

The Influence of Tax Knowledge, Tax Incentives, Modernization of The Tax Administration System, Taxpayer Awareness, and Tax Sanctions on MSME Taxpayer Compliance

Kharishatunnisa¹, Rina Trisnawati²

University of Muhammadiyah Surakarta, Indonesia¹

University of Muhammadiyah Surakarta, Indonesia²

b200210328@student.ums.ac.id¹, rina.trisnawati@ums.ac.id²

ABSTRACT

This study investigates the extent to which tax knowledge, tax incentives, modernization of the tax administration system, taxpayer awareness, and tax sanctions affect taxpayer compliance in Micro, Small, and Medium Enterprises (MSMEs) in Klewer Market, Surakarta. The research method uses a quantitative approach by surveying 97 MSMEs. The data obtained were analyzed using multiple linear regression using SPSS. The results of the study show that tax knowledge and tax sanctions have a significant effect on taxpayer compliance, while tax incentives, modernization of the tax administration system, and taxpayer awareness do not have a significant effect. These findings confirm that the cognitive aspect in the form of tax understanding and external factors in the form of the application of sanctions, are more decisive in increasing tax compliance than other factors. Therefore, increasing tax literacy and consistent enforcement of sanctions are the main strategies to encourage MSME compliance.

Keywords: Tax knowledge; tax incentives; modernization of tax system; taxpayer awareness; tax sanction

I. INTRODUCTION

Taxes are mandatory contributions collected to finance the needs of the state in order to improve the overall welfare of society. Taxes are very important because they are used for development, meeting state expenditures, and regulating economic balance, such as overcoming inflation and deflation (Hantono & Sianturi, 2022). Therefore, the government continues to strive to increase state revenue, especially tax revenue through various economic sectors. However, one of the main challenges faced by the Indonesian government is the low tax ratio, which remains an unresolved problem.

The tax ratio is the ratio between tax revenue and Gross Domestic Product (GDP) in a given period of time. The tax ratio illustrates the extent to which a country can utilize its economic potential through the collection of taxes on all goods and services produced. According to (Amah et al., 2023) one method of measuring the level of tax compliance is to look at the tax ratio in a country or region. Based on information from the DGT website www.pajak.go.id, Indonesia's low tax ratio remains an unresolved issue. In 2022, with a tax ratio of 10.39%, Indonesia lagged far behind other ASEAN countries, such as Thailand, Vietnam, Singapore, and Cambodia, which had tax ratios of 17.18%, 16.21%, 12.96%, and

12.04%, respectively. Indonesia only has a higher tax ratio than Laos, Myanmar, and Brunei.

Micro, Small, and Medium Enterprises (MSMEs) are one of the sectors with great potential to increase tax revenue. Based on data from the Ministry of Cooperatives and SMEs in 2024, the number of MSMEs in Indonesia reached 65 million units with a contribution to GDP of 61%. MSMEs' contribution to the Indonesian economy includes the ability to absorb around 117 million workers or 97% of the total workforce, as well as collecting 60.4% of total investment. Unfortunately, the contribution of tax revenue and the number of taxpayers from MSMEs is still very small.

According to data from Direktorat Jenderal Pajak (DJP), the level of tax compliance among MSMEs in Indonesia is still very low. In 2021, only 1.34 million MSMEs were registered as taxpayers, even though the total number of MSMEs in Indonesia reached 64.2 million. This shows that only a small portion of MSMEs realize the importance of tax obligations. Several factors contributing to this low level of tax compliance include tax knowledge, tax incentives, modernization of the tax administration system, taxpayer awareness, and tax sanctions.

The city of Surakarta, as one of the major cities in Central Java, has an important contribution to the

Indonesian economy. One of the main centers of economic activity in the city is the Klewer Market, which is known as the largest textile trade center in Central Java. MSME actors in the Surakarta Klewer Market play an important role in moving the wheels of the regional economy. However, although the contribution of MSMEs in Klewer Market to the economy is huge, not all MSME actors in this market have fully complied with their tax obligations. Tax compliance among MSMEs in Klewer Market still faces the same challenges as at the national level. Tax knowledge, tax incentives, modernization of the tax administration system, taxpayer awareness, and tax sanctions are factors that can affect the level of tax compliance among MSMEs in Klewer Market.

Taxpayer compliance is the willingness of taxpayers to fulfill their tax obligations in accordance with applicable regulations, without requiring examination, in-depth investigation, warning, or threats and the application of sanctions, both legal and administrative. Low tax compliance rates are often associated with a lack of understanding of taxes, unclarity in the tax administration process, and other factors that influence taxpayer behavior.

Tax knowledge is an important factor that can influence taxpayers, especially micro, small, and medium enterprises (MSMEs), to

fulfill their tax obligations. (Hapsari & Kholis, 2020) state that tax knowledge has a significant influence on taxpayer compliance. Adequate knowledge of tax obligations, procedures, and the benefits of paying taxes will increase tax awareness and compliance among MSMEs. However, this is not in line with the research by (Paulus & Tarmidi, 2023), which found that tax knowledge has no effect on tax compliance.

In addition to knowledge, tax incentives also play an important role in improving tax compliance, especially for MSMEs. Appropriate tax incentives can ease the tax burden on MSME players and increase their motivation to fulfill their tax obligations. In a study by (Amah et al., 2023), tax incentives were found to have an influence on taxpayer compliance. Meanwhile, in a study by (Wahyudi, 2021), tax incentives were found to have no significant impact on individual taxpayer compliance.

With a modern, efficient, easy, and transparent tax administration system, it is hoped that it will have a significant impact on tax compliance rates and minimize the obstacles faced by MSME taxpayers in fulfilling their tax obligations. In the research by (Hapsari & Kholis, 2020), the modernization of the tax administration system has a simultaneous effect on taxpayer compliance. Meanwhile, according to research by (Atichasari et al., 2024),

the modernization of the tax administration system, moderated by financial conditions, has no effect on taxpayer compliance.

In addition, taxpayer awareness of the importance of tax payments for national development and public welfare is also a factor that influences tax compliance. (Elsani & Tanno, 2023) state that taxpayer awareness has a significant positive influence on taxpayer compliance. Meanwhile, in the study by (Hapsari & Kholis, 2020), taxpayer awareness does not have a significant effect on taxpayer compliance.

Sanctions imposed by the government, both administrative and legal, can serve as reminders and incentives for MSMEs to comply with their tax obligations in accordance with applicable regulations. This is in line with the research by (Hapsari & Kholis, 2020), which states that tax sanctions have a significant effect on taxpayer compliance. Meanwhile, in the research by (Paulus & Tarmidi, 2023), tax sanctions do not have a significant effect on taxpayer compliance.

Based on the results of the above study, the researchers are interested in conducting further research on taxpayer compliance. This study is a continuation of the research conducted by (Hantono & Sianturi, 2022) entitled “The Effect of

Tax Knowledge and Tax Sanctions on Tax Compliance in MSMEs in Medan City.” The difference between this study and the previous study is the addition of independent variables in the form of Tax Incentives, Modernization of the Tax Administration System, and Taxpayer Awareness. The reason for adding the Tax Incentives variable is that government policies such as tax reductions or exemptions often serve as external motivations that encourage taxpayer compliance, as found in studies by (Amah et al., 2023) and (Riyanti & Sudarmawanti, 2022). Modernization of the tax administration system was included because the ease of access and efficiency of the system, such as e-filing and e-registration, can increase taxpayer compliance, as revealed in studies (Atichasari et al., 2024) and (Hapsari & Kholis, 2020). Meanwhile, Taxpayer Awareness was added as an internal factor that reflects taxpayers' understanding and moral responsibility towards their tax obligations, which has been proven to have a positive impact in studies (Riyanti & Sudarmawanti, 2022) and (Elsani & Tanno, 2023). By adding these three variables, this study is expected to provide a more comprehensive analysis of the factors that influence MSME tax compliance, particularly in the Klerwer Market in Surakarta.

II. RESEARCH METHOD

The type of research used is quantitative with a descriptive approach. The sample of this study is all Micro, Small, and Medium Enterprises (MSMEs) located in Klewer Market, Surakarta, totaling 97 MSMEs in Klewer Market, Surakarta. Sampling in this study was conducted using purposive sampling. The independent variables in this study are Tax Knowledge (X1), Tax Incentives (X2), Modernization of the Tax Administration System (X3),

Taxpayer Awareness (X4), and Tax Sanctions (X5). The dependent variable in this study is Taxpayer Compliance (Y). The research data was obtained directly from respondents through the distribution of questionnaires. This study used data analysis methods, multiple linear regression with the SPSS program.

III.RESULTS AND DISCUSSION

Result

Table 1. Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Std.Deviation
Taxpayer Compliance	97	18.00	40.00	33.2165	4.89308
Tax Knowledge	97	15.00	30.00	23.2577	3.46794
Tax Incentives	97	10.00	30.00	24.5258	4.30139
Modernization of the Tax Administration System	97	13.00	30.00	25.5258	4.17605
Taxpayer Awareness	97	17.00	40.00	33.4948	5.44886
Tax Sanctions	97	13.00	35.00	29.3814	5.48947
Valid N (listwise)	97				

Source: Data Analysis Results, 2025 (Processed by the researcher)

Based on the table above, it is known that the number of respondents (N) in this study was 97 people. The Tax Compliance variable had an average value of 33.21 out of a maximum value of 40, which indicates that in general, the level of tax compliance among MSMEs in Klewer Market is in the high

category. This indicates that most respondents have shown compliant behavior in fulfilling their tax obligations. The standard deviation of 4.89 shows that there is moderate variation in the level of compliance among respondents. Tax Knowledge has an average value of 23.25 out of a maximum value of 30, which shows

that MSME players in Kler Market have a fairly good level of understanding of taxation. However, the variation among respondents is quite low, as indicated by a standard deviation of 3.47. Tax Incentives show an average of 24.52 out of a maximum score of 30, indicating that most MSME players have experienced or understand the tax incentives provided by the government. However, the standard deviation of 4.30 indicates that there are still differences in perception or utilization of incentives among respondents. Modernization of the tax administration system has an average score of 25.52, indicating that MSMEs have adapted and are using digital tax administration systems, such as e-filing and e-billing. The standard deviation of 4.17 shows that

the level of utilization of this technology is relatively even. Taxpayer awareness has an average score of 25.52 out of a maximum of 40, indicating that the majority of MSME players already have a high level of awareness in fulfilling their tax obligations. This is positive because tax awareness is one of the important factors in increasing compliance. Tax sanctions have an average value of 29.38 out of a maximum of 35, which means that respondents are strongly aware of the existence of sanctions for not fulfilling their tax obligations. A standard deviation value of 5.48 indicates that there are variations in perception of the severity or leniency of sanctions among taxpayers.

Table 2. Normality Test Results

Variabel	Test Statistic	Asymp.Sig. (2-tailed)	Information	
Unstandardized Residual	.080	.138c	Normal Data	Distributed

Source: Data Analysis Results, 2025 (Processed by the researcher)

Based on the Kolmogorov-Smirnov test results shown in the table above, an Asymp.Sig (two-tailed) value of 0.138 was obtained. This value is greater than the significance level of 0.05, so it can be

concluded that the assumption of normality in regression analysis has been met and the model is suitable for use in further testing.

Table 3. Multicollinearity Test Results

Variabel	Tolerance	BRIGHT	Information
----------	-----------	--------	-------------

Tax Knowledge	.542	1.846	Free Multicollineity
Tax Incentives	.262	3.821	Free Multicollineity
Modernization of the Tax Administration System	.339	2.949	Free Multicollineity
Taxpayer Awareness	.333	3.001	Free Multicollineity
Tax Sanctions	.276	3.622	Free Multicollineity

Source: Data Analysis Results, 2025 (Processed by the researcher)

Based on the results of multicollinearity testing, it is known that all independent variables have a Tolerance value > 0.10 and a VIF

value < 10 . This indicates that there is no multicollinearity relationship between the independent variables in the regression model.

Table 4. Heteroscedasticity Test Results

Variabel	Sig (2-tailed)	Information
Tax Knowledge	.079	Heteroscedasticity Free
Tax Incentives	.814	Heteroscedasticity Free
Modernization of the Tax Administration System	.593	Heteroscedasticity Free
Taxpayer Awareness	.924	Heteroscedasticity Free
Tax Sanctions	.260	Heteroscedasticity Free

Source: Data Analysis Results, 2025 (Processed by the researcher)

Based on the table above, it is known that all significance values are above 0.05. Thus, it can be concluded that the regression model used does

not exhibit heteroscedasticity, or in other words, the residual variance between observations is constant.

Table 5. Autocorrelation Test Results

Durbin-Watson	Conclusion
2,089	No Autocorrelation

Source: Data Analysis Results, 2025 (Processed by researchers)

Based on the table presented, the Durbin-Watson (DW) value obtained is 2.089. This value is then compared with the significance limit of 5%, with a sample size of 97 ($n=97$) and 5 independent variables ($k=5$). Based on the Durbin-Watson table, the value of d_l is 1.5628 and the value of d_u is 1.7790. Thus, the value

of $4 - d_u$ can be calculated as $4 - 1.7790 = 2.221$. Because the DW value is between d_u and $4 - d_u$, namely $1.7790 < 2.089 < 2.221$, it can be concluded that there is no autocorrelation in the regression model used, so the autocorrelation assumption is fulfilled.

Table 6. F Test Results

F count	Sig.	Information
49.156	.000b	Influencing Together

Source: Data Analysis Results, 2025 (Processed by the researcher)

Based Based on the F test results in the table above, it is known that the calculated F value of 49.156 exceeds the table F value of 2.31, and has a significance value of 0.000 which is smaller than 0.05. This indicates that H_0 is rejected and H_a is accepted. From these results, it can be

concluded that Tax Knowledge, Tax Incentives, Modernization of the Tax Administration System, Taxpayer Awareness, and Tax Sanctions collectively (simultaneously) influence MSME Tax Compliance.

Table 7. Determination Coefficient Test Results (R^2)

Model	R	R Square	Adjusted R Square	Sts. Error of the Estimate
1	.854a	.730	.715	2,61244

Source: Data Analysis Results, 2025 (Processed by researchers)

Based on the table above, the correlation coefficient (R) value shows a figure of 0.854. This indicates a strong relationship between the independent and dependent variables. The coefficient of determination (R^2) shows a value of 0.715 or 71.5%, which means that the independent variables, namely Tax Knowledge, Tax Incentives,

Modernization of the Tax Administration System, Taxpayer Awareness, and Tax Sanctions, are able to explain 71.5% of the dependent variable, MSME Taxpayer Compliance. Meanwhile, the remaining 28.5% is influenced by other factors outside the variables studied.

Table 8. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficient Beta	t	Itself.
	B	Std.Error			
(Constant)	5.774	2.018		2.861	.005
Tax Knowledge	.269	.104	.191	2.575	.012
Tax Incentives	.224	.121	.197	1.852	.067
Modernization of the Tax Administration System	.011	.110	.009	.100	.921
Taxpayer Awareness	.130	.085	.145	1.532	.129
Tax Sanctions	.376	.092	.422	4.070	.000

Source: Data Analysis Results, 2025 (Processed by the researcher)

Based on the table above, the multiple linear regression equations obtained in this study are:

$$\text{KWP} = 5.774 + 0.269 \text{ PP} + 0.224 \text{ IP} + 0.110 \text{ MSAP} + 0.130 \text{ KWPI} + 0.376 \text{ SP} + e$$

Based on these equations, it can be described as follows:

The constant value of 5.774 shows that if all independent variables, namely Tax Knowledge, Tax Incentives, Modernization of the Tax Administration System, Taxpayer Awareness and Tax Sanctions, are in a constant condition or have a value of 0 (zero), then the Compliance of MSME Taxpayers in the Klewer Surakarta Market tends to be tax compliant.

The tax knowledge regression coefficient of 0.269 is positive, which means that an increase in tax

knowledge will be followed by an increase in MSME taxpayer compliance. On the other hand, a decrease in tax knowledge will lead to a decrease in MSME taxpayer compliance

The regression coefficient of tax incentives is 0.224 indicating a positive relationship, which means that the greater the tax incentive, the higher the level of compliance of MSME taxpayers. On the other hand, the lower the tax incentives given, the more compliance MSME taxpayers will be.

The regression coefficient of the modernization of the tax administration system is 0.110 with a positive direction. It indicates that increasing the modernization of the tax administration system will encourage the compliance of MSME taxpayers. On the other hand, the decline in the modernization of the

tax administration system will reduce the level of compliance of MSME taxpayers,

The regression coefficient of taxpayer awareness of 0.130 with a positive value shows that the higher the taxpayer awareness, the greater the level of compliance of MSME taxpayers. On the contrary, declining taxpayer awareness will reduce the

level of compliance of MSME taxpayers.

The regression coefficient of tax sanctions is 0.367 with a positive sign. This means that the increase in tax sanctions will be followed by an increase in the compliance of MSME taxpayers. On the other hand, the lower the application of tax sanctions, the lower the compliance of MSME taxpayers.

Table 9. T Test Results

Variabel	Sig.	Information
Tax Knowledge	.012	H1 Accepted
Tax Incentives	.067	H2 Rejected
Modernization of the Tax Administration System	.921	H3 Rejected
Taxpayer Awareness	.129	H4 Rejected
Tax Sanctions	.000	H5 Accepted

Source: Data Analysis Results, 2025 (Processed by researchers)

Based on the table above, the results of hypothesis testing are as follows:

The variable of tax knowledge has a value of Sig. $0.012 < 0.05$, then the hypothesis (H_1) is accepted. This means that the variable of tax knowledge has a partial effect on the variable of taxpayer compliance.

The tax incentive variable has a Sig. value of $0.067 > 0.05$, then the hypothesis (H_2) was rejected. This means that the variable tax incentive does not have a partial effect on the compliance variable of MSME taxpayers.

The variable of modernization of the tax administration system has a Sig. value of $0.921 > 0.05$, so that the hypothesis (H_3) was rejected. This shows that the variables of the modernization of the tax

administration system do not have a partial effect on the compliance variables of MSME taxpayers.

The variable of taxpayer awareness with a value of Sig. $0.129 > 0.05$, then the hypothesis (H_4) is rejected, meaning that the taxpayer awareness variable does not have a partial effect on the compliance variable of MSME taxpayers.

The variable of tax sanctions has a value of Sig. $0.000 < 0.05$, so that the hypothesis (H_5) is accepted. This means that the variable of tax sanctions has a partial effect on the compliance variable of MSME taxpayers.

Discussion

The Effect of Tax Knowledge on MSME Taxpayer Compliance.

Based on the results of the t-test, it can be found that tax knowledge has a significance value of 0.012 which means it is greater than 0.05 or 5%. Thus, it can be concluded that H_1 accepted, meaning that tax knowledge affects the compliance of MSME taxpayers.

The results of this study are in line with *Theory of Planned Behavior* (TPB), where tax knowledge relates to *behavioral beliefs*, that is, the individual's determination of the benefits and risks of an action. Taxpayers who understand regulations, tax benefits, and potential sanctions tend to have a positive attitude that increases the intention to comply. In the Klewer market, most MSME actors have participated in tax counseling and have a long time of business experience, so the level of tax knowledge is relatively high. This supports the formation of a positive attitude and compliance in fulfilling tax obligations.

This study provides empirical evidence that tax knowledge has an effect on the compliance of MSME taxpayers. These results are in line with research conducted by Nitasari et al., (2023) and Ketut et al., (2023) which states that tax knowledge affects taxpayer compliance.

The Effect of Tax Incentives on MSME Taxpayer Compliance.

Based on the results of the t-test, it can be found that the tax incentive has a significance value of 0.067 which means it is greater than 0.05 or 5%. Thus, it can be concluded that H_2 rejected, which means that tax incentives have no effect on the compliance of MSME taxpayers.

The results of this study are not in line with *Theory of Planned Behavior* (TPB). Within the framework of the SDGs, tax incentives are associated with normative beliefs, namely taxpayers' perceptions of external incentives or social support, including from the government. However, conditions in the field show that tax incentives have not been effective in forming normative beliefs among Klewer Market MSMEs. Many MSME actors do not know the existence of incentives or do not meet the requirements to get them, so this policy has not had a real impact on their attitude and intention to obey.

The results of this study provide empirical evidence that tax incentives have no effect on taxpayer compliance. These results are in line with research conducted by Wahyudi, (2021) and Dewi et al., (2020), which states that tax incentives have no effect on taxpayer compliance.

The Effect of Tax Administration System Modernization on MSME Taxpayer Compliance.

Based on the results of the t-test, it is known that the modernization of the tax administration system has a significance value of 0.921 which means it is greater than 0.05 or 5%. Thus it can be concluded that H_3 rejected, meaning that the modernization of the tax administration system has no effect on the compliance of MSME taxpayers.

The results of this study are not in line with *Theory of Planned Behavior* (TPB). In the framework of the SDGs, the modernization of the tax administration system is related to control beliefs, namely the perception of ease of doing a behavior. Systems such as e-filing, e-billing, and online reporting are designed to improve convenience and efficiency. However, in Klewer Market, there are still many MSME actors who have limited digital literacy, so the modernization of the administrative system has not been able to improve perceived behavioral control optimally. Some business actors are even more comfortable using manual systems or relying on third-party services.

The results of this study provide empirical evidence that the modernization of the tax administration system has no effect on the compliance of MSME taxpayers. These results are in line with research conducted by Atichasari et al., (2024) and

Octaviana & Halimatusadiah, (2023) which states that the modernization of the tax administration system has no effect on Taxpayer Compliance.

The Effect of Taxpayer Awareness on MSME Taxpayer Compliance.

Based on the results of the t-test, it is known that taxpayer awareness has a significance value of 0.129 which means it is greater than 0.05 or 5%. Thus it can be concluded that H_4 rejected, meaning that taxpayer awareness has no effect on the compliance of MSME taxpayers.

The results of this study are not in line with *Theory of Planned Behavior* (TPB). Based on this theory, tax awareness reflects a combination of behavioral beliefs and normative beliefs, which are supposed to shape attitudes, intentions, and obedient behaviors. However, in Klewer Market, although some MSME actors have a moral awareness of the importance of taxes, pragmatic factors such as limited income, economic burden, and focus on business continuity hinder the actualization of compliance intentions into real actions.

The results of this study provide empirical evidence that taxpayer awareness has no effect on the compliance of MSME taxpayers. These results are in line with research conducted by Hapsari & Kholis, (2020) and Wibowo et al., (2022)

which states that taxpayer awareness has no effect on taxpayer compliance.

The Effect of Tax Sanctions on MSME Taxpayer Compliance.

Based on the results of the t-test, it is known that the tax sanction has a significance value of 0.000 which means it is smaller than 0.05 or 5%. Thus, it can be concluded that H_5 accepted, meaning that tax sanctions affect the compliance of MSME taxpayers.

The results of this study are in line with *Theory of Planned Behavior* (TPB), where tax sanctions are related to behavioral beliefs, namely the belief that non-compliance will

cause negative consequences. For MSME actors in Klewer Market, the perception of tax sanctions has a strong impact because the consequences are felt directly and can affect business sustainability. Fear of fines and punishment is the main driver for complying with tax obligations.

The results of this study show that tax sanctions have an effect on taxpayer compliance. These findings are reinforced by research conducted by Hantono & Sianturi, (2022) and Fitria et al., (2022) which states that tax sanctions have an effect on taxpayer compliance.

IV. CONCLUSION

Based on the results of research on the influence of Tax Knowledge, Tax Incentives, Modernization of the Tax Administration System, Taxpayer Awareness, and Tax Sanctions on the Compliance of MSME Taxpayers in the Klewer Market in Surakarta, it can be concluded that Tax Knowledge and Tax Sanctions have a significant effect on the Compliance of MSME Taxpayers, while Tax Incentives, Modernization of the Tax Administration System, and Taxpayer Awareness do not significantly affect the Tax Compliance of MSMEs.

Based on the above conclusions, recommendations that are expected to be useful for further research can be proposed. Namely, it is recommended that the government improve synergy in tax education and

socialization for MSME players through counseling, technical training, and easily accessible digital media. Technical assistance related to the digital tax administration system also needs to be strengthened. For MSME players, it is important to continue to improve literacy by participating in training, technical guidance, and actively seeking information related to tax obligations and rights, including incentives provided by the government. For future researchers, it is recommended to expand the scope of research to cover various regions with diverse characteristics of MSME players. This research could also add other relevant variables and consider a qualitative approach to gain a deeper understanding of the factors that influence tax compliance, including the motivations and obstacles experienced by MSME taxpayers.

V. REFERENCES

- Amah, N., Febrilyantri, C., & Lestari, N. D. (2023). Tax incentives and trust levels: their effect on taxpayer compliance. *Journal of Economics*, 28(1), 1–19. <https://doi.org/10.24912/je.v28i1.1266>
- Atichasari, A. S., Ristiyana, R., & Handayani, S. (2024). The Effect of the Implementation of Government Regulation No. 55 of 2022, Understanding of Taxation and Modernization of the Tax Administration System on the Compliance of MSME Taxpayers. *Owner*, 8(3), 2051–2063. <https://doi.org/10.33395/owner.v8i3.2235>
- Elsani, K., & Tanno, A. (2023). Risk Preferences in Moderating the Influence of Understanding of Tax Regulations, Tax Sanctions and Taxpayer Awareness on Taxpayer Compliance. *Owner*, 7(2), 1401–1423. <https://doi.org/10.33395/owner.v7i2.1398>

- Fitria, R., Fionasari, D., Puji, D., & Sari, P. (2022). The Effect of Tax Incentive Policies, Tax Digitalization and Tax Sanctions on MSME Taxpayer Compliance. *IAKP Journal*, 3(2).
<https://www.cnbcindonesia.com>
- Hantono, H., & Sianturi, R. F. (2022). The Effect of Tax Knowledge, Tax Sanctions on Tax Compliance in MSMEs in Medan City. *Owner*, 6(1), 747–758.
<https://doi.org/10.33395/owner.v6i1.628>
- Hapsari, A., & Kholis, N. (2020). Analysis of MSME Taxpayer Compliance Factors at KPP Pratama Karanganyar. *Indonesian Accounting and Business Review*, 4(1).
<https://doi.org/10.18196/rab.040153>
- Haryanti, D. M., Pitoyo, S. B., & Napitupulu, A. (2022). The Effect of Tax Administration Modernization, Tax Knowledge, Tax Socialization and Tax Sanctions on Individual Taxpayer Compliance in the Bekasi Regency Area. *Jayakarta Journal of Accounting & Taxation*, 3(2).
- Ketut, N., Mastari, W. A., & Jati, I. K. (2023). E-JOURNAL OF ECONOMICS AND BUSINESS, UDAYANA UNIVERSITY. 12(05).
<https://ojs.unud.ac.id/index.php/EEB/>
- Nitasari, A., Nurlaela, S., & Siddi, P. (2023). The Effect of Tax Service Quality, Education Level, Tax Knowledge, Tax Sanctions and Taxpayer Awareness on Taxpayer Compliance. *Owner*, 7(3), 2494–2505.
<https://doi.org/10.33395/owner.v7i3.1510>
- Paulus, H., & Tarmidi, D. (2023). Analysis of MSME tax compliance during the Covid-19 pandemic: The impact of knowledge, sanctions, socialization, and the implementation of e-filing. *Compartment: Scientific Journal of Accounting*, 21(2), 173.
<https://doi.org/10.30595/kompartmenten.v21i2.16916>
- Riyanti, B., & Sudarmawanti, E. (2022). Increasing MSME Taxpayer Compliance in the New Normal Era through the provision of tax incentives, improving financial conditions and tax awareness. *Owner*, 6(2), 2167–2179.
<https://doi.org/10.33395/owner.v6i2.826>
- Wahyudi, A. (2021). The Effect of the Implementation of the E-Filing System, the Implementation of the E-Billing System, and the Tax Incentive Policy on the Compliance of Individual Taxpayers. *Scientific Journal of Unified Accounting*, 9(2), 299–308.
<https://doi.org/10.37641/jiakes.v9i2.800>

- Wibowo, A. S., Nurlaela, S., & Chomsatu, Y. (2022). Factors that affect the compliance of individual taxpayers. Owner, 6(2), 1304–1317. <https://doi.org/10.33395/owner.v6i2.681>