



THE INFLUENCE OF TAX KNOWLEDGE, TAX AWARENESS, AND TAX MORALITY ON TAX COMPLIANCE OF MSMEs IN THE KEBON BAWANG URBAN VILLAGE, NORTH JAKARTA

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Abstract

This study aims to test and analyze the Influence of Tax Knowledge, Tax Awareness, and Tax Morality on Tax Compliance of MSME Taxpayers residing in the Kebon Bawang Village area, North Jakarta. This research method uses the Nonprobability sampling method using Accidental Sampling and using the Hair formula with a research sample of 100 respondents. The results of this study are (1) Tax knowledge does not have a positive effect on MSME taxpayer compliance. (2) Tax awareness has a positive effect on MSME taxpayer compliance. (3) Tax morality has a positive effect on MSME taxpayer compliance. The conclusion from the study indicates that tax knowledge does not influence SMEs taxpayers' compliance due to the lack of knowledge among SMEs taxpayers about the payment deadlines for their tax obligations.

Keywords: MSMEs, Tax Awareness, Taxpayer Compliance, Tax Morality

INTRODUCTION

Tax compliance in Indonesia is still very low even though the largest state revenue comes from taxes. In general, low tax revenue is related to low taxpayer compliance in paying off their tax obligations. The potential for tax revenue in the Indonesian economy today is Micro, Small and Medium Enterprises. Tax revenue comes from the contribution of MSME players as seen from the Gross Domestic Product (GDP) of MSMEs. According to data from the Ministry of Cooperatives and Small and Medium Enterprises in 2021, the number of micro, small and medium enterprises (MSMEs) in Indonesia reached 64.2 million. With the contribution of MSMEs to the Indonesian economy amounting to 61.07% or worth 8,567.389 trillion (Quoted from the source: Ministry of Finance of the Republic of Indonesia, 2022). Compared to the previous year, in 2020, the contribution of Micro, Small and Medium Enterprises (MSMEs) to the Gross Domestic Product (GDP) only reached 37.3% (Quoted from the source: Ministry of Cooperatives and Small and Medium Enterprises, 2020). So that it has increased by around 23.77% from the previous year (Redaksi DDTCNews, 2022).

The difficulty for the Directorate General of Taxes to access the income received by MSMEs as a result of the increasing contribution of MSME players is currently not matched by the compliance and contribution of MSME players in fulfilling their tax obligations. The number of MSMEs registered in the tax administration and revenue system is still far from what should be targeted. Of the total 64.2 million MSMEs in Indonesia, only 2.31 million or 3.6% are registered as MSME taxpayers, while taxpayer compliance only reaches 15%. In fact, MSME players have a high awareness of paying tax obligations as well as tax intensives that will be given by the government to MSME players. The main problem with the low compliance of MSME taxpayers in Indonesia is caused by a lack of knowledge about literacy and understanding of tax calculations that are their obligations. So that MSME taxpayer compliance in Indonesia is still low and results in low tax revenue (DDTCNews, 2022).

LITERATURE REVIEW

Theory of Planned Behaviour

Theory of Planned Behavior is a theory that predicts a person's intention to engage in a behaviour at a particular time and place. It states that individual behaviour is driven by



behavioural intentions (Ajzen, 1991). In this theory there are 3 types of considerations including Behavioural beliefs, Normative beliefs, and Control beliefs.

Taxpayer Compliance

Taxpayer compliance is how much taxpayers carry out their tax obligations properly and correctly in accordance with applicable tax regulations or tax laws. According to (Rahayu, 2020) There are 2 types of tax compliance, namely formal compliance and material compliance. Formal compliance is a condition of taxpayers in fulfilling their tax obligations formally in accordance with the provisions stipulated in the Tax Law. Meanwhile, material compliance is a condition of taxpayer compliance in fulfilling their tax obligations in material terms.

Tax Knowledge

Tax knowledge is one of the efforts to mature the community through education and understanding by changing the behaviour of individual taxpayers or groups of taxpayers through tax education and training (Tarmidi & Nurlita, 2018).

Tax Awareness

Tax awareness is the ability to be able to carry out tax obligations correctly through the knowledge and understanding of taxpayers (Rahayu, 2020). This awareness arises from a condition where taxpayers understand and understand the meaning, function, and purpose of paying taxes to the State Taxpayers have awareness in taxation.

Tax Morality

Tax morality is the intrinsic motivation to comply with and pay taxes so as to voluntarily contribute to the provision of public goods (Torgler, 2007). Indicators of tax morality include demographic factors, level of national pride, level of participation, level of trust, and level of regional autonomy.

The Effect of Tax Knowledge on MSME Taxpayer Compliance

Tax knowledge can affect taxpayer compliance because taxpayers know their tax rights and obligations, so that taxpayers will carry out when how their rights and obligations are carried out. In accordance with the Theory of Planned Behaviour, someone who has tax knowledge forms an action in the form of an intention to carry out their tax obligations to comply as a taxpayer. This statement is in accordance with the results of research from (Suhendar, 2023) where the results of this study indicate a positive influence on tax knowledge on MSME taxpayer compliance. Where the higher the tax knowledge, the higher the compliance of MSME taxpayers.

H1: Based on the above research, tax knowledge has a positive effect on MSME taxpayer compliance.

The Effect of Tax Awareness on MSME Taxpayer Compliance

Tax awareness can affect this Tax Awareness, has an influence on taxpayer compliance, because taxpayers who have tax awareness mean that they understand and understand their obligations in paying their obligations. In accordance with Theory of Planned Behaviour, because tax awareness is seen from someone aware of paying their tax obligations in a timely manner. This statement is in accordance with the results of research from (Yulia et al., 2020) Where the results of this study indicate that taxpayer awareness has a positive and significant effect on taxpayer compliance in MSMEs. So that the higher the tax awareness, the higher the taxpayer compliance.

H2: Based on the research above, tax awareness has a positive effect on MSME taxpayer compliance.

The Effect of Tax Morality on MSME Taxpayer Compliance

Tax morality has an influence on taxpayer compliance because it can be seen from the morals of MSME actors, because if MSME actors have good or positive morals, they will understand that paying taxes is an obligation that must be obeyed because it is a standard in



terms of taxation. Tax morality is related to Theory of Planned Behavior, which is seen from the behavioural intentions of a person, especially MSME actors, because morality comes from motivation from within MSME actors in paying their tax obligations. Where the results of this study taxpayer morality has a significant positive effect on MSME taxpayer compliance

H3: Based on the above research, tax morality has a positive effect on MSME taxpayer compliance.

METHODS

The type of research used is causal using quantitative methods. The data collection technique uses survey research, where the form of data collection uses a questionnaire distributed to a group of people. Primary data sources are collected directly from respondents by submitting electronic questionnaires via google form. The sample criteria for respondents set are MSMEs located in the Kebon Bawang Village area. The sampling technique uses Nonprobability Sampling with an Accidental Sampling Approach or a sampling technique based on chance, namely anyone who happens to meet the researcher can be used as a sample, if it is deemed that the person who happens to be found matches the criteria that the researcher has determined (Sugiyono, 2019). Using Haier's formula in determining the sample, namely by (1) observing each variable with the largest number of indicators, (2) adding up the most indicators for all variables, and (3) multiplying by 10. Data processing in this study used Smart PLS software version 4.1.0.3. to test descriptive tests, outer models, inner models, and hypothesis testing.

RESULTS AND DISCUSSION

Descriptive Statistical Test

The descriptive analysis test results obtained using Smart PLS version 4.1.0.3 are described in table 1. This table describes gender, age, and type of business.

Table 1. Descriptive statistics

Characteristic	Description	Total	Percentage
Gender	Male	58	58%
	Female	42	42%
Age	< 25 age	15	15%
	25 – 35 age	15	15%
	36 – 45 age	44	44%
	> 45 age	28	28%
Bussines Type	Trade	91	91%
	Service	9	9%

Source: Data processed (2024)

Based on table 1, the majority of the sample respondents' gender was dominated by male respondents, totalling 58 male respondents or 58%, compared to female respondents totalling 42 female respondents or 42%. Based on the majority of the sample of respondents, the age of respondents dominated by respondents aged 36-45 years totalling 44 respondents or 44%, compared to respondents aged < 25 years totalling 15 respondents or 15%, respondents aged 25-35 years totalling 15 respondents or 15%, and respondents aged > 45 years totalling 28 respondents or 28%. Based on the majority of the sample of respondents, the type of business dominated by trade respondents totalled 91 respondents or 91%, compared to respondents in the service business type totalled 9 respondents or 9%.



Descriptive Statistical Analysis

Descriptive statistical analysis uses index numbers that are categorised into score ranges based on the Three-box Method criteria. Determination of the upper limit and lower limit of the score range, interpretation is carried out by converting to units of 100. The following determination:

The upper limit of the score range = $(\%F*5)/5 = (100*5)/5 = 100$

The lower limit of the score range = $(\%F*1)/5 = (100*1)/5 = 20$

Using the Three-box Method, the following basic criteria for interpretation of index values are:

Index value 20.00 - 46.67 = Low interpretation

Index value 46.67 - 73.33 = Medium interpretation

Index value 73.33 - 100 = High interpretation

Table 2. Descriptive Statistics

	Variables	Average Index
Y	MSME Taxpayer Compliance	86,90%
X1	Tax Knowledge	84,28%
X2	Tax Awareness	83,20%
X3	Tax Morality	86,12%

Source: Data processed (2024)

Based on table 2 for the umkm taxpayer compliance variable with an average index of 86.90%, in the Three Box Method, this index value is included in the high interpretation. On the tax knowledge variable with an average index of 84.28%. In the Three Box Method, this index value is included in the high interpretation. On the tax awareness variable with an average index of 83.20%. In the Three Box Method, this index value is included in the high interpretation. On the tax morality variable with an average index of 86.12%. In the Three Box Method, this index value is included in the high interpretation. So it can be concluded that for statistical analysis it can be said that all variables are good, it's just that the lowest variable on the tax awareness variable needs to be improved.

Outer Model Test

The outer model defines the relationship of each indicator with other variables. Data analysis techniques in this study using SmartPLS. Where there are 3 characteristics in assessing the outer model, namely Convergent Validity, Discriminat Validity, and Compsite Reability (Ghozali, 2021).

Convergent Validity

Convergent Validity can be assessed by the loading factor value. Where the loading factor value > 0.6 is declared valid, but if the loading factor value < 0.6 , it is declared invalid. The following are the results of the loading factor test, namely:

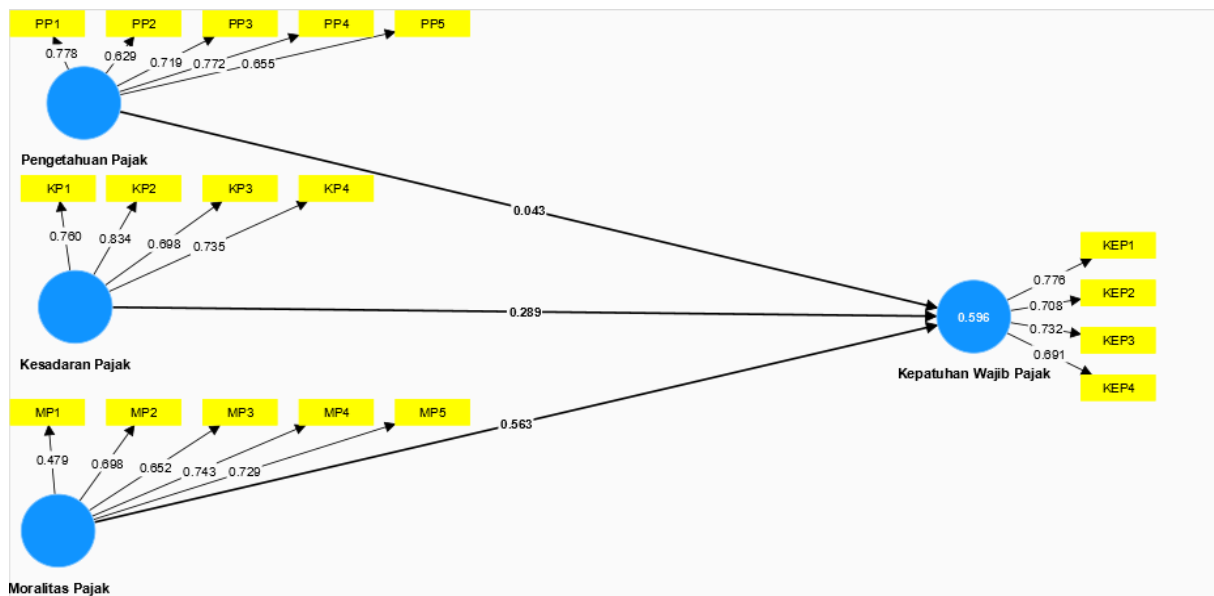


Figure 1. Loading factor test results

Based on Figure 1, the results of the loading factor test for several constructs have a loading factor value > 0.6 or declared valid. However, there is 1 indicator that is invalid or the loading factor value < 0.6 , namely the tax morality indicator MP1 with a value of 0.479, so that the indicator is considered to have no effect on this study and must be removed. Loading factor testing is carried out again, the test results are as follows:

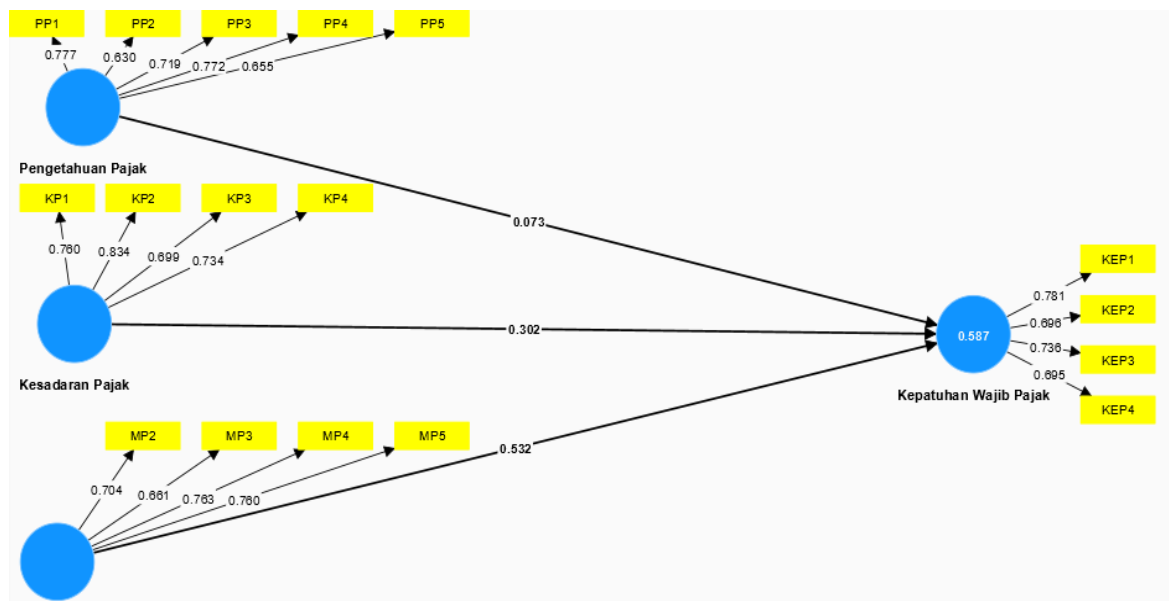


Figure 2. Latest Outer Loading

Based on the test results in Figure 2 after removing the MP1 indicator, all indicators have met the convergent validity requirements, where the indicator > 0.6 so that all indicators on the taxpayer knowledge variable, taxpayer awareness, taxpayer morality, and taxpayer compliance can be declared valid. Furthermore, convergent validity can be measured by Average Variance Extracted (AVE). Where for AVE assessment the requirement is > 0.5 so it



can be declared valid. The following are the results of the calculation of Average Variance Extracted (AVE), namely:

Table 3. Result Average Variance Extracted (AVE)

Variables	AVE	Critical Value	Description
Tax Knowledge (X1)	0,509	0,5	Valid
Tax Awareness (X2)	0,575	0,5	Valid
Tax Morality (X3)	0,523	0,5	Valid
MSME Taxpayer Compliance (Y)	0,530	0,5	Valid

Source: Data processed (2024)

Based on table 3, all indicators have met the requirements of convergent validity, namely the AVE value > 0.5 including indicators of taxpayer knowledge, taxpayer awareness, taxpayer morality and taxpayer compliance so that they are declared valid.

Discriminat Validity

Discriminate Validity is measured by comparing the square root of the Average Variance Extracted (AVE) for each construct in the model. The recommended AVE assessment must be greater than 0.50 which indicates that 50% or more of the variance of the indicator can be explained. The following are the results of the Average Variance Extracted (AVE) test, namely:

Table 4. Result Average Variance Extracted (AVE)

Variables	Average Variance Extracted	
	Before	After
Tax Knowledge (X1) <-> MSME Taxpayer Compliance (Y)	0,505	0,713
Tax Awareness (X2) <-> MSME Taxpayer Compliance (Y)	0,575	0,758
Tax Morality (X3) <-> MSME Taxpayer Compliance (Y)	0,524	0,723

Source: Data processed (2024)

Based on table 4 shows the measurement of Discriminat Validity by squaring the Average Variance Extracted of all variables > 0.50. So it can be concluded that Discriminat Validity fulfils between pairs of reflective constructs.

Reability Test

Reliability test measurements to test the accuracy and accuracy of a construct measurement with Cronbach's Alpha and Composite Realiability. The value rule for Cronbach's Alpha is > 0.6 and for Composite Reliability, namely 0.7 is still acceptable for Exploratory Research. The following are the results of the reliability test:

Table 5. Result Reability Test

Variables	Composite Reliability	Critical Value	Cronbach's Alpha	Critical Value
Tax Knowledge	0,766	0,7	0,756	0,6
Tax Awareness	0,762	0,7	0,753	0,6
Tax Morality	0,714	0,7	0,695	0,6
MSME Taxpayer Compliance	0,708	0,7	0,740	0,6



Source: Data processed (2024)

Based on table 5 shows that the construct values of taxpayer knowledge, taxpayer awareness, tax morality, and taxpayer compliance have a Cronbach's Alpha value > 0.6 and for Composite Reliability > 0.7 . So it can be concluded that all constructs have fulfilled the reliability test well.

Inner Model

R-Square

The R-square value aims to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. Meanwhile, according to Hair (2011), R-Square values of 0.75, 0.50, and 0.25 indicate strong, moderate, and weak models. The following results of the R-square value are seen as follow:

Table 6. Result R-Square

Variables	R-Square	R-Square Adjusted
MSME Taxpayer Compliance (Y)	0,587	0,574

Source: Data processed (2024)

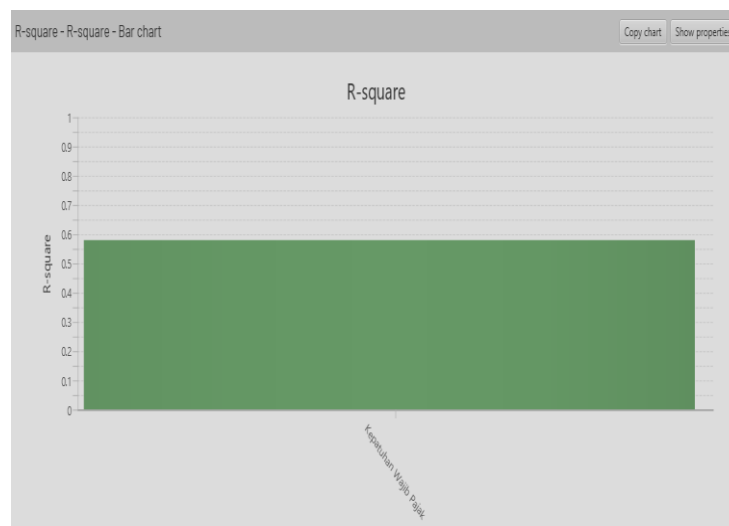


Figure 3. R-Square

Based on table 6 and figure 3, it shows that the R-Square value on the taxpayer compliance variable is 0.587, which indicates that the variables of taxpayer knowledge, taxpayer awareness, and taxpayer morality have an influence of 0.587 on taxpayer compliance and the remaining 0.413 is influenced by other variables not tested in this study. So it is concluded that the R-Square of 0.587 in this study is in the moderate category.

Hypothesis Testing

Hypothesis testing aims to see the significance of the influence between variables by looking at the parameter coefficient and the significance value of the T statistic, namely through the bootstrapping method. The rules used if the hypothesis is rejected if the t-count < 1.96 or sig value > 0.05 . If the hypothesis is accepted if the t-count > 1.96 or sig value < 0.05 . The following are the results of hypothesis testing with the bootstrapping method, namely:



Table 7. Path Coefficients

	Original Sample (O)	Sample Mean	Standart Deviation (STDEV)	P Values	P values
Tax Knowledge (X1) -> MSME Taxpayer Compliance (Y)	0,073	0,08	0,105	0,694	0,448
Tax Awareness -> MSME Taxpayer Compliance (Y)	0,302	0,311	0,083	3,639	0,000
Tax Morality -> MSME Taxpayer Compliance (Y)	0,302	0,524	0,101	5,261	0,000

Source: Data processed (2024)

Tax Knowledge on MSME Taxpayer Compliance

Based on table 7, it shows that the original sample value is 0.073, meaning that the positive direction of the relationship between tax knowledge and taxpayer compliance. For the T Statistic measure the result is 0.694 (smaller than 1.96) and the P value is 0.448. So it can be concluded that tax knowledge has a negative effect on taxpayer compliance for Micro, Small and Medium Enterprises. Thus hypothesis 1 which states that tax knowledge does not affect taxpayer compliance for Micro, Small and Medium Enterprises and the hypothesis is rejected.

Tax Awareness on MSME Taxpayer Compliance

Based on table 7, it shows that the original sample value is 0.382, meaning that the positive direction of the relationship between tax awareness and taxpayer compliance. For the T Statistic measure the result is 3.433 (greater than 1.96) and the P value is 0.001. So it can be concluded that tax knowledge has a positive effect on taxpayer compliance for Micro, Small and Medium Enterprises. Thus hypothesis 1 which states that tax knowledge affects taxpayer compliance for Micro, Small and Medium Enterprises and the hypothesis is accepted.

Tax Morality on MSME Taxpayer Compliance

Based on table 7, it shows that the original sample value is 0.500, meaning that the positive direction of the relationship between tax morality and taxpayer compliance. For the T Statistic measure the result is 4.184 (greater than 1.96) and the P value is 0.00. So it can be concluded that tax morality has a positive effect on taxpayer compliance for Micro, Small and Medium Enterprises. Thus hypothesis 1 which states that tax knowledge does not affect the compliance of Micro, Small and Medium Enterprises taxpayers and the hypothesis is accepted.

Discussion

Based on the results of the Smart-PLS (Partial Least Square) analysis of the hypothesis testing above, the research results can be concluded, namely:

The Effect of Taxpayer Knowledge on MSME Taxpayer Compliance

Based on the results of the hypothesis testing that has been carried out, it proves that taxpayer knowledge has no effect on the compliance of micro, small and medium enterprises taxpayers. This explains the lack of knowledge about taxes, especially on the lowest index in tax regulations regarding payment deadlines. Taxpayer actors still do not know the payment deadline, so some taxpayers are late in paying taxes according to the time of provision. So that the importance of tax knowledge for micro, small and medium enterprises understands the time limits for tax payments. Thus, the lower the tax knowledge, the lower the compliance of micro, small and medium business taxpayers in carrying out their obligations to pay taxes.

The results of this study are in line with research (Faridah & Sausan, 2022), (Hantono; Riko Fridolend, 2021), (Permata, 2020), and (Negara & Purnamasari, 2018) which concluded



that tax knowledge has no effect on the compliance of micro, small and medium business taxpayers. The lower the tax knowledge, the lower the taxpayer compliance in paying their tax obligations. However, it is not in line with (Indrawan et al., 2018), (Suhendar, 2023), (Umaimah, 2023), and (Soda et al., 2021) which state that taxpayer knowledge affects the compliance of small and medium micro business taxpayers.

The Effect of Taxpayer Awareness on MSME Taxpayer Compliance

Based on the results of the hypothesis testing that has been carried out, it proves that taxpayer awareness affects the compliance of micro, small and medium enterprises taxpayers. This shows that umkm taxpayers have awareness in carrying out tax obligations by preparing an allocation of funds for tax payments. That way the taxpayer actors prove part of community service as a form of participation in supporting regional development. Thus, the higher the awareness of taxpayers, the higher the taxpayer compliance in carrying out the obligation to pay taxes.

The results of this study are in line with research (F. A. Riadita, 2019), (Permata, 2020), (Fauzi & Maula, 2020), (Suprihati, 2021), and (Negara & Purnamasari, 2018) which concluded that taxpayer awareness affects the compliance of small and medium micro business taxpayers. The higher the awareness of micro, small and medium business taxpayers, the higher the taxpayer compliance in paying their tax obligations. However, it is not in line with (Yunia et al., 2021), (Anindya & Nurhayati, 2023), and (Nurlela et al., 2021) which state that taxpayer awareness has no effect on the compliance of small and medium micro business taxpayers.

The Effect of Taxpayer Morality on Taxpayer Compliance

Based on the results of the hypothesis testing that has been carried out, it proves that taxpayer morality affects the compliance of micro, small and medium enterprises taxpayers. This shows the effect of tax morality as indicated by the guilt of the umkm actors if they do not fulfil their obligation to pay taxes. In addition, umkm actors if they do not pay taxes feel that they are violating life principles and ethics because they do not fulfil their obligation to pay taxes. Umkm actors also build an attitude of willingness in tax obligations by setting aside funds to pay taxes. Thus the higher the morality of taxpayers of umkm actors, the higher the compliance of taxpayers in their tax obligations.

The results of this study are in line with research (Astuti & Panjaitan, 2018), (Faridah & Sausan, 2022), (Faridah & Sausan, 2022), (Umaimah, 2023), (Anindya & Nurhayati, 2023), and (Nurlela et al., 2021) which resulted in the conclusion that taxpayer morality affects the compliance of micro, small and medium business taxpayers. The higher the morality of micro, small and medium business taxpayers, the higher the taxpayer compliance in paying their tax obligations. However, it is not in line with (Awaluddin et al., 2022) that taxpayer morality has no effect on the compliance of small and medium micro business taxpayers.

CONCLUSIONS

Conclusions

Based on the results of the discussion that has been described in the previous chapter, the authors make conclusions on this research. Taxpayer knowledge has no effect on taxpayer compliance for micro, small and medium enterprises. This shows that the perpetrators are still lacking in tax knowledge, especially about the time limit for paying tax obligations. So that there are many delays due to tax payments from small and medium micro businesses. So that the lower the knowledge of micro, small and medium business taxpayers, the lower the compliance of micro, small and medium business taxpayers in carrying out their obligations to pay taxes. Taxpayer awareness affects the compliance of small and medium micro business taxpayers. This shows that the perpetrators of micro, small and medium business taxpayers have a fairly good awareness in carrying out their obligations to pay taxes by preparing an allocation



of funds to pay taxes. So that the higher the awareness of small and medium micro business taxpayers, the higher the taxpayer compliance in carrying out the obligation to pay taxes. Taxpayer morality affects the compliance of small and medium micro business taxpayers. This shows that the morals of small and medium micro business taxpayers are quite good, where taxpayer actors have a sense of guilt and violate ethics if they do not pay their tax obligations. So that the higher the morality of small and medium micro business taxpayers, the higher the taxpayer compliance in carrying out their obligations to pay taxes.

Suggestions

Based on the results of the research that has been done, the author makes suggestions for this study. Suggestions for further researchers, namely to add other variables so that further research is more varied so that the results of further research are better than this study. In addition, for the sample, both the number of respondents must be increased and the place must be different so that further research is more relevant. Suggestions for the Directorate General of Taxes, namely to carry out socialisation activities regarding tax knowledge, especially on tax payment deadlines. So that in the future the taxpayer actors are more obedient and timely in carrying out their obligations in paying taxes. Suggestions for Micro, Small and Medium Enterprises, namely to always be obedient and obedient in carrying out the obligation to pay taxes. Because by paying taxes as one proof of our devotion to the state in regional development.

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