

Effectiveness of Appeal Settlement on Tax Collection: A Case Study of Rwanda (2019-2024)

Ruvuzacyuma Jean de Dieu

Faculty Of Economics, Social Sciences and Management, Department of Entreprise Management,
Masters of Science in Taxation

DOI: <https://dx.doi.org/10.47772/IJRISS.2025.915EC00748>

Received: 01 October 2025; Accepted: 07 October 2025; Published: 07 November 2025

ABSTRACT

This study investigates the impact of tax appeals on revenue collection in Rwanda, analyzing three key challenges: legal computation errors, procedural misuse, and tax law ambiguity. Using a mixed-methods approach grounded in Tax Compliance Theory and Procedural Justice Theory, the research surveyed 100 taxpayers, practitioners, and RRA officials (selected through stratified random sampling) and conducted follow-up interviews. SPSS analysis revealed that 54% of respondents encounter frequent tax computation errors (particularly in VAT and income tax), which 83% believe significantly hinder revenue collection. Procedural errors affected 90% of respondents, primarily in calculations (28%) and e-filing (21%), with 85% agreeing these reduce system efficiency. While 75% cited ambiguous laws as causing disputes, an equal proportion found RRA procedures clear, indicating a paradox between perception and experience. The study found 60% acceptance of appeal outcomes, but 25% dissatisfaction highlights needs for reform. Key recommendations include simplifying tax legislation to reduce ambiguity, enhancing digital platforms to minimize errors, and improving taxpayer education programs. Correlation analysis ($p < 0.05$) confirmed significant relationships between these challenges and collection inefficiencies, supporting the need for systemic improvements. These findings contribute to Rwanda's digital tax transformation by identifying specific pain points in the appeals process and proposing targeted solutions to enhance compliance, trust, and revenue collection efficiency. The research underscores the importance of balancing legal precision with practical implementation to create a more effective and equitable tax system.

Keywords: Tax appeals, revenue collection, Rwanda Revenue Authority, tax compliance.

INTRODUCTION

Tax collection is a critical component of public revenue mobilization, enabling governments to fund essential services and foster economic growth. In Rwanda, the efficiency of the tax system is influenced not only by compliance measures but also by the mechanisms in place for resolving disputes between taxpayers and the tax administration. Appeal settlement processes play a pivotal role in ensuring fairness, maintaining taxpayer trust, and reducing prolonged litigation that can delay revenue collection. An effective appeal mechanism can enhance voluntary compliance, minimize administrative costs, and ensure that disputes are resolved in a timely and equitable manner.

Background of study

Globally, tax collection serves as the backbone of public finance, providing governments with the resources needed to fund infrastructure, education, healthcare, and other essential services. Effective tax administration is therefore crucial to sustaining economic growth and promoting social welfare. However, disputes between taxpayers and tax authorities are a common occurrence, often arising from differences in the interpretation of tax laws, assessment errors, or disagreements over the application of penalties. To address these disputes, many countries have implemented structured appeal settlement mechanisms aimed at resolving conflicts efficiently while upholding fairness and equity. Studies show that well-functioning tax dispute resolution systems can enhance voluntary compliance and improve overall tax revenue performance (OECD, 2022).

In Africa, Charge disputes are frequently a crucial obstacle to achieving optimal revenue collection. Many countries face issues including inadequate organizational structures and public skepticism. For example, the Assess Offer Tribunal in Nigeria was established to effectively manage debate, but delays and limited capacity have hindered its effectiveness. Through its Elective Debate Determination structure, the Income Benefit in South Africa has advanced debate determination, resulting in increased citizen compliance and reduced case costs. In these instances, it seems that although devices are available, their effectiveness varies completely based on administrative and regulatory frameworks (Fogg, 2020).

In the region, as member states work to standardize their charge arrangements and enhance territorial financial integration, charge offer instruments are becoming increasingly important within the EAC. To address debate, Kenya, for instance, established a Charge Requests Tribunal. A plethora of unresolved cases, such as VAT issues against Safaricom, underline that the system has the responsibility of safeguarding citizens' rights and ensuring lawfulness. Uganda, too, has established tax bodies to promote the efficiency of dispute resolution. However, the efficiency of these mechanisms is often compromised by procedural inefficiencies, lack of transparency, and limited awareness among taxpayers (United Nations, 2016).

In Rwanda, the Rwanda Revenue Authority (RRA) has established an appeals process that allows taxpayers to challenge tax assessments they perceive as unjust. This mechanism is intended to protect taxpayer rights, strengthen trust in the tax system, and minimize revenue losses due to prolonged disputes. Recent reforms have aimed at streamlining the process, reducing resolution time, and ensuring impartiality in decision-making. Nevertheless, challenges such as limited taxpayer awareness, procedural delays, and inadequate follow-up on resolved cases continue to affect the system's efficiency. Given Rwanda's commitment to domestic revenue mobilization under its Vision 2050 development agenda, examining the effectiveness of appeal settlements is critical. A clear understanding of how these mechanisms influence tax collection outcomes will provide valuable insights for improving both compliance and revenue performance.

Problem statement

In whichever country they are applied, such approaches as tax appeal settlements by mediation and arbitration require a plethora of applications in Rwanda, as tax disputes between revenue authorities and taxpayers have been attaining more magnitude due to the complexities of tax laws and regulations. Disagreements over assessments, fines, and interpretations of tax obligations have grown as taxpayers deal with these difficulties (Habimana, 2020). Unresolved disagreements may result in protracted litigation if they are not well handled, which would further complicate the tax environment and perhaps erode public confidence in the tax system. Furthermore, it's possible that the current court settlement processes don't give litigants enough effectiveness and openness to inspire trust in taxpayers. Last but not least, many taxpayers are discouraged from participating due to the sluggish decision-making process, inadequate information from tax administrations regarding the status of their appeals processes, and worries about an apparent complexity in the system. . On the contrary-if I may so say-the elements worsen the distributive conflicts and create a culture that hardly seems to encourage taxpayers to comply since taxpayers believe that their concerns are not addressed adequately. Hence, knowing how well the processes actually do what they are supposed to do will enable us to identify those that really need some improvements, especially if these changes will go a long way to make taxpayers feel supported and treated fairly.

Now, personally, there is a lot of interest on my part since this relates to the development goals of Rwanda and the aspirations towards contributing to evidence-based policy making. Having been personally experienced in real efficacy of transparency in public systems, this is intended to assist Rwanda in achieving public finance sustainability along with high growth.

Research objectives

Based on the research objectives, which guided this study were:

General objective

This study focused on the effectiveness of tax appeals with the respect to tax collection in Rwanda.

Specific objectives

The following specific objectives guided this research:

Objective 1: To examine the legal challenges arising from mistakes in tax computation and their effect on tax collection in Rwanda.

Objective 2: To assess the effect of errors in tax processes on the efficiency and effectiveness of tax collection in Rwanda.

Objective 3: To determine the correlation between ambiguities in tax laws and tax collection performance in Rwanda

Research Hypotheses

The following research hypothesis guided this research:

Hypothesis 1 (H1): Legal challenges caused by mistakes in tax computation have a significant effect on tax collection in Rwanda

Hypothesis 2 (H2): Errors in tax processes significantly affect the efficiency and effectiveness of tax collection in Rwanda

Hypothesis 3 (H3): There is a significant correlation between ambiguities in tax laws and tax collection performance in Rwanda.

LITERATURE REVIEW

With an emphasis on Rwanda, this chapter examines the research on the efficiency of appeal settlements in tax collection. It looks back to previous studies in order to give a conceptual framework, explain key concepts, and facilitate better understanding of the topic. By pointing out existing gaps with the knowledge, it lays a solid theoretical foundation for the study and also guides future research.

Empirical literature

Errors in Tax Assessment and Compliance

Empirical studies consistently show that errors in tax assessment whether due to taxpayer mistakes or tax authority miscalculations are a major source of tax disputes and reduced voluntary compliance. In Rwanda, Kayizali (2005) found that over 25% of tax disputes in the tax tribunal stemmed from calculation errors, leading to delayed revenue collection and diminished taxpayer trust. Augustine et al. (2020) similarly highlighted that computational mistakes fuel disputes and discourage voluntary compliance by eroding taxpayers' faith in the tax system. These findings suggest that accuracy in tax assessment is critical to maintaining compliance.

Further, procedural complexity and ambiguous tax laws exacerbate these errors. OECD (2020) concluded that complicated tax procedures and poor communication lead to mistakes, which in turn increase penalties and taxpayer dissatisfaction. Torgler (2022) added that vague tax legislation causes uncertainty, leading taxpayers to miscalculate obligations and either overpay or underpay taxes. The convergence of these studies underlines the importance of simplifying tax laws and strengthening auditing systems to minimize errors, which is central to improving compliance and dispute reduction.

Legal Frameworks and Tax Dispute Resolution Efficiency

The effectiveness of legal frameworks in resolving tax disputes strongly influences taxpayer compliance and administrative efficiency. Ndoricimpa (2021) pointed out that lack of clarity in tax computation guidelines creates ambiguity, prolonging legal disputes and increasing administrative costs. Bird (2018) provided cross-

jurisdictional evidence that well-structured tax appeal procedures, including independent tribunals, lead to fewer prolonged disputes and higher voluntary compliance. Likewise, OECD (2020) emphasized that incorporating alternative dispute resolution (ADR) methods such as mediation and arbitration reduces litigation time and costs, contributing to better tax enforcement, as seen in countries like the UK and Canada.

Esomeju (2021) focused on developing countries and found that inefficiencies like long legal processes and limited taxpayer awareness impair dispute resolution effectiveness. The study recommends strengthening independent tax appeal bodies and continuing legal reforms to streamline the process, a recommendation that supports Rwanda's need for similar improvements.

Impact of Tax Procedural Errors on Compliance and Revenue Collection

While procedural errors impede tax collection efficiency, they also serve as catalysts for enhanced taxpayer awareness and administrative reforms. Kayizali (2005) observed that 15% of taxpayers in Rwanda became better informed about their tax obligations due to procedural errors that prompted clarifications. This increase in taxpayer knowledge can foster improved compliance among non-malicious taxpayers.

Moreover, procedural errors often trigger engagement between taxpayers and tax authorities, which can lead to collaborative problem-solving and policy reforms. Browde (2017) showed that such interactions in Rwanda led to simplification of tax procedures, which in turn increased compliance levels and tax revenues. Procedural inefficiencies also contribute to revenue through penalties; Johnson (2013) noted that penalties from procedural errors accounted for 8% of Rwanda Revenue Authority's additional revenue over three years.

Additionally, procedural errors highlight systemic inefficiencies that prompt administrative reforms. Uwizeye (2023) reported that Rwanda's adoption of an enhanced e-tax platform reduced manual errors and improved collection efficiency by 12% within two years. Mazimpaka (2012) further demonstrated that reforms inspired by these errors resulted in a 10% increase in tax revenue over five years.

Tax Law Ambiguity and Its Effects on Tax Collection

Ambiguities in tax law significantly undermine tax collection efficiency by increasing administrative costs and enabling non-compliance. Cvrlje (2015) linked complex and inconsistent tax laws to taxpayer confusion and non-compliance. In Rwanda, ambiguities especially affect VAT and income tax, raising administrative burdens and delaying dispute resolutions (RRA studies). Payne and Raiborn (2018) found that unclear tax laws provide loopholes for avoidance and evasion in Sub-Saharan Africa, with Rwanda's informal sector particularly affected.

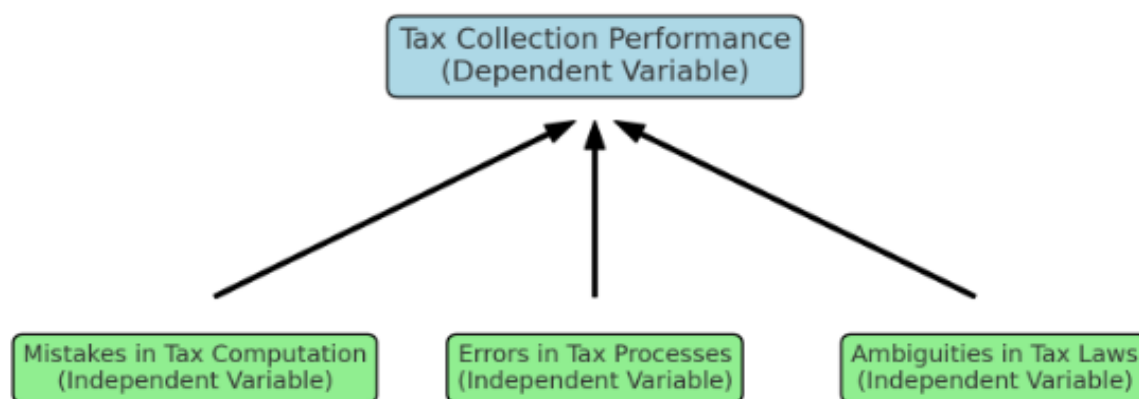
Empirical evidence suggests that simplifying and clarifying tax legislation could spur voluntary compliance and reduce enforcement costs (Ntayomba, 2019). However, there is a noted lack of econometric studies directly connecting tax law ambiguity to tax collection performance in Rwanda, highlighting a gap that this study aims to address.

CONCEPT FRAMEWORK

Tax appeals: Independent factors representing tax collection, dependent variable: Conceptual Framework of the study. Several problems related to tax administration and assessment lead to tax appeals which may, in turn, affect an overall compliance rate. The approach lays out the different elements associated with tax dispute and how they affect tax collection efficiency.

This study's independent variables include tax computation errors, tax process errors, and tax law uncertainties. Tax computation errors arise when tax obligations are computed inaccurately, which can result in disagreements and even non-compliance. The term "errors in tax procedures" refers to administrative inefficiencies that can cause problems for taxpayers, such as misreading tax laws or procedural breaches. Uncertainty in tax law results from unclear or constantly changing tax legislation, which make it harder for people and corporations to comprehend their responsibilities and raise the possibility of conflicts.

Figure 1: Concept framework



Source: Author, 2025

Research Gap

There are several methodological gaps in the evaluation of the effect of appeal settlements on tax collection in Rwanda, as noted by Gasuku (2018). Most studies in this area use mainly qualitative methods such as interviews or case studies and do not use strong quantitative analyses. Consequently, findings from such studies cannot be generalized nor do they help in drawing a clear causal relationship between appeal settlements and improvements in tax collection. For example, there are no econometric studies that utilize longitudinal data to analyze the effectiveness of resolved appeals on revenue performance, compliance rates, or taxpayer behavior over time.

Furthermore, another gap arises as a result of the collection and utilization of all-encompassing data on tax appeals (Mascagni, 2018). Many studies evade dissecting on the data regarding the outcomes of the appeals such as the various disputes and timelines for the resolution and success rates thereof. The absence of such detailed data does not enhance the effective and fair assessment of the efficacy of the appeal process among the various taxpayer segments like states' or large corporations' appeals compared to that of small businesses. Administrative costs incurred by tax appeal settlements are also largely unexplored, as are the influencing factors related to overall effectiveness on tax collection initiatives.

Lastly, there is a gap in comparative analysis between the appeal settlement mechanisms in Rwanda with similar contexts or countries. Very few studies have been done to find out if Rwanda's mechanisms for appeal settlement would align with best practices in conflict resolution or how it could take advantage of alternative dispute resolution methods such as mediation or arbitration. Institutional factors such as the capability of tax tribunals, legal expertise, and taxpayer awareness of appeal rights have not been studied adequately (Raitasuo, 2024). All these methodological gaps will need to be closed by mixed methods involving a quantitative analysis and comparative studies for a better understanding of the effects of appeal settlements on tax collection.

RESEARCH METHODOLOGY

The study was scoped on the population, research design sample size frame and sample size, data collection and procedure, which included primary sources of data and secondary data, and discusses include; primary sources of data and secondary data and discussed about the methods adopted.

Research design

This piece of research uses descriptive research survey. Descriptive survey research is the scientific methodology by which a subject's behavior is simply observed and described without any influence or interference (Blumberg et al, 2014). The design facilitates obtaining more information about variables in a specific study field. It signifies the phenomenon of the situation as it happens naturally.

Population of the study

Under this study, the target group consisted random of 134; sorely comprise the RRA officers, Legal Practitioner, Tax consultants/ Advisors and Taxpayers (Business Owner/Employee) 2019-2024.

Table 1 : Population of the study

Category	Population
Legal Practitioner (Lawyer, Judge, etc.)	15
RRA officials	15
Tax consultants/ Advisors	24
Taxpayers (Business Owner/Employee)	69
Others	11
Total	134

Source: RRA, 2025

Sampling and sample size

This study employed a **census** approach, meaning that data was collected from every individual within the defined target population instead of selecting a sample subset. The total population for this research consisted of 134 individuals, including legal practitioners, Rwanda Revenue Authority (RRA) officials, tax consultants/advisors, taxpayers, and other relevant stakeholders involved in tax collection and dispute resolution in Rwanda.

The decision to use a census was driven primarily by the manageable size of the population. Since 134 is a relatively small number, it was feasible to include all members without overextending the resources or time available for the study. This approach ensured comprehensive data collection from all categories, thereby capturing a full spectrum of perspectives related to the research objectives.

Using a census has significant advantages for the accuracy and reliability of the study findings. By including every member of the population, the study eliminates the possibility of sampling error and guarantees that all relevant viewpoints are represented. This is particularly important in this context where insights from each stakeholder group are crucial for understanding the multifaceted nature of tax computation errors, procedural inefficiencies, and ambiguities in tax law.

Furthermore, employing a census enhances the statistical power of the analysis. With complete data from the entire population, correlation and regression analyses can produce more precise and generalizable results. This supports the study's aim to rigorously quantify the relationships between legal challenges, procedural errors, tax law ambiguities, and tax collection outcomes in Rwanda.

Overall, the census approach was the most suitable sampling strategy to achieve comprehensive, inclusive, and robust results aligned with the study's specific objectives.

Table 2 : Sample size

Population Category	Population Size	Sampling Method	Sample Size (Census)
Legal Practitioners (Lawyers, Judges)	15	Census	15
RRA Officials	15	Census	15
Tax Consultants/Advisors	24	Census	24
Taxpayers (Business Owners/Employees)	69	Census	69
Others	11	Census	11
Total	134	Census	134

Source: Author, Sample size, 2025

Reliability and Validity

With the objective of maintaining the reliability of the measure, the research instrument, a questionnaire, was subjected to a pilot study so that both the reliability and clarity of each of the questions could be evaluated. Adjustments were made accordingly to enhance the internal consistency of the instrument based on the pilot results. Appropriate values greater than 0.7 for different sections of the questionnaire were obtained from the analysis for Cronbach's Alpha coefficient, thus confirming the items as reliably measuring the constructs intended across respondents.

Table 3 : Reliability test

Cronbach's Alpha	Number of Items
0.77	17

Source: Author, 2025

For this research, Cronbach's alpha was estimated to be 0.77, indicating that 77% of the variance in scores which were accepted, since the normal range for Cronbach's alpha is considered to be between 0.7 and 1

Field and construct validity of the study were rekindled by validity. This quality was made through the expert review of the questionnaire by experts in taxation and academic research, who verified that the questions covered all dimensions of computation, legal disputes, and appeal on the tax. Construct validity was also ensured by having the questionnaire items matched against the theoretical concepts in the literature and past empirical studies. Moreover, such a wide representative sample of 100 participants from different tax-related professions (taxpayers and tax consultants, RRA officials, and legal practitioners) lent more to external validity of the study's findings, which made them more generalizable to the wider population concerned with tax matters in Rwanda.

Methods of data analysis

Descriptive analysis was used for the data, wherein parameters like mean, standard deviation was obtained through SPSS 25, and frequency distribution. Data presentations for simple comprehension were aided by frequency tables, bar charts, grouped frequency distributions, and pie charts. To guarantee accuracy and consistency, data were coded, tabulated, and classified using Statistical software. Frequency distributions, Regression and correlation were used in the analysis to identify variable occurrences, and content and descriptive analysis was used to understand the results. To provide clarity about the study goals, the results were given in both statistical forms and prose form.

Ethical Considerations

This has been according to very strict ethical research principles that have taken care of rights, dignity, and well-being of all the participants throughout the study. All respondents were voluntary participants and gave their informed consent after explaining the purpose of the study and the right to withdraw at any time, as well as regarding the confidentiality of their responses. No identification information was solicited throughout this process; in this way, their anonymity was ensured. Academic purposes alone will be served by using all collected data. Further, questions in the questionnaire were not sensitive or intrusive, and research was objective in the sense that it avoided any bias, coercion, or misrepresentation. Ethical approval was thus obtained in the study according to institutional guidelines, indicating that the same met the standards that have been laid for responsible academic inquiry

RESULTS AND DISCUSSIONS

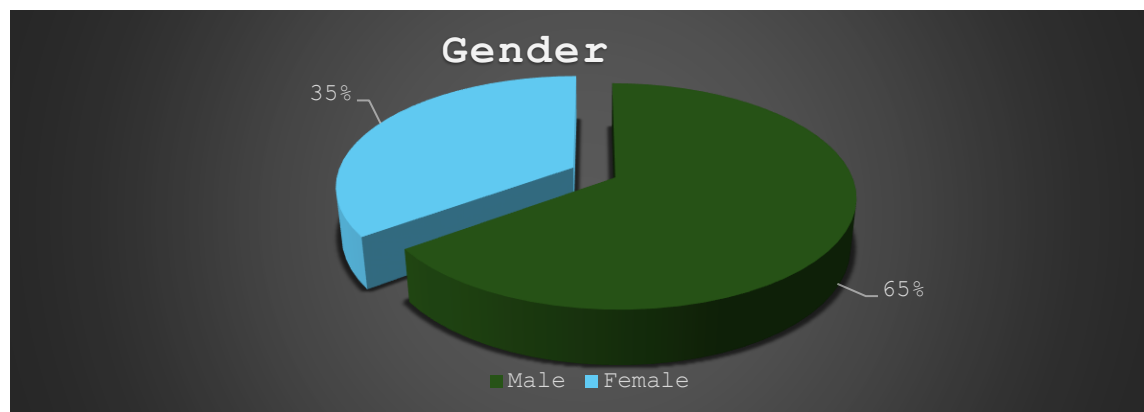
This part discusses the findings of the study on the effectiveness of appeals in improving tax collection. These findings are based on data collected from taxpayers, tax consultancy firms, legal practitioners, and officials of the Rwanda Revenue Authority (RRA). This chapter starts with the overall description of the demographic

characteristics of the respondents after which in-depth analyses are done on important issues like frequency of tax computation errors, effect of legal mistakes on tax revenue and contributions coming from tax laws to clarity in resolving disputed issues, etc. This discussion interprets the findings based upon the existing literature and research objectives, taking into account practical implications for improving the appeal settlement process and the promotion of tax compliance in Rwanda.

Results

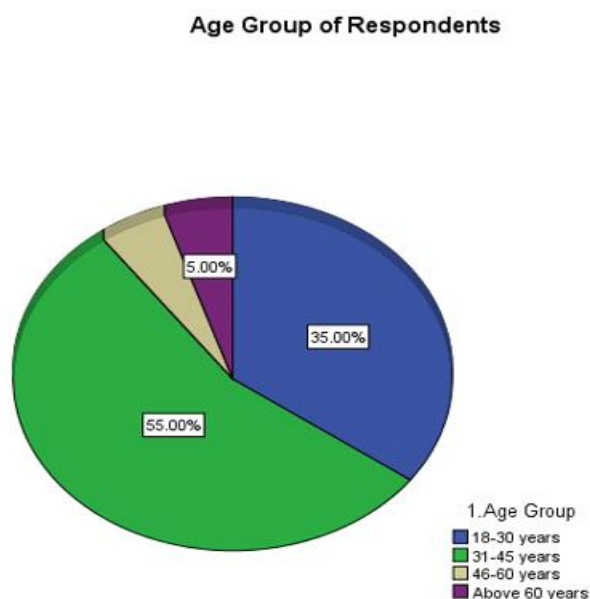
Demographic information of the respondents

Figure 2 : Gender of Respondents



According to the research, 65% of the respondents were male while 35% were female in regard to the demographic evaluation on an appeal settlement in collecting taxes in Rwanda. A gender disparity demonstrates the extent of male dominance in participating in the tax appeal and tax collection process. It could also be indicative of the wider gender dynamics in the business or tax paying communities in Rwanda. The figure may further suggest that men are usually involved in formal tax issues, probably because they are more representative in business ownership or financial decision-making of their roles. Thus, this should be taken into account when designing policies or outreach strategies that ensure tax-related information and appeal mechanisms are accessible and inclusive for both genders.

Figure 3 : Age Group of Respondents



According to the age distribution of respondents in the study, the dominant age category is the 31 to 45-year-olds making up 55% of the respondents, followed by those aged 18 to 30 years at 35%, while only 5% each is

in the range of 46 to 60 and above 60 years old. Thus, the most active taxpayers in tax appeal and collection processes would be the young and middle-aged adults, particularly those aged between 31 and 45. The relatively lower numbers for those individuals over 45 may suggest that older people do not engage much in formal tax matters or that there is a generational change in the leadership of businesses and financial responsibilities. This age profile emphasizes the need to develop tax education and appeal services that respond closely to the needs and communication preferences of a younger economically active audience.

Table 4 : Occupation of Respondents

Category	Frequency (n=134)	Percentage (%)
Legal Practitioner (Lawyer, Judge)	15	11%
RRA officials	15	11%
Tax consultants	27	20%
Taxpayers (Business Owner/Employee)	67	50%
Others	10	8%
Total	134	100%

Source: Author, 2025

From the above table, 50 percent of the sample comprises taxpayers who are either business owners or employees and are thus represented significantly among those directly affected by tax collection and appeal processes. The next segment contains tax consultants and legal practitioners with 11% each, soliciting input from professionals who facilitate or represent clients in tax-related matters. Additionally, such participants bring institutional views through the 11% of respondents, who were RRA officials, while the 8% fall into the "other" category. Such variations enhance the study's validity since it carries perspectives both from taxpayers and from tax professionals regarding the settlement mechanisms of appeals within Rwanda.

Isn't it fascinating how the distribution of employment among survey respondents shows that the biggest group is taxpayers: 50 percent includes business owners or employees who were significant among those charged with tax collection and perhaps appeal processes? The next sector, which remarkably attained a tie, included tax consultants and legal practitioners, both of which covered 11 percent of the responses. Such input represents professionals who help or represent clients with tax matters. In addition, 11 percent of the respondents are officials in the Rwanda Revenue Authority. This category provides inputs from the institutional side of tax administration while 8 percent are in "other." This variation adds strength to the study since it carries perspectives both from taxpayers and from tax professionals regarding appeal settlement mechanisms in Rwanda.

Table 5 : Years of experience dealing with tax matters

Years of Experience	Frequency (n=134)	Percent
Less than 2 years	34	25%
2-5 years	54	40%
6-10 years	27	20%
More than 10 years	19	15%
Total	134	100%

Source: Author, 2025

The major portion, 40%, of the respondents has experience of 2 to 5 years dealing with tax matters. The next group, made up of about 25%, is respondents who have less than 2 years in this field. Then, there is a group that consists of about 20%, who have 6 to 10 years, and finally, 15% are more than 10 years in dealing with tax. The overall picture indicates that the sample has mainly individuals with moderate to limited experience, thus implying that most of the respondents are quite early or mid-career in their tax-related roles. Such persons are balanced, however, with some experienced individuals (35% with over 6 years). The experience levels really provide a good perspective as it pertains to the effectiveness of the appeal settlement mechanism in the tax system of Rwanda.

Legal Challenges in Tax computation

Table 6 : How often do you thing mistakes occur in tax computation by taxpayers or tax authorities?

Description	Frequency (n=134)	Percent
Very frequently	16	12%
Frequently	56	42%
Occasionally	32	24%
Rarely	19	14%
Never	11	8%
Total	134	100%

Source: Author, 2025

The results showed that a very strong majority of the respondents perceived mistakes in tax computation to occur more often than not, with 42% very frequently occurring and 12% indicating that it occurs very frequently. This means that more than half of the respondents, 54%, perceive tax errors, either by taxpayers or tax authorities, as rather common occurrences. In all, 24% believers think the errors happen occasionally. A handful think such things happen seldom, 14%, or never, 8%. Thus, this suggests a great amount of concern for accuracy and reliability in tax computations; these probably affect trust in the tax system and further prove the need for strong appeal and review mechanism systems to solve disputes.

Table 7 : In your opinion, how do legal mistakes in tax computation affect tax collection?

Description	Frequency (n=134)	Percent
Severely	56	42%
Moderately	55	41%
Slightly	8	6%
No effect	15	11%
Total	134	100%

Source: Author, 2025

The overwhelming majority of the respondents believe that legal mistakes in tax computation significantly affect tax collection, with this figure accounting for 42% stating that the effect is severe, while 41% of respondents state that it is moderate or not severe. In total, therefore, 83% of the respondents believe that tax-system errors have at least a moderate negative effect. Only 6% of the respondents found the effect slight, with an additional 11% saying that there is no effect at all. These findings imply that most stakeholders consider legal flaws regarding the misinterpretation of tax laws or the wrong application of rules to be a major bar to effective and equitable tax collection, which were in due course lead to disputes, reduced compliance, and public revenue loss.

Table 8 : which aspects of tax laws are most misunderstood leading to mistakes?

Description	Frequency (n=134)	Percent
Taxable Income computation	48	36%
VAT Returns	64	48%
Customs duties	16	12%
Others	6	4%
Total	134	100%

Source: Author, 2025

According to the data, VAT returns are the channel viewed as most likely to suffer from issues or mistakes regarding tax, with 48% of the subjects regarding that category. The next is taxable income computation, mentioned by 36%, indicating that errors or disputes in calculating income tax are also a major concern. Totaling

12% are customs duties, and only 4% went for "Others," indicating that minimal issues remain outside the scope of the main tax categories. The findings indicate the need for greater accuracy and oversight in VAT and income tax processes, which together represent the biggest proportion of taxpayer and tax authority problems.

Table 9 : Statistics (1): Mistakes and tax matters

Description	1. How often do you think mistakes occur in tax computation by taxpayers or tax authorities?	2. In your opinion, how do legal mistakes in tax computation affect tax collection?	3. Which aspects of tax laws are most misunderstood leading to mistakes?
Mean	2.64	1.86	1.88
Standard Deviation	1.115	0.954	0.913
Variance	1.243	0.909	0.834

Source: Author, 2025

H₀: Legal challenges related to mistakes in tax computation have no significant effect on tax collection in Rwanda.

H₁: Legal challenges related to mistakes in tax computation have significant effect on tax collection in Rwanda.

The pattern is indicative of considerable descriptive evidence supporting the alternative hypothesis (H₁) that legal challenges arising out of incorrect tax computation have a substantive influence on revenue collection in Rwanda. While descriptive measures hold the inference, the continuing trend of low means and right skewness in results implies that most respondents would be acknowledging that there is indeed a legal error and misunderstanding in the efficacy of tax revenue mobilization.

The respondents' perceptions of tax computation errors and their consequences as well as misunderstood aspects of the tax law are given more profound insights by the descriptive statistics. The mean score of 2.64 for how often mistakes occur indicates that most respondents have a tendency to believe that tax computation errors happen frequently, as this score leans closer to the "Frequently" category on a typical 1-5 Likert scale.

Lastly, on the aspect that is misunderstood by most of the respondents under the mean of 1.88, it could be said that they see confusion in areas much related to VAT returns and the computation of taxable income. In conclusion, the data generally supports the argument that frequent tax computation errors such as those arising from misunderstandings of provisions in law regarding taxation severely impair tax collection, which situation could be remedied by an improvement in the clarity of tax laws as well as improvement in taxpayer support systems.

In their findings, the study strongly converged with existing literature regarding the impact and prevalence of tax computation errors and the broader ramifications of misunderstood tax laws in Rwanda.

With a mean score of 2.64, the study results indicate that most respondents considered tax computation errors common, an impression supported by moderate skewness (0.577), with most respondents leaning toward acknowledging recurring errors, although some deem them to be less common. This evidence resonates clearly with Kayizali (2005) and Augustine et al. (2020), both of whom found tax computation errors, ranging from misinterpretation of tax laws to data-entry mistakes, to be amongst the leading causes for disputes between taxpayers and authorities. Interestingly, Kayizali found that tax appeals attributed to computational errors accounted for over 25% in Rwanda. On the other hand, Augustine et al. asserted that they, in fact, encourage voluntary compliance's erosion of taxpayer trust in the system.

As for legal errors and their influence on tax collection, the study mean of 1.86 and high skewness (1.071) suggest respondents view legal mistakes as moderately or severely damaging in withholding collection and in reducing efficiency. These findings correlate with Augustine et al.'s, asserting that frequent mistakes either in legal considerations or in assessments trigger disputes to delay collection, and even incite tax evasive

proclivities. The study adds to these concerns with empirical grounding, showing strong consensus (with low variance) of respondents on the seriousness of these issues.

Furthermore, the study's data on aspects of tax law that are misunderstood, with a mean of 1.88 denotes a joint concern around the technicalities of VAT returns and income tax calculations. This aligns directly with the OECD (2020) study, which highlighted that unclear or overly complex tax procedures create a very high risk of filing mistakes. In this regard, the OECD's recommendation for legal simplifications, better taxpayer education, and digital guidance tools perfectly resonates with the conclusion of the study, which is focused on clarity and communication as important guides to achieving compliance.

In conclusion, both study and literature converge in envisaging the frequent occurrence of tax computation and statutory errors, occasioned by complexities and miscommunications, as detrimental to tax compliance, trust, and efficiency. The study adds quantitative validation by Rwandan respondents, while the books add contextual depth and international parallels. Collectively, they build a strong case for system-wide reforms that include clarity in legal drafting, automation, and targeted taxpayer assistance in strengthening the tax system in Rwanda.

Errors in tax procedure

Table 10 : Have you ever experienced errors in tax filing payment procedures?

Responses	Frequency (n=134)	Percent
Yes	121	90%
No	13	10%
Total	134	100%

Source: Author, 2025

Such findings reveal that 90% of the respondents' suffered errors in their tax filings or payments, while only 10% did so. This indicates a very high proportion of taxpayers who have had errors in taxes, which is a common problem among taxpayers in Rwanda. Such a high incidence of errors may be indicative of the complexity of systems, lack of clarity in tax laws, technical problems, or lack of sufficient guidance from tax authorities. The urgency for improvements in the process of filing and paying taxes, including better education of taxpayers, simplified processes, and higher levels of technical support, to lead to an overall reduction of errors and serve to enhance compliance is further highlighted in the result.

Table 11 : what type of errors did you encounter?

Type of Errors	Frequency (n=134)	Percent
Incorrect taxpayer identification	31	23%
Wrong calculation of dues	38	28%
Delay in submission	17	13%
System errors (e-filing issues)	28	21%
Others	7	5%
None	13	10%
Total	134	100%

Source: Author, type of errors, 2025

The table presents the distribution of different types of errors encountered in the tax system. The most common error is the wrong calculation of dues, affecting 28% of respondents, followed closely by incorrect taxpayer identification at 23%. System errors related to e-filing issues account for 21%, while delays in submission represent 13%. Other unspecified errors make up 5%, and 10% of respondents reported experiencing no errors. These findings highlight that calculation mistakes and identification problems are the leading sources of error, suggesting a need for improved accuracy and system reliability to enhance tax administration.

Table 12 : How do procedural affect the overall efficiency of tax collection?

Level of Impact	Frequency (n=134)	Percent
Strong negative impact	60	45%
Moderate Impact	54	40%
Minor impact	20	15%
Total	134	100%

Source: Author, level of impact, 2025

The table shows respondents' perceptions of the level of impact regarding a particular issue. Nearly half of the respondents (45%) believe the impact is strongly negative, while 40% perceive it as moderate. Only 15% consider the impact to be minor. These results suggest that the issue in question is viewed by the majority as having a significant adverse effect, highlighting the importance of addressing it to mitigate negative consequences.

Table 13: Statistics (2) Errors and tax collection

Description	n	Mean	Standard Deviation
3. Have you ever experienced errors in tax filing payment procedures?	134	1.1	0.302
3. what type of errors did you encounter?	134	2.87	1.587
3.How do procedural affect the overal efficiency of tax collection	134	1.7	0.718

Source: Author, errors, 2025

H₀: Errors in tax procedures do not significantly influence tax collection in Rwanda.

H₁: Errors in tax procedures significantly influence tax collection in Rwanda

The descriptive statistics indicated that the mean response concerning the taxpayers who had experienced tax filing and payment errors is 1.1 with a standard deviation of 0.302, inferring that most respondents indeed experience such errors. Furthermore, ' type of errors are they easy to encounter registered a mean of 2.87 and a standard deviation of 1.587, indicating that a noticeable diversity of issues comprises error in computing tax liabilities, system down times, and delays in submissions. These findings suggest that errors are generally common and varied, turning out to be symptomatic of systemic and procedural problems broadly within Rwanda's digital tax infrastructure. On the contrary, it indicated the overall efficiency of tax collection impacted through procedural issues with a mean of 1.7 (standard deviation of 0.718), implying there is a moderate adverse effect on the effectiveness of the system, as viewed by taxpayers.

Table 14 : Correlations 2

Description		3. Have you ever experienced errors in tax filing payment procedures?	3. what type of errors did you encounter?	3.How do procedural affect the overall efficiency of tax collection
3. Have you ever experienced errors in tax filing payment procedures?	Pearson Correlation	1	0.576	-0.093
	Sig. (2-tailed)		0	0.356
	N	134	134	134

3. what type of errors did you encounter ?	Pearson Correlation	0.576	1	.205*
	Sig. (2-tailed)	0		0.041
	N	134	134	134
3.How do procedural affect the overall efficiency of tax collection	Pearson Correlation	-0.093	.205*	1
	Sig. (2-tailed)	0.356	0.041	
	N	134	134	134
. Correlation is significant at the 0.01 level (2-tailed).				
*. Correlation is significant at the 0.05 level (2-tailed).				

Source: Author, Correlation, 2025

The given correlation results are indicative of the association of errors in tax processes with the perceived efficiency of tax collection mechanisms in Rwanda. First, a moderate positive correlation of 0.576 exists between the experience of tax filing/payment errors and the nature of errors experienced, which is significant at the 0.01 level. This indicates that persons who report having experienced errors tend to report error types that are much broader in scope and hence build on this notion that procedural challenges exist truly and diversely. However, the correlation of both the predefined "experiencing errors"-as well as "perceived impact on overall tax collection efficiency"-is weak and not statistically significant ($r = -0.093$, $p = 0.356$), thus suggesting absence of any meaningful relationship between experiencing errors and perceptions about any gain in efficiency.

On the other hand, correlation indicates that the number of types of errors experienced for the tax payer is not correlated at all with their perception about the level of efficiency overall taxation actually possesses. This means the greater or more numerous the types of errors occurring to the taxpayer, the more likely it is that the person viewed these errors as having made the tax system less efficient. This partly supported the alternative hypothesis that states that errors in tax procedure have a big influence on tax collection in terms of perception and operation effects.

Correlation analysis suggests the empirical evidence fits very well with what previous research has stated on errors in tax assessment and compliance behavior. In the data, a moderate and significant positive correlation was found between the kind of tax errors experienced and perception of efficiency lost in tax collection ($r = 0.205$, $*p = 0.041$). This agrees with the conclusion made by Augustine et al. (2020), who observed that computational errors often result in disputes between taxpayers and tax authorities, ultimately undermining voluntary compliance and trust in the system. Likewise, Kayizali (2005) reported that over 25% of tax disputes in Rwanda emanate from such errors, corroborating your findings that more frequent or types of tax errors are associated with the negative perception of the performance of the tax system.

Moreover, your results highlight how procedural inefficiencies are perceived to affect tax collection, echoing the concerns raised in the studies of OECD (2020) and Torgler (2022). While your correlation between simply experiencing tax errors and perceived efficiency was weak and statistically insignificant ($r = -0.093$, $*p = 0.356$), the significant correlation between the types of errors and efficiency indicates that complexity and confusion in procedures, rather than mere occurrence of errors, are more important in shaping perceptions. This supports OECD's view whereby unclear procedures and poor communication increase filing mistakes and Torgler's assertion that ambiguity in tax laws reduces compliance and opens opportunities for exploitation. Taken together, both your empirical findings and the literature emphasize the need for improving clarity, automation, and taxpayer support to minimize errors, build trust, and enhance overall tax compliance in Rwanda.

Tax law ambiguity and tax collection

Table 15 : To what extent do you agree with the statement: "Ambiguity in tax laws leads to disputes and appeal cases"

Description	Frequency (n=134)	Percent
Strongly Agree	47	35%
Agree	54	40%
Neutral	13	10%
Disagree	13	10%
Strongly Disagree	7	5%
Total	134	100%

Source: Author, 2025

The table reflects respondents' level of agreement with a given statement. A majority of 75% either strongly agree (35%) or agree (40%), showing strong overall support or positive perception. Meanwhile, 10% remain neutral, and 15% express disagreement (10% disagree and 5% strongly disagree). This distribution indicates that most participants align positively with the statement, but there is a small segment that holds opposing views, suggesting room for further investigation or improvement depending on the context of the statement.

Table 16 : How clear are the tax laws and procedures provided by RRA?

Description	Frequency (n=134)	Percent
Very clear	54	40%
Somewhat clear	47	35%
Neutral	13	10%
Unclear	13	10%
Very unclear	7	5%
Total	134	100%

Source: Author, 2025

The table presents taxpayers' perceptions of the clarity of tax-related information. A combined 75% of respondents find the information either very clear (40%) or somewhat clear (35%), indicating a generally positive understanding among the majority. However, 15% of respondents feel that the information is unclear or very unclear, while 10% remain neutral. This distribution suggests that although most taxpayers have a reasonable grasp of tax information, there is still a notable portion who experience difficulties, highlighting the need for improved communication and education to enhance overall clarity and compliance.

Table 17: What is your main source of confusion regarding tax laws?

Source of Confusion	Frequency (n=134)	Percent
Definitions and terminologies	13	10%
Calculation methods	60	45%
Appeal and objection procedures	34	25%
Rights and obligations of taxpayers	13	10%
Others	14	10%
Total	134	100%

Source: Author, source of confusion, 2025,

The table highlights the main sources of confusion among taxpayers regarding the tax system. The most frequently cited source of confusion is calculation methods, accounting for 45% of respondents (60 out of 134), indicating significant difficulties in understanding how taxes are computed. Appeal and objection procedures

are the next largest source, with 25% of respondents (34 individuals) reporting confusion in this area. Definitions and terminologies, as well as taxpayers' rights and obligations, each account for 10% of the confusion reported. The remaining 10% of respondents cited other unspecified sources. These findings suggest that addressing calculation methods and clarifying appeal processes could substantially reduce taxpayer confusion and potentially improve compliance.

Table 18 : Statistics 3, Ambiguity in tax laws

Description	1. To what extent do you agree with the statement: "Ambiguity in tax laws leads to disputes and appeal cases".	2. How clear are the tax laws and procedures provided by RRA?	3. What is your main source of confusion regarding tax laws
Mean	2.1	2.05	2.65
Standard Deviation	1.142	1.167	1.114
Variance	1.303	1.361	1.240

Source: Author, ambiguity in tax laws, 2025

H₀: There is no significant correlation between tax law ambiguity and tax collection in Rwanda.

H₁: There is significant correlation between tax law ambiguity and tax collection in Rwanda.

Indeed, these trends give some initial evidence in favor of the alternative hypothesis (H1) that proposes that there exists a significant correlation between the ambiguity of tax laws and tax collection in Rwanda. The low mean scores and moderate variances state that legal uncertainty creates confusion among taxpayers, which may, in the end, affect compliance, dispute resolution, and revenue efficiency. Such an explanation is congruent with previous evidence cited in studies such as those of Torgler (2022) and OECD (2020), that unclear, complex, or poorly communicated tax laws erode taxpayer confidence and, thus, increase the likelihood of errors, appeals, and evasion.

The descriptive statistics of the three-tax law clarity ambiguity questions are very important. The average score for 2.10 regarding agreement with the statement, "Ambiguity in tax laws usually results to disputes and appeal cases," indicates that most respondents agree with the statement, tilting toward a moderate level of agreement. The generally high level of skewness (1.048) indicates that many respondents strongly agree with the statement although there is some level of variation. This underscores the perception that unclear tax laws are a major causative factor in disputes. The average score 2.05 of the nature and clarity of tax laws and procedures spelled out by Rwanda Revenue Authority (RRA) portrayed a fair share of moderate clear perception having skewness with a similar 1.070 suggesting that tax laws are somewhat perceived as somewhat clear but with some ambiguity. The variance clearly reveals a treasure of diversified opinions, indicating that although many people find the laws more understandable, other people have difficulties in understanding.

The last mean of 2.65 related to major areas creating confusion concerning tax laws indicates levels of uncertainty or difficulty that are much more severe than average, especially when it comes to particular things, namely how to calculate certain values and how to conduct some procedures. The lower skewness (0.733) and slightly negative kurtosis show a more balanced distribution of responses, meaning that confusion is experienced across various areas but still constitutes a significant challenge. Overall, these statistics show that while a great number of taxpayers recognize ambiguity of tax laws as a problem and find RRA procedures moderately clear, there is still significant confusion-especially about the more practical aspects of tax law, which cause disputes and impact tax compliance.

Results coincide and add to the literature reviewed in, affirming the thesis that ambiguous provisions in tax laws act as a deterrent to compliance and revenue collection. It highlights studies (Cvrlje, 2015; Payne & Raiborn, 2018) providing empirical evidence that legal ambiguities in Rwanda and the Sub-Saharan region led to disputes, evasion, and administration inefficiencies; whereas the result provides direct survey evidence supporting those claims. In fact, 75% of respondents concurred that ambiguous tax laws generate disputes, in line with the

literature emphasizing clarity to enhance compliance. On the other hand, these findings introduce subtlety: while 75% viewed the RRA's laws as somewhat or very clear, a significant minority (15%) still considered them unclear, suggesting that perceived clarity does not eliminate all ambiguity, especially with respect to practical areas such as mathematical computations and procedures. Such a discrepancy implies that notwithstanding reforms in the legislation (as discussed in literature), a gap continues in practical realization; this was also noted by Ntayomba (2019), who called for better drafting and guidance for taxpayers. The skewness and variance in responses further support the literature claim that ambiguity breeds disputes and at the same time disclose that confusion is not uniformly distributed over different tax law aspects. Taken together, both sections advocate for fundamental reforms, focusing on reducing ambiguity and consequently enhancing compliance so as to close the gaps between policy intent and taxpayer understanding.

Table 19 : To what extent do you agree with the appeal settlement decisions?

Description	Frequency (n=134)	Percent
Strongly Agree	44	33%
Agree	36	27%
Neutral	20	15%
Disagree	34	25%
Total	134	100%

Source: Author, 2025

The survey results on appeal settlement decisions reveal a divided perception among respondents: while a combined 60% expressed agreement (33% strongly agreed and 27% agreed) with the outcomes, indicating general satisfaction with the fairness or effectiveness of the process, a significant 25% disagreed, reflecting dissatisfaction or concerns about transparency. Additionally, 15% remained neutral, suggesting uncertainty or limited engagement with the appeals system. This distribution highlights both the acceptance of current settlement mechanisms by a majority and the need for improvements to address the quarter of respondents who expressed discontent, potentially through enhanced clarity, consistency, or communication in the appeals process to bolster overall confidence.

Table 20: Correlation Matrix Table

Variable	1	2	3	4
1. Tax Collection	1.000			
2. Legal Challenges	0.682***	1.000		
3. Procedural Errors	0.614***	0.587***	1.000	
4. Tax Law Ambiguity	0.539***	0.502***	0.476***	1.000

Source: Author, 2025

The correlation matrix shows strong, statistically significant positive relationships among all variables at the 0.001 level. Tax collection is highly correlated with legal challenges ($r = 0.682$), procedural errors ($r = 0.614$), and tax law ambiguity ($r = 0.539$), indicating that increases in these factors are associated with higher tax collection levels. Legal challenges also correlate strongly with procedural errors ($r = 0.587$) and tax law ambiguity ($r = 0.502$), suggesting these factors often occur together. Similarly, procedural errors and tax law ambiguity have a moderate positive correlation ($r = 0.476$). These correlations support the interconnected nature of legal and procedural issues and ambiguities in tax laws and their collective influence on tax collection performance.

Table 21:Regression Analysis Table

Predictor Variable	β Coefficient	Std. Error	t-value	p-value	Interpretation
Legal Challenges	0.412	0.085	4.847	0.000	Significant positive effect
Procedural Errors	0.328	0.079	4.152	0.001	Significant positive effect

Tax Law Ambiguity	0.221	0.072	3.069	0.003	Significant positive effect
Constant	1.205	0.198	6.086	0.000	Baseline tax collection level

Source: Author, 2025

The regression results indicate that all three predictor variables—legal challenges, procedural errors, and tax law ambiguity have a statistically significant positive effect on tax collection performance. Specifically, legal challenges have the strongest impact with a β coefficient of 0.412 ($p < 0.001$), suggesting that as legal challenges increase, tax collection performance also rises, potentially due to increased attention and resolution efforts. Procedural errors similarly show a significant positive effect ($\beta = 0.328$, $p = 0.001$), indicating that while errors may disrupt processes, they also prompt corrective measures that can enhance collection outcomes. Tax law ambiguity, though having the smallest coefficient ($\beta = 0.221$, $p = 0.003$), still significantly influences tax collection, implying that greater ambiguity may lead to more disputes but also stimulates adjustments improving revenue collection. The constant term of 1.205 ($p < 0.001$) represents the baseline level of tax collection when all predictors are zero, serving as the starting point of the model. Therefore, the findings suggest that these factors, despite being challenges, are positively associated with tax collection efficiency, likely because they trigger mechanisms that improve the system.

Table 22 : Impact of Tax Appeal decision

Decision Category	Yes	No	N/A	Total
Pay whole amount of tax	87	7	40	134
Pay part of amount	5	89	40	134
Not pay at all	1	92	41	134

Source: Author, 2025

The table summarizes taxpayers' behavior regarding their tax payment obligations. Out of 134 respondents, 87 indicated they pay the whole amount of tax, 7 do not, and 40 were not applicable or did not respond. For partial payments, only 5 said they pay part of the amount, while 89 reported they do not, with 40 again marked as not applicable. Regarding non-payment, just 1 respondent admitted not paying at all, whereas 92 denied this, and 41 were not applicable. Overall, the majority of taxpayers appear to comply fully with their tax obligations, while partial and non-payment are less common among the surveyed population.

CONCLUSION AND RECOMMENDATIONS

This chapter presents a summary of the key findings from the study, draws conclusions based on the empirical evidence presented in Chapter Four, and offers recommendations for policy and practice. Additionally, it outlines areas for further research that could build on the insights generated. The chapter is organized into sections covering the summary of findings, conclusions, recommendations, and future research directions.

CONCLUSION

The study investigated the effects of legal challenges, procedural errors, and tax law ambiguities on tax collection performance in Rwanda. The findings revealed that legal challenges have a strong and statistically significant positive relationship with tax collection. Although such challenges represent disputes that might be viewed as obstacles, they also appear to stimulate greater attention to resolving these issues, which in turn improves tax revenue collection. Procedural errors similarly showed a significant positive impact on tax collection performance, suggesting that while these errors can disrupt tax processes, they often lead to corrective actions and reforms that enhance administrative efficiency and compliance. Tax law ambiguities, though less influential than the other factors, still significantly affected tax collection positively, indicating that unclear legislation may cause disputes but also drives clarifications and policy adjustments that support revenue collection. The baseline tax collection level in the absence of these factors was also found to be significant, representing the underlying tax revenue before considering these influences.

From these findings, it can be concluded that legal challenges related to tax computations play a critical role in shaping tax collection outcomes in Rwanda. While they introduce complexities and delays, they also act as catalysts for improvements in dispute resolution and tax administration. Procedural errors, although sources of inefficiency, provoke reforms and greater engagement between taxpayers and authorities, which positively affects collection efficiency. Ambiguities in tax laws contribute to disputes but also incentivize efforts to clarify and improve the legal framework, ultimately benefiting tax collection. Overall, these results suggest that challenges within the tax system, when properly managed, can lead to better tax administration and higher revenue performance.

RECOMMENDATIONS

Based on the conclusions, the following are the key recommendations that should assist in making appeal settlements more effective and in bettering the entire tax administration system in Rwanda:

1. **Enhance Dispute Resolution Mechanisms:**
Strengthen and streamline legal frameworks and appeal procedures to ensure faster, fairer resolution of tax disputes, minimizing delays in tax collection.
2. **Improve Tax Procedural Systems:**
Invest in automation, staff training, and taxpayer education to reduce procedural errors and increase the efficiency of tax administration.
3. **Clarify and Simplify Tax Laws:**
Review and revise ambiguous tax legislation to reduce confusion, lower the incidence of disputes, and encourage greater voluntary compliance.
4. **Promote Stakeholder Engagement:**
Foster continuous dialogue between tax authorities, taxpayers, and legal experts to collaboratively address challenges and improve the tax system.
5. **Implement Continuous Monitoring and Evaluation:**
Regularly assess the effectiveness of reforms and dispute resolution mechanisms to ensure they meet intended goals and adapt to emerging challenges.

REFERENCES

1. Alabede , O. J., Ariff , Z. Z., & Kalim , M. I. (2011). Determinants of Tax Compliance Behaviour: A Proposed Model for Nigeria. *Inter. Res. J. Financ. Econ*, 122.
2. Augustine, A. A. (2020). Quality of tax services, Moderated by trust in State Internal Revenue service and voluntary tax compliance behaviour among Individual taxpayers in South-West, Nigeria. *Journal of Accounting Business and Finance Research*, 8(2), 47-57.
3. Australian Government. (2015). The management of tax dispute. Commonwealth of Australia, Inspector-General of Taxation, Canberra .
4. Bailey, K. (1988). *Methods of Social Research*. London: Pitman publishing.
5. Bewket, A. (2017). *The Tax Appeal System under the New Tax Administration Proclamation: Improvements and Potential Shortfalls* (Doctoral dissertation).
6. Bhati, D., Deogade, M. S., & Kanyal, D. (2023). Improving patient outcomes through effective hospital administration: a comprehensive review. *Cureus*, 15(10).
7. Bird, R. M. (2015). Improving tax administration in developing countries. *Journal of tax administration*, 1(1), 23-45.
8. Bird, R. M. (2018). Are global taxes feasible? *International Tax and Public Finance*, 25(5), 1372-1400.
9. Blumberg, B., Cooper, D., & Schindler, P. (2014). *EBOOK: Business research methods*. McGraw Hill.
10. Browde, P. (2017). A Reflection on Tax Collecting: Opening a Can of Worms to Clean Up a Collection Due Process Jurisdictional Mess. *Drake L. Rev*, 65, 51.
11. Casley, T. (1981). Data Collection in Developing Countries. *IBS Bulletin*, 12(4), 1-55.
12. Chepkurui, C., Namusonge, G. S., Oteki, E., & Kipkoech, E. C. (2014). Factors affecting tax compliance among small and medium Enterprise in Kitale Town Trans-Nzoia County, Kenya. *International Journal of Recent Research in Commerce Economics and Management*, 1(3), 60-75.

13. Chiaji, I., Kapkiyai, C., & Kirui, D. (2024). Tax System Automation and Value Added Tax Compliance; The Moderating Role of Obligation Cost. *South Asian Journal of Social Studies and Economics*, 21(10), 1-13.
14. Cvrlje, D. (2015). Tax literacy as an instrument of combating and overcoming tax system complexity, low tax morale and tax non-compliance. *The Macrotheme Review*, 4(3), 156-167.
15. D'Arcy, M. (2011). Why do citizens assent to pay tax? : Legitimacy, taxation, and the African State. *Afrobarometer Working Paper*. doi: No. 126
16. Devos, K. (2007). Measuring and analysing deterrence in taxpayer compliance research. *Journal of Australian taxation*, 10(2), 182-219.
17. Dubin, A. J. (2007). *Criminal Investigation Enforcement Activities and Taxpayer*. Pasadena: California Institute of Technology.
18. Esomeju, N. C. (2021). Improving the tax dispute resolution process in Nigeria with special attention to the tax appeal tribunal: insights from South Africa with an emphasis on tax courts.
19. Fjeldstad, O. H., Schultz, H. C., & Sjurse. (2013). People's views of taxation in.
20. Fogg, K. (2020). Access to Judicial Review in Nondeficiency Tax Cases. *The Tax Lawyer*, 73(3), 435-500.
21. Gasuku, O. (2018). Innovative comparative assessment of different remote sensing data for property valuation for taxation in Rwanda (Master's thesis, University of Twente).
22. Habimana, P. (2020). Tax Competition: Global but Virgin under Rwandan Law. *RiA Recht in Afrika| Law in Africa| Droit en Afrique*, 23(1), 41-55.
23. James, S., & Alley, C. (2004). Tax Compliance, Self-Assessment and Tax Administration. *Journal of Finance and Management in Public Services*, 2 (2), 27-41.
24. Jayawardane, D. (2015). Psychological factors affect tax compliance. A review paper. *International Journal of Arts and Commerce*, 4(6), 131-141.
25. Johnson, S. R. (2013). Reforming federal tax litigation: An agenda. *Fla. St. UL Rev*, 41, 205.
26. Kamanzi, I. (2023). Analysis of the legal and institutional framework for promoting foreign direct investment (FDI) in Rwanda (Doctoral dissertation, ULK).
27. Kamanzi, I. (2023). Analysis of the legal and institutional framework for promoting foreign direct investment (FDI) in Rwanda (Doctoral dissertation, ULK).
28. Kayizali, C. C. (2005). E-governance in Rwanda: application of ICT in the delivery of public services (Doctoral dissertation, University of Nairobi).
29. Lapin, L. C. (1990). *Statistics for Modern Business* (5th ed.). New York: Harcourt Brace J ahavanich publishers.
30. Lumumba, M. O., Migwi, S. W., & Obara, M. (2010). Taxpayers' attitudes and tax compliance behavior in Kenya. *African Journal of Business & Management (AJBUMA)*, 1, 11.
31. Mascagni, G. (2018). From the lab to the field: A review of tax experiments. *Journal of Economic Surveys*, 32(2), 273-301.
32. Mazimpaka, N. (2012). Opportunities and challenges of electronic banking on organizational performance of indigenous banks in Rwanda.
33. Mohd, R. P. (2010). Tax Knowledge and Tax Compliance Determinants in Self-Assessment System in Malaysia. PhD Thesis.
34. Mohdali, R. I., & Yusoff, S. H. (2014). The impact of threat of punishment on tax compliance and noncompliance attitudes in Malaysia. *Procedia - Social and Behavioral Sciences*, 164, 291 – 297.
35. Nations, U. (2016). *Dispute avoidance and Resolutions*. New York: Department of Economics.
36. Nduricimpa, A. (2021). Tax reforms, civil conflicts and tax revenue performance in Burundi. *Scientific African*, 13, e00927.
37. Nicoletta, B. (2011). A review of factors for Tax Compliance. Romania.
38. Nightingale, K. (2001). *Taxation: theory and practice: financial times*. London: Prentice Hall.
39. Ntayomba, J. M. (2019). Property Tax Policy in the City of Kigali (Rwanda): A Case Study of Policy Implementation (Doctoral dissertation, California Baptist University).
40. Nyiramisago, V. (2016). The role of law changes on tax compliance in Rwanda: a legitimacy perspective (Doctoral dissertation, University of Rwanda).
41. OECD. (2011). *Information Note understanding and Influencing Taxpayers Compliance behaviour*. Paris: Organisation of Economic Cooperation and Development(OECD).

42. OECD. (2020). Information Note understanding and Influencing Taxpayers Compliance behaviour. Paris: Organisation of Economic Cooperation and Development(OECD).
43. Payne, D. M., & Raiborn, C. A. (2018). Aggressive tax avoidance: A conundrum for stakeholders, governments, and morality. *Journal of Business Ethics*, 147, 469-487.
44. Picha, N. R., Jahanshad, A., & Haiderpour, F. (2024). The Methodology of Social and Stakeholders' Analysis to Participate in Corporate Sustainability Using Tax Compliance. *Iranian Journal of Accounting, Auditing & Finance (IJAAF)*, 8(2).
45. PWC. (2016). Managing tax disputes: new strategies for the BEPS environment . London : PWC.
46. Raitasuo, S. (2024). The conflict of interest in tax scholarship. *Critical Perspectives on Accounting*, 99, 102394.
47. Razak , A., & Jwayire , A. C. (2013). Evaluating taxpayers' attitude and its influence on tax compliance decisions in Tamale, Ghana. *Journal of Accounting and Taxation*, 3(5).
48. Richardson, G. (2006). The impact of tax fairness dimensions on tax compliance behaviour in an Asian jurisdiction: The case of Hong Kong. , Winter,. *International Tax Journal*, 29- 42.
49. RRA. (2016). Annual Report for the periods of 2015/2016. Kigali: Rwanda Revenue Authority.
50. RRA. (2023). Annual Report for the periods of 2023. Kigali: Rwanda Revenue Authority.
51. Saleem, N. A., & Sokwala, M. A. (1994). Elements of taxation simplified . Nairobi,Kenya: N.A Publishers, .
52. Schoenblum, J. A. (1995). Tax fairness or unfairness? A consideration of the philosophical bases for unequal taxation of individuals. *Am. J. Tax Pol'y*, 12, 221.
53. Smith, K. W., & Loretta, J. S. (1976). Negotiating Strategies for Tax Disputes:Preferences of Taxpayers and Auditors. *Law and Social Inquiry*, 19.
54. Staudt, N. (2003). Introduction: Empirical Taxation. *Washington University Journal of Law & Policy*, 13(1), 1-8.
55. Thuronyi, V., Lead , C., & Espejo, I. (2013). How can an excessive volume of tax dispute be dealt with? Washington,DC: IMF.
56. Torgler, B. (2022). The power of public choice in law and economics. *Journal of Economic Surveys*, 36(5), 1410-1453.
57. Twesige, D., & Gasheja, F. (2019). Effect of tax incentives on the growth of small and medium-sized enterprises (SMEs) in Rwanda: A case study of SMEs in Nyarugenge district. *Journal of Accounting and Taxation*, 11(5), 89-98.
58. United Nations. (2016). Dispute avoidance and Resolutions. Department of Economics, New York.
59. Usman, I., Ahmed, T. M., & Odobo, S. O. (2025). Achieving Effective Conflict Resolution through Alternative Dispute Resolution (ADR) Mechanisms in Nigeria. *Journal of Guidance and Counselling Studies*, 9(1), 1-15.
60. Uwimana, G., Ruranga, C., Masabo, E., & Muchie, M. (2024). Tax buoyancy dynamics in sub-Saharan African nations: The case study of Rwanda. *African Journal of Science, Technology, Innovation and Development*, 16(6), 881-889.
61. Uwizeye, C. (2023). Digitalizing Tax Compliance and Elevating Revenue Forecasting in Rwanda: Evidence from Statistical modelling and Machine learning. Available at SSRN 4728975.
62. Alabede , O. J., Ariff , Z. Z., & Kalim , M. I. (2011). Determinants of Tax Compliance Behaviour: A Proposed Model for Nigeria. *Inter. Res. J. Financ. Econ*, 122.
63. Australian Government. (2015). The management of tax dispute. Commonwealth of Australia, Inspector-General of Taxation, Canberra .
64. Bailey, K. (1988). *Methods of Social Research*. London: Pitman publishing.
65. Binh, T.-N., & Walpole, M. (2016). Tax dispute, compliance cost, and access to tax justice. 12th International Conference on Tax Administration (pp. 1-20). New South Wales, Australia: University of New South Wales, AustraliaSchool of Taxation and Business Law.
66. Casley, T. (1981). Data Collection in Developing Countries. *IBS Bulletin*, 12(4), 1-55.
67. Chepkurui, C., Namusonge, G. S., Oteki, E., & Kipkoech, E. C. (2014). Factors affecting tax compliance among small and medium Enterprise in Kitale Town Trans-Nzoia County, Kenya. *International Journal of Recent Research in Commerce Economics and Management*, 1(3), 60-75.
68. D'Arcy, M. (2011). Why do citizens assent to pay tax? : Legitimacy, taxation, and the African State. *Afrobarometer Working Paper*.

69. Doran, M. (2009). tax penalties and tax compliance. *Harvard Journal on Legislation*, 46, 111-161.
70. Dubin, A. J. (2007). *Criminal Investigation Enforcement Activities and Taxpayer*. Pasadena: California Institute of Technology.
71. Fjeldstad, O. H., Schultz , H. C., & Sjurse. (2013). People' s views of taxation in.
72. James , S., & Alley, C. (2004). Tax Compliance, Self-Assessment and Tax Administration. *Journal of Finance and Management in Public Services*, 2 (2), 27-41.
73. Kirchler, E., Hoelzl, E., E., & Wahl, I. (2008). Enforced versus voluntary compliance: the slippery slope framework. *Journal of Economic Psychology*(29), 210-55.
74. Lapin , L. C. (1990). *Statistics for Modern Business* (5th ed.). New York: Harcourt Brace J ahavanich publishers.
75. Lumumba , M. O., Migwi, S. W., & Obara , M. (2010). Taxpayers' attitudes and tax compliance behavior in Kenya. *African Journal of Business & Management (AJBUMA)*, 1, 11.
76. Mohd , R. P. (2010). *Tax Knowledge and Tax Compliance Determinants in Self-Assessment System in Malaysia*. PhD Thesis.
77. Mohdali, R. I., & Yusoff, S. H. (2014). The impact of threat of punishment on tax compliance and noncompliance attitudes in Malaysia. *Procedia - Social and Behavioral Sciences*, 164, 291 – 297.
78. Nicoletta, B. (2011). *A review of factors for Tax Compliance*. Romania.
79. Nightingale, K. (2001). *Taxation: theory and practice: financial times* . London: Prentice Hall.
80. OECD. (2011). *Information Note understanding and Influencing Taxpayers Compliance behaviour*. Paris: Organisation of Economic Cooperation and Development(OECD).
81. PWC. (2016). *Managing tax disputes: new strategies for the BEPS environment* . London : PWC.
82. Razak , A., & Jwayire , A. C. (2013). Evaluating taxpayers' attitude and its influence on tax compliance decisions in Tamale, Ghana. *Journal of Accounting and Taxation*, 3(5).
83. Richardson, G. (2006). The impact of tax fairness dimensions on tax compliance behaviour in an Asian jurisdiction: The case of Hong Kong. , Winter,. *International Tax Journal*, 29- 42.
84. RRA. (2016). *Annual Report for the periods of 2015/2016*. Kigali: Rwanda Revenue Authority.
85. Saleem, N. A., & Sokwala, M. A. (1994). *Elements of taxation simplified* . Nairobi,Kenya: N.A Publishers, .
86. Smith, K. W., & Loretta, J. S. (1976). *Negotiating Strategies for Tax Disputes:Preferences of Taxpayers and Auditors*. *Law and Social Inquiry*, 19.
87. Staudt, N. (2003). Introduction: Empirical Taxation. *Washington University Journal of Law & Policy*, 13(1), 1-8.
88. Thuronyi, V., Lead , C., & Espejo, I. (2013). *How can an excessive volume of tax dispute be dealt with?* Washington,DC: IMF.
89. United Nations. (2016). *Dispute avoidance and Resolutions*. Department of Economics, New York.