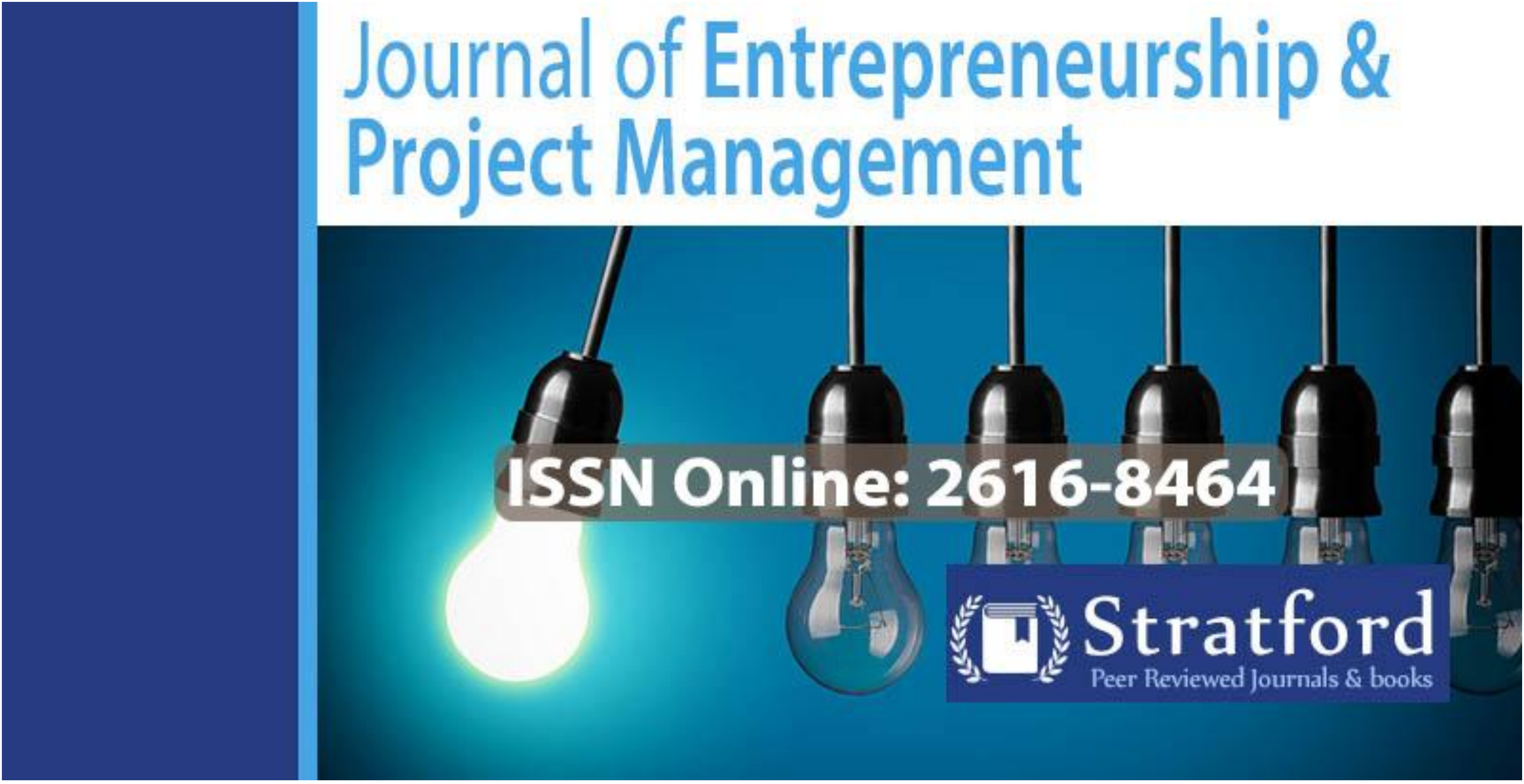

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ISSN: 2616-8464

Stratford Peer Reviewed Journals and Book Publishing
Journal of Entrepreneurship and Project Management
Volume 10||Issue 4||Page 56-77||August |2026|
Email: info@stratfordjournals.org ISSN: 2616-8464

Strengthening Turnover Tax Compliance among SMEs in Zambia: A Systematic Review of Behavioral, Institutional and Policy Factors

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Phiri, B., & Mubanga, M. (2026). Strengthening turnover tax compliance among SMEs in Zambia: A systematic review of behavioral, institutional and policy factors. ***Journal of Entrepreneurship and Project Management, 10*****(4), 56-77. https://doi.org/10.53819/81018102t70107**

Abstract

Turnover tax is designed to make taxation easier for smaller businesses, but a simpler tax base does not remove the practical demands of compliance. Business owners still need to understand the rules, keep basic records, access filing and payment channels, and have enough confidence in the institution administering the system. Against this background, this systematic literature review examines the behavioral, institutional and policy conditions that shape turnover-tax compliance among small and medium enterprises (SMEs), with Zambia as the main setting. The review synthesized 28 substantive evidence and policy context sources identified through Google Scholar, publisher and DOI searches, Scopus-indexed literature, and official or institutional repositories, with a supplementary search completed on 9 August 2026 to strengthen recent Zambia-specific coverage. Study selection was guided by explicit eligibility criteria and PRISMA 2020 reporting principles. Methodological appraisal used MMAT for empirical and mixed-methods studies, AMSTAR 2 for systematic-review evidence, and AACODS for grey and institutional literature; foundational theories were used for conceptual interpretation rather than treated as intervention evidence. Across studies, the most consistent findings concern practical tax knowledge, record-keeping, procedural simplicity, assisted digital access, institutional fairness and credible but proportionate enforcement. Zambian evidence supports the importance of taxpayer education and accessible digital services, while administrative-data research strengthens the evidence base on observed filing behaviour. However, rural, gender-disaggregated and long-term turnover-tax outcomes remain limited. The review therefore presents compliance alignment capability, realistic opportunity and willingness operating within legitimate institutions and credible administrative power as a conceptual synthesis and testable proposition rather than a validated causal model. Policy recommendations are framed as evidence-informed mechanisms for piloting and evaluation rather than guaranteed national effects.

Keywords: *turnover tax; SME tax compliance; Zambia; COM-B; tax morale; digital taxation; taxpayer education; formalization*

1. Introduction

Zambia's small-business economy is large, diverse and still substantially informal. The 2025 Economic Establishment Census identified 485,034 establishments across the country's provinces. Of these, 450,481 were classified as micro enterprises, while 23,684 were small and 7,527 were medium enterprises. The census also recorded 411,008 establishments as informal compared with 60,026 formal establishments within the formality classification reported by ZamStats (Zambia Statistics Agency [ZamStats], 2026). These figures matter for tax administration because the compliance problem is not confined to a narrow group of firms; it sits within a very large population of small, low-capacity and often lightly documented businesses.

Turnover tax is one response to that administrative reality. Zambia Revenue Authority (ZRA) guidance identifies turnover tax as applying to businesses with annual turnover of K800,000 or less, subject to the statutory exclusions and rates in force (ZRA, n.d.-a). Taxing turnover rather than accounting profit reduces some calculation requirements, but it does not make compliance automatic. A business still has to know whether the regime applies, maintain enough records to establish turnover, submit the correct return, use an available payment channel and meet deadlines. In practice, the burden that remains may be small for a digitally confident urban firm and considerable for a rural or cash-based enterprise with weak records and intermittent connectivity.

Much of the literature treats tax literacy, administrative costs, digital systems, enforcement, tax morale and formalisation as separate issues. In practice, however, SME owners experience these pressures together. What is still missing is a clearer, evidence-based account of how these conditions interact in the Zambian context. This review addresses that gap. It brings together COM-B, Institutional Theory, the Slippery Slope Framework and economic deterrence thinking through the concept of compliance alignment. The concept is introduced early because it is the paper's distinctive contribution: compliance is expected to be more likely when taxpayers have the capability to comply, a realistic opportunity to do so at reasonable cost, and sufficient motivation to regard compliance as legitimate and worthwhile, while the tax authority provides credible service and proportionate enforcement.

The contribution is intentionally modest. Compliance alignment is used as an analytical synthesis of the evidence rather than as a causal model that has already been validated in Zambia. Likewise, recommendations on assisted digitalization, benefit-linked formalisation and sequenced enforcement are policy mechanisms inferred from convergent evidence, not established national treatment effects. This distinction is especially important because the evidence base remains heterogeneous and because long-term, rural and gender-disaggregated turnover-tax outcomes are still under-researched.

The review addresses four questions:

- Which capability, administrative, institutional and motivational factors are most consistently associated with SME tax compliance?
- What does the evidence show about taxpayer education, procedural simplification, digital tax services and enforcement?
- Where do findings converge or diverge across designs and settings, and which claims remain uncertain?
- Which evidence-informed mechanisms should Zambia pilot and evaluate to strengthen sustained registration, filing, payment and record-keeping?

https://doi.org/10.53819/81018102t70107

2. Literature Context and Theoretical Framing

2.1 Economic deterrence and its boundary conditions

The economic deterrence tradition treats non-compliance as a choice influenced by the expected gain from evasion, the probability of detection and the severity of sanctions (Allingham & Sandmo, 1972; Becker, 1968). The logic remains relevant for SMEs because a system with little monitoring can make repeated non-compliance appear low risk. Yet deterrence assumes that the taxpayer knows the obligation and can comply. Where filing failures arise from weak records, distance, platform difficulty or misunderstanding, escalating sanctions can punish limited capability rather than deliberate evasion. The practical value of deterrence is therefore conditional: credible power is necessary, but it should be targeted at behaviour that is reasonably within the taxpayer's control.

2.2 Trust, power and the Slippery Slope Framework

The Slippery Slope Framework separates voluntary compliance, supported by trust in the authority, from enforced compliance, supported by credible administrative power (Kirchler et al., 2008). The framework is useful in Zambia because neither pathway is sufficient by itself. Service without monitoring may be ignored, while enforcement that is experienced as arbitrary can deepen resistance. This creates a policy tension that recurs in the empirical literature: tax authorities need to make compliance easier while preserving the credibility of enforcement.

2.3 Institutional Theory, fiscal exchange and tax morale

Institutional Theory broadens the analysis beyond formal tax rules. Laws, portals, audits and penalties operate alongside informal norms, expectations about corruption, perceptions of fairness and beliefs about whether other businesses comply (North, 1990; Scott, 2014). Tax morale reflects this interaction between formal and informal institutions (Horodnic, 2018). In this perspective, everyday encounters with the tax authority matter because they signal whether the system is predictable, respectful and reciprocal. Resnick's (2021) evidence from urban Zambia further shows that taxation and perceptions of representation can be connected even among informal traders, although those findings should not be generalized to all SMEs or to turnover tax specifically.

2.4 COM-B and the compliance alignment proposition

COM-B explains behaviour through capability, opportunity and motivation (Michie et al., 2011). Applied to turnover tax, capability includes tax knowledge, basic bookkeeping and digital literacy. Opportunity includes understandable procedures, affordable access channels, assistance and sufficient time. Motivation includes trust, perceived fairness, expected benefits, social expectations and concern about sanctions. The present review uses these components as organizing constructs rather than as measured latent variables.

Figure 1 integrates the four theoretical perspectives. Institutional conditions, trust power relations and economic incentives shape the three COM-B components; the alignment of these conditions is proposed to support registration, accurate declaration, filing, payment and record keeping. The arrows are explanatory propositions for subsequent testing. They should not be read as statistically validated causal paths.

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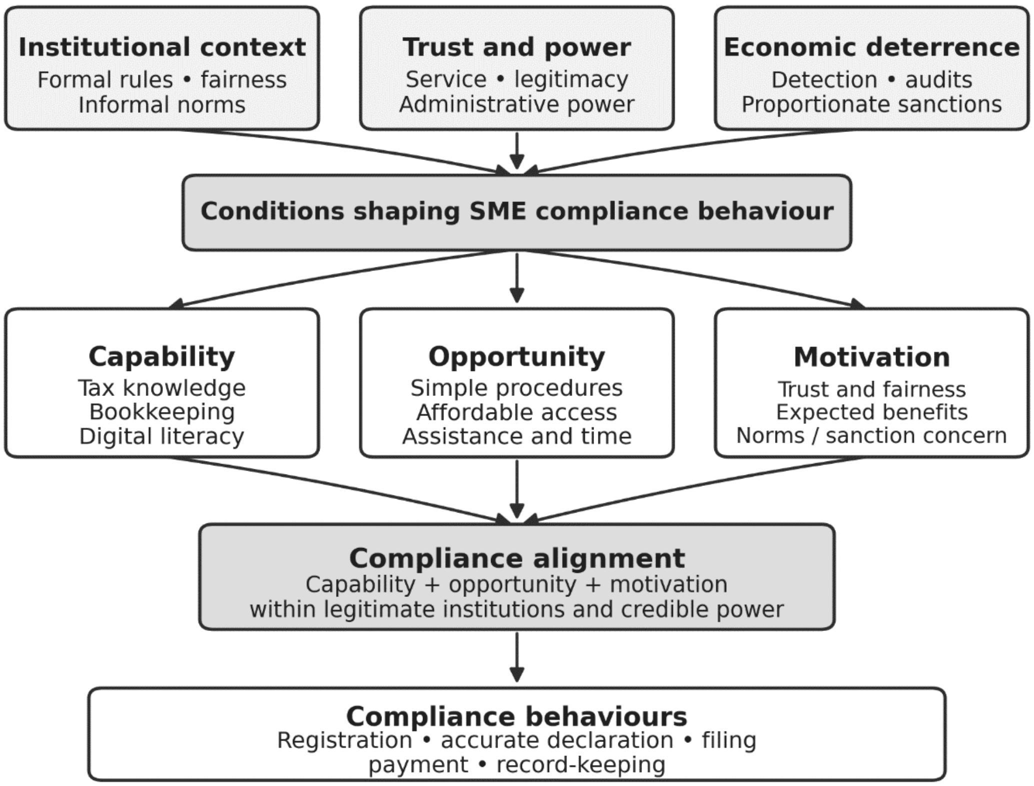
Figure 1

Integrated behavioral–institutional framework for turnover-tax compliance



Source: Authors' construction based on Allingham and Sandmo (1972), Kirchler et al. (2008), Michie et al. (2011), North (1990), and Scott (2014).

Note. The framework is interpretive and testable; it is not presented as a validated causal model.

3. Methodology

3.1 Review design

The study adopted a systematic literature review design, followed by thematic and design-sensitive synthesis. This approach was suitable because the research questions required a transparent process for identifying, screening, appraising and bringing together evidence on the behavioral, institutional and policy factors associated with SME tax compliance. The included literature spans field experiments, longitudinal and administrative-data studies, surveys, mixed-methods studies, systematic reviews and institutional reports. Because these designs, settings and outcome measures are heterogeneous, statistical pooling was not appropriate; findings were therefore synthesized narratively and comparatively. PRISMA 2020 guided reporting transparency, while Snyder (2019) informed the logic of structured evidence synthesis (Page et al., 2021; Snyder, 2019).

Two principles guided the review. First, sources were retained only when they could be traced to a publisher, DOI or official institutional record. Second, conclusions were written in proportion to the

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strength, directness and follow-up period of the underlying evidence. Association is not described as causation; policy guidance is not described as an evaluated effect; and conceptual models are labelled as propositions.

3.2 Search strategy and reproducibility

The literature search was carried out in two stages. The first stage covered Google Scholar, publisher and DOI searches, Scopus-indexed journal literature, and repositories maintained by the World Bank, OECD, International Centre for Tax and Development (ICTD), International Growth Centre (IGC) and Zambia Revenue Authority (ZRA). Source verification for this stage was completed on 25 July 2026 and produced an initial verified set of 18 substantive evidence and framing sources.

A supplementary search on 9 August 2026 was used to identify more recent evidence available through 2026. Particular attention was given to Zambia-specific work on turnover tax, digital compliance, formalisation, rural and urban MSME conditions, and studies using administrative data. Table 1 reports the exact supplementary search queries or procedures and the number of candidate records deliberately captured for eligibility screening from each route. Candidate counts are reported rather than dynamic search-engine hit totals because the latter are unstable and do not represent reproducible database exports. Complete raw retrieval counts and exact query strings for the first search stage were not available at manuscript preparation; this limitation is reported explicitly rather than replaced with estimated figures.

Table 1: Search sources and exact supplementary search strategy

Source / route	Exact 9 August 2026 search query or procedure	Candidate records captured for screening	Reporting note
Google Scholar / publisher discovery	“Zambia” AND (“turnover tax” OR “SME tax compliance” OR “small business tax”)	5	Used to identify recent Zambia-focused peer-reviewed and working-paper evidence.
Google Scholar / publisher discovery	Zambia SME tax compliance digital e-filing mobile tax	2	Targeted digital service and e-filing evidence.
ZRA official website	site:zra.org.zm “turnover tax” Zambia; site:zra.org.zm “Annual Report 2025”	2	Used for current regime and administrative context; official pages only.
ZamStats / Bank of Zambia	site:zamstats.gov.zm MSME finance survey Zambia; site:zamstats.gov.zm “Economic Establishment Census”	2	Used for national MSME, rural/urban and establishment context.
World Bank / UNU-WIDER	site:worldbank.org Zambia public finance review tax; site:wider.unu.edu Zambia formalization tax compliance border tax	2	Targeted recent official and administrative-data research.
Exact-title / DOI verification	Publisher, DOI and institutional-record verification for candidate studies	1	Used to resolve bibliographic details and prevent untraceable citations.
Total supplementary search log	—	14	After source-level capture; not a claim about total database hits.

Source: Authors’ systematic search log and source-verification records (2026).

Complete raw retrieval counts for the first search stage were not available and are therefore reported as missing rather than estimated. Scopus indexing of relevant journal literature formed part of that discovery strategy, but a reproducible Scopus query/export is not available; no Scopus-specific retrieval count is claimed. This is a limitation of the review and is reported transparently.

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3.3 Eligibility criteria

Table 2 sets out the eligibility criteria applied during study selection, including the population and tax focus, geographic relevance, eligible evidence types, inclusion and exclusion rules, and the outcomes considered in the review.

Table 2: Eligibility criteria

Criterion	Decision rule
Population / context	SMEs, MSMEs, small taxpayers, informal or semi-formal firms, starting entrepreneurs, or policy/administrative evidence directly relevant to small-business tax compliance.
Tax focus	Turnover tax, presumptive or simplified regimes, SME tax administration, tax morale, taxpayer education, e-services, enforcement, filing/payment behaviour or formalisation.
Geographic relevance	Zambia first; Sub-Saharan Africa second; selected comparative developing-country or SME evidence only where the mechanism is clearly transferable and limitations are stated.
Evidence types	Peer-reviewed empirical studies and systematic reviews; traceable working papers; official administrative and institutional reports; foundational theoretical sources used only for framing.
Inclusion	Transparent methods or authoritative institutional provenance; traceable bibliographic record; substantive relevance to at least one review question.
Exclusion	Large-corporate-only studies; unrelated tax types with no small-business mechanism; duplicate versions; inaccessible/untraceable sources; unsupported commentary; student theses where stronger published evidence covered the same mechanism.
Outcome focus	Registration, declaration accuracy, filing, payment, record-keeping, compliance cost, knowledge, trust, digital-service adoption and formalisation.

Source: Authors' eligibility framework, developed in line with PRISMA 2020 (Page et al., 2021).

3.4 Source selection and PRISMA 2020–aligned flow

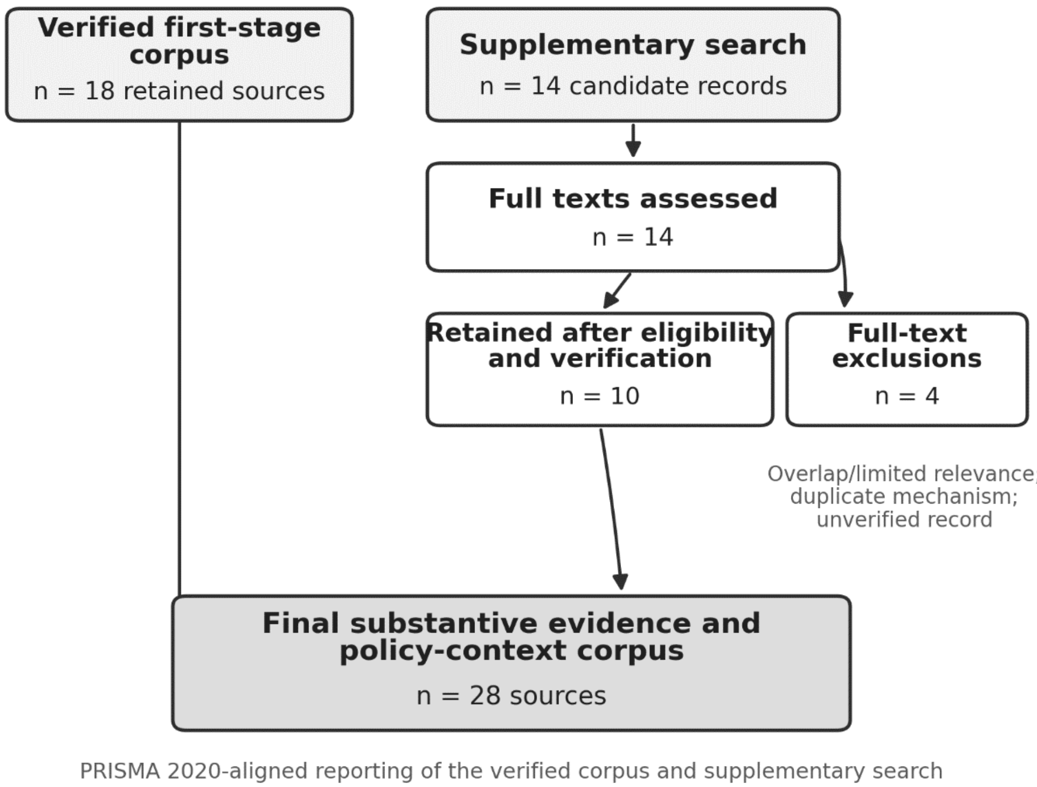
The first search stage produced an initial verified set of 18 substantive evidence and framing sources. The supplementary search conducted on 9 August 2026 captured 14 candidate records. Ten met the eligibility and verification criteria and were retained; four were excluded after full-text assessment because they were duplicative or insufficiently direct, relied on a non-peer-reviewed duplicate mechanism, or could not be verified to the required bibliographic standard. The final substantive evidence and policy-context corpus therefore contained 28 sources. Page et al. (2021), Snyder (2019) and the critical-appraisal instruments informed review methods and were not counted as tax-compliance evidence. The study selection process is summarised in Figure 2.

https://doi.org/10.53819/81018102t70107

Stratford Peer Reviewed Journals and Book Publishing
Journal of Entrepreneurship and Project Management
Volume 10||Issue 4||Page 56-77||August |2026|
Email: info@stratfordjournals.org ISSN: 2616-8464

Figure 2

PRISMA 2020 aligned study selection flow



Source: Authors' construction based on PRISMA 2020 (Page et al., 2021) and the systematic review screening records.

3.5 Screening and study-selection process

The available review records did not show that title-and-abstract screening had been completed independently by two reviewers, nor did they document a formal process for resolving disagreements during the first search stage. The supplementary search was screened and verified by the lead author using the explicit eligibility criteria in Table 2, with source-level decisions documented in Appendix B. Because independent duplicate screening was not documented, no inter-reviewer agreement statistic is reported. This is retained as a methodological limitation rather than inferred retrospectively.

3.6 Quality appraisal and evidence role

Quality appraisal was matched to the type of evidence being assessed. Empirical qualitative, quantitative and mixed-methods studies were appraised using the Mixed Methods Appraisal Tool (MMAT) 2018 (Hong et al., 2018). The systematic-review source was appraised against AMSTAR 2 domains (Shea et al., 2017). Grey literature, policy reports and working papers were assessed using the AACODS criteria of authority, accuracy, coverage, objectivity, date and significance (Tyndall, 2010).

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Foundational theories and conceptual frameworks were not scored for intervention quality because they are used to explain mechanisms rather than estimate effects.

Methodological quality and relevance to Zambia were considered separately. A well-designed comparative study may still offer only indirect evidence for Zambia, while a Zambia-specific survey may be highly relevant but too weak to support causal conclusions. The synthesis therefore reports both methodological concerns and the role a source can legitimately play in an inference. Table 3 summarizes the appraisal instrument used for each source type and the role that each category of evidence was allowed to play in the synthesis.

Table 3: Recognized appraisal approach by source type

Source type	Appraisal instrument	Main domains considered	Use in synthesis
Empirical / mixed-methods studies	MMAT 2018	Sampling/design fit; measurement; completeness; confounding or integration; transparency	Supports effect, association or implementation claims in proportion to design strength.
Systematic review	AMSTAR 2 domains	Protocol/search transparency; selection; appraisal; synthesis; interpretation	Supports cross-study mechanism claims where review methods are sufficiently transparent.
Institutional / grey literature	AACODS	Authority; accuracy; coverage; objectivity; date; significance	Supports official context, administrative design and policy implementation claims; not treated as causal by default.
Foundational theory / framework	Not quality-scored as intervention evidence	Conceptual coherence and relevance	Used only to frame mechanisms and generate propositions.

Source: Authors' compilation based on MMAT 2018 (Hong et al., 2018), AMSTAR 2 (Shea et al., 2017), and AACODS (Tyndall, 2010).

3.7 Data extraction and synthesis

For each retained source, information was extracted on the setting, research design, taxpayer group, mechanism examined, outcome measured, follow-up period where available, main finding, methodological limitations and relevance to Zambia. Initial codes covered tax knowledge, record-keeping, compliance costs, digital access, taxpayer service, trust, fairness, enforcement, social norms and formalisation benefits. These were consolidated into seven substantive themes, with an additional results subsection on rural and gender evidence gaps. Agreement, contradiction and uncertainty were recorded separately. Cross-study comparison focused on why findings differed—for example, self-reported versus administrative outcomes, urban versus national sampling, one-off surveys versus longitudinal designs, and technology adoption versus sustained filing or payment.

4. Results

4.1 Profile and strength of the evidence base

The final corpus of 28 sources is methodologically diverse. It includes Zambia-specific peer-reviewed studies, national evidence on establishments and MSMEs, official fiscal-administration material, and

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a 2026 working paper based on administrative tax data. This strengthens contextual precision and the discussion of sustained filing, but it does not convert the review into a meta-analysis. The central limitation remains the scarcity of Zambia-wide causal evaluations of turnover-tax interventions. The composition and interpretive value of the final evidence base are presented in Table 4.

Table 4: Composition of the substantive evidence and policy-context corpus (n = 28)

Evidence category	n	Coverage	Interpretive value
Experimental, panel, administrative-data and comparative empirical evidence	7	Rwanda, Kenya/SSA, Burkina Faso, Vietnam, Netherlands, Zambia and comparative settings	Strongest basis for intervention mechanisms, dynamic responses and administrative outcomes; transfer to Zambia still requires context checks.
Zambia-focused cross-sectional / mixed-methods empirical studies	6	Lusaka, Central, Solwezi and other urban/local SME settings	Directly relevant to knowledge, fairness, digital use and business experience; mostly limited for causal inference and national generalization.
Official / institutional Zambia and international policy evidence	6	ZRA, ZamStats/BoZ, World Bank and OECD	Strong for current administrative context, national SME structure and policy design; effect claims require empirical corroboration.
Systematic review evidence	1	International	Synthesizes institutional and tax-morale determinants across settings.
Foundational theories / conceptual frameworks	8	International	Explains deterrence, institutions, trust–power and behaviour; does not demonstrate program impact.
Total substantive corpus	28	—	Suitable for systematic narrative synthesis rather than pooled effect estimation.

Source: Authors' evidence extraction and synthesis of the 28 included evidence and policy-context sources.

4.2 Tax knowledge and record-keeping capability

Across the evidence, one point is especially consistent: simplifying the tax base does not remove the need for practical tax knowledge. Seim's (2019) large MSME survey in Lusaka and Central provinces identified low awareness and weak understanding of obligations. Recent Zambia-focused studies point in the same direction, although with weaker designs: Msoni and Mahlungu (2025), using structured interviews with 20 retail SMEs in Solwezi, reported difficulties with timely filing and payment linked to limited knowledge, platform problems and insufficient taxpayer education; Libanda and Kachamba (2026) likewise found education and perceived fairness to be associated with compliance in Lusaka's clothing sector. These studies add local detail, but their cross-sectional or small-sample designs do not establish that education alone causes durable payment compliance.

More robust intervention evidence is available from outside Zambia. Mascagni et al. (2019) found substantial knowledge gains and improved filing behaviour following taxpayer education in Rwanda, while Nagel et al. (2019) showed in a three-year field experiment that tax training improved selected compliance dimensions rather than every business outcome. Hoy et al. (2024) further show that simplified-regime taxpayers can misunderstand basic design features and alter declared turnover when rates change. Taken together, the studies support targeted, task-specific education and simple record routines more strongly than generic awareness campaigns. They do not support the stronger claim that education by itself produces long-term formalisation or growth.

4.3 Administrative costs and procedural simplicity

Compliance costs include travel, waiting, mobile data, time away from the business, accounting assistance and the effort required to correct errors. Seim (2019) identifies distance and inconvenience as practical barriers, while the World Bank's simplified-regime analysis shows that policy design must

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balance administrative ease, equity, thresholds and behavioural responses (Hoy et al., 2024). The 2024 Zambia Public Finance Review also places tax administration and digital fiscal systems within a broader problem of improving revenue mobilisation and administrative effectiveness (World Bank, 2024).

Recent local studies are useful mainly as implementation evidence. Simbyakula and Hapompwe (2024) link turnover tax conditions to SME growth and profitability perceptions in Lusaka's clothing retail sector, but judgemental sampling and cross-sectional analysis limit causal interpretation. Msoni and Mahlungu (2025) similarly identify seasonality and platform friction in Solwezi. Taken together, these studies provide clearer evidence that administrative burdens exist than they do about the exact size of their effect. A procedure that looks simple in law may remain costly when records, connectivity and assistance are weak.

4.4 Institutional trust, fairness and tax morale

Trust and perceived fairness appear repeatedly across different types of evidence. Horodnic's (2018) systematic review identifies institutional quality, fairness, trust and social context as recurrent determinants of tax morale. OECD evidence similarly links willingness to comply with confidence in government and perceived fiscal exchange (OECD, 2019). In Zambia, Seim (2019) reports weak understanding of how tax revenue is used and negative perceptions of the tax authority among many respondents, while Libanda and Kachamba (2026) report widespread perceptions that tax rates are unfair within their Lusaka clothing-sector sample.

Resnick (2021) adds a useful but different perspective: among informal urban traders, the experience of taxation is connected to policy preferences and representation. This does not show that a fairness message will raise turnover-tax payment, but it supports the institutional argument that compliance is embedded in a wider fiscal relationship. The evidence therefore justifies service standards, transparent explanations and predictable treatment as parts of the compliance environment; it does not justify treating "trust building" as a stand-alone intervention with a known effect size.

4.5 Digital tax systems and digital exclusion

The digital evidence also shows why it is important to distinguish between using a tax service and sustaining compliant behaviour over time. Mukuwa and Phiri (2020) found a positive association between e-services, perceived cost reduction and reported compliance among urban Zambian SMEs, but purposive sampling and self-reported outcomes weaken causal claims. A newer Lusaka study by Phiri and Kabwe (2026) also reports a positive relationship between mobile tax services and compliance perceptions, again within a cross-sectional local design. These studies are best read as evidence that users value accessibility and usability rather than as proof that mobile services cause durable payment.

Tinta et al. (2024) provide stronger African evidence that registration, e-filing and digital payment are distinct behaviours and that adoption depends on taxpayer capability and experience. ZRA's current service environment and digitalisation agenda reinforce the practical relevance of this issue, while the national 2022 MSME Finance Survey is representative at rural/urban level and documents a business population with varied financial and record-keeping conditions (ZamStats & Bank of Zambia [BoZ],

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2026). The synthesis therefore supports assisted digitalisation: mobile-compatible services, human help, reliable receipts and a fallback channel for users who cannot complete the process independently. It does not support a portal-only strategy.

4.6 Enforcement, audit probability and proportionality

Deterrence remains part of the evidence base, but the review distinguishes between enforcement theory and evaluated administrative responses. Seim (2019) reported low audit exposure among surveyed MSMEs, which can weaken the credibility of formal obligations. The Slippery Slope Framework predicts that enforcement will operate differently depending on trust and legitimacy (Kirchler et al., 2008), while economic deterrence explains why repeated deliberate evasion cannot be addressed by service improvements alone (Allingham & Sandmo, 1972).

The strongest recent Zambian contribution to this theme is Adu-Ababio et al. (2026), which uses tax-administrative data to examine an institutionalised border-tax mechanism aimed at non-compliant and inconsistent filers and evaluates outcomes that include reported sales and turnover-tax filing. Its use of administrative records raises the evidentiary standard beyond one-time self-report. However, the intervention targets firms observed through imports and is not identical to routine turnover-tax administration for all SMEs. A more cautious interpretation is therefore appropriate: targeted administrative mechanisms can be evaluated against observed filing behaviour, and Zambia has scope for risk-based, data-led enforcement; the study does not validate a single enforcement model for the entire SME population.

4.7 Social norms and peer influence

Social influence is plausible in theory, but the empirical evidence is less consistent. Horodnic (2018) identifies norms as one component of tax morale, and Libanda and Kachamba (2026) report that respondents recognise cultural influence on compliance. Yet Seim's (2019) Zambia conjoint evidence did not produce the expected uniformly positive response to publicised compliance cues. Resnick (2021) shows that taxation is socially and politically meaningful among informal traders, but that is different from demonstrating that peer-norm messaging raises filing or payment. The review therefore downgrades social-norm campaigns from a general recommendation to a testable communication option that should be piloted before scale-up.

4.8 Compliance benefits and formalisation incentives

Linking tax compliance to visible business opportunities may make formalisation feel more worthwhile to small firms. OECD guidance recommends coordinated SME tax administration rather than isolated tax-office interventions (OECD, 2020), while Van Huong and Cuong (2019) find that government financial support is associated with higher SME tax payments in a longitudinal Vietnamese panel. Zambia's emerging administrative-data literature also demonstrates that formalisation and filing can be studied dynamically rather than inferred from attitudes alone (Adu-Ababio et al., 2026).

The transfer to ordinary Zambian turnover-tax firms remains uncertain. Procurement readiness, finance referrals, licences and business-development services may increase the value of registration, but the retained corpus still lacks a Zambia-wide longitudinal evaluation showing that such benefits cause

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durable turnover-tax compliance. For this reason, the benefit-linked loop presented later is explicitly a policy proposition to test rather than an established outcome.

4.9 Rural SMEs, gender and sustained outcomes: what the evidence still cannot establish

Recent national evidence gives a broader picture of Zambia's SME landscape, but important equity gaps remain. The 2022 MSME Finance Survey is nationally representative at rural/urban level, with a stratified two-stage design and 3,532 completed household interviews, making it valuable for understanding the heterogeneity of the SME population (ZamStats & BoZ, 2026). The 2025 Economic Establishment Census adds national establishment coverage across 1,858 wards (ZamStats, 2026). Neither source, however, is a turnover-tax impact evaluation. Most retained Zambia compliance studies remain urban or district-specific.

The same caution applies to gender. Several SME studies include both women and men, but the retained Zambia tax literature does not provide a robust, turnover-tax-specific estimate of whether gender independently changes registration, filing or payment after accounting for sector, firm size, digital access and other confounders. The review therefore does not claim a gender effect. Instead, it identifies sex-disaggregated administrative analysis as a priority. Long-term outcomes are also thin: with the exception of administrative or longitudinal designs, most studies measure awareness, perceptions or self-reported compliance at one point in time. Table 5 brings these findings together by comparing where the evidence converges, where it diverges, and the level of inference that can reasonably be drawn for each major theme.

Table 5: Cross-study synthesis: convergence, divergence and inference status

Theme	Direct Zambia evidence	Comparative / stronger evidence	Critical comparison	Inference status
Tax knowledge & records	Seim (2019); Msoni & Mahlungu (2025); Libanda & Kachamba (2026)	Mascagni et al. (2019); Nagel et al. (2019); Hoy et al. (2024)	Local studies converge on knowledge gaps; stronger studies support task-specific education, but long-term payment effects are less consistent.	Supported mechanism; durable outcome uncertain.
Administrative simplicity	Seim (2019); Simbyakula & Hapompwe (2024); Msoni & Mahlungu (2025)	Hoy et al. (2024); Bird & Wallace (2005)	High agreement that compliance has time/transaction costs; effect size varies with design and setting.	Supported mechanism.
Trust & fairness	Seim (2019); Libanda & Kachamba (2026); Resnick (2021)	Horodnic (2018); OECD (2019)	Direction is consistent, but most Zambia evidence is observational and does not identify a standalone trust-treatment effect.	Moderately supported determinant.
Digital services	Mukuwa & Phiri (2020); Phiri & Kabwe (2026)	Tinta et al. (2024)	Zambia evidence is local/self-reported; stronger African evidence separates registration, filing and payment adoption.	Supported for access/adoption; causal compliance effect uncertain.
Enforcement	Seim (2019); Adu-Ababio et al. (2026)	Allingham & Sandmo (1972); Kirchler et al. (2008)	Administrative data strengthen inference on targeted enforcement, but mechanisms differ across taxpayer groups.	Risk-based enforcement supported; national design requires testing.
Social norms	Seim (2019); Libanda & Kachamba (2026); Resnick (2021)	Horodnic (2018)	Theory and perceptions support relevance, but intervention evidence is mixed.	Uncertain; pilot before scale-up.
Formalisation benefits	Adu-Ababio et al. (2026) is administratively relevant but intervention-specific	Van Huong & Cuong (2019); OECD (2020)	Plausible motivational pathway; no Zambia-wide longitudinal evaluation of benefit-linked turnover-tax compliance.	Promising proposition, not validated effect.

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Rural / gender outcomes	National MSME and census context, but few direct tax studies	Limited transferable evidence	The evidence base is not adequate for confident subgroup effect claims.	Priority evidence gap.

Source: Authors' cross-study synthesis of the included literature.

5. Discussion

5.1 What the evidence supports most consistently

One conclusion stands out across the studies. Compliance is rarely explained by a single reform acting on its own; it becomes easier when several practical conditions are in place at the same time. Education is more useful when it tells a taxpayer what to do next; digital systems are more useful when records, connectivity and help are available; enforcement is more credible when obligations are understandable and treatment is predictable. This convergence appears across theoretical, experimental, survey, administrative and institutional sources, even though those sources differ in their ability to identify causal effects.

This also points to the need for taxpayer segmentation. A newly registered market trader using a basic phone faces a different compliance problem from an established urban firm with accounting software. A business that cannot file because of poor records should not receive the same first response as a firm that repeatedly evades despite accessible services and previous support. This is where the combined theoretical lenses add value: COM-B helps identify the behavioural bottleneck, Institutional Theory and the Slippery Slope Framework explain legitimacy and trust, and deterrence clarifies the role of credible power.

5.2 Why results differ across studies

Some of the apparent contradictions between studies are better explained by differences in research design than by genuinely opposing findings. First, studies of digital services often measure adoption, perceived convenience or self-reported compliance, whereas administrative studies observe actual filing or declared values. A positive association with portal use therefore cannot be treated as equivalent to a sustained payment effect. Second, education interventions tend to produce clearer gains in knowledge and filing routines than in every downstream business or payment outcome. Third, urban studies may understate the time and connectivity costs faced outside major centres.

How compliance is defined also matters. Registration, filing, payment, record-keeping and truthful declaration are related but distinct behaviours. An intervention can improve one without improving the others. The review therefore avoids a single undifferentiated label of "tax compliance" when a source measures only awareness, filing or perceived compliance. This improves conceptual precision and reduces the risk of translating short-term proxy outcomes into claims about long-term formalisation.

5.3 Theoretical contribution: compliance alignment as a proposition

The paper brings these insights together through the idea of compliance alignment. It is a mid-level analytical proposition derived from the intersection of COM-B, Institutional Theory, the Slippery Slope Framework and deterrence theory. It proposes that compliance behaviour becomes more likely when capability, opportunity and motivation are mutually supportive and when institutional legitimacy and credible administrative power reinforce rather than undermine those conditions.

https://doi.org/10.53819/81018102t70107

Its main value is diagnostic. If a willing taxpayer lacks records or digital access, the likely intervention is capability building or service redesign. If a capable taxpayer repeatedly fails to comply despite accessible processes and prior support, targeted enforcement becomes more defensible. This distinction is conceptually useful, but the framework still requires empirical testing. A future study could operationalise capability, opportunity, motivation, trust and perceived power, then examine their independent and interactive associations with administrative filing and payment outcomes.

5.4 Limitations of the review

The findings should be read with four important limitations in mind. First, the original search export, duplicate file and exclusion log were not recoverable, so the paper cannot provide a complete historical PRISMA identification flow. The PRISMA figure reports the verified first-stage corpus and the documented supplementary search. Second, the corpus remains heterogeneous and includes conceptual and institutional sources that explain mechanisms without estimating intervention effects. Third, much of the direct Zambia evidence is urban, cross-sectional or self-reported. Fourth, subgroup evidence is weak: rural, female-owned, youth-owned, agricultural and seasonal enterprises are not sufficiently represented in turnover-tax outcome studies to justify confident effect claims.

These limitations also shape how strongly the conclusions are stated. The paper distinguishes “supported mechanisms” from “promising propositions,” avoids pooled effect claims, and labels policy pathways as proposals for piloting and evaluation. This is intentionally more conservative than treating the conceptual framework as a validated national model.

6. Policy and Practice Implications

6.1 Proposed integrated policy architecture

Overall, the evidence points more strongly towards a coordinated package of measures than towards isolated interventions. Figure 3 organises six mechanisms—capability, opportunity, motivation, balanced enforcement, formalisation value and fiscal transparency. The sequence should be interpreted as a design proposition: each component has some evidential support, but the complete package has not been evaluated as a single national intervention in Zambia.

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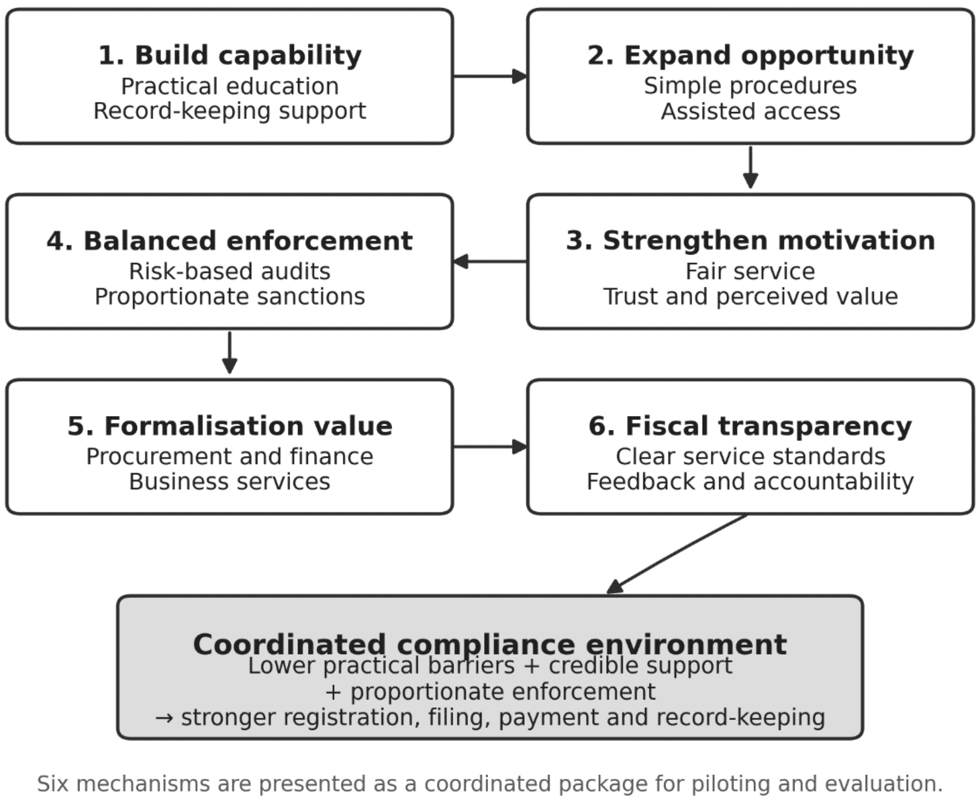
Figure 3: Proposed integrated policy architecture for turnover-tax compliance



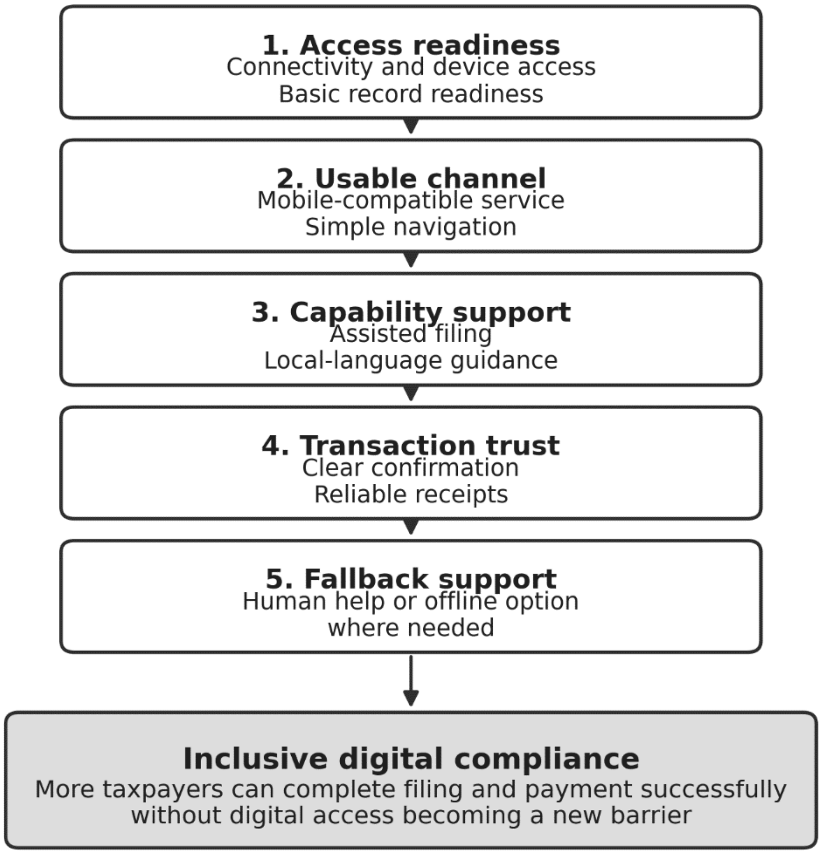
Source: Authors' synthesis of the reviewed evidence, informed by Michie et al. (2011), Kirchler et al. (2008), Mascagni et al. (2019), Seim (2019), and OECD (2020).

6.2 Proposed digital inclusion pathway

Digital reform is therefore better understood as a process of widening usable access, rather than simply launching an online portal. Access infrastructure, user capability, record quality and trust in transaction completion all shape whether a digital channel is usable. Figure 4 therefore combines mobile-compatible services with assisted filing, local-language guidance, reliable receipts and a human or offline fallback. The recommendation is strongest as an inclusion principle; the exact mix of USSD, app, kiosk and in-person support should be tested by taxpayer segment.

https://doi.org/10.53819/81018102t70107

Figure 4: Proposed digital inclusion pathway for SME tax compliance



Source: Authors' synthesis based on Mukuwa and Phiri (2020), Tinta et al. (2024), ZRA (2025), and ZamStats and Bank of Zambia (2026).

Note. The pathway treats access, capability and trust as preconditions for sustained use. It is an evidence-informed design proposition rather than an evaluated Zambia-wide intervention.

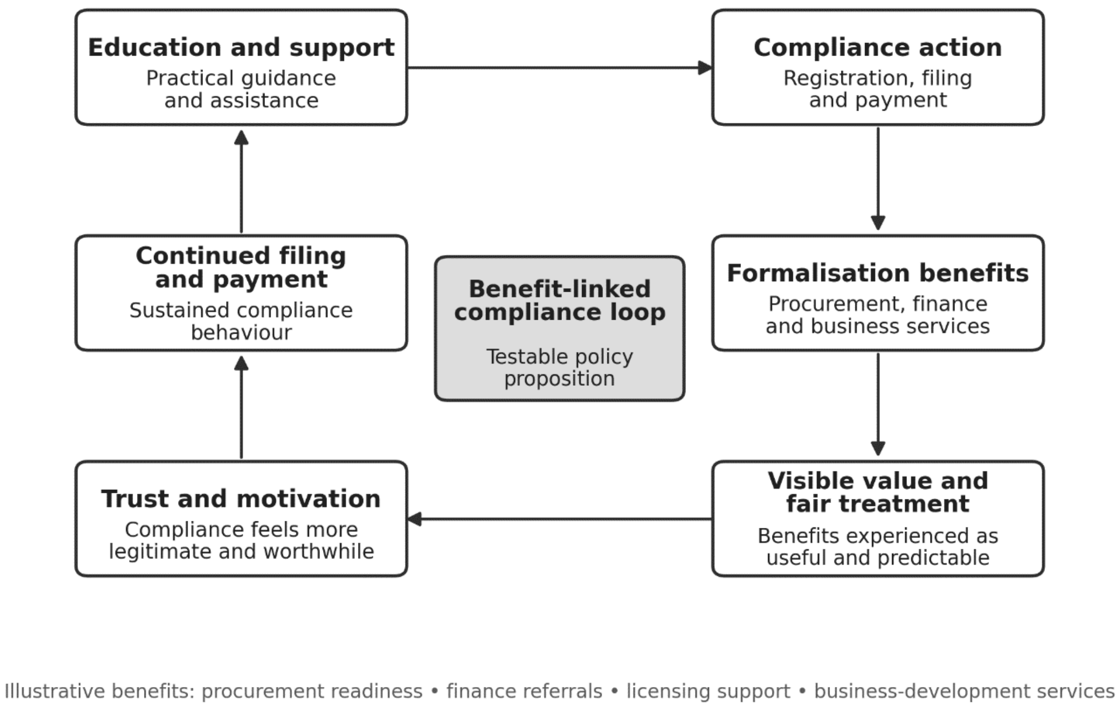
6.3 Proposed benefit-linked compliance loop

Figure 5 presents the most tentative of the proposed policy mechanisms. Education can support compliance action; formal compliance may make a firm more eligible for procurement, finance referrals, licensing support or business-development services; visible value and fair treatment may strengthen trust and make future compliance more credible. The retained corpus supports the logic of this sequence more strongly than its long-term effect in Zambia. It should therefore be piloted with clear eligibility rules and evaluated against continued filing and payment rather than assumed to work.

https://doi.org/10.53819/81018102t70107

Stratford Peer Reviewed Journals and Book Publishing
Journal of Entrepreneurship and Project Management
Volume 10||Issue 4||Page 56-77||August |2026|
Email: info@stratfordjournals.org ISSN: 2616-8464

Figure 5: Proposed benefit-linked compliance loop



Source: Authors' synthesis based on Van Huong and Cuong (2019), OECD (2020), and Adu-Ababio et al. (2026).

Note. The loop is a testable policy proposition. National scale-up should follow evidence from pilots with administrative filing/payment outcomes and adequate follow-up.

6.4 Policy matrix

Table 6 translates the review findings into an evidence-informed policy matrix, linking the main compliance problems to proposed interventions, responsible actors, measurable indicators and the current strength of supporting evidence.

Table 6: Evidence-informed policy matrix for strengthening turnover-tax compliance

Policy problem	Recommended intervention	Lead actors	Example indicators	Evidence status
Low tax literacy and weak records	Plain-language market-based education; simple turnover calculators; basic record books; onboarding for new taxpayers.	ZRA, councils, SME associations, accountants	Knowledge gain; registration completion; timely first filing; record completeness.	Supported mechanism: Mascagni et al. (2019); Nagel et al. (2019); Seim (2019); Libanda & Kachamba (2026).
High compliance costs	Short forms; assisted desks; mobile-first processes; decentralised support days.	ZRA, Ministry of Finance, local authorities	Time/travel cost; error rate; filing completion; abandonment.	Supported mechanism; effect size context-dependent.
Digital exclusion	Mobile/USSD-compatible options where feasible; rural kiosks; digital-literacy clinics; reliable receipts; fallback channels.	ZRA, telecoms, banks, SME bodies	Use by rural/low-digital-skill taxpayers; failed transactions; help-resolution time.	Supported for access/adoption; sustained payment effect requires evaluation.
Low trust and perceived unfairness	Published service standards; transparent complaint handling; clear explanations of tax use; local feedback mechanisms.	ZRA, Ministry of Finance, councils	Satisfaction; complaint resolution; perceived fairness; repeat voluntary filing.	Moderately supported determinant; not a stand-alone causal treatment.

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Weak or uneven enforcement	Risk-based audits; correction window for first/minor failures; proportionate sanctions for repeated deliberate non-compliance.	ZRA	Audit coverage by risk; correction rate; repeat non-compliance; filing after contact.	Supported by deterrence/trust theory and emerging administrative evidence.
Limited formalisation value	Pilot links from compliant status to procurement readiness, finance referrals, licensing and business services.	ZRA, CEEC, PACRA, councils, banks	Benefit uptake; continued filing/payment; formalisation retention.	Promising proposition; direct Zambia longitudinal evidence remains limited.
Rural / gender evidence gaps	Produce rural/urban and sex-disaggregated compliance dashboards where legally and ethically permissible; oversample underrepresented groups in evaluation.	ZRA, ZamStats, research partners	Coverage; subgroup filing/payment rates; service-use gaps.	Evidence-development priority, not a presumed subgroup effect.

Source: Authors' synthesis of the systematic review findings and included evidence.

6.5 Sequenced implementation and evaluation roadmap

Sequencing also matters. Stronger enforcement is easier to justify when taxpayers have first been given a reasonable opportunity to understand and meet their obligations. Table 7 therefore starts with diagnosis and service redesign, then adds motivation and risk-based enforcement, with evaluation running across all phases.

Table 7: Sequenced implementation roadmap

Phase	Core action	Indicative timing	Monitoring focus
1. Diagnose	Segment taxpayers by sector, location, record quality, digital access and compliance history.	0–6 months	Baseline profile; rural/urban and sex-disaggregated service gaps where data permit.
2. Build capability	Deliver practical education, bookkeeping support and first-filing assistance.	3–12 months	Knowledge; registration; record quality; first filing.
3. Reduce opportunity barriers	Simplify forms and expand mobile, kiosk and assisted channels.	6–18 months	Time/travel cost; errors; abandonment; successful filing/payment.
4. Strengthen motivation	Improve service standards, fairness communication and carefully defined benefit links.	6–24 months	Trust; satisfaction; complaint resolution; benefit uptake.
5. Apply balanced enforcement	Use risk-based audits and proportionate sanctions after support is reasonably available.	12–30 months	Correction rate; repeat failure; audit yield; post-contact filing.
6. Evaluate and adapt	Use pilot/comparison designs and administrative follow-up; publish methods and results.	Ongoing	Sustained filing/payment; declaration quality; formalisation retention; taxpayer experience.

Source: Authors' proposed implementation sequence derived from the systematic review findings and the compliance-alignment framework.

7. Implications for Research

Future research in Zambia would benefit from moving beyond one-time, self-reported measures of compliance. The emerging use of administrative tax records demonstrates that registration, filing, declared turnover and payment can be followed over time (Adu-Ababio et al., 2026). Linking those outcomes to taxpayer surveys and qualitative interviews would allow researchers to distinguish inability, access constraints and deliberate non-compliance more convincingly.

Interventions should also be assessed against the specific behaviour they are intended to change. Assisted e-filing may improve filing without changing payment; record-keeping support may improve declaration accuracy without changing registration; a correction window may reduce repeat failure

https://doi.org/10.53819/81018102t70107

among inexperienced taxpayers while having little effect on deliberate evasion. Reporting each outcome separately would make policy learning more precise.

Rural enterprises, female-owned firms, youth-owned businesses, agricultural enterprises and seasonal businesses should be deliberately included in future studies rather than being represented through broad post-hoc generalisations. The national MSME survey and 2025 establishment census provide improved sampling frames and rural/urban context, but they do not answer tax-compliance questions by themselves. Future evaluations should therefore combine representative sampling with administrative outcomes and follow-up long enough to test whether initial improvements persist after support ends.

Compliance alignment can also be tested empirically. A prospective study could measure tax knowledge and record capability, perceived procedural access, trust/fairness, sanction salience and service experience, then test whether combinations of these variables predict subsequent filing and payment better than any single dimension. Such work would determine whether the proposed alignment framework adds explanatory value beyond its component theories.

8. Conclusion

Turnover tax can simplify how tax is calculated, but it does not remove the everyday behavioural and administrative work involved in complying. The evidence indicates that SMEs are more likely to comply when they understand the obligation, can keep workable records, can access filing and payment at reasonable cost, and encounter a tax authority that combines predictable service with credible enforcement. Recent Zambian studies reinforce the importance of education, fairness and usable digital channels, while national statistics show the scale and heterogeneity of the small-business population that tax administration must serve.

At the same time, several promising mechanisms remain insufficiently tested. Social-norm campaigns, benefit-linked formalisation and a fully integrated compliance package remain promising mechanisms rather than validated national effects. Rural, gender-disaggregated and sustained turnover-tax outcomes are still too thin for broad claims. The paper therefore advances compliance alignment as a conceptual and diagnostic proposition: capability, opportunity and motivation are likely to work best when institutional legitimacy and administrative power support rather than contradict them. The next policy step is not to assume that this model is proven, but to pilot its components, measure actual filing and payment, and adapt the package to the taxpayers for whom barriers are greatest.

Declarations

Author contribution: Bridget Phiri led the conceptualisation, source verification, evidence synthesis, manuscript drafting and final preparation of the article. Professor Mpundu Mubanga contributed to the conceptual development, methodological guidance, critical review of the evidence synthesis, scholarly interpretation, and substantive revision of the manuscript. Both authors reviewed and approved the final version of the article.

Disclosure statement: The authors declare no known competing financial interests or personal relationships that could have influenced the work reported in this article.

Funding: No specific funding was received for this article.

https://doi.org/10.53819/81018102t70107

Data availability statement. This article is based on published studies, policy papers and institutional reports; no primary dataset was generated.

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