

Factors Influencing Tanzanian Consumers' Claim for EFD Sales Receipts After Transactions: Evidences from Car Drivers

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Abstract

While customers are expected to claim for EFD receipts after transactions, as references to purchased items and tax relayed to TRA, evidences indicate that the majority of consumers in Tanzania choose not to do so. Guided by the theory of planned behaviour (TPB), this study sought to answer the main research question: *Why do some customers not take sales EFD receipts after transactions?* Specifically, it sought to determine the influence of facilitating conditions, individual attitude, subjective norms, perceived behavioural controls and perceived receipts validity on customers' claiming EFD receipts after transactions. The study was conducted in Dar es Salaam city. Using a sample calculator, where for the population of one million and above with confidence interval 5 and confidence level 95 percent, a study sample size of 371 car drivers was used. Respondents were conveniently selected. Findings indicate that facilitating conditions, individual attitudes, subjective norms, perceived behavioural controls and perceived receipt validity have a positive effect on the intention to claim EFD sales receipt after transactions. Efforts to sensitize on the importance of customers' claiming EFD receipts for each transaction made need being emphasized. Also, there is need to formulate policies and regulations to reinforce the behaviour.

Keywords: *consumer, EFD, EFD receipts, EFD receipts claims, tax compliance, car drivers, transactions, Dar es Salaam.*

Introduction

Tax is one of the major reliable sources of government revenue to enable the delivery of social services to its citizens (World Bank, 2022). Other sources include loans, grants and revenue obtained from government investments. Accordingly, governments—all over the world—have turned tax a mandatory obligation to every individual. Although never quite welcome, tax collection with a maximum of taxpayers cooperation and a minimum of irritation or inconvenience, yields enormous results (Smith, 2006). A highly efficient and effective tax system encourages taxpayers to voluntarily comply with tax payment, and hence increase government revenue. Given the potentials of Electronic Fiscal Devices (EFDs), numerous tax authorities have adopted them in their mission to fight non-compliance, especially on sales tax and VAT payable on sales. EFDs are applauded because of the important features they have: in-built fiscal memory that cannot be erased; transmission of tax information done direct to the Tanzania Revenue

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Authority (TRA); irreversible date mechanism; and saving of configured data and records on permanent fiscal memory automatically. The decision on the adoption of the devices was, therefore, based on the need to combat non-compliance. EFDs are beneficial to all tax stakeholders: they help governments to get taxpayers' correct information, thereby increasing revenue collection; assist tax payers to maintain weekly, monthly and annual reports, including the filing of monthly returns; and help consumers keep records of transactions made, as evidence of transactions, hence assisting in refund processes (Mwang'onda et al., 2018).

EFDs were introduced in Tanzania for the first time in 2010 under the Value Added Tax (Electronic Fiscal Device) Regulation (URT, 2012) for all VAT registered entities. After three years of operations, the EFD phase two for non-VAT registered persons began. Although it started with some resistance, awareness campaigns on the use of EFD through different channels by responsible authorities, including the TRA, helped increasing taxpayers' knowledge on EFDs. Despite some protests in the initial phase, the government of Tanzania made it mandatory for sellers to issue EFD receipts (hence 'receipts' unless otherwise specified) for each transaction made. The operation gained more push following the campaign by the President of the country's fifth regime: '*Ukiuza toa risiti, ukinunua dai risiti*' ('Issue receipt on sale, Claim receipt on purchase'). Today, many vendors provide receipts.

However, to date, the take-up and use of EFDs in Tanzania remains a major challenge for the TRA. The collection of VAT has not performed as expected (TRA, 2018). Unlike in the beginning, a new problem has emerged: it is no longer only vendors who oppose the use of EFD; also many buyers choose not to take EFD receipts (Mwang'onda et al., 2018). Besides, when EFD receipts are not issued, very few customers are brave enough to demand them. This indicates that consumers are less concerned with claiming receipts. Piles of bins of uncollected EFD receipts (see, e.g., Figures 1) in shopping sites such as supermarkets, fuel-filling stations, and public buses using EFDs, and many others, are vivid. The role of customers in ensuring that the right amount of sales is reported to the TRA is important. It is also from being given the right receipts for what one has bought that protects a customer from mistrusting sellers' behaviours, such as sales of counterfeits, expired products, and so forth. Such aspects cannot be ensured unless customers are kin to claim for sales receipts for each purchase made. It is such a stance that triggered this investigation on the reluctance to demand receipts on the part of purchasers.

Having noticed such anomaly, the TRA came up with an operation to enforce the Finance Act of 2016 by penalizing any individual found with a product purchased without an EFD receipt. The penalty related to such a violation includes paying a fine of not less than TZS30,000. Yet, evidence further indicates that this has not solved the problem. Many customers still do not claim receipts; instead, penalized individuals end up building increased hatred towards the tax system and the government at large; while sellers defend themselves that it is not their fault since customers were not taking receipts even when they were issued to them.

Unlike in the case with manual receipts, which was regarded as time-consuming because it involved writing down the details of a customer and the product bought manually, and as such providing an excuse why people did not demand for receipts due wanting to save waiting time, technology has made it easy where receipts come out automatically with the respective details of both the buyer and items. Thus, with EFDs, waiting time is no longer an issue. As mentioned earlier, despite this invention, still bags and bins of left EFD receipts are observed around shopping sites. Some studies have documented several possible factors—such as education, culture, behavioural belief, and control belief—behind intention acts of human beings (Bandura, 1999; Mwang’onda et al., 2018). However, what exactly influence customers not taking receipts after transactions in the context of Tanzania is unclear. Just like in the development of any other fiscal device technology, critics argue that EFDs will not accomplish any meaningful results unless the underlying factors for their non-use are revealed and addressed.



Figures 1: Garbage bin with EFD receipts
Source: Researcher’s observation, 2021

The ongoing debates on what explains post-purchase consumers EFD receipts claims are inconclusive, incomprehensive and not contextualized. While the theory of planned behaviour (TPB) has argued on the role of attitude (e.g., Ajzen, 2005), critics argue that consumers may not necessarily articulate a particular attitude to influence one's decision-making. Many associate the hesitancy of EFD receipts claims with a number of factors that are not necessarily actively or consciously considered during decision-making, but form the backdrop for the decision-making process (ibid.). Others include individual's perceived social pressure and perceived behaviour control (Ajzen, 2005; Chan et al., 2015). Yet, some controversies remain on the assumption of rationality because sometimes humans act emotionally, not rationally. While some consider humans as behaving rationally, some call this 'sense-making' (Chater & Loewenstein, 2016). For example, some researchers (e.g., Magese, 2020) argue that a majority (80.5%) of customers do not see the usefulness of EFD receipts: they perceive the validity of EFD receipts as low, their numbers faint shortly, it is hard to differentiate between genuine versus counterfeit receipt, etc. (Ku, 2009; Sakaya, 2020; Casey & Castro, 2015). Other literature have also addressed the role of facilitating conditions—including policy and resources—to promote the essence of consumer actual behaviour in the claims for receipts (Magese, 2020; Mwang'onda et al., 2018). Yet, the employment of these variables to address the issue has been done in their isolations, and thus fail to offer a comprehensive explanation of the subject matter.

This research was sought to fill the gap in the existing body of knowledge by carrying out a study to investigate factors, in their totality, that hinder customers to claim receipts after transactions. The study's key research question is: *Why do some customers not claim EFD receipts or sellers issue EFD receipts readily after transactions, despite several reminders to do so?* The study specifically explores the influence of facilitating conditions, individual attitude, subjective norms, behavioural control and perceived receipts validity on taking of EFD sales receipts after purchase transactions. The study makes use of evidences from EFD sales receipts among consumers in Dar es Salaam.

Literature Review

Theory of Planned Behaviour (TPB)

This study adopts the theory of planned behaviour (TPB) as its guide to explain the phenomenon under investigation. The TPB suggests that "... behaviour in a particular situation depends on one's intention to perform the behaviour" (Ajzen, 1991). Behaviour intentions, on the other hand, are a result of three elements: perceived behavioural control (people's perceptions on their ability to perform a given behaviour basing on control beliefs and perceived facilitation (Ajzen, 1991); subjective norms (beliefs or social pressure about what other people think a person should do); and an individual's attitude (beliefs and values about the outcome of a behaviour) towards a behaviour (ibid.).

The TPB has been used in a number of contexts to study individuals' behavioural intentions towards performing certain actions. Conner and Armitage (1998) applied TPB to investigate consumers' intention to visit green hotels. The findings indicate that "... the consumer's attitude toward green hotels, subjective norms, and perceived behavioural control contributed to the behaviour of visiting the green hotels." Another study by Downs and Hausenblas (2005) to investigate factors towards behavioural intention to improve physical/psychological health revealed that family members were found to have powerful normative inspirations on exercises and physical limitations to hinder or facilitate exercise. Secondly, the influence of control beliefs—perceived behavioural control, behavioural beliefs-attitude, and normative beliefs (subjective norms)—was huge (Downs & Hausenblas, 2005). A study by George (2004) on Internet purchasing and its relationship between beliefs about Internet privacy and trustworthiness, along with beliefs about perceived behavioural control and the anticipations of significant others (including online procuring behaviour), showed that views about honesty positively affected attitudes on purchasing online; which, in turn, positively affected purchasing behaviour. Also, opinions about self-efficacy concerning buying positively affected perceived behavioural control.

Empirical Literature Review

The few studies that have investigated the use of EFDs and consumers' response in Tanzania include those by Kira (2016), Ng'eni (2016), Swallo (2014) and Swai (2017). Kira (2016) conducted a study in Dodoma Region on taxpayers' perception on the employment of EFDs in revenue collection in Tanzania. The findings revealed that 62.7 percent of the respondents purchased EFD machines simply because they feared being caught and persecuted by tax officials; 29.3 percent acquired them because of benefits obtained from using the device; and 8 percent bought the devices because they were willingly to use them. The taxpayers' awareness of the governing laws of obligation and rights under EFDs indicated that 73.3 percent were unaware of their rights and obligations under EFDs governing laws. On his part, Ng'eni (2016) assessed issues upsetting tax morale and voluntary tax compliance towards effective tax management using a desktop study. The study results indicated numerous factors hindering tax morale and compliance, including unsuccessful and insufficient tax administration, low compliance caused by unawareness of laws and regulations, poor taxation policy, and insufficient ICT infrastructure to ease tax collection. Swallo (2014) and Swai (2017) studied the effectiveness of EFD in the collection of VAT with the aim of establishing if EFDs had increased the collection of VAT, and if there were any associated costs in using them. All these studies (Kira 2016; Ng'eni, 2016; Swallo, 2014; and Swai, 2017), however, focus on the traders' side; and none investigated on what influences buyers' claim of EFD receipts after purchases.

Mandari et al. (2017) examined factors on taxpayers' intent to use and accept EFDs for tax collection. The study revealed that awareness and social influence had substantial relationship with taxpayers' acceptance of the EFD system in their businesses, and the facilitating conditions were strongly related to the actual use of EFDs by taxpayers. However, again the study's focus was not on what influences customers to demand EFD receipts after transactions, rather it was on sellers.

A study by Mwang'onda et al. (2018) on underlying factors on consumers' behaviour in requesting sales receipts, using 118 respondents from Dodoma Municipality, revealed that attitudes and subjective norms positively influences intention to request for sales receipts, thereby defining customers' behaviour in demanding sales receipts. However, perceived behaviour control showed no effect on customers' intention to ask for sales receipts. It was asserted that positive consumers' attitude on demanding sales receipts and subjective norms from relatives and friends positively influenced a person's intention—and in turn behaviour—to request for receipts.

Review Synthesis and Conceptual Model

Despite the popular campaign '*Ukiuza toa risiti, ukinunua dai risiti*', customers seem to be adamant to ask for receipts after purchases. This study reviews the possible causes of consumers' failure to demand EFD receipts. The study results conceptualize that EFDs should be looked into in three dimensions: (i) tax administration side; (ii) user (vendor) side; and (iii) consumer side. Drawing from both the theoretical and empirical reviews, this study conceptualizes that consumers' behaviour to demand EFD receipt after transactions is a function of facilitating conditions, individual consumers' attitudes, subjective norms, behavioural controls, and perceived receipt validity. Table 1 shows the study's variables with their respective indicator items. The relationships are subject to regression analysis.

Table 1: Summary of Constructs, Definition, Items and Citations

Construct	Definition	Items	Citation
Facilitating conditions	...the degree to which an individual believes that organizational and technical infrastructure exist to support the use of a system	<ul style="list-style-type: none"> ▪ TRA Provides knowledge to taxpayers on importance of EFD ▪ There are appropriate channels to deliver the knowledge to taxpayers ▪ TRA Provides 24 hours, 7 days' call centre services to support customers ▪ There are proper ways vendors are supervised to provide quality EFDs ▪ Reported EFD problems are attended on time ▪ There is remarkable enforcement of the law for noncompliant consumers 	Venkatesh et al. (2003)
Individual attitude	...refers to the degree to which a person has positive or negative feelings of the behaviour of interest.	<ul style="list-style-type: none"> ▪ EFD receipt is useful with or without retirement requirement ▪ EFD receipts are easy to store ▪ Waiting for the EFD receipt after transaction is timeless ▪ EFD receipts is evidence of a buying transaction 	iSALT (2014)
Subjective norm	...refers to perceived social pressure to perform or not to perform the behaviour in question	<ul style="list-style-type: none"> ▪ Taking EFD receipts is a sign of patriotism ▪ Friends expect me to take EFD receipts ▪ My family members and relatives expect me to take EFD receipts ▪ My co-workers expect me to take EFD receipts ▪ TRA penalty makes me claim for EFD receipts 	Ajzen (1991); Mwang'onda et al. (2018)
Perceived Receipt validity	...different indicators that make EFD receipts to be desirable compared	<ul style="list-style-type: none"> ▪ TIN or name of the purchaser is included in the receipts. ▪ The receipt or account number where applicable are included. 	Awasthi & Engelschalk (2018)

	to manual receipts based on some criteria considered important the user.	<ul style="list-style-type: none"> ▪ Payment terms (cash, transfer and cheque) are included. ▪ Receipt date and time are included in the EFDs provided. ▪ Supplier's name, address, postcode, TIN and VRN are included in the EFDs provided. ▪ Tax point (or tax block) are clearly indicated in the EFDs ▪ Goods/services description, e.g., quantity, item description, unit of measure, unit price and total value are included in the EFDs. ▪ EFD receipts are printed in quality papers that cannot be easily erasable. 	
Perceived Behavioural Control	...refers to people's perceptions on their ability to perform a given behaviour basing on control beliefs and perceived facilitation.	<ul style="list-style-type: none"> ▪ It is my right to claim for EFD receipts ▪ Sellers are obliged by law to issue EFD receipts ▪ EFD receipts increase government revenue ▪ EFD receipts claiming improve discipline of spending money 	Ajzen (1991)
Claiming for EFD receipts	...refers to the act of demanding a fiscal receipt or fiscal invoice upon obtaining goods or services from the vendor	<ul style="list-style-type: none"> ▪ individuals are aware of their rights as customers ▪ individuals are willing to demand for their rights ▪ individuals are aware of consequences of not taking receipts 	Income Tax (Electronic Fiscal Devices) Regulations, 2012. Section 28(2) (URT)

The Conceptual Model

The conceptual model in this study used five important constructs to predict the behaviour of an individual in demanding EFD receipt after transaction. The postulated constructs are facilitating conditions, individual attitude, subjective norm, perceived behavioural control, and perceived receipt validity.

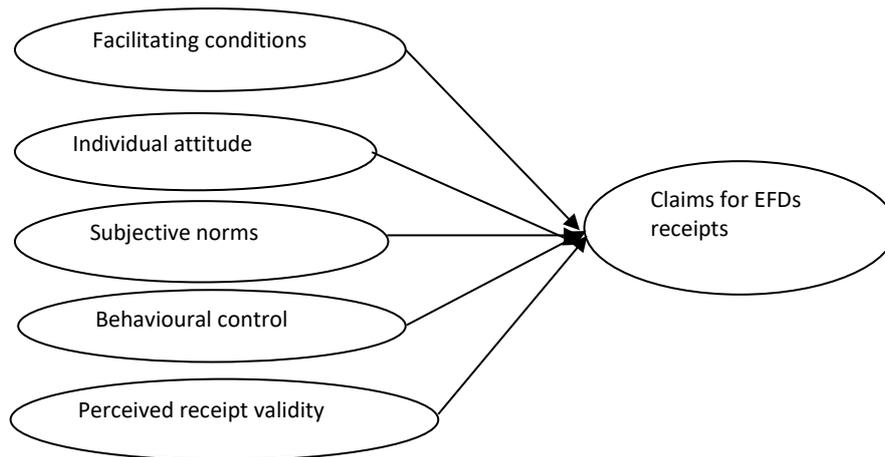


Figure 2: Conceptual Model

Facilitating Conditions (FC)

The term facilitating conditions refer to the degree to which an individual believes that an organization and technical infrastructure exist to support the use of a system (Ghalandari (2012). The term focuses on resources and support available to perform—or are required to use—the intended system (Ghalandari, 2012). With regard to EFD use, facilitating conditions may include TRA and other responsible authorities providing user support in case of inquiries or faults related to the use of EFD system. They also include the provision and maintenance of EFD use infrastructure such as reliable electricity, policies and regulations. Facilitating condition was postulated, among others, to be one of the factors influencing customers to want EFD receipts after transactions. Others may include the existence of policies and regulations, including the Finance Act of 2016 that penalizes an individual found with a product without an EFD receipt. Thus, this study's first hypothesis was:

H₁: Facilitating conditions positively influence customers' EFD sales receipts claims after transaction.

Individual Attitude (IA)

Individual attitude (IA) refers to the degree to which a person has a positive or negative feelings of the behaviour of interest. Attitude refers to a person's enduring favourable or unfavourable evaluation of performing a target behaviour, such as positive/negative, good/bad, or favourable/unfavourable evaluation (Boone & Kurtz, 2004; Kim, Chun, & Song, 2009). It entails a consideration of the outcomes of performing a behaviour (iSALT, 2014). While attitudes are enduring, they can also change (Chaiklin, 2011). An individual's action is influenced by one's attitudes and perceptions (Ajzen & Fishbein, 2005). If the projected outcome is considered favourable, then there is no doubt that a person will also have a positive attitude towards the behaviour, thereby increasing the likelihood of actual performance, and vice versa. For example, available studies already indicate that some people can choose to claim EFD receipts, while others do not. Such different choices are influenced by a person's individual behaviour. Thus, this study formulated its second hypothesis, that:

H₂: Individual attitude (IA) positively influences customers' EFD sales receipts claim after transaction.

Subjective Norm (SN)

Subjective norm is a perceived social pressure to perform or not to perform a behaviour (Ajzen, 1991). Prevailing subjective norms or social pressure arise from other people's expectations, as observed from an individual's point of view. The two components of subjective norms are: individual's normative beliefs/perception on what other people expect; and an individual's motivation or need to comply with what other people want/expect. Vining (2003) argued that, more often, if society exhibits general favourability toward an act, it is extremely likely that an individual will think the same since his/her goals will largely be shaped by the extent of approval (and disapproval) by family, friends, co-workers, or any person s/he trusts within that society. Further, Riebl et al. (2015) asserted that

subjective norms significantly moderate the relationship between attitudes and buying intentions, as well as between perceived behaviour controls and buying intentions. Thus, this study formulated its third hypothesis, that:

H₃: Subjective norms (SN) positively influence customers' EFD sales receipts claim after transaction.

Perceived Behavioural Control (PBC)

Behavioural control refers to people's perceptions on their ability to perform a given behaviour (Ajzen, 1991). Chan et al. (2015) refer to perceived behavioural control (PBC) as personal beliefs as to how easy or difficult adoption of a behaviour is likely to be. Ajzen and Fishbein (2005) refer to PBC as an individual's perceptions of "... the presence or absence of requisite resources and opportunities" to perform a behaviour. PBC depends on control beliefs and perceived facilitation. A control belief is a perception of the availability of skills, resources, and opportunities. It can be situational (e.g., having access to a terminal) as well as personal (e.g., being able to use a system). Perceived facilitation is an individual's assessment of the importance of resources to the achievement of outcomes. Thus, this study formulated its fourth hypothesis, that:

H₄: Perceived behavioural control (PBC) positively influences customers' EFD sales receipts claim after transaction.

Perceived Receipt Validity

Human nature tends to use something if perceived to be valid. People will demand an EFD receipt when they have perceived it to be valid for the purposes they consider important. A study by Ku (2009) on the relationship between professors' perception on the use of live-text suggested that the perceived utility of live-text and users' attitudes towards live-text were statistically significant predictors of the use of live-text. Also, a study by Sakaya (2020) on customer's awareness on genuine versus counterfeit EFD receipts in Moshi Municipal, Tanzania, revealed that inadequate awareness of genuine and counterfeit receipts caused a laxity on the behaviour among customers asking for receipts.

The usefulness of receipts encompasses the availability of taxpayer identification number (TIN) and purchaser's name; receipt number or account number where applicable; payment terms (cash, transfer, cheque); receipt date and time; supplier's name, address, post-code, TIN and VAT Registered Number (VRN); tax point (region, district, or tax block); and goods/service description—e.g., quantity, item description, unit of measure, unit price, and total value. However, as opposed to manual receipts, EFD receipts do not indicate the purchaser's buying details in terms of name, specific items purchased, and so forth (Casey & Castro, 2015). Another problem is related to the silent understating of sales figures by traders (Sakaya, 2020). All these might be among the reasons behind customers' reluctance to claim receipts. Thus, this study formulated its fifth hypothesis, that:

H₅: Perceived receipt validity (PRV) positively influences customers' EFD sales receipts claim after transaction.

Methodology

This study was carried out in five districts of Dar es Salaam: Ilala, Temeke, Kinondoni, Ubungo and Kigamboni. The study targeted fuelling stations in Dar es Salaam. Dar es Salaam was selected because it is the largest and oldest business city in Tanzania. The city accommodates different type of business activities, from manufacturing to retail businesses; and most EFD suppliers are in Dar es Salaam. According to census report of 2022, the city had a population of 5,383,728 people (URT Census, 2022), making it the most populated and most business-intensive of all urban areas in Tanzania. Besides, most other big businesses in the country have either branches or headquarters located in Dar es Salaam. Thus, its selection was considered representative. Using a sample calculator where for the population of one million and above with confidence interval 5 and confidence level of 95 percent, the study had a sample size of 371 car drivers who were conveniently selected. Data was collected using a five-point Likert scale questionnaire. A multiple regression analysis was conducted to test the influence of the hypothesized independent variables (*facilitating conditions, individual altitude, subjective norm, perceived behavioural control, and perceived receipt validity*) on the dependent variables (*customers' intention to claim for receipts after transactions*).

Findings

Descriptive Analysis

Table 2 shows that 224 respondents (60.4%) were males, while 147 (39.6%) were females. This could be attributed to the fact that in Tanzania—and the world over—driving is more dominated by male drivers than females. A similar finding was found by Nordfjærn et al. (2012): that males dominated the driving sector. The results further indicate that a total of 189 respondents (50.9%) were between 21 and 30 years of age; 140 (37.7%) were between 31 and 40 years of age; 35 (9.4%) were age between 41 and 50; and 7 (1.9%) were above 50 years. This implies that most drivers were aged between 21 to 30 years, followed by the age between 31 and 40.

Table 2: Respondents' Demographic Profiles

	Demographic Variable	Frequency	Percent (%)
Sex	Male	224	60.4
	Female	147	39.6
	Total	371	100.0
Age	21–30 Years	189	50.9
	31–40	140	37.7
	41–50	35	9.4
	Above 50	7	1.9
	Total	371	100.0
Education	Primary Education	19	5.1
	Secondary Education	95	25.6
	Diploma Education	21	5.7
	Bachelor Degree	162	43.7
	Masters	74	19.9
	Total	371	100.0

The education level of the respondents shows that 19 (5.1%) had primary education, 95 (25.6%) had secondary education, 21 (5.7%) had a diploma, and 162 (43.7%) had a bachelor degree education. Moreover, 74 (19.9%) of the respondents had Master’s degrees. Thus, the findings revealed that the majority of the respondents had a Bachelor’s degree education. Thus, respondents from all education levels were involved in the trade. This implies that responses were obtained from respondents from all education groups, with the majority being degree holders, followed by those with secondary school and diploma education levels. From the generalization that those with more education earn higher incomes (Stryzhak, 2020), the findings can attest to the fact that people with higher education could afford buying cars as opposed to those with low levels of education.

Regression Analysis

The findings presented in Table 3 show that $R^2 = 0.487$, meaning that the postulated independent variables (*perceived behavioural control, individual attitude, subjective norms, facilitating condition and perceived receipt validity*) are able to predict a consumer’s intention to claim receipt after a transaction. This shows that the dependent variable can be explained by independent variables by 48.7 percent variance of explanation. The rest, 0.513 (51.3%), is explained by other factors not hypothesised by this study. Furthermore, the Durbin Watson statistics shows a score of 1.455, which indicates that the variables under study are positively auto-correlated, meaning there is a positive relationship between the variables.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.698 ^a	.487	.482	.606	1.145

Notes: ^a = Predictors: (constant), perceived behavioural control, subjective norms, facilitating condition, individual attitude, perceived receipt validity
^b = Dependent variable: Claiming EFD receipts

Besides, the analysis of variance (ANOVA) results summary, as indicated in Table 4, shows that the model is significant (see also Babin & Anderson, 2014). In this regard, independent variables are significant in predicting the dependent variable. The *F* value of 86.921 is significant at $p < 0.000$. This shows that the regression model is a good fit for the data.

Table 4: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	127.785	4	31.946	86.921	.000 ^b
Residual	134.517	366	.368		
Total	262.302	370			

Notes: a - Dependent Variable: Claiming EFD receipts
b - Predictors: (constant), perceived behavioural control, subjective norms, facilitating condition, individual attitude and perceived receipt validity

The study findings revealed that all variables had both positive and negative relationships, and all were statistically significant to the model at $p < 0.05$. The independent variables (*facilitating conditions* and *perceived behavioural control*) were found to be positively related, while social norms and perceived receipt usefulness were found to be negatively related. Also, all were statistically significant in explaining their influence on the demand for EFD receipts, as summarized in Table 5.

Table 5: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta	t		Lower Bound	Upper Bound
(Constant)	2.459	0.263		9.336	.000	1.941	2.977
Facilitating Condition	0.859	0.064	0.576	13.44	.000	0.733	0.985
Individual Attitude	0.533	0.124	0.431	4.307	.000	0.287	0.779
1 Subjective Norms	-0.415	0.051	-0.332	-8.323	.000	-0.513	-0.317
Perceived Receipt Validity	-0.329	0.044	-0.349	-7.488	.000	-0.415	-0.243
Perceived Behavioural Control	0.185	0.058	0.158	3.083	.002	0.065	0.295

Notes: a - Dependent variable: Claiming for EFD receipts

b - Predictors: (constant), perceived behavioural control, subjective norms, facilitating condition, individual attitude and perceived receipt validity

The findings show that all five predicting variables have significant influence at statistical level on the outcome variable. This is to say, customer intention to claim EFD receipts after transaction is being affected by facilitating conditions, individual attitude, subjective norms, perceived receipts validity and perceived behavioural control. The two variables—subjective norms and perceived receipts validity—negatively affect customers' intention to claim EFD receipts after transactions; while facilitating conditions and perceived behavioural control have positive effects on individual customers' intention to claim EFD receipts after transactions.

The regression model is illustrated as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Whereby:

Y = Claiming for EFD receipts;

β_0 = Constant factor;

X_1 = Facilitating Conditions;

X_2 = Individual attitude;

X_3 = Subjective norms;

X_4 = Perceived receipts validity;

X_5 = Perceived receipts validity; and

e = Random variable.

But from multiple regression analysis (in Table 5),

$$\beta_1 = 0.859, \beta_2 = -0.533, \beta_3 = -0.415, \beta_4 = -0.329, \beta_5 = -0.180 \text{ and } \beta_0 = 2.459$$

In that case, the complete equation of the model is illustrated as follows:

$$Y = 0.859 X_1 + 0.533 X_2 - 0.415 X_3 - 0.329 X_4 + 0.180 X_5 + 2.459$$

Discussion

Influence of Facilitating Conditions (FCs) on Claims of EFD Sales Receipts

The findings indicate that FCs positively and significantly influences intention to claim for EFD sales receipt after transaction, with a *t*-value of 13.44 and a *p*-value of 0.000. Impliedly, when FCs go up by one standard deviation, consumer intention to claim for EFD receipts after transactions corresponds by an increase of 0.859 standard deviation. It means that demand for EFD receipts among car drivers in fuelling stations in Dar es Salaam are influenced by FCs. The study revealed that the provision of FCs—such as knowledge to taxpayers on the importance of EFD receipts; providing call centre services 24 hours a day, 7 days a week to support customers; and attending EFD problems on time—will influence the intention to claim for EFD receipts. The findings support Ng'eni's (2016) recommendation to the TRA and responsible authorities carrying out taxpayer's education campaigns to increase awareness, knowledge, insights and change in buyers' attitude, thereby encouraging tax compliance. According to Ng'eni (ibid.), unsuccessful and insufficient tax administration, and low compliance in tax payment was caused by ignorance of tax laws and regulations, poor taxation policy, and insufficient ICT infrastructure to ease tax collection. The study findings are also in accordance with other studies (such as Kira, 2017; Mandari, 2017; Magere, 2020) on the role of awareness-creation in enhancing tax compliance.

Influence of Individual attitude on Claims of EFD Sales Receipts

The findings indicate that individual attitude have a positive effect and a statistically significant influence on customers' intention to claim for EFD receipts with a *t*-value of 4.307, β value of 0.533, and a *p*-value of 0.000. Therefore, if individual positive attitude increases, claim for the EFD receipts will eventually increase; and vice versa. Berkowitz et al. (2000) maintain that attitudes are shaped by values and beliefs that are learned. Fortunately, there are already a number of initiatives in the country to increase tax compliance, including the provision of education updates, formulation of policies, and law enforcements. Already, there is a serious taxpayers education campaign popularly through '*Kodi na Maendeleo*' ('Tax and Development') run by the TRA through the Tanzania Broadcasting Corporation (TBC) (TRA, 2017). Others include stakeholders' workshops, seminars, news, brochures, the use of celebrities, etc. Although the campaign is considered instrumental in improving knowledge, insights and attitude on tax compliance, customers seemingly do not attach the campaign to their demanding EFD receipts. Thus, more efforts are required to change the attitudes of individual customers on tax compliance, including demanding EFD receipts after business transactions. However, it important to note that changing attitudes is not easy or

automatic: it is a result of repeated experience, orientation, preoccupied knowledge, upbringing, and/or exposure to target behaviours (Petty & Cacioppo, 1986; Chen, 2012; Jhangiani & Tarry, 2022; Cherry (2022).

Influence of Subjective Norms on Intention to Claim for EFD Sales Receipts

Subjective norms as a variable was found to have a negative effect on customers' intention to demand EFD sales receipt after transactions. The effect was, however, statistically significant in explaining with a t -value of -8.323, β value of -0.415, and a p -value of 0.000. Therefore, the variable is significant in explaining demand of EFD receipts after transaction. This implies that, as negative subjective norms increases, the demand for EFD receipts will eventually decrease; and also when tax reluctance subjective norms decreases, it will eventually increase the demand for EFD receipts. The findings are in line with Mwang'onda and colleagues (2018) who found that subjective norms have an influence on consumers' behaviour in asking for sales receipts. The findings are also in line with Malima (2020) who asserts that social pressure is high where the adoption of EFD technology is associated with the norms of the society. This means, if a group of customers chooses to embrace the demanding of EFD receipts after transactions, the likeliness of their peers embracing the same behaviour is high. The study findings could imply that since tax payment is mostly unwelcome in most developing countries, including Tanzania; and because there is a low awareness on the essence of asking for EFD sales receipts, its influence to individuals' intentions to demand receipts would definitely be negative.

Influence of Perceived Receipt Validity on Intention to Claim for EFD Receipts

The findings on the influence of perceived receipt validity on intention to demand EFD receipts after transaction indicate that perceived receipt validity had a negative effect on the intention to claim for EFD receipts. The finding was statistically significant with a t -value of -7.488, β value of -0.329, and a p -value of 0.000. The results revealed that the demand for EFD receipts by consumers in Dar es Salaam was influenced by customers' perception on receipt validity. The study findings are in line with Sakaya (2020) who revealed that, since customers could not differentiate between genuine and counterfeit receipts, this caused immense laxity of the behaviour among customers in asking for receipts. Sakaya (ibid.) further notes that the problem of understating sales figures by traders is still practiced quietly in Tanzania, a fact that increases laxity on the part of buyers demanding for receipts. This study revealed that, an increase in doubts about the validity of EFD receipts by one standard deviation causes a decrease in customers' intention to claim EFD receipts by 0.329. Conversely, when perceived receipt validity increases, the claim for EFD receipts eventually increases. These results support the advancement of Davis' (1989) technology acceptance model: that it is the perceived usefulness of a particular technology that drives individuals to uptake it or not.

Influence of Perceived Behavioural Control Towards EFD Sales Receipts

The findings indicate that perceived behavioural control (PBC) has a positive and statistically significant influence on the intention to demand EFD receipts after

transaction with a t -value of 3.083, β value of 0.185, as well as a p -value of 0.002. This means an increase in PBC by one standard deviation caused an increase in the intention to claim for EFD receipts by consumers in Dar es Salaam fuelling stations by 0.185. The findings indicate that if PBC increases by 1 standard deviation, the intention to claim for EFD receipts after transaction goes up by 0.180 standard deviation. The findings are in line with those of Takele and Sira (2013): that PBC was a good predictor for the intention to use e-banking technology. In a probe by this study to understand why those demanding receipts do so, the respondents who demanded EFD receipts reported to be motivated by the following perceptions: first, it was their right to claim for EFD receipts; second, sellers were obliged by law to issue EFD receipts; third, EFD receipts increase government revenue; and fourth, they believed that the claiming of EFD receipts improved the discipline of spending money. The findings are in line with Fjeldstad et al. (2020) who found that businesses are much more likely to comply with issuing receipts when they transact with a customer who is aware of her/his legal obligation to obtain VAT receipts. The findings are also in line with Ajzen (1991), who asserts that PBC is based on the perceived availability of skills, experiences, resources, and opportunities; as well as the perceived importance of those skills, resources, and opportunities to achieve outcomes. The findings are also in accordance with the findings by Foltz et al. (2016) in their investigation of factors influencing individual behaviour toward changing social networking security settings: that respondents who felt able to change social networking security settings also reported higher intentions to change those settings. In other words, it highlights the importance of customers' awareness and perceptions in explaining VAT compliance (Fjeldstad et al., 2020).

Conclusion and Recommendations

The objective of this study was to uncover factors behind customers' intention to claim EFD receipts after transactions. It specifically sought to determine the influence of facilitating conditions, individual attitude, subjective norms, behavioural control, and perceived receipts validity on customers' intentions to claim EFD sales receipts. The study findings showed that all the hypothesized factors were statistically significant in explaining customers' intention to demand EFD receipts. The factors that had a positive influence on customers' intention to claim receipts after transactions included: facilitating conditions, individual attitudes, and perceived behavioural control. It was further found that because tax payment is often unwelcome in most developing countries, including Tanzania, and because of unawareness on the essence for asking for receipts after transactions, subjective norms were found to negatively affect customers' intentions to claim receipts.

Also, perceived receipts validity was found to negatively influence customers' intentions to claim receipts. This finding could have a number of explanations. First, if the validity of EFD receipts raises a lot of doubts, customers that are not aware of genuine and counterfeit receipts will be hesitant to ask and read receipts. Second, perceptions that there are tendencies of silently understating sales figures

by traders could also explain the reluctance of buyers demanding EFD receipts after transactions. Thus, as established by the study results, all these factors should be addressed as they have a strong influence on the behaviour of clients demanding EFD receipts after business transactions.

This study has the following recommendations to tax administration authorities, vendors and consumers. The path to successful implementation of EFDs is complex, requires legislative support, effective design of administrative and technical procedures, skilled technical staff, extensive consultation processes with key stakeholders, and customer knowledge to increase tax compliance. Enhancing TRA's taxpayers' education and information is important. Education is crucial to enhance people's knowledge, insights and attitude on the importance of tax compliance by every citizen, especially as buyers who should demand receipts after every business transaction. Related to this, the government should give time-to-time feedback to citizens on the contribution of EFDs use in revenue collection, and in financing the country's development efforts. Unless backed with effective follow-ups and enforcement measures, EFDs will suffer from similar challenges as any other technological systems adopted in tax collection.

EFDs receipts should be made in such a way that they would be perceived as highly valid and useful. Attempts by traders to undervalue sales figures should be highly monitored and discouraged through convicting violators. Besides, customers should be educated to differentiate between genuine and counterfeit EFD receipts, which will in turn to increase their confidence of EFD receipts, and consequently improve their perception on the validity of receipts and thus the need to demand them after business transactions. Also, EFD receipts should be of quality: they should indicate details of buyers' information, description of goods, and other information deemed necessary. Furthermore, tax authorities and other stakeholders should look into more effective ways of inculcating the culture of people demanding sales receipts after business transactions.

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