Vol. 4, No. 3, 2026, pp. 17-25
DOI: https://doi.org/10.29210/xxxxx

Contents lists available at insancendikia.org

ARBITRASE

(Journal of Economics, Accounting, Management and Business)
ISSN: 3124-8985

Journal homepage: https://ojs.insancendekia.or.id/index.php/Arbitrase

The Influence of Tax Knowledge and Tax Awareness on Income Tax Compliance of MSMEs in Pesanggrahan District

Bagas Parikesit[1], Ngatimin[2]
[1,2]Fakultas Ekonomi dan Bisnis, Universitas Pamulang

Article Info

Article history:
Received xxxxxxx
Revised xxxxxxx
Accepted xxxxxx

Keyword:
Tax Knowledge, Tax Awareness, Tax Compliance, Msmes, Income Tax Compliance

ABSTRACT

This study aims to examine the influence of tax knowledge and tax awareness on MSME income tax compliance in Pesanggrahan District. Tax compliance among MSME actors remains an important issue in Indonesia due to the relatively low understanding of taxation and limited awareness of tax obligations. Strengthening taxpayer compliance is essential to support state revenue and sustainable economic development, particularly within the MSME sector, which plays a significant role in the national economy. This research employs a quantitative approach using primary data collected through questionnaires distributed to MSME actors in Pesanggrahan District. The data were analyzed using multiple linear regression analysis supported by SPSS. Several statistical tests were conducted, including validity, reliability, classical assumption, partial significance, simultaneous significance, and coefficient of determination tests, to ensure the accuracy and consistency of the research findings. The results indicate that tax knowledge has a positive and significant effect on MSME income tax compliance. Likewise, tax awareness also demonstrates a positive and significant influence on taxpayer compliance behavior. Simultaneously, tax knowledge and tax awareness collectively contribute to improving MSME income tax compliance. These findings suggest that enhancing tax education and increasing taxpayer awareness are important strategies for encouraging voluntary tax compliance among MSME actors.

Corresponding Author:
Bagas Parikesit
Fakultas Ekonomi dan Bisnis, Universitas Pamulang
Email: bagas11.09.01@gmail.com

Introduction

Economic growth in a region or a country is derived from natural resources, human resources, technology, capital, and other factors. Over time and through changing eras, economic growth and development play an important role in increasing regional income to improve community welfare. Micro, Small, and Medium Enterprises, commonly referred to as MSMEs, represent one of the key drivers of economic growth in Indonesia. MSMEs dominate the Indonesian economy by utilizing natural resources and labor-intensive sectors, including agriculture, fisheries, plantations, restaurants, trade, and livestock.

The growth and development of MSMEs in Indonesia have been relatively strong each year. In general, the government emphasizes the empowerment of MSMEs to function as stabilizers and dynamizers of the national economy. According to data from the Ministry of Cooperatives and Micro, Small, and Medium Enterprises in 2023, the number of MSMEs reached 65.5 million business units, reflecting an increase of 1.7%

compared to the previous year. Of this total, 97% are micro enterprises, 2% small enterprises, and 1% medium enterprises, collectively absorbing 97% of the workforce.

MSME actors seek significant business development. Business growth generates a broad domino effect, including job creation and increased income for business owners, which in turn creates opportunities for state taxation. However, not all business actors fully understand and are aware of their tax knowledge and obligations. An individual's understanding of tax regulations plays a crucial role, as comprehension of tax rights and obligations can assist in fulfilling tax responsibilities.

Based on data from the Food Security, Maritime Affairs, and Agriculture Agency (KPKP) of DKI Jakarta, the number of MSME actors registered in the Jakpreneur program in 2023 reached 243,972 business actors, with South Jakarta having the highest number at 67,208 MSMEs. The composition of these MSMEs is presented in the following table:

Table 1. MSMEs Registered in the Jakpreneur Program in DKI Jakarta Region (2013)

No	Region	Number of MSMEs
1	South Jakarta	67,208
2	East Jakarta	50,880
3	West Jakarta	48,201
4	North Jakarta	39,398
5	Central Jakarta	34,717
6	Thousand Islands	3,496
	Total	**243,900**

The MSME sector in Jakarta generally operates in the fields of culinary, fashion, handicrafts, and other services, with the majority of business actors being in the productive age range of 40–44 years. The Provincial Government of DKI Jakarta, through the Jakpreneur Program, has made efforts to enhance the capacity and turnover of MSMEs, with a target of increasing revenue for 325 MSME actors in 2024.

These efforts are implemented through the provision of entrepreneurship training, assistance in obtaining distribution permits from the Food and Drug Supervisory Agency (Badan Pengawasan Obat dan Makanan/BPOM), Home Industry Food Products certification (Produk Pangan Industri Rumah Tangga/PIRT), Processed Food Safety Standard Registration (Pendaftaran Standar Keamanan Pangan Olahan Kemasan/PSAT), halal certification, Intellectual Property Rights (Hak Kekayaan Intelektual/HKI), packaging design, financial literacy, and access to financing. The details of these assistance programs are presented in the following table:

Table 2. MSME Development Programs by the DKI Jakarta Government

No	Type of Development	Objective
1	Entrepreneurship Training	Enhancing managerial competencies
2	Distribution Permits (BPOM, PIRT, PSAT)	Ensuring product legality for broader market access
3	Halal Certification	Ensuring product quality and building consumer trust
4	Intellectual Property Rights (IPR)	Protecting business creations and innovations
5	Packaging Design	Attracting consumers and increasing product value
6	Financial and Tax Literacy	Improving understanding of financial reporting and tax compliance
7	Access to Financing	Facilitating business development through credit access

However, despite the implementation of development programs, field evidence shows that the level of tax compliance among MSME actors remains low. This condition is driven by limited understanding of tax obligations, negative perceptions of tax benefits, and insufficient tax literacy within MSME administrative systems.

This phenomenon indicates that many MSME actors still lack adequate tax knowledge and tax awareness, which directly affect their tax compliance. Therefore, greater attention from the government is required to improve MSME understanding and ultimately enhance tax compliance and tax revenue.

Taxation is a crucial aspect of national development, as it represents the primary source of state revenue. Taxes support government operations, and without them, national development cannot function effectively. According to Law Number 7 of 2021, tax is a mandatory contribution imposed by the government on citizens based on applicable laws to finance public expenditure and national development.

Similarly, Law Number 28 of 2007 defines tax as a compulsory contribution from individuals or entities to the state, enforced by law without direct compensation. In line with this, (Rakhmadhani, 2020) defines tax as a compulsory public contribution used to finance government expenditures without direct returns. Furthermore, (Ii, 2020) explains that tax is a mandatory contribution to the state treasury used to fund public expenditure and public investment, while Law Number 16 of 2009 emphasizes that tax is imposed without direct benefit and is aimed at achieving public welfare.

Tax knowledge and understanding are key factors influencing taxpayer compliance. A lack of understanding of tax regulations tends to result in non-compliance, as taxpayers are less likely to fulfill their obligations when they do not comprehend tax rules. This is particularly relevant for MSME actors, whose tax compliance remains relatively low due to limited knowledge and awareness. Consequently, the government introduced Government Regulation Number 23 of 2018 on Income Tax to simplify tax obligations for MSMEs and improve their understanding of taxation.

Income tax revenue is derived from individuals and entities that meet the criteria as tax subjects and generate taxable income. Although the number of taxpayers in South Jakarta continues to increase, tax revenue realization has not reached its target, mainly due to insufficient tax knowledge and understanding among taxpayers.

Method

This study adopts a quantitative research approach to examine the influence of tax knowledge and tax awareness on income tax compliance among MSMEs in Pesanggrahan District. Quantitative research is grounded in the positivist paradigm, which emphasizes the use of measurable variables, statistical analysis, and hypothesis testing to explain causal relationships. As stated by (Wicaksono, 2020), quantitative research is designed to analyze data derived from a defined population or sample using structured instruments and statistical procedures. Similarly, (Zaikin et al., 2023) explain that this approach enables researchers to investigate cause-and-effect relationships by focusing on variables, measurement, and empirical observation.

The research design employed in this study is a survey method, which allows for the systematic collection of data from a relatively large number of respondents using standardized questions. The survey approach is considered appropriate because it facilitates the analysis of perceptions, attitudes, and behaviors related to tax compliance among MSME actors. Data were collected through structured questionnaires distributed both online via Google Forms and directly through WhatsApp and face-to-face interactions, ensuring broader respondent reach and response reliability.

The study was conducted in Pesanggrahan District, South Jakarta, an area characterized by a high concentration of MSMEs due to its strategic location near commercial centers, markets, and educational institutions. The population of this research consists of MSME actors operating in the district, including both registered and unregistered taxpayers. From this population, a sample of respondents was selected using incidental sampling techniques, where individuals encountered by the researcher and deemed suitable were included in the study. The total sample size consists of seventy-five respondents, which is considered sufficient to represent the characteristics of MSME taxpayers in the research area.

In this study, variables are categorized into independent and dependent variables. Tax knowledge and tax awareness are treated as independent variables, while tax compliance serves as the dependent variable. Each variable is operationalized through a set of indicators measured using a Likert scale, ranging from strongly agree to strongly disagree. This scaling technique enables the researcher to quantify subjective perceptions and transform them into measurable data for statistical analysis.

The data analysis process involves several stages to ensure the validity and reliability of the findings. Descriptive statistical analysis is first employed to provide an overview of the data, including mean values, minimum and maximum scores, and standard deviation, as suggested by (Purba, 2022). Subsequently, data quality tests are conducted through validity and reliability assessments. Validity is measured using Pearson correlation with a significance level of 0.05, while reliability is evaluated using Cronbach's Alpha, where values above 0.60 indicate acceptable consistency (Khuzaimah & Hermawan, 2018; Ghozali, 2021).

To ensure that the regression model meets statistical assumptions, classical assumption tests are performed, including normality, multicollinearity, and heteroscedasticity tests. Normality is assessed based on probability values, where values greater than 0.05 indicate normally distributed data (Wati, 2018). Multicollinearity is examined using the Variance Inflation Factor (VIF), with values below 10 indicating no multicollinearity issues (Sugiyono, 2022). Meanwhile, heteroscedasticity is tested using the White test, where the absence of heteroscedasticity is confirmed if the calculated Chi-square value is lower than the critical value (Nugrahanto et al., 2019).

Finally, hypothesis testing is conducted using multiple linear regression analysis to determine the influence of tax knowledge and tax awareness on tax compliance. The regression model is expressed as:

$$Y = a + \beta1X1 + \beta2X2 + e$$

where Y represents tax compliance, X1 represents tax knowledge, X2 represents tax awareness, and e denotes the error term. The significance of each independent variable is tested using the t-test, while the overall model is evaluated using the F-test. Additionally, the coefficient of determination (R^2) is used to assess the explanatory power of the model in capturing variations in tax compliance (Nisa & Subagio, 2023).

Results and Discussions

Descriptive Statistical Analysis

Descriptive statistical analysis is used to describe the characteristics of research variables quantitatively. This study utilizes maximum, minimum, mean, and standard deviation values to present the statistical overview of each variable. The results of the analysis using SPSS are presented in the following table.

Table 3. Results of Descriptive Statistical Analysis of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Tax Knowledge	75	4	20	11.1867	4.75251
Tax Awareness	75	4	20	12.5467	4.23401
Tax Compliance	75	5	25	14.7067	5.19556
Valid N (listwise)	75				

Based on the table above, it can be concluded that:

a. The tax knowledge variable, based on 75 respondents, has a minimum value of 4, a maximum value of 20, a mean of 11.18, and a standard deviation of 4.752.
b. The tax awareness variable, based on 75 respondents, has a minimum value of 4, a maximum value of 20, a mean of 12.54, and a standard deviation of 4.234.

Data Quality Test

Validity Test

The validity test is used to determine whether a questionnaire is valid. A questionnaire is considered valid if the calculated correlation value (r-count) is greater than the r-table value at a significance level of 0.05. In this study, the degree of freedom is calculated as df = n − 2, where n = 75, resulting in df = 73 and an r-table value of 0.227. The results of the validity test are presented below.

Table 4. Validity Test Results of Tax Knowledge Variable (X1)

Variable	Item	r-count	r-table	Remark
Tax Knowledge	X1.1	0.968	0.227	Valid
	X1.2	0.974	0.227	Valid
	X1.3	0.976	0.227	Valid
	X1.4	0.864	0.227	Valid

Based on the table above, all items of the tax knowledge variable are valid, as the r-count values exceed the r-table value.

Table 5. Validity Test Results of Tax Awareness Variable (X2)

Variable	Item	r-count	r-table	Remark
Tax Awareness	X2.1	0.932	0.227	Valid
	X2.2	0.912	0.227	Valid
	X2.3	0.915	0.227	Valid
	X2.4	0.896	0.227	Valid

Based on the table above, all items of the tax awareness variable are valid, as the r-count values are greater than the r-table value.

Table 6. Validity Test Results of Tax Compliance Variable (Y)

Variable	Item	r-count	r-table	Remark
Tax Compliance	Y1	0.962	0.227	Valid
	Y2	0.966	0.227	Valid

Variable	Item	r-count	r-table	Remark
	Y3	0.959	0.227	Valid
	Y4	0.845	0.227	Valid
	Y5	0.878	0.227	Valid

Based on the table above, all items of the tax compliance variable are valid, as the r-count values are greater than the r-table value.

Reliability Test

The reliability test is used to measure the consistency and stability of respondents' answers to the questionnaire items. This study employs Cronbach's Alpha, where an instrument is considered reliable if the score is greater than 0.60 and unreliable if the score is below 0.60. The results of the reliability test are presented in the following table.

Table 7. Reliability Test Results

Variable	Cronbach's Alpha	Cut Off	Number of Items	Remark
Tax Knowledge	0.961	0.6	4	Reliable
Tax Awareness	0.934	0.6	4	Reliable
Tax Compliance	0.956	0.6	5	Reliable

Based on the table above, all Cronbach's Alpha values are greater than 0.60, indicating that the research data are reliable and consistent, and therefore suitable for use as research instruments.

Classical Assumption Test Results

1. Normality Test

According to (Arisandi, 2022), the normality test is used to determine whether the residuals in the regression model are normally distributed. This study employs the Kolmogorov–Smirnov test by examining the Asymp. Sig. (2-tailed) value. Data are considered normally distributed if the significance value is greater than 0.05, while values below 0.05 indicate non-normal distribution. The results of the normality test are presented in the following table.

Table 8. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		75
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.41838388
Most Extreme Differences	Absolute	.093
	Positive	.089
	Negative	-.093
Test Statistic		.093
Asymp. Sig. (2-tailed)		.174[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Based on the table above, the Asymp. Sig. (2-tailed) value is 0.174. Since the significance value is greater than 0.05, the data are normally distributed.

2. Multicollinearity Test

According to (Khuzaimah & Hermawan, 2018), the multicollinearity test is used to examine the correlation among independent variables in a regression model. A good regression model should not exhibit correlations among independent variables. This test is evaluated using the Tolerance value and Variance Inflation Factor (VIF). The model is considered free from multicollinearity if the VIF value is less than 10 and

the Tolerance value is greater than 0.1. The results of the multicollinearity test are presented in the following table.

Table 9. Multicollinearity Test Results

Model	Variables	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.	Tolerance	VIF
1	(Constant)	1.416	0.691		2.05	0.044		
	Tax Knowledge	0.516	0.104	0.472	4.945	0.000	0.189	5.304
	Tax Awareness	0.599	0.117	0.488	4.945	0.000	0.189	5.304

Based on the table above, all independent variables have Tolerance values greater than 0.1 and VIF values below 10. Therefore, it can be concluded that the regression model is free from multicollinearity and is appropriate for use in this study.

3. Heteroscedasticity Test

According to Ghozali (2021), the heteroscedasticity test is used to determine whether there are differences in residual variance across observations in a regression model. A good regression model should exhibit homoscedasticity, meaning constant residual variance. This study employs the White test by regressing squared residuals on the independent variables, their squared values, and interaction terms. Heteroscedasticity is not present if the calculated Chi-square value is lower than the Chi-square table value. The results of the heteroscedasticity test are presented below.

Table 10. Heteroscedasticity Test Results (White Test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.311[a]	0.097	0.031	6.9537

a. Predictors: (Constant), X1X2, X2, X1, X1_Squared, X2_Squared

Based on the table above, the calculated Chi-square value is lower than the Chi-square table value at the 5% significance level. Therefore, it can be concluded that the regression model is free from heteroscedasticity, indicating no heteroscedasticity problem in the model.

Hypothesis Testing Results

1. Multiple Linear Regression Analysis

This study employs multiple linear regression analysis using SPSS (Statistical Product and Service Solution) to examine the influence of the independent variables on the dependent variable. The results of the multiple linear regression analysis are presented in the following table.

Table 11. Multiple Linear Regression Test Results

Model	Variables	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)
1	(Constant)	1.416	0.691	
	Tax Knowledge	0.516	0.104	0.472
	Tax Awareness	0.599	0.117	0.488

Based on the regression results above, the regression equation is formulated as follows:

$$Y = 1.416 + 0.516X\_1 + 0.599X\_2 + e$$

The regression results indicate that the constant value is 1.416, meaning that tax compliance would remain at 1.416 when tax knowledge and tax awareness are assumed to be constant. The tax knowledge variable (X1) has a positive coefficient of 0.516, indicating that an increase in tax knowledge tends to improve MSME tax compliance. Similarly, the tax awareness variable (X2) has a positive coefficient of 0.599, showing that higher tax awareness also tends to increase MSME tax compliance, assuming other variables remain constant.

2. Partial Significance Test (t-Test)

The t-test is used to examine the partial effect of each independent variable on the dependent variable. An independent variable is considered to have a significant effect if the significance value is less than 0.05, while a value greater than 0.05 indicates no significant effect. The decision is also based on the comparison between the t-count and t-table values, where H_0 is rejected and H_a is accepted if the t-count is greater than the t-table. The results of the partial significance test are presented in the following table.

Table 12. Partial Significance Test Results (t-Test)

Model	Variables	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1	(Constant)	1.416	0.691		2.050	0.044
	Tax Knowledge	0.516	0.104	0.472	4.945	0.000
	Tax Awareness	0.599	0.117	0.488	5.120	0.000

The t-table value was determined at a significance level of 0.025 with 72 degrees of freedom, resulting in a t-table value of 1.993. This value was used to test the first and second hypotheses. Based on the partial test results, tax knowledge has a positive and significant effect on MSME income tax compliance, as indicated by a regression coefficient of 0.516, a t-count value of 4.945, and a significance value below 0.05. Likewise, tax awareness also has a positive and significant effect on MSME income tax compliance, with a regression coefficient of 0.599, a t-count value of 5.120, and a significance value below 0.05. Therefore, both hypotheses are accepted.

3. Simultaneous Significance Test (F-Test)

The F-test is used to determine whether all independent variables simultaneously affect the dependent variable. The test is conducted by comparing the F-count value with the F-table value. The hypothesis is accepted if the significance value is less than 0.05 and the F-count is greater than the F-table. The results of the F-test are presented in the following table.

Table 13. Simultaneous Significance Test Results (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1750.705	2	875.353	255.327	0.000[b]
Residual	246.842	72	3.428		
Total	1997.547	74			

The F-table value at a 5% significance level with degrees of freedom (2; 72) is 3.124. Based on the F-test results, the F-count value is 255.327, which is greater than the F-table value, with a significance value of 0.000, lower than 0.05. Therefore, H_0 is rejected and H_a is accepted. This indicates that tax knowledge and tax awareness simultaneously have a positive and significant effect on MSME income tax compliance.

4. Correlation Coefficient and Coefficient of Determination Test (R^2)

The correlation test is used to measure the strength of the relationship between variables through the correlation coefficient. A significance value below 0.05 indicates that a correlation exists between the variables. Meanwhile, the coefficient of determination (R^2) test is used to determine the extent to which the independent variables influence the dependent variable. The R^2 value ranges from 0 to 1, where a higher value indicates a stronger influence of the independent variables on the dependent variable, while a lower value indicates a weaker influence. The results of the test are presented below.

Table 14. Results of Correlation Coefficient and Coefficient of Determination Test (R and R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.936[a]	0.876	0.873	1.852

Based on the table above, the correlation coefficient (R) value is 0.936, indicating a strong relationship between the independent variables and the dependent variable. Meanwhile, the coefficient of determination (R^2) value is 0.873, meaning that tax knowledge and tax awareness explain 87.3% of the variation in MSME income tax compliance, while the remaining 12.7% is influenced by other factors outside the research variables.

Conclusions

This study concludes that tax knowledge and tax awareness have an important role in improving MSME income tax compliance in the Pesanggrahan District. The findings indicate that taxpayers with a better understanding of taxation regulations, procedures, rights, and obligations tend to demonstrate higher levels of compliance in fulfilling their tax responsibilities. Adequate tax knowledge enables MSME taxpayers to understand the importance of taxation as a source of state revenue that supports public welfare and national development. As a result, taxpayers become more capable of carrying out their tax obligations properly and consistently. In addition, tax awareness was also found to positively influence taxpayer compliance. MSME taxpayers who possess a strong sense of responsibility and awareness regarding the importance of taxation are more likely to comply voluntarily with applicable tax regulations. Tax awareness encourages taxpayers to view taxation not merely as a legal obligation, but also as a contribution to economic growth and social development. Furthermore, the simultaneous effect of tax knowledge and tax awareness demonstrates that both variables collectively strengthen taxpayer compliance behavior. Therefore, efforts to improve MSME tax compliance should focus on enhancing taxpayer education, taxation literacy, and public awareness programs. Strengthening these aspects is expected to create sustainable tax compliance and support the effectiveness of the national taxation system.

References

Aprilia, W., Ujur, N., Datrini, L. K., & Amlayasa, A. A. B. (2022). Kepatuhan wajib pajak dalam memenuhi kewajiban perpajakan. Jurnal Akuntansi dan Perpajakan, 6(1).

Arisandi, B. (2022). Pengaruh sektor pariwisata terhadap pendapatan asli daerah (PAD) Kabupaten Sumbawa. Jurnal Ekonomi dan Bisnis, 1(3), 171–182.

Azzahra, N., & Sofianty, D. (2023). Pengaruh kesadaran wajib pajak dan pengetahuan pajak terhadap kepatuhan wajib pajak orang pribadi. Bandung Conference Series: Accountancy, 3(1), 1–13. https://doi.org/10.29313/bcsa.v3i1.5853

Diamastuti, E. (2012). Ke (tidak) patuhan wajib pajak. Jurnal Akuntansi dan Perpajakan, 80.

Khuzaimah, N., & Hermawan, S. (2018). Pengaruh tingkat pemahaman wajib pajak, kesadaran wajib pajak, dan sanksi pajak terhadap kepatuhan wajib pajak. Jurnal Akuntansi dan Pajak, 1(1), 37–48.

Krisdayanti, M., & Wahyudi, U. (2022). Faktor-faktor yang mempengaruhi kepatuhan wajib pajak bumi dan bangunan di Kecamatan Tirtoyudo. National Conference on Accounting and Finance, 4, 449–454. https://doi.org/10.20885/ncaf.vol4.art56

Li, B. A. B. (2020). Bab II kajian pustaka. Jurnal Kajian Akademik, 7–31.

Lukman Anthoni. (2025). The effect of sales growth and capital intensity on tax. Journal of Accounting and Taxation, 7(2), 1704–1717.

Mandar, P., & Masa, P. (2022). Analisis kepatuhan wajib pajak bumi dan bangunan dalam peningkatan pendapatan asli daerah (PAD) di Kabupaten Polewali Mandar pada masa COVID-19 tahun 2020–2021. Jurnal Perpajakan Daerah.

Nisa, A. C., & Subagio, I. S. (2023). Pengaruh pemahaman perpajakan, sanksi perpajakan, dan modernisasi sistem perpajakan terhadap kepatuhan wajib pajak UMKM (Studi kasus pada pelaku UMKM yang terdaftar di KPP Pratama Semarang Barat). Jurnal Akuntansi dan Perpajakan, 1(3), 99–110.

Nugrahanto, A., Nasution, S. A., Pajak, D. J., & Ri, K. K. (2019). Kepatuhan wajib pajak badan di Indonesia. Jurnal Perpajakan Indonesia.

Nurcahyani, W., & Umam, D. C. (2026). Pengaruh adopsi financial technology dan literasi keuangan terhadap kepatuhan pajak UMKM Kota Tangerang Selatan (Studi kasus pada UMKM Pondok Aren). Jurnal Ekonomi dan Bisnis, 3(2), 817–830.

Pelayanan, K., & Pratama, P. (2022). Faktor-faktor yang mempengaruhi kepatuhan wajib pajak orang pribadi. Jurnal Akuntansi dan Perpajakan, 6(April), 1304–1317.

Purba, A. R. (2022). Analisis pendapatan asli daerah terhadap kinerja keuangan Kabupaten Banyuasin. Remik, 6(4), 1004–1012. https://doi.org/10.33395/remik.v6i4.11905

Rakhmadhani, V. (2020). Pengaruh tingkat kepatuhan wajib pajak terhadap penerimaan pajak. Ekonam: Jurnal Ekonomi, Akuntansi & Manajemen, 2(1), 12–18. https://doi.org/10.37577/ekonam.v2i1.202

Ramadhan, A. S., Nasution, J., Islam, U., & Sumatera, N. (2022). Efektivitas pemungutan pajak air permukaan. Jurnal Ekonomi dan Kebijakan Publik, 11(1), 1–10.

Sudirman, S. R., Lannai, D., & Muslim, U. (2020). Pengaruh norma subjektif, kewajiban moral, dan pemahaman peraturan pajak terhadap kepatuhan wajib pajak pada KPP Pratama Makassar Utara. Jurnal Perpajakan dan Akuntansi.

Wati, E. (2018). Pengaruh sosialisasi pajak terhadap kepatuhan wajib pajak dengan pengetahuan perpajakan sebagai variabel intervening (Studi pada wajib pajak orang pribadi di KPP Pratama Kebumen). Jurnal Ekonomi dan Bisnis, 7.

Wicaksono, G. (2020). Pengaruh kompetensi dan pelatihan terhadap prestasi kerja relawan pajak Tax Center Universitas Jember. Jurnal Manajemen dan Bisnis, 4(1), 64–69.

Zaikin, M., Pagalung, G., & Rasyid, S. (2023). Pengaruh pengetahuan wajib pajak dan sosialisasi pajak terhadap kepatuhan wajib pajak dengan kesadaran wajib pajak sebagai variabel intervening. Jurnal Akuntansi dan Keuangan, 7, 57–76.