

**Article History:**

Upload: March 2<sup>nd</sup> 2024;

Revision: March 31<sup>st</sup> 2024;

Accepted: April 9<sup>th</sup> 2024;

Available Online: April 10<sup>th</sup> 2024

## **Determinant Factors Affecting Compliance MSME Taxpayers (Case Study of Cipadang Village Community)**

**Hardini Ariningrum<sup>1</sup>, Irma Nuryana<sup>2</sup>, Dian Eka Saputri<sup>3</sup>**

Universitas Malahayati

[hardini.ariningrum@gmail.com](mailto:hardini.ariningrum@gmail.com), [irmanuryana083@gmail.com](mailto:irmanuryana083@gmail.com)

Given that taxes represent the primary revenue source in Indonesia, the government places significant emphasis on the tax processing procedure. Micro, Small, and Medium Enterprises (MSMEs) receive a government-borne incentive of 0.5 percent Final Income Tax, underscoring the government's support for this sector. With 64.2 million MSMEs in Indonesia in 2019, comprising 99.99% of all business entities, these taxpayers are exempted from tax remittance up to a specified threshold, with no tax deductions or collections enforced upon their payments. This study endeavors to assess the impact of religiosity, love of money, tax knowledge, taxpayer awareness, tax rates, and tax sanctions on compliance among MSME taxpayers registered in Cipadang Village. Employing a quantitative approach, data is gathered through questionnaires, involving 30 respondents who are MSME taxpayers. This research contributes to the advancement of tax accounting and behavioral accounting research, particularly concerning compliance with tax payments among MSME taxpayers.

**Keywords: Compliance, MSME, Taxes, Taxpayer**

### **Introduction**

Taxes are contributions paid to the people and the state to make payments for public interests which are included in the state treasury and carried out in accordance with the law which can be forced to be implemented. Taxes are compulsory payments to the state imposed by law on individuals or entities, without direct compensation in return. Taxes are donations paid by the people to the state for the public interest, which are included in the state treasury, carried out according to law, can be implemented, and are used for state needs for the prosperity of the people (Mardiasmo, 2019).

Micro, Small, and Medium Enterprises (MSMEs) are regarded as economic pillars in Indonesia, given their significant role in the nation's socio-economic advancement. These enterprises present vast opportunities for enhancing a country's economy (Edy et al., 2021). In 2019, Indonesia boasted 64.2 million MSMEs, constituting 99.99% of all business entities, as per data from the Ministry of Cooperatives. To improve the country's economy, the government wants many MSMEs in Indonesia. The more MSMEs there are, the greater the opportunity for the country to make MSMEs a significant contribution to the economy (Kemenkopukm Data, 2019).

One of the insights from the tax sector is that MSMEs have the potential to improve the

---

<sup>1</sup>Coressponden: Hardini Ariningrum. Universitas Malahayati. Jl. Pramuka No.27, Kemiling Permai, Kec. Kemiling, Kota Bandar Lampung, Lampung 35152. [hardini.ariningrum@gmail.com](mailto:hardini.ariningrum@gmail.com)

Indonesian economy. Taxes are a source of state income, they are still considered low as a developing country. However, the source of state income from taxes has been proven to play an important role in the economy, driving government and providing public facilities for the community. State revenues from the tax sector have changed every year (Putri and Wibowo 2021).

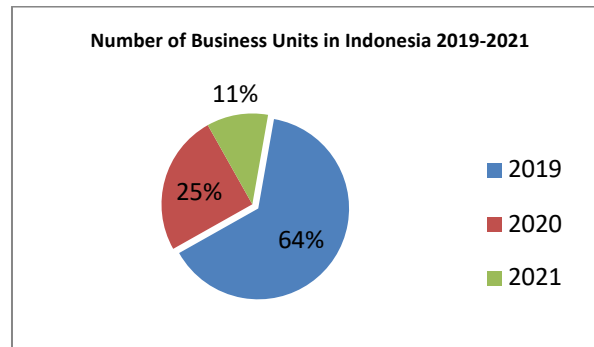


Figure 1. The Number of MSME Business Units in Indonesia 2019-2021

The table above shows that the growth and development of MSMEs has decreased from 2019-2021, because the number of MSMEs increases every year. Several factors influence taxpayer compliance. This includes taxpayer compliance, religiosity, love of money, knowledge about taxes, awareness, tariff tax services and research sanctions (Ratnawardhani et al., 2020). The problem in this research is a case study of the Cipadang sub-district community, the purpose of the research to determine the the effect of religiosity, love of money, Tax Knowledge, Taxpayer Awareness, Tax Service Quality, Tax Rates, and Tax Sanctions have effect MSME taxpayer compliance

Meanwhile, the benefits of research by conducting research can be beneficial and useful in increase theoretical understanding of taxpayer compliance on MSMEs. and it is hoped that it can provide scientific contributions and input material for other researchers.

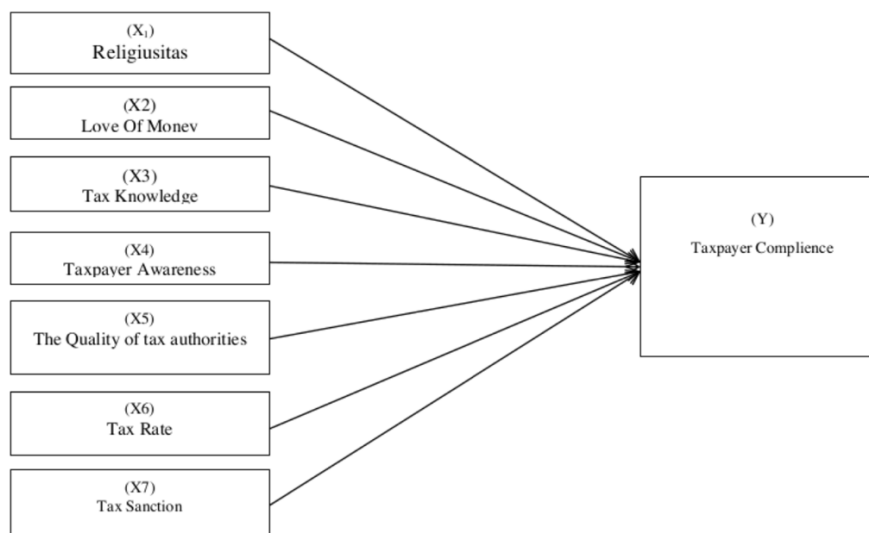


Figure 2. Research Framework

**Research hypothesis**

The following research hypothesis can be created based on theoretical studies, relevant research and the framework above:

- H<sub>a1</sub>: Religiosity influences MSME taxpayer compliance
- H<sub>a2</sub>: Love of Money influences MSME taxpayer compliance

- H<sub>a3</sub>**: Tax knowledge influences MSME taxpayer compliance
- H<sub>a4</sub>**: Taxpayer awareness influences MSME taxpayer compliance
- H<sub>a5</sub>**: The level of service provided by tax authorities affects compliance among MSME taxpayers.
- H<sub>a6</sub>**: Tax rates influence MSME taxpayer compliance
- H<sub>a7</sub>**: Tax sanctions affect MSME taxpayer compliance
- H<sub>a8</sub>**: MSME taxpayer compliance is influenced by factors such as religiosity, love of money, tax knowledge, taxpayer awareness, tax service quality, tax rates, and tax sanctions.

### **Compliance Theory**

Compliance theory, often referred to as "compliance theory", delineates a state in which an individual adheres to prescribed rules and directives. From the outlined description, it is inferred that taxpayer compliance embodies the taxpayer's disposition, underscored by a readiness and commitment to meet tax obligations as per the relevant tax regulations, encompassing timely reporting, calculation, and payment of taxes. (N Herlyastuti, 2018).

### **Religiosity**

Religiosity is how much knowledge and belief a taxpayer has about religion and the way he views it and its teachings in daily activities in his community when carrying out his obligations as a taxpayer (Ermawati & Afifi, 2018).

### **Love of money**

The love of money correlates with various organizational behaviors, including heightened job satisfaction, reduced employee turnover rates, and unexpected organizational behaviors such as accounting fraud. (Ratnawardhani et al., 2020).

### **Knowledge Taxation**

Knowledge about taxes is very important because it influences taxpayers' attitudes and behavior towards a fair tax system. Good knowledge can help taxpayers correctly (Indrawan & Binekas, 2018).

### **Taxpayer Awareness**

Taxpayer awareness refers to the state in which taxpayers possess knowledge, recognition, appreciation, and adherence to relevant tax regulations, along with a commitment and willingness to fulfill their tax obligations. (Hestanto, Taxpayer Compliance, 2019).

### **Quality of Service**

Quality service from tax authorities is recognized as a crucial factor in determining whether society is satisfied or dissatisfied. It encompasses services provided by tax authorities that meet specific expectations and requirements. ( Hestanto , 2019).

### **Tax Rates**

One determinant impacting tax compliance is the tax rate. According to the recent regulation amendment, the UMKM PPh (Final Income Tax for Micro, Small, and Medium Enterprises) Regulation, stated under Government Regulation Number 23 of 2018, taxpayers with a gross turnover not exceeding IDR 4,800,000,000 in a tax year will now face a reduced tax rate of 0.5%, down from the previous rate of 1%. (Dewi & Sumaryanto, 2019).

### **Tax Sanctions**

Sanctions are coercive and enforceable actions carried out as a response to certain actions or to the inability to carry out actions stipulated by law (Aismawanto, 2018).

## Taxpayer Compliance

Tax compliance refers to the fulfillment of all tax obligations and the exercise of tax rights by taxpayers. (Ablessy Mumu, Jullie J. Sondakh, I Gede Suwetja, 2020).

## Methods

This study employs a quantitative approach to gather data that can be measured more precisely. Quantitative research methods are grounded in the positivist philosophy and are applied to investigate specific populations or samples. Typically, sampling methods are conducted randomly, and data collection involves utilizing research instruments to gather quantitative data. Subsequently, statistical analysis is performed to test predetermined hypotheses using this research method. (Arsani & Rasmini, 2021).

Time study done on September up to you October 2023. Research location in Cipadang Village , Gedong Tataan District , Pesawaran Regency .

The data used in the research is primary data. Primary data is data that comes from specially collected data sources and is directly related to the research problem to be studied. The questionnaire distributed contained questions about where connection Which will be explained by quantitative methods in inter-related research variables religiosity (X1), *Love of money* (X2), tax knowledge (X3), Taxpayer Awareness (X4), Tax Service Quality (X5), Tax Rates (X6), Tax Sanctions (X7) and obedience taxpayer (Y).

## Research Population and Sample

This refers to the entirety of individuals, events, or subjects under consideration for research. (Sekaran, 2018). This research utilized 30 MSMEs in Cipadang Subdistrict Village as a population, a sample selected based on their number and characteristics (Sugiono, 2019). Research sample is a term used to describe a sample, which is a drawn portion of a population. This research uses a *purposive sampling method*, where samples are selected based on considerations also known as decision making (Hartono, 2019).

In research, data collection involves obtaining primary data through the distribution of questionnaires. The method utilized to select the sample is purposive sampling, which involves deliberate selection based on specific considerations. Respondents' considerations in this research were:

1. Featured MSMEs registered with the Cipadang Village Cooperatives and Micro Enterprises Service
2. MSMEs that are still active today and are included in the MSME criteria
3. MSMEs that have financial reports include (Profit and Loss, Balance Sheet, Changes in Capital, and Cash Flow).

From the respondent criteria above, a total of 30 respondents can be drawn.

## Operational Definition of Variables

The study encompasses six independent variables and one dependent variable. The independent variables include religiosity, love of money, tax knowledge, taxpayer awareness, tax rates, and tax sanctions. The dependent variable in this research pertains to taxpayer compliance within Small and Medium Enterprises.

(Indrawan & Binekas, 2018).

- 1) Taxpayer Compliance

The questionnaire used to measure taxpayer compliance was obtained by combining 8 question items obtained from research by Handayani, et al (2019) and Widayanti (2019).

- 2) Religiosity

Religiosity can be defined as belief in God and commitment to obey all the principles established and believed in by Allah SWT (Dwi et al., (2019).

- 3) Love of money  
In this research, love of money is an independent variable that includes a person's behavior towards money, their understanding of money, and their wishes and desires for money (Ratnawardhani et al., 2020).
- 4) Tax Knowledge  
More knowledge about taxation can lead to an attitude of fulfilling obligations through a country's taxation system that is considered fair (Indrawan & Binekas, 2018).
- 5) Taxpayer Awareness  
The questionnaire used to measure taxpayer awareness was obtained by combining 9 questions obtained from research by Suyatmin (2018) and Mutiah (2018).
- 6) Quality of Fiscus Services  
The questionnaire used to measure the quality of tax services was obtained by combining 3 questions obtained from research by Suyatmin (2017) and Mutiah (2018).
- 7) Tax rate  
The rate determines the amount of tax that must be paid. Government Regulation No. 23 of 2018 amended the tax rate for businesses with annual turnovers of less than 4.8 billion, reducing it from 1% to 0.5%. This rate reduction is expected to facilitate tax payment for taxpayers. (Supramono and Damayanti, 2018).
- 8) Tax sanctions  
Sanctions serve as a deterrent for taxpayers to adhere to tax regulations or deter them from violating tax norms. (Mardiasmo, 2018).

### **Data analysis technique**

In this research, the analysis technique used is the quantitative analysis method . Quantitative Analysis uses numbers, statistical calculations and several other analytical tools. The method included in this research, namely SPSS vers 25, is operated with computer assistance.

### **Instrument Quality Test**

#### **Analysis Descriptive**

Descriptive analysis includes variables such as the average, maximum, and minimum values, as well as the standard deviation, and the purpose of descriptive statistical analysis is to provide a statistical picture of each of these variables.

#### **Test Data Normality**

Data normality test research aims to find out whether model regression Which used, variable bully, or residuals distributenormally or abnormally. A data can be said to be normal if the data which is evenly distributed with an even and unbiased pattern (curve normal).

#### **Test Regression Linear Multiple**

This research uses multiple linear regression tests to test influence religiosity, *love of money* , tax knowledge, taxpayer awareness, tariffs and sanctions against MSME taxpayer compliance. Model equality on This research is formulated as following:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Information:

Y = Taxpayer compliance as the dependent variable.

- $\alpha$  = Constant.
- $\beta_1 - \beta_2 - \beta_3$  = Regression coefficient variable independent.
- X1 = Religiosity as an independent variable.
- X2 = *Love of money* as variable independent.
- X3 = Knowledge Taxation as variable independent.
- X4 = Taxpayer Awareness as an independent variable.
- X5 = Quality of Fiscus Services as an independent variable.
- X6 = Tax Rates as variable independent.
- X7 = Sanctions as variable independent.
- $\varepsilon$  = Error

**Test Hypothesis**

**Statistic test t**

T - static test to provendaataunya variable independen to variable dependens cara persi alatau individual . Test t statistics there are 2 internal decision Hypothesis test between other :

1. If Sig t < 0.05 or 5%, then H 0 is rejected and H 1 is accepted which is meaningful there is influence between variables independent to variable dependent.
2. If Sig t > 0.05 or 5%, then H 0 is accepted and H 1 is rejected, which means No there is influence between variable independent to variable dependent.

**Test statistics F**

Test statistics F aim For determine significance influence between independent variable with dependent variable. F statistical test in this study there is 2 decision criteria that is:

1. If Sig F = 0.000 > 0.05 or 5%, it indicates that the model is not feasible, hence H0 is accepted and H1 is rejected. This implies no significant influence between the independent variable and the dependent variable.
2. If Sig F = 0.000 < 0.05 or 5%, it suggests that the model is feasible, thus H0 is rejected and H1 is accepted. This signifies a significant influence between the independent variable and the dependent variable.

**Results**

**Descriptive Statistical Test**

Analysis statistics descriptive aim For give description statistics on each variable in this research, The descriptive statistics of the research variables encompass average, maximum value, minimum value, and standard deviation. These statistics are presented in Table 1 below:

**Table 1. Test Descriptive statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
X1	30	14.00	18.00	16,4000	1.00344
X2	30	23.00	32.00	28.5667	1.88795
X3	30	18.00	23.00	20,4000	1.13259
X4	30	15.00	19.00	16.5667	1.04000
X5	30	13.00	18.00	16.3333	1.29544
X6	30	17.00	22.00	20,1000	1.02889
X7	30	7.00	12.00	10.6667	1.09334
Valid N(listwise)					

Source: SPSS 25 output , data has been processed

According to the data presented in the table above, the Religiosity research involved 30 respondents, with a minimum value of 14 and a maximum value of 18. The mean was recorded as 16.40, with a standard deviation of 1.003. Similarly, for Love Of Money, there were also 30

respondents, with the minimum value at 23 and the maximum value at 32. The mean score was 28.56, with a standard deviation of 1.887. Tax knowledge, based on 30 respondents, ranged from a minimum score of 18 to a maximum score of 23, with a mean of 20.40 and a standard deviation of 1.132. Taxpayer awareness, also with 30 respondents, had a minimum value of 15 and a maximum value of 19, with a mean score of 16.63 and a standard deviation of 1.999. Tax rates, among the same number of respondents, ranged from a minimum value of 13 to a maximum value of 18, with a mean of 16.33 and a standard deviation of 1.299. The Quality of Fiscus Services, assessed with 30 respondents, ranged from a minimum score of 7 to a maximum score of 12, with a mean of 10.66 and a standard deviation of 1.093. Lastly, tax sanctions, based on responses from 30 participants, had a minimum value of 17 and a maximum value of 22, with a mean of 20.10 and a standard deviation of 1.028.

### Normality test

The normality test is conducted to determine whether the variables in both the dependent and independent regression model follow a normal distribution, as outlined by Ghozali (2018). The SPSS output presents the results of the Kolmogorov-Smirnov Test, which is used for normality testing, as depicted below:

**Table 2. Normality Test Results**

		Control	Experiment
N		30	30
Normal Parameters a, b	Mean	69.1333	84.9000
	Std. Deviation	11.96758	5.87426
Most Extreme Differences	Absolute	.111	.124
	Positive	.111	.084
	Negative	-.071	-.124
Statistical Tests		.111	.124
Asymp.Sig.(2-tailed) <sup>c</sup>		.200 <sup>d</sup>	.200 <sup>d</sup>
Monte Carlo Sig.(2- tailed) <sup>c</sup>	Sig.	.435	.275
	99% Confidence Interval	Lower Bound .422	.263
	Upper Bound .447	.286	

Source: SPSS 25 output, processed data

According to the table provided, all variables subjected to the normality test exhibit normal distribution characteristics, as indicated by Sig 0.447 > 0.05. Thus, it can be concluded that the residual data is normally distributed, rendering the regression model suitable for application in this research.

### Multiple Linear Regression Analysis Test Simultaneous Test (F Test)

**Table 3. ANOVA<sup>a</sup>**

Model	Sum Of Squares	df	F	Sig.
1 Regression	357,370	6	59,562	1,156
Residual	876,255	17	51,544	,374
Total	1233.625	23		

Source: SPSS 25 Output, Data has been Processed

From the presented table, the Fcount value stands at 1.156, with a corresponding significance value of 0.374. It is observed that Fcount > Ftable, indicating 1.156 > 0.374, and the significance value is 0.374 < 0.05. This suggests that there exists a simultaneous influence of the 30 variables, namely Religiosity, Love of Money, Tax Knowledge, Taxpayer Awareness, Tax Rates, and Tax Sanctions, on MSME Taxpayer Compliance.

**Partial Test (T Test)**

**Table 4. T Test Coefficients <sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	18,013	36,853		,489	,631.
	X1	,009	,144	.013	,059	,953
	X2	-.001	,277	-.001	-.004	,997
	X3	,303	,164	.411	1,848	,082
	X4	-.083	,176	-.105	-.471	,643
	X5	,243	,150	,335	1,617	.124
	X6	.173	,172	,219	1,006	,329
	X7	.019	,020	.019	,942	,349

Source: SPSS 25, Data has been processed

1. The Religiosity variable has a positive coefficient of 0.009, with a significant value (Sig.) of 0.953 > 0.05 and a calculated t value of 0.059 < 2.627. This suggests a positive influence of taxpayer religiosity on taxpayer compliance.
2. The Love Of Money variable shows a positive coefficient of 0.001, with a significant value (Sig.) of 0.997 > 0.05 and a calculated t value of 0.004 < 2.627. Hence, it can be inferred that taxpayers' Love of Money influences taxpayer compliance.
3. Tax Knowledge has a positive coefficient of 0.303, with a significant value (Sig.) of 0.082 > 0.05 and a calculated t value of 1.848 < 2.627. This indicates a positive influence of taxpayer Tax Knowledge on compliance.
4. Taxpayer Awareness exhibits a positive coefficient of 0.083, with a significant value (Sig.) of 0.643 > 0.05 and a calculated t value of 0.471 < 2.627. Thus, there is no significant positive influence of taxpayers' awareness on compliance.
5. Fiscus Service Quality displays a positive coefficient of 0.019, with a significant value (Sig.) of 0.349 > 0.05 and a calculated t value of 942 < 2.627. Consequently, the quality of tax service influences compliance.
6. Tax Rate has a positive coefficient of 0.243, with a significant value (Sig.) of 0.124 > 0.05 and a calculated t value of 1.617 < 2.627. Therefore, taxpayer religiosity affects compliance.
7. Tax Sanctions presents a positive coefficient of 0.173, with a significant value (Sig.) of 0.329 > 0.05 and a calculated t value of 1.006 < 2.627. Hence, taxpayers' Love of Money influences compliance.

**Coefficient of Determination Test (R<sup>2</sup>)**

**Table 5. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error Of Estimate
1	,538	,290	,039	7.17945

Source: SPSS 25, Data has been processed

Based on this table, the R<sup>2</sup> (Adjusted R Square) value is 0.290 or 2.90%. This shows that the percentage influence of tax sanctions, religiosity, tax rates, tax knowledge, love of money and taxpayer awareness on taxpayer compliance.

**Conclusion**

Religiosity positive influence and significant to obedience must taxon MSME taxpayers. Taxpayer If you have religiosity, you will feel fear because you believe in God if violate will get penalty so that This will can increase obedience taxpayer in pay taxes. *Love of money* has a positive and significant effect on mandatory compliance taxes on MSME taxpayers. *Love of money* owned by the taxpayer, the taxpayer will get manage your finances well and understand the meaning of money in fact, this will encourage taxpayers to pay taxes which is its obligation



can therefore increase compliance must tax.

Knowledge taxation influential positive and significant to obedience taxpayers to MSME taxpayers. If must tax has knowledge taxation Which wide so must tax can know right and his obligations as must tax by Because That must tax will obey in pay tax Which is his obligations. Awareness of paying taxes has no relationship with compliance with paying taxes. Awareness of tax payment positively influences taxpayer compliance, as many MSME actors lack sufficient knowledge and understanding of taxation, making it challenging to instill a sense of the importance of tax payment. Additionally, the quality of services provided by tax authorities has a positive impact on taxpayer compliance. Higher service quality correlates with increased compliance levels. Tax rates also contribute positively to compliance, as taxpayers tend to adhere to applicable rates set by the government. Moreover, tax sanctions significantly influence tax compliance, acting as a deterrent for potential violators. Transparent, proportional, and consistently enforced sanctions play a crucial role in encouraging compliance with tax obligations.

Based on these findings, future research could expand to other regions to explore the factors influencing MSME taxpayers' compliance further. Additionally, researchers could consider adding variables to investigate factors that enhance employee performance. Moreover, refining survey questionnaire questions can yield more valid data for analysis.

## References

- Adiman, S. and M. Rizkina. 2020. *Effect of Implementation of PP No. 23 of 2018 on Increasing Tax Payment Compliance among MSMEs* (Small and Medium Micro Enterprises). *Journal of Accounting and Business* 1(2): 68-81.
- Adiman, S. 2020. *The Effect of Implementing PP No. 23 of 2018 on Increasing Tax Payment Compliance among MSMEs* (Micro, Small and Medium Enterprises). *Journal of Taxation* 1(2): 72-75.
- Andayani, E. 2018. *The Influence of Implementation Factors of PP 46 of 2013 on MSME Taxpayer Compliance* (Case Study of the Central Jakarta Tanah Abang Wholesale Center MSME). *Scientific Journal of Administrative Sciences* 1(1): 12-26.
- Arijuddin, M. 2019. *Factors Affecting MSME Payment Compliance : Impact of Amendments to PP No. 23 of 2018*. Thesis. National Hero Family Foundation College of Economics. Yogyakarta
- Cahyani, LPG, & Noviari, N. (2019). *The Influence of Tax Rates, Tax Understanding, and Tax Sanctions on MSME Taxpayer Compliance*. *E-Journal of Accounting*, 1885.
- Dwi, GS, Tanno, A., & Novel, I. (2019). *Effect of E-System Implementation, Sanctions Taxes and Religiosity on Compliance with Paying Taxes* (Empirical Study For Individual Taxpayers, Business Actors at Kpp Pratama Bukittinggi)
- Edy, T. I., Yanti, L. D., Aprilyanti, R., & Janamarta, S. (2021). Analysis of the Compliance Level of Micro, Small and Medium Enterprises Taxpayers after the implementation of Government Regulation Number 23 of 2018. *ECo-Buss*, 3(3), 103–109. <https://doi.org/https://doi.org/10.32877/eb.v3i3.203>
- Ermawati, N., & Afifi, Z. (2018). *Influence Religiosity To Obedience Must Taxes with Taxpayer Awareness as an Intervening Variable*. *Journal Accountancy Indonesia*, 7(2), 49.
- Ministry of State Secretariat of the Republic of Indonesia. 2018. Government Regulation Number 23 of 2018 concerning Income Tax on Income from Businesses Received or Obtained by Taxpayers Who Have Certain Gross Turnover..
- Listiyowati, L., Indarti, I., Wijayanti, F., & Setiawan, FA (2021). *Obedience Must Tax MSMEs in Period Pandemic Covid-19*. *Journal Accountancy Indonesia*, 10(1), 41. <https://doi.org/10.30659/jai.10.1.41-59>

- Manurung, BPH 2020. *The Influence of Level of Knowledge, Awareness, Level of Education, Tax Sanctions, and Tariff Changes in Government Regulation No. 23 of 2018 on MSME Taxpayer Compliance* . Thesis. National Hero Family Foundation College of Economics. Yogyakarta.
- Noviana, R., Afifudin, and Hariri. 2020. *The Effect of Tax Socialization, Tax Rates, Implementation of PP No. 23 of 2018, and Tax Sanctions on Taxpayer Compliance* (Empirical Study on MSME Taxpayers in Sampang Regency). *E-Journal of Scientific Accounting Research* 9(4): 51-67.
- Perdana, ES, & Dwirandra, AANB (2020). *The Influence of Taxpayer Awareness, Tax Knowledge, and Tax Sanctions on MSME Taxpayer Compliance* . *E-Journal of Accounting*, 30, 2338–2350.
- Purwanti, N., & Herawati, NT (2020). *The Influence of Moral Obligations, Love of money, Cost Obedience Tax, And Implementation E-Samsat To Obedience Must Tax Vehicle Motorized* (Studies Case on Office Together with Buleleng Regency Samsat). *JIMAT* (Student Scientific Journal Accountancy )
- Pratama, RA, & Mulyani, E. (2019). *The Influence of Tax Officer Service Quality, Tax Sanctions, and Tax Compliance Costs on MSME Taxpayer Compliance* in Padang City. *Journal of Exploratory Accounting*, 1(3), 1293–1306.
- Qodariyah, L., & Parju, P. (2020). *Determination of Taxpayer Compliance for Micro, Small and Medium Enterprises (MSMEs)* in the City of Semarang. *UNTAG Semarang Scientific Journal*, 1(1), 68–83.
- Rahmadhani, SR, C. Cheisviyanny, and E. Mulyani. 2020. *Tax Compliance Analysis of MSME Actors After the Issuance of Government Regulation Number 23 of 2018* (Case Study of MSMEs in Padang City that Have Not Been Registered as Taxpayers). *Journal of Accounting Exploration* 2
- Rahmadini, E., and C. Cheisviyanny. 2019. *Analysis of MSME Taxpayers' Perceptions of Government Regulation No. 23 of 2018* (Case Study of MSME Taxpayers in Padang City). *Journal of Accounting Exploration* 1(4): 1687-1704.
- Saputri, GLA 2019. *The Influence of Taxpayer Perceptions About PP No. 23 of 2018, Understanding and Tax Sanctions for MSME Taxpayer Compliance* .