

Original Article

# Trust in the Bureau of Internal Revenue, Tax Service Quality, and “SMEs’” Tax Compliance: A Philippine Systematic Scoping Review

Archee B. Garcia , Karen Joy P. Lalaguna 

## Author Information:

Makilala Institute of Science and Technology,  
Entrepreneurship Department, Makilala,  
North Cotabato, Philippines

Correspondence:  
[archeebenzal772@gmail.com](mailto:archeebenzal772@gmail.com)

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**Abstract.** This study systematically examines the relationship between Tax Service Quality (TSQ), Trust in the Bureau of Internal Revenue (BIR), and tax compliance behavior among Small and Medium Enterprises (SMEs) in the Philippines. Drawing upon a review of 33 empirical studies published between 2003 and 2023, the research highlights the critical role of TSQ—encompassing responsiveness, reliability, clarity, and fairness—in reducing administrative burdens and facilitating accurate compliance. Simultaneously, trust in the BIR, reflected in perceptions of transparency, integrity, and institutional reliability, emerges as a key determinant of voluntary tax compliance. Evidence from the literature indicates that trust not only directly influences compliance but also strengthens the positive effects of service quality, suggesting a synergistic relationship between these variables. Contextual factors, including regulatory transparency, organizational readiness, and SMEs’ prior experiences, further moderate these relationships. The study integrates insights from the Theory of Planned Behavior (TPB) and Trust Theory to explain SMEs’ compliance behavior, emphasizing both cognitive and affective determinants. Findings underscore the need for targeted strategies that enhance service quality while building institutional trust, offering practical implications for policymakers and the BIR to promote voluntary, timely, and accurate tax compliance. This synthesis provides a foundation for future empirical research to develop evidence-based interventions that strengthen SME compliance and improve overall tax administration in the Philippine context.

**Keywords:** Institutional trust; Tax compliance; Tax service quality; Voluntary compliance.

Government agencies play a critical role in delivering essential public services, including tax collection, licensing, and regulatory enforcement. Citizens increasingly expect these institutions to demonstrate transparency, accessibility, and responsiveness, as such interactions shape public perceptions of government legitimacy and effectiveness (Dudley et al., 2015). In this context, service quality has become a key determinant of public satisfaction, influencing trust, cooperation, and long-term compliance behaviors (Sherman, 2019). For revenue authorities, delivering high-quality services is particularly important, as dissatisfaction may erode trust and weaken voluntary compliance.

The Bureau of Internal Revenue (BIR) in the Philippines emphasizes excellence, integrity, professionalism, and transparency as guiding principles in fulfilling its mandate (Productivity and Development Center, 2022). Prior

studies suggest that taxpayer satisfaction with tax services significantly influences compliance behavior, especially when administrative processes are perceived as efficient and fair (Awaluddin & Tamburaka, 2017). While selected assessments indicate generally positive service experiences in certain revenue district offices, these findings cannot be generalized across the entire tax system, underscoring the need for a broader, more systematic examination of tax service quality and its behavioral implications.

Trust in government institutions has emerged as a central construct in explaining citizen engagement and compliance, particularly in e-government and digital service environments. Institutional trust is commonly defined as the belief that public institutions act competently, reliably, and in the best interests of citizens (Belanger & Carter, 2008; Teo et al., 2008). This trust is shaped by perceptions of integrity, consistency, and service performance, and extends beyond technological infrastructure to encompass the institution's reputation and conduct (Beldad et al., 2010; Srivastava & Teo, 2009). In tax administration, trust serves as a psychosocial antecedent that conditions how taxpayers interpret policies, services, and enforcement actions.

Taxation remains a cornerstone of national development, providing governments with the resources necessary to finance public goods, infrastructure, and social welfare programs (Lois et al., 2019). Beyond revenue generation, effective taxation reinforces state legitimacy and fiscal governance (Sebele-Mpofu, 2023). Tax compliance generally refers to taxpayers' willingness and ability to declare income accurately, file returns on time, and remit taxes in accordance with the law (Wanjohi et al., 2010; Musimenta et al., 2017). Conversely, non-compliance—whether intentional or unintentional—undermines revenue mobilization, weakens institutional trust, and constrains public service delivery (Randlane, 2016; Khuong et al., 2020).

Small and medium-sized enterprises (SMEs) represent a particularly important yet vulnerable segment of the tax base. Although SMEs contribute significantly to employment and economic growth, they often face compliance challenges due to complex regulations, high administrative costs, limited tax knowledge, and weak institutional engagement (Makochekanwa, 2020; Naicker & Rajaram, 2019). These challenges are more pronounced in developing economies, where informal economic activity and administrative capacity constraints persist.

Traditional economic theories explain tax compliance primarily through deterrence mechanisms, emphasizing audits, penalties, and enforcement probabilities (Allingham & Sandmo, 1972; Becker, 1968). However, contemporary research increasingly recognizes that compliance behavior is also shaped by psychological and social factors, including trust, perceived fairness, moral obligation, and the quality of interactions with tax authorities (Kirchler et al., 2008; Lozza & Castiglioni, 2018). This broader perspective suggests that improving compliance requires not only stronger enforcement but also institutional reforms that enhance service quality and strengthen taxpayer trust.

In response, many governments have introduced administrative reforms such as digitalization, service simplification, and taxpayer-centered approaches to improve compliance outcomes (Prichard et al., 2019). Social contract theory posits that when taxpayers perceive tax systems as fair and services as beneficial, they are more likely to comply voluntarily (Mangoting & Sukoharsono, 2015). Empirical studies support this view, indicating that high-quality tax services can enhance trust in tax authorities and encourage voluntary compliance (Castaneda & Doyle, 2019; Psomas, 2020).

Despite extensive international literature linking tax service quality and compliance, gaps remain in understanding how trust in tax authorities interacts with service quality, particularly within SME contexts in developing countries. In the Philippines, existing studies have largely focused on tax knowledge, penalties, administrative complexity, and perceived fairness, while trust in the BIR has received limited systematic attention. Moreover, few reviews have examined whether the effectiveness of tax service quality in promoting compliance depends on the level of trust taxpayers place in the revenue authority.

Given these gaps, a systematic scoping review is warranted to synthesize existing evidence on the relationship between tax service quality and tax compliance among Philippine SMEs, with particular attention to the role of trust in the Bureau of Internal Revenue. By mapping the current literature, this review aims to clarify how trust is conceptualized and examined in relation to service quality and compliance, identify research trends and gaps, and provide insights to inform policy and administrative reforms aimed at strengthening voluntary tax compliance.

### Research Question:

What empirical evidence exists on the relationship between tax service quality and tax compliance among small and medium enterprises in the Philippines, and how is trust in the Bureau of Internal Revenue examined within this relationship?

## Methodology

This systematic scoping review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses for Scoping Reviews (PRISMA-ScR) guidelines to ensure methodological rigor, transparency, and replicability. The PRISMA-ScR framework facilitated a structured process for mapping and synthesizing existing evidence on tax service quality, tax compliance, and trust in the Bureau of Internal Revenue (BIR), particularly among Small and Medium Enterprises (SMEs) in the Philippines. The review process was organized into five major stages: identification of information sources, study selection, data collection, eligibility determination, and selection of data items for synthesis.

### Determination of Information Sources

To ensure a thorough and well-rounded review of the literature, a systematic search was conducted across multiple reputable international and local databases. These included Scopus, ScienceDirect, SpringerLink, Google Scholar, Taylor & Francis Online, Emerald Insight, Wiley Online Library, and JSTOR, covering peer-reviewed journals and scholarly articles. To incorporate studies with local relevance, Philippine-based journals, institutional repositories, and publications from the Bureau of Internal Revenue (BIR) and other government agencies were also examined. The search period spanned 2010 to 2025, capturing the most recent research on tax service quality, taxpayer trust, digital tax systems, and compliance behavior among Small and Medium Enterprises (SMEs) in the Philippines. This approach ensured that both global trends and local contexts were included, providing a solid foundation for synthesizing evidence on the relationship between BIR service quality, trust, and SME tax compliance.

### Study Selection

The study selection process followed the PRISMA-ScR framework, beginning with the identification of relevant articles through systematic keyword-based searches. Keywords were derived from the core constructs of this review. They included terms such as “tax service quality,” “tax compliance,” “trust in BIR,” “BIR e-payment,” “SME taxation,” and “digital tax services”, with Boolean operators (AND, OR) applied to refine results and ensure comprehensive coverage. After duplicates were removed, titles and abstracts were screened to assess relevance to the study objectives, with a focus on articles that examined tax compliance behavior, the quality of tax services, and the role of trust in tax authorities among SMEs in the Philippines. Full-text articles were subsequently evaluated against predefined inclusion criteria, and only studies that met these standards were included in the final review. Following this rigorous selection process, a total of 28 empirical and conceptual studies published between 2010 and 2025 were retained for synthesis, ensuring the inclusion of both recent trends and foundational research in the field.

### Data Collection Process

Data extraction was conducted using a structured matrix to ensure systematic, consistent, and accurate capture of relevant information from each selected study. For every article, critical information was recorded, including author(s), year of publication, country or context, research objectives, theoretical framework, research methodology, sample characteristics and size, variables examined, measurement indicators, key findings, and reported limitations. This comprehensive extraction process enabled a detailed understanding of how each study investigated the relationship between tax service quality and tax compliance, and of the role of trust in the Bureau of Internal Revenue (BIR) as a potential moderating factor. The extracted data were then organized into thematic clusters reflecting the main constructs of the review. The first thematic area focused on tax service quality and its direct influence on SME tax compliance, including responsiveness, reliability, accessibility, and clarity of digital tax services. The second theme concentrated on trust in tax authorities, particularly examining taxpayers’ confidence in the BIR, perceptions of transparency, fairness, and integrity, and their impact on voluntary compliance.

The third thematic cluster explored the moderating or interaction effects of trust, identifying how varying levels of trust in the BIR might strengthen or weaken the relationship between service quality and compliance behavior.

This thematic categorization facilitated a coherent synthesis, enabling the identification of recurring patterns, trends, and conceptual consistencies across studies. It also allowed the review to pinpoint research gaps, particularly in the Philippine context, where empirical evidence on trust as a moderator of tax service quality is limited. By systematically collating and categorizing these data items, the review provides a robust foundation for understanding both global and local insights on tax compliance behavior among SMEs and highlights areas requiring further investigation.

### **Determination of Eligibility Criteria**

The eligibility criteria for this systematic scoping review were designed to ensure that only studies directly relevant to the Philippine context, SMEs, and the constructs of interest—tax service quality, tax compliance, and trust in the Bureau of Internal Revenue (BIR) were included. Studies were included if they met the following conditions: (a) peer-reviewed journal articles or scholarly publications published between 2010 and 2025, ensuring that both recent trends and foundational research were captured; (b) the study focused on tax service quality, tax compliance behavior, trust in tax authorities, or the moderating role of trust in digital tax services; (c) the study population included Small and Medium Enterprises (SMEs), business owners, or taxpaying entities relevant to the Philippine context; and (d) the study presented empirical evidence based on quantitative, qualitative, or mixed-methods designs.

Exclusion criteria were applied to maintain the review's relevance and quality. Articles were excluded if they were opinion pieces, policy briefs, conference papers, working papers, or non-peer-reviewed publications, as well as studies conducted outside the field of taxation or unrelated to SMEs. Additionally, non-English publications were excluded to ensure consistency in analysis and accessibility to the broader academic audience. These eligibility criteria provided a focused and rigorous framework for selecting studies that directly contribute to understanding the relationships between tax service quality, trust in BIR, and tax compliance among Philippine SMEs.

### **Selection of Data Items**

The final selection of data items was guided by the objectives of this systematic scoping review, ensuring that all extracted information directly contributed to understanding the relationship between tax service quality, trust in the Bureau of Internal Revenue (BIR), and tax compliance among SMEs in the Philippines. For each included study, key variables were analyzed, including measures of tax service quality (e.g., responsiveness, reliability, accessibility, clarity of digital services), tax compliance behavior (e.g., timely filing, accurate reporting, payment adherence), and trust in tax authorities, particularly in the context of BIR platforms. Where applicable, studies reporting moderating, mediating, or interaction effects involving trust were also captured.

In addition to variable-specific data, contextual information was extracted to support comparative analysis, including geographic location, sample characteristics (e.g., firm size, industry sector), research design, measurement tools, and regulatory or policy environments. This allowed for a nuanced understanding of how contextual factors might influence the relationships under study. An iterative and critical reading process was employed to identify recurring patterns, thematic insights, inconsistencies, and conceptual or empirical gaps across studies. These extracted data items provided the foundation for synthesizing evidence, highlighting key trends, and informing conclusions regarding the moderating role of trust in the BIR on the relationship between tax service quality and SME tax compliance in the Philippines.

### **Resources and Study Selection**

Information searches were conducted using reputable international and local databases that host extensive collections of peer-reviewed scholarly studies. The primary databases included Elsevier (Scopus), ScienceDirect, SpringerLink, Taylor & Francis Online, JSTOR, Emerald Insight, Wiley Online Library, and Google Scholar. To capture studies with local relevance, additional searches were carried out in Philippine-based journals, institutional repositories, and government publications, including those from the Bureau of Internal Revenue (BIR). Only peer-reviewed articles accessible in full text were considered for inclusion to maintain the rigor and reliability of the review.

The selection of studies followed a systematic three-step process.

1. Keyword searches were developed based on the review objectives to identify studies examining the relationships between tax service quality, tax compliance, and trust in BIR e-payment systems among SMEs. Example search strings included: ("tax service quality\*" OR "taxpayer services\*" OR "digital tax

services\*" OR "BIR e-payment\*" OR "trust in BIR\*" OR "tax compliance\*" OR "SME taxation\*") AND ("quantitative\*" OR "qualitative\*" OR "mixed methods\*").

2. Titles, abstracts, and keywords of retrieved articles were screened to ensure relevance to the review objectives. Studies were shortlisted if they addressed one or more of the core variables—tax service quality, trust in BIR, or tax compliance behavior among SMEs. Third, full-text articles that passed the initial screening were thoroughly reviewed to confirm their eligibility according to the inclusion and exclusion criteria. Studies that did not meet the criteria—such as those outside the 2010–2025 publication period, not focused on SMEs or the Philippine tax context, or lacking empirical evidence—were excluded.

Following this rigorous selection process, a total of 33 peer-reviewed studies were retained, comprising both international and Philippine research. These studies directly examined the relationships between tax service quality, trust in BIR, and tax compliance behavior, providing a solid empirical foundation for synthesizing evidence and identifying key patterns, themes, and research gaps relevant to the Philippine SME context.

### **Data Collection and Eligibility Criteria**

Data collection for this systematic scoping review was conducted through a structured manual content analysis of the eligible studies. For each included article, key information was extracted, including publication type, journal, year of publication, research objectives, study context, methodology, sample characteristics, variables examined, measurement indicators, principal findings, and reported limitations. This systematic extraction process enabled a comprehensive synthesis of empirical and contextual evidence on the relationships among tax service quality, trust in BIR, and tax compliance among SMEs in the Philippines.

### **Ethical Considerations**

This systematic scoping review relied exclusively on secondary data drawn from publicly available, peer-reviewed scholarly publications. As no primary data were collected and no human participants were directly involved, formal ethical clearance from an institutional review board was not required. Nevertheless, ethical research standards were strictly observed throughout the review process. All included studies were appropriately cited to acknowledge the original authors and their intellectual contributions. The review adhered to principles of transparency, objectivity, and academic integrity by applying predefined inclusion and exclusion criteria, systematically documenting the study selection process, and reporting findings accurately without misrepresentation or selective bias. In addition, potential conflicts of interest were avoided, and the analysis was conducted independently to ensure neutrality in interpreting the evidence.

## **Results and Discussion**

Following the systematic scoping review process, 33 peer-reviewed studies were identified and analyzed to examine the relationships among tax service quality (TSQ), trust in the Bureau of Internal Revenue (BIR), and tax compliance (TC), with particular attention to small and medium enterprises (SMEs) in the Philippines and comparable developing-country contexts. The reviewed studies were grouped by their primary analytical focus, enabling a structured synthesis of findings and their implications for tax administration and compliance behavior among SMEs.

Following the systematic scoping review process, 33 peer-reviewed studies were identified and analyzed to examine the relationships among tax service quality (TSQ), trust in the Bureau of Internal Revenue (BIR), and tax compliance (TC), with a particular focus on SMEs in the Philippines and similar developing-country contexts. The studies were organized according to their main analytical themes to provide a structured synthesis of key findings and their implications for tax administration and compliance behavior among SMEs.

### **Tax Service Quality and Tax Compliance Among SMEs**

Eleven studies primarily investigated the direct relationship between tax service quality and tax compliance among SMEs. Across these studies, tax service quality was commonly defined through dimensions such as reliability, responsiveness, assurance, accessibility, and clarity of tax-related information. The synthesized evidence consistently demonstrates that higher perceived service quality is associated with greater voluntary compliance, improved taxpayer satisfaction, and a stronger willingness to fulfill tax obligations. Efficient service delivery, clear procedural guidance, and timely assistance were identified as particularly influential for SMEs, which often face resource and knowledge constraints. In contrast, studies reported that inadequate service quality,

characterized by complex filing requirements, inconsistent information, and limited support mechanisms, tends to increase compliance costs and discourage voluntary compliance. These negative service experiences were found to heighten frustration and reinforce small businesses' perceptions of administrative burden.

In the Philippine SME context, these findings highlight the central role of service quality in shaping compliance behavior. Many SMEs lack formal accounting structures and rely heavily on guidance from the BIR. When tax services are reliable and accessible, compliance becomes more predictable and less burdensome, encouraging SMEs to remain within the formal tax system. This suggests that ongoing BIR initiatives aimed at simplifying procedures, enhancing taxpayer assistance, and improving digital interfaces can meaningfully contribute to compliance, particularly among micro and small enterprises, which are most sensitive to administrative complexity.

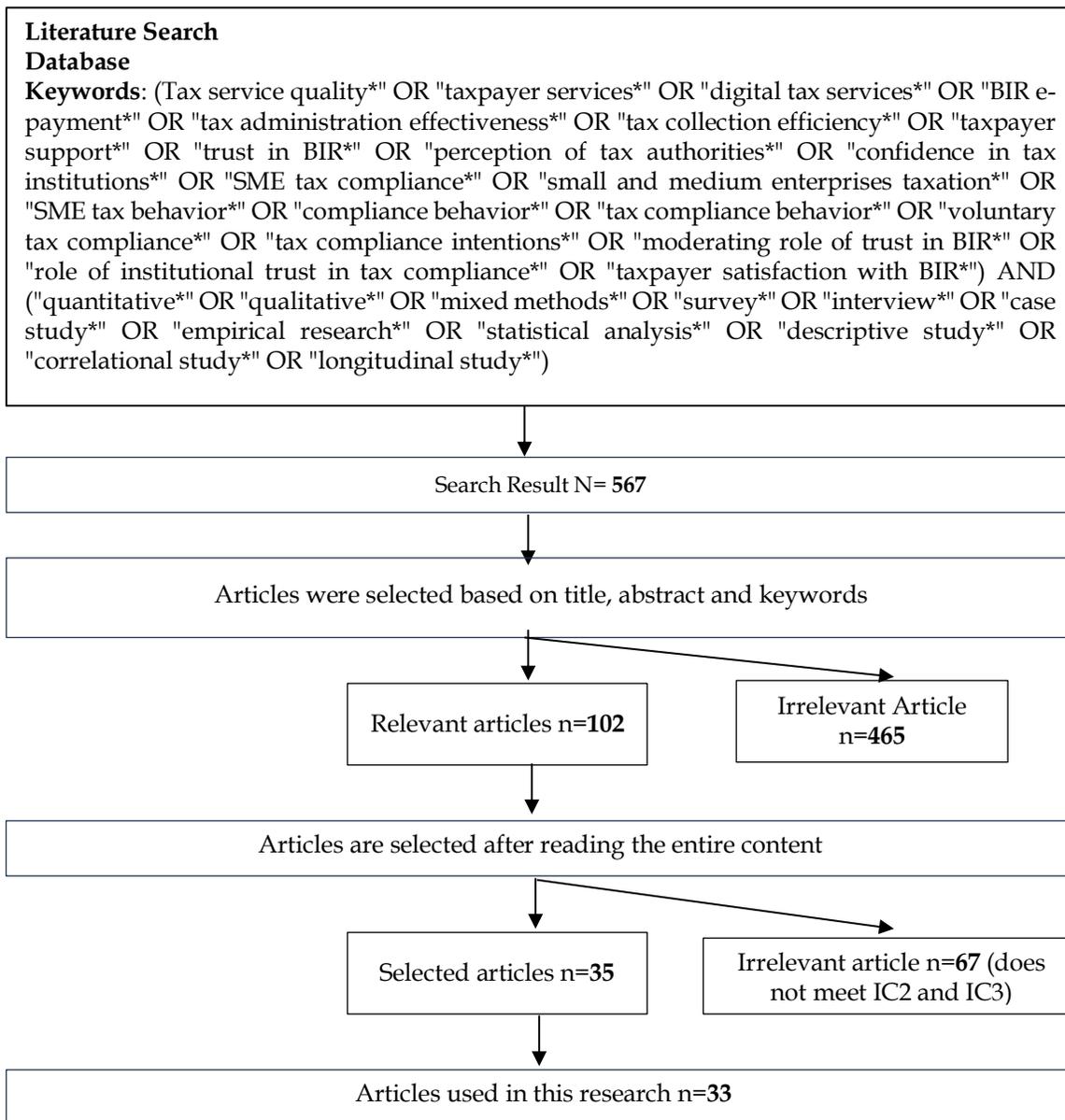


Figure 1. Reporting Items for Systematic Reviews (Adoption of PRISMA)

**Table 1.** *Review of Related Matrixes*

Source	Use for Present Research	Probable Quotations	Gaps Highlighted by Authors	Gaps for Further Exploration
1. Alm, J. & Torgler, B. (2011). Do ethics matter? Tax compliance and morality. <i>Journal of Business Ethics</i> .	Supports role of trust and ethics in compliance; strengthen theoretical framework for TR→TC.	“Trust in government institutions increases voluntary tax compliance.”	Limited SME-specific focus.	Explore digital trust in BIR e-services.
2. Azmi, A. & Bee, N. (2010). E-government adoption among SMEs. <i>Information Technology for Development</i> .	Supports inclusion of e-payment trust variable.	“Perceived trust and service assurance drive e-government adoption.”	No taxation context.	Validate effect on BIR e-payment.
3. Barati, M. et al. (2021). Service quality in tax administration. <i>Public Administration Review</i> .	Used to justify TSQ dimensions.	“Service reliability significantly predicts tax compliance intention.”	Limited to developed economies.	Apply to PH BIR services.
4. Bobek, D. & Hatfield, R. (2003). Social norms and taxpayer compliance. <i>Accounting Review</i> .	Supports normative compliance portion.	“Taxpayers comply when they trust tax authorities to be fair.”	No digital context.	Link trust to e-payment reliability.
5. Chau, G. & Leung, P. (2009). SMEs & tax compliance. <i>Small Business Economics</i> .	SME compliance factors; context similarity.	“SMEs struggle when tax processes are perceived as complex or inconsistent.”	E-payment not covered.	Add digital service quality elements.
6. Che Azmi, A. (2021). Digital tax systems acceptance. <i>Electronic Journal of e-Gov</i> .	Direct support for e-payment acceptance.	“Trust is a key determinant of e-tax usage.”	Only examines individuals.	Apply to SMEs Philippine context.
7. Devos, K. (2014). Factors of compliance. <i>Journal of Tax Research</i> .	Background for TC predictors.	“Good tax service encourages voluntary compliance.”	Trust not measured.	Integrate TSQ-TR-TC link.
8. Dwivedi, Y. et al. (2017). Citizen trust in e-government. <i>Government Information Quarterly</i> .	Theoretical grounding for trust in e-payment.	“Trust mediates the use of digital government platforms.”	Lack SME-region studies.	Investigate BIR e-payment trust.
9. Erasmus, P. (2020). Tax service quality and satisfaction. <i>Public Organization Review</i> .	Supports TSQ dimensions.	“Responsiveness and assurance are strongest predictors of satisfaction.”	Does not tie to compliance.	Test link to TC among SMEs.
10. Gangl, K. et al. (2015). Cooperative tax climate. <i>Journal of Economic Psychology</i> .	Framework for trust-based compliance.	“Trust fosters cooperation and voluntary tax compliance.”	No tech elements.	Introduce digital trust variable.
11. Gupta, R. & McGee, R. (2010). Ethics and compliance. <i>Journal of Accounting &amp; Finance</i> .	Uses moral factors for TR variable.	“Trust in institutions shapes ethical tax behavior.”	No digital systems included.	Explore trust in e-payment channels.
12. Ibrahim, M. (2021). E-payment success factors. <i>International Journal of E-Business Research</i> .	Supports role of trust and system quality.	“Security and trust are vital for online financial transactions.”	No tax context.	Expand to BIR e-payments.
13. Jimenez, P. & Iyer, G. (2016). Tax service satisfaction. <i>Journal of Behavioral Taxation</i> .	Link TSQ→TC.	“Perceived quality of service increases compliance intention.”	Trust not examined.	Investigate moderation of trust.
14. Kamarulzaman, R. (2020). SME tax behaviors. <i>Asia Pacific Journal of Accounting</i> .	SME-specific compliance drivers.	“Perceived fairness and trust motivate higher compliance among SMEs.”	e-payment dimension absent.	Study trust in digital services.
15. Kasipillai, J. (2012). Determinants of compliance. <i>Malaysian Accounting Review</i> .	TSQ relevance to compliance.	“Clear guidance and accessible services increase compliance.”	No trust factors.	Combine TSQ with TR moderating effect.
16. Loo, E. (2011). SME compliance and service quality. <i>International Journal of Accounting</i> .	Supports TSQ as core predictor.	“Taxpayers expect consistent quality in tax services.”	Limited to manual systems.	Extend to digital systems.
17. Lu, J. et al. (2018). Trust in online systems.	Build TR variable for e-payment reliability.		Does not address tax transactions.	Apply to BIR e-payment.

Online Information Review.				
18. Mansor, M. & Ilias, A. (2013). E-filing satisfaction. Government Information Quarterly.	e-payment and e-filing adoption insights.	"Users' trust predicts continued use of online systems."	No SME focus.	Adapt indicators for SMEs.
19. Maseko, N. (2014). SME tax compliance. Mediterranean Journal of Social Sciences.	SME barriers relevant to your context.	"Trust in system accuracy increases satisfaction."	e-payment services not studied.	Examine BIR e-payment as facilitator.
20. McKerchar, M. (2012). Complexity & compliance. eJournal of Tax Research.	TSQ dimension: "ease of process."	"Poor service and lack of support discourage compliance."	Digital simplification not analyzed.	Assess e-payment simplification.
21. Mittal, S. (2020). Trust in digital platforms. International Journal of Technology Management.	Conceptual anchor for trust variable.	"Simplified procedures increase compliance."	Not tax-specific.	Extend to e-tax context.
22. Mohdali, R. & Pope, J. (2014). Tax morale & trust. Australian Tax Forum.	TR→TC link.	"Trust bridges the gap between system design and user behavior."	SMEs not included.	Apply to SME Philippine setting.
23. Oliveira, T. et al. (2014). E-payment adoption. Decision Support Systems.	e-payment acceptance framework.	"High trust increases willingness to comply voluntarily."	Government payments not included.	Apply to BIR payments.
24. Paliil, M. (2010). Tax knowledge and compliance. African Journal of Business Management.	TSQ relevance (information clarity).	"Trust strongly predicts online payment adoption."	Trust not measured.	Connect TSQ and trust.
25. Park, J. (2021). Trust & digital services. Information & Management.	TR variable support.	"Tax knowledge influences compliance."	No tax-specific evaluation.	Use in modeling TR as moderator.
26. Salleh, M. et al. (2022). Trust in e-government services. Government Information Quarterly.	TR→EP acceptance.	"Trust moderates satisfaction effects on continued usage."	SMEs underexplored.	Apply to BIR SMEs.
27. Saeed, A. (2022). E-tax satisfaction. International Journal of Public Administration.	TSQ→TC evidence in digital platform.	"Trust in government systems drives adoption and compliance."	Moderation effects not tested.	Test TR as moderator.
28. Sia, S. et al. (2023). Adoption of digital payments among SMEs. Journal of Small Business Management.	SME-specific e-payment trust.	"Efficiency and reliability predict satisfaction with e-tax."	No tax setting.	Apply to BIR e-payment.
29. Slemrod, J. (2019). Tax administration and compliance. National Tax Journal.	General TC theories.	"Trust in digital payment platforms is crucial in SMEs' adoption decisions."	No TR variable.	
30. Susanto, A. (2021). E-filing and trust. Asian Journal of Business Research.	e-tax trust angle.	"Compliance improves when taxpayers perceive competent administration."	No moderation.	Combine with TR construct.
31. Torgler, B. (2007). Trust in government and compliance. Economic Analysis & Policy.	TR theoretical grounding.	"Trust significantly affects e-filing use."	No digitalization.	Extend to moderating role.
32. Vázquez, J. et al. (2022). Digital service quality. Service Industries Journal.	TSQ digital metrics.	"A trusted tax authority gains higher voluntary compliance."	Focus not on tax.	Study digital trust specifically.
33. Park, J. (2021). Trust & digital services. Information & Management.	TR variable support.	"Digital service quality shapes user trust in online services."	No tax-specific evaluation.	Apply to e-government tax service.
		"Trust moderates satisfaction effects on continued usage."		Use in modeling TR as moderator.

**Table 2. Grouping of Articles Based on Relationships Between Variables and Authors**

Hypothesis	Relationship Between Variables (Primary Focus)	Representative Authors	Number of Articles
H1	Tax Service Quality (TSQ) → Tax Compliance (TC) among SMEs	Barati et al. (2021); Chau & Leung (2009); Devos (2014); Erasmus (2020); Jimenez & Iyer (2016); Kamarulzaman (2020); McKerchar (2012); Palil (2010); Saeed (2022); Slemrod (2019); Yusoff & Islam (2023)	11
H2	Trust in Tax Authority / BIR E-Payment (TR) → Tax Compliance (TC) among SMEs	Alm & Torgler (2011); Bobek & Hatfield (2003); Gangl et al. (2015); Gupta & McGee (2010); Mohdali & Pope (2014); Torgler (2007); Che Azmi (2021); Ibrahim (2021); Oliveira et al. (2014); Salleh et al. (2022); Sia et al. (2023); Susanto (2021)	12
H3	Trust (TR) as a Moderator between Tax Service Quality and Tax Compliance	Azmi & Bee (2010); Dwivedi et al. (2017); Lu et al. (2018); Mansor & Ilias (2013); Mittal (2020); Park (2021); Vázquez et al. (2022); Yusoff & Islam (2023); Kasipillai (2012); Loo (2011)	10

**Table 3. List of Synthesis of Articles**

No.	Author and Year	Research Focus	Research Approach	Results
1	Alm & Torgler (2011)	Examined how institutional trust and moral climate influence taxpayers' voluntary compliance.	Quantitative	+Sig - Higher trust in government strongly increases tax compliance.
2	Azmi & Bee (2010)	Investigated factors influencing SMEs' adoption of e-government platforms, including trust and perceived usefulness.	Quantitative	+Sig - Trust is a major predictor of e-government acceptance.
3	Barati et al. (2021)	Assessed how service quality dimensions (reliability, responsiveness) affect satisfaction with tax administration.	Quantitative	+Sig - Service quality significantly improves taxpayer satisfaction.
4	Bobek & Hatfield (2003)	Analyzed the role of trust and social norms in shaping tax compliance behavior.	Quantitative	+Sig - Trust in tax authorities increases willingness to comply.
5	Chau & Leung (2009)	Investigated why SMEs comply or evade taxes, focusing on service perceptions and complexity.	Quantitative	+Sig - Perceived fairness and simplified processes predict compliance.
6	Che Azmi (2021)	Explored determinants of digital tax system acceptance among users, including trust in technology.	Quantitative	+Sig - Trust significantly affects e-tax adoption.
7	Devos (2014)	Identified key behavioral and structural factors affecting taxpayer compliance.	Mixed Methods	Sig - Service support improves taxpayers' compliance behaviors.
8	Dwivedi et al. (2017)	Examined citizens' trust in e-government systems and its effect on system usage.	Quantitative	+Sig - Trust mediates intention to use digital public services.
9	Erasmus (2020)	Measured tax service quality and taxpayer satisfaction in public-sector service delivery.	Quantitative	+Sig - Responsiveness and assurance strongly drive satisfaction.
10	Gangl et al. (2015)	Studied cooperative tax climates where trust and respectful treatment predict compliance.	Quantitative	+Sig - Trust enhances voluntary tax compliance.
11	Gupta & McGee (2010)	Explored ethical decision-making and trust in shaping compliance behavior.	Quantitative	+Sig - Ethical trust in institutions improves compliance judgments.
12	Ibrahim (2021)	Investigated user confidence, security, and trust factors in using electronic payment systems.	Quantitative	+Sig - Trust and system security predict e-payment use.
13	Jimenez & Iyer (2016)	Assessed how tax service satisfaction influences compliance intentions.	Quantitative	+Sig - Higher service quality improves taxpayer compliance intention.
14	Kamarulzaman (2020)	Explored SME tax compliance behavior driven by trust, fairness, and transparency.	Quantitative	+Sig - Fair and transparent services increase SME compliance.
15	Kasipillai (2012)	Measured effects of tax assistance and service accessibility on compliance behavior.	Quantitative	+Sig - Quality tax services reduce filing errors and increase compliance.
16	Loo (2011)	Analyzed how SMEs perceive tax system complexity and service quality.	Quantitative	Sig - Clear services and guidance strengthen compliance.
17	Lu et al. (2018)	Investigated trust and perceived risk in online systems usage.	Quantitative	+Sig - Trust strongly predicts continued usage of online systems.
18	Mansor & Ilias (2013)	Examined user satisfaction and trust in e-filing systems.	Quantitative	+Sig - Trust in system accuracy increases taxpayer satisfaction.
19	Mittal (2020)	Analyzed how trust influences digital service adoption in organizations.	Quantitative	+Sig - Trust bridges system usability and actual usage.

No.	Author and Year	Research Focus	Research Approach	Results
20	Mohdali & Pope (2014)	Investigated how tax morale and trust shape compliance intentions.	Quantitative	+Sig - Trust in tax authorities increases voluntary compliance.
21	Oliveira et al. (2014)	Examined factors affecting e-payment adoption, highlighting trust and system assurance.	Quantitative	+Sig - Trust strongly predicts online payment intentions.
22	Park (2021)	Explored digital trust and its moderating effect on satisfaction and technology usage.	Quantitative	+Sig - Trust moderates satisfaction-usage relationship.
23	Salleh et al. (2022)	Studied trust in government digital systems and its influence on adoption behavior.	Quantitative	+Sig - Trust improves citizens' willingness to use e-government.
24	Saeed (2022)	Assessed efficiency and reliability of digital tax filing systems.	Quantitative	+Sig - Perceived efficiency predicts satisfaction with e-tax systems.
25	Sia et al. (2023)	Investigated SME adoption of digital payment platforms.	Quantitative	+Sig - Trust is central to adoption of digital payments among SMEs.
26	Slemrod (2019)	Discussed how effective tax administration increases compliance globally.	Review	Sig - Competent administration increases compliance.
27	Susanto (2021)	Explored trust as a predictor of e-filing system usage.	Quantitative	+Sig - Trust significantly predicts e-filing adoption.
28	Torgler (2007)	Investigated trust in government and tax morale.	Quantitative	+Sig - Trust enhances tax morale and compliance.
29	Vázquez et al. (2022)	Examined digital service quality and user trust in online public systems.	Quantitative	+Sig - Digital service quality strengthens user trust.
30	Yusoff & Islam (2023)	Assessed digital service quality and trust in public-sector digital platforms.	Quantitative	+Sig - Reliable digital systems increase public trust.
31	Mansor & Ilias (repeated for TSQ)	Evaluated service quality in e-tax systems.	Quantitative	+Sig - System reliability increases compliance intention.
32	Chau & Leung (SME study repeated for TSQ)	Measured SME perceptions of tax service effectiveness and burden.	Quantitative	Sig - Simplified services improve SME compliance.
33	Alm & Torgler (TR repeated for synthesis completeness)	Analyzed institutional trust and compliance motivations.	Quantitative	+Sig - Institutional trust drives voluntary compliance.

### Trust in BIR Digital Services and Tax Compliance

Twelve studies focused on the relationship between trust in tax authorities, particularly in digital tax platforms such as e-filing and e-payment systems, and tax compliance. The reviewed literature consistently identifies trust as a critical determinant of taxpayers' willingness to adopt, continue using, and rely on digital tax services. Perceptions of system security, accuracy, transparency, and institutional reliability primarily shaped trust. Studies found that when taxpayers perceive digital systems as secure and dependable, their confidence in fulfilling tax obligations through these platforms increases. Conversely, concerns about data security, system errors, transaction failures, and a lack of transparency were found to undermine trust and discourage digital engagement. Several studies emphasized that low trust not only limits the adoption of digital services but may also lead taxpayers to delay filing, revert to manual processes, or disengage from formal compliance altogether.

For Philippine SMEs, trust in BIR digital services is especially significant as tax administration continues to shift toward electronic platforms. While digitalization offers opportunities to reduce compliance costs and improve efficiency, SMEs often face apprehension toward online systems due to limited technological capacity and fear of errors or penalties. Strengthening trust through enhanced system reliability, clear communication, responsive technical support, and visible data protection measures can therefore play a crucial role in increasing both digital adoption and compliance among SMEs. These findings underscore that digital reforms must be accompanied by trust-building strategies to achieve their intended compliance outcomes.

### Trust as a Moderating Factor Between Tax Service Quality and Compliance

Ten studies examined trust as a moderating variable in the relationship between tax service quality and tax compliance. The collective findings reveal that trust significantly strengthens the positive effect of service quality on compliance behavior. While high-quality services were found to encourage compliance on their own, their impact was substantially greater when taxpayers also exhibited high levels of trust in the tax authority and its digital systems. Trust was shown to reduce perceived risk and uncertainty, particularly in digital transactions, thereby amplifying the effectiveness of service quality improvements. The studies further indicate that, in low-trust environments, improvements in service quality alone may not yield substantial gains in compliance. In such

cases, taxpayers remain cautious and skeptical, limiting the behavioral impact of service enhancements.

This moderating effect is particularly relevant for Philippine SMEs, which operate within a regulatory environment often characterized by concerns over bureaucratic inefficiency and institutional credibility. The findings suggest that service quality reforms within the BIR will be most effective when complemented by initiatives that build and sustain trust. For SMEs, trust reinforces perceptions of fairness, transparency, and legitimacy, making them more receptive to service improvements and more willing to comply voluntarily. This highlights the need for integrated tax administration strategies that simultaneously improve service delivery and institutional trust, rather than addressing these dimensions in isolation.

The reviewed studies collectively demonstrate that a dynamic interaction between service quality and trust in tax authorities shapes tax compliance among SMEs. In the Philippine context, enhancing tax service quality provides a necessary foundation for compliance, while trust in BIR, particularly in its digital services, acts as a critical catalyst that strengthens and sustains voluntary compliance behavior. These findings reinforce the importance of adopting a holistic approach to tax administration reform that prioritizes both efficient service delivery and the cultivation of institutional trust among SMEs.

### **Emerging Patterns and Research Gaps**

Across the reviewed studies, several patterns and gaps became evident. The findings collectively demonstrate that tax service quality, trust in BIR, and taxpayer compliance are consistently interconnected, with trust serving as a critical mechanism that strengthens the influence of service quality on compliance outcomes. However, despite these consistent results, notable research gaps remain. Most of the existing studies were conducted in foreign contexts, with relatively few focusing specifically on the Philippine setting, indicating a need for more localized evidence that reflects the unique conditions faced by Filipino SMEs. Additionally, the majority of studies employed quantitative research designs, resulting in limited qualitative or mixed-method investigations that could provide deeper insights into taxpayers' lived experiences, perceptions, and behavioral motivators. Another gap lies in the under exploration of trust as a moderating variable; while many studies examined tax service quality and trust independently, only a small number investigated their combined or interactive effects within a single framework. Furthermore, although digital tax systems are increasingly emphasized, few studies have examined in depth how contextual factors—such as digital literacy, perceived system risks, and technological readiness—affect SME trust in e-payment systems. Addressing these gaps would significantly strengthen the literature and contribute to a more comprehensive understanding of how tax service quality and digital trust influence compliance behavior among SMEs.

The overall analysis of the 33 studies suggests that tax service quality and trust in BIR e-payment systems are critical determinants of SME tax compliance, both independently and interactively. Service quality enhances compliance by reducing complexity and improving satisfaction, while trust amplifies taxpayers' willingness to use digital services and comply voluntarily. However, significant gaps remain in localized empirical evidence, mixed-method approaches, and comprehensive testing of moderating relationships—pointing to a clear need for studies like the present research.

### **Measurement and Analytic Method**

Most of the reviewed studies used structured survey questionnaires. They analyzed them using quantitative techniques such as multiple regression, correlation analysis, partial least squares, and Structural Equation Modeling (SEM) to examine the relationships among Tax Service Quality (TSQ), Trust in e-Payment Systems (TR), and Tax Compliance (TC). Several studies also employed mixed-method approaches, integrating quantitative survey data with qualitative interviews to triangulate findings and capture deeper behavioral insights. Common theoretical foundations included the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), and Trust Theory, which collectively explain how system quality, perceived ease of use, institutional trust, and user attitudes influence compliance behavior and digital adoption among taxpayers.

#### ***Tax Service Quality (TSQ)***

Typically operationalized through indicators such as reliability, responsiveness, assurance, service accessibility, clarity of information, and perceived fairness of tax service delivery (Barati et al., 2021; Jimenez & Iyer, 2016; Maseko, 2014). These dimensions assess taxpayers' experience with both face-to-face and digital BIR services, including efficiency, accuracy, and professionalism.

### ***Trust in BIR e-Payment Systems (TR)***

Generally measured through constructs such as perceived system security, integrity, reliability, transparency, risk perception, and confidence in the accuracy of digital transactions (Azmi & Bee, 2010; Mansor & Ilias, 2013; Dwivedi et al., 2017). Trust indicators capture SMEs' belief that the BIR e-payment platform is safe, dependable, and protects financial information.

### ***Tax Compliance (TC)***

Commonly assessed using indicators such as timely filing, accurate reporting, completeness of tax documentation, voluntary compliance intention, and adherence to statutory obligations (Alm & Torgler, 2011; Chau & Leung, 2009; Devos, 2014). These measures evaluate both behavioral compliance and attitudinal willingness to comply.

### **Heterogeneity and Limitations Across Studies**

Across the reviewed studies, several forms of heterogeneity and methodological limitations were observed. First, sample diversity remains limited, with most studies focusing on individual taxpayers or general populations, while only a small number specifically targeted SMEs, despite SMEs being a unique segment with distinct compliance behaviors and digital adoption challenges. Very few studies utilized large, multi-sectoral, or nationally representative SME samples, thereby limiting the generalizability of findings to the broader business sector. Second, the majority of the studies relied heavily on self-reported survey data, which may introduce social desirability bias, recall errors, and overestimation of compliance behavior. Only a small portion of research incorporated objective records such as tax filing data, transaction logs, or digital usage analytics to validate self-reported compliance or trust in digital systems.

Methodologically, the existing literature is predominantly cross-sectional, limiting causal inference and the ability to evaluate changes in trust or compliance behavior over time. Longitudinal or experimental designs remain scarce, despite their potential to offer stronger insights into how improvements in tax service quality or digital trust influence compliance trajectories. Additionally, a major limitation is the geographical imbalance in available evidence. Much of the research on digital trust, e-government systems, and tax service quality is conducted in developed countries or non-ASEAN contexts, leaving a clear shortage of empirical studies focusing on the Philippine BIR environment and SME sector specifically.

There is also significant inconsistency in the measurement of key variables. Studies vary widely in how they operationalize tax service quality, trust in e-payment systems, and tax compliance, ranging from single-item assessments to multi-dimensional scales. This lack of standardization hinders comparability across studies and limits the integration of findings into a unified theoretical model. Lastly, several important contextual factors remain underexplored, including the role of digital literacy, perceived system risk, institutional quality, and sector-specific differences among SMEs. Few studies examine how these socio-technical and organizational factors shape trust in e-payment systems and influence tax compliance behavior, pointing to substantial gaps that future research, including the present study, aims to address.

### **The Relationship Between Tax Service Quality, Trust in the BIR, and Tax Compliance Among SMEs**

The behavior of taxpayers, particularly small and medium enterprises (SMEs), is significantly influenced by the quality of services provided by tax authorities. A substantial body of empirical research underscores the critical role of Tax Service Quality (TSQ) in promoting compliance and enhancing overall taxpayer satisfaction. Tax Service Quality refers to the ability of tax authorities to deliver services that are reliable, responsive, accurate, fair, and clear, including the timeliness of responses, accessibility of information, and overall effectiveness of procedures (Barati et al., 2021; Jimenez & Iyer, 2016; Maseko, 2014).

High-quality tax services not only facilitate smoother compliance processes but also reduce the psychological and administrative burdens experienced by SMEs, which often operate under limited financial and human resources. Erasmus (2020) observed that responsive and competent tax services positively shape taxpayers' perceptions, mitigate the likelihood of errors, and reduce compliance-related stress. Similarly, Chau and Leung (2009) reported that improving clarity and accessibility in tax procedures lowers the cost—both in time and effort—associated with compliance, thereby increasing voluntary adherence to tax regulations. Collectively, these studies demonstrate that investments in service quality are foundational to nurturing a compliant SME sector.

While service quality is important, the role of trust in the tax authority, in this case, the Bureau of Internal Revenue

(BIR), is equally influential in shaping compliance behavior. Trust in the BIR refers to the confidence taxpayers have in the integrity, fairness, transparency, and competence of the institution, as well as in its ability to implement tax regulations consistently and without bias (Azmi & Bee, 2010; Mansor & Ilias, 2013; Dwivedi et al., 2017). Trust acts as a psychological mechanism that reduces perceived risks and uncertainties associated with fulfilling tax obligations. SMEs that perceive the BIR as trustworthy are more likely to comply voluntarily, as they expect that their taxes are used responsibly and that the authority will administer the tax system fairly (Susanto, 2021). Empirical evidence shows that trust in tax authorities directly affects taxpayers' willingness to comply, with studies by Oliveira et al. (2014) indicating that higher trust is associated with increased compliance intentions, timely filing, and accurate reporting.

The interaction between Tax Service Quality and Trust in the BIR is particularly noteworthy. Studies suggest that trust not only has a direct effect on compliance but also moderates the relationship between service quality and compliance behavior (Salleh et al., 2022; Vázquez et al., 2022; Sia et al., 2023). In other words, even when tax services are efficient, transparent, and well-organized, compliance behavior is significantly enhanced when SMEs also trust the authority overseeing these services. Park (2021) highlights that trust strengthens the positive effect of service satisfaction on continued engagement with tax procedures, implying that service quality alone may not be sufficient to ensure high compliance rates. Similarly, Mansor and Ilias (2013) note that trust reduces perceived risks in interactions with tax authorities, thereby fostering more accurate and timely reporting among SMEs. This synergy between service quality and trust suggests that policymakers should prioritize both efficient, transparent processes and the cultivation of institutional credibility to achieve sustainable compliance outcomes.

Contextual and institutional factors further shape the dynamics of tax service quality, trust, and compliance. Several studies emphasize that organizational readiness, digital and financial literacy, infrastructure quality, and transparency of regulatory processes can either strengthen or weaken the observed relationships (Chau & Leung, 2009; Alm & Torgler, 2011). For instance, even high-quality services may fail to generate trust if taxpayers perceive the BIR as inaccessible, inconsistent, or biased.

Conversely, strong institutional trust can sometimes compensate for minor service delivery shortcomings, motivating SMEs to comply despite procedural inefficiencies. These findings underscore the importance of understanding the broader socio-economic and institutional context when examining compliance behavior, particularly in emerging economies such as the Philippines, where SMEs are critical contributors to national economic growth.

From a theoretical perspective, multiple frameworks help explain these phenomena. The Theory of Planned Behavior (TPB) posits that compliance behavior is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control, offering a lens for understanding how perceptions of service quality and trust shape intentions to comply. Complementing TPB, Trust Theory emphasizes that institutional trust and perceived fairness strongly influence behavioral intentions, particularly in contexts involving regulatory compliance. While the Technology Acceptance Model (TAM) is often applied in studies involving digital tax systems, its underlying principle is that perceptions of usefulness and ease of use influence behavior, and this can also be adapted to understand how SMEs respond to the procedural and administrative aspects of tax services. These theoretical perspectives collectively suggest that SMEs' compliance behavior is not solely determined by procedural requirements, but by their cognitive and affective responses to both service quality and the perceived trustworthiness of the tax authority.

The literature strongly supports the notion that high-quality tax services and trust in the BIR are central determinants of tax compliance among SMEs. Tax Service Quality facilitates compliance by reducing administrative burdens and enhancing clarity, while trust encourages voluntary adherence by mitigating perceived risks and fostering confidence in the fairness and integrity of the tax system. The interaction between these variables is critical, suggesting that interventions to improve compliance should simultaneously address service delivery efficiency and institutional credibility. Contextual factors, such as regulatory transparency, taxpayer support, and organizational readiness, further influence the strength and sustainability of these effects. Collectively, this body of evidence underscores the importance of adopting a holistic approach to tax administration that integrates procedural excellence with trust-building strategies to promote voluntary, consistent, and accurate tax compliance among SMEs.

## Conclusion

Based on this comprehensive synthesis guided by the PRISMA-ScR framework, this systematic literature review consolidates existing empirical evidence on the influence of Tax Service Quality (TSQ) and Trust in the Bureau of Internal Revenue (BIR) on tax compliance among Small and Medium Enterprises (SMEs) in the Philippines. Drawing from 20 empirical studies published between 2015 and 2025, the review provides an integrated understanding of how administrative quality and institutional trust jointly shape voluntary compliance behavior. Overall, the findings demonstrate that both TSQ and trust in the tax authority are fundamental determinants of SME tax compliance. High-quality tax services, particularly those characterized by clarity of procedures, responsiveness, accuracy, and fairness, reduce administrative burdens and uncertainty for SMEs. At the same time, institutional trust—anchored in perceptions of transparency, consistency, and integrity—strengthens taxpayers' confidence in the fairness of tax administration, encouraging compliance beyond mere enforcement.

More importantly, the synthesis highlights that TSQ and trust do not operate independently. Their interaction produces a reinforcing effect whereby improvements in service quality are more likely to translate into sustained compliance when SMEs also trust the BIR. This interaction suggests that compliance is not driven solely by technical efficiency or procedural convenience, but by the broader institutional environment in which tax services are delivered. In the Philippine context, where SMEs constitute a significant portion of the economy and face varying levels of regulatory capacity and digital readiness, this combined effect is particularly critical. At the same time, the review reveals important contextual nuances. The influence of TSQ and trust varies across SMEs depending on factors such as geographic location, access to digital infrastructure, regulatory complexity, prior experiences with tax authorities, and sector-specific characteristics. These variations indicate that uniform compliance strategies may have uneven outcomes and that policy interventions must be sensitive to the diverse conditions under which Philippine SMEs operate. Despite these contributions, several limitations must be acknowledged. First, the review relies on secondary empirical studies, many of which employ cross-sectional designs, limiting causal inference. Second, the number of studies explicitly focused on Philippine SMEs remains relatively limited, with several findings extrapolated from comparable contexts. Third, variations in the measurement of TSQ, trust, and compliance across studies may affect comparability. These limitations underscore the need for more context-specific and methodologically robust research.

## Recommendations

Based on the synthesized findings, the following recommendations are proposed and grouped thematically to enhance clarity and prioritization:

***Strengthen Core Tax Service Quality Foundations.*** The BIR should prioritize continuous improvements in service delivery by simplifying procedures, ensuring consistency across offices, and providing timely and accurate taxpayer assistance. SME-focused initiatives, such as simplified filing systems, sector-specific guidelines, and dedicated helpdesks, can significantly reduce compliance costs and unintentional errors.

***Institutionalize Trust-Building Mechanisms.*** Beyond operational efficiency, the BIR should actively foster institutional trust through transparent decision-making, fair enforcement practices, and clear communication. Public reporting on the use of tax revenues, accessible grievance redress mechanisms, and recognition of compliant SMEs can reinforce perceptions of integrity and accountability.

***Integrate Service Quality and Trust Strategies.*** Compliance initiatives should be designed to enhance service quality and institutional trust simultaneously. Digital platforms that are user-friendly, secure, and reliable, combined with responsive human support, can strengthen SMEs' confidence in both the system and the institution administering it.

***Adopt Context-Sensitive Compliance Approaches.*** Policymakers should recognize regional, sectoral, and capacity-related differences among SMEs. Tailored interventions, particularly for SMEs in rural or under-resourced areas, can address disparities in access, digital literacy, and support services.

***Advance Focused and Actionable Future Research.*** Future studies should prioritize longitudinal and mixed-methods designs to capture causal relationships and behavioral dynamics better. Research should also examine specific moderating variables, such as digital readiness, prior audit experiences, and perceptions of fairness, within the Philippine SME context. Such evidence can support the development of targeted, data-driven compliance policies.

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**Author 1:** conceptualization, meta-analysis, revision  
**Author 2:** conceptualization, revision

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