Advanced International Journal of Business, Entrepreneurship and SME's
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152




**ADVANCED INTERNATIONAL JOURNAL OF BUSINESS, ENTREPRENEURSHIP AND SMES (AIJBES)**
www.gaexcellence.com/aijbes

# COMPLIANCE CHALLENGES OF SMES: KEY AREAS OF DIFFICULTIES IN SALES AND SERVICE TAX 2.0

Zainol Bidin[1*], Hijattulah Abdul-Jabbar[2], Saliza Abdul Aziz[3]

[1] Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia (UUM), Malaysia
b.zainol@uum.edu.my https://orcid.org/0000-0002-9756-9724
[2] Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia (UUM), Malaysia
hijat@uum.edu.my https://orcid.org/0000-0003-1949-9326
[3] Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia (UUM), Malaysia
saliza@uum.edu.my https://orcid.org/0000-0002-7664-2865
*Corresponding Author

**Article Info:**

**Article history:**
Received date: 18.12.2025
Revised date: 06.01.2026
Accepted date: 16.02.2026
Published date: 05.03.2026

**To cite this document:**

Bidin, Z., Abdul-Jabbar, H., & Abdul Aziz, S. (2026). Compliance Challenges of SMEs: Key Areas of Difficulties in Sales and Service Tax 2.0. *Advanced International Journal of Business Entrepreneurship and SMEs, 8* (27), 136-152.

**Abstract:**

The implementation of Sales and Service Tax 2.0 (SST 2.0) in Malaysia has posed various compliance challenges for Small and Medium Enterprises (SMEs). This study aims to investigate the specific areas of difficulty faced by SMEs in adhering to SST 2.0 requirements. The target population comprised SMEs operating in Malaysia, with a final sample of 127 respondents selected through a questionnaire survey. Descriptive analysis was employed to identify key problem areas. The findings reveal that the most significant challenge for SMEs is the need to upgrade their computerization systems (mean = 3.94, SD = 0.784), highlighting technological limitations that hinder efficient SST compliance. Additionally, the need to enhance accounting systems (mean = 3.91) and the increased burden of documentation for record-keeping (mean = 3.78) further demonstrate that administrative and system-related constraints are major obstacles. Knowledge gaps, including a lack of SST understanding (mean = 3.83) and limited familiarity with SST legislation (mean = 3.56), compound these operational challenges. Other difficulties include uncertainty over the HS Code for taxable goods and services and the risk of double taxation within supply chains. These findings underscore the need for policymakers and tax authorities to address these challenges through targeted support. Recommended measures include providing clear guidelines, simplifying procedures, enhancing outreach and training, and offering incentives to help SMEs upgrade their technological and

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

accounting systems. Such efforts are essential to improve SST 2.0 compliance rates among SMEs and to ensure the efficiency and sustainability of Malaysia's tax system.

**DOI:** 10.35631/AIJBES.827011 **Keyword:**

Area Of Difficulties, SMEs, Sales and Service Tax 2.0, Tax Compliance

© The authors (2026). This is an Open Access article distributed under the terms of the Creative Commons Attribution (CC BY NC) (http://creativecommons.org/licenses/by-nc/4.0/), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited. For commercial re-use, please contact aijbes@gaexcllence.com.

## Introduction

Small and medium enterprises (SMEs) represent the backbone of Malaysia's economy, playing a vital role in driving employment, fostering innovation, and contributing substantially to the nation's gross domestic product. Given their significant presence across multiple sectors, SMEs are essential not only for domestic growth but also for supporting regional development and enhancing Malaysia's global competitiveness (World Bank Group, 2020). However, despite their importance, SMEs often operate with limited resources and capabilities, leaving them especially vulnerable to policy and regulatory changes.

One such significant policy change was the government's decision to abolish the Goods and Services Tax (GST) and reintroduce the Sales and Service Tax (SST) 2.0 in September 2018. While this system was intended to be simpler than its predecessor, the change required businesses, particularly SME, to adjust in administrative processes, record-keeping practices, and tax reporting. For many SMEs, this transition was not straightforward, as they lacked the financial means, technical knowledge, or institutional support to adapt efficiently. These limitations exposed a disconnect between the government's policy objectives and the capacity of SMEs to meet compliance expectations.

Compared to larger firms with established compliance infrastructure, SMEs usually operate with fewer staff, less advanced technology, and limited access to professional support (Kgakatsi et al., 2024; Bello et al., 2024). This structural disadvantage makes them more susceptible to confusion over tax obligations, delays in reporting, and errors in implementation. Although SST 2.0 includes features such as registration thresholds and specific exemptions to reduce the burden on smaller businesses, practical difficulties still remain. The compliance process which made harder by complicated procedures, lack of clear guidance, and system

inefficiencies, continues to place a heavier strain on SMEs. This often leads to unintentional non-compliance and interruptions in their daily operations.

This research aims to identify the probable areas of difficulties faced by Small and Medium Enterprises (SMEs) in complying with the requirements and procedures under the Sales and Service Tax 2.0 (SST 2.0) framework, and to recommend strategies for improving understanding, compliance, and administrative efficiency among SMEs. By identifying the probable areas of difficulty, the study intends to provide insights into the persistent gap between the intended policy outcomes and the actual compliance experience among SMEs. Ultimately, the findings will support the development of a tailored SST facilitation program specifically targeted at SMEs, enabling them to better manage compliance and implementation challenges within the indirect tax framework.

## Literature Review

### *Tax Compliance Theory in the Context of SST 2.0 in Malaysia*

This study draws upon tax compliance theory to examine compliance challenges faced by SMEs under the SST 2.0 framework, integrating the economic deterrence theory and the compliance cost perspective, to explain the compliance difficulties faced by SMEs under Malaysia's SST2.0 framework. SST 2.0, reintroduced in 2018, imposes specific obligations on registered businesses, including registration thresholds, correct classification of taxable goods and services, accurate tax computation, record-keeping, and timely submission of returns to the Royal Malaysian Customs Department (RMCD). According to the economic deterrence theory, tax compliance is influenced by taxpayers' assessment of enforcement mechanisms, audit probability, and penalties for non-compliance (Allingham & Sandmo, 1972). In the Malaysian SST 2.0 context, SMEs may comply primarily to avoid penalties imposed under the Sales Tax Act 2018 and Service Tax Act 2018. However, non-compliance among SMEs is frequently unintentional, arising from limited tax literacy, frequent policy clarifications, and uncertainty in interpreting SST regulations and procedures. The compliance cost perspective further explains that SMEs face relatively higher compliance costs due to limited financial and administrative capacity (Sandford et al., 1989). Under SST 2.0, SMEs incur additional costs related to record maintenance, system adjustments, staff training, and engagement of tax agents. These costs increase the complexity of compliance and contribute to procedural and administrative difficulties. Thus, tax compliance theory provides a relevant theoretical foundation for identifying the key areas of compliance difficulties faced by Malaysian SMEs under SST 2.0, particularly in terms of regulatory understanding, administrative burden, and compliance costs.

### *Definition and Role of SMEs in Malaysia*

Small and Medium-sized Enterprises (SMEs) play a crucial role in driving economic growth and generating employment opportunities worldwide. According to SME Corp. Malaysia (n.d.), the definition of SMEs is sector specific. For the manufacturing sector, SMEs are defined as businesses with an annual sales turnover not exceeding RM50 million or employing not more than 200 full-time employees. For the services and other sectors, SMEs are classified as those with sales turnover not more than RM20 million or full-time staff not exceeding 75. In Malaysia, Micro, Small and Medium-sized Enterprises (MSMEs) accounted for 96.9% (1,101,725 firms) of overall establishments as of 2023. Within this segment, microenterprises dominated the landscape, accounting for 69.7% or 767,421 firms, followed by small-sized

enterprises at 28.5% (314,465 firms), and medium-sized businesses comprising the remaining 1.8%, which equates to 19,839 firms (SME Corp. Malaysia, 2024). This distribution underscores the significant presence of microenterprises in the Malaysian economy and highlights the progressive structure of the MSME sector.

SMEs serve as key drivers of Malaysia's economy and stand as a symbol of social resilience. Since the 1990s, SMEs have played a pivotal role in the country's economic transformation and are significant indicators of job creation and national development (Chin & Lim, 2018). They serve as a vital foundation of Malaysia's economy, playing a key role in generating income, creating jobs, and supporting exports. They are also essential in promoting entrepreneurship, particularly among women, youth, and underrepresented communities. Nevertheless, their relatively smaller scale often prone to challenges such as adopting digital technologies, accessing finance, meeting regulatory requirements, integrating advanced technologies, and formulating effective business strategies. Based on SME Corp. Malaysia (2025), MSMEs made a substantial contribution to the Malaysian economy in the fiscal year 2023, making up 39.1% of the Gross Domestic Product (GDP), 48.5% of total employment, and 12.2% of total exports. Considering their vital contributions to the economy, it is important that MSMEs receive ongoing support and policies designed to meet their specific needs, in order to help them grow and reach their full potential.

***Overview of Tax Compliance in SMEs: Global Perspectives***

According to Inasius (2018), tax compliance refers to a taxpayer's ability and willingness to adhere to tax laws, which includes accurately reporting annual income and promptly paying any taxes owed. Alshira'h and Abdul-Jabbar (2020) further describe tax compliance as the act of submitting an annual income tax return while accurately applying eligible deductions, reliefs, and exemptions, all in line with the applicable laws, legal provisions, and judicial rulings at the time of submission. Based on Mohd Ali et al. (2020), tax compliance has become one of the vital aspects in both developing and developed nations. It highlights the obligation of taxpayers to accurately report their income and calculate their tax payable. Regardless the size or type of business, be it a sole proprietorship, a self-employed venture, or a partnership, adhering to tax obligations is essential for running a sustainable and responsible business in any industry. Nevertheless, tax compliance behavior varies significantly across countries due to differing economic, social, and regulatory environments. Therefore, it is essential to examine SME compliance from the perspectives of both developed and developing nations to gain a more comprehensive understanding of the global landscape.

In the European Union (EU-28), SMEs constitute nearly the entire non-financial business sector of the region, accounting for 99.8% of all enterprises. They play a crucial role in the region's economic landscape by contributing approximately 66.6% of total employment and generating about 56.8% of the value added within the non-financial sector. Considering their significant contribution, even slight improvements in the regulatory framework for SMEs have the potential to produce substantial positive outcomes for the wider EU economy. Under both global and domestic outlooks, tax compliance remains a significant challenge for SMEs, largely due to the disproportionate burden they face compared to larger enterprises. While large-scale enterprises (LSEs) may incur higher absolute costs in fulfilling tax obligations, the relative burden is considerably heavier for SMEs. This disparity suggests that compliance costs are, to some extent, fixed and that larger firms benefit from economies of scale when managing their tax responsibilities. The taxes identified as most burdensome for SMEs include income-related taxes and social contributions, property and real estate taxes, and local and regional

taxes, all of which significantly contribute to the compliance challenges commonly experienced by smaller enterprises. Multiple EU countries have introduced simplified tax regimes to ease this burden, though such measures are not uniformly applied across the region. These interventions are generally viewed favorably by stakeholders as they help mitigate the disproportional impact of tax filing requirements on SMEs relative to larger businesses. In line with the European Investment Plan, efforts have been made to reduce unnecessary regulatory burdens and enhance the overall business environment, particularly for SMEs, by advocating for clear, straightforward, and purpose-driven regulations, including in the area of tax policy (European Commission et al., 2022).

Ghana serves as a notable example among developing countries in the context of SME tax compliance. In Ghana, just as in many other emerging economies, SMEs play an increasingly crucial role in addressing key development challenges such as employment generation, economic growth, and equity. According to previous findings by Ernest et al. (2022), SMEs contribute approximately 70% to the nation's gross domestic product (GDP) and represent 99.6% of all registered businesses, highlighting their significance in poverty alleviation and national development. Despite their contribution, SMEs are still required to adhere to a range of tax regulations. Unfortunately, SMEs often face a disproportionate compliance burden, particularly in relation to tax legislation and regulatory obligations. Meeting these requirements involves numerous tasks such as accurate record-keeping, effective tax planning, employing tax professionals to prepare and submit returns, and acquiring adequate knowledge to ensure proper compliance. These activities not only elevate operational costs, but can also narrowing the profit margins, which causes further pressure on already limited resources. The financial burden associated with fulfilling tax compliance requirements often represents a considerable share of operational expenses for SMEs. Taxation levels are a crucial factor for private sector decision-making, particularly when firms assess whether to establish, expand, or relocate their operations. This is an important aspect to be considered, as elevated tax rates and the associated administrative burdens can deter private sector development. When compliance costs become excessively high, SMEs may face unsustainable financial pressure, potentially leading to business closures or decisions to operate outside the tax laws. Excessive compliance expenses can also hinder SMEs' profitability, which ultimately diminishes government tax revenue. Moreover, such costs are often seen as economically inefficient since they can increase the overall tax burden on businesses without producing more revenues for the government. Conversely, reducing compliance costs could enhance SMEs' global competitiveness by allowing them to reallocate resources toward strategic growth initiatives, thereby improving employment opportunities and working conditions.

***Direct vs Indirect Taxation in Malaysia***

Taxation plays a vital role in shaping a nation's economic foundation. In the Malaysian context, the tax structure comprises a combination of direct and indirect taxes. The Inland Revenue Board of Malaysia (IRBM) is responsible for assessing and collecting all forms of direct taxation, which include individual and corporate income tax, petroleum income tax, real property gains tax, and stamp duty. In contrast, the administration and enforcement of indirect taxes, which comprise customs duties, excise duty, sales and service tax (SST), and goods and services tax (GST), fall under the jurisdiction of the Royal Malaysian Customs Department (RMCD) (Mohd Jamel et al., 2021).

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

In developing countries including Malaysia, tax revenue plays a crucial role in driving economic progress by supporting public services such as healthcare and infrastructure, while also promoting local industry growth and export activities. (Lee & Nair, 2024). Teh et al. (2024) mentioned that the Malaysian tax revenue is made up of income, profits, and capital gains taxes. Among the benefits of tax revenue include providing governments with a consistent and dependable source of income, reducing dependence on external financial support, and enhancing financial independence. It also allows governments to deliver various forms of financial aid to citizens in need, promotes responsible governance, accountability, and transparency, and contributes to the formalization of the economy, ultimately fostering economic growth.

Over the time, the indirect taxation system evolved with the introduction of the Goods and Services Tax (GST). However, in 2018, GST was abolished and subsequently replaced by the reintroduction of the Sales and Service Tax (SST), marking a significant shift in the country's approach to indirect taxation. This transition might be regarded as unsuccessful, primarily due to lack of acceptance from the taxpayers. Although the reintroduction of SST aimed to ease that discontent, its implementation has come with criticism. Some argue that SST imposes a financial burden on consumers (Mohd Jamil et al., 2021). There has been ongoing concern among Malaysian regarding the fairness of the SST adoption, particularly its impact on lower-income groups. Many argue that the implementation of SST places a substantial burden on lower-income households. Consequently, lower and middle-income earners are more adversely affected compared to those in higher income brackets (Mohd Jamel & Popoola, 2020).

***Implementation of SST in Malaysia***

In year 2018, following a major shift in government leadership, former Prime Minister Tun Dr. Mahathir Mohamad announced the abolition of the Goods and Services Tax (GST). As a replacement, the government reintroduced the Sales and Service Tax (SST), launching a revised version known as SST 2.0 which officially took effect on June 1, 2018, and remains in use today. Previously, Malaysia had originally implemented SST 1.0 back in 1972. However, due to various technical limitations in the original system, it was replaced by the GST in 2015, which aimed to increase government revenue collection and help reduce national fiscal debt. Despite these intentions, GST was revoked and replaced with SST 2.0, which is a streamlined system featuring revised tax rates, a different scope of taxable goods and services, and an improved tax collection process (Kothandan & Palil, 2022).

According to Royal Malaysian Customs Department (n.d.), the SST in Malaysia is comprised of two components: service tax and sales tax. Service tax is imposed on taxable services rendered by any taxable person in the course of carrying out business within the country. In contrast, sales tax is a single-stage tax applied to both imported and locally manufactured goods, either upon importation or when the goods are sold or otherwise disposed of by the manufacturer. The sales tax is applied at 5%, 10%, or a specific rate, depending on the type of goods involved. Meanwhile, the service tax rate was revised from 6% to 8%, effective March 1, 2024, for most taxable services. However, services that falls under food and beverage (F&B), logistics, telecommunications, and parking categories remain taxed at the previous 6% rate. A taxable person for sales tax is defined as an individual or entity engaged in the manufacture of taxable goods and who meets certain conditions, which are being liable for registration under the Sales Tax legislation, reaching the annual sales threshold of RM500,000 as a manufacturer or sub-contractor, and being either mandatorily or voluntarily registered under the Sales Tax Legislation. In the case of service tax, any person providing taxable services is required to

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

register if the total value of such services exceeds the prescribed threshold, typically RM500,000, within a 12-month period.

***Difficulties Faced by SMEs in Complying with SST Requirements***

Malaysia is likewise facing ongoing challenges in ensuring tax compliance among SMEs. One of the primary barriers hindering the effectiveness and overall success of tax collection initiatives is the high incidence of non-compliance in the tax system. Contributing factors include taxpayer morale, the frequency and effectiveness of tax audits, and perceptions of fairness in the system, particularly regarding the equitable allocation of tax burdens and associated benefits across individuals and businesses. These issues may reflect underlying structural weaknesses within the existing tax framework in Malaysia (Lee & Nair, 2024). A study by Aziz et al. (2022) suggest that early awareness of tax obligations is vital for SMEs as they represent the largest segment of the business landscape in Malaysia. The growing number of SMEs contributes positively to the Malaysia's economic development, not only through job creation and innovation but also by increasing the government's tax revenue. Despite this potential, the informal nature of some SME operations, particularly those not formally registered with the tax authorities has caused challenges in assessing and collecting taxes effectively. This situation often gives rise to issues such as tax avoidance and tax evasion. Tax evasion refers to the usage of legal loopholes and provisions in ways that are not approved by the government, while tax avoidance is defined by Gjoni et al. (2024) as the unlawful act of avoiding tax responsibilities via failure to declare income, overstating deductible expenses, hiding financial transactions, or manipulation by taxpayers.

The reintroduction of SST has triggered mixed responses from the public. From the perspective of businesses, several challenges may emerge during the implementation of SST 2.0. According to Kothandan and Palil (2022), the overall readiness of businesses to implement the revised tax system remains low. Among the challenges faced are internal communication gaps, particularly in ensuring that essential knowledge and technical expertise related to SST 2.0 are effectively transferred from senior management to employees across all departments. Additionally, the transition to a new system presents further difficulties, as companies are required to overhaul existing processes and adapt to updated operational frameworks. Secondly, the implementation of SST 2.0 may lead to a rise in the frequency of operational challenges encountered by businesses. This concern is largely driven by fear of potential price increases for goods, which could affect both consumers and businesses alike. At the same time, the complexity of the numerous procedures that must be thoroughly evaluated prior to the adoption of SST 2.0 further complicates the transition. Thirdly, the financial implications of the SST reintroduction are considerable for business owners. One contributing factor is the ongoing uncertainty in market prices, particularly those set by suppliers and vendors, which can significantly affect cost management and profitability. Furthermore, the scope of tax exemptions under the SST framework is limited, as not all sectors qualify for relief under the indirect tax regime. Consequently, businesses operating within non-exempt sectors are unable to reclaim input tax paid, placing an additional financial burden on these enterprises. Fourth, the availability of effective solutions within companies to address the challenges posed by SST 2.0 remains limited. Although businesses are encountering various difficulties, the internal strategies established to overcome these issues often have a low likelihood of success. Lastly, the overall perception of business owners towards the implementation of SST 2.0 tends to be negative. One possible reason for this sentiment is the influence of speculation circulating through social media and among other businesses. The SST is frequently compared to the

previously implemented GST, despite the fact that both systems differ significantly in structure and impact on business operations.

***Probable Area of Difficulties in SST 2.0***

According to Collins Dictionary (n.d.), an area of difficulty refers to a subject or task that presents particular challenges. In the context of policy reform, this concept may be extended to the obstacles that arise during the introduction and implementation of new measures within a country or organization. As attention shifts to the implementation of SST 2.0, insights from the experience of GST are deemed crucial. The similarities in structure and operation between the two tax regimes indicate that the compliance issues experienced under GST may provide a useful reference point for anticipating potential challenges in implementing SST 2.0. In particular, these difficulties are likely to emerge in areas related to administrative procedures, business readiness, and taxpayer compliance, all of which require closer examination in the context of the new system.

Based on the study conducted by Marimuthu and Bidin (2016), it was found that the probable area of difficulties in implementing GST include limited knowledge of GST, excessive documentation requirements, the need to upgrade computerized systems, issues related to refunds, improvements in accounting systems, ambiguity regarding taxability, inadequate understanding of GST legislation, interactions with tax authorities, lack of cooperation, challenges in claiming input tax credits, treatment of exempted goods and services, deadlines for filing tax returns, the management of zero-rated goods and services, and others. Another study by Loo and Bin Md Taib (2017) stated that most business operators identified challenges including maintaining appropriate business records, document storage, recruitment of new staff, and training of existing personnel in relation to GST management were perceived as factors contributing to increased compliance costs. Respondents further acknowledged potential difficulties in areas including the adjustment of prices for goods and services, the submission of GST returns, the remittance of tax liabilities, and the process of claiming input tax refunds.

A high level of tax knowledge would help increase the level of tax compliance (Marimuthu & Bidin, 2016). Findings from factor analysis further revealed that the probable areas of difficulty associated with GST among managers of manufacturing companies in Malaysia are multidimensional. This suggests that tax knowledge plays an important role not only in shaping compliance behaviour but also in supporting the effective implementation of subsequent tax regimes such as SST. Nevertheless, the introduction of a new tax system is likely to generate its own set of challenges, which must be addressed proactively to ensure smoother compliance. Strengthening education and awareness initiatives may therefore be a critical strategy in mitigating these difficulties.

**Methodology**

This study employs a cross-sectional research design, enabling data to be gathered at a single point of time to capture the current conditions and perceptions of respondents. The unit of analysis involves owners or managers of Small and Medium Enterprises (SMEs) situated in the Northern Region of Malaysia, which includes the states of Perlis, Kedah, Penang, and Perak. Since roughly 97% of businesses in Malaysia are categorised as SMEs, this segment provides a reliable representation of the overall Malaysian business environment. The list of officially registered SMEs in the four northern state capitals was sourced from SME

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

Corporation Malaysia (2025). Based on the database, there are 7,884 SMEs in Perlis, 52,531 in Kedah, 78,673 in Perak, and 82,676 in Penang. From this total population, a sample of 300 SMEs was randomly drawn from enterprises operating in the respective state capitals. The research instrument was adapted from the one developed by SME Corporation Malaysia (SME Corp, 2025), with minor revisions made to maintain relevance to the study's objectives, particularly in examining the major challenges faced by SMEs in complying with the SST 2.0 framework following its implementation in Malaysia.

## Results

A total of 500 questionnaires were distributed, of which only 127 were deemed usable after excluding non-responses and outliers. The sample size of 127 SMEs is considered adequate for this study based on commonly accepted rules of thumb in social science**.** The response rate is considered acceptable, as Roscoe (1975, as cited in Sekaran & Bougie, 2016) suggested that sample sizes ranging between 30 and 500 are appropriate to perform an analysis. In addition, Roscoe (1975) and the "10-times rule" proposed by Barclay, Higgins, and Thompson (1995, as cited in Hair et al., 2021) recommend that regression analysis can be conducted when the number of respondents is at least ten times the number of independent variables. Based on this guideline, with four constructs, a minimum of 40 respondents would be sufficient.

### *Descriptive Analysis*

Referring to Table 1, the distribution of respondents by business location is presented. Out of a total of 127 respondents, 12.6% were from Perlis, 36.2% from Kedah, 22.0% from Penang, and 29.1% from Perak. The analysis indicates that Kedah recorded the highest number of respondents (46), followed by Perak (37) and Penang (28). Perlis contributed the smallest proportion, with only 16 respondents, representing 12.6% of the total sample.

**Table 1: Location of Business / Company (*n*=127)**

| Location of Business/Company | Frequency | Percent |
|---|---|---|
| Perlis | 16 | 12.6 |
| Kedah | 46 | 36.2 |
| Penang | 28 | 22.0 |
| Perak | 37 | 29.1 |
| **Total** | **127** | **100.0** |

Table 2 presents the distribution of respondents by position within their respective businesses. Out of 127 respondents (n=127), 59 individuals (46.5%) fell into the "others" category, which consists of those who did not disclose their actual positions. Meanwhile, 32 respondents (25.2%) were accountants, 13 (10.2%) served as general managers, and 9 (7.1%) were finance managers. The results suggest that the majority of respondents came from positions outside finance-related roles, with accountants forming the second largest group. This indicates that perspectives on the implementation of the Sales and Service Tax (SST) were not limited to finance or accounting departments but also included input from other business functions. Such diversity of respondents provides broader insights, enhancing organizational awareness and understanding of the SST mechanism and its implementation.

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

**Table 2: Position in The Business / Company (*n*=127)**

| Position | Frequency | Percent |
|---|---|---|
| Director | 14 | 11.0 |
| General Manager | 13 | 10.2 |
| Finance Manager | 9 | 7.1 |
| Accountant | 32 | 25.2 |
| Others | 59 | 46.5 |
| **Total** | **127** | **100.0** |

Table 3 depicts the respondents' years of experience in their current business or company. Out of the total 127 respondents, 72 individuals (56.7%) reported having less than five years of experience, while 44 respondents (34.6%) had between six and ten years of experience. Furthermore, 8 respondents (6.3%) had between eleven and fifteen years of experience, while the remaining 3 respondents (2.4%) reported having more than fifteen years of tenure. The findings indicate that the majority of employees in SMEs have less than ten years of experience in their present organizations. In contrast, a minority number of employees which work from 11 to more than 15 years are those who most likely switch organization for better exposure and career development.

**Table 3: Year of Experience in The Present Designation (*n*=127)**

| Years of experience | Frequency | Percent |
|---|---|---|
| Less than 5 years | 72 | 56.7 |
| 6 to 10 years | 44 | 34.6 |
| 11 to 15 years | 8 | 6.3 |
| More than 15 years | 3 | 2.4 |
| **Total** | **127** | **100.0** |

Table 4 illustrates the frequency of the respondents' qualifications in their current business or company roles. The majority of respondents, comprising 99 employees (78.0%), hold a bachelor's degree, followed by 8 respondents (6.3%) with other types of qualifications. In addition, 7 respondents (5.5%) reported holding a diploma, while the same number of respondents possessed a master's degree. The remaining 6 respondents (4.7%) reported holding professional qualifications. Overall, the findings indicate that most respondents are degree holders, reflecting the current trend in which a bachelor's degree has become the minimum requirement for employment opportunities. In contrast, professional qualifications were the least represented, likely due to the higher costs and additional commitments associated with obtaining such credentials.

**Table 4: Qualification (*n*=127)**

| Qualification | Frequency | Percent |
|---|---|---|
| Diploma | 7 | 5.5 |
| Degree | 99 | 78.0 |
| Master | 7 | 5.5 |
| Professional | 6 | 4.7 |
| Others | 8 | 6.3 |
| **Total** | **127** | **100.0** |

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

Table 5 outlines the frequency of business types among the respondents. Out of the total sample (n = 127), a total of 38 respondents (29.9%) reported operating as sole proprietorships. The majority, which are 79 respondents (62.2%) were from private limited companies, while partnerships accounted for the smallest group with only 10 respondents (7.9%).

**Table 5: Type of Business (*n*=127)**

| Type of Business | Frequency | Percent |
|---|---|---|
| Sole Proprietorship | 38 | 29.9 |
| Private Limited Company | 79 | 62.2 |
| Partnership | 10 | 7.9 |
| **Total** | **127** | **100.0** |

***Reliability Test***

A reliability analysis was conducted to examine the internal consistency of the items. Cronbach's alpha is one of the most widely used statistics for assessing the reliability of research instruments, as it indicates how well a set of items collectively measures the intended construct (Cronbach, 1951). According to Nunnally (1978, as cited in Ahmad et al., 2024), a Cronbach's alpha coefficient of 0.70 or higher is generally acceptable for basic research, while more advanced studies or those requiring high precision may demand values of 0.80 or above to ensure stronger reliability. As shown in Table 1.6, the Cronbach's alpha for the 11 items measuring areas of difficulty is 0.902, suggesting excellent internal consistency. Overall, the results confirm that the measurement elements used in this study can be considered both reliable and acceptable.

**Table 6: Reliability Analysis of Variable (*n*= 127)**

| Variable | No. of items | Cronbach's Alpha |
|---|---|---|
| Probable area of difficulty | 11 | 0.902 |

***Area of Difficulties***

The mean score and the standard deviation for the eleven items in this study were used to measure the area of difficulties in the implementation of SST 2.0. The findings indicated an overall mean score of 3.74, implying that SMEs in the Northern Region of Malaysia encounter a moderate degree of difficulty in meeting tax compliance requirements. Based on the conventional interpretation of a five-point Likert scale, mean values between 3.00 and 3.99 are typically classified as moderate, reflecting responses that fall between "neutral" and "agree." This suggests that respondents view the implementation issues as neither highly critical nor negligible, but at a level that warrants focused attention and continuous improvement (Joshi, Kale, & Chandel, 2015).

All the eleven statements' mean score is more than 3.00 which are "need to upgrade the computerization system" (mean = 3.94); "enhance the accounting system to accommodate for SST" (mean = 3.91); "increase documentation burden for record keeping" (mean = 3.78); "keeping records and documentation" (mean = 3.85); "clarity of goods in terms of HS Code

Advanced International Journal of Business, Entrepreneurship and SME's
AIJBES
EISSN: 2682-8545
Volume: 8 Issue: 27 (March 2026) PP. 136-152

and services taxable" (mean = 3.80); "lack of SST knowledge" (mean = 3.83); "understanding of SST legislation" (mean = 3.56); "calculation of sales and service tax" (mean = 3.65); "shorter period time to lodge document to tax authority" (mean = 3.48); "list of exempted goods and services" (mean = 3.69); and "possibilities of double taxation in the supply chain for good and services" (mean = 3.62). This shows the highest mean score is 3.94 for Item 1 with the lowest standard deviation (SD = 0.784) and the lowest mean score is 3.48 for Item 9 with the normal standard deviation of 0.907. The findings further reveal that the most challenging area identified was the need to upgrade computerisation systems, whereas the least challenging area was the shorter timeframe for submitting documents to the tax authority. Taken together, the results demonstrate that all items recorded mean scores above 3.0, suggesting that SMEs encounter considerable challenges in SST 2.0 implementation from multiple perspectives.

**Table 7: Statistic Results for Area of Difficulties**

| Statistics | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Prob Area1** | **Prob Area2** | **Prob Area3** | **Prob Area4** | **Prob Area5** | **Prob Area6** | **Prob Area7** | **Prob Area8** | **Prob Area9** | **Prob Area10** | **Prob Area11** | **Mean Area Diff.** |
| N | Valid | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| | Missing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Mean** | | **3.94** | **3.91** | **3.78** | **3.85** | **3.80** | **3.83** | **3.56** | **3.65** | **3.48** | **3.69** | **3.62** | **3.7373** |
| Median | | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 3.8182 |
| Mode | | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3.00 |
| **Std. Deviation** | | **.784** | **.836** | **.934** | **.788** | **.876** | **.889** | **1.036** | **.894** | **.907** | **.923** | **.917** | **.63463** |
| Skewness | | -.290 | -.332 | -.555 | -.025 | -.450 | -.632 | -.682 | -.541 | -.329 | -.682 | -.807 | -.169 |
| Std. Error of Skewness | | .215 | .215 | .215 | .215 | .215 | .215 | .215 | .215 | .215 | .215 | .215 | .215 |
| Kurtosis | | -.437 | -.129 | .064 | -.790 | .303 | .478 | .214 | .508 | .089 | .719 | 1.009 | -.173 |
| Std. Error of Kurtosis | | .427 | .427 | .427 | .427 | .427 | .427 | .427 | .427 | .427 | .427 | .427 | .427 |

## Discussion

The objective of this study is to identify the probable area of difficulties among faced by Small and Medium Enterprises (SMEs) in Malaysia in complying with the requirements of the Sales and Service Tax 2.0 (SST 2.0). Findings from the Northern Region indicate several critical challenges that hinder effective implementation. The overall mean score across the eleven items assessed was 3.74 (SD = 0.635), suggesting that SMEs generally perceive the implementation of the SST 2.0 framework as moderately challenging, possibly due to their prior exposure and experience with the earlier SST 1.0 regime. Among the issues identified, the highest mean score was recorded for the need to upgrade computerization systems (mean = 3.94, SD = 0.784). This underscores the limited technological infrastructure that persists within many SMEs, constraining their ability to manage SST processes effectively. Computerization emerged as the top compliance challenge because SST 2.0 requires SMEs to maintain systematic records, generate compliant invoices, and ensure accurate tax reporting, all of which depend heavily on adequate accounting systems and digital capability. Many SMEs operate with limited technological infrastructure and rely on manual or semi-manual processes, making compliance more burdensome. Despite several years of SST 2.0

implementation, SST 2.0 related knowledge among SMEs remains low due to limited access to continuous training, frequent regulatory clarifications, and the absence of dedicated tax personnel within small firms. Unlike larger enterprises, SMEs often depend on external accountants and may not fully internalize SST 2.0 requirements. These findings are consistent with prior SST and GST studies, which document that SME resource constraints particularly in terms of financial capacity, human capital, and technological readiness significantly affect tax compliance. This observation is consistent with prior studies that have highlighted digital readiness as a persistent weakness among smaller firms. For instance, Abdul Halim et al. (2018) emphasized that the lack of focus on innovation has hindered technology adoption among Malaysian SMEs. More recent work by Loo et al. (2023) further supports this view, observing that gaps in digital capability continue to restrict SMEs from competing effectively in an increasingly technology-driven market. Closely related to the previous point is the need to improve accounting systems to align with SST requirements (mean = 3.91), alongside the increased administrative burden associated with record-keeping (mean = 3.78). Collectively, these findings suggest that system-related and administrative limitations remain as major obstacles to compliance.

In addition to technological and administrative barriers, knowledge-related deficiencies further complicate the compliance efforts. The relatively high mean scores for inadequate SST knowledge (mean = 3.83) and limited understanding of SST legislation (mean = 3.56) reveal persistent gaps in awareness and technical interpretation among SME owners and staff. Moreover, challenges linked to the classification of goods and services such as the clarity of HS Codes and taxable service categories (mean = 3.80) as well as concerns over potential double taxation within supply chains (mean = 3.62), further highlight the complexity faced by SMEs in ensuring compliance. While the lowest mean score associated with the requirement to submit documents within shorter timelines (mean = 3.48, SD = 0.907), the result reflects a practical constraint that may compromise both accuracy and punctuality of reporting. The consistently high mean values across all eleven dimensions examined reaffirm that SMEs require comprehensive and sustained support in order to navigate the operational, administrative, and knowledge-based difficulties associated with SST 2.0 compliance.

Given the significant role of SMEs in Malaysia's economic ecosystem, it is imperative that the tax authority takes these findings seriously. Proactive measures such as clearer guidelines, user-friendly filing procedures, continuous training, and accessible advisory services are essential to reduce misunderstandings and errors. This statement aligns with a recent study on tax compliance among SMEs in Selangor, which reported that enhanced tax education significantly contributes to improved compliance rates (Lee & Nair, 2024). Additionally, a KPMG survey on e-invoicing implementation highlighted the need for more transparent guidelines, upskilling, and system usability enhancements, underscoring the importance of user-focused support (KPMG, 2024).

Furthermore, targeted digitalisation incentives should be led by SME Corp Malaysia and the Malaysia Digital Economy Corporation (MDEC) through dedicated grants and subsidies for SST-compliant accounting systems, particularly for micro and small enterprises. In parallel, RMCD should collaborate with these agencies to provide hands-on workshops and structured training programmes focusing on SST reporting, digital record-keeping, and system integration. The provision of free or subsidised accounting software, coupled with technical support, would directly address the critical barrier of inadequate computerisation and weak accounting systems among SMEs. Such coordinated institutional support would not only

facilitate SST 2.0 compliance but also enhance SMEs' digital capabilities, competitiveness, and long-term resilience in Malaysia's evolving digital economy (Tajudeen et al., 2025).

By prioritizing these areas for improvement, the tax authority can help streamline SST 2.0 implementation and strengthen voluntary compliance among SMEs. Higher compliance rates will, in turn, secure a more stable revenue base and contribute to a more efficient and transparent tax administration system. Future study may explore these challenges across different regions, sectors, or firm sizes, to design even more tailored strategies that effectively support SMEs in fulfilling their SST obligations. Future research would benefit from expanding the scope of the study to include all states in Malaysia in order to enhance the generalisability of the findings. Strengthening the SST 2.0 system through such targeted interventions will not only benefit SMEs but also reinforce Malaysia's fiscal sustainability and economic resilience. This study is intentionally designed as a descriptive investigation to identify and profile areas of SST 2.0 compliance difficulties faced by SMEs. The objective is exploratory in nature and does not involve hypothesis testing or causal analysis. Accordingly, descriptive statistics are appropriate and sufficient to address the research objective, while inferential analyses are recommended for future studies.

| | |
|---|---|
| **Acknowledgements:** | The authors would like to express their sincere gratitude to Universiti Utara Malaysia for providing the necessary resources and support throughout the course of this research. Special appreciation is extended to colleagues and peers who contributed valuable insights and constructive feedback, which greatly enhanced the quality of this paper. |
| **Funding Statement:** | This research was supported by Ministry of Higher Education (MOHE) of Malaysia through Fundamental Research Grant Scheme (FRGS/1/2017/SS01/UUM/02/18) under the Research Management Centre (RMC), Universiti Utara Malaysia. |
| **Conflict of Interest Statement:** | The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have contributed to this work and approved the final version of the manuscript for submission to the Advanced International Journal of Business, Entrepreneurship and SMEs (AIJBES). |
| **Ethics Statement:** | This study did not involve any human participants, animals, or sensitive data requiring ethical approval. The authors confirm that the research was conducted in accordance with accepted academic integrity and ethical publishing standards. |
| **Author Contribution Statement:** | All authors contributed significantly to the development of this manuscript. Zainol Bidin was responsible for the conceptualization, methodology, and overall supervision of the study. Hijattulah Abdul-Jabbar handled data collection, analysis, and interpretation of results. Saliza Abdul Aziz contributed to the literature review, drafting, and critical revision of the manuscript. All authors read and approved the final version of the manuscript prior to submission. |

## References

Abdul Halim, H., Ahmad, N. H., Geare, A., & Thurasamy, R. (2018). Innovation culture in SMEs: The importance of organizational culture, organizational learning andmarket orientation. *Entrepreneurship Research Journal, 9*(3), 1–14. https://doi.org/10.1515/erj-2017-0014

Ahmad, N., Alias, F. A., Hamat, M., & Mohamed, S. A. (2024). *Reliability analysis: Application of Cronbach's alpha in research instruments.* https://appspenang.uitm.edu.my/sigcs/2024-2/Articles/20244_ReliabilityAnalysis-ApplicationOfCronbachsAlphaInResearchInstruments.pdf

Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of Public Economics, 1*(3–4), 323–338. https://doi.org/10.1016/0047-2727(72)90010-2

Alshira'h, A. F., & Abdul-Jabbar, H. (2020). Moderating role of patriotism on sales tax compliance among Jordanian SMEs. *International Journal of Islamic and Middle Eastern Finance and Management, 13*(3), 389–415. https://doi.org/10.1108/imefm-04-2019-0139

Aziz, N., Syed Jamil Fadaak, S. M. F., Mohd Yusof, N. A., & Novita, S. (2022). Factors Affecting the Tax Compliance among Small and Medium Enterprises' Business Owners in Malaysia. *10th Asian Conference on Environment-Behaviour Studies, Holiday Villa Beach Resort, Cherating, Malaysia 08-09, Jun 2022*, *7*(20), 41 – 48. https://doi.org/10.21834/ebpj.v7i20.3542

Bello, H. O., Idemudia, C., & Iyelolu, T. V. (2024). Navigating financial compliance in Small and Medium-Sized Enterprises (SMEs): Overcoming challenges and implementing effective solutions. *World Journal of Advanced Research and Reviews, 23*(1), 042–055. https://doi.org/10.30574/wjarr.2024.23.1.1984

Chin, Y. W., & Lim, E. S. (2018). *SME policies and performance in Malaysia* (ISEAS Working Paper No. 2018-3). ISEAS–Yusof Ishak Institute. https://www.iseas.edu.sg/wp-content/uploads/pdfs/ISEAS_EWP_2018-3_ChinLim.pdf

Collins Dictionary. (n.d.). *Problem area*. In *Collins English Dictionary*. Retrieved July 30, 2025, from https://www.collinsdictionary.com/dictionary/english/problem-area

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika, 16*(3), 297-334.

Ernest, B. T., Danie, S., & Nicholas, A. (2022). Determinants of tax compliance costs of small and medium enterprises in emerging economies: Evidence from Ghana. *Social Sciences & Humanities Open, 6*(1), 1 – 8. https://doi.org/10.1016/j.ssaho.2022.100343

European Commission: European Innovation Council and SMEs Executive Agency, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs, KPMG, VVA, Di Legge, A., Ceccanti, D., Hortal Foronda, F., Németh, M., & Csonka, M. (2022). *Tax compliance costs for SMEs: an update and a complement: final report*, Publications Office of the European Union. https://data.europa.eu/doi/10.2873/180570

Gjoni, A., Gogo, G., & Uku, S. (2024). Factors Influencing Tax Evasion in The Developing Country: A Regulatory Policy Context. *Journal of Governance & Regulation, 13*(4), 8–14. https://doi.org/10.22495/jgrv13i4art1

Hair, J. F. Jr., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer Nature. https://doi.org/10.1007/978-3-030-80519-7

Inasius, F. (2018). Factors Influencing SME Tax Compliance: Evidence from Indonesia. *International Journal of Public Administration, 42*(5), 367–379. https://doi.org/10.1080/01900692.2018.1464578

Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015). Likert scale: Explored and explained. British Journal of Applied Science & Technology, 7(4), 396–403.

Kgakatsi, M., Galeboe, O. P., Molelekwa, K. K., & Thango, B. A. (2024). The impact of big data on SME performance: A systematic review. *Businesses, 4*(4), 632–695. https://doi.org/10.3390/businesses4040038

Kothandan, K., & Palil, M. R. (2022). Issues and Problems on The Implementation of Sales and Service Tax (SST) 2.0 Among Business Entities. *International Journal of Business, Economics and Law, 28*(1), 39 – 53.

KPMG. (2024). *Study finds taxpayers at varying readiness for e-invoicing.* https://kpmg.com/my/en/home/media/press-releases/2024/12/study-finds-taxpayers-at-varying-readiness-for-einvoicing.html

Lee, V. J. Y., & Nair, S. (2024). Tax Compliance Among SMEs: A Study in Selangor Malaysia. *Asia-Pacific Journal of Business, Humanities, and Education, 9*(2), 49–76.

Loo, E. C., & Bin Md Taib, M. S. (2017). Goods and services tax (GST): Challenges faced by business operators in Malaysia. *SHS Web of Conferences, 36*, 00027. https://doi.org/10.1051/shsconf/20173600027

Loo, K. M., Ramachandran, S., & Raja Yusof, R. N. (2023). Unleashing the potential: Enhancing technology adoption and innovation for micro, small and medium-sized enterprises (MSMEs). *Cogent Economics & Finance, 11*(2). https://doi.org/10.1080/23322039.2023.2267748

Marimuthu, M., & Bidin, Z. (2016). Awareness, attitude and probable area of difficulties towards the proposed goods and services tax in Malaysia. *International Review of Management and Marketing, 6*(S8), 175–180. https://econjournals.com/index.php/irmm/article/view/3928

Mohd Ali, M. A., Zahari, M. B. Q., & Harizan, N. A. N. (2020). The Influence of Tax Penalties Towards Tax Compliance Among SMEs in Selangor. *Global Business and Management Research: An International Journal,12*(4), 297 – 307. https://www.gbmrjournal.com/pdf/v12n4/V12N4-27.pdf

Mohd Jamel, N. E. S., Abdul Hamid, N., Mohd Zawawi, S. N. H., Othman, R. D., & Sulaiman, S. (2021). The Role of Tax Authorities in Public Acceptance of Indirect Tax in Malaysia. *Jurnal Intelek, 16*(1), 233 – 243.https://doi.org/10.24191/ji.v16i1.385

Mohd Jamel, N. E. S., & Popoola, O. M. J. (2020). Examining Public Acceptance Choice Causes on Sales and Service Tax Implementation in Malaysia. *Problems and Perspectives in Management,18*(4), 228 – 246. http://dx.doi.org/10.21511/ppm.18(4).2020.20

Royal Malaysian Customs Department. (n.d.). Background. Retrieved July 30, 2025, from https://mysst.customs.gov.my/AboutBackground

Sandford, C., Godwin, M., & Hardwick, P. (1989). *Administrative and compliance costs of taxation*. Bath, UK: Fiscal Publications

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building approach* (7th ed.). John Wiley & Sons.

SME Corp. Malaysia. (n.d.). SME Definitions. Retrieved July 30, 2025, from https://smecorp.gov.my/index.php/en/policies/2020-02-11-08-01-24/sme-definition

SME Corp. Malaysia. (2024). Profile of MSMEs in 2015-2023. Retrieved July 30, 2025, from https://smecorp.gov.my/index.php/en/policies/2020-02-11-08-01-24/profile-and-importance-to-the-economy

SME Corp. Malaysia. (2025). *MSME Insights 2023/24: Advancing Productivity and MSMEs' Participation in the Value Chain.* Retrieved July 30, 2025, from https://smecorp.gov.my/index.php/en/component/content/article/191-laporan-tahunan/5066-msme-insights-2023-24-new-release

Tajudeen, F. P., Moghavvemi, S., Thirumoorthi, T., Phoong, S. W., & Binti Abdul Bahri, E. N. (2025). Impact of digital transformation on business functional areas of SMEs. In *Digital Transformation of Malaysian Small and Medium Enterprises* (pp. 45–68). Emerald Publishing. https://doi.org/10.1108/978-1-83662-168-320251003

Teh, S. W., Syed Ali, S. S., & Mohd Kamal, K. A. (2024). From Taxes to Prosperity: The Role of Tax Revenue in Malaysia's Economic Growth. *Unimas Review of Accounting and Finance, 8*(1), 93-105.

World Bank Group. (2020, February). *Malaysia's experience with the Small and Medium-Sized Enterprises Masterplan: Lessons learned.* Malaysia Development Experience Series. https://documents1.worldbank.org/curated/en/504361583989615623/pdf/Malaysia-s-Experience-with-the-Small-and-Medium-Sized-Enterprises-Masterplan-Lessons-Learned.pdf