



# Strengthening Policy Frameworks to Support Taxpayer Adaptation in Tanzania's Digital Tax Transition: A Qualitative Review of Strategies and Institutional Gaps

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## ABSTRACT

The rapid digital transformation of tax systems globally has created new challenges and opportunities for revenue authorities, particularly in low- and middle-income countries such as Tanzania. As the Tanzania Revenue Authority (TRA) expands digital tax platforms for registration, filing, and payment, many taxpayers especially in rural and informal sectors continue to face barriers related to digital literacy, system accessibility, and institutional responsiveness. This qualitative study employs a desk review approach to evaluate existing policies and propose a comprehensive framework to support taxpayers in adapting to the digital tax landscape. The findings reveal that the success of digital taxation hinges not only on technological efficiency but also on the presence of inclusive support structures. Three interconnected frameworks are proposed ; (1) Knowledge Dissemination to improve digital literacy and awareness; (2) Service Desk and Technical Inquiry to enhance responsiveness and institutional accessibility; and (3) Integrated Taxpayer Engagement to build long-term trust and compliance through ongoing communication and community-based support. These frameworks are moderated by institutional and technological enablers that determine their effectiveness. Drawing on theoretical foundations including the Technology Acceptance Model (TAM), institutional theory, and behavioural compliance theory, the study concludes that inclusive policy design, coupled with investments in infrastructure and human-centred service delivery, are essential for equitable and sustainable digital tax adoption in Tanzania.

**KEYWORDS:** Digital taxation, taxpayer support, institutional policy, Tanzania Revenue Authority (TRA), e-tax systems, knowledge dissemination, qualitative desk review

## INTRODUCTION:

The rapid digitization of public services has fundamentally transformed tax administration systems worldwide. In both developed and developing economies, tax authorities are leveraging digital tools to increase efficiency, transparency, and compliance(OECD, 2020). Digital tax systems including e-filing platforms, electronic invoicing, mobile tax payment applications, and automated verification systems are now at the forefront of revenue collection strategies(Shubailat et al., 2024). These reforms are often driven by the need to modernize tax collection, reduce compliance costs, and respond to the growing complexity of cross-border trade, e-commerce, and digital economic activities (Becker et al., 2022; Simbarashe, 2020).

In Tanzania, the shift toward digital taxation is embedded within broader public sector reforms that aim to increase domestic resource mobilization and improve taxpayer services (Masunga et al., 2020). The Tanzania Revenue

Authority (TRA), through various policy and administrative changes, has introduced digital tax platforms for registration, filing, and payment to streamline tax administration and widen the tax net(Massawe, 2021). However, despite these technological advancements, there remains a significant gap in how taxpayers especially those in informal, rural, and underserved communities are supported in transitioning to digital tax platforms (Latif, 2020). The lack of coordinated taxpayer support mechanisms threatens to undermine compliance and perpetuate exclusion in the evolving tax ecosystem (Mashauri, 2021; Mbise and Baseka, 2022).

Empirical evidence from both national and regional contexts points to several persistent barriers: limited digital literacy, poor access to digital infrastructure, lack of responsive support systems, and mistrust of new technologies (Arewa and Santoro, 2022; Maro, 2023; Mlowe, 2023). Many small-scale traders, informal business operators, and low-income taxpayers lack adequate information on how to navigate

digital tax systems. In some cases, they are unaware of their obligations under digital tax laws or struggle to interpret technical requirements (Au et al., 2023). Others face challenges in accessing stable internet connectivity, smartphones, or service desks particularly in remote areas (Kyomo and Buhimila, 2025). These gaps highlight the need to re-examine institutional approaches to taxpayer engagement and develop strategies that are inclusive, human-centered, and locally grounded.

Since digital taxation is increasingly understood not simply as a matter of technological capability but as a policy and institutional challenge (Nembe and Idemudia, 2024). Countries like Rwanda, Mexico, and Chile have demonstrated that the success of digital tax reforms hinges on a mix of technical innovation and taxpayer empowerment (Hakorimana and Twesige, 2024). For example, Rwanda’s early adoption of Electronic Invoicing Systems (EIS) was supported by taxpayer education campaigns and mobile help desks, while Mexico’s tax authority integrated digital services with real-time taxpayer support to reduce fraud and increase voluntary compliance (Adelakun1 et al., 2024; Hakorimana and Twesige, 2024). These cases emphasize the importance of coupling technology with targeted support to facilitate widespread and equitable adoption.

Most existing studies primarily in Tanzania, examine the effectiveness of digital systems in improving tax performance, yet there is limited research on the strategies and institutional frameworks required to support taxpayers through the digital transition (Khamis, 2020; Masunga et al., 2020; Mashauri, 2021). While technological tools have been deployed, less attention has been paid to ensuring that taxpayers understand, access, and trust these systems. This gap is particularly concerning given the rapid expansion of digital platforms and the risk of leaving behind those who are digitally marginalized. A comprehensive response requires not only the availability of platforms but also supportive frameworks that foster inclusion, build confidence, and enhance user experience. Therefore, this study seeks to fill this gap by reviewing current policies and proposing an integrated framework to strengthen taxpayer support during Tanzania’s digital tax transformation. Using a qualitative desk review methodology, the research examines existing strategies, draws insights from international case studies, and synthesizes findings through theoretical lenses such as the Technology Acceptance Model, Institutional Theory, and Behavioral Compliance Theory. The goal is to identify actionable policy and institutional pathways that can help enhance taxpayer adaptation, promote equitable access, and improve long-term compliance in the digital age.

## **2.0 LITERATURE REVIEW**

### **2.1 Theoretical Perspectives on Digital Tax Adoption**

The transition to digital taxation systems is best understood through multiple theoretical lenses that explain how individuals, institutions, and technological systems interact.

One foundational model is the Technology Acceptance Model (TAM) developed by Davis (1989), which posits that the likelihood of adopting new technologies is influenced by two primary perceptions: perceived usefulness and perceived ease of use. Applied to taxation, this model suggests that taxpayers are more likely to adopt digital services such as e-filing or e-payment systems if they perceive them as simple, convenient, and beneficial in meeting their compliance obligations.

Institutional Theory further complements TAM by emphasizing the role of regulatory frameworks, organizational routines, and social norms in shaping institutional behavior and user compliance (Sevendy et al., 2023). From this perspective, digital tax systems are not only technical innovations, but also institutional artifacts tools embedded within a broader system of policies, legal procedures, and bureaucratic practices. In Tanzania, where digital governance is still evolving, institutional capacity, policy alignment, and legitimacy are essential to ensuring taxpayer trust and system adoption (Oreku, 2021; Victor, 2024).

Additionally, Behavioral Compliance Theory provides insight into how perceptions of fairness, trust, and responsiveness influence voluntary taxpayer behavior. According to Fischer, Wartick, and Mark, taxpayers are more likely to comply when they believe the tax system is just, transparent, and supportive, especially in the presence of assistance and accessible service mechanisms (Belahouaoui and Attak, 2024). This theory highlights that beyond technological design, the institutional attitude toward taxpayers plays a critical role in shaping long-term compliance patterns.

### **2.2 Global Experiences and Lessons on Digital Tax Transformation**

Internationally, tax administrations have embraced technology to improve revenue collection and streamline service delivery. A notable case is Rwanda, where the Rwanda Revenue Authority introduced the Electronic Invoicing System (EIS), initially using Electronic Billing Machines (EBMs) and later expanding to mobile and software-based invoicing. Early reports showed increased VAT compliance and improved taxpayer satisfaction (Hakorimana and Twesige, 2024). Similarly, Mexico witnessed a decline in VAT invoice fraud from over 10% to below 1% within a decade following its 2011 implementation of mandatory e-invoicing (Adelakun1 et al., 2024). These cases show that digital systems, when supported by robust implementation strategies, can significantly enhance compliance.

However, these successes were not solely driven by technology. They were accompanied by targeted support strategies such as taxpayer education, field support desks, and capacity building programs. In Chile, the digital tax transition was supported by a taxpayer service framework that included

on-site advisory sessions and digital tutorials, which proved critical in building trust and easing the transition for less digitally literate taxpayers (Becker et al., 2022)

### **2.3 Empirical Insights from Tanzania and Sub-Saharan Africa**

In Tanzania, recent literature underscores both the progress and limitations of digital tax implementation. Studies by Baseka, (2022) and Mashauri, (2021) show that while the TRA has invested in digital tools such as online portals and mobile platforms, uptake remains uneven due to limited taxpayer knowledge, technological access, and low service responsiveness. Many small business owners, especially in rural areas, lack digital literacy and rely heavily on traditional tax agents or paper-based filing.

Further, Khamis, (2020) and Ngowi et al., (2021) find that system downtimes, unclear platform navigation, and delayed responses to inquiries erode taxpayer confidence and reduce willingness to shift to digital processes. This aligns with findings from Gomera et al., (2021), who notes that informal traders often disengage from digital services when they do not receive sufficient guidance or follow-up support.

Another concern raised in the Tanzanian context is infrastructure disparity. According to Kyomo and Buhimila, (2025), institutional outreach is heavily skewed toward urban centers, leaving rural taxpayers without access to reliable internet, electricity, or nearby TRA offices. Without physical or mobile service points, even the best-designed platforms fail to achieve inclusive adoption.

### **2.4 Policy and Strategic Implications**

The literature consistently reveals that digital tax reforms require more than technological innovation. Effective implementation depends on complementary policies that address user needs, institutional responsiveness, and infrastructure readiness. According to Arewa and Santoro, (2022) stress the need for context-specific frameworks in low- and middle-income countries, emphasizing that strategies must be adapted to the realities of informal economies, low digital literacy, and limited public infrastructure.

Additionally, Belahouaoui and Attak, (2024) argue that the current generation of tax must focus on personalized taxpayer engagement, responsive digital support systems, and adaptive regulatory frameworks. They advocate for AI-powered automation, proactive communication, and human-centric service delivery models as pathways to improve compliance in digital environments.

In Tanzania, this means that the success of digital taxation cannot be divorced from broader governance goals. TRA must invest in educational programs, localized service desks, mobile support units, and community-based outreach to close the gap between system availability and taxpayer usability (Khamis, 2020; Nguvava and Chao, 2024). Furthermore, alignment with institutional and behavioral theories

underscores the importance of trust, fairness, and institutional legitimacy as pillars of sustainable compliance.

## **3.0 METHODOLOGY**

### **3.1 Research Design**

This study adopted a qualitative research design, rooted in the constructivist paradigm, which emphasizes the interpretation of meaning from social contexts and institutional practices (Creswell, 2003; Hirose and Creswell, 2022). The qualitative approach was selected to enable an in-depth understanding of how existing policies, strategies, and institutional arrangements support or hinder taxpayers’ adaptation to digital taxation in Tanzania. Rather than seeking to quantify relationships, the study aimed to conceptually map institutional responses and identify opportunities for strategic improvement (Fischer et al., 2017; Saez et al., 2012). Given the nature of the research questions and the contextual focus on institutional frameworks, a desk review strategy was deemed most appropriate.

### **3.2 Data Collection Method**

Data were gathered through a desk-based review of publicly available materials including government policy documents, reports from the Tanzania Revenue Authority (TRA), publications from the Ministry of Finance and Planning, as well as research articles, donor reports, and institutional case studies. International examples and comparative experiences especially from Rwanda, Mexico, and Chile were reviewed to identify transferable lessons relevant to the Tanzanian context. Academic literature was sourced through university databases, Google Scholar, and institutional repositories, focusing on publications from 2015 to 2024 that addressed themes such as digital taxation, taxpayer behavior, technological adoption, institutional capacity, and administrative reforms as done by (Massawe, 2021).

Unlike a systematic review, the desk review did not involve exhaustive database querying or formal inclusion/exclusion criteria. Instead, it relied on purposeful selection of sources based on relevance, credibility, and practical utility in addressing the research objectives. This method is well-suited for studies aiming to map institutional landscapes, identify strategic gaps, and develop conceptual frameworks for policy and administrative intervention (Alm and Finlay, 2015; Fischer et al., 2017).

### **3.3 Data Analysis Approach**

The reviewed documents were analysed using qualitative content analysis, which allowed for thematic interpretation of texts in relation to digital taxation support strategies. The process involved reading and coding key sections of documents to extract meaningful patterns around taxpayer challenges, institutional practices, and proposed or implemented solutions. The findings were then organized into thematic clusters, forming the basis for the three proposed frameworks :

(1) Knowledge Dissemination,

- (2) Service Desk and Technical Inquiry, and
- (3) Integrated Taxpayer Engagement.

To validate and enrich the interpretive findings, the proposed framework was conceptually aligned with three theoretical models: the Technology Acceptance Model (TAM) (Davis, 1989), Institutional Theory (Scott, 2001), and Behavioural Compliance Theory (Fischer, Wartick, and Mark, 2017). TAM was used to interpret how perceptions of usefulness and ease of use affect taxpayer behaviour toward digital services. Institutional Theory informed the analysis of how rules, resources, and norms govern the capacity of public institutions like TRA to deliver and sustain digital services. Behavioural Compliance Theory helped examine how system design, fairness, and responsiveness influence voluntary compliance in a digital taxation context. The qualitative methodology allowed for a deep and contextual understanding of policy gaps and strategic opportunities. It also facilitated the construction of a conceptual framework that is grounded in existing practice while proposing transformative strategies to strengthen taxpayer support during Tanzania’s digital tax transition.

#### 4.0 RESULTS AND DISCUSSION

The desk review reveals that while Tanzania has made notable strides toward digitizing tax administration, significant gaps remain in ensuring that all taxpayers can effectively participate this section presents the results of the desk-based inquiry in the form of a multi-layered framework designed to address the key institutional, behavioural, and technological challenges identified. The framework comprises three interdependent support structures Knowledge Dissemination, Service Desk and Technical Inquiry, and Integrated Taxpayer Engagement each shaped by critical moderating factors: Institutional Capacity and Technological Infrastructure as follows:

##### 4.1 Knowledge Dissemination Framework

At the foundational level, the review identifies digital knowledge gaps as one of the primary barriers to taxpayer adaptation in Tanzania. Many small business owners, rural traders, and informal sector participants are unfamiliar with the operation of digital devices, digital tax registration, or electronic filing systems. According to Arewa and Santoro (2022), this disconnect between technological policy and taxpayer capacity is a common barrier across low- and middle-income countries. In Tanzania, studies by Baseka (2022) and Mashauri (2021) show that taxpayers often abandon the digital tax process due to limited understanding or misinformation.

The Knowledge Dissemination Framework thus prioritizes digital literacy as a national tax policy objective. Key strategies include delivering taxpayer training in local languages, developing simplified multimedia tax guides, and broadcasting educational content via mobile radio and social media. These initiatives aim to improve the perceived ease of

use, a core construct of the Technology Acceptance Model (TAM) (Davis, 1989). According to institutional theory, such public learning initiatives not only transfer knowledge but also build normative legitimacy by aligning citizen expectations with institutional processes (Scott, 2001).

##### 4.2 Service Desk and Technical Inquiry Framework

The second framework focuses on building responsive and accessible taxpayer support systems. While the Tanzania Revenue Authority (TRA) has rolled out numerous digital platforms, many taxpayers still face technical challenges such as login issues, system downtimes, and unclear procedures. These obstacles are often compounded by the absence of local support structures. Khamis (2020) and Massawe (2021) emphasize that technical difficulties and lack of assistance discourage continued digital usage, especially among new users. To address this, the Service Desk and Technical Inquiry Framework proposes a decentralized system of support services, including walk-in help desks at TRA offices, mobile tax vans for underserved regions, and digital support hotlines offering real-time assistance via SMS, phone, or chat. This aligns with findings from Lowry, (2019); Ting, (2020) and Munoz et al., (2022), who demonstrate that service reliability and staff responsiveness are key to shaping positive taxpayer perceptions. The model also draws on behavioural compliance theory, which suggests that fairness, access to help, and transparency encourage voluntary cooperation over coercion (Musimenta et al., 2019). Additionally, institutional theory supports the creation of intermediary mechanisms such as human agents to enhance institutional reach and trust (Baistrocchi, 2017; Elliffe, 2021).

##### 4.3 Integrated Taxpayer Engagement Framework

Beyond education and technical support, the study highlights the importance of ongoing engagement and two-way communication to ensure sustainable taxpayer participation. Tax compliance is not a single transaction but an evolving relationship between the taxpayer and the state. Yet, in Tanzania, there are few structured mechanisms for maintaining this relationship post-registration or payment. This leads to disengagement, misinformation, and missed opportunities for behavior reinforcement (Gomera, 2022). The Integrated Taxpayer Engagement Framework proposes community-based tax ambassadors, social media outreach, SMS reminders, WhatsApp helplines, and coordinated efforts between TRA, local government authorities (LGAs), and civil society organizations (CSOs). These tools establish a continuous cycle of communication, feedback, and trust-building. The framework draws on responsive regulation theory, which promotes supportive and adaptable enforcement models, particularly in complex environments (Belahouaoui and Attak, 2024). It also reinforces TAM’s principle of perceived usefulness, where taxpayers are more likely to adopt systems that consistently respond to their needs (McKerchar and Hansford, 2019).



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The effectiveness of the three support frameworks is moderated by two key enabling conditions: Institutional Factors and Technological Infrastructure. First, the institutional capacity of TRA its staffing levels, decentralization policies, and interdepartmental coordination plays a critical role in operationalizing policy. As noted by Kyomo and Buhimila (2025), TRA’s centralized structure limits access to services in non-urban areas, weakening the effectiveness of digital support models. Similarly, the Ministry of Finance and Planning (URT, 2021) acknowledges that successful digital policy implementation requires collaboration across government sectors, particularly in tax enforcement and taxpayer education.

Second, technological infrastructure acts as a structural moderator. Disparities in access to smartphones, internet connectivity, and reliable electricity hinder taxpayers’ adoption of digital services. According to Oreku, (2021) and Ngowi et al., (2021), limited infrastructure in rural and peri-urban districts reduces the reach and performance of e-tax platforms. Without targeted investments in connectivity and affordable digital devices, the impact of education and support services will be uneven, reinforcing digital inequality in tax compliance.

### 4.5 Behavioral Compliance Outcomes

When the three core frameworks Knowledge Dissemination, Service Desk and Technical Inquiry, and Integrated

Engagement are effectively implemented and reinforced by institutional and technological support, they can result in significant behavioural change (Masunga et al., 2021). These include improved trust in the digital tax system, increased voluntary compliance, and stronger sustained engagement with TRA platforms. Research shows that when taxpayers feel equipped, supported, and heard, they are more likely to shift from reactive to proactive compliance behaviour (Saptono et al., 2023; Slemrod, 2019). Furthermore, these behavioural shifts are consistent with recent global trends. According to insights from the 2nd NTO Technical Conference (2023), many tax administration such as those in Hungary, Italy, Benin, Liberia, and Rwanda have successfully adopted digital solutions to reduce fraud and improve compliance. Mexico’s e-invoicing system, for instance, reduced VAT invoice fraud from over 10% to under 1% in a decade. Similarly, Rwanda’s Electronic Invoicing System (EIS) has contributed to increased VAT revenues and taxpayer satisfaction (Hakorimana & Twesige, 2024).

This diagram in figure 1 illustrates the proposed three-layered support framework Knowledge Dissemination, Service Desk and Technical Inquiry, and Integrated Engagement moderated by Institutional and Technological Factors, leading to improved Behavioural Compliance Outcomes.

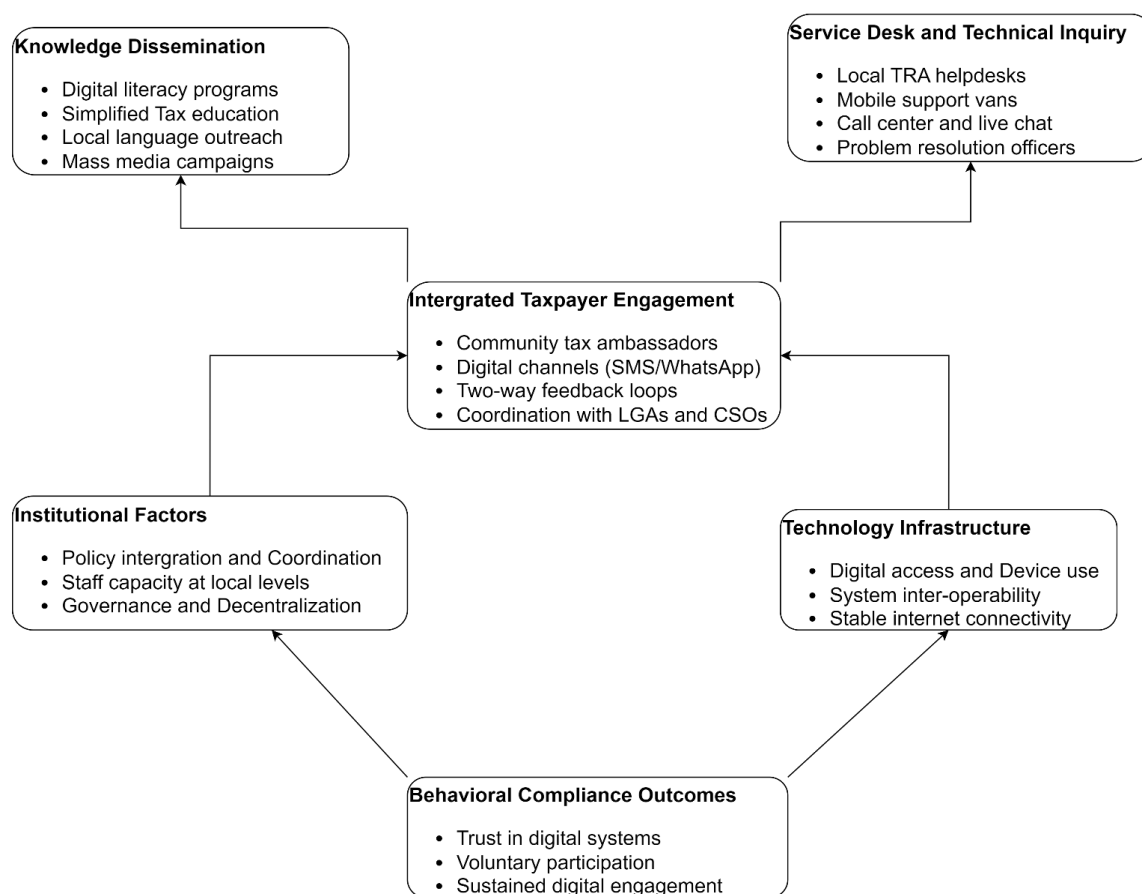


Figure 1: Integrated Policy Framework for Enhancing Taxpayer Adaptation to Digital Taxation in Tanzania

## **5.0 CONCLUSION AND RECOMMENDATIONS**

This study has highlighted the critical need for a holistic, policy-driven approach to supporting taxpayers in adapting to Tanzania’s evolving digital tax system. Through a qualitative desk review of institutional reports, academic studies, and global experiences, three core frameworks were proposed: Knowledge Dissemination, Service Desk and Technical Inquiry, and Integrated Taxpayer Engagement. These frameworks are not standalone; they function within broader institutional and technological environments that either enable or hinder their effectiveness. The findings show that without reinforcing taxpayer readiness, responsive service infrastructure, and consistent engagement strategies, the transition to a digital tax regime risk excluding large segments of the population and undermining voluntary compliance.

The analysis revealed that many Tanzanian taxpayers still face significant barriers related to digital literacy, access to support services, and confidence in the system. These barriers are further exacerbated by infrastructural constraints such as limited internet connectivity, poor platform design, and a lack of localized TRA presence in underserved areas. Global case studies, such as the adoption of electronic invoicing systems in Rwanda, Mexico, and Chile, demonstrate that digital tools can enhance compliance and reduce fraud—but only when they are accompanied by inclusive taxpayer education and targeted institutional reform. As such, Tanzania’s digital tax strategy must be grounded not just in technological efficiency, but also in principles of accessibility, fairness, and public engagement.

Based on these insights, it is recommended that the Tanzania Revenue Authority (TRA), in collaboration with other public institutions, prioritize the implementation of the proposed three-pronged framework. First, mass-scale digital literacy campaigns should be launched, with a focus on informal traders, women, youth, and rural entrepreneurs. Second, TRA should expand its taxpayer assistance infrastructure by setting up decentralized help desks, mobile tax vans, and hotlines equipped to provide technical support and answer tax policy questions. Third, integrated engagement strategies should be adopted to build lasting relationships between TRA and taxpayers, including through SMS reminders, digital chat channels, and community-based tax ambassadors. These measures will help build trust and ensure that digital taxation is not seen as a burden, but as a participatory and empowering process.

Finally, policymakers must recognize that the success of digital tax reforms depends not only on taxpayer behaviour but also on the internal transformation of tax institutions. This includes investing in robust digital infrastructure, enhancing inter-agency coordination, and recalibrating TRA’s internal processes to support digital workflows. Data security and privacy must be embedded into all systems to maintain public confidence. Moving forward, Tanzania can leverage regional collaboration and international best practices to refine its

strategy and ensure a more inclusive, efficient, and responsive digital tax environment.

## **6.0 AREAS FOR FURTHER STUDY**

Future studies could focus on how different taxpayer groups respond to digital tax support, especially informal and rural populations. Comparative research across countries and empirical validation of the proposed framework would add depth. Longitudinal studies could track institutional adaptation over time.

## **7.0 DATA AVAILABILITY STATEMENT**

This study used publicly available secondary data. All documents cited are accessible through official government portals, academic databases, or institutional repositories. No primary or confidential data were collected.

## **8.0 FUNDING STATEMENT**

No external funding was provided for this study.

## **9.0 LIMITATIONS OF THE STUDY**

While this study provides valuable insights through a comprehensive desk review, it recognizes the opportunity for future research to build on its findings using primary data. The conceptual framework developed offers a solid foundation, though it has not yet been empirically tested creating room for future validation through field studies. Nevertheless, this qualitative approach allows for a wide-reaching synthesis of current strategies and sets the stage for more targeted, evidence-based investigations moving forward.

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