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Digitalization of Tax Administration and SME Compliance: A Comparative Systematic Literature Review of Indonesia and Malaysia

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ABSTRACT

Tax administration digitalisation has become a key strategy for revenue authorities seeking to broaden the tax base of the micro, small and medium enterprise (MSME) sector. Yet the policy paths taken by Indonesia and Malaysia differ in fundamental ways. Indonesia has pursued burden simplification through a presumptive final income tax regime, combined with the renewal of its core tax administration system, Coretax. Malaysia has pursued real-time transaction validation through an e-Invoice mandate on the MyInvois platform. This study aims to map, synthesize, and compare empirical evidence on the relationship between tax administration digitalization and MSME tax compliance in both countries. It uses a Systematic Literature Review (SLR) following the PRISMA 2020 protocol, covering indexed journal articles published between 2015 and 2026 and drawn from Scopus, DOAJ, and Garuda. Of 54 records on the initial verification checklist, 23 articles (15 Indonesia-context, 8 Malaysia-context) were confirmed as of 31 August 2026 to meet the inclusion criteria and were analyzed through thematic synthesis; this process is still ongoing, as 6 candidate articles have not yet been received. The findings show that research on this topic is heavily concentrated in 2021–2026, and has shifted from generic compliance determinants toward testing specific digital instruments as Coretax and the e-Invoice/MyInvois mandate taking effect. The most consistently reported determinants are tax literacy/knowledge and trust in the tax authority. Meanwhile, the effect of digital instruments themselves on compliance tends to be inconsistent and often indirect. Cross-country comparison shows that the simplification architecture (Indonesia) and the real-time transaction-validation architecture (Malaysia) are linked to different determinant patterns. However, no study in this corpus used an explicit Indonesia-Malaysia comparative design. This study contributes the first comparative evidence map linking two distinct tax digitalization architectures to MSME compliance outcomes, and offers a research agenda and policy implications for tax authorities across ASEAN.

Keywords : **tax digitalisation; tax compliance; MSME; e-Invoice; Coretax; systematic literature review**

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) occupy a similar position in the Indonesian and Malaysian economies. This sector employs a large portion of the workforce and underpins income distribution, but its contribution to tax revenue remains significantly smaller than its contribution to gross domestic product. This gap extends beyond tax rates to administrative matters: high compliance costs, limited bookkeeping capacity, and the prevalence of informal transactions make MSMEs difficult to reach with conventional tax instruments. Over the past decade, tax authorities in both countries have relied on technology to address these challenges, but with vastly different policy directions.

In Indonesia, policy has moved through two main steps. The first step is simplifying the tax base through a presumptive Final Income Tax regime. Government Regulation

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Number 55 of 2022 sets a rate of 0.5% of gross turnover for taxpayers with annual turnover of up to IDR 4.8 billion, with a tax exemption for the first IDR 500 million for individual taxpayers. This rule was then updated through Government Regulation Number 20 of 2026, which took effect on April 22, 2026. This update narrows who can use the final rate. Corporate taxpayers in the form of limited partnerships, firms, and newly registered limited liability companies can no longer use it. It also expands the rules for combining husband and wife turnover to prevent business actors from splitting their businesses to evade taxes. The deadline for using the final rate for individual taxpayers and sole proprietorships was also removed. The second step is an update to the tax administration system through Coretax, which integrates registration, reporting, payment, and certificate issuance processes in a single digital system.

Malaysia has a different set of rules. The Domestic Revenue Agency (LHDN) does not simplify the tax base for small businesses through a presumptive regime. Instead, it maintains a tiered corporate rate for entities that meet SME criteria, with a lower rate on the initial portion of taxable income, as long as the business's capital and gross income remain below certain thresholds. Malaysia's digitalization instruments instead focus on transaction validation: the e-Invoice mandate via the MyInvoice platform requires every invoice to be validated by the tax authority in near real-time. Implementation is being phased in based on business turnover, with small and medium-sized businesses only required to comply in 2026 with a relaxation period, while the exemption limit for micro-enterprises was increased to RM1 million starting January 1, 2026. The Malaysian government is also providing tax incentives for MSMEs to cover the costs of implementing e-Invoice.

These differing policy directions raise questions that are both theoretically interesting and practically important. Indonesia lowers compliance costs by simplifying tax calculations but defers oversight at the transaction level. Malaysia, on the other hand, increases direct transaction oversight but passes the costs of technology adoption onto businesses. Both countries claim the same goal of formalizing and improving MSME compliance, but pursue them through different pathways: Indonesia relies on reducing compliance costs, while Malaysia relies on increasing the perceived risk of detection. To date, no research has systematically and comparatively synthesized whether empirical evidence truly supports these two assumptions.

The author's interest in this topic stems from field experience in the International Student Exchange program under the Impact Campus scheme, organized by Panca Budi Development University and Tun Abdul Razak University, Kuala Lumpur, in January 2026. In the Mini Colloquium forum within the program, discussions on tax management in Indonesia revealed that the compliance experiences of small business owners in both countries were often discussed through stories and personal experiences, but rarely tested with academic evidence. This observation only served as a trigger for the research question, not a source of data; all findings in this article are derived from a systematically selected literature study.

A preliminary review of the literature reveals three gaps. First, most studies of MSME tax compliance examine only one country and focus on examining its determinants, without linking them to the surrounding tax administration architecture. Second, studies of tax digitalization tend to focus on taxpayers' acceptance of technology, while the deterrent effect

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and trust in tax authorities are rarely addressed within the same framework. Third, there has been no systematic synthesis explicitly comparing two ASEAN countries with opposing digitalization strategies. Without such a synthesis, it is difficult for policymakers to assess whether the advantages of a tax instrument are truly universal or only suitable for a specific institutional context.

Based on the description above, this study aims to: (1) map the characteristics and trends of research on the digitalization of tax administration and compliance of MSMEs in Indonesia and Malaysia; (2) synthesize the determinants that are consistently reported to influence MSME tax compliance in the context of digitalized tax administration; and (3) identify similarities, differences, and contradictions in the findings between the two countries along with their policy implications. This study makes two types of contributions. Theoretically, this study combines the technology acceptance framework, the Technology–Organization–Environment framework. Practically, this study provides a comparative evidence map that can be used by tax authorities and MSME facilitators to design policies that are in line with the capacity of the MSME sector.

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

Digitalization of Tax Administration

Tax administration digitalization can be understood as a shift in the tax authority's core processes, from registration and reporting to payment and audits, to law enforcement, from document-based to data-based systems that can be processed automatically. Public administration literature distinguishes three generations of digitalization: e-filing as channel digitalization, system integration as process digitalization, and real-time transaction validation as database digitalization. This generational distinction is important because each generation influences taxpayer behavior differently: the first generation works primarily by reducing compliance costs, while the third generation works by increasing the likelihood of violations being detected. Evidence from this research literature supports this distinction. Studies on first-generation instruments such as e-Filing and e-Billing report inconsistent effects on compliance (Rokhman et al., 2023; Bachtiar & Subagyo, 2024; Giovani & Ariani, 2024). Studies on system integration, such as Coretax, show positive effects influenced by service quality and tax morale (Muttiwijaya et al., 2025). Meanwhile, studies on real-time transaction validation generation show that the implementation of e-Invoice 3.0 in Indonesia is associated with increased VAT revenue (Irawati et al., 2022), and that the effectiveness of e-Invoice/MyInvoice in Malaysia is highly dependent on the readiness of the company's system, with large businesses adapting more quickly than MSMEs (Ilias et al., 2025).

MSME Tax Compliance

Tax compliance is typically divided into two dimensions: formal compliance, namely the accuracy of registration, reporting, and payment; and material compliance, namely the accuracy of the amount of tax paid. In MSMEs, these two dimensions are constrained by structural administrative capacity limitations, such as inadequate bookkeeping, reliance on cash transactions, and low tax literacy. Consequently, instruments that are effective for large corporate taxpayers may not be applicable to MSMEs. Evidence from this research's literature

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review supports this argument. The low national MSME compliance rate is associated with low digital and tax literacy, particularly in rural areas (Anggraeni, 2025). In one study, a majority of MSME taxpayers remained non-compliant despite the relatively good implementation of e-Billing in the region (Sholihah & Yushita, 2025). In Malaysia, MSMEs have consistently been reported to face technical and financial capacity limitations in adopting digital instruments designed without considering the scale of small businesses (Ilias et al., 2025).

Policy Landscape: Indonesia

Indonesia's policy architecture rests on two pillars: simplification of the tax base and system integration. The presumptive final income tax regime eliminates the need to calculate net income for small businesses, while Coretax unifies administrative services into a single portal, including the issuance of certificates required for final tax deductions by counterparties. The reform through Government Regulation 20/2026 marks a shift in policy direction: from expanding the scope of the facility to narrowing its target recipients, with an emphasis on preventing abuse through restrictions on business entity forms and merging revenues.

Policy Landscape: Malaysia

Malaysia's policy architecture relies on transaction validation. Through MyInvois, every invoice issued by a business above a certain threshold must be validated by the tax authority before it becomes effective, providing the authority with detailed, near-real-time transaction data. The gradual implementation based on turnover thresholds demonstrates policymakers' recognition of the technological capacity gap between business segments, and the increase in the exemption threshold for micro-enterprises represents a response to policy resistance. The tiered corporate rate structure for SMEs serves as a separate incentive and does not replace full bookkeeping requirements. The following is a comparison of the MSME tax policy architectures between the two countries.

Table 1. Comparison of the Tax Policy Architecture of Indonesian and Malaysian MSMEs

Dimensions	Indonesia	Malaysia
Tax base for small businesses	Presumptive, Final Income Tax on gross turnover (PP 55/2022 as amended by PP 20/2026)	Non-presumptive, tiered corporate rates for entities that meet SME criteria
Main digital instruments	Coretax (core administration system integration)	MyInvoice / e-Invoice mandate (transaction validation)
Intervention point	Reporting and payment	Invoice issuance / transaction point
Assumed causal mechanism	Reducing compliance costs and simplifying calculations	Increased transaction visibility and detection probability
Treatment of micro businesses	Exemption for the first turnover of IDR 500 million for individual taxpayers	Exemptions from the e-Invoice mandate below a certain turnover threshold
The burden of technology adoption	Covered by authorities through the provision of a single platform	Some are diverted to business actors, mitigated by tax reduction incentives

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Dimensions	Indonesia	Malaysia
Current direction of improvement	Sharpening the target recipients of facilities and preventing fragmentation of entities	Threshold calibration and relaxation period extension

Source: processed by the author from the regulations and official publications of the tax authorities of both countries.

METHODS

This study employed a Systematic Literature Review (SLR) approach, a literature review conducted following a clear, reproducible, and documented protocol at each stage. Reporting followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines. The synthesis was conducted narratively and thematically, rather than as a statistical meta-analysis, because differences in design, variable measures, and institutional contexts across studies made it impossible to validly combine effect sizes.

The search was conducted in four databases selected to balance international indexing coverage with national literature coverage of both countries. Internationally indexed databases were used as primary sources. DOAJ was used to reach open access journals not fully indexed in commercial databases. Garuda was used for Indonesian-language literature. Google Scholar was used as a supplement to capture missed studies, retrieving only the top 200 most relevant results. The search was directed at titles, abstracts, and keywords. The date of the last search was recorded and reported, and raw export files from each database were kept as an audit trail. The following presents the journal search keywords used in this literature study.

Table 2. Search Strings per Database

Database	Search String	Notes
Scopus	TITLE-ABS-KEY (("tax compliance" OR "tax administration" OR "tax digitali*" OR "e-invoic*" OR "e-filing") AND ("SME*" OR "MSME*" OR "small business*" OR "micro enterprise*") AND ("Indonesia" OR "Malaysia"))	Executed on the Scopus web interface. Restrict DOCTYPE ar; LANGUAGE English; PUBYEAR > 2014
DOAJ	("tax compliance" OR "tax administration") AND ("SME" OR "MSME" OR "UMKM") AND (Indonesia OR Malaysia)	Subject filters: Finance, Public Finance
Garuda	MSME tax compliance; tax digitalization; e-invoice; Coretax; MSME final income tax; digital tax administration	Repeated search per phrase; syntax does not support nested Booleans
Google Scholar	"tax compliance" "SME" (Indonesia OR Malaysia) (digital OR digitalisation OR digitization OR e-invoice)	Fetch the first 200 records by relevance; harvested via Publish or Perish

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Inclusion and Exclusion Criteria

Table 3. Study Eligibility Criteria

Aspect	Inclusion Criteria	Exclusion Criteria
Document type	Primary study journal articles that have undergone peer review	Review articles and systematic literature reviews (secondary studies); proceedings; book chapters; theses/dissertations; institutional reports; popular articles

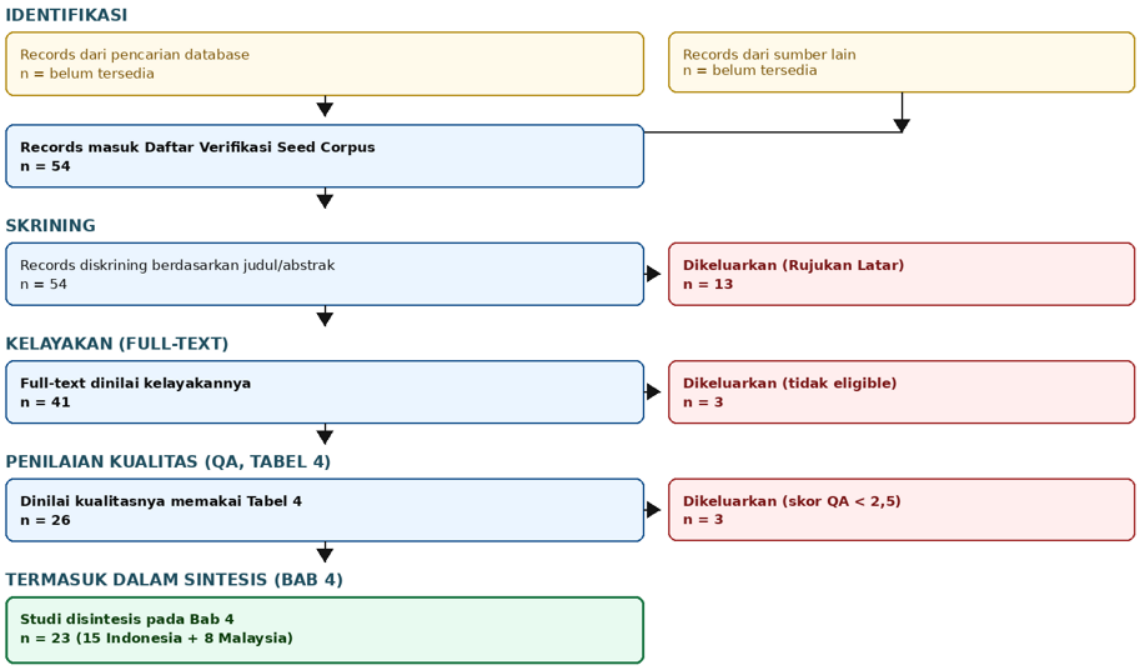
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Aspect	Inclusion Criteria	Exclusion Criteria
Time span	Published in 2015–2026	Published before 2015
Language	Indonesian or English	Other languages
Geographic focus	Empirical context of Indonesia and/or Malaysia	The context of other countries without any comparative elements with the two countries
Focus on substance	Discussing MSME tax compliance and/or digitalization of tax administration	Discussing large corporate taxation, non-business regional taxes, or non-tax digitalization
Availability	Full text is accessible	Only abstract available
Methodological quality	Meets the quality assessment score threshold (see Table 4)	Score below threshold; method not reported

PRISMA Selection Procedure and Flow

The selection process was conducted in four stages. The identification stage recorded all search results and the number of duplicates removed. The screening stage assessed titles and abstracts against eligibility criteria. The eligibility stage assessed full texts and specifically noted reasons for exclusion. The inclusion stage determined the final literature studies analyzed. To reduce selection bias, screening was conducted independently by two reviewers. Interreviewer agreement was reported using Cohen's kappa coefficient, and disagreements were resolved through discussion with a third reviewer. The following figure presents the PRISMA flowchart for this study.

Figure 1. PRISMA 2020 Flowchart



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Study Quality Assessment

Each study that passed the eligibility stage was assessed using five quality assessment points adapted from systematic review guidelines. Each point was scored 1 (fully met), 0.5 (partially met), or 0 (not met), resulting in a maximum score of 5. Studies with a score below 2.5 were excluded from the synthesis.

Table 4. Quality Assessment Instruments

No	Assessment Items	Average Score of Literature Study (n=23; scale 0/0.5/1)
QA1	The research objectives are stated clearly and specifically.	1.00 (23/23 studies score 1)
QA2	The research design and data collection procedures are adequately reported.	0.96 (21 scores 1; 2 scores 0.5)
QA3	The population, sample, and context of MSMEs are explained explicitly.	0.70 (15 scores 1; 2 scores 0.5; 6 scores 0)
QA4	Variables and measurements are defined and tested for validity/reliability.	0.83 (16 scores 1; 6 scores 0.5; 1 score 0)
QA5	Findings are clearly stated and limitations of the study are acknowledged.	0.85 (16 scores 1; 7 scores 0.5)
	Total Score	**4.33 out of 5.00**

Data Extraction and Synthesis

Data extraction was conducted using a structured form in an Excel spreadsheet that was completed consistently across all studies. Synthesis was conducted through thematic coding using NVivo software, using a hybrid approach, with some codes pre-arranged following the conceptual framework in Section 2.5, and others allowed to emerge independently from the data. Themes were then combined and compared across countries. Additional bibliometric analysis of frequently occurring keywords was planned using VOSviewer to support the answer to RQ1; in this iteration of the report, this step was NOT implemented, and trend patterns are reported from manual tabulation instead.

Table 5. Data Extraction Form

Field	Description	Filling Format
Study ID	Unique study code	I01, I02, ... (Indonesian studies); M01, M02, ... (Malaysian studies)
Author & Year	Citation identity	Text
Journal & Indexing	Journal name and indexing status	Scopus Q1–Q4 / Sinta 1–6 / DOAJ
Jurisdiction	Empirical context	Indonesia / Malaysia / Comparative
Research Design	Methodological approach	Quantitative / Qualitative / Mixed
Sample	Number and characteristics of respondents	Numbers and descriptions
Digital Instruments	The digitalization objects being studied	e-filing / e-invoice / Coretax / e-Invoice / others
Independent Variables	Determinants tested	List
Dependent Variable	Compliance measures used	Formal / Material / Intention to comply
Theoretical Framework	The theory used	TAM / UTAUT / TOE / Slippery Slope / Others
Key Findings	Direction and significance of the relationship	Narrative summary
Limitations	Limitations acknowledged by the author	Narrative summary
Quality Score	Assessment results Table 4	0–5

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RESULTS AND DISCUSSION

Characteristics of Literature Studies

The raw database search (Table 2) was conducted early in the project, before the system-assisted extraction process began. The number of database search records (N) and details of title/abstract screening prior to the verification list were not documented in the submitted file, and therefore these figures are NOT reported here to avoid fabricating data (see Limitations, Section 5.2). The documented and verifiable process began with a Seed Corpus Verification List containing 54 records. These records were grouped into 32 Candidate Literature Studies, 9 Check-First entries, and 13 Background References; the latter group was excluded from the core literature review track because they were not primary evidence but rather other SLRs, institutional reports, proceedings, or conceptual studies. Of the 41 entries (Candidate Literature Studies and Check-First entries) eligible for full-text eligibility assessment, 29 had their files obtained and were fully assessed, comprising 26 Candidate Literature Studies and 3 Check-First entries (M11, X02, I09), while 12 entries had not yet been obtained. Of the 29 reviewed, 6 were excluded or downgraded: M11 (published outside the year window and discussing general corporate tax), I09 (discussing motor vehicle tax, not MSMEs), X02 (not focusing on MSMEs, downgraded to background citation), and I04, M01, and M02 (quality assessment scores below the 2.5 threshold in Table 4).

The final literature synthesized in this chapter consisted of 23 articles, consisting of 15 Indonesian-context studies and 8 Malaysian-context studies; no study with an explicit Indonesia-Malaysia comparative design was found in any of the articles. Screening at this stage was conducted by a single reviewer using a structured extraction system, rather than by two independent reviewers using Cohen's kappa coefficient testing as planned in Section 3.5. This protocol deviation is noted as an explicit limitation in Section 5.2. Kappa coefficients are not reported because the process has not yet been implemented, not because their numbers are hidden.

Table 6. Distribution of Literature Studies by Year, Jurisdiction, and Research Design

Year	Indonesia	Malaysia	Comparative	Quantitative	Qualitative
2015–2017	0	0	0	0	0
2018–2020	0	2	0	2	0
2021–2023	6	3	0	9	0
2024–2026	9	3	0	11	1
Total	**15**	**8**	**0**	**22**	**1**

Research Trends and Focus (RQ1)

Research production in this literature review is sharply concentrated in the period 2021–2026 (21 of 23 studies, 91.3%). No Indonesian studies were found between 2015–2020, while Malaysia already had two studies in 2018–2020 (Tee & Bidin, 2020; Saruji & Abd Hamid, 2020) that predate the Indonesian studies in this literature review. In Indonesia, there was a sharp spike in research from 2024–2026 (9 of 15 studies, 60%), coinciding with the launch of Coretax (2025) and the implementation of Government Regulation 55/2022. In Malaysia, a similar spike occurred in 2024–2025 (3 of 8 studies), coinciding with the announcement of the e-Invoice mandate in Budget 2023 and the phased rollout of MyInvoice

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starting in June 2024. A shift in instrument focus is also evident: the initial Malaysian study (2020) examined generic determinants of compliance without mentioning specific digital systems (Tee & Bidin, 2020; Saruji & Abd Hamid, 2020), while the most recent study (2025) began to explicitly examine e-Invoice/MyInvoice as a research object (Ilias et al., 2025; Salleh et al., 2025).

This underscores the shift from generic compliance to digital transaction validation as the policy took effect. Primary survey-based quantitative designs dominated the literature (22 of 23 studies, 95.7%; see Table 6), with SEM-PLS/SmartPLS being the most common analytical tool used in studies from 2022 onwards. There is only one purely qualitative study (Ilias et al., 2025, a TOE case study) and two mixed-method studies (Anggraeni, 2025; Sanusi et al., 2021). Formal bibliometric mapping using software such as VOSviewer was not conducted in this iteration of the report. The thematic patterns in this paragraph are compiled from manual tabulation of the variable fields and the theoretical framework in Table 5 (see Limitations, Section 5.2, regarding formal bibliometric analysis as a further work agenda).

Determinants of MSME Tax Compliance (RQ2)

A thematic synthesis of 23 studies (Table 7) identified 12 determinant themes. The themes with the highest directional convergence were tax literacy/knowledge/education (8 studies, all positive) and trust in tax authorities as a mediator (2 studies, both positive and consistent despite the small number of studies). This pattern aligns with the Slippery Slope Framework, which distinguishes between trust-based voluntary compliance pathways and coercive compliance pathways. The theme with the most conflicting findings was tax fairness: positive in three studies (Khan & Tjaraka, 2024; Hayat et al., 2022; Lee & Nair, 2024), but significantly negative in one study (Tee & Bidin, 2020). This discrepancy likely stems from the different tax objects: Sales and Service Tax in Tee & Bidin, compared to Income Tax/PPh in the other studies, which have different compliance incentive structures. The use of specific digital instruments as direct predictors of compliance (7 studies) also shows high inconsistency: significant positive in some studies (Muttiwijaya et al., 2025; Rokhman et al., 2023; Irawati et al., 2022), but insignificant or even negative in others for the same instrument, namely e-Filing (Bachtiar & Subagyo, 2024; Giovani & Ariani, 2024).

These instruments also have no direct effect on perceptions of digital transformation in general (Komarudin & Hermawan, 2022), whose effect is only significant through the mediation of trust. The most likely sources of discrepancies are variations in the jurisdictional/regional context of the studies, differences in how digital instruments are measured (single system versus a combined perception construct), and the role of moderator/mediator variables (taxpayer awareness, trust), which are not always modeled uniformly across studies. The determinants of sanctions and law enforcement (5 studies) are consistently positive for general/individual taxpayers (Lasmono & Urumsah, 2022; Kusmayati et al., 2026; Hayat et al., 2022; Abu Hassan et al., 2022), but are insignificant in the specific context of MSMEs in Malaysia (Sanusi et al., 2021). This suggests that the effectiveness of deterrence may vary by taxpayer segment.

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Table 7. Synthesis of Determinants of MSME Tax Compliance

Determinant Theme	Number of Studies	Dominant Direction	Consistency	Supporting Studies
Ease of use of the system	2 studies	Positive	High (number of studies is still small)	M13 (Salleh et al., 2025, β=0.268); M18 (Saruji & Abd Hamid, 2020, β=0.198)
Perceived benefits / performance expectations	2 studies	Mixture	Low	M13 (Salleh et al., 2025 — strongest predictor, β=0.423); M18 (Saruji & Abd Hamid, 2020 — NOT significant, β=-0.144)
Tax literacy and socialization	8 studies	Positive	Tall	I02 (Lasmono & Urumsah, 2022); I03 (Albab & Suwardi, 2021); I07 (Depi et al., 2026 — moderator); I13 (Sholihah & Yushita, 2025); I14 (Arvianita & Sulhendri, 2026); M08 (Lee & Nair, 2024); M09 (Sanusi et al., 2021 — most dominant); M10 (Abu Hassan et al., 2022)
Compliance costs	2 studies	Mixture	Low	M17 (Tee & Bidin, 2020 — NOT significant); M18 (Saruji & Abd Hamid, 2020 — significantly positive towards agent readiness, r=0.568)
Audit risk perception	2 studies	Mixture	Low	M09 (Sanusi et al., 2021 — audit probability is NOT significant for MSMEs); M10 (Abu Hassan et al., 2022 — threat of punishment is significantly positive for individual taxpayers)
Trust in tax authorities	2 studies	Positive (acts as a key mediator)	High (although the number of studies is small)	I03 (Albab & Suwardi, 2021 — partial mediation, VAF=31%); I16 (Komarudin & Hermawan, 2022 — the only significant direct path to compliance)
Infrastructure and human resource readiness	3 studies	Positive as a prerequisite, but low in small MSMEs	Medium (2 quantitative, 1 qualitative with different metrics)	I06 (Anggraeni, 2025 — low digital literacy in rural areas); M03 (Ilias et al., 2025 — qualitative, MSMEs lack ERP/IT capacity); M18 (Saruji & Abd Hamid, 2020 — technology infrastructure, r=0.599)
Sanctions and law	5 studies	Positive dominant in	Currently	I02 (Lasmono & Urumsah,

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enforcement		general taxpayers, NOT significant in specific MSMEs		2022); I05 (Kusmayati et al., 2026 — strongest determinant); M06 (Hayat et al., 2022); M09 (Sanusi et al., 2021 — NOT significant); M17 (Tee & Bidin, 2020 — tax law/enforcement NOT significant)
Quality of authority services	2 studies	Mixture	Low	I01 (Muttiwijaya et al., 2025 — significant positive, β=0.312); M17 (Tee & Bidin, 2020 — NOT significant)
Taxpayer Awareness (moderator/mediator)	3 studies	Positive but complex (moderation/mediation effects are not uniform)	Currently	I11 (Bachtiar & Subagyo, 2024); I14 (Arvianita & Sulhendri, 2026); M06 (Hayat et al., 2022 — the most important predictor according to ANN analysis)
Tax fairness	4 studies	Dominant positive, 1 finding in the opposite direction	Medium-low	I10 (Khan & Tjaraka, 2024); M06 (Hayat et al., 2022); M08 (Lee & Nair, 2024 — greatest influence); M17 (Tee & Bidin, 2020 — significant NEGATIVE)
Use of specific digital instruments (e-Filing/e-Billing/e-Invoice/Coretax) as direct predictors	7 studies	Mixed (dominantly positive, some null/negative)	Low-medium	I01 (Muttiwijaya et al., 2025); I08 (Rokhman et al., 2023); I11 (Bachtiar & Subagyo, 2024 — e-Filing negative, e-Billing positive); I16 (Komarudin & Hermawan, 2022 — no direct effect); I17 (Giovani & Ariani, 2024); I19 (Irawati et al., 2022); M09 (Sanusi et al., 2021)

Cross-Jurisdictional Comparison (RQ3)

A comparison in Table 8 shows that the prominent determinants in Indonesian literature studies are the use of specific digital systems, particularly e-Billing, which is most consistently reported positively (Bachtiar & Subagyo, 2024; Rokhman et al., 2023; Sholihah & Yushita, 2025), and tax literacy/knowledge. Malaysian literature studies have primarily examined generic socio-psychological factors (tax fairness, tax morale, peer influence), and only began testing specific digital instruments in the 2025 study (Ilias et al., 2025; Salleh et al., 2025). This pattern partly reflects differences in empirical reality: Coretax and its predecessors (e-Filing, e-Billing, e-Faktur) have been operating in Indonesia for much longer than MyInvoice in Malaysia, providing a more extensive evidence base for analysis. However, this pattern also reflects differences in research traditions and theoretical frameworks: the

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majority of Malaysian researchers in this literature review started from a deterrence/regulation framework (Abu Hassan et al., 2022; Sanusi et al., 2021), which by design focuses more on sanctions and generic compliance than on technology adoption.

There is no strong evidence that Indonesian studies systematically emphasize compliance costs more than Malaysian studies. Quite the contrary: the theme of compliance costs appears explicitly in only two Malaysian studies (Tee & Bidin, 2020; Saruji & Abd Hamid, 2020), and does not appear as an explicit variable in any Indonesian study in this literature review, leaving this initial suspicion unconfirmed by the available evidence. What is consistent across the two countries is the inconsistent direction of the influence of generic digital instruments (DTP/e-Filing) on direct compliance. In both Indonesia and Malaysia, the effects of digitalization appear to be more indirect, through trust or awareness, than direct. This pattern will be further discussed in Section 4.5 through the lens of the Slippery Slope Framework.

Table 8. Comparison Matrix of Findings from Indonesia and Malaysia

Comparative Aspects	Indonesian Context Findings	Malaysian Context Findings	Comparative Interpretation
Dominant determinant	The use of specific digital systems (e-Billing is the most consistently positive) and tax literacy/knowledge; taxpayer awareness plays an important role as a moderator.	Non-digital socio-psychological factors (tax fairness, tax morale, peer influence, tax education) have been more extensively researched than specific digital instruments; digital instruments only began to be explicitly tested in the 2025 studies (M03, M13)	Indonesia's 'simplification' architecture is reflected in the dominance of technology acceptance-based studies (TAM-family), while Malaysia's 'real-time validation' architecture only began to produce digital-specific evidence after the 2023 e-Invoice mandate.
Compliance measures used	Formal administrative compliance (reporting of tax returns, payments) via self-report; one study used objective indicators (VAT receipts, I19)	Intention to comply and psychological constructs; one study used indirect tax compliance (M09)	Indonesia uses more specific administrative indicators, Malaysia more psychological constructs — making it difficult to compare the magnitude of effects directly.
Dominant theoretical framework	TAM and its derivatives (TAM/TPB/UTAUT); Slippery Slope Framework; Information Systems Success Model (DeLone & McLean)	UTAUT (M13); TAM (M18); Deterrence Theory (M06, M10); Responsive Regulation Theory (M09); Fischer Model (M17); TOE Framework (M03)	Both jurisdictions use the TAM family, but Malaysia has adopted a more responsive deterrence/regulation framework, while Indonesia has used more Slippery Slope and ISSM.
The role of digital instruments	Being the main independent variable in the majority of studies (Coretax, e-Filing, e-Billing, e-Faktur/e-Invoice), its direct effect on compliance has been tested since the early 2020s.	It has only become an explicit focus in recent studies (M03, M13, both 2025); the majority of other Malaysian studies (M06, M08, M10, M17, M18) do not examine specific digital systems, but rather generic	Different policy maturity is reflected in the literature: Coretax has been pioneered in Indonesia for a long time so there is more digital-specific evidence, while MyInvois has only recently been introduced so Malaysian evidence is

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		determinants of compliance.	still dominated by generic determinants.
Conflicting findings	The effect of e-Filing is inconsistent (positive in I08, negative/insignificant in I11 and I17); digital transformation has no direct effect on voluntary compliance (I16), only via trust.	Tax fairness has a POSITIVE effect on M06 and M08, but a significant NEGATIVE effect on M17 — the opposite direction on the same construct	Both within-country and cross-country inconsistencies in the direction of influence were found for the same construct, indicating that the effect is highly dependent on context and moderator/mediator variables (WP awareness, trust).
Remaining research gaps	Minimal longitudinal studies post-Coretax implementation (the new system will be implemented in 2025); minimal studies on informal/rural MSMEs	Pure studies of MSMEs using the e-Invoice/MyInvoice system are still very limited (only M03, M13); the majority of evidence comes from individual/general taxpayers, not specifically MSMEs.	Not a single study with an explicit Indonesia-Malaysia comparative design was found in any single article (0 of 23 studies) — all comparative syntheses in this chapter are the result of cross-study analysis by the researcher, not direct comparative primary evidence.

Theoretical Discussion

Read through the lens of UTAUT (individual level), the evidence in this literature is mixed. Performance expectancy was a strong predictor in an explicit UTAUT study in Malaysia (Salleh et al., 2025, β=0.423), but a similar determinant (Service Quality) was only moderate in an Indonesian study (Muttiwijaya et al., 2025, β=0.312). This suggests that individual technology acceptance is indeed a relevant, but not the sole driver. Read through the lens of TOE (business unit level), qualitative evidence from Malaysia (Ilias et al., 2025) explicitly supports the thesis that transaction validation (e-Invoice/MyInvoice) is easier to implement in formalized segments. Large businesses with established ERP systems and dedicated IT teams adapt much more easily than MSMEs, which still rely on manual entry and face burdensome middleware/API integration costs of nearly RM1 million. In contrast, evidence from Indonesia shows that in low-administrative capacity segments (rural MSMEs with low digital literacy, Anggraeni, 2025; Lamongan Regency MSMEs, Kusmayati et al., 2026), sanctions, rather than digitalization itself, are the strongest and most significant determinant of compliance, while tax digitalization has no significant effect.

This combined pattern partially supports the proposed two-path thesis: simplification and sanctions are more effective in low-capacity segments, while transaction validation is more effective in formalized segments. However, evidence from Indonesia (Komarudin & Hermawan, 2022) adds an important caveat: the national digital transformation of tax administration has no direct effect on voluntary compliance, but rather through increased trust in tax authorities as the only significant direct pathway. Read through the Slippery Slope Framework, this finding suggests that compliance driven by sanctions, dominant in low-capacity segments, is enforced and potentially fragile if the intensity of oversight changes. In

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contrast, compliance fostered through trust, as in the Indonesian national study, is voluntary and more sustainable. Implications for the sustainability of tax revenue: A digitalization strategy that relies solely on technical convenience or the threat of sanctions, without parallel efforts to build trust and procedural fairness, risks producing short-term compliance that is not sustained once oversight pressure subsides. This implication is relevant for both policy architectures: simplification in Indonesia and real-time validation in Malaysia.

CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS

Conclusion

In response to RQ1, research on tax administration digitalization and MSME compliance in Indonesia and Malaysia was sharply concentrated in 2021–2026 (91.3% of the 23 confirmed studies), with survey-based quantitative designs predominating (95.7%). The focus of instruments shifted from generic determinants of compliance to explicit examination of specific digital systems (Coretax, e-Invoice/MyInvoice) as each policy was implemented. This suggests that empirical research tends to follow rather than precede policy. In response to RQ2, the most consistent determinants driving MSME tax compliance were tax literacy/knowledge/education and trust in the tax authority as a mediator. Meanwhile, the use of specific digital instruments and tax fairness showed inconsistent direction of influence across studies, a finding that challenges the notion that digitalization per se improves compliance. In response to RQ3, a cross-country comparison suggests that different policy architectures Coretax-based simplification in Indonesia versus MyInvoice-based real-time transaction validation in Malaysia are associated with slightly different patterns of determinants.

However, these differences partly reflect varying levels of policy maturity and research traditions, rather than differences in underlying empirical realities. None of the 23 studies has an explicitly Indonesia-Malaysia comparative design, so all comparisons in this study are cross-study syntheses. This study contributes the first comparative evidence map that systematically links two different tax digitalization architectures to MSME compliance outcomes, incorporating a three-lens evaluation framework (UTAUT-TOE-Slippery Slope) that can be replicated in similar reviews in other ASEAN countries. This contribution is an initial mapping and partial synthesis (23 of 32 Candidate Studies of the literature), not a definitive estimate of effect size.

Limitations

a. Restrictions on Indonesian and English-language journal articles have the potential to create language bias, especially against non-indexed Malay-language literature.
b. The disparity in the number of publications between the two jurisdictions may affect the balance of the comparative synthesis.
c. Differences in adherence measures between studies prevented the data from being combined quantitatively, so the synthesis was narrative in nature and did not yield effect size estimates.
d. The latest policy instruments in both countries are still too new to have sufficient empirical evidence, so the findings on these instruments are still preliminary.

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e. The synthesized literature is still partial: 23 of 32 Candidate Literature Studies were confirmed as of August 31, 2026. Six Candidate Literature Studies have not yet received their files (I15, M04, M05, M07, M14, M19), and 3 studies were excluded due to QA scores below the threshold of 2.5 (I04, M01, M02). Figures and narratives in Chapter 4 must be updated after the remaining files are received.
f. The screening and eligibility assessment in this iteration was conducted by a single reviewer using a structured extraction system, rather than by two independent reviewers using Cohen's kappa coefficient testing as planned in Section 3.5. Prior to journal submission, an independent dual-review process with kappa calculation is required to ensure full compliance with PRISMA 2020 methodological standards.
g. The raw number of search records in the database (PRISMA Identification stage) is not documented and therefore cannot be reported in Figure 1 or Section 4.1. The Identification stage box in the PRISMA diagram is intentionally left as an explicit placeholder to avoid making up numbers, and must be completed from the original search log before submission.
h. Formal bibliometric mapping, such as co-word analysis with VOSviewer, was not performed. The trend patterns in Section 4.2 were compiled from manual tabulation of variable fields and theoretical frameworks, which are more susceptible to subjectivity in categorization than computerized bibliometric analysis.
i. A discrepancy in author attribution was found in one entry (I07 — the checklist lists "Roida et al., 2025," while the actual PDF lists Depi, Mediaty & Amiruddin, 2026), as well as inconsistencies in coefficient values in the source text of one study (M09, Sanusi et al., 2021): the results narrative lists Tax Knowledge as the most dominant determinant, but lists two different β values for the same relationship. Both of these issues need to be verified with primary sources or journal pages before submission.

Suggestions

For future researchers: (1) longitudinal studies post-implementation of Coretax and MyInvoice are needed, to test whether the short-term positive effects of digital instruments persist after the novelty pressure subsides, given that the majority of studies in this literature review are cross-sectional; (2) explicit comparative studies of Indonesia-Malaysia with primary data in a single research design are needed, as none of the 23 confirmed studies used such a design, so all comparisons in this review are cross-study syntheses, not direct comparative evidence; (3) testing of an integrated model that places Taxpayer trust and awareness as explicit mediators between digital instruments and compliance is needed, given the recurring pattern in this literature study that the effect of digitalization on compliance is often indirect; and (4) more MSME studies are needed purely in the Malaysian e-Invoice context, as only two studies (Ilias et al., 2025; Salleh et al., 2025) explicitly target MSMEs on this topic.

For tax authorities (DGT and LHDN/IRBM), the evidence in this literature study suggests that investing in technical ease alone is insufficient. In the low-administrative MSME segment, strengthening trust mechanisms and procedural fairness appears to be more associated with sustained voluntary compliance than sanctions alone. Meanwhile, in the

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formalized segment, technical support and subsidies for system integration costs particularly for Malaysian MSMEs facing middleware/API costs of up to hundreds of thousands of ringgit are more relevant than increased regulatory pressure. For MSME facilitators and associations, given the low digital and tax literacy repeatedly reported as barriers, particularly for rural MSMEs in Indonesia and small MSMEs in Malaysia that rely on manual entry, strengthening basic bookkeeping capacity and digital-tax literacy needs to be prioritized before or simultaneously with the introduction of new digital instruments, so that MSMEs are not simply burdened with new obligations without adequate preparation to meet them

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