

Emerging Technologies on Tax Education in Shaping Tax Compliance among SMEs in Malaysia

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Abstract: This conceptual paper examines how emerging technologies and tax education influence tax compliance among small and medium-sized enterprises (SMEs) in Malaysia, with a particular focus on the role of electronic taxation systems. Despite the Malaysian government's efforts to digitalize its tax infrastructure, many SMEs remain non-compliant due to limited knowledge, insufficient support, and low adoption of digital platforms. The study integrates the Technology Adoption Model (TAM) and the Theory of Planned Behavior (TPB) to explore how factors such as tax education, tax knowledge, tax resources, technology quality, and information quality contribute to tax compliance through the mediating role of electronic taxation adoption. The target population includes SMEs in the food and beverage sector located in the southern region of Peninsular Malaysia. A mixed-method research design is proposed, combining quantitative analysis using SPSS and SmartPLS with qualitative interviews analyzed through NVivo. The study aims to bridge gaps in the current literature by highlighting the behavioral and systemic barriers to digital tax adoption among SMEs. It also offers practical insights for policymakers and tax authorities seeking to improve voluntary compliance through better education, system design, and support strategies tailored to the SME sector.

Keywords: *Tax Compliance, Electronic Taxation, Tax Education, SMEs in Malaysia, LHDN*

1. Introduction

Across the world, tax systems are undergoing major transformations due to the growth of digital technologies (Estevão, 2024). Many governments are introducing digital platforms to improve tax compliance, reduce administrative burdens, and promote transparency. These digital platforms include electronic filing systems, online payment services, and integrated tax portals (Asmah et al., 2025). According to He and Yi (2023), such changes are not just about improving processes within tax agencies but are also aimed at making it easier for taxpayers to understand and meet their tax responsibilities. These developments are significant in countries like Malaysia, where tax authorities are working to modernize their systems and increase voluntary compliance, particularly among small and medium-sized enterprises (SMEs) (Hassan et al., 2022).

In recent years, the Malaysian government has invested in digitalizing its tax administration through the Inland Revenue Board of Malaysia (LHDN). Services such as e-filing, electronic payment gateways, and online tax return management are now available to both individuals and businesses (Kumar, 2024). These tools are part of broader national efforts to build a digital economy and increase the efficiency of public services. However, although these tools are accessible, they are not fully used or understood by all taxpayer groups (Kamarudin et al., 2024). SMEs, in particular, continue to face difficulties in engaging with the tax system despite these digital advances, according to Ariyibi et al. (2024).

SMEs are a vital part of Malaysia's economy. They make up more than 99.2 percent of all registered businesses and play a major role in employment and national income (Tahir et al., 2018). Because of their number and contributions, they form a significant part of the country's potential tax base. Yet, in terms of compliance, SMEs remain a challenge for tax authorities. Many SMEs fail to file their taxes on time, underreport their income, or avoid registering with the tax system altogether (Okemwa, 2024). These issues may not always be deliberate. In many cases, SMEs lack the knowledge, resources, or support needed to navigate the tax system effectively (Mudzengerere et al., 2025).

While large companies usually have professional staff or consultants to manage their tax affairs, many SMEs operate with limited financial or administrative capacity (Ferida, 2023). A large number of SME owners manage their bookkeeping and may have little experience in using online systems or understanding tax regulations (Adela et al., 2023). This becomes more complex as the government moves toward digital tax systems. Even though digital platforms are meant to make compliance easier, they may be difficult for SME owners to

understand and use, especially when they are not familiar with technology or formal reporting requirements (Abdul Wahab & Chin, 2024).

One of the key reasons SMEs struggle with tax compliance is the limited availability and effectiveness of tax education (Magasha et al., 2025). Tax education helps taxpayers understand their rights and responsibilities, recognize the importance of tax compliance, and learn how to use available systems (Gonidakis et al., 2024). Without proper education, even the best digital systems may be underused. SME owners who do not understand how tax systems work or why compliance matters are less likely to use these platforms correctly or consistently (Abdinur & Karcioglu, 2025). In some cases, they may avoid the system altogether, either out of fear of making mistakes or simply because they do not know where to start.

Although LHDN and other agencies have provided some educational resources, these are often general and may not address the specific needs of SMEs. Brochures, online guidelines, and seminars may provide useful information, but they may not reach all segments of the SME population. Many SMEs, especially those in rural areas or operating informally, may not have access to or awareness of these resources (Ndlovu & Schutte, 2024). In addition, some of the materials may be too technical or not user-friendly, making them hard to understand without prior knowledge or support. As a result, the gap in tax education continues to be a serious problem (Mascagni et al., 2024).

Another issue is that many tax education efforts are not well integrated with the digital systems they are meant to support (Bakar et al., 2023). For example, an SME owner may attend a general tax seminar but still not know how to use the online filing platform. Or they may receive a user guide without any hands-on support or examples relevant to their type of business. In this way, tax education and digital adoption often remain disconnected, making it harder for SMEs to apply what they have learned in practice. This creates confusion and frustration, which can lead to non-compliance or dependency on third parties.

The lack of integration between tax education and digital systems is particularly concerning as Malaysia continues to move toward a fully digital tax environment. New systems are being developed and introduced, but many SMEs are still not ready to use them effectively (Rosley, 2024). If education is not improved and adapted to meet the real needs of SMEs, the gap between available systems and actual compliance may grow larger (Faruque et al., 2024). This would undermine the goals of digitalization and reduce the return on government investment in these systems.

In addition to the education gap, there is also a broader issue of trust and confidence among SMEs. Some business owners may feel uncertain about using digital systems due to fears of audits, penalties, or data security concerns (Omowole et al., 2024). Others may not trust the accuracy or fairness of automated systems. These perceptions can further discourage engagement with the tax system. Without proper education to address these concerns, SMEs may remain hesitant to adopt new technologies, regardless of how advanced or accessible they are (Mohammed & Tangl, 2023).

The challenges discussed so far show that improving SME tax compliance in Malaysia is not just a matter of introducing better technology. It also requires serious attention to education, training, and support. Current approaches that focus mainly on system upgrades or legal enforcement are not enough (Hassan et al., 2022b). More comprehensive strategies are needed, ones that include both user-friendly digital tools and structured education programs that are relevant to SMEs' real needs and situations.

Despite the importance of this issue, there is still a lack of research that looks at how tax education and digital systems work together to influence SME compliance. Most existing studies focus either on compliance behavior in general or on the technical features of tax systems. Few studies have explored the relationship between tax education, digital system usage, and actual compliance behavior, especially from the perspective of SMEs in Malaysia. Even fewer have combined both qualitative and quantitative methods to get a more complete understanding of this issue. This creates a gap in the literature and a missed opportunity to inform better policies and practices.

The central concern of this study is that many SMEs in Malaysia are still not complying with tax laws, even though digital systems and educational resources are available (Abdullah & Kahar, 2024). The continued low compliance rates among SMEs suggest that the current strategies are not working as intended. The issue is not simply a lack of technology, but a lack of understanding and support for using it (Hamid et al., 2019). In other words, the problem lies not only in the systems themselves but also in the way SMEs are prepared and guided to use them.

This study seeks to address this problem by exploring how tax education and emerging technologies can be better aligned to support tax compliance among SMEs. It aims to understand not just whether SMEs are using digital systems, but also how their knowledge, experience, and support networks influence their ability to use these systems effectively. By examining these relationships, the study hopes to identify key areas where policy, education, and system design can be improved.

To investigate this issue thoroughly, the study will adopt a mixed-methods research design. This means it will combine both quantitative and qualitative methods. The quantitative part will help identify patterns and correlations between tax education, technology usage, and compliance behavior. The qualitative part will explore the personal experiences, perceptions, and challenges faced by SME owners in dealing with tax systems. Together, these methods will provide a complete and more realistic picture of the problem.

Research Objectives

RO1: To examine how tax literacy (tax education and tax knowledge) contributes to the adoption of electronic taxation and its potential effect on tax compliance among SMEs in Malaysia.

RO2: To examine how the technology environment (system quality and information quality) contributes to the adoption of electronic taxation and its potential effect on tax compliance among SMEs in Malaysia.

RO3: To examine how support resources (tax resources) contribute to the adoption of electronic taxation and their potential effect on tax compliance among SMEs in Malaysia.

Research Questions

RQ1: How does tax literacy (tax education and tax knowledge) contribute to the adoption of electronic taxation and its potential effect on tax compliance among SMEs in Malaysia?

RQ2: How does the technology environment (system quality and information quality) contribute to the adoption of electronic taxation and its potential effect on tax compliance among SMEs in Malaysia?

RQ3: How do support resources (tax resources) contribute to the adoption of electronic taxation and their potential effect on tax compliance among SMEs in Malaysia?

Theoretical Support

Technology Adoption Model (TAM)

The Technology Adoption Model, or TAM, was first introduced by Davis in 1986 and remains one of the most widely used frameworks to understand how individuals and organizations accept and use new technologies (Musa et al., 2024). TAM is based on the earlier Theory of Reasoned Action and focuses on two key factors that influence technology adoption. These are perceived usefulness and perceived ease of use (Lee et al., 2025). Perceived usefulness refers to the belief that using a specific technology will improve performance or make tasks more efficient (Bolodeoku et al., 2022). Perceived ease of use refers to the belief that using the technology will require minimal effort or difficulty (Marikyan & Papagiannidis, 2024).

In the context of this study, TAM provides a relevant and practical way to explore how Malaysian SMEs respond to the use of electronic taxation systems. These systems include tools like e-filing, online tax payments, and digital reporting platforms introduced by the Inland Revenue Board of Malaysia (Cleartax, 2024). Although such systems are readily available and promoted, adoption among SMEs has been inconsistent (Sathasivam et al., 2024). One reason for this could be that many SME owners do not fully understand how these systems can help them or they may find the systems difficult to use (Zuhairatun et al., 2023). This is where TAM becomes important. The model helps explain why simply making technology available does not guarantee that users will adopt it. It highlights the importance of individual perceptions in shaping behavior.

TAM is especially useful when considered alongside the role of tax education. Education can help SMEs understand how digital tax systems benefit their business (Bassey et al., 2022). For example, proper guidance can show how e-filing saves time, reduces mistakes, and provides quicker confirmation compared to manual filing. These messages help build the perception that the systems are useful. At the same time, hands-on training, visual demonstrations, and easy-to-follow instructions can reduce feelings of confusion or fear, which makes the system seem easier to use. When SMEs feel confident using a digital platform and see its value, they are more likely to adopt it (Marzi et al., 2023).

Another reason TAM fits well with this study is that it helps explain the gap between system access and system usage. Although Malaysia has made digital tax platforms widely available, usage remains low among some segments of the SME community (Zuhairatun et al., 2023b). This shows that availability alone is not enough. SMEs must perceive these tools as both beneficial and manageable. TAM brings attention to this gap and provides a lens for examining how cognitive and psychological factors influence technology adoption behavior (Wei et al., 2025).

In this research, TAM supports the analysis of how tax literacy, including both tax education and tax knowledge, shapes perceptions of electronic taxation. It also guides the examination of how the technological environment, especially system quality and information quality, affects SME decisions about using digital tax systems. By applying TAM, this study aims to understand the behavioral factors that influence technology acceptance and how these relate to actual compliance outcomes. This approach helps identify which areas of education, system design, or support may need improvement to encourage greater digital adoption among SMEs in Malaysia.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior, or TPB, was developed by Ajzen in 1991 as an extension of the Theory of Reasoned Action. TPB is widely used in social science research to explain and predict individual behavior based on psychological factors (Ajzen, 1991). The theory proposes that behavior is guided by three core components. These are attitudes toward the behavior, subjective norms, and perceived behavioral control. Together, these components influence a person's intention to perform a behavior, which in turn affects whether the behavior is carried out (Bosnjak et al., 2020).

Attitude refers to the individual's positive or negative evaluation of performing a behavior (Worthington & Ryan, 2021). In the context of tax compliance, this could involve whether SME owners believe that paying taxes or using electronic taxation systems is beneficial or necessary. Subjective norms involve the perceived social pressure to perform or not perform the behavior (Li et al., 2023). SME owners may feel encouraged or discouraged based on the expectations of peers, business partners, or even government authorities. Perceived behavioral control refers to the individual's belief about their ability to successfully carry out the behavior. This includes having the skills, resources, and confidence to use digital tax systems or follow compliance procedures (Ajzen, 2002).

TPB is particularly useful for this study because tax compliance is not only a legal requirement but also a behavioral decision (Azmi & Daud, 2024). While some SME owners may intend to comply, their actual behavior may be influenced by how confident they feel, the influence of people around them, and whether they see the process as manageable (Vamvaka et al., 2020). For example, an SME owner may have a positive attitude about paying taxes but may still fail to comply due to a lack of knowledge or fear of using complex digital systems. In this way, TPB helps explain the gap between intention and behavior, which is highly relevant in understanding non-compliance among SMEs.

Tax education has a major role in shaping the factors described by TPB. When SME owners are educated about tax obligations and shown how to use electronic systems, their attitudes are likely to improve according to Night and Bananuka (2019). They may begin to see compliance as achievable and beneficial. Education can also help shift subjective norms by reinforcing that digital tax compliance is a standard practice supported by government and industry (Albert & Fadjaranie, 2022). It can further improve perceived behavioral control by giving SME owners the skills and confidence to use electronic platforms on their own.

In this study, TPB supports the investigation of how knowledge, perception, and behavioral intention relate to the actual use of electronic taxation and compliance behavior. While TAM focuses more on system-specific factors like usefulness and ease of use, TPB adds depth by considering the motivational and social influences behind adoption and compliance (Praptiestrini et al., 2024). These two theories together offer a more comprehensive understanding of how SMEs make decisions about engaging with digital tax systems.

By applying TPB, this study aims to capture the underlying attitudes, pressures, and self-confidence levels that influence SMEs in their journey toward adopting electronic taxation and complying with tax laws. This behavioral insight is important for designing better tax education programs, policy interventions, and user support strategies tailored to SME needs in Malaysia.

2. Literature Review

Tax Education

Tax education refers to the process of informing and guiding taxpayers about their responsibilities, rights, and the procedures involved in fulfilling tax obligations (Hamid et al., 2022). It includes formal training, informational materials, workshops, and online resources designed to improve taxpayers' understanding of tax regulations and filing processes. For small and medium-sized enterprises (SMEs), tax education plays a crucial role in building the foundational knowledge needed to operate within an increasingly complex tax environment (Appiah et al., 2024).

SMEs often lack access to in-house tax expertise and may rely on the business owner's limited knowledge when dealing with tax matters. This makes them particularly vulnerable to errors, late filings, or unintentional non-compliance (Swistak, 2016). Through proper tax education, SME owners can learn how to calculate taxes, keep proper records, and understand available tax incentives (Abdulrazaq, 2024). It also helps them become more aware of the consequences of non-compliance, such as penalties or audits, which may motivate more consistent and accurate reporting (M. Ndlovu & Schutte, 2023).

In the context of Malaysia's push toward digital taxation, tax education is also essential for enabling SMEs to transition smoothly to electronic systems. Without adequate knowledge, digital platforms such as e-filing or online payment systems can appear difficult or intimidating (Nguyen et al., 2024). Education initiatives that offer clear guidance and step-by-step instructions help SMEs navigate these systems more confidently. When taxpayers understand both the functionality and benefits of electronic taxation tools, they are more likely to adopt them and use them correctly (Mwesiga & Twamzihirwa, 2024).

Thus, tax education contributes not only to improved compliance behavior but also to the increased use of electronic taxation systems, forming an important link between taxpayer knowledge and digital tax adoption.

H1: Tax education positively influences the adoption of electronic taxation and improves tax compliance among SMEs in Malaysia.

Tax Resources

Tax resources refer to the availability of support systems, tools, and assistance that enable taxpayers to effectively manage their tax responsibilities (Bird, 1992). These resources can include access to professional advisors, up-to-date tax information, user-friendly guidelines, technical support, and digital infrastructure. For small and medium-sized enterprises (SMEs), tax resources are especially important, as they often operate with limited administrative capacity and may lack in-house tax expertise (Vance, 2025).

SMEs typically face more challenges in accessing professional tax services due to cost limitations. Many rely on external agents, informal advice, or personal judgment when dealing with tax matters (Anesa & Bressan, 2023). Without adequate resources, SME owners may struggle to interpret tax rules, calculate obligations accurately, or respond to system updates. This increases the likelihood of non-compliance, whether through late filing, inaccurate reporting, or failure to register for taxation altogether (Zuhairatun et al., 2023c).

In the digital context, tax resources become even more crucial. The shift to electronic taxation systems requires that SMEs not only have basic digital infrastructure, such as reliable internet access and compatible devices, but also receive technical assistance to use these platforms effectively (Saptono et al., 2023). Many SMEs hesitate

to adopt digital systems due to uncertainty or a lack of knowledge on how to navigate them. When support resources such as help lines, tutorials, or advisory services are made available, SMEs are more likely to engage with electronic systems confidently and consistently (Faiz et al., 2024).

The availability of tax resources plays an important dual role by supporting the adoption of digital tax platforms and improving SMEs' ability to comply with tax regulations more efficiently and accurately.

H2: Tax resources positively influence the adoption of electronic taxation and improve tax compliance among SMEs in Malaysia.

Technology Quality

Technology quality refers to the degree to which a digital system performs reliably, is easy to use, and meets the functional needs of its users. In the context of taxation, this includes the effectiveness of electronic platforms such as e-filing systems, tax payment portals, and digital dashboards provided by tax authorities (Saptono et al., 2023b). For small and medium-sized enterprises, the perceived quality of these systems can directly influence their decision to adopt digital tax solutions and their willingness to comply with tax regulations.

The Technology Acceptance Model highlights that perceived ease of use and perceived usefulness are key factors in determining technology adoption. When SMEs find digital tax systems easy to navigate, reliable in processing, and useful in completing tasks, they are more likely to adopt them (Wicaksono & Maharani, 2020). Features such as automated calculations, real-time confirmation, secure data handling, and stable system performance contribute to greater trust and user satisfaction. Adoption is likely to be even higher when these systems incorporate advanced technologies such as artificial intelligence (AI) or blockchain, which enhance accuracy, transparency, and system security (Ripla, 2025).

Technology quality also supports compliance by reducing technical barriers. A well-functioning system can help SME owners complete filings more accurately and efficiently, which reduces errors and delays. On the other hand, systems that are unstable or poorly designed may discourage usage and increase the risk of non-compliance (Y. Li et al., 2024).

H3: Technology quality positively influences the adoption of electronic taxation and improves tax compliance among SMEs in Malaysia.

Information Quality

Information quality refers to the degree to which information delivered through electronic tax systems is accurate, timely, clear, and relevant to the user's needs. In the context of taxation, this includes guidance on filing procedures, payment deadlines, policy updates, and system instructions provided through platforms such as e-filing portals and official tax websites (Saptono et al., 2023c). For small and medium-sized enterprises, access to high-quality information is essential for understanding tax requirements and avoiding costly mistakes.

When the information presented on digital platforms is reliable and easy to understand, users are more likely to feel confident in engaging with the system (Jiang et al., 2021). This supports the adoption of electronic taxation by reducing confusion and helping SME owners make informed decisions. According to the Technology Acceptance Model, perceived usefulness is one of the main factors driving technology adoption (Marikyan & Papagiannidis, 2024b). High-quality information enhances this perception, making digital tax tools more attractive and functional to users.

Information quality also contributes to tax compliance by reducing the likelihood of misinterpretation or filing errors. SMEs with limited resources depend heavily on the clarity and completeness of information to meet their obligations without professional assistance (Magasha et al., 2025b). Poor information, on the other hand, can lead to hesitation, mistrust, or avoidance of the system altogether.

H4: Information quality positively influences the adoption of electronic taxation and improves tax compliance among SMEs in Malaysia.

Tax Knowledge

Tax knowledge refers to a taxpayer's understanding of tax laws, procedures, rights, and obligations (Mebratu, 2024). For small and medium-sized enterprises, tax knowledge includes the ability to calculate tax liabilities, identify deductible expenses, understand reporting requirements, and comply with relevant legislation (Annapoorna, 2024). It forms the foundation for informed decision-making in matters related to tax filing and compliance.

In the SME context, many business owners manage tax matters themselves due to cost constraints or limited access to professional services. This makes tax knowledge an essential component of successful compliance (Appiah et al., 2024b). A well-informed taxpayer is more likely to file accurately, meet deadlines, and avoid errors or penalties. Without sufficient knowledge, SMEs may unintentionally underreport income, miss filing obligations, or fail to claim legitimate deductions (Faster Capital, 2025).

Tax knowledge also contributes to the adoption of electronic taxation systems. When SMEs understand how the digital system works and how to enter information correctly, they are more willing to adopt and continue using such tools (Abu-Silake et al., 2024). This aligns with the Technology Acceptance Model, which suggests that perceived ease of use and usefulness increase when users feel capable and informed (Opoku & Enu-Kwesi, 2020). A lack of tax knowledge can result in anxiety and resistance toward digital systems, while higher knowledge enhances confidence and engagement (Amin et al., 2022). Therefore, improving tax knowledge among SME owners supports both the use of electronic taxation systems and overall tax compliance behavior.

H5: Tax knowledge positively influences the adoption of electronic taxation and improves tax compliance among SMEs in Malaysia.

Adoption of Electronic Taxation

Adoption of electronic taxation refers to the extent to which taxpayers, especially small and medium-sized enterprises, use digital platforms to manage their tax responsibilities (Salawu et al., 2024). These platforms include e-filing systems, online payment portals, and other digital tools introduced by tax authorities to simplify tax-related processes (The Edge Malaysia, 2024). In Malaysia, such systems are intended to improve efficiency and encourage voluntary compliance among businesses.

The decision to adopt electronic taxation is influenced by various factors such as tax knowledge, system usability, information clarity, and the availability of support resources. When taxpayers understand how the system works, trust its reliability, and have the resources to access and use it, they are more likely to adopt it (Appiah et al., 2024c). Adoption is not automatic; it requires confidence, familiarity, and a belief in the system's usefulness (Roberts et al., 2021).

Adopting electronic taxation can help improve tax compliance by making procedures easier, faster, and more transparent. It reduces manual errors, provides timely confirmations, and simplifies record keeping (Hesami et al., 2024). In this study, adoption of electronic taxation is viewed as a mediator that links enabling factors such as tax literacy, technology quality, and support resources to tax compliance outcomes among small and medium-sized enterprises.

H6: Adoption of electronic taxation mediates the relationship between tax literacy, technology environment, support resources, and tax compliance among SMEs in Malaysia.

Mediating Role of Adoption of Electronic Taxation

Adoption of electronic taxation is selected as the mediating variable in this study to explain how various enabling factors influence tax compliance among small and medium-sized enterprises. While factors such as tax education, system quality, and access to resources are known to affect compliance, their impact often depends on whether SMEs actually use the digital tools provided by tax authorities. Adoption of electronic taxation serves as the behavioral link that translates these factors into action.

This mediator was chosen because it reflects the shift from traditional manual processes to digital tax systems in Malaysia. Although tools like e-filing and online payment systems are available, their effectiveness depends on user adoption. Without adoption, even the best systems may fail to improve compliance (Nose, 2023). The

Technology Acceptance Model supports the idea that perceived usefulness and ease of use influence adoption, which in turn shapes behavior.

By placing adoption of electronic taxation as a mediator, this study aims to understand not just whether SMEs are equipped to comply, but whether they are actively engaging with the systems designed to help them do so. This approach helps capture the full pathway from capability to actual compliance behavior.

3. Research Methodology

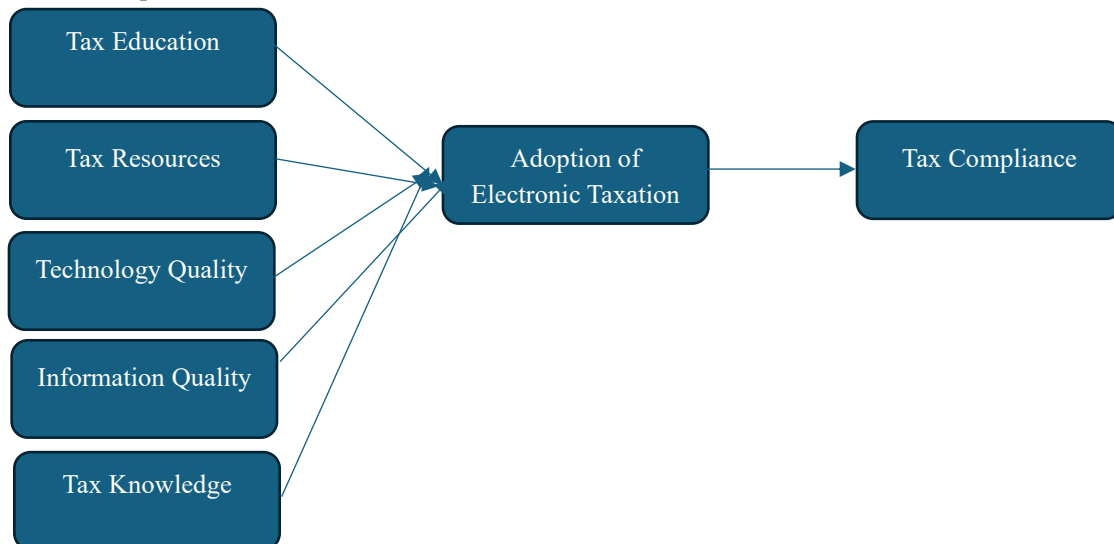
This study adopts a mixed-method research design to explore the relationship between tax education, tax resources, technology quality, information quality, tax knowledge, the adoption of electronic taxation, and tax compliance among small and medium-sized enterprises. The target population consists of SMEs operating in the food and beverage sector within the southern region of Peninsular Malaysia. Although this is a conceptual paper and data collection has not yet been conducted, the study outlines a clear methodological plan for both quantitative and qualitative phases.

For the quantitative component, data will be collected using structured questionnaires. The items for the questionnaire will be adapted and adopted from validated instruments used in previous studies to ensure content relevance and consistency with established constructs. The data will be analyzed using SPSS and SmartPLS. SPSS will be used to perform descriptive analysis to summarize demographic information and general trends (Rahman & Muktadir, 2021). SmartPLS will be applied for structural equation modelling to examine the relationships between variables and to assess both direct and indirect effects, including the mediating role of adoption of electronic taxation (Masunga et al., 2021). Bootstrapping techniques and model fit indices such as R^2 will be used to evaluate the strength and significance of the proposed paths (Benitez et al., 2019).

In the qualitative component, semi-structured interviews will be conducted with SME owners and key personnel from the same population. The interview questions will also be adapted and adopted from prior research to align with the conceptual framework. NVivo software will be used to manage and analyze the qualitative data through thematic coding (Allsop et al., 2022). This phase is intended to provide deeper insights into the behavioral and contextual factors influencing SMEs' engagement with tax education, technology, and compliance.

By combining quantitative and qualitative methods, this study aims to capture both measurable relationships and contextual understanding of SME behavior in relation to electronic taxation and compliance.

Figure 1: Conceptual Framework



4. Conclusion

This conceptual paper explores how emerging technologies and tax education influence tax compliance among small and medium-sized enterprises in Malaysia, particularly through the adoption of electronic taxation systems. As the government continues to digitalize its tax infrastructure, many SMEs still struggle with adoption due to limited knowledge, inadequate support, and varying levels of trust in digital tools. The study highlights that improving tax compliance is not solely about providing advanced systems, but also about ensuring that SMEs are equipped and motivated to use them effectively. Tax education, tax knowledge, system and information quality, and available support resources all play a role in shaping adoption behavior. By positioning the adoption of electronic taxation as a mediating factor, this study provides a more complete view of the path from capability to compliance. The use of the Technology Adoption Model and Theory of Planned Behavior supports the theoretical foundation, while the mixed-method approach allows for both quantitative insights and qualitative understanding. Although this is a conceptual paper, it offers a clear direction for future empirical research. The findings can guide policymakers and tax authorities in designing better educational programs, more accessible systems, and targeted support strategies to improve tax compliance among SMEs.

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