Factors Driving Tax Compliance Among SMEs: A Systematic Literature Review

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ABSTRACT. Small and Medium Enterprises tax compliance is a critical issue in efforts to broaden the tax base and increase government revenue; however, the literature reveals variations in determining factors and a concentration of studies in developing countries. This systematic literature review aims to summarize the empirical evidence regarding the factors influencing SME tax compliance, as well as policy implications and directions for further research. The study followed the PRISMA guidelines with a search in the Scopus database for the period 2016 to 2025, yielding 19 articles that met the inclusion criteria. The selection process included identification, screening, eligibility assessment, and inclusion; analysis was conducted descriptively and thematically to extract constructs, methods, and key findings. The review results identified five key factors that consistently influence SME tax compliance: awareness of tax obligations, characteristics of accounting practices, complexity of tax policies, availability of tax information, and the probability of audits. This study underscores the importance of tax information and provides integrated evidence for policymakers.

Keyword: Tax compliance; Tax information; SMEs
JEL Classification: H26; D83; L26

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INTRODUCTION

SMEs are widely recognized as engines of economic growth, contributing approximately 40% of GDP in low-income countries according to World Bank estimates (Mpofu, 2022). IMF (2024) highlights that SMEs play a significant role in generating employment, supporting formal businesses, and fostering economic growth and empowerment opportunities. Consequently, SMEs are recognized as important drivers of employment creation in both developed and developing economies.

However, SMEs face substantial tax compliance challenges. Tax compliance costs represent a deadweight loss that disproportionately affects small businesses, with studies showing that as a percentage of turnover, compliance costs are a multiple in small businesses compared to larger ones (Vera-Martín et al., 2019). IMF (2019) reported that overall tax compliance costs may range between 2% and 10% of revenue yields and can reach as much as 2.5% of GDP. The informal sector, where many micro, small, and medium enterprises (MSMEs) operate, remains a significant challenge for tax authorities. IMF (2024) noted that this sector contributes considerably to tax gaps, while estimates from the Tax Justice Network suggest that tax losses attributable to tax evasion reach approximately 5% of global GDP.

Alsharari (2019) and Mpofu (2022) argued that weak tax administration, poor record-keeping practices, and administrative complexity represent significant barriers to tax compliance among SMEs. Vera-Martín et al. (2019) found that non-compliant firms tend to be less productive than formal-sector firms, suggesting that simplifying tax regulations and reducing compliance barriers could promote formalization while simultaneously enhancing productivity, economic growth, and tax revenue collection.

SME tax compliance merits distinct scholarly attention due to structural characteristics that fundamentally differentiate these enterprises from larger taxpayers. Compared with larger firms, SMEs often operate with limited financial, administrative, and accounting resources, making tax compliance more costly and burdensome. Consistent with this view, previous studies indicate that compliance costs are regressive, with smaller firms bearing a disproportionately higher burden relative to their turnover (Bruce-Twum, 2023; Lavic, 2022; Lavić & Hadžiahmetović, 2020).

SMEs face acute resource and capacity constraints that larger firms do not. Limited accounting capacity is identified as the most influential factor affecting compliance, with studies recommending tax agencies help SMEs improve accounting skills Le et al. (2020). MSMEs often develop from individual businesses with inherently limited administrative capabilities, leading to high non-compliance (Andrean & Setyowati, 2022). Medium enterprises demonstrate higher compliance capacity than small enterprises due to superior financial positioning, confirming the ability-to-pay theory (Anim et al., 2020).

Tax knowledge limitations and restricted access to information further distinguish SME compliance behaviour. Tax information emerges as one of the most significant drivers of compliance, yet remains poorly understood in the literature (Vincent, 2021). Inadequate tax knowledge leads to poor financial planning and increased penalties (Onyebuchi et al., 2025), while complex filing procedures and multiple taxation compound these challenges (Thabani & Richard, 2020).

Theoretically, the Allingham-Sandmo model, behavioural economics theory, and the theory of planned behaviour have been applied to explain SME-specific compliance decisions (Bruce-

Twum, 2023; Onyebuchi et al., 2025; Vincent, 2021). According to Thaha et al. (2023), SME tax compliance represents an emerging field of research that warrants dedicated analytical attention, given the unique interaction of compliance costs, informality, and contextual factors prevalent in developing economies.

Several theoretical perspectives have been employed to explain tax compliance behaviour among SMEs. Deterrence Theory, originating from the Allingham and Sandmo model, argues that taxpayers make rational decisions by weighing the benefits of evasion against the probability of detection and penalties. The Slippery Slope Framework extends this perspective by emphasizing that compliance is influenced not only by the power of tax authorities through enforcement mechanisms but also by taxpayers' trust in those authorities. Tax Morale Theory highlights the role of intrinsic motivation, ethical values, and perceptions of fairness in shaping compliance decisions, while Behavioral Economics perspectives acknowledge that taxpayer behaviour is often affected by bounded rationality, heuristics, and contextual influences rather than purely economic calculations. Integrating these perspectives provides a stronger conceptual basis for understanding the multifaceted determinants of SME tax compliance identified in this review.

Tax compliance among Small and Medium Enterprises (SMEs) represents a fundamental challenge for tax authorities and policymakers, as these enterprises form the backbone of most economies yet frequently demonstrate inconsistent adherence to their fiscal obligations. The multifaceted nature of tax compliance behavior necessitates a comprehensive examination of both economic and behavioral determinants, including tax system complexity, deterrence mechanisms, taxpayer attitudes, and access to tax information, all of which have been shown to shape the compliance decisions of SME owners and managers (Vincent, 2021). Understanding the factors that drive tax compliance among SMEs has attracted considerable scholarly attention, revealing a complex interplay of economic, institutional, psychological, and socio-cultural determinants.

Research has consistently identified high tax rates and complex filing procedures as primary barriers to compliance (Thabani & Richard, 2020), while tax knowledge and taxpayer education have been shown to significantly enhance voluntary compliance behavior (Dung et al., 2023). Njilu (2023) found that tax morale, shaped by perceptions of government accountability and the appropriate use of collected revenues, significantly influences compliance decisions among SMEs. Similarly, Okoli and Abegunde (2022) established that taxpayers' attitudes, understanding of tax structures, cost of compliance, and the threat of audits and penalties are strongly correlated with compliance behavior. Beyond these individual-level factors, systemic issues such as perceived corruption erode trust between taxpayers and the state, further diminishing complianceTusubira & Mugarura (2020).

Sulaimon et al. (2022) demonstrated that economic criteria, particularly government spending patterns and fiscal policy orientation, are the most important factors influencing both tax avoidance and compliance decisions among SMEs. Ayuba et al. (2020) further revealed that the probability of detection and public governance quality positively affect compliance, whereas tax complexity exerts a significant negative effect. The procedural dimensions of taxation, including registration, filing, and remittance processes, also play a substantial role, as Kamau and Wanjohi (2024) found that procedural complexity significantly affects SME compliance in Kenya. These multifaceted drivers underscore the need for comprehensive, context-sensitive approaches to enhancing tax compliance among SMEs, integrating enforcement mechanisms with trust-building measures and taxpayer support services.

Previous studies on tax compliance among SMEs have made significant contributions, but they still have limitations that require further investigation. A systematic literature review by Al-Maghrebi et al. (2022) specifically focused on the factors of coercive power, trust, and transparency among individual taxpayers in general, rather than specifically in the context of SMEs. Meanwhile, Putri and Fuadah (2025) conducted a Systematic Literature Review (SLR) of 30 articles on SME tax compliance from national and international perspectives. However, they did not strictly limit the database to Scopus, resulting in varying quality and standards of the analyzed articles. On the other hand, Ekaputra and Triyani (2025) examined SME tax compliance solely from the aspects of tax understanding and tax rate policies, resulting in a very limited scope of driving factors. This SLR study exclusively uses the Scopus database with 19 selected articles from the 2016-2026 period, thereby ensuring higher quality standards for indexed and measurable publications. This review focuses on Scopus-indexed studies published between 2016 and 2025 to ensure methodological consistency and publication quality. Scopus was selected because it is one of the largest and most widely recognized citation databases, applying rigorous indexing standards and quality control procedures for peer-reviewed publications. Restricting the review to Scopus-indexed articles enhances the reliability, comparability, and academic quality of the evidence synthesized in this study. Instead of proposing new determinants of SME tax compliance, the study aims to synthesize empirical findings reported across different institutional and geographical contexts. By identifying common determinants and patterns emerging from the literature, the review contributes to a more comprehensive understanding of SME tax compliance and highlights opportunities for future theoretical and empirical development.

This study is guided by the following research questions:

RQ1: What has been the development of SME tax compliance research over the past 10 years?

RQ2: What factors drive tax compliance among SMEs?

RQ3: What measures are being taken to improve tax compliance among SMEs?

Beyond describing publication trends, determinants, and improvement strategies, this review also seeks to provide analytical insights into how these determinants interact and whether recurring theoretical patterns emerge across different contexts. Particular attention is given to the relationships among awareness of tax obligations, accounting practices, tax information, audit probability, and policy complexity, as well as inconsistencies reported in the literature regarding their influence on SME tax compliance. By moving beyond descriptive mapping, the review contributes to a deeper theoretical understanding of SME tax compliance behaviour and identifies avenues for future integrative research.

METHODS

The primary objective of this study is to investigate the factors driving tax compliance among SMEs. This study conducted a systematic literature review (SLR) of previous research on SME tax complianceYuwono et al. (2024). The PRISMA statement form was used to describe the comprehensive procedures for selecting and excluding relevant articles in the SLR (Haddaway et al., 2022). This review was conducted using Scopus research publications from 2016 to 2025. A search for relevant publications was conducted on May 17, 2026, using the keyword “tax compliance” in the Scopus database. The search yielded 3,691 articles published over the previous ten years. To ensure relevance to the study objectives, the search results were subsequently filtered by publication year (2016-2025), subject area (Business, Management and Accounting), document type (article), language (English), and open-access status. This process reduced the number of eligible articles to 525. Subsequently, the Scopus "Filter by Keywords" feature was applied to retain only studies explicitly related to SMEs, using keywords such as "Small and Medium-sized Enterprises", "Small and Medium Enterprises", "Small Businesses", and "SMEs". After the screening and eligibility assessment stages, a final sample of 19 articles was included in the review. Figure 1 presents the screening process and article selection procedure. The final sample consisted of 19 articles after applying strict inclusion and exclusion criteria. To ensure consistency and relevance, only English-language, open-access journal articles indexed in Scopus and published between 2016 and 2025 were included. Furthermore, studies were required to focus explicitly on tax compliance within the SME context and demonstrate direct relevance to the research objectives. Studies that did not meet these criteria were excluded during the screening and eligibility assessment stages. Although the final sample size was relatively small, the rigorous screening process enhanced the relevance, consistency, and comparability of the selected studies, providing focused evidence regarding SME tax compliance.

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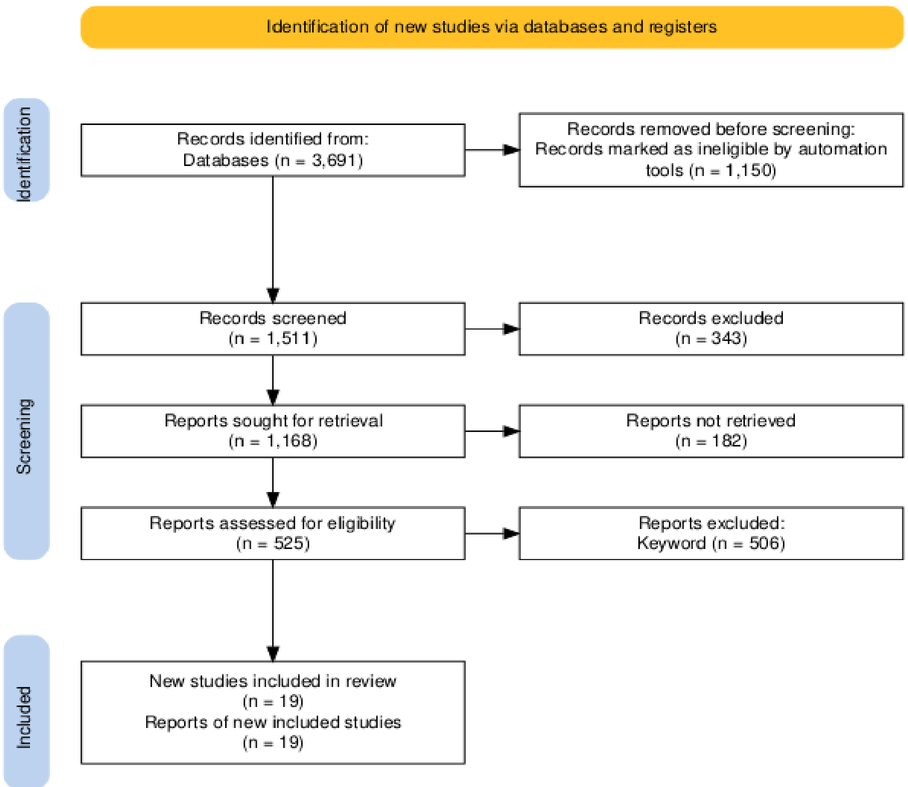

Figure 1. Prism Diagram

RESULT AND DISCUSSION

Based on the data presented in Table 1, the citation distribution shows significant variation among authors in the field of SME tax compliance. The authors with the highest number of citations are Le et al. (2020), with a total of 20 citations. Their study examined the factors influencing SME tax compliance in Vietnam through a survey of 376 SMEs and found that accounting practice characteristics were the most influential factor. In second place, Vincent (2021), received 19 citations for his research grounded in behavioral economics theory, involving 392 respondents across all geopolitical zones of Nigeria, which revealed that tax system complexity, deterrent sanctions, and tax information are key determinants of tax compliance behavior. Next, Ojo and Shittu (2023) received 13 citations, followed by Matarirano et al. (2019) with 6 citations, who examined the drivers of tax compliance costs for small businesses in South Africa's construction industry and found that business size, age, tax settlement methods, and tax preparer qualifications are the primary drivers. Finally, Wyslocka and Verezubova (2016) received 5 citations. This citation distribution pattern indicates that research conducted in developing Southeast Asian countries, particularly Vietnam, tends to receive higher academic attention, followed by research from the Sub-Saharan African region.

Table 1. The five most-cited articles

Authors	Source Title	Cited by
Le et al. (2020)	Journal of Asian Finance, Economics and Business	20
Vincent (2021)	Cogent Business and Management	19
Ojo and Shittu (2023)	Cogent Business and Management	13
Matarirano et al. (2019)	Acta Commercii	6
Wyslocka and Verezubova (2016)	Polish Journal of Management Studies	5

The distribution of articles by country, as shown in Figure 1, indicates that South Africa dominates with five articles, followed by Nigeria with three articles, while Indonesia, Tanzania, and Vietnam each contributed two articles, and Chile, China, India, Poland, and Zimbabwe each contributed one article. South Africa, as the country with the highest contribution, produced five articles covering various aspects of tax compliance and costs for small and medium-sized enterprises. A study by Matarirano et al. (2019) identified endogenous factors driving tax compliance costs for small businesses in South Africa's construction industry. Additionally, studies by Buthelezi and Phesa(2025) ; Munjeyi and Schutte (2025); Ndlovu (2025); Ndlovu and Schutte (2024) further enrich the literature from the South African context.

Nigeria contributed three articles, including a study by Vincent (2021) that examined tax non-compliance behavior among SMEs in Sub-Saharan Africa using a behavioral economics perspective and found that the complexity of the tax system, deterrent sanctions, and tax information are key determinants of tax compliance (Inegbedion, 2025; Ojo & Shittu, 2023). Indonesia contributed two articles, namely by Fajriana et al. (2025); Khan and Tjaraka (2024). Tanzania is represented by two articles from Amani (2024) and Buzohera (2025). Vietnam also contributed two articles, one of which is by Le et al. (2020), and Le (2025) which explores the factors influencing SME tax compliance in Vietnam. India is represented by one article by Bhalla et al. (2024), Poland by Wyslocka and Verezubova (2016), Zimbabwe by Manyanga et al. (2025), Chile by Agostini et al. (2018), and China by Mohamed and Gan (2024). This distribution indicates that research on SME tax compliance is more prevalent in developing countries, particularly on the African continent.

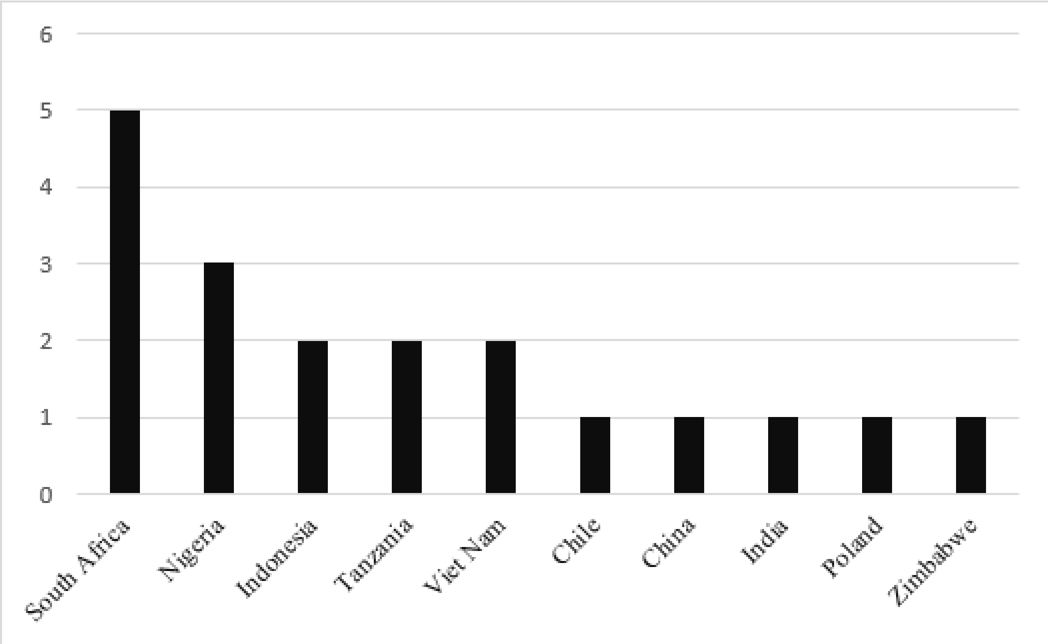

Figure 1. Distribution by country

Tax compliance among SMEs is influenced by various interrelated factors. Five main factors can be identified as drivers of SME tax compliance in Table 2. First, awareness of tax obligations. Le et al., 2020, found that awareness of tax obligations is one of the factors that significantly influences SME tax compliance in Vietnam. Second, the characteristics of accounting practices within the organization. Le et al., 2020, assert that this factor is the most dominant. Therefore, it is recommended that tax authorities assist SMEs in improving their accounting skills through training and short courses on taxation.

Table 2. Five factors' drivers of SME tax compliance

Authors	Factors
Le et al. (2020)	Awareness of tax obligations
	The characteristics of accounting practices within the organization.
	The probability of a tax audit
Vincent (2021)	Tax policies
	Tax information

Third, tax policies. Clear and less complex policies tend to encourage compliance, while the complexity of the tax system acts as a barrier to compliance Vincent (2021). Fourth, tax information. Vincent (2021) revealed that tax information is one of the most significant drivers of tax compliance, although this construct is still rarely examined in the existing literature. The availability of adequate information helps SMEs understand their obligations and reduces uncertainty in fulfilling their tax obligations.

Fifth, the probability of a tax audit. Le et al. (2020) found that the probability of a tax audit on taxpayers significantly influences SME tax compliance. Preventive tax sanctions are a key determinant of tax compliance behavior Vincent (2021). In addition to these five main factors, other supporting factors such as business characteristics, company size, business age, and the qualifications of tax return preparers also influence tax compliance costs, which ultimately impact

SME compliance levels (Le et al., 2020; Matarirano et al., 2019). Efforts to improve SME tax compliance require a comprehensive approach that simultaneously considers all these factors.

The findings further suggest that these determinants should not be viewed as isolated drivers of compliance but rather as interrelated mechanisms operating simultaneously. Tax knowledge and awareness enhance taxpayers' ability to interpret and utilize tax information effectively, thereby reducing uncertainty and strengthening voluntary compliance. However, the benefits of knowledge and information may be constrained when tax policies are highly complex, increasing cognitive burden and administrative costs for SMEs. Similarly, the deterrent effect of audit probability depends partly on taxpayers' understanding of enforcement procedures and their perceptions of legitimacy. Adequate accounting practices can facilitate the translation of tax knowledge into compliant behaviour by improving record-keeping and reporting quality. These interactions indicate that SME tax compliance is shaped by a dynamic interplay among institutional, behavioural, informational, and organizational factors rather than by independent determinants alone.

Conceptually, these findings may be interpreted through an integrated framework combining deterrence-based and behavioural perspectives. Audit probability and enforcement mechanisms reflect Deterrence Theory, awareness and tax information represent behavioural and tax morale dimensions, while accounting practices capture the organizational capacity required to comply with tax obligations. Tax policy complexity acts as a contextual factor that can either facilitate or inhibit the effectiveness of these determinants. The integrated perspective suggests that SME tax compliance emerges from the interaction between taxpayers' motivations, capabilities, and perceptions of the tax environment.

One key strategy for improving tax compliance among SMEs, as illustrated in Figure 2, is through increased access to tax information and knowledge. Tax information is one of the most significant drivers of tax compliance; a lack of understanding regarding tax obligations leads to non-compliance Vincent (2021). In line with this, awareness of tax obligations has also been shown to have a significant impact on SME compliance Le et al. (2020). Therefore, tax authorities need to actively organize training sessions, workshops, and short courses on taxation to improve SME operators' understanding of the applicable tax system. Empowerment through formal education and specialized tax training has also been shown to reduce the tax compliance burden and improve the performance of small businesses Matarirano et al. (2019).

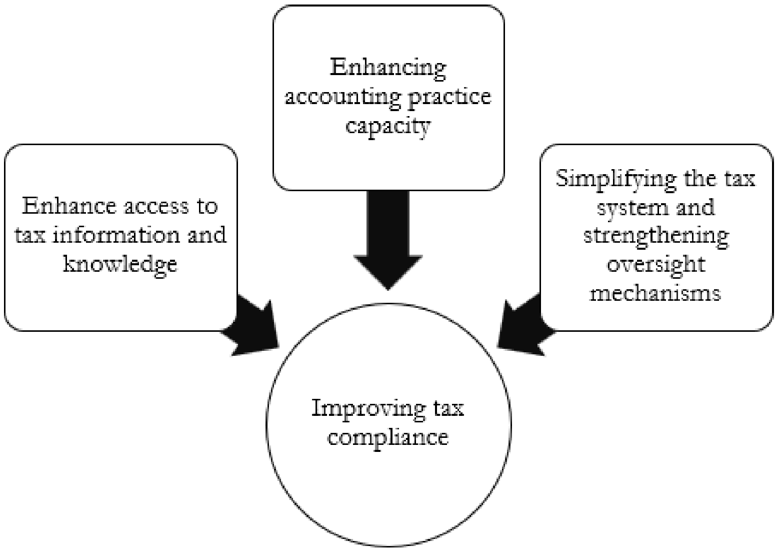

Figure 2. Strategy improving tax compliance

The second effort relates to enhancing accounting practice capacity within SME organizations. The characteristics of accounting practices are the most influential factor on SME tax compliance Le et al. (2020). SMEs with adequate accounting systems that align with the principles and standards established by tax laws tend to be more compliant in fulfilling their tax obligations. Additionally, the qualifications of the personnel preparing tax reports also drive compliance costs; the higher their competence, the more efficient the compliance process becomes Matarirano et al. (2019). The third effort involves simplifying the tax system and strengthening oversight mechanisms. The complexity of the tax system has proven to be a key determinant of tax non-compliance behavior among SMEs Vincent (2021). High compliance costs, including monetary, time, and psychological costs, encourage SMEs to engage in tax avoidance or evasion (Le et al., 2020). These compliance costs are regressive and place a heavier burden on small businesses (Matarirano et al., 2019). On the other hand, the probability of tax audits and preventive sanctions also significantly influences compliance (Le et al., 2020; Vincent, 2021). Therefore, the government needs to balance simplifying tax regulations to reduce the compliance burden with strengthening effective audit mechanisms to prevent non-compliance among SMEs.

CONCLUSION

This study concludes that the literature consistently identifies five recurring determinants of SME tax compliance: awareness of tax obligations, accounting practices, tax policies, the availability of tax information, and the probability of tax audits. Citation and country distribution analyses indicate that academic attention has been concentrated in developing countries, particularly Vietnam and South Africa.

This review also proposes an integrated conceptual understanding of SME tax compliance by positioning awareness of tax obligations, accounting practices, tax information, audit probability, and policy complexity within established tax compliance theories. The findings indicate that compliance behaviour cannot be sufficiently explained through deterrence mechanisms alone. Instead, it reflects the combined influence of enforcement power, taxpayer capability, informational support, and behavioural motivations operating within specific institutional contexts. This conceptual integration strengthens the academic contribution of the review by providing a foundation for future empirical testing of relationships among these determinants.

In addition, factors such as business size, business age, and the qualifications of tax preparers may influence compliance costs, which in turn can affect SME tax compliance. Therefore, efforts to improve compliance require a comprehensive approach that combines accounting capacity development, policy simplification, and improved access to tax information. From a practical perspective, these findings provide guidance for policymakers and tax authorities in designing strategies to simplify tax regulations, improve the accessibility and quality of tax information, provide accounting and tax training for SME operators, and balance enforcement mechanisms with preventive measures aimed at reducing compliance costs (Noor et al., 2021).

This study has several limitations. First, the review was restricted to Scopus-indexed journal articles, which may have excluded relevant studies available in other academic databases. Second, only English-language and open-access publications published between 2016 and 2025 were included, potentially limiting the breadth of evidence captured. Third, the final sample consisted of 19 articles, reflecting the application of strict inclusion and exclusion criteria focused specifically on SME tax compliance. While this approach enhanced the relevance, consistency, and comparability of the selected studies, it may have limited the diversity of perspectives represented in the review. Finally, the reviewed studies were predominantly conducted in developing countries, which may affect the generalizability of the findings to different institutional and regulatory contexts.

Future research should conduct empirical studies on tax obligation awareness, accounting practice characteristics, tax policies, the availability of tax information, and the probability of tax audits to improve SME tax compliance. In-depth qualitative research is also recommended to understand the behavioral mechanisms of SME operators, along with policy evaluation studies assessing the effectiveness of training programs or tax regulation simplification(Rachmawati et al., 2022).

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