THE EFFECT OF TAXPAYER AWARENESS, TAX KNOWLEDGE, AND TAX SANCTIONS ON MSME TAXPAYER COMPLIANCE AT SOUTH BADUNG TAX OFFICE

Sherley Diana Thandung[1]
Universitas Pendidikan Ganesha, Bali, Indonesia
sherleydianathand@gmail.com

Ni Luh Wayan Sayang Telagawathi[2]
Universitas Pendidikan Ganesha, Bali, Indonesia
wayan.sayang@undiksha.ac.id

Komang Endrawan Sumadi Putra[3]
Universitas Pendidikan Ganesha, Bali, Indonesia
endrawan.sumadi@undiksha.ac.id

Abstract

This study aims to analyze the effect of taxpayer awareness, tax knowledge, and tax sanctions on the compliance of Micro, Small, and Medium Enterprises (MSMEs) taxpayers at South Badung Tax Office. The background of this study is based on the relatively low level of MSME taxpayer compliance, as reflected in the low rate of annual tax return (SPT) reporting compared to the number of registered taxpayers. This study employs a quantitative approach with a causal-comparative research design. The population consists of all MSME taxpayers registered at South Badung Tax Office, totaling 11,521 taxpayers, with a sample of 100 respondents selected using purposive sampling. Data were collected through a Likert-scale questionnaire and analyzed using multiple linear regression with the assistance of SPSS. The results indicate that taxpayer awareness, tax knowledge, and tax sanctions have a positive and significant effect on MSME taxpayer compliance, both partially and simultaneously. These findings suggest that improving taxpayer awareness and tax knowledge, along with the consistent and firm enforcement of tax sanctions, can enhance MSME taxpayer compliance. This study is expected to contribute to the Directorate General of Taxes in formulating more effective strategies to improve taxpayer compliance, particularly in the MSME sector.

Keywords: Taxpayer Awareness, Tax Knowledge, Tax Sanctions, Taxpayer Compliance, MSMEs

INTRODUCTION

Tax is the primary source of state revenue and plays a crucial role in financing national development, contributing more than 70% to the State Budget (APBN). Yudiatmaja et al. (2023) In recent years, taxes have become the spearhead of state revenue. However, the level of taxpayer compliance in Indonesia, particularly in the Micro, Small, and Medium Enterprises (MSME) sector, remains relatively low. Data from South Badung Tax Office in 2024 show that out of 11,521 registered MSME taxpayers, only 46.23% submitted their Annual Tax Returns (SPT). Telagawathi et al. (2021) state that MSMEs have significant potential as a driver of the small-scale community economy. This condition reflects a gap between the potential tax revenue and the actual level of taxpayer compliance.

MSMEs play a strategic role in the national economy, contributing more than 60% to Gross Domestic Product (GDP) and absorbing approximately 97% of the workforce. Nevertheless, the level of tax compliance in this sector is still not optimal. This low compliance indicates underlying issues that need to be further examined, particularly regarding the factors influencing taxpayer behavior in fulfilling their tax obligations.

Several factors are suspected to influence taxpayer compliance, including taxpayer awareness, tax knowledge, and tax sanctions. Low awareness causes some MSME actors to perceive taxes as a burden rather than an obligation that contributes to development. In addition, limited tax knowledge results in taxpayers not fully understanding the proper procedures for calculating, reporting, and paying taxes. On the other hand, the implementation of tax sanctions, which has not been optimal, is considered insufficient to create a deterrent effect for non-compliant taxpayers.

Previous studies have shown mixed results regarding the influence of these three factors on taxpayer compliance. Some studies find that awareness, knowledge, and tax sanctions have a positive and significant effect on compliance, while others report inconsistent findings. These differences indicate the presence of a research gap that needs to be re-examined in a different context, particularly among MSMEs in the South Badung area.

Theoretically, taxpayer compliance behavior can be explained through Attribution Theory, which distinguishes between internal factors, such as awareness and knowledge, and external factors, such as tax sanctions. The combination of these factors is believed to influence taxpayers' decisions in fulfilling their tax obligations. Therefore, this study is important to provide empirical evidence regarding the determinants of MSME taxpayer compliance, as well as to support the efforts of the Directorate General of Taxes in improving voluntary compliance.

Based on the phenomenon of low MSME taxpayer compliance and the inconsistency of previous research findings, this study aims to analyze the effect of taxpayer awareness, tax knowledge, and tax sanctions on MSME taxpayer compliance at South Badung Tax Office. The results of this study are expected to provide both empirical contributions and policy recommendations to improve MSME tax compliance.

REVIEW OF LITERATURE

Taxpayer compliance is one of the key factors in optimizing state revenue, particularly in the Micro, Small, and Medium Enterprises (MSME) sector. In explaining taxpayer compliance behavior, this study employs Attribution Theory as its main theoretical foundation. This theory posits that individual behavior is influenced by internal factors, such as awareness and knowledge, as well as external factors, such as sanctions. In the context of taxation, taxpayer compliance is viewed as the result of the interaction between these factors.

Taxpayer awareness is an internal factor that reflects an individual's understanding and attitude toward the importance of taxes as a contribution to the state. According to Suarmanayasa et al. (2023), taxes are the primary source of a country's revenue, and their benefits are highly effective in supporting sustainable development. Taxpayers with high awareness tend to perceive tax payment as a moral and social responsibility. Several studies indicate that taxpayer awareness has a positive effect on compliance, as individuals with higher awareness are more likely to fulfill their tax obligations voluntarily. Meitriana et al. (2023) explain that, according to the Directorate General of Taxes, there are several factors contributing to the low level of taxpayer awareness in fulfilling tax obligations, including: (1) non-compliance with tax regulations, (2) low public trust in tax authorities, and (3) most importantly, the limited understanding of tax regulations among the public in Indonesia.

In addition to awareness, tax knowledge is another internal factor that plays an important role in shaping compliance behavior. Suwena et al. (2019) define tax as a mandatory contribution or levy imposed by the government on the public (taxpayers) to finance routine state expenditures and development costs, without any direct or specific return to the taxpayer. Tax knowledge includes an understanding of regulations, tax rates, reporting procedures, as well as taxpayer rights and obligations. Taxpayers with a good level of knowledge are more capable of carrying out their tax obligations accurately and correctly. However, previous studies have shown mixed results, where some find a significant positive effect, while others indicate that knowledge does not always influence taxpayer compliance.

An external factor that also influences taxpayer compliance is tax sanctions. Tax sanctions are legal instruments intended to encourage compliance through a deterrent effect. From a theoretical perspective, sanctions that are firm, fair, and consistently enforced will increase taxpayer compliance. Various studies show that tax sanctions have a positive influence on compliance, although some findings suggest that their effectiveness depends on the level of enforcement and taxpayers' perceptions of fairness in the tax system. According to Irwansyah et al. (2023), tax avoidance refers to the process of structuring a taxpayer's business activities and transactions in such a way that the tax liability is minimized while still remaining in compliance with tax regulations.

A number of empirical studies, both at the national and international levels, indicate that taxpayer awareness, tax knowledge, and tax sanctions are important determinants in improving MSME taxpayer compliance. However, these studies still show inconsistencies, suggesting that the relationships among variables are contextual and influenced by social, economic conditions, as well as the characteristics of taxpayers in different regions.

This is consistent with the study by Telagawathi et al. (2025), which found that tax service quality, tax knowledge, and tax sanctions are three key factors that significantly contribute to the level of taxpayer compliance. Irwansyah et al. (2024) state that Micro, Small, and Medium Enterprises (MSMEs) are expected to become key actors in such conditions, particularly in developing countries like Indonesia. Irwansyah et al. (2024) state that Indonesia, as a developing country, demonstrates promising economic potential, particularly in the Micro, Small, and Medium Enterprises (MSME) sector, which has experienced significant growth. Telagawathi et al. (2022) state that once MSMEs are integrated into the digital ecosystem, they must compete with existing digital business players.

Thus, based on the theoretical and empirical review presented, it can be concluded that MSME taxpayer compliance is influenced by a combination of internal and external factors. Therefore, this study focuses on examining the effect of taxpayer awareness, tax knowledge, and tax sanctions on MSME taxpayer compliance, particularly in South Badung Tax Office area, in order to provide empirical contributions in clarifying the inconsistencies found in previous studies.

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research design aimed at analyzing the causal relationship between independent and dependent variables. The independent variables in this study include taxpayer awareness, tax knowledge, and tax sanctions, while the dependent variable is MSME taxpayer compliance. This approach is chosen as it allows for empirical hypothesis testing through statistical analysis.

The research was conducted on MSME taxpayers registered at South Badung Tax Office. The population consisted of 11,521 MSME taxpayers based on 2024 data. The sampling technique used was purposive sampling with the following criteria: taxpayers who have been active for at least two years, have submitted at least one Annual Tax Return (SPT) within the last two years, and are willing to participate as respondents. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in a minimum of 100 respondents.

The data used in this study are primary data obtained through the distribution of questionnaires to respondents. The research instrument uses a five-point Likert scale, ranging from "strongly disagree" to "strongly agree." The questionnaire was developed based on indicators for each variable, consisting of four indicators per variable, resulting in a total of 16 statement items. Prior to use, the instrument was tested for validity and reliability. Before hypothesis testing, the research instrument was first tested for validity using corrected item correlation with a criterion of correlation value > 0.30. Subsequently, a reliability test was conducted using Cronbach's Alpha, where a construct is considered reliable if the alpha value > 0.60.

Regression Tests (t, F and R^2)

The data analysis technique employed is multiple linear regression analysis using SPSS software. The regression model used in this study is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

After the classical assumption tests are satisfied, the next stage involves conducting t-tests, F-tests, and the coefficient of determination test to determine the influence of independent variables on the dependent variable. These tests are used to assess both partial and simultaneous effects, as well as to measure how much the independent variables contribute in explaining variations in employee performance.

t-test

The t-test is used to determine the effect of each independent variable on the dependent variable individually. If the significance value is < 0.05 or the calculated t-value (t-count) is greater than the t-table value, then the independent variable has a significant effect on the dependent variable.

F-test

The F-test aims to determine the joint effect of independent variables on the dependent variable. If the significance value is < 0.05 or the calculated F-value (F-count) is greater than the F-table value, then all independent variables simultaneously have a significant effect on the dependent variable.

Coefficient of Determination Test (R^2)

The coefficient of determination test is used to measure how well the independent variables explain the variation in the dependent variable. An R^2 value close to 1 indicates that the model has strong explanatory power regarding the dependent variable.

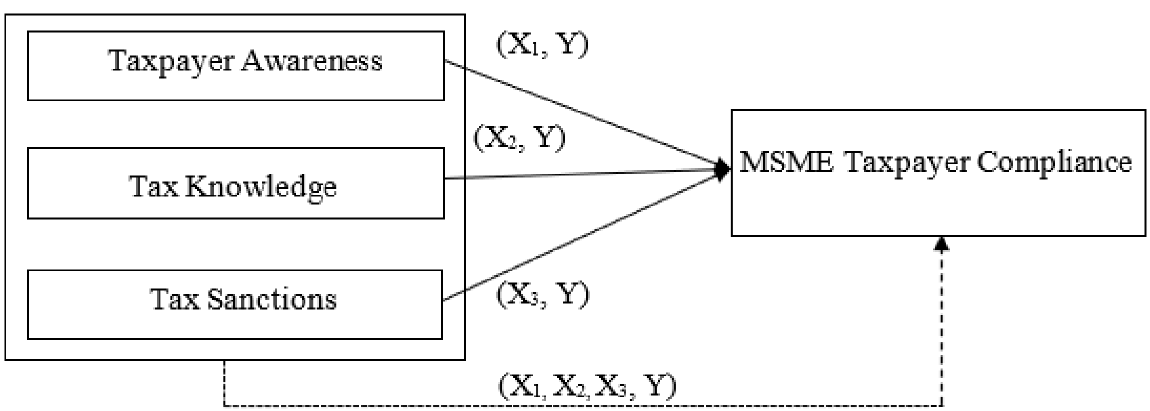
Research Hypotheses

Based on the theoretical review and findings of previous studies, taxpayer compliance is influenced by internal factors, namely taxpayer awareness and tax knowledge, as well as external factors in the form of tax sanctions. Referring to Attribution Theory, the combination of these factors is believed to shape the compliance behavior of MSME taxpayers. Therefore, the hypotheses in this study are formulated as follows:

H1: Taxpayer awareness has a positive and significant effect on MSME taxpayer compliance.
H2: Tax knowledge has a positive and significant effect on MSME taxpayer compliance.
H3: Tax sanctions have a positive and significant effect on MSME taxpayer compliance.
H4: Taxpayer awareness, tax knowledge, and tax sanctions simultaneously have a positive and significant effect on MSME taxpayer compliance.

These hypotheses are formulated to empirically test both the individual effects of each independent variable and their combined effect on MSME taxpayer compliance, particularly at South Badung Tax Office.

Research Model



This research framework illustrates the relationship between three independent variables taxpayer awareness (X1), tax knowledge (X2), and tax sanctions (X3) and one dependent variable, namely MSME taxpayer compliance (Y). These independent variables are positioned as factors influencing the level of taxpayer compliance, both individually and collectively.

Partially, the relationship between taxpayer awareness and taxpayer compliance is represented by hypothesis H1. Taxpayer awareness reflects an individual's attitude and understanding of the importance of taxes as a contribution to national development. Taxpayers with a high level of awareness tend to be more compliant, as they perceive taxes as a moral obligation and social responsibility.

Furthermore, the relationship between tax knowledge and taxpayer compliance is explained through hypothesis H2. Tax knowledge relates to taxpayers' understanding of tax regulations, procedures, and their rights and obligations. The better the level of knowledge possessed, the easier it is for taxpayers to fulfill their obligations accurately and correctly, thereby increasing compliance.

The relationship between tax sanctions and taxpayer compliance is represented by hypothesis H3. Tax sanctions function as a control instrument that imposes consequences for tax violations. The implementation of firm, fair, and consistent sanctions creates a deterrent effect, encouraging taxpayers to comply more with their obligations.

In addition to partial effects, this research framework also demonstrates a simultaneous effect as formulated in hypothesis H4. Taxpayer awareness, tax knowledge, and tax sanctions collectively influence MSME taxpayer compliance. This indicates that compliance is the result of an interaction between internal factors, such as awareness and knowledge, and external factors, such as tax sanctions. Therefore, improving taxpayer compliance requires a comprehensive approach through education, increased awareness, and effective enforcement of sanctions.

RESULTS AND DISCUSSION

The research results are presented through descriptive and regression analysis. In the initial stage, the researcher examined instrument feasibility through validity and reliability tests. Based on the test results, all indicators for the variables of taxpayer awareness, tax knowledge, tax sanctions, and taxpayer compliance were declared valid. Reliability values also showed excellent results, as indicated by Cronbach's Alpha values for each variable exceeding the required minimum threshold.

Validity Test

The validity test was conducted by examining the corrected item–total correlation. If the correlation coefficient is ≥0.30, the research instrument is considered valid.

Table 1.
Validity Test

Indicator		Corrected item – total correlation	Description
Taxpayer Awareness (X1)	X1.1	0,900	Valid
	X1.2	0,887	Valid
	X1.3	0,909	Valid
	X1.4	0,843	Valid
Tax Knowledge (X2)	X2.1	0,848	Valid
	X2.2	0,854	Valid
	X2.3	0,852	Valid

Indicator		Corrected item – total correlation	Description
	X2.4	0,853	Valid
Tax Sanctions (X3)	Y.1	0,904	Valid
	Y.2	0,897	Valid
	Y.3	0,863	Valid
	Y.4	0,886	Valid
Taxpayer Compliance (Y)	X3.1	0,869	Valid
	X3.2	0,878	Valid
	X3.3	0,867	Valid
	X3.4	0,888	Valid

Source: Data processed (2025)

Based on the results of the validity test presented in Table 4.11, all statement items for the variables Taxpayer Awareness (X1), Tax Knowledge (X2), Tax Sanctions (X3), and Taxpayer Compliance (Y) have corrected item–total correlation values greater than the minimum threshold of ≥ 0.30. The calculated correlation values (r-count) for Taxpayer Awareness range from 0.843 to 0.909, Tax Knowledge ranges from 0.848 to 0.854, Tax Sanctions ranges from 0.863 to 0.904, and Taxpayer Compliance ranges from 0.867 to 0.888. All these values indicate a strong correlation between each item and the total score of its respective variable. Therefore, it can be concluded that all items in the research questionnaire are valid and appropriate for use as research instruments. The instrument has been proven capable of accurately measuring the research variables and can be continued to the next stage of analysis.

Multiple Linear Regression

The regression equation analysis examining the effect of Taxpayer Awareness, Tax Knowledge, and Tax Sanctions on Taxpayer Compliance can be seen in the following equation.

$$Y = 2{,}427 + 0{,}303X_1 + 0{,}283X_2 + 0{,}213X_3$$

The constant value of 2.427 indicates that when Taxpayer Awareness (X1), Tax Knowledge (X2), and Tax Sanctions (X3) are assumed to be absent or equal to zero, the level of Taxpayer Compliance (Y) remains at 2.427.

The coefficient of 0.303 for X1 means that every one-unit increase in Taxpayer Awareness will increase Taxpayer Compliance by 0.303 units, assuming other variables remain constant. The coefficient of 0.283 for X2 indicates that every one-unit increase in Tax Knowledge will increase Taxpayer Compliance by 0.283 units. The coefficient of 0.213 for X3 means that every one-unit increase in Tax Sanctions will increase Taxpayer Compliance by 0.213 units. Overall, all coefficients are positive, indicating that increases in awareness, knowledge, and tax sanctions will lead to higher taxpayer compliance.

t-test

Based on data processing results using SPSS, the findings are presented in the following table.

Table 2.
Partial Test/t-test

Variable	t	Sig.
X1 (Taxpayer Awareness)	3,208	0,002
X2 (Tax Knowledge)	2,934	0,004
X3 (Tax Sanctions)	2,109	0,038

Source: Data processed (2025)

The Taxpayer Awareness variable produced a t-value of 3.208 with a significance value of 0.002, which is less than 0.05; therefore, the first hypothesis is accepted. This indicates that taxpayer awareness has a positive and significant effect on taxpayer compliance. Furthermore, the Tax Knowledge variable obtained a t-value of 2.934 with a significance value of 0.004, which is also less than 0.05; thus, the second hypothesis is accepted, meaning that tax knowledge has a positive and significant effect on taxpayer compliance.

Meanwhile, the Tax Sanctions variable has a t-value of 2.109 with a significance value of 0.038, which is likewise less than 0.05; therefore, the third hypothesis is accepted, indicating that tax sanctions have a positive and significant effect on taxpayer compliance.

F-test

Table 3.
Simultaneous Test (F-test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	694,313	3	231,438	76,499	0,000[b]
	Residual	290,437	96	3,025		
	Total	984,750	99			

Source: Data processed (2025)

Based on the results of the F-test (ANOVA), the calculated F-value is 76.499 with a significance level of 0.000. This significance value is less than 0.05 (0.000 < 0.05), therefore the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted. This indicates that the independent variables simultaneously or collectively have a significant effect on Taxpayer Compliance. Thus, the regression model used in this study is considered appropriate and can be used to explain the influence of the independent variables on the dependent variable. Furthermore, when compared with the F-table value at $\alpha = 0.05$ with df1 = 3 and df2 = 96 (approximately 2.70), the calculated F-value (76.499) is significantly higher, further confirming that the research model has a statistically significant effect.

Coefficient of Determination Test (R^2)

Table 4.
Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,840[a]	0,705	0,696	1,73936

Source: Data processed (2025)

The coefficient of determination (R^2), which aims to measure the extent to which Taxpayer Awareness, Tax Knowledge, and Tax Sanctions influence Taxpayer Compliance at South Badung Tax Office, shows an R-square value of 0.705 (70.5%). This means that 70.5% of Taxpayer Compliance at South Badung Tax Office is explained by Taxpayer Awareness, Tax Knowledge, and Tax Sanctions, while the remaining 29.5% is influenced by other variables not included in this study.

The Effect of Taxpayer Awareness on MSME Taxpayer Compliance

The results of the study indicate that taxpayer awareness has a positive and significant effect on MSME taxpayer compliance. This means that the higher the level of taxpayer awareness, the higher the level of compliance in fulfilling tax obligations. Empirically, most respondents already demonstrate a relatively high level of awareness, particularly in terms of willingness to pay taxes and concern for tax obligations. However, the level of compliance remains in the moderate category, indicating that awareness has not been fully implemented consistently in practice, especially in timely reporting and payment of taxes. This condition suggests that although internal motivation has been established, there are still obstacles in technical and administrative aspects. Therefore, increasing awareness needs to be accompanied by better understanding and improvements in the tax system to optimally enhance compliance. These findings are consistent with previous studies which state that awareness is a key factor in shaping taxpayer compliance.

H1: Taxpayer awareness has a positive and significant effect on MSME taxpayer compliance.

The Effect of Tax Knowledge on MSME Taxpayer Compliance

The results show that tax knowledge has a positive and significant effect on MSME taxpayer compliance. This implies that the better taxpayers understand tax regulations and procedures, the higher their level of compliance. However, the respondents' level of knowledge is still categorized as moderate, particularly in technical aspects such as the use of electronic reporting systems. This is in line with the level of compliance, which is also not yet optimal, especially in terms of accuracy and timeliness of tax reporting and payment. Tax knowledge plays an important role in helping taxpayers understand their obligations and avoid administrative errors. Therefore, improving tax literacy through education and socialization is essential to encourage compliance. These results are consistent with previous research emphasizing that knowledge is a crucial factor in shaping compliant behavior.

H2: Tax knowledge has a positive and significant effect on MSME taxpayer compliance.

The Effect of Tax Sanctions on MSME Taxpayer Compliance

The results indicate that tax sanctions have a positive and significant effect on MSME taxpayer compliance. This means that the stricter and more effective the implementation of sanctions, the higher the level of taxpayer compliance. However, respondents' perceptions of tax sanctions are still in the moderate category, particularly regarding their effectiveness and deterrent effect. This suggests that sanctions have not yet been fully perceived as a strong factor in encouraging compliance. Tax sanctions function as an external factor that exerts pressure on taxpayers to comply. Therefore, consistency and firmness in the application of sanctions are necessary to improve taxpayer discipline. These findings are in line with previous studies stating that sanctions play an important role in increasing compliance.

H3: Tax sanctions have a positive and significant effect on MSME taxpayer compliance.

The Effect of Taxpayer Awareness, Tax Knowledge, and Tax Sanctions on MSME Taxpayer Compliance

The results show that taxpayer awareness, tax knowledge, and tax sanctions simultaneously have a positive and significant effect on MSME taxpayer compliance. This indicates that these three variables complement each other in shaping compliance behavior. Awareness and knowledge act as internal factors that encourage voluntary compliance, while tax sanctions function as external factors that reinforce compliance through regulatory pressure. The combination of these factors creates a more comprehensive compliance system. Although each variable is still categorized as moderate, collectively they contribute significantly to compliance. This confirms that taxpayer compliance is a multidimensional phenomenon influenced by the interaction of various factors. Therefore, efforts to improve compliance should be carried out through an integrated approach, including education, enhanced understanding, and consistent enforcement of sanctions.

H4: Taxpayer awareness, tax knowledge, and tax sanctions simultaneously have a positive and significant effect on MSME taxpayer compliance.

CONCLUSION

Based on the research findings, it can be concluded that taxpayer awareness, tax knowledge, and tax sanctions play an important role in influencing MSME taxpayer compliance. Partially, taxpayer awareness has been proven to have a positive and significant effect on compliance, indicating that the higher the level of taxpayer awareness, the greater the likelihood that taxpayers will voluntarily fulfill their tax obligations.

Tax knowledge also shows a positive and significant effect on MSME taxpayer compliance. This suggests that a good understanding of tax regulations, procedures, as well as rights and obligations, encourages taxpayers to carry out their responsibilities accurately and correctly.

Furthermore, tax sanctions have been found to have a positive and significant effect on taxpayer compliance. The implementation of firm and consistent sanctions creates a deterrent effect, thereby increasing taxpayers' compliance in fulfilling their tax obligations.

Simultaneously, taxpayer awareness, tax knowledge, and tax sanctions collectively have a significant effect on MSME taxpayer compliance. This indicates that taxpayer compliance is the result of a combination of interacting internal and external factors.

Therefore, efforts to improve MSME taxpayer compliance need to be carried out comprehensively through enhancing taxpayer awareness and tax knowledge, as well as enforcing effective tax sanctions. These findings are expected to serve as a basis for tax authorities in formulating more targeted policies to improve MSME taxpayer compliance.

REFERENCES

Adnyani, N. M. S., Sinarwati, N. K., & Yudiatmaja, F. (2023). The Effect of Digital Literacy and Innovation Resistance to Use Digital Payment for Taxpayers. *Matrik: Jurnal Manajemen, Strategi Bisnis dan Kewirausahaan*. https://doi.org/10.24843/MATRIK:JMBK.2023.v17.i01.p07

Alkaida, D., & Ariq, M. H. (2023). Analisis pengaruh laju pertumbuhan pajak daerah terhadap PAD dalam peningkatan pembangunan Provinsi Banten. *Ilmu Ekonomi Manajemen dan Akuntansi*. https://journalthamrin.com/index.php/ileka/article/view/1990

Asyhari, F., & Aryati, T. (2023). Pengetahuan perpajakan, sanksi perpajakan, penurunan tarif, kondisi keuangan, kualitas pelayanan petugas pajak terhadap kepatuhan wajib pajak UMKM. *Jurnal Ekonomi Trisakti*. https://www.e-journal.trisakti.ac.id/index.php/jet/article/view/16263

Bayani, N., & Soedaryono, B. (2025). Pengaruh pengetahuan, kesadaran, sanksi, pelayanan pajak terhadap kepatuhan wajib pajak UMKM di Thamrin City. *Jurnal Ekonomi Trisakti*. https://www.e-journal.trisakti.ac.id/index.php/jet/article/view/22275

Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.

Darmayani, I. A. K. (2023). Pengaruh perubahan tarif PPh final, sanksi perpajakan, dan sosialisasi pajak terhadap kepatuhan UMKM. *E-Jurnal Akuntansi Universitas Udayana, 33*(8), 2110–2124. https://doi.org/10.24843/eja.2023.v33.i08.p18

Dimahi, N. P. V. D. P., & Wahyuni, M. A. (2025). Determinan Penghindaran Pajak Pada Perusahaan Pertambangan Yang Terdaftar Di Bursa Efek Indonesia. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, *16*(03), 555-564.

Febriani, N. P. I., & Noviari, N. (2023). Insentif pajak, kesadaran wajib pajak, sosialisasi pajak dan kepatuhan wajib pajak usaha mikro kecil dan menengah. *E-Jurnal Akuntansi, 33*(7), 1927–1944. https://doi.org/10.24843/eja.2023.v33.i07.p18

Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.

Ghozali, I., & Latan, H. (2021). *Partial least squares (PLS): Konsep, teknik dan aplikasi menggunakan SmartPLS 3* (3rd ed.). Badan Penerbit Universitas Diponegoro.

Gujarati, D. N., & Porter, D. C. (2012). *Basic econometrics* (5th ed.). McGraw-Hill.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage Publications.

Hantono, H., & Sianturi, R. F. (2022). Pengaruh pengetahuan pajak dan sanksi pajak terhadap kepatuhan pajak pada UMKM Kota Medan. *Owner, 6*(1), 747–758. https://doi.org/10.33395/owner.v6i1.628

Herawati, N. T., Dewi, L. G. K., & Meitriana, M. A. (2023). Lecturer Intentions in Teaching Tax Awareness: A Study of the Theory of Planned Behavior. *Jurnal Akuntansi dan Perpajakan*, *9*(1), 104-114.

Irwansyah, M. R., Yuniarta, G. A., & Suwena, K. R. (2024, May). Financial Performance of MSMEs: Effects of Financial Inclusion, E-Commerce Use, Education, and Product

Innovation. In *Proceedings of the International Conference on Economic Management, Accounting and Tourism (ICEMAT 2023)* (pp. 97-109). Springer Nature.

Juliarmini, K. N. (2020). Pengaruh kesadaran wajib pajak, lingkungan sosial, dan tarif pajak terhadap kepatuhan UMKM (Studi pada KPP Pratama Singaraja). *Jurnal Riset Akuntansi, 10*(2), 115–124.

Kundala, M. M., Kase, J. J., & Setyowati, H. (2024). Pengaruh kesadaran wajib pajak dan pengetahuan perpajakan pada kepatuhan wajib pajak (Studi kasus pada UMKM Kabupaten). *Prima Ekonomika*.
https://jurnal.stieykp.ac.id/index.php/primaekonomika/article/download/240/141

Lubis, F. (2019). Pengaruh kesadaran dan pengetahuan terhadap kepatuhan pajak UMKM. *Jurnal Ilmu dan Riset Akuntansi, 8*(6), 1–14.

Meilinda Utami, K. M., & Suwena, K. R. (2025). Pengaruh Literasi Digital Terhadap Kinerja UMKM Melalui Keunggulan Kompetitif. *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, *6*(6), 4760–4773. https://doi.org/10.38035/jmpis.v6i6.6064

Meitriana, M. A., Irwansyah, M. R., & Istiqomah, N. M. (2024). The Influence of Education, Capital, and Technology Levels on the Competitiveness of Micro, Small, and Medium Enterprises (MSMEs) as Supporters of Sustainable Development in Sawan District. *KnE Social Sciences*, 667-680.

Mustikasari, E. (2007). Pengaruh persepsi tentang keadilan, sistem perpajakan, dan pengetahuan perpajakan terhadap kepatuhan wajib pajak. *Jurnal Akuntansi dan Keuangan, 9*(2), 12–25.

Pau, H. I., Pau, S. P. N., & Angi, Y. F. (2022). Pengaruh pemahaman perpajakan dan sanksi perpajakan terhadap kepatuhan wajib pajak UMKM di Kota Maumere. *Co-Creation: Jurnal Ilmiah Ekonomi Manajemen Akuntansi dan Bisnis*. https://doi.org/10.55904/cocreation.v1i2.352

Pradnyani, N. L. P. N. D. A., Sari, P. I., & Suprapto, P. (2022). Pengaruh insentif pajak, kesadaran wajib pajak, sanksi pajak dan penerapan e-filing terhadap kepatuhan wajib pajak UMKM. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana, 11*(1), 88–100. https://doi.org/10.24843/eeb.2022.v11.i01.p09

Pramita, D. F. P., Pahmi, P., & Munzir, M. (2024). Sanksi perpajakan dan kesadaran wajib pajak pada kepatuhan wajib pajak UMKM di Kabupaten Sorong. *Financial and Accounting Indonesian Research, 4*(2), 115–127. https://doi.org/10.36232/fair.v4i2.601

Putri, C., & Martani, D. (2020). Pengaruh sanksi pajak terhadap kepatuhan wajib pajak: Perspektif efek jera. *Jurnal Pajak dan Keuangan Negara, 6*(1), 45–59.

Palguna, I. K. (2023). Peran aplikasi M-Pajak, sosialisasi, dan biaya kepatuhan terhadap kepatuhan wajib pajak. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana, 12*(5), 1550–1565. https://doi.org/10.24843/eeb.2023.v12.i05.p21

Putri, A. A. M. (2022). Modernisasi administrasi perpajakan berbasis aplikasi M-Pajak terhadap kepatuhan UMKM di Kabupaten Buleleng. *Jurnal Ilmiah Akuntansi dan Bisnis, 7*(4), 987–996. https://doi.org/10.24843/jiab.2022.v07.i04.p12

Putri, K. D. (2023). Pengaruh pemahaman perpajakan dan sanksi perpajakan terhadap kepatuhan UMKM di Denpasar Timur. *Jurnal Ekonomi dan Bisnis, 6*(2), 202–210.

Rahadian, S. H., Mulyadi, M., & Sianipar, P. B. H. (2024). Pengaruh pengetahuan pajak, tarif pajak, dan sanksi pajak terhadap kepatuhan wajib pajak (Studi kasus pada UMKM orang pribadi di Bekasi). *Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan, 2*(1). https://doi.org/10.70248/jakpt.v2i1.1118

Ramdania, A., & Yoshida, D. (2025). Pengaruh sanksi perpajakan, penerapan self-assessment system dan kesadaran wajib pajak terhadap kepatuhan wajib pajak UMKM. *Aksioma: Jurnal Sains Ekonomi dan Edukasi, 14*(1), 55–70. https://doi.org/10.62335/qpjgnc48

Roth, J. A., Scholz, J. T., & Witte, A. D. (1989). *Taxpayer compliance: An agenda for research*. University of Pennsylvania Press.

Sanjaya, P. P. L., Suarmanayasa, I. N., & Telagawathi, N. L. W. S. (2025). Improving Regional Revenue Through Taxpayer Compliance: An Economic Study on Service Quality, Knowledge, and Sanctions. *Economics*, *6*(4), 2925-2939.

Sarstedt, M., Ringle, C. M., & Hair, J. F. (2022). Partial least squares structural equation modeling. In *Handbook of Market Research* (Vol. 26). Springer. https://doi.org/10.1007/978-3-319-05542-8_15

Sarwono, J. (2020). *Metode penelitian kuantitatif dan kualitatif: Teori dan aplikasi untuk penelitian sosial, pendidikan, dan ilmu komunikasi*. Prenadamedia Group.

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

Shianti, D., Yudea, & Sari, D. K. (2025). Pengaruh pengetahuan perpajakan, kesadaran wajib pajak, dan keadilan pajak terhadap kepatuhan wajib pajak UMKM. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam, 6*(3), 1819–1830. https://doi.org/10.47467/elmal.v6i3.7027

Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.

Suwena, K. R., Tripalupi, L. E., & Irwansyah, M. R. (2019, July). PERTUMBUHAN PAJAK HOTEL DAN RESTORAN SERTA KONTRIBUSINYA PADA PENDAPATAN ASLI DAERAH KABUPATEN X TAHUN 2014-2017. In *The 2nd Annual National Conference for Economics and Economics Education Research*.

Telagawathi, N. L. W. S., Suci, N. M., & Heryanda, K. K. (2022). Digital transformation strategy for handicraft SMEs during the COVID-19 pandemic in Gianyar Regency, Bali. *International Journal of Social Science and Business*, *6*(1), 47-52.

Telagawathi, N. L. W. S., Suci, N. M., & Heryanda, K. K. (2021). Implikasi kewirausahaan terhadap digitalisasi ekonomi dan ekonomi kemanusiaan UMKM kerajinan tenun di Provinsi Bali. *MIX: Jurnal Ilmiah Manajemen*, *11*(02), 349515.

Umar, H. (2013). *Metode penelitian untuk skripsi dan tesis bisnis*. Rajawali Pers.

Wulandari, P. R., Apriada, K., & Irwansyah, M. R. (2023). Faktor-Faktor Yang Mempengaruhi Tax Avoidance Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia. *Jurnal Economina*, *2*(8), 2193–2212. https://doi.org/10.55681/economina.v2i8.750

Yanti, L. D., & Wijaya, V. S. (2023). Pengaruh pengetahuan perpajakan, tarif pajak, mekanisme pembayaran dan sanksi pajak terhadap kepatuhan wajib pajak UMKM. *ECo-Buss: Jurnal Ekonomi dan Bisnis, 6*(1), 206–216. https://doi.org/10.32877/eb.v6i1.611