DETERMINANTS OF VOLUNTARY RENTAL INCOME TAX COMPLIANCE BY LANDLORDS IN KIAMBU TOWN, KIAMBU COUNTY, KENYA

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Abstract

Tax non-compliance stands a bigger problem and is prevalent in many economic sectors including housing and property developers. Despite the tremendous growth from real estate sector in Kenya, the corresponding tax collection from the sector has remained very low. In 2017 rental income tax compliance rate was low at 40% in Kiambu Town. The purpose of this study was to establish the determinants of voluntary rental income tax compliance by landlords in Kiambu Town, Kenya by employing descriptive survey design. The target population was 789 rental property owners in Kiambu Town. A structured questionnaire was employed to collect primary data and analyzed using SPSS Version 25.0. Regression of coefficients indicated that tax knowledge, attitude, and perception have positive and significant effect on voluntary rental income tax compliance while the cost of compliance and tax rate levied on rental property have negative and significant effect on voluntary rental income tax compliance. The study concludes that attitude and perception has the highest positive impact on voluntary rental income tax compliance followed by tax knowledge. The cost of compliance has the greatest negative impact on voluntary rental income tax compliance followed by tax rate levied on rental property. There is need for periodic workshop training, tax educational programmes organized by the Kiambu county governments and Kenya Revenue Authority to sensitize and about the importance of tax compliance. There is also need for Kiambu county government and KRA to review the costs incurred by taxpayers during their attempt to comply with taxation requirements with aim of simplifying the process. Further, there is need for Kenya Revenue Authority to review the tax rates levied on rental property to ensure that the rates are favorable and do not burden the property owners.

Keywords: *rental income, tax compliance, landlords, Kiambu Town, Kenya*

1.1 Introduction

Property owners, residential owners and commercial owners are required to declare the size of income generated from renting the property for appropriate rental income tax calculation (Berhane & Yesuf, 2013). Paying rental income tax calls for voluntary payment without being compelled by the tax authority. Voluntary tax compliance entails, declaring size of income and paying taxes as required by taxation laws of the country (Adeniran, 2011). Voluntary tax compliance connotes taxpayers' readiness to oblige himself/herself with tax laws by remitting

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their rental income taxes willingly and honestly (Awa & Ikpor, 2015). Rental income tax remittance is dependent on the level of property owners' willingness to declare their income and remit taxes to the authority as required. The size of rental income tax remitted will consequently be high if the level of voluntary rental income tax compliance is higher (Jemaiyo & Mutai, 2016).

The study was guided by the Economic Model of Tax Compliance (EMTC), Institutional anomie theory and the Slippery Slope Framework. Allingham and Sandmo (1972) proposed the EMTC theory and states that behavior of taxpayers is influenced by elements like tax rate charged, probability of being penalized in case of tax evasion and the chances of tax fraud by under declaring actual income. Messner and Rosenfeld (1994) coined the Institutional anomie theory. The theory explains crime rate and its relationship with economic factors that trigger them. According to Bernburg (2002) crime rate in the society is linked to societal pressure to achieve once goals referred to as economic achievements. Kirchler, Hoelzl, and Wahl (2008) postulated the Slippery Slope Framework. According to the slippery slope approach, tax compliance is instilled only through two major methods that include penalties for evasion and cultivating trustworthy relationship with taxpayers (Prinz, Muehlbacher & Kirchler, 2010).

1.2   Research Problem

In Kenya, the Finance Act (section 6A of 2015) stipulates taxation policies on rental property of 10% on annual rental income of between 144,000 and Kshs. 10 million. Where annual rental income exceeds Kshs. 10 million, the tax rate is 30% (Finance Act, 2015). According to the Finance Act of 2015, the 10 percent taxation rate is on aggregate rental income earned by the property owner and that the total rental income earned does not surpass KES 10 million on annual basis. However, the finance act 2020 amended the minimum rental income thresholds of monthly rental income increasing the upper threshold from Kshs.10 million to Kshs.15 million per annum while the lower threshold increased from Ksh.144, 000 to Ksh.288, 000 per annum. In addition, rent on non-residential buildings (Commercial) is taxable under the VAT Act (No. 35 of 2013) - Laws of Kenya. Despite these provisions, the level of rental income tax compliance remains low in the country. Tax non-compliance remains a major problem in Kenya and is prevalent in many economic sectors including housing and property developers (Karanja, 2015).

Tax non-compliance occurs where taxpayers fail to compile tax files and pay actual taxes as stated by the law. Tax non-compliance also entails failing to pay tax at the right time, underreporting the actual tax due, underreporting actual size of rental income and exaggerating income expenses (Sani & Gbadegesin, 2015).

Data shows that 50% of rental property owners in Kenya comply with rental income tax obligations (KRA Rental Income Achievements, 2015). Basing on report by KRA rental income tax collection decreased from Ksh 5bn in 2007 to ksh 1bn. in 2009. During the 2015/2016, rental income tax collection as per KRA was Ksh. 6.074 bn slightly below target of ksh. 7.17 bn (KRA, 2017). Form the report, an additional ksh. 1.5 bn worth of rental income was recovered from non-compliant property owners and landowners (KRA Rental Income Achievements, 2015).

Kiambu town boasts number of residential and commercial property. Landlords earn rental income which also must be subjected to taxation by tax authorities including the Kenya revenue Authority and Kiambu County Government. However, many landloads in Kiambu town have been having a problem of willingly remitting tax income as stipulated in the Finance Act (section 6A of 2015) regarding taxation of rental property (Serem, et al., 2017. Rental income tax noncompliance is higher among landloards in Kambu town. It is not empirically clear through empirical studies on rental income tax compliance is low among landlords in Kiambu Town.

In 2017 rental income tax compliance rate was low at 40% in Kiambu Town. Kiambu Town lost an approximated Kshs.19 million in 2017 from non-compliant rental property owners and property developers (Serem, Kinanga & Ondiba, 2017; KRA, 2017). Rental income tax remitted by property owners has been dismal notwithstanding all the efforts to enforce rental income tax policies. There has been little improvement in rental tax compliance in the region. In 2017, Kenya Revenue Authority had targeted to collect Ksh. 47 million rental income taxes in Kiambu Town, however only Ksh. 27.9 million rental income taxes were collected. These represented a non-compliance rate of 60% (KRA, 2018). In 2019, only Ksh. 30.3 million rental income tax was collected out of projected Ksh. 53.1 million rental tax representing only 57.1% compliance rate. In 2020, Ksh. 29.34 million rental income tax was collected out of projected Ksh. 55.9 million rental income tax representing 52.5% rental tax compliance (KRA report, 2021).

1.3　　Research Objective

This study sought to establish the determinants of voluntary rental income tax compliance by landlords in Kiambu Town, Kiambu County, Kenya.

2.1　　Literature Review

Geremew (2017) did a study on components influencing rental personal citizens' consistence with duty framework the instance of Hawassa City Administration in Ethiopia. As indicated by the reaction of the respondents, certain components were seen as the significant determinants of non-private house rental personal citizens' deliberate consistence. These are: budgetary requirements, referent gathering impacts, familiarity with citizens, discernment on duty decency, modest representation of the truth of salary, instructive status, nonappearance of government motivations, trust in expense evaluation and accumulation method and rental assessment review. In Indonesia, Fauziati, et al. (2016) investigated the effect of tax knowledge on tax compliance by utilizing survey research design to guide he study. The study found that tax knowledge did not impact tax compliance. However, Fauziati, *et al.* (2016) research studied only general tax compliance with little or no attention on rental income tax compliance.

Vlachos, Bitzenis and Kontakos (2015) undertook an empirical research on the effect of tax morale on tax compliance in Austria, Germany and France. The methodology used is that of descriptive analysis. It was found that tax compliance is dependent on personal economic gain and loss (except for the case of welfare dodging reported in France), conditional cooperation is also present (signifying the role of tax morale). However, the study focused on developed economies in Europe with established tax collection system unlike Kenya calling for the need to undertake this study.

Palil, Akir and Ahmad (2013) studied perception of taxpayers, knowledge on tax, tax education and tax compliance in Malaysia. The study was carried out through questionnaires. The variables employed include tax awareness training (education, knowledge), tax compliance and religiosity. From analysis, the research found that the participants' tax compliance level was low in comparison to their education and knowledge towards tax. Religion was also established to have

a significant effect on tax compliance. However, the study focused on general tax compliance with little or no attention on rental income tax compliance.

Muehlbacher, Kirchler and Schwarzenberger (2011) conducted a study on voluntary against tax compliance by enforcement as illustrated by the slippery slope framework in Austria, the United Kingdom, and the Czech Republic. Age and education positively influence voluntary tax compliance; however, the effect of the element is only narrowly significant. Tax compliance is dependent on power exercised by the tax bodies. Ironically, trust has a relationship with tax compliance. Education is negatively linked to enforced tax compliance. However, the study focused on general tax compliance with little or no attention on rental income tax compliance.

In Thika town, Waithira (2016) undertook a study to look at the determinants private rental annual assessment consistence by fixed asset owners by utilizing descriptive research design. Tax knowledge, tax rate was found to significantly influence tax compliance, however, tax payers' perception and attitude had insignificant relationship. The examination likewise revealed an inconsequential negative impact between pay rates, penalties, fines and private rental annual duty consistence by rental property owners.

In Eldoret town Kenya, Jemaiyo and Mutai (2016) conducted a study to analyze factors that impact tax compliance and how it influences tax compliance levels among real estate firms. The study employed after the fact research design. This research revealed that tax compliance is significantly influenced by costs of tax compliance cost, tax penalties, auditing and tax knowledge. High costs related to tax compliance costs reduces level of tax compliance among the property owners.

Thananga, et al. (2013) conducted an investigation on variables influencing consistence on rental annual duty strategy via proprietors in Nakuru Municipality. Rental income tax compliance was low. The most well-known type of resistance was through exaggeration of costs and findings that would thusly diminish assessable compensation and the measure of expense, comparatively modest representation of the truth of salaries was additionally normal. The majority of the landowners maintained a strategic distance from the altogether resistance where they didn't

submit returns or make good on regulatory expenses at all rather they had sporadic installment and assessment decrease.

3.1 Research Methodology

Descriptive survey design was adopted in this study. In descriptive survey design, semi structured questionnaires are employed to gather data and findings used to predict the population (Orodho, 2005). Descriptive survey design allows the researcher to make conclusive observation about the study (Kothari, 2003). Descriptive survey design involves studying a large population by selecting the most appropriate sample (Yin, 2017; Creswell & Creswell, 2017). The study employed the descriptive survey design to establish the determinants of voluntary compliance of taxes on rental income in Kiambu Town, Kenya.

The target population was 789 rental property owners in Kiambu Town (Kiambu County Ministry of Land, Housing and Physical Planning, 2020). The units of observation were the rental property owners. Yamane (1967) formula was employed to calculate a sample size of 265 rental property owners and selected using simple random sampling technique. Structured questionnaire was utilized to collect primary data. The questionnaires were structured in a way that to addresses the need of each objective guiding the study with the use of closed ended questions. Questionnaires were issued to the respondents (rental property owners) in person. Questionnaires that were filled immediately were collected. For those respondents who required more time to fill the questionnaire, their requests were granted and the questionnaires were collected later.

The primary data collected using questionnaire were entered in an excel sheet and exported to SPS version 25.0 for analysis. Data analysis involved inferential statistic using multiple linear regression model. Multiple regression coefficients were employed to investigate the determinants influencing voluntary compliance of taxes on rental income in Kiambu Town. A 5% level of confidence interval was used to ascertain the significance of the model by comparing it against the p value calculated. The multiple regression model is shown as;

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

Where;

Y =Rental income tax compliance

X_1 = Tax Knowledge

X_2 = Attitude and perception

X_3 = Cost of compliance

X_4 = Tax rate levied on rental property

β_0 = the constant term

β_i = Beta coefficient 1….4 measured the change in the dependent variable Y against the variables X_1, X_2, X_3 and X_4.

The error (ϵ) factor denotes other determinants of voluntary rental income tax not included in the model.

4.1   Research Findings and Discussions

The number of questionnaires that were administered was 265 and a total of 207 questionnaires were duly filled and returned representing 78.1 percent response rate. This response rate is considered satisfactory to make conclusions for the study. Bailey (2000) stated that a response rate of 50% is adequate while a response rate greater than 70% is very good. This implies that based on this assertion, the response rate in this case of 78.1% is therefore very good. The data collection procedures used could have attributed to this high response rate. These included pre-notification of respondents and voluntary participation by respondents; drop and pick of questionnaires to allow ample time to fill; assurance of confidentiality and anonymity and follow up calls to clarify queries from the respondents.

Multiple regression model was employed to determine the influence of tax knowledge, attitude and perception, cost of compliance and tax rate levied on rental property influence voluntary rental income tax compliance by landlords in the study location. Inferential statistics in this section include model fitness, ANOVA tests and regression coefficients. The results presented in Table 1 present model summary, ANOVA tests and regression coefficients results.

Table 1: Model summary, ANOVA tests and regression coefficients

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.837[a]	.701	.575	.71632

a. Predictors: (Constant), Tax rate levied on rental property, attitude and perception, tax knowledge, cost of compliance

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	24.448	4	6.112	11.912	.000[b]
1	Residual	103.649	202	.513		
	Total	128.097	206			

a. Dependent Variable: Residential rental income tax compliance
b. Predictors: (Constant), Tax rate levied on rental property, Attitude and perception, Tax knowledge, Cost of compliance

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	2.059	.350		5.878	.000
	Tax knowledge	.205	.070	.211	2.932	.004
1	Attitude and perception	.307	.063	.343	4.868	.000
	Cost of compliance	-.210	.061	-.256	-3.448	.001
	Tax rate levied on rental property	-.166	.061	-.192	-2.741	.007

a. Dependent Variable: Residential rental income tax compliance

The study revealed that tax knowledge, attitude and perception, cost of compliance and tax rate levied on rental property explained 70.1% of the voluntary rental income tax compliance by landlords in Kiambu town. The results indicate that the overall model was statistically significant. This was supported by an F statistic of 11.912 which was greater than the critical F-statistic of 2.6987 and the reported p value (0.000) which was less than the conventional probability of 0.05 significance level. Rental income tax remittance is dependent on the level of property owners' willingness to declare their income and remit taxes to the authority as required. Voluntary rental income tax compliance has been established to be affected by factors like knowledge about taxation, attitude and perception by the rental taxpayers, cost associated with it and tax rate levied by tax authorities.

The study found that regression of coefficients of tax knowledge has a positive and significant effect on voluntary rental income tax compliance (β=.205, p=0.004<0.05). The regression of coefficient implies that a one-unit change in tax knowledge results to 20.5 percentage increase in

voluntary rental income tax compliance. Tax knowledge describes the level of awareness regarding tax obligations. Tax knowledge entails proper understanding of tax laws, requirements and other obligations. Level of understanding and awareness regarding tax payment is critical in cultivating tax compliant citizens. Tax knowledge is impacted to tax payers through tax education. Taxpayer education involves act of educating people on how and why it is important to be tax compliant. Level of understanding and awareness regarding tax payment is critical in cultivating tax compliant. Sufficient tax understanding will allow taxpayers to correctly and honestly report tax dues and when paying them. The results are in agreement with Palil, Akir and Ahmad (2013) studied knowledge on tax compliance in Malaysia and found that the participants' tax knowledge has a significant effect on tax compliance. Likewise, the study concur with Waithira (2016) who undertook a study looking at the determinants private rental annual assessment in Thika and found that tax knowledge significantly influence tax compliance. However, the results do not agree with Fauziati, et al. (2016) who investigated the effect of tax knowledge on tax compliance in Indonesia and found that tax knowledge did not affect tax compliance.

The coefficient of regression of the attitude and perception of the taxpayer has a positive and significant effect on voluntary rental income tax compliance (β=.307, p=0.000<0.05). The results imply that a one-unit change in attitude and perception of rental taxpayers results to 30.7 percentage increase in voluntary rental income tax compliance. The attitude and perception of people about tax obligation is a critical determinant of tax compliance. Attitude often can be favorable or unfavorable towards tax compliance and will often influence taxpayers action as far as tax payment is concerned. Rental taxpayers with positive attitudes toward tax remittance and obligation is more tax compliant as compared to taxpayer with negative attitude about tax obligations. Favorable attitude towards tax obligation cultivates positive tax compliance while bad attitude and perception towards taxation hinders tax compliance. The results concur with that of Osebe (2013) who explored the factors affecting tax compliance among real estate firms in Kenyan and found that showed taxpayers' attitude determines the extent of tax compliance. Likewise, Palil, Akir and Ahmad (2013) who studied perception of taxpayers and tax compliance in Malaysia found that the participants' tax compliance level was low due to perception of taxpayers. Nonetheless the study do not concur with Waithira (2016) who undertook a study

looking at the determinants private rental annual assessment in Thika and found that taxpayers' perception and attitude had insignificant relationship.

The coefficient of the costs of compliance has a negative and significant effect on voluntary rental income tax compliance (β=-.210, p=0.001<0.05). The results imply that a one-unit change in attitude and perception of rental taxpayers results to 21.0 percentage decrease in voluntary rental income tax compliance. Compliance costs describe any expenses incurred as far as tax compliance is concerned. Compliant costs are incurred in acquiring and organizing information, compiling tax reports where external tax experts must be involved. The costs may include time lost while filling tax information and hiring tax experts to compile tax returns. Compliance cost include administrate costs, technical costs, record maintenance costs and other subsequent costs associated with tax payments. The costs of compliance to tax payment serve a critical role in enhancing taxpayers' readiness to be tax compliant. The results concur with that of Jemaiyo and Mutai (2016) who analyzed the factors that impact tax compliance and how it influences tax compliance levels among real estate firms in Eldoret town Kenya and found that tax compliance is significantly influenced by costs of tax compliance cost. High costs related to tax compliance costs reduces level of tax compliance among the property owners. Moreover, Thananga, et al. (2013) investigating factors that influence rental income tax compliance noted that numerous costs incurred in complying with taxation guidelines discouraged tarpapers in conforming with tax policies incusing tax payments.

Model results showed that tax rate levied on rental property has a negative and significant effect on voluntary rental income tax compliance (β=-.166, p=0.007<0.05). The results imply that a one-unit change in attitude and perception of rental taxpayers results to 16.6 percentage decrease in voluntary rental income tax compliance. Tax rate is a critical factor determining tax compliance. The tax rate should be fair to the taxpayers' pockets. Tax rates levied if fair can largely influence level of tax compliance. The results concur with Waithira (2016) who undertook a study looking at the determinants private rental annual assessment in Thika and found that tax rate significantly influence tax compliance.

5.1   Conclusion

The study found that tax knowledge has a positive and significant effect on voluntary rental income tax compliance. The study thus concludes that tax knowledge is important in enhancing rental tax compliance. Tax knowledge entails proper understanding of tax laws, requirements and other obligations. Proper undemanding of issues related to taxation may promote rental tax compliance.

It was found that attitude and perception of the taxpayer has a positive and significant effect on voluntary rental income tax compliance. A conclusion is thus made that the nature of attitude and perception about tax by landlords may influence their level of rental income tax compliance. Rental taxpayers with positive attitudes toward tax remittance and obligation is more tax compliant as compared to taxpayer with negative attitude about tax obligations.

The study further concludes that costs of compliance significant affect voluntary rental income tax compliance. Compliant costs are incurred in acquiring and organizing information, compiling tax reports where external tax experts must be involved. The costs may include time lost while filling tax information and hiring tax experts to compile tax returns.

Finally, the study concludes that tax rate levied on rental property influences the voluntary rental income tax compliance. Tax rate is a critical factor determining tax compliance. The tax rate should be fair to the taxpayers' pockets. Tax rates levied if fair can largely influence level of tax compliance.

5.2   Recommendations

The study established that tax knowledge affects voluntary rental income tax compliance. The study recommends for the need for periodic workshop training, tax educational programmes organized by the Kiambu county governments and Kenya Revenue Authority to sensitize and about the importance of taxa compliance. Many taxpayers are not well knowledgeable about various taxation items like tax compilation, filling and importance of tax compliance to the sustenance of rental property.

Attitude and perception of the taxpayer influences voluntary rental income tax compliance. Many rental income taxpayers are driven by attitude that the county government and the national government do not properly use taxes collected. As search, they avoid paying rental income tax as required by the revenue authorities. There is need to properly channel and utilize the income taxes collected to the benefits of those paying taxes.

The costs of compliance significant affect voluntary rental income tax compliance. These costs are incurred in acquiring and organizing information, compiling tax reports where external tax experts must be involved and include time lost while filling tax information and hiring tax experts to compile tax returns. There is need for Kiambu county government and KRA to review the costs incurred by tax papers during their attempt to comply with taxation requirements. The process need to be simple requiring minimal expenditures and time to comply with taxation requirements.

The tax rate levied on rental property influences the voluntary rental income tax compliance. Tax rate is a critical factor determining tax compliance. Tax rates levied if fair can largely influence level of tax compliance. The tax rate should be fair to the taxpayers' pockets. There is need for tax authorities to review the tax rates levied on rental property to ensure that the rates are favorable and do not burden the property owners. The tax rates need to align with the amount of rental income collected at particular period and as per the occupancy capacity of the rental property.

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