

THE DETERMINANTS OF TAX COMPLIANCE BEHAVIOR OF SMES: A SYSTEMATIC LITERATURE REVIEW BASED ON THE PICO MODEL AND THE PRISMA PROTOCOL

Touria, NADAH^{1*}, Fahd CHRAIBI²

^{1*}Laboratory of Financial Engineering, Governance and Development -National School of Commerce and Management - Hassan II University of Casablanca, Morocco. <https://orcid.org/0009-0006-1664-8030>

²Laboratory of Financial Engineering, Governance and Development -National School of commerce and Management- Hassan II University of Casablanca,Morocco.

touria.nadah-etu@etu.univh2c.ma¹

Abstract

Taxation is a key driver of both economic and social progress within nations, with its effectiveness closely tied to the level of tax compliance. Given their central role in the economic fabric, small and medium-sized enterprises (SMEs) warrant particular focus. This systematic literature review, structured around the PICO and PRISMA frameworks, examines the primary factors that shape tax behavior among SMEs. Findings highlight the significance of elements such as tax knowledge, enforcement mechanisms, tax rates, perceived fairness, social influences, and sanctions. Enhancing tax compliance among SMEs therefore calls for comprehensive tax education, robust oversight, equitable policy design, and the promotion of constructive social norms.

Key words: Determinants, behavior, tax compliance, SME

Introduction

Taxation constitutes a fundamental mechanism in the economic and social advancement of nations and represents a cornerstone of contemporary public finance (Leroy, 2010). It serves, on the one hand, as a means to mobilize the financial resources necessary for the functioning of public services and the execution of social policy initiatives. On the other hand, it plays a crucial role in the redistribution of wealth and the mitigation of socio-economic disparities. In this context, adherence to tax obligations is critically important, as the overall effectiveness of a tax system largely hinges on the extent to which taxpayers engage in compliant behavior.

Tax compliance constitutes a fundamental pillar in the effective operation of both economies and governments. It ensures the equitable distribution of the tax burden and supports the efficient administration of the tax system. Nevertheless, behaviors of non-compliance—such as tax evasion and fraud—pose considerable challenges to tax authorities across the globe. Understanding the factors that influence tax compliance is therefore of critical importance, particularly in the case of small and medium-sized enterprises (SMEs), which play a key role in economic development through their substantial contributions to employment and growth. Thus, the central question to which we will attempt to provide the main elements of an answer, is as follows: **“What are the main factors influencing tax compliance behavior according to the literature?”**.

To address this issue, our systematic literature review aims to provide an overview of existing research on the determinants of SME tax compliance, and to identify the most significant factors influencing this behavior. To do this, we used the PICO (Population, Intervention, Comparison and Outcome) model to formulate our research question, and the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol to select and screen previous work that met our research criteria. Our literature search targeted articles published between 2014 and October 2023 in the databases: Scopus, Science Direct and WOS.

First, we will clarify the notion of tax compliance and its related concepts of non-compliance, such as tax evasion and tax fraud, and highlight the distinctions between them. Secondly, we will describe our process for selecting previous work, which involves the following stages: formulation of the research question, definition of inclusion and exclusion criteria, identification of studies and data extraction. In a third and final phase, we will establish a data analysis, encompassing analysis of the theories adopted, analysis of the methodologies chosen, and analysis of the independent variables identified. This final phase will conclude with the achievement of our objective of identifying the explanatory variables that prove most significant in our reviewed literature.

1. Tax compliance: conceptual approach

Before embarking on our systematic review process, it is essential to clarify the notion of tax compliance and its related concepts, as well as to point out the related distinctions. Understanding these notions is crucial to any analysis dedicated to the determinants of tax compliance.

1.1 Tax compliance: Attempt at a definition

The notion of compliance, in its broadest sense, can be broken down into two main components. The first is legal, and stipulates that conformity is equivalent to compliance with a law, regulation or standard. In this context, Roquilly and Collard (2009, p.12) emphasize that compliance corresponds to submission to the requirements of laws, regulations and standards issued by a body with power. The second is sociological, with reference to Kirchler (2010), who stresses that compliance corresponds to respect for laws based on commonly shared values.

Fiscal compliance is an essential element of any tax system, as it ensures that the revenues needed to run the state are collected to meet public expenditure. It forms a long-term objective that enables governments to increase their tax revenues, and determine their capacities (Almet et al., 1990; Umar et al., 2019), and consequently ensure a country's economic equilibrium (Andreoni, 1998).

It also constitutes, a "climate" in which the taxpayer understands or tries to understand all the provisions of the tax legislation, fulfills his tax obligations completely and clearly, calculates the amount of tax to be paid correctly and accurately, and pays the tax on time (Novak, 1989).

In particular, it is the degree to which a taxpayer complies (or fails to comply) with his or her country's tax rules, for example by declaring income, filing an annual tax return and paying the tax due on time (Sarker, 2003).

In addition, it can be defined as the willingness of taxpayers to comply with tax requirements, a willingness that results from legal, ethical and situational factors (Song and Yarbrough, 2002).

From the diversity of existing definitions, it is possible to identify three interrelated dimensions of tax compliance. The first is the formal dimension, which pertains to the accurate and timely filing of required tax returns, including the correct reporting of income, expenses, and other relevant financial information. The second is the material dimension, which concerns the actual remittance of taxes owed, in accordance with the amounts calculated under applicable tax regulations. Lastly, the behavioral dimension encompasses the attitudes and conduct of taxpayers with respect to their tax obligations, shaped by psychological, legal, economic, and societal influences.

1.2 Related concepts:

Non-compliance is the failure to meet tax obligations, and can be intentional or unintentional (Kinsey 1984). According to Long and Swingen (1991), other terms can be used to designate

tax non-compliance, such as tax evasion, cheating, errors and incorrect tax filings. It can take four main forms: failure to file a tax return, underestimation of income, overestimation of deductions and non-payment of assessed taxes by the due date (Baldry and Kasipillai 1996). Tax evasion, a form of non-compliance also known as tax avoidance, refers to the practice of deliberately reducing tax due by exploiting loopholes and gaps in the tax system. While some tax avoidance schemes may be legal, many are considered morally dubious and illegal in many countries.

In parallel with the concept of tax evasion, another form of tax minimization is omnipresent in the discourse and arguments of the various players involved: tax fraud.

From a legal standpoint, legality is an essential distinguishing factor. Fraud is an illegal practice, while tax evasion is legal, provided it is carried out with skill (Barilari and Drape, 1992). Thus, Brard (1998) associates the following notions with the term tax evasion as synonyms: tax management, tax optimization.

2. Selection process for previous work

In our systematic literature review, we do not aim to cover all previous work, but rather to select those that meet specific criteria. Our aim is to provide an overview of the most significant determinants of SME tax compliance as identified in these studies. Accordingly, we have proceeded to select previous work by adopting the following phases:

2.1 Formulation of the research question:

This initial stage is of crucial importance, as it involves the clear and precise drafting of the research question (Jahan et al., 2016). According to Zaugg et al. (2014), an excessively specific question could limit researchers' ability to formulate generalizations, while an excessively broad question could lead to difficulties of interpretation. With this in mind, and in order to facilitate the formulation of our research question, we drew inspiration from the PICO model.

The PICO model, an acronym for Population, Intervention, Comparison, Outcome, originated in medicine and the health sciences, and is an essential structure in the design of research questions. In this sense, Davies (2011) lists various conceptual frameworks offering a structuring of the components to be integrated into research. In these frameworks, the extension of PICO to PICOC is suggested to incorporate the context of the problem, while PICOT is advocated to introduce an additional temporal criterion.

Table 1: Formulation of the research question using the PICO method

PICO criterion	Meaning	Applying the model to our review	
		Question asked	Answer
P	Population	What is the target population for our research and review?	SMEs
I	Intervention	Which intervention, factor or variable is of particular interest to us?	Variables affecting tax compliance
C	Comparison	What comparison do we wish to establish?	Comparison between possible determinants
O	Outcome	What is the expected outcome of our review?	The most significant determinants in the selected research work.

Source: Author

2.2 Definition of inclusion and exclusion criteria:

Having clarified our research question, which serves as the foundation of this systematic review, it is now essential to define the inclusion and exclusion criteria guiding the selection of studies. These criteria determine which studies are eligible for inclusion in the synthesis and may cover various aspects such as research design (e.g., duration and methodology), characteristics of the study population, and the language of publication (Page et al., 2021). In the context of tax research, particularly concerning compliance and evasion, such criteria are critical to ensuring methodological rigor. Inclusion criteria specify the essential attributes a study must meet to be considered, while exclusion criteria delineate the factors that disqualify studies from the review. Together, they promote consistency, objectivity, and transparency in the selection process, thereby minimizing potential bias and enhancing the credibility of the findings.

Our review will include articles written in English, French and Spanish. The choice of English was based on its predominance in the scientific literature. However, the choice of French and Spanish was based on both our own linguistic skills and our vision of ensuring a diverse representation of research in different linguistic spheres.

The selection of articles will be expressly limited to contributions in the form of Research articles, thus excluding all Review articles. Our aim in making this distinction is to give priority to original work, providing empirical data and making a substantial contribution to the advancement of our knowledge in the field of the determinants of tax compliance.

Also, our review sets out to explore research articles published between 2014 and October 2023, this temporal imperative is instituted with the aim of capturing the most recent work, and ensuring the relevance and contemporaneity of the data examined. In addition, we have focused on studies relating to SMEs, thus excluding any articles relating to individuals, and we have retained only those articles whose dependent variable is tax compliance or non-compliance (evasion, fraud).

2.3 Identifying studies:

At this level, we will shed light on two main points, namely: 1) the bibliographic search tools consulted, query planning, and, 2) the screening and selection of studies. According to Zaugg et al. (2014) no bibliographic database can claim exhaustive coverage of scientific publications on an international scale, so it becomes imperative to use a variety of bibliographic search tools. With this in mind, we have chosen to work with three databases: Scopus, Science Direct and WOS. The meticulous choice of these databases stems from a desire to guarantee a rigorous literature search within the framework of our review, given that these three platforms enjoy an undisputed reputation within the scientific community, and are recognized for their editorial rigor and multidisciplinary coverage. This last point is very necessary to us, especially as our research subject covers several disciplinary fields (economics, law, psychology, sociology, etc.).

The planning of our query was based on a list of synonyms and antonyms that we were able to compile from previous narrative reviews.

Table 2: Keywords used in the search

Key words	synonym/antonym	synonym/antonym	synonym/antonym	synonym/antonym
Tax compliance	tax evasion	tax avoidance	tax fraud	Tax behavior
Small and medium enterprises	SMEs			
determinant	factor			

Source: Author

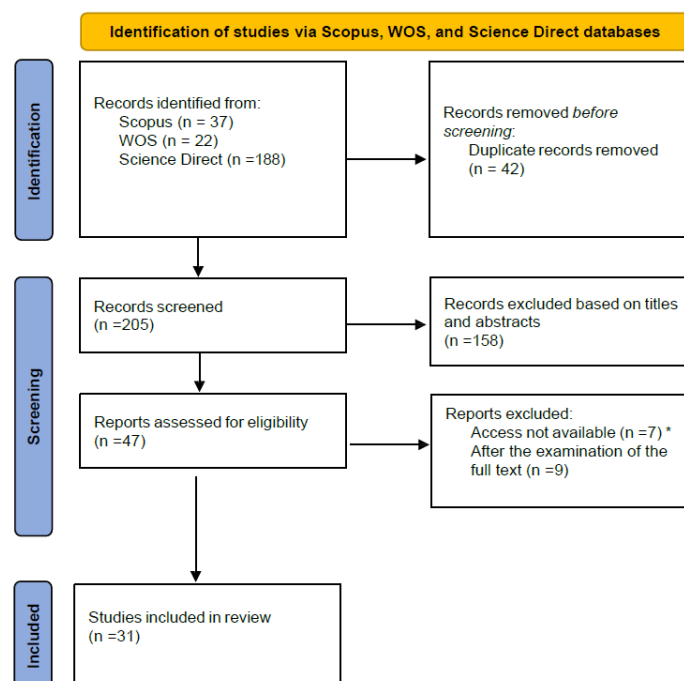
Once the keywords had been identified, the application of Boolean operators proved essential at this stage in the development of our search equation. The resulting formulation of the equation is as follows:

(determinant OR factor) AND ("tax compliance" OR "tax evasion" OR "tax avoidance" OR "tax fraud" OR "tax behavior") AND ("small and medium enterprise" OR SMEs)

After searching for articles, we imported them into bibliographic software (Zotero). In this way, we eliminated duplicates, and established an initial screening based on a semantic analysis of titles and abstracts, through which we eliminated any articles that strayed from our research question. Next, the most appropriate articles in relation to our research topic were selected and examined in their entirety in order to assess their relevance according to the criteria previously established. Those considered relevant were recorded as “eligible articles”.

Figure 1: PRISMA 2020 flowchart of the previous work selection process

* Journals to which our university does not subscribe and to which we did not have access.



Source: Author

3. Data analysis

What follows is an in-depth analysis of the data collected. Our analysis will be divided into three parts. Firstly, we will examine the theories used to understand the theoretical underpinnings of research into SME tax compliance. Next, we will analyze the statistical methods employed in order to understand the methodological choices and their implications for the results obtained. Finally, we focus on the analysis of independent variables and the identification of the most significant variables influencing SME tax compliance behavior.

3.1 Theory analysis:

3.1.1 Recourse to theories:

After selecting the eligible articles, our review enabled us to identify and classify the studies into four distinct categories, based on their use of theories. First, we identified studies that deliberately omitted the use of theories. Next, we identified those that adopted a single theory. Another category includes studies that integrated two theories, while a final category represents studies that mobilized three or more theories.

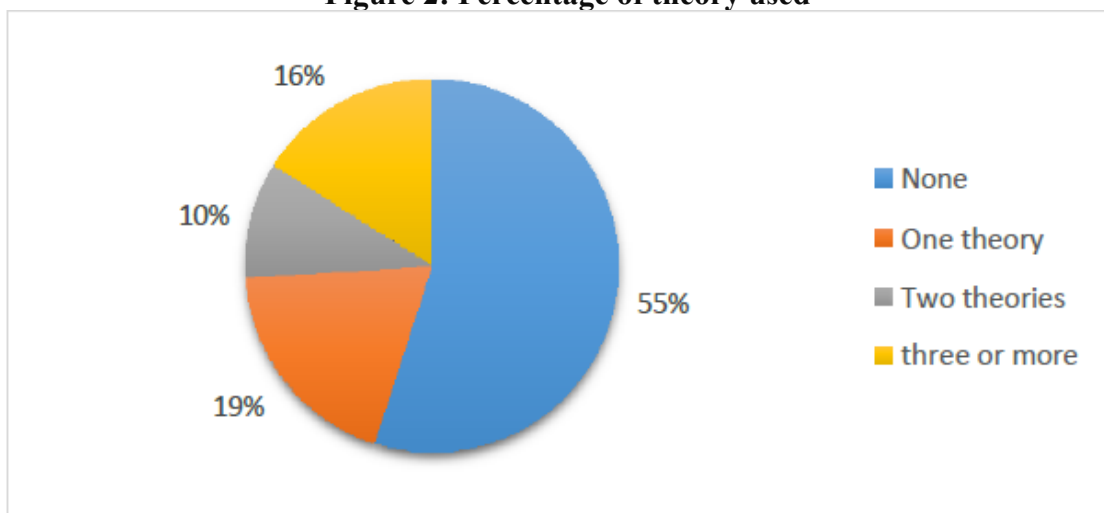
Variability in the adoption of theories can be explained by several factors. Firstly, some researchers may choose not to rely on a specific theory due to the exploratory nature of their studies, as is the case for Bellon et al. (2022) who explored the impact of electronic invoicing (e-invoicing) on the tax compliance of SMEs in Peru, Jiang et al. (2023) who examined the influence of government social networks on tax avoidance by Chinese SMEs, Carsam and Abbam (2023) who looked at the possible impact of religion on tax compliance by SMEs in Ghana, Duy and Tran (2021) who, for their part, studied the effect of the adoption of international standards on compliance by Vietnamese SMEs. Other researchers may justify the non-use of theories, by their desires to focus on observed data rather than rely on a formal theoretical framework. This can be illustrated, for example, by the work of Kaplanoglou et al (2016), Vlachos and Bitzenis (2016), Inasius (2019) and LE et al. (2020 and 2021).

On the other hand, some researchers favor the adoption of a single theory that they feel offers an adequate understanding of the phenomenon under study. In this regard, it is worth noting the work of Huong and Cuong (2019) who relied on the theory of political legitimacy, Nguyen (2022) who based himself on the theory of economic deterrence; and, Sanusi et al. (2021) who chose to base their research on the responsive regulation theory.

The use of two or more theories may be explained by the researchers' desire to combine different theoretical perspectives to obtain a more comprehensive and in-depth view of tax compliance. It could also result from the search for an integrative approach to better capture the complexity of tax behavior. For example, we can refer to the work of: Alshir'h and Abdul-Jabbar (2020), Obaid et al. (2020), Vincent (2021), Al-Rahamn and Bidin (2022), and others.

The figure below shows the four categories of studies according to the percentage of theories used.

Figure 2: Percentage of theory used



Source: Author

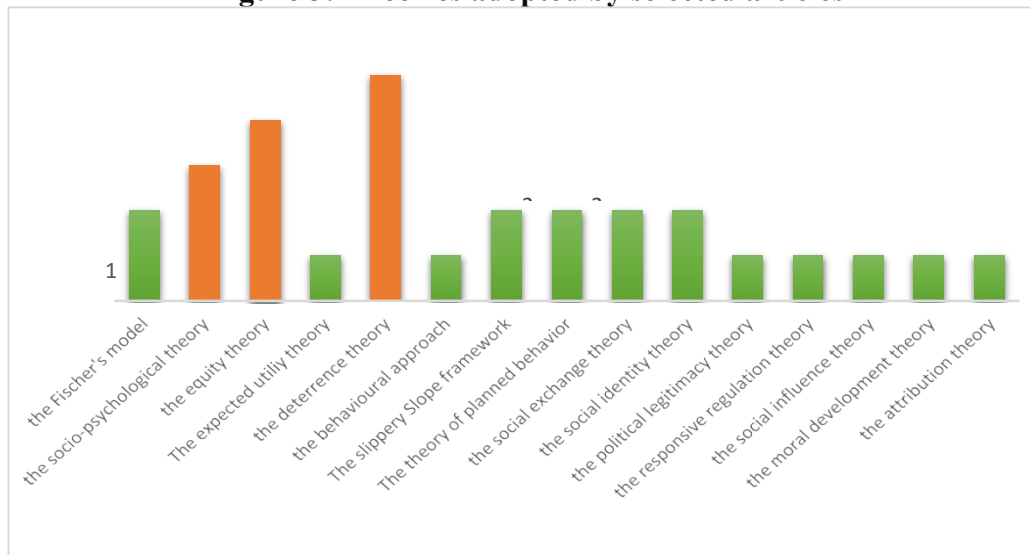
According to this figure, it was particularly surprising to find that the overwhelming majority of eligible articles, 55%, were not based on any theories, and that only 10% and 16% of the reviewed literature used two and three or more theories respectively.

In summary, this diversity in theory adoption can be attributed to varied methodological choices, the individual theoretical preferences of researchers, as well as the intrinsic nature of the independent variables studied. These complex and interconnected factors contribute to a wealth of approaches that enrich the overall understanding of tax compliance.

3.1.2 Theories adopted:

Tax compliance is a major challenge for governments worldwide, requiring in-depth analysis of the multiple factors influencing taxpayers' behavior. Several theories have emerged to address this issue. Our literature review highlighted the diversity of theories tackling this issue, each bringing a distinctive perspective on the motivations and actions of companies with regard to their tax obligations. In particular, deterrence theory emerged as one of the most frequently cited, appearing five times in the selected articles. It is closely followed by equity theory, mentioned four times, and social-psychological theory, mentioned three times. Other theories were also mobilized, albeit less frequently than those listed above.

Figure 3: Theories adopted by selected articles



Source: Author

The economic deterrence model is considered among the first to study tax compliance and to examine the effectiveness of deterrence through penalties for illegal behavior (Nguyen, 2022; Ojo and Shittu, 2023), it focuses on the influence of deterrence tools, as a main component of the economic approach to crime (Becker, 1968; Allingham and Sandmo, 1972). According to Peprah et al. (2020), this model suggests that taxpayers, motivated by a constant quest to maximize their gain, consequently adopt an unethical approach by participating in the “*tax audit lottery*”, their behavior is influenced by financial incentives, such as increased profits, and they assess the probability of being detected. As a result, they examine the different avenues of tax compliance and decide whether to violate or obey tax law (avoid or not avoid tax evasion), taking into account the benefits obtained by successful evasion and assessing the possibility of being detected and the consequences that follow (Ojo and Shittu, 2023; Peprah et al.,2020).

Thus, the existence of a significant inverse correlation between tax deterrence and tax non-compliance behavior suggests that an increase in deterrents such as tax audits, probability of detection and harsher penalties could lead to a decrease in tax non-compliance behavior (Vincent, 2021). In other words, as tax deterrence increases, the level of tax non-compliance decreases (Peprah et al., 2020; Alshira'h and Abdul-Jabbar, 2020; Vincent, 2021; Nguyen, 2022; Ojo and Shittu, 2023).

Based on the previous figure, it becomes clear that examining the equity perspective is also essential, given that it presents a fundamental concept that refers according to (Al-Rahamneh and Bidin, 2022) to the standard of action that should be truly equitable, or at the very least, acceptable and reasonable. In this sense, tax fairness must guarantee an equitable distribution of tax burdens within society. The underlying idea is to ensure that everyone contributes according to their means, while taking into account economic and social disparities. For many researchers (Obaid et al., 2020; Vincent, 2021; Al-Rahamneh and Bidin, 2022; Fajriana et al., 2023) equity theory has been considered the most appropriate for addressing the issue of perceived tax fairness. It refers to fairness in the payment of taxes and related penalties, as well as in the benefits that people may receive (Al-Rahamneh and Bidin, 2022). Consequently, any unfairness in the tax collection procedure or in the redistribution of resources may lead to immoral practices (Fajriana et al., 2023; Al-Rahamneh and Bidin, 2022), since taxpayers are more inclined to avoid taxes if they perceive them as unfair, even when the tax rate remains constant (Vincent, 2021).

Based on equity theory, previous studies (Obaid et al., 2020; Vincent, 2021; Al-Rahamneh and Bidin, 2022; Fajriana et al., 2023) were able to conclude that if taxpayers perceive unfair treatment from the government or tax authority, they will not comply with tax rules, resulting in lower tax revenues.

Socio-psychological theory, on the other hand, is concerned with analyzing both the social and psychological aspects that influence individual and collective behavior in society. In the context of tax compliance analysis, this approach examines how social and psychological factors can shape the way taxpayers perceive and react to tax policies. Previous studies (Obaid et al., 2020; Al-Rahamneh and Bidin, 2022; Ojo and Shittu, 2023) have shown that SMEs are sensitive to social and psychological influences regarding their tax compliance.

Other models and theories, distinct from one article to another, also served as theoretical underpinnings for some of the selected papers. It should be noted that these models were employed with less frequency than the theories explained above. These include: Fischer's model, which (Obaid et al., 2020) describes as a comprehensive model integrating economic, sociological and psychological factors. The slippery slope framework, which refers to a perspective whereby small deviations from tax compliance can lead to larger non-compliant behaviors. And the theory of planned behavior, which states that behavior is influenced by the intention to perform it, and that this intention is, in turn, determined by three factors: attitude, subjective norms and perceived behavioral control (Ajzen, 1991).

The diversity of theories stems from the inherent complexity of human behavior and the variety of social, cultural and economic contexts in which the studies are conducted. Each study captures one or more specific facets of the SME tax compliance landscape. Understanding these theories will provide important insights for the development of tax policies and their implementation strategy.

3.2 Method analysis:

3.2.1 Recourse to existing methodological approaches:

In general, methodological approaches vary from one study to another, depending on their objectives, the research questions posed and the nature of the data available. Broadly

speaking, we can distinguish four main methodological approaches, each with its own characteristics and applications.

Firstly, quantitative methods are used to collect, measure and analyze numerical data. They often involve the use of questionnaires and statistical analysis to quantify relationships between variables and draw conclusions based on numerical evidence.

Secondly, qualitative methods focus on gaining an in-depth understanding of human perceptions, motivations and experiences. They use techniques such as interviews and content analysis to explore participants' opinions, attitudes and behaviors.

Moreover, mixed approaches combine the advantages of qualitative exploration with data quantification, offering a more holistic perspective on research phenomena.

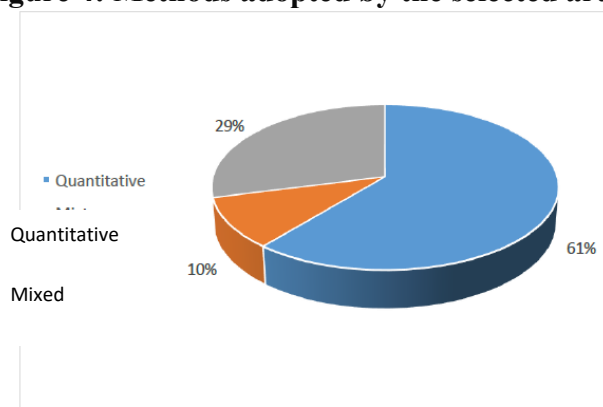
Finally, empirical approaches are based on observation and experience. They may include case studies, participant observation or document analysis to examine phenomena in their real-life context.

Based on this distinction, and in order to analyze the use of different methodological approaches in the selected articles, it was observed that the quantitative method is largely favored. In fact, of all the articles selected, 61% opted for the quantitative approach to conduct their research. This preference clearly reflects the importance attached to accurate data measurement and the use of statistical analysis to explore research questions relating to SME tax compliance.

The choice of this approach was followed by the adoption of the empirical approach, with a 29% share. The articles concerned drew on data from national and international institutions and organizations. Thus, for example, Mohamed et al. (2016) based their study on 2849 observations deduced from data from Malaysia's Directorate General of Taxation. However, Golakp et al. (2017) preferred to base their research on data from the World Bank's Productivity and Investment Climate Survey, which covers 107 countries.

In contrast, a minority of the articles selected - just 10% - chose a mixed approach, combining both qualitative and quantitative elements in their methodologies. Although less frequent, this approach makes it possible to deduce the strengths of both aspects. On the other hand, it is notable to note the absence of an exclusively qualitative study in our systematic review. In our view, this can be explained, firstly, by the fact that the subject of tax compliance is generally perceived as particularly suited to a quantitative approach, given the need to quantify variables such as tax rates, compliance rates, payment times, amounts of tax paid and the like. And secondly, because determining the factors impacting tax compliance requires identifying correlations between data.

Figure 4: Methods adopted by the selected articles



Source: Author

In summary, these results underline the variety of methodological approaches adopted, and the clear predominance of the quantitative approach in the study of the determinants of SME tax compliance.

3.2.2 Analysis of quantitative and mixed methods used:

After a systematic review of the existing literature, it was found, as mentioned above, that 61% of the studies opted for an exclusively quantitative approach, and only 10% for a mixed approach. Sample sizes ranged from 200 to 800 SMEs, with an average size of 398 SMEs. For the qualitative studies carried out as part of the mixed approach, interviews were used as the means of data collection. Hong Trang (2023), for example, conducted individual interviews with 52 participants, involving 31 managers and 21 experts. However, Sanusi et al (2021) chose to combine individual and focus group interviews.

The table below provides an overview of the methodologies and samples used in the selected quantitative and mixed studies.

Table 4: Summary of quantitative and mixed studies

Author	Publication date	Methodology used	Statistic method	Sample size	Country of study
Obaid et al.	02/28/2020	Quantitative	Structural equations model	n= 490 small and medium-sized manufacturing companies	Yemen
Vincent	01/01/2021	Quantitative	Multiple linear regression	n=392 SME	Niger
Peprah et al.	01/01/2020	Mixed	Ordinal logistic regression	n=10 interviews; and n=200 questionnaires	Ghana
Hong Trang	09/15/2023	Mixed	Structural equation model	n=52 interviews (31 managers and 21 experts); and n=800 questionnaires	Vietnam
Agusti et Rahman	12/31/2023	Quantitative	Structural equation model	n=561 SMEs	Indonesia
Bani-khalid et al.	01/26/2022	Quantitative	Structural equation model	n=385 SMEs	Jordan
Alshira'h et al.	10/13/2021	Quantitative	Structural equation model	n=385 SMEs	Jordan
Vincent et al.	Sept. 2023	Quantitative	Multiple linear regression	n=382 SMEs	Niger
LE et al.	01/30/2021	Quantitative	Multiple linear regression	n=402 SMEs	Vietnam
LE et al.	07/30/2020	Quantitative	Multiple linear regression	n=376 SMEs	Vietnam
Inasius	04/04/2019	Quantitative	Multiple linear regression	n=328 SMEs	Indonesia
Alshira'h et Abdul- Jabbar	04/27/2020	Quantitative	Structural equation model	n=385 SMEs	Jordan
Carsamer et	04/18/202	Quantitative	Multiple linear	n=472 SMEs	Ghana

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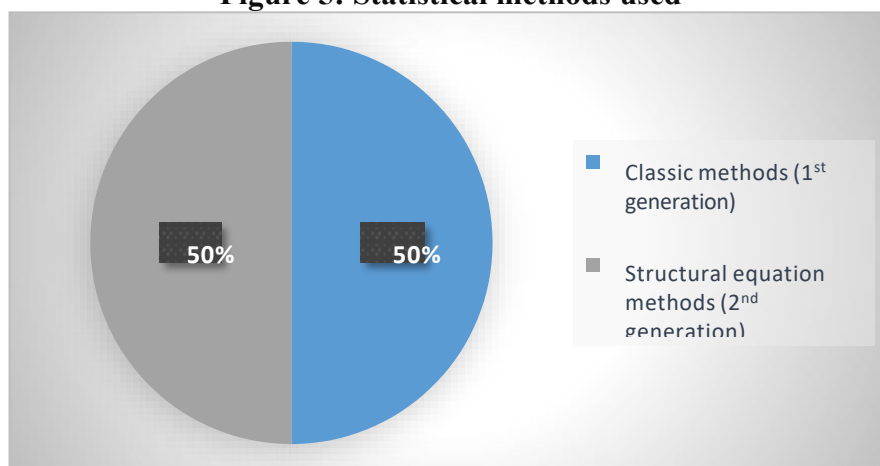
Steijvers et Niskanen	Dec. 2014	Quantitative	Multiple regression	linear	n=600 SMEs	Finland
Kaplanoglu et al.	Dec. 2016	Quantitative	Ordinal regression	logistic	n=550 SMEs	Greece
Sanusi et al.	08/31/2021	Mixed	Structural model	equation	n=379 SMEs; and n=13 interviews (including 5 focus group interviews)	Malaysia
Al Rahamaneh et Bidin	09/13/2022	Quantitative	Structural model	equation	n=212 SMEs	Jordan
Nguyen	07/25/2022	Quantitative	Multiple regression	linear	n=339 SMEs	Vietnam
Tahar et al.	2023	Quantitative	Structural model	equation	n=360 SMEs	Indonesia
Al Rahamneh et al.	12/12/2023	Quantitative	Structural model	equation	n=400 SMEs	Jordan
Fajriana et al.	04/07/2023	Quantitative	Structural model	equation	n=204 SMEs	Indonesia
Ojo et Shittu	12/12/2023	Quantitative	Multiple regression	linear	N= 360 SMEs	Niger

Source: Author

The statistical methods used in these studies fall into two broad categories, commonly known as first-generation and second-generation methods. The distinction between these two categories is based on their approach and their ability to handle more complex models.

First-generation methods - in our case linear regressions - are widely used to establish linear relationships between a dependent variable and one or more independent variables. They are often used to predict or explain a variable as a function of other explanatory variables. They do, however, have certain limitations, particularly when it comes to modeling more complex, non-linear relationships between variables. On the other hand, second-generation methods, such as structural equation models (SEM), offer a more advanced approach to data analysis, making it possible to model complex relationships between latent and observed variables, and to analyze indirect effects between variables.

Figure 5: Statistical methods used



Source: Author

One notable finding is that linear regressions and structural equation models were exploited in equal measure in the selected literature. This equal distribution between the two methodological approaches underlines the diversity of perspectives and analytical tools employed in the study of SME tax compliance.

3.2.3 Analysis of empirical methods used:

The empirical approach identified by our review is based on the observation of secondary data from pre-existing documents. Unlike primary data methods, such as interviews or surveys, which involve direct interaction with research subjects, this method draws its information from already available sources.

These sources vary from one study to another, for example, Mohamed et al. (2016) relied on data provided by the Malaysian Directorate General of Taxation's report on SMEs audited in respect of the year 2011. According to the said Authors, investigations into SME tax evasion encompass both field and office controls. The former involves direct inspection of financial statements and declarations, while the latter is limited to checking tax returns. The total number of SMEs audited was 9815 observations. However, Mohamed et al. (2016) chose to remove cases with an additional tax equal to 0, leaving 2849 observations for their study.

For their part, Gokalp et al. (2017), exploited data from the Productivity and Investment Climate Survey conducted by the World Bank among companies in 107 countries between the years 2002 and 2006. The survey examines a range of companies from countries with diverse institutional contexts and varying levels of economic development, covers only formal companies, and presents a wide diversity of these companies in terms of size, age, ownership and tax compliance behavior. The final sample selected by Gokalp et al. (2017) comprised 15278 observations from 46 countries.

Bellon et al. (2022), used administrative tax data from Peruvian formal SMEs registered to pay VAT over the period 2010-2017. Their sample selection strategy aimed to ensure reasonably similar comparisons in terms of size and administrative characteristics. Their sample totaled around 53,000 observations.

Vlachos and Bitzenis (2016), relied on data from the Business Environment and Enterprise Performance Survey developed by the World Bank and covering the year 2005. The aim of their study was to explore the determinants of tax compliance among small businesses in Greece, so their sample included 440 observations.

In contrast to the empirical studies mentioned above, Huong and Cuong (2019), and Duy and Tran (2021), combined between two data sources. The first comes from surveys conducted on manufacturing SMEs in Vietnam by the Institute of Labor Sciences and Social Affairs in collaboration with the Central Institute of Economic Management. And the second source is provided by surveys conducted by the Vietnam Competitiveness Initiative in collaboration with the Vietnam Chamber of Commerce and Industry aimed at assessing the quality of the Provincial Competitiveness Index. For Huong and Cuong (2019) the combination of the two sources created a unique dataset, which facilitated a perfect assessment of the effect of government support on corporate tax payments. The importance of combining two data sources is reflected in the wealth of indices required, enabling an in-depth analysis to be carried out on the various aspects of SME tax compliance (Duy and Tran, 2021).

In addition to access to a wide range of pre-existing data, the empirical approach based on the observation of secondary data offers the possibility of carrying out studies economically and efficiently, reducing both the costs and the time required to collect data in the field. Due to its historical nature, this approach also enables data to be examined over extended periods, providing important temporal perspectives on the evolution of the phenomenon under study. However, despite these advantages, this approach can present limitations, particularly with regard to the quality and reliability of existing data, as well as the possibility of not finding the specific information sought in available documents.

3.3 Analysis of independent variables:

3.3.1 General description of the independent variables used:

In-depth examination of the 31 selected studies reveals the existence of a wide range of factors impacting SME tax compliance behavior, underlining the inherent complexity of this crucial area of research. The diversity of determinants detected covers a wide range of areas, from economic and fiscal factors to socio-cultural and institutional factors.

Fiscal and economic variables are among the most preponderant factors in our systematic review. These include the tax rate, which, according to Vincent (2021), Peprah et al. (2020) and others, is of paramount importance. The perception of a high or low rate would discourage tax compliance by SMEs (Inasius,2019). Also, the growing complexity of the tax system, tends to lead to problems of ambiguity and increase the likelihood of tax non-compliant behavior (Vincent,2021). Tax control and audit in turn influence SME behavior, tax compliance can potentially be increased in the presence of high audit probability (Inasius, 2019), tax audit seems to be the key factor impacting sales tax compliance (Alshira'h and Abdul Jabbar, 2020). The cost of compliance reflecting the expenditure of time and money to comply with regulatory and legislative requirements, is also a factor affecting corporate tax compliance (Vlachos and Bitzenis, 2016).

As far as socio-cultural factors are concerned, elements such as: social norms, tax ethics, religiosity, perceptions and attitudes can be mentioned as indicative. According to Bani-Khalid et al (2022), social norms can be defined as the taxpayer's belief in the power of others to influence compliance intentions. This definition was corroborated by Al Rahamneh and Bidin (2022), who pointed out that taxpayers' decisions to comply or avoid tax obligations remain influenced by the opinions of their peers. Also, taxpayers who perceive tax violations as reprobated by public opinion will choose to comply fiscally, which will be aligned with human morality and welcomed by society (Nguyen, 2022), and consequently reinforce tax ethics that emphasize citizens' responsibility in contributing to social welfare (LE et al.2021). Moreover, attitudes and tax compliance are positively correlated, as taxpayers with a greater willingness to pay their taxes are more likely to do so (Ojo and Shittu, 2023). However, religiosity exerts an insignificant influence (Vincent et al, 2023), and does not explain tax compliance among SMEs (Carsamer and Abbam, 2023).

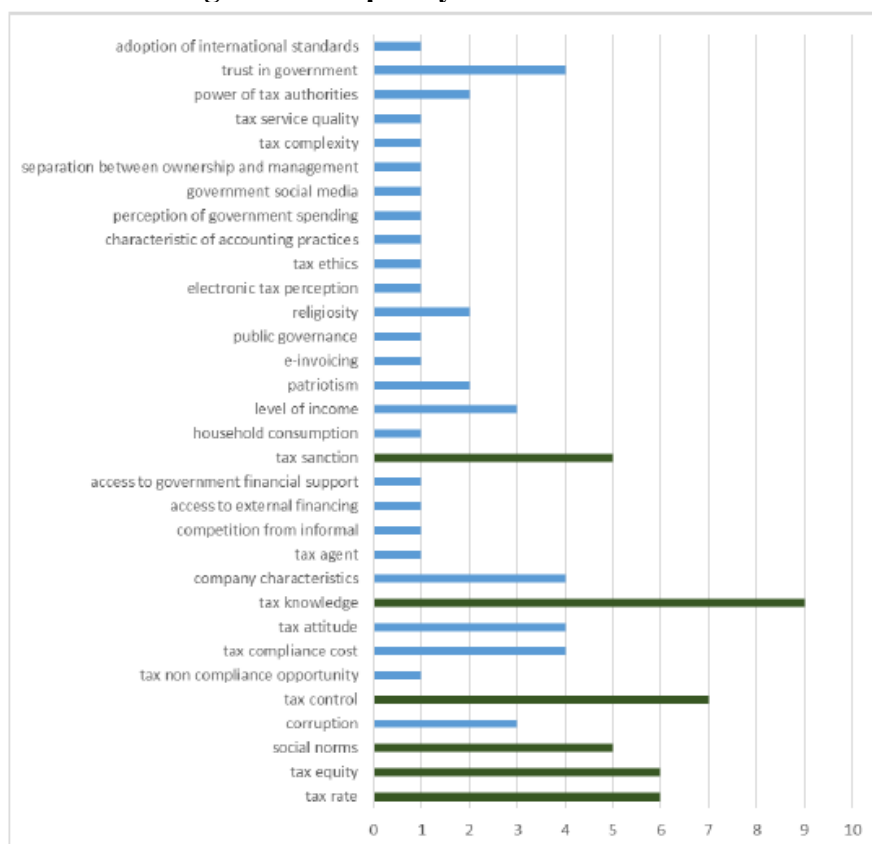
In addition, institutional variables such as tax service quality and public governance have been identified as variables with an impact on SME tax compliance behavior. Tax service quality encourages SMEs to comply voluntarily with tax obligations, highlighting the importance of improving this service to encourage voluntary tax compliance (Nguyen, 2022). Public governance according to Alshira'h et al. (2021) refers to the actions practiced by the authorities to direct the affairs of the state at different scales. Thus, strong interaction between government and taxpayers leads to an increase in the propensity of taxpayers to avoid tax non-compliance and to demonstrate a willingness to comply fiscally (Alshira'h et al.,2021).

The wealth of determinants detected in this review testifies to the multifaceted nature of tax compliance. Each variable identified represents a unique aspect that shapes SMEs' tax decisions. This diversity highlights the importance of a holistic approach when analyzing SME tax compliance.

3.3.2 Identification of the most significant explanatory variables:

Through our systematic review, we tried to identify the most relevant explanatory variables, considering those that were recurrently used as the most significant. To do this, we drew up an exhaustive schema encompassing all the variables identified, then analyzed their frequency of use in the various studies examined. For the sake of methodological rigor, we decided to use as a criterion of relevance only those variables that had been used in at least five studies.

Figure 6: Frequency of use of variables



Source: Author This approach enabled us to distinguish the factors most often invoked in the literature studied, thus highlighting their potential importance in understanding the tax

compliance behavior of SMEs. By identifying these recurring variables, we were then able to draw up the table below to clarify the meaning of the concepts.

Table 5: Concept definition

Variable	Definition	Author
Tax knowledge	Measuring taxpayer clarity and knowledge of the tax system	Vincent, 2021
	Reasonable knowledge of tax law and its implications.	Vincent et al., 2023
	Knowledge and understanding of tax policy compliance.	LE et al., 2021
Tax Control/ tax inspection	The tax authorities' right to access detailed financial information, including current contracts, payments, receipts and tax invoices.	Sanusi and al., 2021
	To evaluate the completeness and accuracy of information and documents in tax files, or to assess taxpayers' compliance with tax laws.	Nguyen, 2022
	Is defined as the systematic inspection and monitoring of records, invoices and tax returns.	Alshira'h and Abdul-Jabbar, 2020
Tax rate	This is the applicable rate used to determine tax liability.	Inasius, 2019
Tax equity/fairness	Can be perceived in two dimensions: horizontal equity (taxpayers in the same income brackets should pay the same amount of tax) and vertical equity (taxes paid increase as the tax base increases).	Inasius, 2019
	Refers to the fair payment of taxes (and corresponding penalties) to the tax authorities.	AL-Rahamneh and Bidin, 2022
Peer influence	Pressure from people who are important to us to behave in a certain way.	Bani-Khalid and al., 2022
	The effect of significant others on the tax behavior decisions of SME managers.	AL-Rahamneh and Bidin, 2022
Tax sanction/penalty	Sanctions and fines imposed on SMEs committing tax offences.	Alshira'h and Abdul-Jabbar, 2020

Source: Author

Previous research highlights the crucial importance of tax knowledge for SME tax compliance. Sanusi et al. (2021) point out that tax knowledge deficits can lead to unintentional non-compliance behavior. This observation is corroborated by the findings of Inasius (2019), who found that SMEs often lack sufficient information on tax regulations to meet their obligations, and that many SMEs in Australia rely heavily on tax advisors and agencies to complete their tax returns. Furthermore, Vincent (2021) notes the importance of tax information in its various aspects (availability, access, adequacy and simplicity), and suggests that tax authorities review their approaches to tax communication in order to improve the efficiency of their services and promote tax compliance.

Regarding tax audits and controls, the overwhelming majority of existing studies, have affirmed their contributions to improving SME tax compliance. Inasius (2019) points out that the frequency and intensity of tax audits can encourage taxpayers to be more meticulous in preparing their returns, conversely those who have never been audited could be inclined to under-report their actual income. For their part, Alshira'h and Abdul Jabbar (2020) point out that SMEs weigh the potential risk of an audit and sanctions against the expected benefits of

successful tax compliance. From this angle, Sanusi et al (2021) point out that auditors have the right to access all detailed financial information, including current contracts, payments, receipts and invoices, which can deter non-compliant behavior. Thus, tax authorities need to strengthen tax inspections and examinations in both quantity and quality, and increase the levels of penalties for violations to improve tax compliance among SMEs (Nguyen, 2022). However, Vlachos and Bitzenis (2016) find that the possibility of being inspected by tax authorities is not directly associated with the actions taxpayers take to comply with tax laws. According to the literature, tax rates are also considered among the major factors impacting corporate tax behavior. Gokalp et al (2017) report that when companies perceive a higher tax rate, they tend to avoid taxes, they point out that the increased burden of taxes can aggravate the competitive threat of the informal sector, as the costs associated with maintaining formal tax compliance increase. The results of studies by Peprah et al. (2020) and LE et al. (2020) corroborate this perspective, highlighting the existence of a significant negative correlation between the tax rate and SME tax compliance. However, Vincent (2021) reveals another facet of the relationship between tax rates and tax compliance, stating that tax rates have no significant effect, given that many Niger entrepreneurs still consider them competitive with other countries in the sub-Saharan region.

Tax fairness plays a critical role in promoting voluntary tax compliance. Research by Gokalp et al. (2017), Nguyen (2022), Inasius (2019) and others, reveals a positive and significant correlation between tax fairness and tax compliance behavior among SMEs, with increased perceptions of fairness and justice leading to greater tax compliance. People perceive fairness in terms of the benefit they derive from their contribution (Al-Rahamneh and Bidin, 2022), comparison with wealthier taxpayers (Kaplanoglou et al.2016), and the treatment of taxpayers by tax authorities (Nguyen, 2022). Thus, it is essential that governments continue their efforts to promote tax system reform, ensure fair treatment of taxpayers and guarantee transparency in public spending.

In addition, the work of Obaid et al. (2020) and Al-Rahamaneh and Bidin (2022) highlights the significant influence of entrepreneurs' peer opinions on their tax decisions. Inasius (2019) points out that the peer group exerts a strong influence on SMEs' tax compliance behavior. It is therefore essential to implement mass communication initiatives and integrate legal education into educational programs to promote a culture of tax compliance and encourage voluntary compliance, as suggested by Al-Rahamaneh and Bidin (2022). This will ensure the country's economic development and social stability, in line with Nguyen's (2022) findings. On the other hand, research by Vincent (2021), LE et al. (2021), Alshira'h and Abdul-Jabbar (2020) and others, raised those sanctions and penalties are positively associated with the level of tax compliance. Indeed, as the sanction of tax deterrence increases, tax non-compliance behavior tends to decrease. Thus, the effectiveness of tax policy depends on the ability of tax officers to manage their tasks effectively, which requires continuous training and improvement, particularly in information technology to be able to detect fraud and penalize it (LE et al., 2021). Nevertheless, effectiveness in dealing with errant companies can be questioned, Vincent (2021) raises three main challenges hindering tax deterrence and sanctions in Niger. Firstly, the fraudulent practices of tax officials, who often exchange fines for bribes and create opportunities for abuse. Secondly, the obsolescence and ineffectiveness of certain deterrent laws and policies. Thirdly, political interference and influence peddling by political elites. To improve the situation, Vincent proposes that tax authorities fight corruption among public officials, modernize sanctions, and enforce the law without political interference.

In sum, research into SME tax compliance highlights the crucial importance of tax knowledge, auditing and fairness, as well as appropriate taxation and deterrence, in promoting tax compliance and ensuring an efficient and fair tax system. By adopting a collaborative approach, governments and authorities can promote a culture of tax compliance and foster an environment conducive to economic growth and social stability.

Conclusion

Our systematic review, structured according to the PICO model and the PRISMA protocol, provided a rigorous framework for identifying and analyzing the key determinants of tax compliance among small and medium-sized enterprises (SMEs). The PICO model facilitated the precise articulation of our research question, allowing us to focus specifically on SMEs and the variables that influence their compliance behavior. The PRISMA protocol ensured transparency, consistency, and replicability in the selection and assessment of relevant studies, thereby strengthening the methodological robustness of our review.

The analysis revealed a wide range of theoretical frameworks employed in the literature. Among these, economic deterrence theory was the most frequently cited, emphasizing the role of financial incentives and penalties in shaping tax compliance behavior. Equity theory also featured prominently, underlining the importance of perceived fairness in the tax system. Additionally, social-psychological theory was utilized to explore how social norms and psychological factors affect taxpayers' attitudes and decisions. Other theoretical models, such as Fischer's model and the theory of planned behavior, though less frequently applied, further reflect the multifaceted nature of tax behavior and the diverse socio-economic environments in which SMEs operate.

From a methodological standpoint, the reviewed studies predominantly employed quantitative approaches, with a balanced use of linear regression analyses and structural equation modeling. This trend underscores the field's emphasis on empirical rigor and the use of statistical tools to examine tax compliance dynamics in a systematic and data-driven manner.

In addition, the results of our review enabled us to identify explanatory variables crucial to understanding SME tax compliance. Firstly, tax knowledge was highlighted as a key determinant, with gaps in this area potentially leading to unintentional non-compliant behavior. Secondly, tax audits and sanctions were identified as key factors influencing tax compliance behavior. Effective monitoring and appropriate sanctions can encourage SMEs to comply with tax laws, while a low probability of audit and a lack of sanctions can lead to non-compliant behavior. Thirdly, tax rates were also recognized as important determinants, although discrepancies in the results suggest the complexity of this relationship. Finally, perceived tax fairness and social norms were identified as significant factors. An increased perception of tax fairness and positive social norms may encourage voluntary tax compliance, thus underlining the importance of justice-oriented tax reforms and effective communication with taxpayers.

In sum, this systematic review provides a solid foundation for understanding SME tax compliance behavior, and offers clear avenues for future tax research and policy. The findings highlight the importance of tax education, effective monitoring, fair tax policies, and social norms in improving tax compliance. These elements should be at the heart of policymakers' and tax authorities' strategies to strengthen SME tax compliance, and thereby support economic and social development.

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