Open Menu

- Home
- Archives
- Contact
- Submissions
- template
- Editorial Team
- Current Issue
- login
- Register

Cari

- Register
- login
- Search

Tentang Jurnal Ini

Educoretax is a place for disseminating research results in the field of taxation, including, but not limited to, topics on central taxes, customs, excise, local taxes, regional levies, tax accounting, tax law, tax administration, tax information systems, public policies, and other taxes.

Since 2024, **Educoretax** will be published monthly or in 12 editions.

Educoratax has been accredited by Sinta 4 from Volume 1 Number 1 of 2021 to Volume 5 Number 4 of 2025 based on the results of Scientific Journal Accreditation Period I of 2023 and the issuance of the Decree of the Director General of Higher Education, Research and Technology Number 79/E/KPT/2023 , May 11, 2023 concerning Ranking of Accreditation of Scientific Journals period I of 2023.

Peer Review Process

1. Reviewers should have knowledge about the topic and understanding of the context in which the work is carried out.
2. Reviewers only accept texts according to their fields of expertise.
3. Reviewers must be able to complete the review process on time.
4. Maintain confidentiality about the existence and substance of the manuscript.
5. Avoiding conflicts of interest (refusing to review texts in which he is involved)

Publication Frequency

Educoretax will be published quarterly a year.

Open Access Policy

This journal provides immediate open access to its content on the principle that making research freely available to the public supports a greater global exchange of knowledge.

Sponsors

WIM Solusi Prima

Sources of Support

WIM Solusi Prima

Journal History

Answering the needs and challenges in the academic field, to accommodate research in the field of taxation, finance, and state finance. **Educoretax**, which has research scope in the fields of taxation (central and local government taxes), finance (economy, accounting, business, management, and valuation), and state finance (public policy, public sector accounting, public sector management, and public sector audit), provides a very useful research forum for stakeholders, policy makers, academics, researchers and the general public.

Publication Ethics and Malpractice Statement

 Educoretax is a peer-reviewed electronic journal system. This statement clarifies the ethical behavior of all parties involved in the act of publishing an article in this journal, including the author, the chief editor, the Editorial Board, the peer-reviewer, and the publisher (WIM Solusi Prima). This statement is based on COPE's Best Practice Guidelines for Journal Editors.

Ethical Guideline for Journal Publication

The publication of an article in a peer-reviewed **Educoretax** is an essential building block in the development of a coherent and respected network of knowledge. It is a direct reflection of the quality of the work of the authors and the institutions that support them. Peer-reviewed articles support and embody the scientific method. It is therefore important to agree upon standards of expected ethical behavior for all parties involved in the act of publishing: the author, the journal editor, the peer reviewer, the publisher, and the society.

WIM Solusi Prima as the publisher of **Educoretax** takes its duties of guardianship over all stages of publishing extremely seriously and we recognize our ethical and other responsibilities. We are committed to ensuring that advertising, reprint, or other commercial revenue has no impact or influence on editorial decisions. Besides, WIM Solusi Prima and the Editorial Board will assist in communications with other journals and/or publishers where this is useful and necessary.

Duties of Editors

Publication decisions

The editor of the **Educoretax** is responsible for deciding which of the articles submitted to the journal should be published. The validation of the work in question and its importance to researchers and readers must always drive such decisions. The editors may be guided by the policies of the journal's editorial board and constrained by such legal requirements as shall then be in force regarding libel, copyright infringement, and plagiarism. The editors may confer with other editors or reviewers in making this decision.

Fair play

An editor at any time evaluates manuscripts for their intellectual content without regard to race, gender, sexual orientation, religious belief, ethnic origin, citizenship, or political philosophy of the authors.

Confidentiality

The editor and any editorial staff must not disclose any information about a submitted manuscript to anyone other than the corresponding author, reviewers, potential reviewers, other editorial advisers, and the publisher, as appropriate.

Disclosure and conflicts of interest

Unpublished materials disclosed in a submitted manuscript must not be used in an editor's own research without the express written consent of the author.

Duties of Reviewers

Contribution to Editorial Decisions

Peer review assists the editor in making editorial decisions and the editorial communications with the author may also assist the author in improving the paper.

Promptness

Any selected referee who feels unqualified to review the research reported in a manuscript or knows that its prompt review will be impossible should notify the editor and excuse himself from the review process.

Confidentiality

Any manuscripts received for review must be treated as confidential documents. They must not be shown to or discussed with others except as authorized by the editor.

Standards of Objectivity

Reviews should be conducted objectively. Personal criticism of the author is inappropriate. Referees should express their views clearly with supporting arguments.

Acknowledgment of Sources

Reviewers should identify relevant published work that has not been cited by the authors. Any statement that an observation, derivation, or argument had been previously reported should be accompanied by the relevant citation. A reviewer should also call to the editor's attention any substantial similarity or overlap between the manuscript under consideration and any other published paper of which they have personal knowledge.

Disclosure and Conflict of Interest

Privileged information or ideas obtained through peer review must be kept confidential and not used for personal advantage. Reviewers should not consider manuscripts in which they have conflicts of interest resulting from competitive, collaborative, or other relationships or connections with any of the authors, companies, or institutions connected to the papers.

Duties of Authors

Reporting standards

Authors of reports of original research should present an accurate account of the work performed as well as an objective discussion of its significance. Underlying data should be represented accurately in the paper. A paper should contain sufficient detail and references to permit others to replicate the work. Fraudulent or knowingly inaccurate statements constitute unethical behavior and are unacceptable.

Data Access and Retention

Authors are asked to provide the raw data in connection with a paper for editorial review, and should be prepared to provide public access to such data (consistent with the ALPSP-STM Statement on Data and Databases), if practicable, and should, in any event, be prepared to retain such data for a reasonable time after publication.

Originality and Plagiarism

The authors should ensure that they have written entirely original works, and if the authors have used the work and/or words of others that this has been appropriately cited or quoted.

Multiple, Redundant, or Concurrent Publication

An author should not, in general, publish manuscripts describing essentially the same research in more than one journal or primary publication. Submitting the same manuscript to more than one journal concurrently constitutes unethical publishing behavior and is unacceptable.

Acknowledgment of Sources

Proper acknowledgment of the work of others must always be given. Authors should cite publications that have been influential in determining the nature of the reported work.

Authorship of the Paper

Authorship should be limited to those who have made a significant contribution to the conception, design, execution, or interpretation of the reported study. All those who have made significant contributions should be listed as co-authors. Where others have participated in certain substantive aspects of the research project, they should be acknowledged or listed as contributors. The corresponding author should ensure that all appropriate co-authors and no inappropriate co-authors

are included on the paper and that all co-authors have seen and approved the final version of the paper and have agreed to its submission for publication.

Hazards and Human or Animal Subjects

If the work involves chemicals, procedures, or equipment that have any unusual hazards inherent in their use, the author must clearly identify these in the manuscript.

Disclosure and Conflicts of Interest

All authors should disclose in their manuscript any financial or another substantive conflict of interest that might be construed to influence the results or interpretation of their manuscript. All sources of financial support for the project should be disclosed.

Fundamental errors in published works

When an author discovers a significant error or inaccuracy in his/her own published work, it is the author's obligation to promptly notify the journal editor or publisher and cooperate with the editor to retract or correct the paper.

Editor-in-Chief of **Educoretax**

Anti-Plagiarism Policy

By submitting your manuscript to the journal it is understood that this is an original manuscript and is unpublished work and is not under consideration elsewhere. Plagiarism, including duplicate

publication of the author's own work, in whole or in part without proper citation is not tolerated by the journal.

In order to ensure the quality and avoid similarity of the content, please check the article by submitting it in the following **plagiarism checker** or **Turnitin Apps**. **We will only tolerate a similarity of the manuscript by 25% to be published in our journal**.

Plagiarism is the exposing of another person's thoughts or words as though they were your own, without permission, credit, or acknowledgment, or because of failing to cite the sources properly. Plagiarism can take diverse forms, from literal copying to paraphrasing the work of another. In order to properly judge whether an author has plagiarized, we emphasize the following possible situations:

- An author can literally copy another author's work- by copying word by word, in whole or in part, without permission, acknowledge or citing the original source. This practice can be identified by comparing the original source and the manuscript/work that is suspected of plagiarism.
- Substantial copying implies for an author to reproduce a substantial part of another author, without permission, acknowledgment, or not a citation. The substantial term can be understood both in terms of quality as quantity, being often used in the context of Intellectual property. Quality refers to the relative value of the copied text in proportion to the work as a whole.
- Paraphrasing involves taking ideas, words, or phrases from a source and crafting them into new sentences within the writing. This practice becomes unethical when the author does not properly cite or does not acknowledge the original work/author. This form of plagiarism is the more difficult form to be identified.

Articles in Press

Articles in Press on **Educoretax** is an article that has been accepted for publication in **Educoretax** but has not yet been assigned to specific issues (volume and number). Articles in Press can also be the articles that have been assigned to specific issues but the issue has not been published yet. They are a great way to read about the latest developments in a certain research area before articles are officially published. Please note that the DOI in the Article in Press is still not active until the issue is officially published.

Articles in Press that include errors, or are discovered to be accidental duplicates of other published article(s), or are determined to violate **Educoretax** publishing ethics guidelines in the view of the editors (such as multiple submission, bogus claims of authorship, plagiarism, fraudulent use of data or the like), maybe "Withdrawn" from **Educoretax**. Withdrawn means that the article content (HTML and PDF) is removed and replaced with an HTML page and PDF simply stating that the article has

been withdrawn according to the **Educoretax** Policy on Article in Press Withdrawal with a link to the current policy document. Articles that are "withdrawn" in Articles in Press will not be published in **Educoretax** .

Manuscript Policy

WITHDRAWAL OF MANUSCRIPTS

General Policy of Article Withdrawal

It is a general principle of scholarly communication that the editor of a journal is solely and independently responsible for deciding which articles submitted to the journal shall be published. In making this decision, the editor is guided by the policies of the journal's editorial board and constrained by such legal requirements in force regarding libel, copyright infringement, and plagiarism. An outcome of this principle is the importance of the scholarly archive as a permanent, historic record of the transactions of scholarship. Articles that have been published shall remain extant, exact, and unaltered as far as is possible. However, very occasionally circumstances may arise where an article is published that must later be retracted or even removed. Such actions must not be undertaken lightly and can only occur under exceptional circumstances. In addition, Author(s) (and/or their institution) will be punished from any kind of article withdrawal in the form of an article submission ban (temporary up to permanent ban)

This policy has been designed to address these concerns and to take into account current best practices in the scholarly and library communities. As standards evolve and change, we will revisit this issue and welcome the input of scholarly and library communities. We believe these issues require international standards. All of the Article Withdrawal Policies in **Educoretax** (including Withdrawal of Manuscripts, Article in Press, Article Retraction, Article Removal, and Article Replacement Policies) is adopted from **Elsevier Article Withdrawal Policy**.

Article Withdrawal by Author(s)

Author(s) are **not allowed** to withdraw an article that has been sent to **Educoretax** because the withdrawal of the article wastes the resources, time, and effort that Editor and Peer-reviewers do in processing the article. If the author is still requesting the withdrawal of the article, the author will be punished in the form of a ban on the submission of a manuscript for (maximum) 6 number (3 volume or 3 years) for the manuscript withdrawal in the review process. However, it is highly unethical to withdraw the manuscript that has been sent from a journal because another journal has accepted it.

The withdrawal of the article after the manuscript has been accepted for publication is extremely unethical. The author will be given a punishment in the form of being banned on the submission of a manuscript for (maximum) 20 numbers (10 Volume or 10 years). Withdrawal of the manuscript in this policy includes the submission of the article revisions that exceed the time limit specified by the Editor and does not immediately notify the Editor and/or revise the manuscript. If the author did not revise the manuscript until the deadline without any confirmations, the Author can be banned for (maximum) 12 numbers (6 volumes or 6 years).

Authors who make more than one manuscript withdrawal can be banned permanently. This banning may also be applied to the author's institution. The **Educoretax** Editorial Board can publicly announce through the **Educoretax** page and/or provide information to other journal editors or other publishers when **Educoretax** Editorial Board is performing the banning processes in these cases.

ARTICLE RETRACTION

Infringements of professional ethical codes (such as multiple submission, bogus claims of authorship, plagiarism, fraudulent use of data, or the like) is forbidden in **Educoretax**. Occasionally, a retraction will be used to correct errors in submission or publication. The retraction of an article by its authors or the editor under the advice of members of the scholarly community has long been an occasional feature of the learned world. Standards for dealing with retractions have been developed by a number of libraries and scholarly bodies, and this best practice is adopted for article retraction by **Educoretax** .

The editor will investigate deeply the infringements of professional ethical codes. The **Educoretax** Editorial Board will notify the author(s) about the alleged violation along with its proof and offer the options that can be executed by the Author(s). If the Editor is unable to contact the author within the prescribed period, the Editor will discuss with the Editor and Editorial Advisory Board about this problem.

The standard of article retraction in **Educoretax** are:

1. A statement (letter) of article retraction, entitled "Retracted: (article title)", will be issued by the **Educoretax** Editorial Member in two languages (Indonesian and English).
2. The retraction letter of this article (along with evidence, comments, criticism, or a request from the member(s) of the scientific community) is placed on the previous page of the article

with the same page number as the first page of the article and given the additional code "ed-1" for the first page of the letter and so on (e.g., 56-ed-1, 56-ed-2, etc.).

3. The original version of the article will be given a "Retracted" watermark or stamp and placed after the letter. This new PDF file is made to replace the original PDF file article.

4. The abstract of the article on the **Educoretax** website is replaced with a statement about retracted of the article because it violates the ethical code and/or **Educoretax** policy while the keyword of the article is deleted.

5. The retraction letter of the article will also be published in **Educoretax** on the edition when the article and the letter issued as part of the Comments and Criticism section.

ARTICLE REMOVAL: LEGAL LIMITATIONS

In an extremely limited number of cases, it may be necessary to remove an article from the online database. This will only occur where the article is clearly defamatory or infringes others' legal rights, or where the article is, or the Editor has good reason to expect it will be, the subject of a court order, or where the article if acted upon, might pose a serious health risk. In these circumstances, while the metadata (Title and Authors) will be retained, the text will be replaced with a screen indicating the article has been removed for legal reasons.

ARTICLE REPLACEMENT

In cases where the article, if acted upon, might pose a serious health risk, the authors of the original article may wish to retract the flawed original and replace it with a corrected version. In these circumstances, the procedures for retraction will be followed with the difference that the database retraction notice will publish a link to the corrected re-published article and a history of the document.

Bahasa

- Bahasa Indonesia
- English

Terbitan Terkini

-
-
-

Cari

Informasi

Kirim Naskah

Kirim Naskah

Dewan Editor

Journal Manager: Suparna Wijaya, SE, Ak, MM, CPA, CTA, CLI, CSF, BKP, Universitas Pembangunan Nasional Veteran Jakarta (Scopus id : 57223346615)

Editor:

Dr. Iin Rosini, S.E., M.Si., Universitas Pamulang (Sinta id : 6005468)

Danny Ardianto, SST, Ak, MBIS Prof, Ph.D; Google Indonesia (Scopus id : 54895127800)

Melani Dewi Astuti, Badan Kebijakan Fiskal (Scopus id : 57222474811)

Dr. Julia Safitri, ST, MM., Universitas Terbuka (Scopus id: 57211313345)

Section Editor:

Waidatin, Direktorat Jenderal Pajak (Google Scholar)

Bahasa

- Bahasa Indonesia
- English

Terbitan Terkini

-
-
-

Cari

Informasi

- Untuk Pembaca
- Untuk Penulis
- Untuk Pustakawan

Kirim Naskah

Kirim Naskah

ADDITIONAL MENU

 Author Guideline

 Peer Review Process

 Reviewer

 Under License

 Publication Ethics

 Publication Fee

 Open Access Policy

 Privacy Statement

 Screening Plagiarism

 Plagiarism Policy

 Copyright Notice

GS Citation

Indexing

template

statcounter

146

View My Stats

FlagCounter

Member

Crossref

turnitin

DSK
GLOBAL

sinta S4
Science and Technology Index

AlJEBI
Bersama Berintegritas
ALIANSI PENGELOLA JURNAL BERINTEGRITAS INDONESIA

Educoretax by WIM Solusi Prima

INTERNATIONAL
STANDARD
SERIAL
NUMBER
INTERNATIONAL CENTRE

Platform &
workflow by
OJS / PKP

Vol 4 No 9 (2024)

Articles

- **Effectiveness of tax incentives in optimizing corporate income tax revenue: Case study public listed company tax office**

  Nindia Innekeputri, Irwan Aribowo

  1076-1086

  o PDF (English)

- **International tax dispute resolution through mutual agreement procedure in Indonesia: Past, present, and future**

  Defi Defi

  1087-1106

  o PDF (English)

- **Can reducing corporate income tax rates decrease tax avoidance?**

  Satria Yudha Nugraha, Yehezkiel Victor Saud, Amrie Firmansyah

  1107-1116

  o PDF (English)

- **MSME taxpayer compliance in Pekanbaru from the perspective of tax understanding, tax sanctions and tax socialization**

  Vivian Angelina, Veronica Jayanto, Amrie Firmansyah, Estralita Trisnawati

1117-1125

-

- **The influence of tax knowledge, tax awareness, and tax morality on tax compliance of MSMEs in the Kebon Bawang Urban Village, North Jakarta**

  Rendy Farrel Izdhihar, Deden Tarmidi

  1126-1136

  -

- **Analysis of interest expense deduction in transfer pricing dispute in Indonesia**

  Nasikhudin Nasikhudin, Supriyadi Supriyadi

  1137-1148

  -

- **Income tax withholding for Indonesian workers abroad: An observation analysis**

  Hasan Hasan, Deden Tarmidi, Taufik Akbar

  1149-1156

  -

- **Strategic partnerships in the implementation of bonded recycling zones to support circular economy in Banten, Indonesia**

  Imam Tri Wahyudi, Indri Riesfandiari, Agustyan Umardani, Tony Nuryanto, Firman Firman

  1157-1170

  -

- **Analysis of financial and non-financial aspects in determination of transfer pricing**

  Silva Fahsya Abdulrachman Soap, Annisa Aulia Djati, Vania Regina Grace, Destiana Amelia Putri, Najla Huwaida, Suparna Wijaya

  1171-1183

  o PDF (English)

- **The role of sanctions and incentives in improving tax enforcement: A comparative study of developing countries**

  Devira Kusuma Putri, Lingga Sekar Arum, Nickyta Arcindy Duha, Harfakhriz Raisyah, Fransiskus Junior, Suparna Wijaya

  1184-1193

  o PDF (English)

Bahasa

- Bahasa Indonesia
- English

Terbitan Terkini

-

Cari

Informasi

- Untuk Pembaca
- Untuk Penulis
- Untuk Pustakawan

Kirim Naskah

Kirim Naskah

ADDITIONAL MENU

GS Citation

Indexing

template

statcounter

146

FlagCounter

Member

DSK
GLOBAL

Platform &
workflow by
OJS / PKP

UNLOCKING MSME TAX COMPLIANCE IN PEKANBARU: THE IMPACT OF TAX UNDERSTANDING, SANCTIONS, AND SOCIALIZATION

Vivian Angelina[1], Veronica Jayanto[3], Amrie Firmansyah[3]*,), Estralita Trisnawati[4]

[1] vivian.127221019@stu.untar.ac.id, Master Program of Accounting, Tarumanagara University
[2] veronica.127221016@stu.untar.ac.id, Master Program of Accounting, Tarumanagara University
[3] amriefirmansyah@upnvj.ac.id, Universitas Pembangunan Nasional Veteran Jakarta
[4] estralitat@fe.untar.ac.id, Master Program of Accounting, Tarumanagara University
* For correspondence author)

Abstract
The tax authorities in Indonesia continue to make extensive efforts to increase tax revenue, which is the main source of state revenue. This extensification focuses on increasing individual tax revenue, especially in the Micro, Small, and Medium Enterprises (MSMEs) sector. This study aims to analyze the effect of tax understanding, tax sanctions, and tax socialization on the level of taxpayer compliance of MSMEs in Pekanbaru. The study uses a quantitative method with the Structural Equation Model (SEM) approach. Data were obtained through an online questionnaire survey from MSME business actors in Pekanbaru City. A purposive sampling technique was used to select 32 respondents as research samples. The sample criteria include business actors domiciled in Pekanbaru who calculate and pay taxes independently and meet MSME criteria based on applicable regulations. The study results indicate that tax understanding and tax sanctions positively affect the level of taxpayer compliance of MSMEs in Pekanbaru. However, tax socialization does not show a significant effect on taxpayer compliance. This study provides insight into tax compliance patterns outside Java that can be considered when making regulations by the tax authorities in Indonesia.
Keywords: Taxpayer Compliance, Tax Sanctions, Tax Socialization, Tax Understanding

INTRODUCTION

Based on the Ministry of Finance Regulation Number 234/PMK.01/2015, the Directorate General of Taxes (DGT) is the agency specifically appointed to implement, monitor, evaluate, and report on taxation performance. The DGT is responsible for evaluating tax revenue targets in Indonesia and then setting targets for the coming years. The determination of tax revenue targets is always considered in the State Revenue and Expenditure Budget (APBN) and generally increases yearly. According to Minister of Finance Sri Mulyani, in the first semester of 2022, the APBN reached IDR 1,317.2 trillion or 58.1 percent of the APBN target of IDR 1,846.1 trillion, growing by 48.5 percent compared to the same period last year at IDR 887 trillion (Kemenkeu RI, 2022). Based on APBN data for the first semester of 2022, it can be concluded that revenue from the tax sector has significant potential to increase state revenue.

Revenue from the tax sector is inseparable from the role of Indonesian citizens, including business actors who develop their businesses and fulfill tax obligations under applicable regulations. One rapidly growing business type in Indonesia is Micro, Small, and Medium Enterprises (MSMEs). According to the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM), in March 2021, the number of MSMEs in Indonesia reached 64.2 million units, contributing 61.07 percent of the gross domestic product (GDP), or equivalent to IDR 8,573.89 trillion (Rivai, 2022). MSMEs can also absorb 97 percent of the total workforce and contribute up to 60.42 percent of the total investment in Indonesia (Rivai, 2022). With many MSMEs and their significant contribution to GDP, MSMEs have become one of the key pillars of the Indonesian economy (Kemenko Perekonomian, 2021).

The large number of MSME units presents a great opportunity for the state to increase tax revenue. The government supports the development of MSMEs through various policies, including providing additional capital and tax reforms, such as reducing the Final Income Tax rate from 1 percent to 0.5 percent and granting tax exemptions for MSMEs with turnover below

IDR 500 million (Komite Pengawasan Perpajakan, 2022). Although the government continues to increase the tax potential from MSMEs, the realization of tax revenue from this sector remains suboptimal. According to the Directorate General of Taxes, the final income tax contribution from MSMEs in 2019 was only IDR 7.5 trillion, or around 1.1 percent of the total income tax revenue of IDR 711.2 trillion in the same year (Alatas, 2021).

One of the regions with great potential to support economic activities in Indonesia is Riau Province, located in the heart of Sumatra Island. In Pekanbaru City, the capital of Riau Province, in 2024, the number of MSMEs in Pekanbaru will increase to 26,684 (Heru, 2024). However, based on Directorate General of Tax 2020 data, not all MSMEs take advantage of Riau Province's tax incentives (MC Prov Riau, 2021). The large number of MSMEs that have not complied with tax obligations shows that a substantial amount of tax revenue should have been collected but was not. This lack of tax revenue in Pekanbaru can negatively impact development and public welfare, as seen in the inadequate public transportation and the recurring road damage caused by flooding yearly.

Tax compliance is the adherence of taxpayers to implementing tax provisions as stipulated by tax laws and regulations (Rahayu, 2017). Indicators of tax compliance include registering as a taxpayer, paying taxes, calculating and paying owed taxes, settling arrears, and submitting annual tax returns on time. Various studies on MSME's tax compliance have been conducted in Indonesian Regions, such as Fauzi & Maula (2020) in Karawang Regency, Cahyani & Noviari (2019) in Singaraja, Hantono & Sianturi (2021) in Medan, Indrawan & Binekas (2018) in Cimahi City, Ilham et al. (2022) in Makassar City.

This research analyzes three main factors that influence the tax compliance of MSMEs in Pekanbaru City: tax understanding, tax sanctions, and tax socialization. Tax understanding refers to how well taxpayers comprehend the tax regulations, while tax sanctions include the penalties imposed on taxpayers for violations of tax obligations. Tax socialization refers to government efforts to disseminate information and educate business owners about their tax obligations. These three variables are crucial to explore, as low tax compliance can significantly impact the realization of tax revenue, one of the primary sources of state income.

A key difference between this study and previous research lies in the analytical method used. Many previous studies, such as those by Cahyani & Noviari (2019) and Fauzi & Maula (2020), utilized the Statistical Package for the Social Sciences (SPSS) to process data. SPSS is a common tool used in quantitative research to test hypotheses and analyze relationships between variables. However, this research uses Smart Partial Least Squares (Smart PLS) for data analysis. Smart PLS offers more flexibility and sophistication, particularly in handling small sample sizes and addressing multicollinearity issues (Marilyn et al., 2022; Mei & Firmansyah, 2022). It is also better suited for modeling complex relationships between latent variables, making it a more appropriate tool for this study.

Smart PLS is expected to provide more accurate and valid results, even with limited samples. The advantages of Smart PLS in dealing with data limitations and modeling complex relationships allow researchers to obtain more in-depth results than conventional analytical methods. Thus, this study is expected to significantly contribute to the literature on MSME tax compliance in Pekanbaru City and serve as a reference for tax authorities in formulating more efficient and effective tax policies for MSMEs in Pekanbaru and across Indonesia.

LITERATURE REVIEW

The theory of planned behavior (TPB), an extension of the theory of reasoned action (TRA), was introduced by Ajzen (1991). This theory emphasizes the rationality of human behavior and the belief that conscious control guides individuals' actions (Ajzen, 1991). TPB is particularly relevant in this study because tax compliance is closely related to human awareness

and behavior (Ajzen, 1991). Human behavior is crucial in supporting the government's and its citizens' successful implementation of tax regulations (Ajzen, 1991). TPB explains the formation of human intentions to act in a certain way (Ajzen, 1991). Intentions are closely tied to an individual's motivation to perform actions toward achieving specific goals (Oktaviani, 2015). Behavioral intentions have three primary determinants: behavioral beliefs, normative beliefs, and control beliefs (Ajzen, 1991). These determinants provide a framework for understanding why individuals comply with tax obligations.

Tax compliance refers to the willingness and actions of taxpayers to fulfill their tax obligations as stipulated by laws and regulations (Arham & Firmansyah, 2021). Tax compliance encompasses the actions taxpayers undertake to fulfill their obligations as mandated by a country's tax laws (Arham & Firmansyah, 2021). Tax compliance is the taxpayers' obligation to report tax returns, calculate the amount of tax due, and pay the required taxes (Arham & Firmansyah, 2021). Tax compliance is the awareness of taxpayers in submitting tax returns and paying tax debts under established regulations (Arham & Firmansyah, 2021).

Tax understanding is the effort made by taxpayers to comprehend tax regulations. Taxpayers with a strong understanding of the applicable tax laws are likelier to comply with those regulations (Kumala & Junaidi, 2020). Furthermore, Nurizzaman et al. (2020) defined tax understanding as the taxpayer's knowledge of taxation laws and regulations that enable them to fulfill their obligations, such as reporting tax returns, calculating the tax owed, and making payments. This understanding is crucial for business actors, as those who comprehend the regulations are more likely to comply with their tax duties.

Hapsari & Kholis (2020), Ilham et al. (2022), Indrawan & Binekas (2018), and Wulandari (2020) found that the level of tax understanding has a positive impact on MSME tax compliance. Taxpayers' understanding of tax obligations fosters compliance, supported by the behavioral beliefs determinant in TPB, where individuals believe in the positive outcomes of adhering to tax regulations. Thus, tax understanding directly influences tax compliance.

H_1: Tax understanding positively affects the level of tax compliance among MSMEs.

Tax sanctions are legal actions imposed on taxpayers or related parties due to intentional or unintentional violations of tax regulations (Arham & Firmansyah, 2021). Mardiasmo (2018) noted that tax sanctions are designed to ensure adherence to tax laws and regulations. In the context of TPB, tax sanctions relate to control beliefs, which refer to an individual's perception of factors that may support or hinder their behavior. Strict tax sanctions act as deterrents and increase the likelihood of compliance as taxpayers seek to avoid penalties.

Cahyani & Noviari (2019), Darmayasa et al. (2022), Hapsari & Kholis (2020), Lesmana & Setyadi (2020), Wulandari (2020), and Zelmiyanti & Suwardi (2019) found that tax sanctions positively impact tax compliance among MSMEs. The enforcement of sanctions motivates taxpayers to fulfill their tax obligations, reducing the likelihood of tax avoidance.

H_2: Tax sanctions positively affect the level of tax compliance among MSMEs.

Tax socialization refers to the efforts made by tax authorities to provide education and understanding about tax regulations and procedures persuasively, particularly to taxpayers (Mardiasmo, 2018). Rahayu (2017) emphasized that socialization involves openly providing information to taxpayers, helping them understand how to comply with their tax obligations. Effective tax education delivered through tax authorities' socialization efforts helps clarify the tax compliance process for taxpayers.

Fazriputri et al. (2021), Hafiz & Saryadi (2018), and Zelmiyanti & Amalia (2020) demonstrated that tax socialization has a positive impact on MSME tax compliance. Proper, widespread, and innovative socialization can help reduce instances where taxpayers fail to report or delay their tax filings due to a lack of understanding.

H_3: Tax socialization positively affects the level of tax compliance among MSMEs.

METHODS

This research employs quantitative data analysis techniques. The primary data utilized in this study was collected through an online questionnaire distributed via Google Forms. The questionnaire link was shared with respondents, and data collection took place from September 19 to September 30, 2022, with 32 samples. The sampling method employed was purposive sampling, selecting respondents from MSME taxpayers in Pekanbaru, with criteria that required business owners to reside and operate MSMEs in Pekanbaru. Additionally, the MSMEs had to comply with the business turnover regulations of Law No. 20 of 2008.

The endogenous (dependent) variable in this research is MSME tax compliance. The indicators for tax compliance were based on research by Erica (2021), which includes compliance of business actors in registering themselves as taxpayers, timely submission of the Tax Return (SPT), accurate calculation and payment of taxes owed on income, and the payment of tax arrears either through the Tax Collection Letter (STP) or the Tax Assessment Letter (SKP).

Meanwhile, this study's exogenous (independent) variables include tax understanding, tax sanctions, and tax socialization. Tax understanding refers to knowledge of general tax provisions and procedures, comprehension of the Indonesian taxation system, and awareness of the function and role of taxation, following the research of Ningsih & Saragih (2020). Tax sanctions, adapted from the study by Mulyati & Ismanto (2021), include penalties for delays in reporting and paying taxes, the severity of sanction applications, and the role of sanctions in promoting taxpayer compliance. Tax socialization, as described in Yogatama (2014), refers to the efforts made by tax authorities to provide education and understanding about tax regulations, procedures, frequency of socialization efforts, and the clarity of the information provided to taxpayers.

The questionnaire employed a Likert scale ranging from 1 to 5, where 1 indicated strong disagreement, and 5 indicated strong agreement. This scale assessed respondents' levels of understanding, attitudes toward tax sanctions, and their exposure to tax socialization. This study applied Partial Least Squares Structural Equation Modeling (PLS-SEM) for data analysis. This method effectively analyzes complex relationships between latent variables, especially with small sample sizes. PLS-SEM is commonly used to estimate relationships and test predictive models. This research used PLS-SEM to examine the relationships between tax understanding, tax sanctions, and tax socialization as exogenous variables and tax compliance as endogenous variables.

RESULTS AND DISCUSSIONS

Distribution of questionnaires starts from 19 September - 30 September 2022 with a total of 32 respondents. Table 1 shows the results of the validity test. The criterion for a good level of validity is if it has an outer loading value much more significant than 0.7 (Chin, 2014).

Item	Tax understanding	Tax Sanctions	Tax Socialization	Tax Compliance
TU1	0,762			
TU2	0,930			
TU4	0,884			
TS1		0,769		
TS2		0,887		
TS3		0,732		
TS4		0,894		
TS5		0,760		
TSOS2			0,756	

TSOS4			0,872	
TC2				0,715
TC3				0,929
TC4				0,910
TC5				0,896
TC6				0,815

Where: TU is Tax understanding, TS is tax sanctions, TSOS is tax socialization, and TC is tax compliance

Previously, some indicators were eliminated due to their loading factor values being smaller than 0.7. Specifically, TU1 had a value of 0.559, TU2 had a value of -0.046, SSOS1 had a value of 0.521, SSOS3 had a value of 0.528, SSOS5 had a value of 0.545, SSOS6 had a value of 0.575, SSOS7 had a value of 0.428, and TC1 had a value of 0.616. Following this, Table 5 presents the results of the reliability test. PLS (Partial Least Squares) used the composite reliability statistical test to assess reliability. A variable is considered reliable if it has a value greater than 0.7 (Ghozali, 2016), while the expected AVE value should exceed 0.5 (Supranto and Limakrisna, 2019).

Variable	Composite Reliability	Average Variance Extracted (AVE)
TU	0,896	0,743
TS	0,905	0,658
TSOS	0,799	0,666
TC	0,932	0,734

Where: TU is Tax understanding, TS is tax sanctions, TSOS is tax socialization, and TC is tax compliance

Furthermore, the summary results of hypothesis testing in this study are in Table 4.

Table 4
Summary of Hypothesis Test Results

Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	R²	Adjusted R²	Original Sample (O)
TU=>TC	0,403	0,399	0,144	2,798	0,006	0,620	0,579
TS=>TC	0,479	0,488	0,119	4,017	0,000		
TSOS=TC	0,083	0,102	0,162	0,511	0,595		

Based on the research results, it can be interpreted that the first hypothesis is supported, indicating that tax understanding positively affects the level of tax compliance among MSMEs in Pekanbaru. This finding highlights the importance of tax knowledge among MSME owners in Pekanbaru, where most businesses are micro to small-scale enterprises that often rely on self-management for financial and tax-related activities. The result aligns with the studies of Hapsari & Kholis (2020), Ilham et al. (2022), Indrawan & Binekas (2018), and Wulandari (2020) (Cahyani & Noviari, 2019; Darmayasa et al., 2022; Hapsari & Kholis, 2020; Lesmana & Setyadi, 2020; Wulandari, 2020; Zelmiyanti & Suwardi, 2019), who also found a positive relationship between tax understanding and tax compliance. In Pekanbaru, where many MSMEs operate in traditional or informal sectors, understanding tax regulations can empower business owners to fulfill their tax obligations more effectively. When MSME owners possess sufficient knowledge of tax regulations, they are better equipped to navigate the complexities of tax compliance, which may seem daunting for small-scale businesses with limited resources. Enhanced understanding of taxes promotes compliance and fosters a sense of responsibility toward contributing to the local economy.

The second hypothesis is also supported, with research findings showing that tax sanctions positively and significantly impact tax compliance among MSMEs in Pekanbaru. This conclusion is consistent with the studies of Cahyani & Noviari (2019), Darmayasa et al. (2022),

Hapsari & Kholis (2020), Lesmana & Setyadi (2020), Wulandari (2020), and Zelmiyanti & Suwardi (2019), all of which demonstrated that tax sanctions serve as a powerful motivator for businesses to comply with tax regulations. In Pekanbaru, many MSMEs operate on thin profit margins, and the imposition of financial penalties for non-compliance can significantly impact their cash flow. For small businesses, tax sanctions, such as fines and penalties, are perceived as additional and avoidable costs that could otherwise be invested in business operations or growth. As a result, the threat of incurring such costs encourages MSME owners to comply with their tax obligations to avoid any disruptions to their financial stability. This is particularly relevant for the entrepreneurial spirit in Pekanbaru, where maintaining liquidity is essential for sustaining daily business activities in a competitive market.

Conversely, the third hypothesis is not supported, as the research results indicate that tax socialization does not significantly affect the level of tax compliance among MSMEs in Pekanbaru. This finding is consistent with the studies conducted by Ilham et al. (2022), Septiani et al. (2019), and Yulia et al. (2020), which also found that tax socialization efforts did not substantially influence MSME tax compliance. One of the reasons for this may be the specific characteristics of MSMEs in Pekanbaru, where many business owners operate in sectors that are less familiar with formal taxation processes or rely on traditional business practices. Additionally, many MSMEs in Pekanbaru may not have access to or regularly engage with digital platforms, limiting the effectiveness of current tax socialization efforts, which may not be sufficiently adapted to local conditions. Socialization efforts focusing on formal seminars or workshops may not reach the more informal or rural-based MSMEs, who may lack the resources or time to attend such events. Furthermore, as many MSME owners in Pekanbaru belong to the millennial generation, the limited use of social media for tax education represents a missed opportunity. This generation often prefers information delivered through digital channels, which are more accessible and convenient.

CONCLUSIONS

This research concludes that tax understanding and tax sanctions positively impact the tax compliance of MSMEs in Pekanbaru. MSME owners with a better grasp of tax regulations and those aware of the consequences of non-compliance are more likely to fulfill their tax obligations. However, the study found that tax socialization does not significantly influence the tax compliance level of MSMEs in Pekanbaru. This result suggests that tax socialization efforts in the region may not be effectively reaching or engaging the target audience. Despite the relatively small number of taxpayers in some areas, it remains crucial to encourage and improve the dissemination of tax-related information, particularly in regions like Pekanbaru, where MSMEs form a significant part of the local economy.

One limitation of this research is the relatively small sample size, primarily due to the difficulty in quickly obtaining research respondents. A small sample size may not fully capture the diversity of MSMEs or represent broader trends in tax compliance behavior. For future research, it would be beneficial to extend the questionnaire distribution period and expand the geographical scope of the study. This approach would allow for a more comprehensive analysis and provide more generalizable findings, particularly when considering differences in regional tax compliance.

This research also offers important suggestions for policy and practice. It highlights the need for the Tax Authorities in Indonesia to intensify tax outreach efforts through online and offline media to improve taxpayer understanding, especially in regions outside Java. There may be significant differences in the levels of tax compliance between MSMEs or individuals located on Java Island and those in other parts of Indonesia. By tailoring tax socialization initiatives to the specific needs of these regions and utilizing more innovative, accessible

communication channels, the government can work towards closing the gap in tax compliance across different areas of the country. Encouraging active participation in tax education will enhance compliance and strengthen the overall tax system, contributing to the economic growth of regions like Pekanbaru.

REFERENCES

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior And Human Decision Processes*, *50*, 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Alatas, M. B. I. (2021). *Menkop: Potensi pajak pada pelaku UMKM sangat besar*. https://www.antaranews.com/berita/2397613/menkop-potensi-pajak-pada-pelaku-umkm-sangat-besar

Arham, A., & Firmansyah, A. (2021). The role of behavioral theory in the research of MSMEs tax compliance in Indonesia. *Riset*, *3*(1), 417–432. https://doi.org/10.37641/riset.v3i1.71

Cahyani, L. P. G., & Noviari, N. (2019). Pengaruh tarif pajak, pemahaman perpajakan, dan sanksi perpajakan terhadap kepatuhan wajib pajak UMKM. *E-Jurnal Akuntansi*, *26*(3), 1885–1911. https://garuda.kemdikbud.go.id/documents/detail/1916535

Darmayasa, I. N., Pariani, P. A. R., & Mandia, I. N. (2022). Moderasi kesadaran pajak pada moral pajak, pemeriksaan, dan sanksi terhadap kepatuhan UMKM. *Jurnal Pajak Dan Keuangan Negara*, *3*(2), 316–330. https://doi.org/10.31092/jpkn.v3i2.1533

Erica, D. (2021). Pengaruh sanksi perpajakan terhadap kepatuhan wajib pajak orang pribadi. *Jurnal Ilmiah Manajemen Ubhara*, *3*(1), 129–138. https://doi.org/10.31599/jmu.v3i1.857

Fauzi, A. R., & Maula, K. A. (2020). Pengaruh pemahaman, kesadaran, tarif pajak dan pelayanan perpajakan usaha mikro, kecil dan menengah di Kabupaten Karawang. *Jurnal Akuntansi*, *6*(2), 88–103. https://doi.org/10.24127/akuisisi.v16i2.505.g372

Fazriputri, N. R., Widiastuti, N. P. E., & Lastiningsih, N. (2021). Pengaruh sosialisasi dan pemahaman insentif pajak terhadap kepatuhan wajib pajak pada masa pandemi covid-19 (studi pada pemilik UMKM di Kota Bekasi). *Business Management, Economic, and Accounting National Seminar*, 657–676. https://conference.upnvj.ac.id/index.php/biema/article/view/1661

Hafiz, M., & Saryadi, S. (2018). Pengaruh sosialisasi wajib pajak terhadap kepatuhan wajib paja kmelalui pemahaman wajib pajak sebagai variabel intervening (studi empirik kebijakan amnesti pajak pada UMKM di KPP Pratama Semarang Tengah Dua). *Jurnal Ilmu Administrasi Bisnis*, *7*(3), 467–475. https://doi.org/10.14710/jiab.2018.21091

Hantono, H., & Sianturi, R. F. S. (2021). Pengaruh pengetahuan pajak, sanksi pajak terhadap kepatuhan pajak pada UMKM kota Medan. *Jurnal Audit Dan Perpajakan*, *1*(1), 27–40. https://doi.org/10.47709/jap.v1i1.1176

Hapsari, A., & Kholis, N. (2020). Analisis faktor-faktor kepatuhan wajib pajak UMKM di KPP Pratama Karanganyar. *Reviu Akuntansi Dan Bisnis Indonesia*, *4*(1), 56–67. https://doi.org/10.18196/rab.040153

Heru, R. (2024). *Jumlah UMKM di Pekanbaru meningkat, didominasi kuliner dan ekonomi kreatif*. https://mediacenter.riau.go.id/read/87579/jumlah-umkm-di-pekanbaru-meningkat-didominasi.html

Ilham, I., Ulfah, M., & Sari, S. N. (2022). Pengaruh sosialisasi, pemahaman perpajakan, kualitas pelayanan fiskus dan tarif pajak terhadap kepatuhan wajib pajak UMKM di kota Makassar. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, *4*(6), 2516–2537. https://doi.org/10.32670/fairvalue.v4i6.1146

Indrawan, R., & Binekas, B. (2018). Pemahaman pajak dan pengetahuan pajak terhadap kepatuhan wajib pajak UKM. *Jurnal Riset Akuntansi Dan Keuangan*, *6*(3), 419–428. https://doi.org/10.17509/jrak.v6i3.14421

Kemenkeu RI. (2022). *APBN semester I-2022 surplus Rp73,6 triliun, Menkeu: luar biasa positif*. https://www.kemenkeu.go.id/informasi-publik/publikasi/berita-utama/APBN-Semester-I-2022-Surplus-Rp73,6-Triliun

Kemenko Perekonomian. (2021). *UMKM Menjadi Pilar Penting dalam Perekonomian Indonesia*. https://ekon.go.id/publikasi/detail/2969/umkm-menjadi-pilar-penting-dalam-perekonomian-indonesia

Komite Pengawasan Perpajakan. (2022). *Pajak Penghasilan (PPh) UMKM*. https://komwasjak.kemenkeu.go.id/in/post/pajak-penghasilan-umkm

Kumala, R., & Junaidi, A. (2020). Pengaruh pemahaman peraturan pajak, tarif pajak, lingkungan, dan kesadaran wajib pajak terhadap kepatuhan wajib pajak pada UMKM. *Jurnal Ekonomi, Manajemen, Bisnis, Dan Sosial*, *1*(1), 48–55. https://embiss.com/index.php/embiss/article/view/16

Lesmana, A. L., & Setyadi, B. (2020). Pengaruh pemeriksaan, pengetahuan wajib pajak, sanksi, dan moral terhadap kepatuhan wajib pajak UMKM. *Jurnal Akuntansi Dan Manajemen*, *17*(1), 1–15. https://doi.org/10.36406/jam.v17i01.323

Mardiasmo, M. (2018). Perpajakan Edisi Terbaru 2018. *Yogyakarta:Penerbit Andi.*

Marilyn, M., Firmansyah, A., & Trisnawati, E. (2022). Peran moderasi teknologi informasi dalam hubungan antara pengetahuan pajak, sanksi pajak dan kepatuhan pajak. *Jurnal Pajak Ind*, *6*(1), 143–151. https://doi.org/10.31092/jpi.v6i1.1603

MC Prov Riau. (2021). *DJP Riau catat 40.981 WP manfaatkan insentif pajak di tengah pandemi*. https://www.infopublik.id/kategori/nusantara/503854/index.html

Mei, M., & Firmansyah, A. (2022). Kepatuhan wajib pajak dari sudut pandang pengetahuan pajak, kualitas pelayanan, sanksi pajak: pemoderasi preferensi risiko. *E-Jurnal Akuntansi*, *32*(11), 3272–3288. https://doi.org/10.24843/EJA.2022.v32.i11.p06

Mulyati, Y., & Ismanto, J. (2021). Pengaruh penerapan e-filing, pengetahuan pajak dan sanksi pajak terhadap kepatuhan wajib pajak pada pegawai Kemendikbud. *JABI (Jurnal Akuntansi Berkelanjutan Indonesia)*, *4*(2), 139–155. https://doi.org/10.32493/JABI.v4i2.y2021.p139-155

Ningsih, S. S., & Saragih, F. (2020). Pemahaman wajib pajak pelaku umkm mengenai peraturan Pemerintah Tentang PP No.23 Tahun 2018 Tentang Ketentuan Pajak UMKM. *Jurnal Riset Akuntansi Dan Bisnis*, *20*(1), 38–44. https://doi.org/10.30596/jrab.v20i1.4870

Nurizzaman, R., Wardhani, A. K., & Sfaifudin, N. (2020). Analisis kepatuhan perpajakan pelaku usaha mikro, kecil, dan menengah (umkm) Di Indonesia: studi pada kota Banjarbaru Kalimantan Selatan. *Jurnal Ilmiah Ekonomi Bisnis*, *2*(6), 176–185. https://doi.org/10.35972/jieb.v6i2.345

Oktaviani, R. M. (2015). Determinan kepatuhan wajib pajak badan dengan niat sebagai pemediasi dari perspektif planned behaviour. *Jurnal Bisnis Dan Ekonomi*, *22*(1), 85–95. https://www.unisbank.ac.id/ojs/index.php/fe3/article/view/4067

Rahayu, S. K. (2017). *Perpajakan: konsep dan aspek formal*. Rakayasa Sains.

Rivai, A. A. (2022). *Wadah UMKM KEMENKEU, aplikasi model satu paket kemudahan sistem untuk kesejahteraan bangsa*. https://www.djkn.kemenkeu.go.id/artikel/baca/15199/Wadah-UMKM-KEMENKEU-Aplikasi-Model-Satu-Paket-Kemudahan-Sistem-Untuk-Kesejahteraan-Bangsa.html

Septiani, E., Susyanti, J., & Slamet, A. R. (2019). Pengaruh sosialisasi perpajakan, pengetahuan tarif perpajakan, dan pemahaman perpajakan terhadap kepatuhan wajib pajak (studi pada umkm yang terdaftar sebagai wajib pajak di Kantor Pelayanan Pajak Pratama Malang Selatan). *E-Jurnal Riset Manajemen*, *8*(8), 126–138. https://jim.unisma.ac.id/index.php/jrm/article/view/2332

Wulandari, A. (2020). *Pengaruh pemahaman peraturan pajak, sanksi denda, dan kesadaran*

wajib pajak, terhadap kepatuhan wajib pajak orang pribadi di KPP Pratama Wonocolo Surabaya pada Tahun 2015 [Universitas Bhayangkara]. http://eprints.ubhara.ac.id/832/1/SKRIPSI_AJENG WULANDARI_13023066.pdf

Yogatama, A. (2014). *Analisis faktor-faktor yang mempengaruhi kepatuhan wajib pajak orang pribadi (studi di wilayah KPP Pratama Semarang Candisari)* [Universitas Diponegoro]. http://eprints.undip.ac.id/43799/1/09_YOGATAMA.pdf

Yulia, Y., Wijaya, R. A., Sari, D. P., & Adawi, M. (2020). Pengaruh pengetahuan perpajakan, kesadaran wajib pajak, tingkat pendidikan dan sosialisasi perpajakan terhadap kepatuhan wajib pajak pada UMKM Di Kota Padang. *Jurnal Ekonomi Manajemen Sistem Informasi*, *1*(4), 305–310. https://doi.org/10.31933/jemsi.v1i4.114

Zelmiyanti, R., & Amalia, D. (2020). Sosialisasi perpajakan dan pengetahuan pajak terhadap kepatuhan pajak. *JRAP (Jurnal Riset Akuntansi Dan Perpajakan)*, *7*(1), 27–42. https://doi.org/https://doi.org/10.35838/jrap.2020.007.01.3

Zelmiyanti, R., & Suwardi, E. (2019). Dampak moderasi moral perpajakan pada hubungan perceived probability of audit dan sanksi terhadap perilaku kepatuhan pajak usaha mikro, kecil dan menengah (UMKM) (studi empiris pada UMKM Daerah Istimewa Yogyakarta). *Journal of Applied Accounting and Taxation*, *4*(1), 67–78. https://doi.org/10.30871/jaat.v4i1.1097