fixed assets annually, with taxation beginning on the first day of the New Year (Karim, 2010). The tax is applied to various properties, including HDB apartments, homes, offices, factories, stores, and land. The tax rates vary based on property classification. Owner-occupied residential properties are taxed at rates between 0% and 16%, while non-owner-occupied residential properties have rates ranging from 10% to 20% (OECD, 2015). Properties not used for residential purposes attract a tax rate of 10%. These tax regulations ensure that property owners contribute to national revenue based on the value and use of their properties.

In Malaysia, the Inland Revenue Board (IRB) oversees tax-related matters. Like other countries, Malaysia faces revenue losses due to violations of residential earning tax regulations and tax evasion (Hassan et al., 2016). Approximately 30% of taxpayers fail to file their annual tax declarations with the IRB (IRB, 2020). Factors contributing to low compliance include high tax rates, limited tax knowledge, broad tax applications, and complex tax statutes. Ghani, et al (2020) identified key determinants of tax compliance in Malaysia, including the likelihood of audits, penalties, financial difficulties, and tax-related awareness. These factors influence taxpayer behavior and highlight the challenges in achieving higher compliance levels.

In Bangladesh, the National Board of Revenue (NBR) introduced major reforms to enhance tax compliance. These reforms included improving the handling of tax returns and integrating taxation records (Ahmed, 2020). Additionally, the NBR developed a comprehensive Taxpayer Identification Number (TIN) database to analyze taxpayer activities effectively. Measures such as return unification, transaction management, and taxpayer enrollment improved data management and system efficiency (Ibrahim et al., 2017). Public awareness campaigns were also conducted to educate taxpayers and promote voluntary compliance. These initiatives significantly strengthened Bangladesh’s tax administration and enhanced tax collection efficiency.

Despite tax reforms, Nigeria continues to struggle with low tax compliance levels (Felix & Rufus, 2021). Etim, et al (2020) observed that deterrent tax measures have had minimal impact on encouraging tax payment. Instead, strategies such as voluntary compliance promotion and increasing taxpayer morale have been suggested as more effective approaches. Obara and Nangih (2017) highlighted issues contributing to tax evasion in Nigeria, including inefficiencies in the tax system, a low percentage of compliant individuals and companies, and the absence of a well-structured tax framework. Agbetunde, et al (2020) emphasized the correlation between taxpayer morale and the level of tax adherence, stressing the importance of public trust in taxation systems.

In South Africa, the South African Revenue Service (SARS) has taken significant steps to improve tax compliance, particularly in rural areas. Mobile tax units provide immediate tax information and assistance, enhancing accessibility for rural taxpayers. Ali, et al (2013) argued that greater public tax knowledge fosters higher compliance rates. SARS has become a key institution for taxpayer education, supported by extensive public relations campaigns (Schoeman, et al, 2022). The agency’s focus on outreach, education, service, and enforcement has contributed to increased tax compliance and revenue collection (Smulders et al., 2017). Furthermore, South Africa has led in implementing online tax services, making tax compliance more convenient and efficient.

In Kenya, rental property taxation is governed by Section 6A of the Finance Act of 2015. The law stipulates that rental income within the range of Kshs 144,000 to Kshs 10,000,000 per year is subject to a 10% tax rate. For rental incomes exceeding Kshs 10 million annually, a 30% tax rate applies. The Finance Act of 2022 revised these thresholds, increasing the maximum taxable income to Kshs 15 million and the lower limit to Kshs 288,000. Subsequently, the Finance Act of 2023 reduced the rental income tax rate from 10% to 7.5%, effective January 1, 2024. Taxpayers must use the iTax system for monthly tax filings, with payments due on the 20th of the month following rent receipt. Additionally, the VAT Act (No. 35 of 2013) mandates that commercial property rentals are subject to taxation.

Despite these regulations, Kenya faces persistent rental income tax non-compliance. Many property owners evade taxes by underreporting rental income, filing late returns, submitting falsified income statements, or inflating expense claims (Sani & Gbadegesin, 2015; Njiru, 2020). Tax evasion remains widespread in various industries, particularly in real estate and housing development. The government continues to face challenges in enforcing tax compliance, necessitating stricter regulatory measures and enhanced taxpayer education. In summary, tax compliance remains a global challenge despite various enforcement measures and technological advancements. Different countries employ unique strategies to improve tax collection, ranging from public awareness campaigns to digital tax systems. While some nations, such as Singapore and South Africa, have made significant progress in compliance rates, others, including Nigeria and Kenya, continue to struggle with tax evasion and enforcement issues. Addressing these challenges requires simplifying tax regulations, enhancing taxpayer education, and leveraging technology to streamline tax administration. Strengthening tax systems and promoting voluntary compliance are essential for governments to maximize revenue collection and support economic development.

Residential rental income tax in Kenya applies to property owners earning between Kshs. 288,000 and Kshs. 15 million annually. Initially, landlords had to file annual returns, but the 2015 Finance Act introduced the Monthly Rental Income (MRI) tax, effective January 2016, to improve compliance and revenue collection. Under this regime, landlords were required to remit 10% of their gross rent to the Kenya Revenue Authority (KRA). However, the Finance Act of 2023 reduced the rate to 7.5%, effective January 2024. Taxpayers must file monthly returns via the i-Tax system and pay by the 20th of the following month. To enhance compliance, KRA has adopted a block management system utilizing GIS technology to identify non-compliant landlords.

Despite the simplified tax system, noncompliance remains a challenge. Various methods assess tax compliance, including measuring income tax revenue against liabilities and analyzing economic and regulatory factors. Researchers have evaluated compliance through tax collection accuracy, revenue growth, landlord enrollments, and consistent return submissions. In Kiambu Town, rental income tax compliance has been persistently low. In 2017, compliance was 60%, with only Kshs. 27.9 million collected out of a targeted Kshs. 47 million. This downward trend continued, with compliance rates falling to 57.1% in 2019, 52.5% in 2020, 55.23% in 2021, 57.7% in 2022, and 55.6% in 2023. Each year, revenue collection has consistently fallen short of targets, with Kshs. 40.5 million collected in 2023 against a projection of Kshs. 72.8 million. These figures highlight the ongoing challenge of rental income tax noncompliance and the need for more effective enforcement strategies to close the revenue gap.

The iTax system was introduced in Kenya in 2011 as a replacement for the ineffective ITMS system previously implemented by the Kenya Revenue Authority (KRA). The iTax platform provides several domestic tax services, including real-time fund monitoring, PIN registration, tax return submission, tax claim management, reimbursement processing, and status inquiries. It enables taxpayers to conveniently file and pay taxes, access their tax records, and monitor payments from their homes or workplaces. Through iTax, taxpayers can verify whether their remittances have been processed and whether employers have submitted PAYE tax contributions to KRA. Despite its benefits, iTax has posed challenges for residential landlords, particularly those managing small-scale rental businesses. Many landlords struggle with tax literacy, leading to difficulties in navigating the system and accurately declaring rental income. Additionally, the full compliance requirement of iTax results in higher tax rates for landlords once registered on the platform. The cost of hiring tax experts to assist with filing returns further burdens landlords, especially those operating on slim profit margins. This has led to widespread opposition to iTax among residential landlords. In Kiambu County, numerous rental properties generate taxable income for KRA and the county government. However, many landlords in Kiambu Town have failed to comply with the Finance Act’s provisions on rental income tax. This study aims to examine the factors influencing landlords' tax adherence in Kiambu Town, ensuring that the sample selected represents the broader population. Identifying these factors is essential to improving compliance and addressing the challenges landlords face in fulfilling their tax obligations.

**1.1 Research Problem**

Tax evasion remains a widespread issue across various sectors, including housing and real estate, where taxpayers either fail to settle their taxes on time, underreport their tax obligations, or provide false information regarding tax expenditures. Rental income tax serves as a significant revenue stream for local governments, yet compliance levels have remained low, hampering revenue collection efforts. The efficiency of tax collection is largely determined by the level of adherence among taxpayers, as non-compliance weakens government and local authority functions, affecting essential services such as social, administrative, and political programs funded by tax revenue.

Despite the remarkable growth of Kenya’s real estate sector, tax revenue from the industry has not increased proportionally, particularly in Kiambu town. In 2017, the tax compliance rate stood at 60%, leading to a revenue shortfall of Kshs. 19 million, with the Kenya Revenue Authority (KRA) collecting only Kshs. 27.9 million against a target of Kshs. 47 million. Subsequent years demonstrated further declines in compliance rates: 57.1% in 2019 (Kshs. 30.3 million collected against Kshs. 53.1 million target), 52.5% in 2020 (Kshs. 29.34 million out of Kshs. 55.9 million projected), 55.23% in 2021 (Kshs. 34.3 million against Kshs. 62.1 million target), 57.7% in 2022 (Kshs. 37.1 million collected from a Kshs. 64.2 million target), and 55.6% in 2023 (Kshs. 40.5 million out of a projected Kshs. 72.8 million). These persistent revenue deficits highlight the urgent need for improved compliance measures to bridge the gap between expected and actual tax revenue collection.

This study examines the role of the iTax system in enhancing rental income tax compliance among landlords in Kiambu town, Kenya. While global research on rental tax adherence is available, existing studies often fail to address compliance costs or contextual factors unique to Kenya. For example, Geremew (2017) analyzed tax compliance factors in Ethiopia but did not explore the impact of compliance costs. Similarly, Fauziati, et al (2020) examined tax knowledge and adherence in Indonesia, concluding that tax understanding had little influence on compliance. However, their research focused on general tax obligations rather than rental income tax. Additionally, Vlachos, et al (2015) investigated tax motivation and compliance in France, Germany, and Austria, but these developed economies possess advanced tax collection systems that differ significantly from Kenya’s tax environment, creating a geographical and contextual research gap.

Several local studies have also explored rental tax compliance but with notable limitations. Osebe (2013) examined tax fulfillment factors among Kenyan real estate firms, emphasizing the role of tax education, penalties, and taxpayer attitudes. However, compliance costs were not considered, leaving a conceptual gap. Thananga, et al (2013) investigated tax adherence in Nakuru but did not pinpoint specific determinants of non-compliance. Similarly, Jemaiyo and Mutai (2016) assessed real estate tax compliance in Eldoret but did not establish a direct correlation between rental income tax and overall compliance. These studies highlight significant conceptual, contextual, and methodological gaps in existing literature. Given these research gaps, this study seeks to evaluate the effectiveness of the iTax system in improving rental income tax compliance in Kiambu town. By focusing on the role of digital tax platforms in enhancing tax collection efficiency, this research aims to provide insights into how technology can bridge compliance gaps and strengthen revenue generation for local governments.

**1.2 Research Objective**

This study was guided by the following general objective to: determine the iTax system's role in tax compliance for residential landlords in Kiambu.

Specific Objectives were to; Establish the role of tax literacy on tax compliance among residential landlords in Kiambu Town Kiambu County, Establish the role of tax awareness on tax compliance among residential landlords in Kiambu Town Kiambu County, Determine the role of cost acceptance on tax compliance among residential landlords in Kiambu Town Kiambu County and to Examine the role of tax rate fees on tax compliance among residential landlords in Kiambu Town Kiambu County.

**1.3 Research Hypothesis**

This study was guided by the following Research Hypothesis.

**H𝑜1**: Tax literacy does not significantly affect tax compliance among residential landlords in Kiambu Town Kiambu County.

**H𝑜2**: Tax awareness does not significantly affect tax compliance among residential landlords in Kiambu Town Kiambu County.

**H𝑜3**: Cost acceptance does not significantly affect tax compliance among residential landlords in Kiambu Town Kiambu County.

**H𝑜4**: Tax Rate fee does not significantly affect tax compliance among residential landlords in Kiambu Town Kiambu County.

**1.4 Justification of the Study**

This inquiry is vital for the Kenya Revenue Authority (KRA), academia, and landlords, offering significant insights for policy formulation and future research. The study’s findings will provide a strong foundation for scholarly work while aiding KRA in developing effective tax policies at the highest management levels. It also aims to establish a structured approach to tax reforms. Additionally, the research offers valuable guidance for KRA executives and administrators. Landlords benefited from meaningful discussions with the researcher, gaining a deeper understanding of taxation. These interactions fostered a sense of duty and responsibility, encouraging voluntary tax registration, accurate reporting, and compliance with tax regulations. By engaging stakeholders effectively, the study seeks to enhance tax administration and compliance, ultimately benefiting both the government and property owners.

**2.0 LITERATURE REVIEW**

***Digital Tax Systems and Their Influence on Tax Compliance Among Residential Landlords***

Theoretical literature on tax compliance encompasses several key theories, including the Economic Deterrence Theory, Institutional Anomie Theory, Ability to Pay Theory, and Fiscal Exchange Theory. These theories provide insights into tax compliance and the factors contributing to non-compliance.

The Economic Deterrence Theory, formulated by Allingham and Sandmo in 1972, is also known as the economics of self-regulation. It posits that tax compliance is influenced by the tax rate, the likelihood of being caught, and the severity of penalties. The theory assumes that taxpayers act rationally, comparing the benefits of tax evasion against the risks of detection and punishment. Saether (2014) emphasizes that low penalties and low probabilities of detection do not necessarily encourage tax evasion, but high penalties and increased chances of being caught deter non-compliance. Compliance features such as tax audits and penalties reinforce the fear of legal consequences, which, in turn, encourages tax adherence (Awa & Ikpor, 2015). Tax authorities can enhance revenue collection by improving audit methods and increasing penalties for tax evasion (Fjeldsted et al., 2012). However, critics argue that the model relies heavily on quantitative techniques, assuming that individuals are fully rational utility maximizers (Batrancea, et al, 2012). The theory also assumes a constant audit probability, which may not be realistic (Walsh, 2012). Despite its criticisms, the Allingham-Sandmo model is considered effective in cases where taxpayers perceive a high probability of punishment, such as rental income taxpayers who comply out of fear of penalties.

The Institutional Anomie Theory, developed by Messner and Rosenfeld in 1994, examines the link between economic structures and delinquency. Bernburg (2002) suggests that societal norms that emphasize economic success contribute to crime, including tax evasion. The theory argues that crime results from a culture that prioritizes monetary success over ethical considerations (Rosenfeld, 2001). Institutions such as the economy, polity, family, and education influence societal behaviors (Cochran, 2008). Critics, including Messner (1995), argue that the theory lacks clear definitions of key constructs, making empirical testing difficult. Agnew (1997) also highlights inconsistencies in prior studies analyzing the theory. Cochran (2007) contends that concepts like cultural anomie and institutional power imbalances are difficult to operationalize. Despite its limitations, the theory is relevant to tax compliance, as individuals may prioritize financial gain over legal tax obligations. This is particularly evident among real estate investors and landlords, who may underreport rental income to reduce tax liabilities. The theory also suggests that taxpayers with knowledge of tax laws may exploit loopholes to minimize payments while maintaining a semblance of compliance.

The Ability to Pay Theory, initially proposed by Adam Smith in 1957 and later supported by Mill, Say, and Jean, asserts that taxation should be based on an individual’s financial capacity. Hyman (2014) describes this as a fiscal policy approach where tax revenue generation and government spending are treated separately. Kennedy (2012) argues that wealthier individuals should contribute more to taxation, while the poor should be exempt. However, defining financial capacity remains a challenge, necessitating further discussion. The theory supports progressive taxation, where higher-income earners pay more taxes based on their earnings (Chigbu et al., 2012). The model has been applied in Kenya and Germany, where taxation is regulated through progressive scales. Hyman (2014) confirms that financial capability correlates with income levels in these societies. The theory aligns with equity principles in taxation, advocating for a fair distribution of tax burdens. Investors in real estate, for instance, have the capacity to pay taxes and may hire tax professionals to ensure compliance. Compliance is particularly crucial for landlords, as tenanted properties generate taxable income. Taxpayers who are aware of their obligations and the consequences of evasion are more likely to comply, making the Ability to Pay Theory relevant to studies on tax compliance and iTax systems.

The Fiscal Exchange Theory, developed by Margaret Levi in 1988, is based on social psychology and economic deterrence principles. It suggests that tax compliance depends on the perceived value of public goods and services provided by the government. McKerchar & Evans (2009) argue that taxpayers are more likely to comply when they believe their contributions are reciprocated through improved infrastructure and services. The theory also introduces the concept of ‘tax negotiation,’ where governments and taxpayers establish mutual expectations regarding fiscal responsibility (Fjeldstad, et al 2013). Governments can foster tax compliance by demonstrating transparency and accountability in tax revenue utilization. When taxpayers perceive that their money is being used effectively, they develop trust in the tax system and are more willing to comply. The theory underscores the importance of government expenditure in shaping taxpayer behavior. If taxpayers view tax payments as an exchange for better public services, they are less likely to evade taxes. This approach suggests that enhancing public service delivery can improve tax morale and compliance rates. The theory is particularly applicable to Kenya, where the government can leverage improved service delivery to encourage voluntary tax compliance. The theoretical literature on tax compliance highlights multiple perspectives on taxpayer behavior. The Economic Deterrence Theory emphasizes the role of penalties and audits in discouraging tax evasion. The Institutional Anomie Theory links tax compliance to societal norms that prioritize economic success. The Ability to Pay Theory supports progressive taxation, advocating for fair tax burdens based on financial capacity. Lastly, the Fiscal Exchange Theory suggests that tax compliance is influenced by the perceived benefits of public goods and services. Understanding these theories provides a comprehensive framework for analyzing tax compliance and identifying strategies to enhance revenue collection.

**Empirical Review**

This chapter evaluates previous empirical studies on tax literacy and tax awareness and their impact on tax compliance in Kenya. Several studies have examined the relationship between tax knowledge, awareness, and adherence to tax regulations, providing insights into the role of education, communication, and enforcement mechanisms.

Kinyua (2022) investigated factors hindering landlords' compliance with income tax on home rentals in Machakos County, Kenya. The study examined the relationship between the revenue authority, the tax system, and knowledge of payment modes. Conducted as a descriptive cross-sectional survey, it targeted all landlords in the study area. Using SPSS for data analysis, the results showed that for every unit increase in tax awareness, rental income tax compliance increased by 0.259. The study recommended improved taxpayer training by the Kenya Revenue Authority (KRA). While Kinyua focused on Machakos County, the current study examines Kiambu County.

Similarly, Intansari (2022) assessed the impact of tax literacy on tax compliance among MSME taxpayers through an online survey of 102 respondents. The study found that higher tax literacy positively influenced tax adherence and recommended tax literacy programs. Unlike Intansari, who relied solely on online surveys, the current study employs direct administration of questionnaires to landlords for more detailed responses. Solomon (2021) applied a mixed-method research design, using online and offline tax knowledge assessments alongside a randomized online experiment to analyze tax education’s impact on compliance attitudes in Ethiopia. The findings indicated a strong positive correlation between tax education and voluntary compliance, leading to recommendations for improved taxpayer education. While Solomon’s research targeted various taxpayers, the present study narrows its focus to landlords.

Rotich (2020) examined tax literacy factors affecting unorganized businesses in Kenya. The study surveyed 120 registered small and medium taxpayers using structured questionnaires and analyzed data through SPSS. Results showed that for every unit increase in tax literacy, informal sector compliance increased by 0.35. Rotich recommended that KRA enhance its technical human resources to improve taxpayer awareness. Unlike Rotich, who studied the informal sector, this study focuses on landlords in the formal rental sector.

Waimiri (2020) explored tax literacy’s effect on SME performance in Murang’a Town, Kenya, using a stratified sample of 132 SMEs. The study employed statistical analysis, revealing an R-value of 0.512, signifying a strong relationship between tax literacy and compliance. The study recommended improved communication by KRA to simplify tax laws and technologies for SMEs. Unlike Waimiri’s focus on SMEs, this study targets residential landlords in Kiambu County.

Al-Ttaffi, et al (2020) studied tax compliance behavior among Yemeni individual taxpayers. The survey-based study found a direct positive correlation between tax knowledge and compliance. The authors recommended that governments use tax knowledge to enhance compliance levels. While this study was conducted in Yemen, the current research is focused on Kenya. Regarding tax awareness, Kihuha (2022) examined rental income tax compliance in Embakasi South, Nairobi. The study used an explanatory research design, structured questionnaires, and statistical analyses, recommending social media and training to enhance tax compliance. It urged KRA to engage more in taxpayer training. Unlike Kihuha’s focus on Nairobi, this study investigates Kiambu County, where rental units are fewer.

Wachira (2022) explored the role of tax awareness in SME tax compliance in Meru Town, Kenya, employing a descriptive research design with stratified random sampling. The study identified tax awareness as the most influential compliance factor and suggested that the government hire more tax experts and open KRA branches across counties. Wachira’s study targeted SMEs, whereas the present study focuses on residential landlords.

Ismail et al. (2022) surveyed Malaysian taxpayers’ perceptions of tax difficulties, education, and understanding. Using an online poll, the study found resistance to digital tax systems due to complexity and income reduction concerns. It recommended that tax authorities simplify tax administration. While Ismail et al. included various taxpayer categories, this study specifically examines residential landlords.

Mustafa and Humta (2021) analyzed tax awareness and knowledge in Kabul, Afghanistan, through Google Forms surveys with 254 responses. Statistical analysis confirmed that both tax awareness and comprehension significantly influenced compliance. The researchers suggested improved taxpayer education. While their study provides insights into general tax compliance, the present study specifically targets rental income earners. Tiwari (2021) investigated factors affecting tax compliance among rental income earners in Pokhara, Nepal, using self-administered questionnaires with Likert scales. The study found that tax knowledge and awareness significantly influenced compliance and recommended sensitization campaigns and incentives for taxpayers. Unlike Tiwari’s research in Nepal, this study is conducted in Kenya, offering a different geographical and economic context.

Overall, these studies collectively highlight the importance of tax literacy and awareness in improving tax compliance. They suggest the need for enhanced education, communication strategies, and enforcement measures by tax authorities to ensure higher compliance levels among taxpayers, particularly landlords in Kenya.

The study by Duve & Schutte (2024) examined the impact of compliance costs on tax adherence among Zimbabwean small enterprises, utilizing data from 219 businesses across various sectors. The analysis was conducted using Amos version 26 and SPSS, with self-completion online questionnaires distributed to small business owners subject to presumptive tax. Findings revealed that high compliance costs negatively impacted tax compliance, indicating an inverse relationship between compliance levels and costs. The study recommended that the Zimbabwe Revenue Authority (ZIMRA) hold workshops to educate small firms on managing tax-related costs and improving tax literacy. Unlike Duve & Schutte’s study, which focused on presumptive tax, the current research examines tax adherence among rental income earners.

Mutai and Omwono (2022) explored tax adherence factors among real estate investors in Eldoret, Kenya. Their study employed snowball sampling, gathering data from 68 investors out of a target population of 5,018 in an ex post facto design. Using self-made questionnaires and SPSS for quantitative analysis, the study found a significant negative relationship between tax compliance costs and adherence levels. The researchers emphasized that tax compliance costs should be minimized to encourage higher tax payment rates. While the study provided valuable insights, its small sample size was a limitation, affecting the generalizability of results. In contrast, the present study utilizes a larger sample to ensure more comprehensive findings.

Kasiva (2022) examined factors affecting landlords' tax compliance in Masii Town, Kenya, using self-administered questionnaires analyzed through summary and inferential statistics. Results demonstrated that increased compliance costs led to lower adherence levels, with statistical analysis revealing that for every unit increase in compliance costs, rental income tax adherence declined by -0.383. The study recommended that the Kenya Revenue Authority (KRA) develop a framework to control compliance costs. However, challenges arose due to the COVID-19 pandemic, which affected respondent engagement, necessitating a second round of data collection. Unlike Kasiva’s study, which faced pandemic-related challenges, the present study benefited from direct face-to-face data collection.

In Tanzania, Elias and Kimburu (2021) analyzed factors impeding efficient tax compliance in Arusha City using a descriptive research design and questionnaires. Findings indicated that compliance costs played a crucial role in tax adherence, as most respondents reported incurring expenses for hiring tax professionals. The study recommended reducing assumed tax rates and enhancing taxpayer education to minimize compliance costs. While the study covered a broad taxpayer base, the present study focuses exclusively on landlords. Wanjiku (2021) investigated factors influencing landlords' tax compliance in Nyeri Municipality, Kenya, particularly how compliance costs affect tax adherence. Using an explanatory research design, the study targeted 1,909 landlords and sampled 330 respondents. Primary data was collected through closed-ended questionnaires, and statistical tools were used for analysis. Results indicated a significant negative relationship between rental income tax compliance and compliance costs. While Wanjiku’s study focused on Nyeri, the present study examines tax compliance in Kiambu Town.

In India, Tagat (2019) investigated behavioral economics in tax compliance, focusing on how perceived compliance costs influence taxpayer behavior. The study utilized financial statements and questionnaires, revealing that high perceived costs led taxpayers to invest additional time and resources to avoid taxation. Findings underscored the necessity for governments to quantify and mitigate compliance costs to enhance tax compliance. While Tagat’s study was conducted in a rapidly growing economy, the current study is based in Kenya, a developing country with different economic conditions.

Sumenep, et al (2024) explored tax compliance constraints in Indonesia, analyzing compliance levels, tax knowledge, payment methods, and penalties. Using multiple linear analysis and SPSS 24 for data processing, results indicated that tax rates significantly affected compliance. The study concluded that governments should consider tax rate reductions to enhance compliance. While Bakri’s research examined all taxpayers, the present study focuses on landlords. A study by Islamey, et al (2024) in Indonesia assessed tax compliance factors among SMEs, including tax rates, knowledge, and penalties. Employing a quantitative methodology with 44 sampled SMEs, data was analyzed using multiple linear regression. Findings showed a weak negative correlation between tax rates and compliance but a strong positive relationship between tax knowledge and penalties on compliance levels. While this study focused on SMEs in Indonesia, the present research investigates tax compliance among Kenyan landlords.

In Tanzania, Chindengwike, et al (2022) examined the effect of tax rates on voluntary compliance using a mixed-method approach. Data collection involved surveys and document reviews, targeting 99 SME taxpayers through purposive and random sampling. Findings indicated that high tax rates discouraged voluntary compliance, and favorable tax rates could enhance compliance levels. Unlike their study, which included landlords as part of a broader taxpayer base, the present study focuses specifically on landlords. Gitau (2021) studied rental income tax compliance among property owners in Kiambu County, Kenya, using structured questionnaires. Data was analyzed using descriptive and inferential statistics, with multiple linear regression employed to determine tax rate effects. Results showed that elevated tax rates led to increased tax evasion and non-compliance. The study recommended regular tax rate reviews to ensure fairness and encourage compliance among residential landlords. The present study expands on Gitau’s findings by analyzing tax compliance among landlords in a broader Kenyan context.

In Ethiopia, Biru (2020) examined tax compliance behavior among SMEs in Nekemte City. Using descriptive and explanatory research designs with stratified sampling, data was analyzed via SPSS 24. Results demonstrated a significant negative relationship between tax rates and SME tax compliance. While this study focused on Ethiopian SMEs, the current research investigates Kenyan landlords' tax compliance. Mateli (2020) explored reasons behind Kenyan landlords’ non-compliance with rental income tax in Mavoko Sub-County. The study analyzed tax procedures, laws, measures, and landlord behavior using a descriptive research design. Out of 544 landlords, 54 were sampled through stratified and regional sampling techniques. Data was collected via semi-structured questionnaires and analyzed using SPSS and regression modeling in MS Excel. Findings indicated that high tax rates deterred compliance, with many respondents suggesting that lower rates would encourage tax payment. The present study incorporates a larger sample for more generalizable results compared to Mateli’s smaller-scale study.

Overall, studies consistently indicate that high compliance costs and tax rates negatively impact tax adherence. Recommendations emphasize the need for tax authorities to educate taxpayers, reduce compliance costs, and review tax rate structures to promote voluntary compliance. While prior research spans various sectors and regions, the current study specifically examines Kenyan landlords, providing insights into tax compliance dynamics within this demographic.

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**3.0 RESEARCH METHODOLOGY**

The research design employed in this study follows a descriptive research approach, which allows for the collection of extensive data regarding the variables under investigation. According to Kothari (2004) and Creswell (2017), research design is a structured plan for gathering data to answer specific research questions. Descriptive research focuses on identifying the "what," "where," and "how" of a phenomenon, as highlighted by Cooper and Schindler (2014). In this study, the descriptive research design was used to assess the empirical effects of the iTax system on residential landlords' tax compliance in Kiambu Town, Kiambu County.

The target population comprises individuals and entities possessing specific attributes relevant to the study (Mugenda, 2013). In this case, the research focused on homeowners with residential rental properties, including individual landlords and corporate entities represented by designated property managers. The study targeted home rental income earners in Kiambu Town, where the population of landlords stands at 1,004 (Ministry of Land, Housing, and Physical Planning, 2023). Kiambu Town was chosen due to its expanding property market, which presents significant revenue potential for the Kenya Revenue Authority (KRA). Additionally, the assumption was made that most landlords in this region are aware of tax obligations, facilitating compliance. Practical considerations such as time, cost, and proximity also influenced the selection of this study area.

To determine an appropriate sample size, Yamane’s (1967) formula was applied, yielding a sample size of 286 respondents. The formula, expressed as:

n=N1+N(e)2n = \frac{N}{1 + N(e)^2}

where N=1004N = 1004, e=0.05e = 0.05, ensures that the sample size is statistically representative. A 95% confidence level was maintained, and the sample was considered adequate since it exceeded 1% of the total population, as per Gravetter and Forzano (2012). Mugenda and Mugenda (2003) emphasized that increasing sample size enhances the accuracy of findings.

Sampling techniques implemented included multistage cluster sampling and systematic random sampling. Multistage cluster sampling, as described by Kothari (2004), is beneficial for categorizing heterogeneous populations into homogeneous groups before selecting a representative subset. This approach ensured that all sections within the research area were covered. Additionally, systematic random sampling was employed, wherein every fourth property owner was selected, ensuring an even distribution of respondents across the town. This method, which involves dividing the total population by the sample size to determine the selection interval, enabled a fair and unbiased selection process.

The combination of multistage cluster and systematic random sampling provided a robust methodological framework, ensuring that the sample accurately represented the study population. By applying these techniques, the study effectively captured relevant data on tax compliance among residential landlords in Kiambu Town. This comprehensive research design, coupled with a carefully selected sample, enhances the reliability and validity of the study’s findings, contributing to a deeper understanding of tax compliance dynamics in the real estate sector.

The study utilized questionnaires as the primary data collection tool, selected due to their ability to assure respondent anonymity, standardize questions and procedures, and allow respondents sufficient time to think before responding. Questionnaires were also easy to score, making data analysis efficient. Both closed-ended and open-ended questions were included to provide flexibility and allow for a mix of qualitative and quantitative data collection. This approach enabled the researcher to gather substantial evidence within a short period, which would have been challenging through observations or interviews.

Before data collection commenced, the researcher obtained approval from Kenyatta University and sought permission from Kiambu County through an official email. Due to time constraints, research assistants were contracted to facilitate data collection using the distribute-and-collect method. Respondents were given up to two days to complete the self-administered questionnaires, ensuring sufficient time for accurate responses. Additionally, participants were assured that their information would remain confidential and used solely for research purposes.

A pilot test was conducted using 29 surveys to assess the reliability of the research instruments. Following Cooper & Schindler (2014) and Sileyew (2019), a pilot test should involve 10% of the total sample size, ensuring similarity to the main study population. The pilot study respondents were different from those in the final research to prevent bias. Reliability was determined by assessing the consistency and stability of the questionnaire using Cronbach’s Alpha, an inter-item reliability measure analyzed through SPSS. A Cronbach’s Alpha value of 0.7 or higher was deemed acceptable, as per Sekaran and Bougie (2010). Validity was also ensured by structuring the questionnaire into five distinct sections, using clear and simple language without technical jargon to facilitate accurate measurement of the study constructs.

Data analysis was conducted using SPSS, where data was first recorded in an Excel sheet before undergoing descriptive and inferential statistical evaluations. Descriptive analysis included measures such as means, frequencies, and standard deviations, while inferential analysis utilized multivariate regression techniques. The study tested hypotheses using a significance level of 0.05, ensuring robust conclusions. Diagnostic tests, including multicollinearity, heteroscedasticity, Hausman, and normality tests, were conducted to ensure the validity of regression results. Multicollinearity was assessed using the Variance Inflation Factor (VIF), with values above 10 indicating the need for variable elimination. Heteroscedasticity was tested using the Breusch-Pagan-Godfrey test, while the Hausman test determined whether a fixed or random effects model was appropriate. The normality of data was checked using the Bera-Jarque test to ensure an even distribution of residuals. The operationalization of variables ensured that abstract concepts were clearly defined and measurable. This process outlined the procedures and methods used to quantify variables, facilitating data collection and verification of theoretical assumptions. The study’s regression model was structured to analyze the relationship between tax compliance (dependent variable) and independent variables, including tax literacy, tax awareness, cost acceptance, and tax rate fees. The results were expected to provide insights into the factors influencing tax compliance, supporting the formulation of effective tax policies.

**4.0 RESULTS AND DISCUSSION**

**4.1 Response Rate**

Respondents were given questionnaires and briefed on the study's significance. Out of 286 distributed questionnaires, 210 (73.4%) were properly completed and returned, while 76 (26.6%) were not submitted. According to Creswell & Creswell (2017), a response rate above 70% is excellent, making this study's 73.4% response rate highly satisfactory.

**Table 1 Rate of Response**

|  |  |  |
| --- | --- | --- |
| **Response** | **Rate** | **Proportion (%)** |
| Rate of response | 210 | 73.4 |
| Rate of non-response | 76 | 26.6 |
| Aggregate | **286** | **100** |

**Source (Researcher 2025)**

**4.2 Diagnostic Tests**

**Test of Multicollinearity**

The Variance Inflation Factor (VIF) was used to assess multicollinearity among predictor variables. A VIF above 10 indicates significant multicollinearity, which can affect model reliability. The analysis showed all VIF values were below 10, averaging 1.3, suggesting no significant multicollinearity among variables, ensuring the model's robustness and accuracy.

***Table 2 Multicollinearity Test using VIF***

|  |  |  |
| --- | --- | --- |
| Items | VIF | 1/VIF |
| Tax Literacy | 1.3 | 0.7692 |
| Tax Awareness | 1.5 | 0.6666 |
| Cost Acceptance | 1.4 | 0.7142 |
| Tax Rate Fee | 1.2 | 0.8130 |
| Residential Income Tax Compliance | 1.2 | 0.8197 |
| Mean VIF | 1.3 |  |

**Source (Researcher 2025)**

**Normality Test**

The Shapiro-Wilk test was conducted to assess normality, with a null hypothesis assuming the data follows a normal distribution. A P-value above 0.05 supports this assumption. The observed P-values for tax literacy (0.074), tax awareness (0.065), cost acceptance (0.062), tax rate (0.072), and income tax adherence (0.068) all exceeded 0.05, confirming normality.

***Table 3 Normality Test***

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Metrics** | **Degree of Freedom** | **Sig.** |
| Tax Literacy | 0.080 | 210 | 0.074 |
| Tax Awareness | 0.078 | 210 | 0.065 |
| Cost Acceptance | 0.821 | 210 | 0.062 |
| Tax Rate Fee | 0.0837 | 210 | 0.072 |
| Residential Income Tax Compliance | 0.8372 | 210 | 0.068 |

**Source (Researcher 2025)**

**Hausmann Test**

The Hausman test was conducted to determine the appropriate model for evaluating the relationship between tax literacy, tax awareness, cost acceptance, and tax rates on residential income tax adherence. With a p-value of 0.6310 exceeding 0.05, the null hypothesis was not rejected, confirming the random effects model as the best fit.

**Table 4 Coefficients**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **(b)** | **(B)** | **(b-B)** | **Sqrt(diag(V\_b-V\_B))** |
|  | Fe | Re | Difference | S.E |
| TXL | .231145 | .366212 | .366211 | .0164452 |
| TXA | .3882124 | .3824122 | .0.00580 | .0362451 |
| COA | .4825612 | .4412814 | .004127 | .0599282 |
| TRF | .413221 | .4118723 | .001348 | .0172748 |
| RITC | .391965 | .311545 | .080420 | .0366453 |
| chi2 = 0.82 |  |  |  |  |
| prob > chi2=0.6310 |  |  |  |  |

**Source (Researcher 2025)**

**4.3 Inferential Statistics**

**Pearson’s Correlation Assessment**

Inferential analysis using Pearson’s correlation and regression assessed the relationship between residential income tax compliance and tax literacy, awareness, cost acceptance, and tax rates. Results showed significant positive correlations for tax literacy (r = 0.525, p = 0.000), awareness (r = 0.471, p = 0.000), and cost acceptance (r = 0.464, p = 0.001). However, tax rates had a negative correlation with compliance (r = -0.234, p = 0.003), indicating higher tax rates reduce compliance.

**Table 5 Pearson’s Correlation**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Items | **Compliance** | **Literacy on Tax** | **Awareness on Tax** | **Cost Acceptance** | **Rate on Tax** |
| Compliance | 1 |  |  |  |  |
| Literacy on Tax | 0.525  0.000 | 1 |  |  |  |
| Tax Awareness | 0.471  0.000 | 0.482  0.002 | 1 |  |  |
| Cost Acceptance | 0.464  0.001 | 0.451  0.001 | 0.423 | 1 |  |
| Tax Rate Fee | -.234  0.003 | 0.414  0.002 | 0.376  0.000 | 0.4334  0.001 | 1 |

**Source (Researcher 2025)**

**4.4 Model Summary**

Table 6 reveals a strong positive correlation (R = 0.737) between tax compliance and factors like tax literacy, tax awareness, cost acceptance, and tax rate. These factors explain 62.95% of tax compliance variations (R² = 0.6295), while 37.05% remains unexplained, suggesting the influence of additional unaccounted variables.

***Table 6 Model Summary***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Analysis | | | | |
| R | R2 | Adjusted R2 | Standard Error |  |
| 0.737 | 0.6295 | 0.6115 | 0.7234 |  |

**Source (Researcher 2025)**

**4.5 Analysis of Variance**

Additional ANOVA tests were conducted to assess the model's effectiveness in explaining relationships within the theoretical framework. Table 7 shows an F-statistic of 12.214 with a significance level of 0.000, below the 0.05 threshold. This confirms the model's statistical validity and the significant impact of each predictor variable on the outcome.

***Table 7. ANOVA***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Regression model | Freedom degrees | SS | MS | F | Significance |
| Predictive analysis | 4 | 28.147 | 7.9963 | 12.214 | 0.000 |
| Residual | 205 | 120.571 | 0.6475 |  |  |
| Total | 209 | 148.718 |  |  |  |

**Source (Researcher 2025)**

**4.6 Coefficients of Regression**

A regression analysis was conducted to evaluate the combined impact of tax literacy, taxpayer awareness, cost acceptance, and tax rates on tax adherence by residential property owners. The regression model used was \( Y = 1.058 + 0.364X1 + 0.254X2 + 0.235X3 - 0.221X4 \), where Y represents tax compliance, and X1, X2, X3, and X4 denote tax literacy, tax awareness, cost acceptance, and tax rate, respectively. The findings revealed a statistically significant intercept (β0 = 1.058, p = 0.000). Tax literacy (β1 = 0.364, p = 0.000), tax awareness (β2 = 0.254, p = 0.015), and cost acceptance (β3 = 0.235, p = 0.002) positively influenced tax compliance. Conversely, an increase in the tax rate (β4 = -0.221, p = 0.007) negatively affected adherence. These results suggest that improving tax literacy, awareness, and cost acceptance enhances compliance, while higher tax rates reduce adherence among residential property owners.

***Table 8. Coefficients of regression***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Items | Regressors | Standard Error | t-Stat | p-value |
| Intercept | 1.058 | 0.489 | 4.237 | 0.000 |
| Tax Literacy (X1) | 0.364 | 0.860 | 3.228 | 0.000 |
| Tax Awareness (X2) | 0.254 | 0.790 | 2.561 | 0.015 |
| Cost Acceptance (X3) | 0.235 | 0.743 | 2.342 | 0.002 |
| Tax Rate Fee (X4) | (0.221) | 0.729 | (2.230) | 0.007 |

**Source (Researcher 2025)**

**5.0 CONCLUSIONS**

This research aimed to evaluate the role of the ITax system in tax adherence among residential landlords in Kiambu Town, Kiambu County. The findings highlighted that tax literacy significantly influences compliance, with respondents acknowledging that knowledge of tax returns, tax calculations, and the ITax system enhances adherence. The study confirmed that improving literacy levels is essential for ensuring tax compliance. Additionally, the research examined the impact of tax awareness on rental earnings compliance. Initially, it was assumed that awareness had no significant effect; however, findings demonstrated that adequate training, a positive attitude toward taxation, and trust in tax officials foster transparency and cooperation, reducing evasion and promoting voluntary compliance. The Kenya Revenue Authority (KRA) was recognized for its efforts in taxpayer education. Another key objective was to assess the role of cost acceptances in tax conformity. The results showed that professional tax filing services improve compliance by reducing administrative burdens, encouraging investors to meet tax obligations. Although initially hypothesized as insignificant, cost acceptances were found to have a notable impact on compliance. Lastly, the study analyzed how tax rates affect adherence, revealing that high or complex tax rates negatively influence compliance. Respondents cited ineffective tax structures and inconsistent policies as deterrents, leading to confusion, dissatisfaction, and tax evasion. Ultimately, the study concluded that tax literacy, awareness, cost acceptances, and tax rates play crucial roles in determining compliance levels among residential landlords in Kiambu, with policy adjustments necessary to enhance adherence to rental income tax laws.

**6.0 RECOMMENDATIONS**

The study revealed that tax literacy, awareness, cost acceptance, and tax rates significantly influence residential landlords' compliance with rental income tax regulations in Kiambu County. To enhance compliance, the Kenya Revenue Authority (KRA) should invest in educational programs to improve landlords' tax literacy. These initiatives should include detailed guidance on tax filing, calculations, and navigating the iTax system, supported by accessible materials such as online tutorials, workshops, and brochures. Similarly, raising tax awareness is essential, and KRA should prioritize regular training and outreach programs to highlight the benefits of tax adherence. Strengthening transparency and public trust through education campaigns can enhance landlords' understanding of how taxes contribute to public services and infrastructure.

The study also found that cost acceptance positively influences tax compliance. Therefore, making professional tax filing services more affordable and accessible is recommended. KRA should collaborate with certified professionals to offer discounted services or incentives for landlords using online tax filing systems, reducing the need for in-person visits. However, high tax rates and complex calculations negatively impact compliance. Policymakers should review tax structures to ensure fairness and simplicity, possibly by introducing flat rates or clear guidelines. Broadening the tax base could also ease individual tax burdens. Future research should explore additional factors influencing rental tax compliance, such as stakeholder engagement. The study's regression analysis showed that the examined factors accounted for 62.95% of compliance variations, leaving 37.05% unexplained, indicating the need for further investigation into other determinants of tax adherence.

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