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Digital Tax Filing and Revenue Collection among County Governments under the Lake Region Economic Bloc

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Abstract:

Purpose: *The purpose of the study was to determine the effect of digital financial services on revenue collection among county governments under the Lake Region Economic Bloc (LREB) in Kenya.*

Material/methods: *The study was anchored on the diffusion of innovations theory and the theory of planned behavior. An explanatory research design was adopted, targeting 267 top and middle-level employees from 14 county governments under LREB. Stratified and simple random sampling techniques were used to sample 159 employees. Structured questionnaires were utilized for data collection. Content validity was used to ensure validity, while Cronbach's Alpha coefficient ensured reliability. Data analysis involved descriptive statistics (means, standard deviations, frequencies, and percentages) and inferential statistics (Pearson correlation and multiple regression analysis) for hypothesis testing.*

Findings: *The findings indicated that digital payment significantly enhances revenue collection among county governments. However, digital accounting was found to have an insignificant effect on revenue collection.*

Conclusion*: The study concludes that while digital payment is crucial for improving revenue collection, the effectiveness of digital accounting requires further evaluation.*

Value: *The study recommends that county governments should evaluate their digital accounting systems to improve their functionality and efficiency. Additionally, providing advanced training to employees on these systems is essential to maximize their potential.*

Keywords*: Financial Services, Revenue Collection, Lake Region Economic Bloc, Digital Payment, Digital Accounting*

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1. Introduction

In recent years, the concept of digital financial services (DFS) has garnered significant attention, emerging as a crucial development strategy for many nations. Transitioning from a cash-based economy is essential for enhancing revenue collection efficiency (Pushkareva, 2021). Unlike cash payments, DFS enable the tracking of transactions through the data trails left by mobile money and other digital payment methods (Pazarbasioglu et al., 2020). The data generated from digital payments can facilitate data-driven audits and promote a more transparent tax administration, relying on verifiable data rather than the discretion of individual tax officials, thus improving revenue collection (Santoro et al., 2022; Ouedraogo and Sy, 2020). Moreover, local government administrations can verify the consistency of a firm's tax declarations with digitally recorded payments for the same business (Staschen & Meagher, 2018).

DFS also help reduce compliance costs, such as time spent on transportation and waiting in queues. The overall taxpayer experience becomes less burdensome with the availability of online portals providing clear information and assistance from tax officials via phone or online services (Mpofu, 2022). Asdditionally, DFS can mitigate corruption and arbitrary behavior by automating processes and making them easily verifiable by multiple officials, reducing the potential for exploitative relationships with specific tax officials (Santoro, et al., 2022). Studies have theoretically linked digital financial services (DFS) to enhanced revenue collection. For instance, Ahmad et al. (2024) highlight that in South Asia, financial inclusion and DFS can significantly boost tax mobilization. Similarly, Mpofu and Mhlanga (2022) observe that digital economic activity is booming in many African countries, suggesting a need for scholars to explore the relationship between DFS, taxation, and revenue mobilization (Ahmed et al., 2024; Santoro, 2022). Encouraging digital financial transactions and public banking in emerging nations can be a strategic measure to prevent tax evasion. In Togo, Kang'oro et al. (2023) demonstrated that the adoption of digital technologies has potentially improved the mobilization of domestic resources. This improvement is attributed to the increased efficiency and effectiveness in tax revenue collection, processing, and utilization of tax data, as well as enhanced taxpayer compliance. In this respect, efforts to expand digital financial services as a strategy for improving revenue should place major emphasis on emerging economies. There is a need for studies to empirically examine the impact of digital financial services on revenue collection in Kenyan county governments.

Revenue collection is vital for promoting efficiency in service delivery and economic development in county governments. However, most county governments face significant challenges in their revenue collection , often recording financial underperformance in terms of revenue inflow. Shortfalls in revenue realization hamper budget execution, and the increasing cost of governance combined with decreasing revenue inflow necessitates research on revenue administration strategies and the financial performance aspects of revenue collection (Ochuodho & Ngaba, 2020). The County Own Source Revenue Report (2021) determined that every county raises less than 40% of its potential own source income. County governments have consistently fallen short of their revenue targets. For instance, in 2020/21, counties in the Lake Region generated a total internal revenue of KES 2.11 billion against a target of KES 3.2 billion, while in 2021/2022, the total revenue collected was KES 2.45 billion against a target of KES 3.3 billion (KNBS, 2022). A report from the Bomet County

Treasury indicated that against revenue targets of KES 405 million, KES 387 million, and KES 373 million in the financial years 2020/2021, 2021/2022, and 2022/2023, the county realized KES 278 million, KES 287 million, and KES 200 million, representing underperformance rates of 32%, 26%, and 44%, respectively. Given these persistent challenges, there is a clear need to implement digital financial services to boost revenue collection.

Studies have been conducted on revenue collection in county governments in Kenya. For example, Laban and Muthinja (2023) established the effects of automation of revenue collection, mobile payments, online response processes, and integrated tax management systems on the own-source revenue collection in Nyandarua County. Chikombe and Mwangi (2022) assessed the influence of finance digitization on revenue collection in Trans-Nzoia County. Achieng et al. (2022) examined the major role of ICTs in revenue collection in Nairobi City County government. However, these studies and others did not explore digital financial services and their impact specifically among county governments under the Lake Region Economic Bloc. This lack of research has left county governments facing significant challenges in developing their capacity to use digitized financial services to improve their revenue collection. Therefore, this study aims to investigate the effect of digital financial services on revenue collection among county governments under the Lake Region Economic Bloc, addressing this critical gap in the literature.

2. Theoretical and Literature Review

The study is anchored on two key theories: Diffusion of Innovations Theory and Transaction Cost Theory. Diffusion of Innovations Theory, introduced by Everett Rogers in 1962, explains how new ideas, technologies, and practices spread within communities and organizations. It suggests that adoption follows a predictable pattern influenced by innovation characteristics, communication channels, and social systems. The theory identifies five categories of adopters—innovators, early adopters, early majority, late majority, and laggards—and emphasizes factors such as relative advantage, compatibility, and observability that affect adoption. Scholarship has expanded the theory, showing that external factors like socio-economic status and social influence play crucial roles in adoption processes, especially in technological settings.

Transaction Cost Theory, developed by Oliver Williamson in 1985, focuses on the costs incurred during economic exchanges and how these costs shape organizational efficiency and structure. The theory categorizes transaction costs into search and information costs, bargaining and decision costs, and policing and enforcement costs. It highlights the importance of minimizing these costs to improve operational efficiency. Scholars have validated the theory's relevance across various contexts, particularly in understanding organizational behavior, partnerships, and the impact of technological advancements on reducing transaction costs, thus improving overall competitiveness and efficiency.

Both theories are highly relevant to the study of digital accounting and payment systems in the context of revenue collection among county governments under the Lake Region

Economic Bloc. Diffusion of Innovations Theory helps to analyze how digital accounting practices can be communicated and adopted by stakeholders, while Transaction Cost Theory emphasizes the role of digital payment systems in reducing transaction costs. Together, these theories offer insights into how digital systems can improve the efficiency and effectiveness of revenue collection by streamlining processes and encouraging adoption through perceived advantages and reduced operational costs.

2.1. Empirical Review

The integration of digital accounting systems within local governments has a pronounced impact on revenue collection. Olurankinse & Mamidu (2023) conducted a study examining the efficacy of digital accounting in Nigerian local governments, employing a mixed-methods approach that incorporated both quantitative data from surveys and qualitative interviews with finance officers. The study found that digital accounting tools significantly enhanced the accuracy and transparency of financial reporting, which directly improved revenue collection capabilities. By analyzing data from 133 local government officials, the researchers were able to demonstrate how the adoption of digital accounting reduced human error and streamlined reporting processes, ultimately enabling timely tax assessments. The qualitative insights further revealed that users appreciated the efficiency of digital accounting systems, which fostered timely decision-making and increased compliance among taxpayers.

In a related study, Phornlaphatrachakorn and Na Kalasindhu (2021) explored the relationship between digital accounting practices and revenue performance within public sector organizations in Nigeria. The researchers utilized a survey methodology, collecting data from 200 participants across various public sector organizations. Statistical analysis, including regression techniques, revealed that organizations with well-implemented digital accounting systems experienced a marked increase in revenue collection efficiency. The authors identified key features of digital accounting that contributed to enhanced financial management, including real-time data access and automated transaction processing. The findings underscored the critical role of digital accounting in modernizing revenue collection strategies and improving fiscal governance.

Musa and Njeru (2020) investigated the influence of digital accounting tools on local government revenue management in Ghana using a case study approach. The researchers focused on three specific districts and conducted in-depth interviews with finance managers while also analyzing financial records pre- and post-implementation of digital accounting systems. Their mixed-methods findings indicated that the introduction of digital accounting substantially improved the government's ability to monitor financial transactions and enforce compliance, leading to increased revenue flows. The study emphasized the importance of digital tools in addressing revenue leakages and enhancing accountability in public financial management. Thus, we proposed the following hypothesis;

$H_{O1:}$ There is no significant effect of digital accounting on revenue collection among county governments under the Lake Region Economic Bloc

The advent of digital payment systems has significantly influenced revenue collection processes in various jurisdictions. Ofori et al. (2021) conducted a study examining the

effects of mobile payment systems on local governments in Nigeria, utilizing a quantitative research design that incorporated a survey of 250 taxpayers. Their analysis highlighted a strong correlation between the availability and use of mobile payment platforms and increased tax compliance. The study revealed that digital payment options reduced the barriers to timely payments, thereby enhancing overall revenue collection efficiency. The authors emphasized that the convenience and accessibility associated with mobile payments encourage more citizens to fulfill their tax obligations promptly.

In another investigation, Wang and Huang (2020) explored the impact of digital payment methods on local tax compliance in China. This research employed a mixed-methods approach, integrating quantitative data from surveys of local taxpayers and qualitative interviews with tax officials. The findings indicated that the implementation of digital payment systems led to a significant increase in timely tax payments, as these platforms facilitated quicker transaction processing and improved tracking of payments. The study concluded that adopting digital payment systems not only streamlined the collection process but also fosters transparency in financial transactions, enhancing public confidence in local tax authorities.

Raza et al. (2021) further examined the role of digital payments in enhancing revenue collection in local government systems within the context of Pakistan. Utilizing a case study approach, the researchers conducted interviews with local government officials and employed quantitative analysis of financial data to assess revenue collection patterns before and after the implementation of digital payment systems. Their findings revealed that the use of digital payment solutions significantly curtailed cash leakages and improved accountability in revenue collection processes. The study highlighted that ease of access to digital payment methods led to greater taxpayer compliance and satisfaction, ultimately resulting in increased local government revenues. The insights from this research emphasized the necessity of investing in digital payment infrastructure to support fiscal sustainability in local governments.

$H_{O2:}$ There is no significant effect of digital payment on revenue collection among county governments under the Lake Region Economic Bloc

3. Material and Methods

The study adopted an explanatory research design, which aligns primarily with a positivist approach rooted in positivist research ontology and epistemology. This approach utilizes quantitative techniques drawn from the natural sciences to explore social phenomena (Hammersley, 2013). Explanatory research relies on existing hypotheses and theories to explain the dynamics behind a specific phenomenon (Cooper and Schindler, 2011). In this context, the study utilized established theories and hypotheses to investigate the relationship between variables related to digital financial services and revenue collection within the context of under the Lake Region Economic Bloc.

Target Population and Sampling

The study focused on 267 top and middle level employees from 14 county governments under the Lake Region Economic Bloc (LREB). This bloc is one of the six economic blocs adopted in Kenya and consists of counties situated around Lake Victoria and its environs, including Bomet, Bungoma, Busia, Homabay, Kakamega, Kericho, Kisii, Kisumu, Migori, Nandi, Nyamira, Siaya, Transnzoia, and Vihiga. The unit of observation for this research comprised middle and top management personnel within the finance department For this study, Slovin's formula (2018) also developed by Yamane (1967), was used to calculate the sample size of 159. To ensure a comprehensive representation of the target population, the study utilized a stratified sampling technique. This approach involved dividing the population into distinct subgroups, or strata, based on relevant characteristics. Subsequently, participants were selected from each stratum in proportion to its size using a simple random sampling method.

Data Collection

The study's findings were based on primary data collected through structured questionnaires, which included five Likert scale items. A pilot test was conducted with 16 finance employees from Baringo County, following Cooper and Schindler's (2011) guidelines for pilot sample size. The questionnaires were analyzed using SPSS, focusing on the reliability and validity of the research tools. Validity was assessed through face and content validity, with expert reviews ensuring the accuracy and relevance of the statements. To ensure reliability, Cronbach's Alpha was used, with a coefficient of 0.7 or higher considered acceptable for measuring consistency.

Data Analysis and Model Specification

Data analysis allows one to use logic to interpret the obtained data in order to identify comparable forms and summarize the essential components revealed in the research. First, descriptive analytics such as frequencies and percentages, means, standard deviation and was analyzed in the study. Further, normality tests such as kurtosis and skewness, was carried out before data analysis to ensure the data is normally distributed. Descriptive statistics was used as a guide in identifying the correct functional form of the model to be analyzed. The research evaluated and display data in the form of tables, means, and charts using descriptive statistics. Additionally, at a 5% significance level, inferential statistics was used to assess the study hypotheses. The theories were put to the test in the following ways: The following regression model was used to investigate effect of digital finance services and revenue collection within the context of under the Lake Region Economic Bloc.

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \varepsilon_1$$

Where , Y is revenue collection of county governments of under the Lake Region Economic Bloc; β_0 = constant (coefficient of intercept); X_1= digital accounting, X_3= digital payment; ε =Error Term; B_1, B_2, = regression coefficient of four variables

4. Findings and Discussion

In this study, 159 questionnaires were initially distributed, and 130 completed responses were received, resulting in a response rate of 81.8%. After screening for missing values and outliers, 5 questionnaires were deemed unusable (2 due to missing data and 3 classified as outliers), bringing the final number of usable questionnaires to 125. This adjusted the usable response rate to 78.6%. The strong response rate was made possible by the cooperation of finance department employees across various counties, contributing significantly to the study's success. The drop-and-pick-later method was employed, where respondents were given additional time to complete the questionnaires, ensuring efficient collection later. According to Mugenda and Mugenda (2013), a response rate of 50% is deemed adequate, 60% is considered good, and 70% and above is regarded as very good. Similarly, Cooper and Schindler (2014) suggest that a study can proceed if the response rate exceeds 60%. With a final response rate of 78.6%, this study's participation level is considered highly satisfactory, ensuring reliable findings and enhancing the validity of the data.

Descriptive Statistics

Findings from Table 1 showed that the findings revealed generally positive perceptions of revenue collection performance, with an average score of 3.22. Consistency in achieving revenue targets received strong support from 36.3% of respondents (mean = 3.18), while only 19.6% strongly agreed about revenue stream increases (mean = 3.09). Confidence in the county's revenue efficiency was moderate, with 35.3% agreeing on high turnover ratios (mean = 3.12). Taxpayer compliance had a higher mean of 3.45, showing optimism, but concerns about financial adequacy were reflected in a mean score of 3.07. Overall satisfaction with revenue collection was strong (mean = 3.48).

Table 1: Descriptive Statistics for Revenue collection

Statements	**Mean**	**Std. Dev**
The county consistently achieves its revenue collection targets.	3.18	0.98
There has been a noticeable increase in revenue streams for the county over the past year.	3.09	1.17
The county's revenue collection turnover ratio has been high compared to other counties.	3.12	1.14
The county's taxpayers have largely complied with tax filing.	3.45	1.18
The county has fulfilled all its financial operations due to the revenue collected.	3.07	1.00
Stakeholders are satisfied with the county's revenue collection	3.48	1.22
Revenue collection	**3.22**	**0.80**

The findings in Table 2 showed a mixed perceptions of digital accounting practices in the county, with an average score of 2.93. A minority of respondents strongly agreed that bookkeeping processes were effectively digitized, reflecting low confidence in this area (mean = 2.61). However, some respondents agreed that the transition to digital bookkeeping was straightforward (mean = 3.15), indicating some positivity. Automation of financial statement generation had challenges (mean = 2.89), while the effectiveness of digitized financial reporting was moderately viewed (mean = 3.12). Insights from digital financial reporting were positively perceived (mean = 3.03), though few felt reports were prepared promptly (mean = 2.78).

Table 2: Descriptive Statistics for Digital accounting

	Mean	**Std. Dev**
The county has effectively digitized its bookkeeping processes.	2.61	1.18
Transitioning to a digital bookkeeping system in the county was easy and straightforward	3.15	1.30
The county has automated the generation of financial statements digitally.	2.89	1.21
The county has effectively digitized its financial reporting processes.	3.12	1.16
Digital financial reporting offers valuable insights into the county's performance metrics.	3.03	0.99
Digital financial reports are prepared and available promptly when needed.	2.78	1.32
Digital accounting	**2.93**	**0.91**

The analysis from Table 3 showed findings reveal dissatisfaction with the county's digital invoicing system, with a low mean score of 2.23, indicating concerns about managing billing transactions. The prompt delivery of digital invoices scored slightly higher at 2.46, but still highlights inefficiencies. The user-friendliness of the electronic bill payment platform also received a low score of 2.44, reflecting the need for improved accessibility. However, electronic payment options were viewed more favorably, with a mean score of 3.14, indicating adequate accessibility. Digital supplier payments received a positive perception (mean = 3.07), and overall, digital payments had a relatively positive average score of 3.24, emphasizing strengths in payment accessibility but significant room for improvement in invoicing and usability.

Table 3: Descriptive Statistics for Digital Payment

	Mean	Std. Dev
The county uses digital invoicing effectively to manage billing transactions.	2.23	0.94
Digital invoices from the county are delivered promptly.	2.46	0.95
The county offers a user-friendly platform for making electronic bill payments.	2.44	0.80
The county provides accessible options for making electronic bill payments.	3.14	1.08
The county processes digital supplier payments efficiently.	3.07	1.03
The county uses digital invoicing effectively to manage billing transactions.	3.23	0.98
Digital payment	**3.24**	**0.68**

Correlation Analysis

The correlation analysis presented in Table 4 highlighted the correlation between revenue collection and digital accounting is weak ($r = 0.084$, $p = 0.351$), indicating no significant relationship. Similarly, the correlation between revenue collection and digital payment shows a moderate positive association ($r = 0.482$, $p < 0.01$).

Table 4: Correlation Analysis

N=125		Revenue collection	Digital accounting	Digital payment
Revenue collection	Pearson Correlation	1		
	Sig. (2-tailed)			
Digital accounting	Pearson Correlation	0.084	1	
	Sig. (2-tailed)	0.351		
Digital payment	Pearson Correlation	.482**	-0.068	1
	Sig. (2-tailed)	0.000	0.453	

** Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis (Hypothesis Testing)

The model summary in table 5 indicated that the predictors collectively accounted for approximately 63.8% of the total variation in revenue collection ($R^2 = 0.638$, Adjusted $R^2 = 0.626$). This demonstrates a strong relationship between the identified variables and revenue collection outcomes, suggesting that they significantly impact revenue collection. The ANOVA results presented in Table 5 indicate that the joint prediction of the digital financial services —digital tax filing, digital accounting, digital payment, and digital banking—on revenue collection was statistically significant ($F = 43.705$, p

= .000). This finding suggests that the model is well-fitted to predict revenue collection based on these training variables. The regression model accounts for a substantial portion of the variance in revenue collection, confirming the relevance and effectiveness of these digital financial services strategies within the county government context.

First, the analysis reveals that digital accounting has a minor effect on revenue collection, indicated by ($\beta = 0.027$, $p = 0.618$). thus, hypothesis H01 was accepted. This result suggests that digital accounting does not significantly contribute to revenue collection, implying that improvements in this area may not translate into enhanced revenue outcomes for the counties involved. This lack of significant correlation contradicts the expectations set by other studies that suggest digital accounting systems should enhance financial management and reporting. For example, Tchokogué et al. (2020) emphasize that the effectiveness of digital accounting is largely contingent upon user engagement and its integration into broader revenue collection strategies. Additionally, Lohapan, (2021) pointed out that the mere implementation of digital accounting does not guarantee improved compliance rates among taxpayers. This observation underscores the need for counties to not only adopt digital accounting practices but also ensure that these systems are effectively utilized within their revenue collection frameworks.

In contrary, digital payment systems demonstrate a positive and statistically significant effect on revenue collection , as shown by ($\beta = 0.232$, $p = 0.002$). thus, hypothesis H02 was rejected. This finding highlights the importance of having efficient digital payment mechanisms in place, which can facilitate smoother transactions and improve overall revenue collection efficiency. The findings corroborate earlier research, particularly Ofori et al. (2021), which highlighted the positive influence of mobile payment options on tax compliance. The ease and accessibility of digital payment methods encourage citizens to fulfill their tax obligations promptly, thereby enhancing revenue collection efficiency. Raza et al. (2021) further emphasized that digital payment solutions can significantly reduce cash leakages and improve accountability in revenue collection processes. This parallel reinforces the argument that effective implementation and promotion of digital payment solutions are critical for local governments aiming to improve their revenue collection processes.

Table 5: Regression Analysis

	Unstandardized Coefficients		**Standardized Coefficients**		
	B	**Std. Error**	**Beta**	**t**	**Sig.**
(Constant)	-0.007	0.297		-0.024	0.981
Digital accounting	0.027	0.054	0.031	0.500	0.618
Digital payment	0.259	0.082	0.232	3.152	0.002
Model Summary Statistics					
R	0.799				
R Square	0.638				
Adjusted R Square	0.626				
Std. Error of the Estimate	0.477				
ANOVA for goodness of fit					

ANOVA (F stat)	43.705
ANOVA (F prob)	0.000

a Dependent Variable: revenue collection

5. Conclusion

Based on the findings, it is clear that digital accounting does not effectively enhance revenue collection among county governments under LREB. This suggests that the potential benefits of digital accounting practices have not been fully realized, particularly in terms of efficiency and effectiveness. Challenges in digitizing bookkeeping processes and generating financial reports in a timely manner contribute to the limited impact of digital accounting on revenue collection. In contrast, digital payment processes play a key role in enhancing revenue collection among county governments under LREB. The efficiency of digital banking services, particularly regarding digital withdrawals and the ability to transfer funds, remains a concern due to delays and inefficiencies in transaction processing. Therefore, continuous improvements in digital payment systems are necessary to foster greater user satisfaction and operational effectiveness, which will, in turn, enhance revenue collection.

6. Recommendations

Based on the conclusion that digital accounting does not effectively enhance revenue collection among county governments under LREB, it is recommended that managers prioritize the enhancement of digital accounting systems. This involves investing in training programs for employees to improve their understanding and proficiency in utilizing these systems. Managers should also conduct regular assessments of the existing digital accounting practices to identify specific inefficiencies and areas requiring improvement. By fostering a culture of continuous learning and adaptation, the county can better leverage the potential benefits of digital accounting.

Based on the conclusion that digital payment processes are key to enhancing revenue collection, it is essential for county managers to streamline digital payment systems. This can be achieved by integrating various payment channels to provide users with multiple options for making payments, thereby increasing accessibility and convenience. Additionally, managers should prioritize transparency in transaction processing and enhance communication with users regarding any potential delays. Implementing user-friendly interfaces and providing adequate customer support will further encourage the adoption of digital payment methods and positively impact revenue collection.

6. Further Research

The current study has yielded important insights into the impact of digital financial services practices on revenue collection among county governments under LREB, focusing on four essential practices: digital accounting and digital payment,. To achieve a more comprehensive understanding of the relationship between digital financial services and revenue collection, future research should explore additional practices within the digital finance landscape. Moreover, the study's focus on county governments within LREB may limit the generalizability of the findings. Therefore, future research should aim to replicate this study across other economic blocks to

evaluate whether the effects of digital financial services remain consistent in diverse contexts.

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