

The Effect Of Tax Rates, Penalties, Taxpayer Awareness, and Tax Knowledge On MSME Taxpayer Compliance

Khairunnisa Alvania Zhafira¹, Heni Agustina²

¹*Universitas Nahdlatul Ulama Surabaya*

***Email:** zhafiraaa24@gmail.com

ABSTRACT

This study aims to examine the effect of tax rates, penalties, taxpayer awareness, and tax knowledge on the tax compliance of MSMEs. This study uses a population of MSMEs registered in Sidoarjo Regency with a sample of 90 MSMEs. This study uses SPSS 30.0 software. The results of this study indicate that tax rates and penalties do not affect the tax compliance of MSMEs, while taxpayer awareness and tax knowledge do affect the tax compliance of MSMEs.

Keywords: Tax Rates; Tax Penalties; Taxpayer Awareness; Tax Knowledge; Tax Compliance

INTRODUCTION

Indonesia is a developing country that continues to experience progress in the economic, social, and infrastructure sectors. In terms of taxation, public participation is very important to support state revenue, which is ultimately used to finance development and public services (Kurnia, 2020). Tax is defined as a mandatory contribution that must be paid by citizens to the state in accordance with applicable regulations without direct compensation, for the benefit of the state and the welfare of the community (Ristanti et al, 2022). Tax plays an important role as the main source of state revenue to finance all government expenditures.

One sector that plays a significant role in tax revenue in Indonesia is Micro, Small, and Medium Enterprises (MSMEs), which contribute 60.5% of the national Gross Domestic Product (GDP) and provide up to 97% of employment (Adhitiawarman, 2023). MSMEs have also proven to be remarkably resilient in the face of economic crises, such as during the 1998 monetary crisis when MSMEs became the savior of the community's economy (Nisaak & Khasanah, 2022). In Sidoarjo, for example, MSMEs have grown rapidly, with more than 200,000 businesses spread across 18 subdistricts, becoming a pillar of the regional economy (Asikin, 2020).

However, despite the growth of SMEs, their tax compliance rate remains a serious issue. The stability of national tax revenue is considered suboptimal. As of August 2024, national tax revenue realization has only reached 60.16% of this year's target, far below the government's target of 83.2% (Ministry of Finance, 2024). This indicates the need for greater attention to improving MSME tax compliance as the driving force of the people's economy.

The main problem in MSME taxation lies in the low level of taxpayer compliance, which is caused by many factors. Various studies show that tax rates, penalties, awareness, and knowledge of taxation are correlated with the compliance behavior of MSME taxpayers. However, research findings on the effect of tax rates are still inconsistent. Prastiwi et al. (2023) found that a reduction in the final income tax rate from 1% to 0.5% could increase

MSME compliance by 23.7%, while other studies found no significant effect (Yunia et al, 2021).

In terms of sanctions, inconsistent enforcement and taxpayers' lack of understanding of the threat of sanctions weaken the effect of sanctions in improving compliance (Widyanti, 2021). In terms of awareness, several studies show that tax compliance is driven by a high level of awareness of the importance of taxes for the country, although many still view taxes as a burden (Randi, 2024). In addition, low levels of tax knowledge are often a major obstacle, as taxpayers find it difficult to understand their rights and obligations under the self-assessment system implemented in Indonesia (Rahayu, 2017).

Based on this description, the researcher wants to conduct research entitled the effect of tax rates, sanctions, taxpayer awareness, and tax knowledge on the compliance of MSME taxpayers.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Tax Rates

Mardiasmo (2016) explains that tax rates are percentages that taxpayers must pay in accordance with the applicable tax base. According to Sudirman and Amirudin (2012), tax rates are provisions that stipulate the percentage (%) or specific amount (in rupiah) of tax that taxpayers must pay in accordance with the applicable tax base or object. The government plays a significant role in determining tariff setting policies (Soemitro, 2004). Government Regulation No. 46 of 2013 stipulates that individual and corporate taxpayers whose income does not originate from freelance services, with a gross income of no more than 4.8 billion rupiah in a tax year, will be subject to a final tax rate of 1% (one percent).

Tax Penalties

Tax penalties are a guarantee that the provisions of tax laws and regulations (tax norms) will be obeyed/complied with/adhered to. In other words, tax penalties are a deterrent to prevent taxpayers from violating tax norms (Mardiasmo, 2009). Every type of tax violation, from the smallest to the most serious, carries a penalty. Fair law enforcement by tax officials is necessary for taxpayers who are negligent in paying taxes, so that they will be motivated to pay their taxes (Nurulita Rahayu, 2017).

Taxpayer Awareness

Awareness is an action taken by an individual without coercion from other parties (Nainggolan & Patimah, 2019). Tax awareness means that taxpayers know and understand how to pay taxes and the benefits they will receive after fulfilling their tax obligations. Taxpayer awareness has logical consequences for taxpayers, namely the willingness of taxpayers to contribute funds for the implementation of taxation functions by paying taxes on time and in the correct. According to Subarkah & Dewi (2017), tax awareness is the willingness to fulfill obligations and contribute to the state in supporting national development.

Tax Knowledge

Tax knowledge, according to Rahayu (2017), is the knowledge required to carry out tax administration, such as calculating tax liabilities or filling out tax returns, reporting tax returns, understanding tax collection provisions, and other matters related to tax obligations. According to Mardiasmo (2016), tax knowledge is everything that is known and understood in relation to tax law, both substantive and formal tax law.

Taxpayer Compliance

Nurmantu (2015) defines tax compliance as when taxpayers exercise their tax rights and fulfill all their obligations. According to Rahayu (2017), taxpayer compliance (tax compliance) can be identified from compliance in registering, compliance in submitting tax returns (SPT), compliance in calculating and paying taxes owed, and compliance in paying arrears.

Hypothesis

Tax rate reduction on taxpayer compliance

According to the Theory of Planned Behavior, fair and rational tax rates increase compliance with tax payments. In Lanarus's (2024) study, it was found that the policy of reducing the final income tax rate had a positive and significant effect on the level of compliance among MSME taxpayers. This shows that the greater the reduction in the final income tax rate, the higher the level of taxpayer compliance. This is also supported by research by Tambun & Riris (2020) and Agus Widodo (2019) that tax rates have a significant effect on taxpayer compliance. Therefore, the policy of reducing the final income tax rate contributes positively to taxpayer compliance because the greater the reduction in tax rates, the higher the level of compliance. Thus, the first hypothesis in this study is

H1: Tax rates have a positive effect on taxpayer compliance

Tax penalties affect taxpayer compliance

The Theory of Planned Behavior explains that tax penalties are related to taxpayer compliance, namely that strict tax penalties are a consideration for taxpayer compliance behavior. Tax penalties are an effective way to prevent tax violations if they are applied consistently. The tax collection system in Indonesia is a system that gives full trust to taxpayers in fulfilling their tax obligations. This is supported and in line with the research by Gandy Wahyu (2020) and Afuan Fajrin (2020) that there is an influence of tax sanctions on taxpayer compliance. Therefore, there needs to be strict sanctions imposed on non-compliant taxpayers, whereby the higher the sanctions, the better the taxpayer compliance, so the second hypothesis in this study is

H2: Tax penalties have a positive effect on taxpayer compliance

Taxpayers awareness of tax compliance

The Theory of Planned Behavior explains that the motivation provided in relation to the new taxation policy on tax incentives raises awareness of the importance of taxes and creates positive social pressure to comply. The perception of tax compliance is not only reflected in technical matters such as tax audits and tax rates, but also depends on the willingness of taxpayers to comply with tax laws and regulations. This is in line with research conducted by (Herviana & Halimatusadiah, 2022), (Pilli, 2023), and (Fatikasari et al., 2024), which states that taxpayer awareness has a positive and significant effect on taxpayer compliance. High tax awareness is influenced by factors such as motivation and understanding of tax knowledge, which increase taxpayer compliance in fulfilling their tax obligations. Therefore, the third hypothesis in this study is

H3: Taxpayer awareness has a positive effect on taxpayer compliance.

Tax knowledge and taxpayer compliance

According to the Theory of Planned Behavior, tax knowledge is related to taxpayer compliance, namely socialization of tax incentive policies and understanding that increases

tax knowledge, which shapes beliefs about the importance of paying taxes. According to Oladipupo and Obazee (2016), tax knowledge includes tax information that can be used by taxpayers as a basis for taking actions and decisions, or for taking certain directions or strategies, in relation to fulfilling their tax rights and obligations. This is in line with research conducted by (Ghandy Wahyu, 2020), (Afuan Fajrian, 2020), and (Hapsari & Ramayanti, 2022), which states that tax knowledge has a positive and significant effect on taxpayer compliance. The higher a person's understanding of tax knowledge, the more likely they are to comply with their tax obligations, so the fourth hypothesis in this study is
H4: Tax knowledge has a positive effect on taxpayer compliance

RESEARCH METHOD

This research is a multiple linear regression analysis study aimed at obtaining numerical data through a questionnaire distributed to the research sample, which was then processed using SPSS software.

POPULATION AND SAMPLE

The population in this study consists of MSMEs in Sidoarjo, which as of 2024 numbered 248,306 units. The sample used consisted of 90 MSMEs that had been operating for more than 3 years, had an NPWP (tax identification number), and were MSMEs under guidance.

RESULTS OF ANALYSIS AND DISCUSSION

A. DATA QUALITY TEST

1) Validity test

The results of the validity test of the questionnaire items for each variable show that the tax rate variable has 3 valid indicators, the tax penalty variable has 6 valid indicators, the taxpayer awareness variable has 5 valid indicators, the taxation knowledge variable has 6 valid indicators, and the taxpayer compliance variable has 6 valid indicators.

2) Reliability test

The results of reliability testing on the consistency of the questionnaire items for each variable show that the tax rate variable (X1) has a Cronbach's alpha value of 0.749 or 74.9%, which can be considered reliable. The tax penalty variable (X2) has a Cronbach's alpha value of 0.837 or 83.7%, which can be considered reliable. Furthermore, X3 with the taxpayer awareness variable has a Cronbach's alpha value of 0.704 or 70.4%, which can be considered reliable. The tax knowledge variable (X4) has a Cronbach's alpha value of 0.803 or 80.3%, which can be considered reliable. Finally, the taxpayer compliance variable (Y) has a Cronbach's alpha value of 0.766 or 76.6%, which can be considered reliable.

B. CLASSICAL AASSUMPTION TEST

1) Normality test

The normality test results confirm that a linear regression equation is suitable for use as a confirmatory or predictive tool. Based on the calculations in the table above, it can be concluded that the normality test yielded a significant result of 0.200, which is greater than the significance level of 0.05. Therefore, it can be concluded that the normality test in this study is normally distributed.

2) Multicollinearity test

The multicollinearity test results are used to determine whether there is a correlation between the independent variables in a multiple linear regression model. Based on the multicollinearity test table above, it can be seen that the Tolerance values for variables $X_1 = 0.624$, $X_2 = 0.486$, $X_3 = 0.402$, and $X_4 = 0.475$. Then, the Variance Inflation Factor (VIF) values for variables $X_1 = 1.601$, $X_2 = 2.057$, $X_3 = 2.489$, and $X_4 = 2.106$. The calculated Tolerance values for each variable are greater than 0.1, indicating that there is no correlation between the independent variables. The results of the Variance Inflation Factor (VIF) calculation show that each variable has a value of less than 10, so it can be concluded that there is no multicollinearity between the independent variables.

3) Heteroscedasticity test

The results of the heteroscedasticity test show whether there is variance inequality in the residuals for all observations in a multiple linear regression model. Based on the results of the heteroscedasticity test, it can be concluded that the results show that the regression model is free from heteroscedasticity. This is because each variable has a significance value of more than 0.05.

C. HYPOTHESIS TEST

1) R & R Square

The results of the R-square test calculation are explained. The adjusted R Square value is 0.681 or 68.1%, meaning that the tax compliance variable can be explained by the tax rate, tax penalties, taxpayer awareness, and tax knowledge variables.

2) F test

The results of the F test calculation are explained in the F statistical test results above, which can be seen from the significance value of <0.001 , which is less than 0.05. It can be concluded that H_0 is rejected, which means that simultaneously, the independent variables consisting of tax rates (X_1), tax penalties (X_2), taxpayer awareness (X_3), and tax knowledge (X_4) have a significant effect on the dependent variable, namely taxpayer compliance (Y).

3) t test

The results of the t-test calculations are described in Table 1

Table 1. T-test

Based on the t-test results above, the regression equation is as follows:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.513	1.565		1,605	,114		
X1	,028	,122	,022	,231	,818	,624	1,601
X2	,054	,083	,070	,650	,519	,486	2,057
X3	,440	,144	,361	3,062	,003	,402	2,489
X4	,453	,102	,481	4,429	<.001	,475	2,106

$$Y = 2,513 + 0.028X_1 + 0.054X_2 + 0.440X_3 + 0.453X_4 + e$$

Hypothesis testing of independent variables consisting of tax rates (X1), tax penalties (X2), taxpayer awareness (X3), and tax knowledge (X4) on taxpayer compliance (Y) has the following significant values:

a. Tax Rate Variable (X1)

The test results show that the tax rate variable (X1) with a beta value of 0.028 and a t-level of 0.231 obtained a significant value of 0.818. This significant value is greater than 0.05 ($0.818 > 0.05$), so it can be concluded that H1 is rejected. This means that the tax rate variable does not affect the tax compliance of MSMEs.

b. Tax Penalty Variable (X2)

The test results show that the tax penalty variable (X2) with a beta value of 0.054 and a t-level of 0.650 has a significant value of 0.519. This significant value is greater than 0.05 ($0.519 > 0.05$), so it can be concluded that H2 is rejected. This means that there is no effect of the tax penalty variable on the level of compliance of MSME taxpayers.

c. Taxpayer Awareness Variable (X3)

The test results show that the taxpayer awareness variable (X3) with a beta value of 0.440 and a t-level of 3.062 obtained a significant value of 0.003. This significant value is smaller than 0.05 ($0.003 < 0.05$), so it can be concluded that H3 is accepted. This means that there is an effect of the taxpayer awareness variable on the level of MSME taxpayer compliance

d. Tax Knowledge Variable (X4)

The test results show that the tax knowledge variable (X4) with a beta value of 0.453 and a t-level of 4.429 obtained a significant value of <0.001 . This significant value is smaller than 0.05 ($<0.001 < 0.05$), so it can be concluded that H4 is accepted. This means that there is an influence of the tax knowledge variable on the level of compliance of MSME taxpayers.

DISCUSSION

1. First Hypothesis: Tax Rates Affect Taxpayer Compliance

The results of this study prove that tax rates do not affect the compliance of MSME taxpayers, as evidenced by a probability (sig) of 0.818, which is greater than 0.05. This means that the size or fluctuation of tax rates cannot increase the compliance of MSME taxpayers. This study also shows that MSME taxpayer compliance is influenced by several factors that are more obvious and complex than mere changes in tax rates.

This study shows that the hypothesis is not in accordance with the results of the analysis test. Based on the hypothesis design results, it is stated that the tax rate variable affects taxpayer compliance, but findings in the field show that fluctuations in tax rates do not affect their compliance. MSME actors do not consider the tax rate as a major consideration in their decision to comply with their tax obligations because business actors will continue to comply with taxes in accordance with written regulations for the smooth running of their business.

This is also supported by research conducted by Yunia (2021), Dewi S (2020), and Permata (2022), which state that tax rates do not affect taxpayer compliance because taxpayers do not consider tax rate reductions to be beneficial. The size of the tax rate cannot be used as a basis for increasing MSME taxpayer compliance because taxpayers are aware that many factors influence their compliance.

2. Second Hypothesis: Tax Penalties Affect Taxpayer Compliance

The results of this study prove that tax penalties have no effect on the compliance of MSME taxpayers, as evidenced by a probability (sig) of 0.519, which is greater than 0.05.

This means that the tax penalties imposed are not a significant factor in the level of compliance among MSME taxpayers. This finding indicates that a punishment and sanction-based approach is not yet effective in encouraging tax compliance among MSME taxpayers.

This study shows that the hypothesis is not in line with the results of the analysis. Based on the hypothesis design results, it is stated that the tax penalty variable affects taxpayer compliance, but findings in the field show that tax law enforcement makes penalties less effective because the public perceives that the imposition of penalties is inconsistent or rarely applied, and even if they are only written regulations, they will perceive the risk of being penalized as very small.

This is also supported by research conducted by Widyanti (2021), Permata (2022), and Maxuel (2021), which states that tax penalties also have no impact on taxpayer compliance, meaning that these penalties do not affect their compliance with tax obligations. Suyatno (2020) also states that this is because MSME players lack understanding of the tax sanctions imposed by the government, and that these sanctions only serve as legal regulations.

3. Third Hypothesis: Taxpayer Awareness Affects Taxpayer Compliance

The results of this study prove that taxpayer awareness has a positive effect on the compliance of MSME taxpayers, as evidenced by the probability (sig) 0.003 less than 0.05. This means that the higher the taxpayer awareness, the higher the level of compliance among MSME taxpayers. This finding confirms the importance of awareness as a key factor in encouraging tax compliance among MSME players.

This study shows that this hypothesis is consistent with the results of the analysis test. This indicates that awareness of reporting and paying taxes can be interpreted as a form of moral attitude to be a law-abiding citizen. The theory emphasizes that sustainable tax compliance is more effectively achieved through internal awareness rather than external coercion. Taxpayers view tax compliance as an obligation, not merely compliance with written rules.

The results of studies conducted by Tambun (2020), Intan (2025), and Itqoni (2025) also support this analysis, which states that taxpayer awareness has a significant effect. This is because if tax collection is carried out effectively, accurately, and efficiently, tax compliance will be implemented and taxpayer awareness will arise. Increased taxpayer awareness leads to their compliance in paying taxes on time. Ainun (2022) also adds that this is due to the public's understanding of the importance of tax payments for the country, as well as the belief that the taxes paid will return to the community.

4. Fourth Hypothesis: Tax Knowledge Affects Taxpayer Compliance

The results of this study prove that tax knowledge has a positive effect on the compliance of MSME taxpayers, as evidenced by a probability (sig) of <0.001, which is less than 0.05. This means that the higher the level of tax knowledge possessed by MSME taxpayers, the higher their level of compliance in fulfilling their tax obligations. This finding confirms the important role of tax literacy as a core foundation for the formation of taxpayer compliance behavior in the MSME sector.

This study shows that the hypothesis is in line with the results of the analysis. Tax knowledge provides clarity about their rights and obligations in taxation. MSME taxpayers with good knowledge not only understand their obligation to pay taxes, but

also understand their rights, such as tax incentives, tax reductions, and other tax facilities that can be utilized legally. Understanding the economic benefits of tax compliance can encourage motivation to comply.

The results of this study are also supported by the results of studies conducted by Afuan Fajrian (2020), Ariyanto (2020), and Permata (2022), which are in line with each other, namely that tax knowledge has a significant effect. Tax knowledge is an important aspect of tax compliance because understanding the taxes applicable in Indonesia will make taxpayers more compliant in fulfilling their tax obligations. Conversely, if taxpayers do not understand the taxes applicable in Indonesia, it will lead to non-compliance.

CONCLUSION

This study examines the effect of tax rates, tax penalties, taxpayer awareness, and tax knowledge on the tax compliance of MSMEs in Sidoarjo Regency with a sample of 90 MSMEs. The results of the analysis show that tax rates and penalties do not have a significant effect on the level of tax compliance, indicating that external factors such as tax rates and the threat of penalties are less effective in encouraging MSME compliance. Conversely, taxpayer awareness and tax knowledge were found to have a positive and significant effect on compliance, confirming that internal factors such as moral awareness and tax literacy are far more decisive in determining the tax compliance behavior of MSMEs. These findings indicate the importance of efforts to improve education and socialization of taxation to increase the awareness and knowledge of MSME taxpayers so that tax compliance can increase, which in turn supports optimal tax revenue and sustainable national development. This study also highlights that the inconsistent application of sanctions and a lack of understanding of tax rates have resulted in MSME taxpayers not giving sufficient consideration to fiscal policy when fulfilling their tax obligations. Therefore, strategies to improve tax compliance should focus more on empowering and increasing the capacity of taxpayers through effective tax literacy programs and continuous education.

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