

UTILIZATION E-COMMERCE AND TAX UNDERSTANDING OF MSME TAXPAYER COMPLIANCE IN PALU CITY



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Abstract

The development of digital technology has encouraged MSMEs to shift toward e-commerce based marketing to enhance business effectiveness and expand market reach. This transformation also affects potential tax revenues, prompting the government to revise the MSME taxation mechanism through the implementation of a 0.5% Final Income Tax rate. However, tax compliance among MSMEs remains low, largely due to limited tax literacy and understanding. This study aims to analyze the influence of e-commerce utilization and tax understanding on the tax compliance of MSMEs in Palu City. The research involved 344 respondents and employed multiple linear regression analysis. The results indicate that e-commerce utilization has no effect on tax compliance, whereas tax understanding has a positive and significant influence. Theoretically, these findings reinforce that tax understanding is a dominant factor in shaping compliance behavior. Practically, the results highlight the need to improve tax literacy and strengthen the integration of taxation systems with e-commerce platforms to enhance MSME tax compliance in the digital era.

Keywords: E-Commerce Utilization, Tax Understanding, Taxpayer Compliance, MSMEs

INTRODUCTION

The development of digital technology has encouraged business actors to switch from conventional systems to e-commerce. The use of smartphones and the internet allows MSMEs to market their products more widely through various digital platforms. Rizal et al. (2023) emphasized that technological changes require business actors to adapt to remain competitive. MSMEs, which are an important sector in the national economy, benefit from digitalization through market expansion and increased sales effectiveness, Berliana & Ompusunggu (2023). MSMEs themselves, according to Raja Kiswandi et al. (2023) and Wati et al. (2024), are productive sectors that play an important role in the national economy, with the classification of micro, small, and medium enterprises based on the level of profit and operating income.

The adoption of e-commerce by Indonesian MSMEs is increasing rapidly, with around 21.8 million MSMEs or 34% of the population already using marketplaces such as Shopee, Tokopedia, Lazada, and Bukalapak (Statista, 2023). The growth of digital transactions creates significant potential tax revenues, both through VAT on sales and income tax on the income of MSME actors. The government then issued various tax policies, including Government Regulation No. 23 of 2018 which sets the MSME Final Income Tax rate at 0.5% (Dgt, 2023).

However, the problem of taxpayer compliance is still the main challenge in the Indonesian tax system. Arta & Alfasadun (2022) found that the increase in the number of MSMEs has not been followed by awareness of carrying out tax obligations. Susanti & Widajatun (2021) emphasized that tax literacy needs to be improved among MSMEs, while Resmi et al. (2021) highlighted the role of financial and tax literacy in improving business performance. Inasius et al. (2020) show that although tax amnesty policies increase compliance, taxpayer consistency is still a challenge. These findings confirm that the tax compliance of MSMEs is not only influenced by regulations, but also by the ability of business actors to understand tax provisions.

Therefore, this study aims to find and analyze the influence of e-commerce utilization and tax understanding on the compliance of MSME taxpayers in Palu City. By integrating the two variables in one analytical model, the article is expected to contribute to strengthening the digital taxation literature and provide more comprehensive empirical evidence as a determinant of MSME tax compliance in the digital economy era.

REVIEW OF LITERATURE

E-Commerce Utilization

The use of e-commerce is an important element in the digital transformation process of MSMEs in Indonesia. E-commerce, as explained by Zakia et al. (2023), is an electronic commerce activity that connects consumers, producers, and suppliers through a computer network. Juhana (2024) emphasized that e-commerce consists of four main categories of B2B (Business-to-Business), B2C (Business-to-Customer), C2C (Customer-to-Customer), and B2G (Business-to-Government) which facilitate various forms of digital transactions. Technological developments are driving changes in people's shopping behavior, where many purchases are now made online through social media and online platforms (Etanim, 2022). In the context of MSMEs, this sector has a great contribution to the national economy and is

defined by Law No. 20 of 2008 as a productive business that covers various economic sectors. Based on income, MSMEs are categorized into micro, small, and medium enterprises (Wati et al., 2024). With its strategic role, the use of digital technology is an important need for MSMEs.

The adoption of e-commerce has been proven to have a positive impact on MSMEs, such as expanding market access and increasing sales opportunities. Haholongan et al (2024). found that e-commerce allows MSMEs to reach a wider range of consumers without geographical restrictions. In addition, the transaction and marketing process becomes more efficient. Berliana and Ompusunggu (2023) also stated that e-commerce through various marketplaces can encourage economic growth by providing space for MSMEs to promote products effectively. Thus, the use of e-commerce plays a big role in strengthening the competitiveness of MSMEs while encouraging the development of the digital economy in Indonesia.

Understanding Taxation

Understanding taxation is complete and accurate knowledge of all tax-related matters owned by taxpayers (Faridzi et al., 2022). Taxpayers' understanding of tax laws is how taxpayers understand applicable regulations. This understanding is very important because it will help them fulfill their tax obligations correctly. (Wati et al., 2024). To improve compliance, the government imposes a Final Income Tax rate for MSMEs of 0.5% through Government Regulation No. 23 of 2018 (Fiskus et al., 2021).

In concept, the understanding of taxation includes knowledge about tax rates, reporting methods, sanctions, and the obligation to have an NPWP. Every taxpayer needs to understand the importance of paying taxes as a contribution to financing government expenditure (Ridhotin & Ardini, 2022). Taxpayers who understand these rules will find it easier to carry out their tax obligations correctly and on time, so that tax understanding is an important factor in shaping compliance behavior in the digital era.

Taxpayer Compliance

Taxpayer compliance is an important factor in the success of the tax system, including for MSME actors who are one of the backbones of the national economy. Mawaddah et al. (2023) define taxpayer compliance as the awareness and willingness of taxpayers to fulfill all their tax obligations voluntarily as a form of participation in supporting state development. This compliance is reflected through several indicators, such as the willingness of taxpayers to register themselves, the ability to calculate and pay taxes on time, and order in submitting the Annual Return (SPT), as explained by Ristanti et al. (2022). Conceptually, Faridzi et al. (2022) emphasized that tax compliance includes all actions of taxpayers in carrying out obligations in accordance with applicable regulations. Thus, MSME tax compliance is not only understood as an administrative obligation, but also as a conscious behavior that reflects compliance with the tax legal system. This shows that taxpayer compliance is influenced by taxpayers' understanding, awareness, and ability to implement tax rules, which is the key to optimizing state revenue.

RESEARCH METHOD

The object of this research is MSME actors in Palu City who use e-commerce in their business operations and have NPWP. The object was chosen because it is representative of

business actors who have adapted to digital technology but still face tax compliance challenges. The study used a quantitative approach to test the influence of e-commerce utilization and tax understanding on MSME taxpayer compliance.

The research will be carried out in Palu City, Central Sulawesi, in October 2025. The type of data used is quantitative data sourced from primary and secondary data. Primary data was obtained through the distribution of questionnaires to MSMEs using e-commerce, supported by interviews and observations. Secondary data is collected through journals, books, and official government documents.

Data collection techniques include observation, interviews, questionnaires, and documentation. The research population includes 2,447 MSMEs in Palu City, while the sample was determined using purposive sampling techniques with the criteria of MSMEs that use e-commerce and have NPWP. Based on Slovin's calculation with an error rate of 5%, a sample of 344 respondents was obtained.

This study uses multiple linear regression analysis as the main method in testing the relationship between variables, with the entire data processing process carried out through SPSS 2025. Before conducting regression analysis, a series of classical assumption tests were carried out to ensure the feasibility of the model, including normality tests, multicollinearity tests, and heteroscedasticity tests. After the model is declared to meet the assumptions, hypothesis testing is carried out through the calculation of the determination coefficient (R^2), simultaneous significance test (F test), and partial significance test (t test) to determine the contribution of each variable in the research.

RESULTS AND DISCUSSION

The researchers distributed 344 questionnaires, and all of them (100% return rate) were successfully collected and further processed.

Descriptive Kuesioner

Respondent's Business Type

Table 1.
Respondent's Business Type

Type of Business	Frequency	Presentase %
Culinary	394	68,88%
Trade	174	30,42%

Source: Data processed by researchers, 2025

The results of data collection showed that the majority of MSME actors who became respondents were engaged in the culinary sector, with a percentage of 68.88%. The dominance of this sector shows that the types of businesses related to food and beverages are more quickly adapting to the use of digital platforms in running their businesses. Trade

business groups were in second place with a contribution of 30.42%, while other types of businesses such as services and agriculture only accounted for 0.70% of the total sample. These findings indicate that e-commerce is more widely used by MSMEs that offer physical products and have a fast consumption character, so that the adoption rate is higher

than in other sectors.

E-Commerce Used by the Respondent

Table 2.
E-commerce used by the Respondent

Platform	Frequency	Presentase %
Shopee	438	76,57%
TikTok Shop	44	7,69%
Maxim	41	7,17%
Grab	33	5,77%
Gojek	12	2,10%

Source: Data processed by researchers, 2025

Most MSMEs in Palu City choose Shopee as the main sales platform, with a usage rate of 76.57%. This dominance shows that Shopee is considered the easiest to use and has a wide market reach for MSME actors. Meanwhile, platforms such as TikTok Shop (7.69%), Maxim (7.17%), and Grab (5.77%) are starting to show growth as digital marketing alternatives, although their contribution is not as large as Shopee. Other platforms such as Tokopedia and Lazada are only used by a small percentage of respondents, indicating the preference of MSMEs for marketplaces that are more popular in the local market. Overall, this data illustrates the tendency of MSMEs to choose platforms that have the largest user base and offer ease of operation.

Respondents' Annual Business Turnover

Table 3.
Respondents' Annual Business Turnover

Annual Turnover	Frequency	Percentage %
IDR 500,000,000 – IDR 2,500,000,000	410	71,68%
Not sure	96	16,78%
< IDR500,000,000	25	4,37%
> Rp2.500.000.000	25	4,37%
Others	16	2,80%

Source: Data processed by researchers, 2025

In terms of operating income, most of the respondents, namely 71.68%, have an annual turnover in the range of IDR 500 million to IDR 2.5 billion, which is in accordance with the small to medium business category. A considerable proportion, which is 16.78%, stated that they did not know the exact amount of their turnover, which reflected a weakness

in the recording of financial statements among MSME actors. Respondents with a turnover of less than IDR 500 million and above IDR 2.5 billion amounted to 4.37%, indicating that the distribution of operating income was relatively concentrated in the middle group. This data indicates that most MSMEs that use e-commerce have a fairly developed business scale.

Validity Test

The research instrument was tested for validity using the Pearson Product Moment correlation technique in the SPSS application. The number of samples is determined based on the calculation of the Slovin formula with an error tolerance of 5%.

Table 4.
Validity Test Results

Statement	r-Count	r-Table	P (sig.)	Remarks
P1	0,364	0,1058	0,001	Valid
P2	0,412	0,1058	0,001	Valid
P3	0,488	0,1058	0,001	Valid
P4	0,362	0,1058	0,001	Valid
P5	0,367	0,1058	0,001	Valid
P6	0,529	0,1058	0,001	Valid
P7	0,410	0,1058	0,001	Valid
P8	0,426	0,1058	0,001	Valid
P9	0,598	0,1058	0,001	Valid
P10	0,566	0,1058	0,001	Valid
P11	0,446	0,1058	0,001	Valid
P12	0,460	0,1058	0,001	Valid
P13	0,516	0,1058	0,001	Valid
P14	0,511	0,1058	0,001	Valid
P15	0,500	0,1058	0,001	Valid

Source: Data processed by researchers, 2025

The test results show that all statement items (P1 to P15) are valid. This validity criterion is met because the r-calculated value for each item is in the range of 0.362 to 0.598, which is greater than the r-table value of 0.1058. In addition, the entire item shows a significance of 0.001, which is much smaller than the significance limit of 0.05. Thus, the instruments used have been proven to be accurate and feasible to measure research variables.

Feasibility Test

The reliability test (consistency of the instrument) was carried out using the SPSS application using the Cronbach's Alpha method. A research instrument is considered reliable (consistent) if the Cronbach's Alpha value obtained from the test is greater than or equal to (\geq) the standard value set, which is 0.6. (Zulqoidah & Chasanah, 2022).

Table 5.
Reliability Test Results

Number of Statements	Cronbach's Alpha	Requirements	Remarks
15	0,741	0,6	Reliabel

Source: Data processed by researchers, 2025

Based on the reliability test using Cronbach's Alpha on 15 statement items, a value of 0.741 was obtained. Because this value far exceeds the minimum limit of reliability set (0.6), it can be concluded that this research instrument is very reliable (consistent).

Normality Test

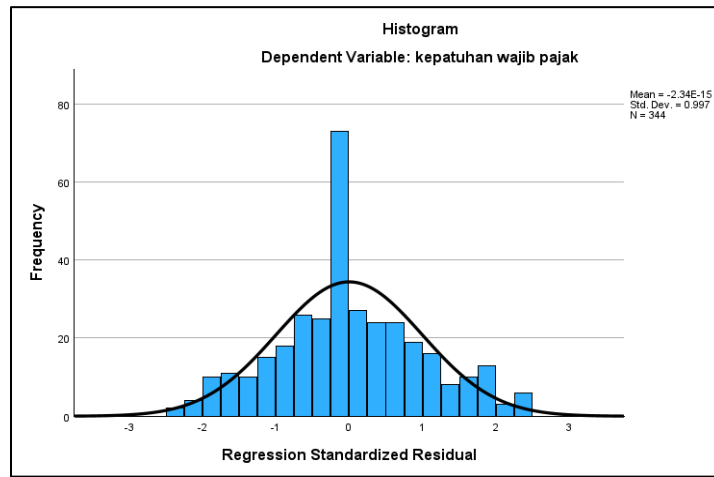


Figure 1.
Normality Test

Based on the results of the normality test using a histogram, it can be seen that the residual distribution shows a pattern that resembles a normal curve (bell-shaped). A mean value of -2.34E-15 which is close to zero and a standard deviation of 0.997 which is close to 1 indicates that the residual is distributed normally. Therefore, it can be concluded that the assumption of normality in the regression model has been met.

Multicollinearity Test

Table 6.
Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	LIVE
1	Ecommerce utilization	.962	1.039
	Understanding taxation	.962	1.039

Source: Data processed by researchers, 2025

The results of the multicollinearity test showed that the variables of e-commerce Utilization (X1) and Tax Understanding (X2) had the same Tolerance value, which was 0.962, and the VIF (Variance Inflation Factor) value of 1.039. Since all the Tolerance values

(>0.10) and VIF values (<10) meet the set limits, it can be ascertained that there are no problems of multicollinearity between independent variables in the regression model.

Heteroscedasticity Test

Table 7.
Heteroscedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say.
	B	Std. Error	Beta		
1 (Constant)	.748	.503		1.487	.138
E-commerce utilization	.022	.023	.053	.966	.335
Understanding taxation	.030	.021	.080	1.450	.148

Source: Data processed by researchers, 2025

Based on the results of the heteroscedasticity test using the Glejser method, it was obtained that the e-commerce utilization variable (X1) had a significance value of 0.156, and the Tax Understanding variable (X2) had a significance value of 0.148. Since both variables have a significance value greater than 0.05, it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Multiple Linear Regression Analysis

Table 8.
Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Say.
	B	Std. Error	Beta		
1 (Constant)	24.675	.779		31.693	<.001
E-commerce utilization	-.020	.032	-.033	-.623	.534
Understanding Taxation	-.181	.036	-.270	-5.057	<.001

Source: Data processed by researchers, 2025

$$Y = 24,675 - 0.033 \text{ Ecommerce Utilization} - 0.270 \text{ Tax Understanding} + e$$

In the above example, the variable of e-commerce utilization does not affect taxpayer compliance, while the variable of Tax Understanding has a positive effect on taxpayer compliance.

Simultaneous Significant Test (F test)

Table 9.
Test Results f

Model	Sum of Squares	Df	Mean Square	F	Say.
1 Regression	135.307	2	67.653	14.482	<.001b
Residual	1593.039	341	4.672		

Total 1728.346 343

Source: Data processed by researchers, 2025

Based on the table above, it is known that the value of F is 14.482 with a significance level of 0.001, which is smaller than 0.05. This shows that the research model involving the variables Utilization of e-commerce, Understanding of Taxation is declared feasible or fit to be used in regression analysis.

Determination Coefficient Test (Adjusted R Square)

Table 10.
Determination Coefficient Test Results

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.759a	.576	.574	.54035

Source: Data processed by researchers, 2025

Based on the table above, it is known that the value of Adjusted R Square shows a value of 0.576. This value indicates that the variables of E-commerce Utilization and Tax Understanding simultaneously were only able to explain the variation of the Palu City MSME Taxpayer Compliance variable of 57.6%. Meanwhile, the remaining 42.4% was influenced by other variables that were not included in this study model.

Variable Significance Test (t-test)

Table 11.
Test Results t
Summary of Hypothesis Testing Results

Hipotesis	Beta (unstandardized coefficients)	Significant value	Conclusion
Hypothesis 1 (H1)	-0,20	0,534	Rejected
Hypothesis 2 (H2)	0,181	0,001	Accepted

Source: Data processed by researchers, 2025

First Hypothesis

Based on the results of the study, it is known that the e-commerce utilization variable has no effect on MSME Taxpayer Compliance. This is proven through the results of regression analysis which shows a significance value of $0.0534 > \alpha = 0.05$, so that the hypothesis stating the influence of e-commerce utilization on taxpayer compliance is rejected. Thus, it can be concluded that the implementation of good e-commerce utilization does not directly affect the level of compliance of MSME taxpayers in the city of Palu in carrying out their tax obligations.

Second Hypothesis

The results of the analysis showed that there was an influence between the variables of Tax Understanding on MSME Taxpayer Compliance. This is evidenced by the results of the regression test which obtained a significance value of $0.001 < \alpha = 0.05$, so that the hypothesis that the Understanding of Taxation has an effect on the Compliance of MSME Taxpayers can be accepted. In other words, the better the taxpayer's understanding of

taxation, the higher their level of compliance in fulfilling their tax obligations in the city of Palu.

The Effect of E-Commerce Utilization on MSME Taxpayer Compliance

The results of the first hypothesis test show that the use of e-commerce does not have a significant effect on MSME Taxpayer Compliance. A significance value of 0.534 (> 0.05) indicates that the use of digital platforms by MSME actors does not have a statistical relationship with their compliance behavior with tax obligations. A negative regression coefficient (-0.020) shows that even the increase in e-commerce usage does not make a positive contribution to tax compliance.

These findings provide an idea that the adoption of digital technology by MSMEs is primarily aimed at operational and marketing purposes, not to support tax administration compliance. While the use of e-commerce can increase transaction volumes and expand market access, it is not automatically followed by increased awareness and compliance in carrying out tax obligations. Many MSME actors still view buying and selling activities on digital platforms as informal transactions that are not fully supervised by the tax system, so they feel that there is no need to adjust tax reporting to these digital transactions.

These results also illustrate that the ability of MSMEs to utilize technology is not always in line with financial literacy and tax knowledge. Digital transaction recording is still often carried out unsystematically, making it difficult for entrepreneurs to integrate financial data from e-commerce into tax administration. In addition, the low understanding of tax obligations for online merchants – including the 0.5% MSME Final Income Tax rule – makes the use of e-commerce does not have a direct impact on tax compliance levels.

Empirically, these findings are consistent with the research of Zakia et al. (2023) and Hasanudin et al. (2020), which stated that the use of e-commerce has no effect on taxpayer compliance. The two studies emphasized that the intensity of using digital platforms does not necessarily increase the understanding or motivation of business actors to pay taxes compliantly. On the contrary, Sormin's (2022) research found that regulations and systems integrated with e-commerce can improve tax compliance. This difference shows that the benefits of new digital technologies can have an impact on compliance when supported by structured policies and integration of the tax system.

Overall, the results of this study confirm that the use of e-commerce by Palu City MSMEs is more oriented towards increasing sales, not on tax compliance. Without the support of tax understanding, system supervision, and the connection of the marketplace with tax administration, the use of e-commerce cannot be an indicator that affects taxpayer compliance.

The Effect of Tax Understanding on MSME Taxpayer Compliance

Testing the second hypothesis showed significantly different results. The Tax Understanding variable was proven to have a significant and positive effect on MSME Taxpayer Compliance, with a significance value of 0.001 (< 0.05). This means that the level of understanding of MSME actors regarding regulations, procedures, tax rates, and tax rights and obligations plays a major role in shaping their compliance behavior.

These findings show that tax understanding is a determining factor in shaping taxpayer compliance patterns. Taxpayers who understand tax rules and procedures tend to be better able to calculate the amount of tax owed, understand the reporting mechanism (SPT),

and avoid mistakes in tax payments. On the other hand, taxpayers with low levels of tax literacy tend to ignore tax obligations, either due to ignorance or misperception that taxes are not the main obligation for small businesses.

For MSMEs in Palu City, understanding taxation is also related to the ability to manage business financial administration. Business actors who have good record-keeping skills find it easier to adjust business financial statements to tax obligations, while those who do not have a basic understanding of accounting often have difficulty in compiling data for tax purposes.

These findings are in line with various previous studies, such as Arta & Alfasadun (2022), Permata & Zahroh (2022) and Maili (N, 2022) which consistently show that tax understanding is a dominant variable in influencing the level of taxpayer compliance, especially in small and medium-scale businesses. These studies underline that tax education, socialization, and the provision of easy-to-understand information can be decisive factors in improving tax compliance in a sustainable manner.

The results of this study also provide an overview that increasing tax compliance in the digital era is not enough to rely only on the use of technology, but must be accompanied by efforts to increase tax literacy. A good understanding of taxation encourages taxpayers to have a sense of responsibility for fiscal obligations. Thus, tax education, technical guidance, and the availability of tax consulting services for MSMEs are important factors to support the creation of voluntary compliance.

CONCLUSION

The results of the study show that the use of e-commerce does not have a significant influence on the compliance of MSME taxpayers in Palu City because the digital activities of business actors focus more on marketing and increasing sales, so it has not been optimally integrated with the tax system. On the other hand, tax understanding has been proven to have a positive and significant effect, which means that the level of tax literacy is the main factor that encourages MSMEs to be more obedient in carrying out tax reporting and payment obligations.

Based on these findings, researchers are then advised to develop the research by adding other variables, such as perception of sanctions, quality of tax services, use of digital accounting technology, or the level of taxpayer awareness. The addition of these variables is expected to enrich the research model and provide a more comprehensive picture of the factors that affect MSME tax compliance.

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