JRSSEM 2025, Vol. 04, No. 10, May– 1255-1264
E-ISSN: 2807 - 6311, P-ISSN: 2807 - 6494

THE EFFECT OF TAX SANCTIONS, TAX KNOWLEDGE, AND TAX SOCIALIZATION ON INDIVIDUAL TAXPAYER COMPLIANCE WITH TAXPAYER AWARENESS AS A MEDIATION VARIABLE

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Submitted: May 2025, *Revised*: May 2025, *Accepted*: May 2025

Abstract. This study aims to analyze the effect of tax sanctions, tax knowledge, and tax socialization on individual taxpayer compliance, with taxpayer awareness as a mediating variable. Using a quantitative approach with the *Structural Equation Modeling-Partial Least Square* (SEM-PLS) method, data were collected via questionnaires from 100 individual taxpayers in Jakarta. The results indicate that: (1) tax sanctions have a significant positive effect on taxpayer compliance; (2) tax knowledge significantly improves compliance; (3) tax socialization positively impacts compliance; (4) taxpayer awareness significantly enhances compliance; and (5) taxpayer awareness successfully mediates the effects of tax sanctions, tax knowledge, and tax socialization on compliance. These findings underscore the importance of fiscal policies that prioritize compliance through taxpayer awareness, particularly among Micro, Small, and Medium Enterprises (MSMEs).

Keywords: Tax sanctions, tax knowledge, tax socialization, taxpayer awareness, taxpayer compliance, MSMEs.

DOI: 10.59141/jrssem.v4i10.831

INTRODUCTION

Indonesia is a developing country in the world where it is always in contact with development action activities from all types of industries. These activities are solely to create community welfare, one of which is by providing services to the community and maintaining state justice that maintains security and order, where the budget needs are obtained by carrying out a tax system as a budget that is demanded of all taxpayers. It is stated that compensation from taxes is not received and obtained spontaneously, but will be for the growth and welfare of the Indonesian people. Overall, government action will be hampered if there are no taxes. One of the largest tax zones is occupied by micro, small, and medium enterprises (MSMEs), which are now the driving force of the economy. The acronym MSME in this study stands for "micro, small, and medium enterprises."

One of the main determining factors of a country's economic structure is MSMEs, or micro, small, and medium enterprises. The new engine of Indonesia's economy has been quietly rising in recent years: the micro, small, and medium enterprises (MSMEs) sector (Asian Development Bank (ADB), 2022; HANGGRAENI & SINAMO, 2021; Islam et al., 2021). With these developments, MSMEs often face various problems related to understanding and fulfilling tax obligations. Lack of understanding, funding, or access to tax services are just a few of the variables that may contribute to this. The government's ongoing efforts to ensure MSMEs meet their tax obligations are driven by its role as a tax collection manager. The number of micro, small, and medium enterprises (MSMEs) in Indonesia has reached 67 million by 2021, according to the Directorate General of Taxes (DGT) of the Ministry of Finance. However, only 2.3 million of these businesses have an NPWP, and even fewer have a tax-compliant NPWP.

According to Nugraheni & 1 (2015), the definition of tax is "a mandatory deposit to the state owed by individuals or entities based on the law without getting a direct reward and used for state purposes for the greatest prosperity of the people" in Article 1 of Law No. 28 of 2007, which regulates general provisions of taxation. In other words, the principle of taxation is to maximize the wealth of the people.

In an effort to streamline tax payment procedures, the strategy of reducing the tax rate from 1 to 0.5 percent has been implemented since government regulation number 23 of 2018, which is coordinated with the Ministry of Finance and the Directorate General of Taxes (DGT). Business actors whose annual turnover is below IDR 4.8 billion are subject to this tariff. Based on the latest policy, namely based on government regulation (PP) number 55 of 2022 which regulates regulatory coordination in the field of income tax (PPh), micro, small, and medium enterprises (MSMEs) are exempt from the obligation to pay final income tax of 0.5 percent if their turnover reaches IDR 500 million. This exemption is contained in the HPP Law Number 7 of 2021.

To stimulate the economy amid the COVID-19 pandemic, the government decided to exempt taxes for micro, small, and medium-sized enterprises. However, only those who have applied for tax relief will be eligible. So, either because they do not know the government facilities or do not want to apply, micro, small, and medium enterprises will lose this stimulus and facilities.

If the government wants taxpayers, especially those who run micro, small, and medium businesses, to be more aware of their tax responsibilities, the government can use the policy as a stepping stone to educate them about it. Micro, small, and medium enterprises are now facing a challenging scenario in running their operations amid the COVID-19 epidemic. The government can show its concern by socializing certain tax facilities or incentives (- & Amalia, 2022; Novita et al., 2024; Putri & Agustin, 2018; Saprudin et al., 2020; Wujarso et al., 2020).

The government cannot carry out its functions without tax revenue, which is used to fund infrastructure projects, expand services, and improve the living standards of its citizens. Law number 17 of 2003 defines tax revenue as a source of state revenue. Taxes are a revenue stream regulated by the budget because taxes allow the government to finance its own expenditures. The purpose of a standardized tax system is to generate revenue with the aim of enforcing social and economic policies (BAJ, 2023; Permatasari, 2022; Pravasanti & Pratiwi, 2021). However, the task of the budget is to ensure that the state treasury is filled according to the rules and all government expenditures are financed. The purpose of taxes is to fund the budget, therefore, it is important for people to understand and fulfill their tax obligations as residents of Indonesia (Gunarso, 2022; Rahayu et al., 2021; Sari & Jaya, 2017; Subarkah & Dewi, 2017).

Because almost all business actors in Indonesia are micro, small, and medium enterprises (MSMEs), their role is very important in the country's economic development. Nearly 66 million MSME business actors will be present in 2023. The contribution of micro, small, and medium enterprises (MSMEs) to Indonesia's GDP exceeded 61%, which amounted to Rp9,580 trillion. Around 117 million people, or 97% of the entire workforce, work in MSMEs.

Previous research has examined various factors influencing taxpayer compliance. For example, Alm et al. (2012) found that tax knowledge and perceived fairness significantly impact taxpayers' willingness to comply with tax regulations. Similarly, Kirchler, Hoelzl, and Wahl (2008) emphasized the role of socialization and awareness in shaping compliance behavior, highlighting that well-informed taxpayers who understand sanctions and regulations tend to exhibit higher compliance levels. However, these studies often address factors individually without thoroughly exploring the mediating role of taxpayer awareness on the relationship between tax sanctions, tax knowledge, tax socialization, and compliance.

This study aims to analyze the effects of tax sanctions, tax knowledge, and tax socialization on individual taxpayer compliance, with taxpayer awareness acting as a mediating variable. The research seeks to understand both the direct impacts of these factors on compliance and how awareness influences the effectiveness of sanctions, knowledge, and socialization in promoting tax compliance among individual taxpayers.

Hypothesis

The Effect of Tax Sanctions on Taxpayer Compliance

The idea of a tax penalty is to make people pay for their mistakes or bear the consequences if they try to avoid paying taxes as per the terms. According to the definition of tax compliance, fines can encourage taxpayers to be more compliant. If taxpayers feel they can avoid heavy fines by paying taxes as per the provisions, they will be more motivated to do so.

H1: Tax sanctions have a significant positive effect on taxpayer compliance.

The Influence of Tax Knowledge on Taxpayer Compliance

Knowing one's rights and responsibilities related to taxes is an important component of tax knowledge. Behavioral theory states that taxpayers will be more compliant if they are aware of their tax obligations and the potential consequences of not meeting them.

H2: Tax knowledge has a significant positive effect on taxpayer compliance.

The Effect of Tax Socialization on Taxpayer Compliance

Because they know how to file taxes correctly and the importance of taxes to the development of a country, knowledgeable taxpayers usually pay a reasonable amount. In order for taxpayers to better fulfill their tax obligations, tax socialization aims to educate them. The socialization process has the potential to influence taxpayers' attitudes and behaviors in a way that is consistent with communication theory. Taxpayers may be more educated about the importance of paying taxes and the consequences of not paying them through government-sponsored social programs.
H3 : Tax socialization has a significant positive effect on taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance

When people know their position as taxpayers and how taxes contribute to the well-being of society, they are considered tax-conscious. The importance of taxes can motivate people to pay them, according to the theory of compliance. When taxpayers understand their role in the tax system and the benefits of paying taxes fairly, they are more likely to obey the law.
H4: Taxpayer awareness has a significant positive effect on taxpayer compliance.

Tax Sanctions: The effect on Taxpayer Compliance mediated by Taxpayer Awareness

People tend to pay taxes as per the terms if they are informed of the need to pay taxes, which is a middle ground between the two extremes, namely fines and compliance. Taxpayers may be more motivated to be compliant when they see the negative consequences of not paying taxes, as a fine.
H5: Tax sanctions have a significant positive effect on taxpayer compliance mediated by taxpayer awareness.

Tax Knowledge Affects Taxpayer Compliance Mediated by Taxpayer Awareness

Better tax education can increase taxpayer awareness, which in turn will encourage them to pay their portion of the tax. Taxpayers are likely to comply with the law if they have a complete understanding of their tax obligations and how their actions will affect the law.
H6: Tax knowledge has a significant positive effect on taxpayer compliance mediated by taxpayer awareness.

Tax Socialization Affects Taxpayer Compliance Mediated by Taxpayer Awareness

Socialization can play a role in shaping taxpayer awareness, which in turn influences compliance. People are more likely to pay taxes if they are informed of their responsibilities.
H7: Tax socialization has a significant positive effect on taxpayer compliance mediated by taxpayer awareness.

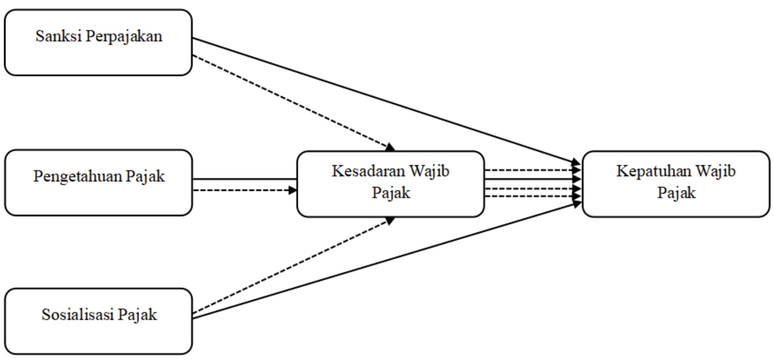

Figure 1. Hypothesis Development

MATERIALS AND METHODS

Data collection for this study depends on numerical variables, which are components of quantitative research methodology. This research is descriptive from a problem-oriented perspective; The goal is to characterize the features of an event as it is happening today. Here, the descriptive study is characterized as an examination of how taxpayer awareness mediates the relationship between tax sanctions, tax knowledge, and tax socialization in order to influence individual taxpayer compliance. Jakarta's individual taxpayers are the population studied here. The reason for the selection of the population in the Jakarta area is that it is a part of a region with a dense population, both from local residents and foreigners. The sample was selected using a purposive sampling strategy based on the research criteria, which included taxpayers domiciled in Jakarta who had been operating the company for at least one year. Data is collected through online surveys based on Google Forms. The sample size was determined in this study using a formula from hair.

The sample size used is at least ten times the total number of indicators. Sample sizes larger than 100 are preferred in most cases, although in certain study settings, sample sizes smaller than 100 are still considered appropriate (Hair Jr. et al., 2016). Sugiyono (2022) stated that in multivariate analysis, the minimum number of samples is 10 times the number of variables studied.

In this study, primary data was used. Primary data is information collected by researchers from the person themselves; This data includes things like survey findings, interview transcripts, and questionnaires. Questionnaires filled out by individual taxpayers in Jakarta are the main data source for this study. Strongly Agree (STS), Somewhat Agree (US), Agree (S), Strongly Agree (SS), and Disagree (TS) are the six weights of values assigned to each response on the Likert scale used in the questionnaire.

The subject of this study is an individual who is a tax subject and domiciled in Jakarta. Individual taxpayers domiciled in Jakarta are the sample for this study. An approach that relies on the accessibility and availability of collection components, easy-to-use sampling techniques is convenience sampling through data dissemination strategies. Purposive sampling with the criteria of individual taxpayers who run micro to medium businesses is the target of the sampling strategy aimed at in this study and with a questionnaire sent to taxpayers domiciled in Jakarta to collect data for this research.

The data analysis of this research was carried out by the researcher using SmartPLS version 4, which is the Partial Least Squares (PLS) method. The results showed that PLS was the most successful Structural Equation Modeling (SEM) approach of all the approaches tested. SEM is well-suited for social science research due to its high flexibility in integrating theory and data and its ability to evaluate mediating factors with latent variables. One of the main strengths of PLS is its ability to analyze data without relying on a lot of assumptions. The data used does not need to have a normal multivariate distribution, and can accommodate a wide range of data scales, from categories to ratios. In addition, PLS also does not require large samples for analysis.

Confirmation of the idea and identification of relationships between latent variables is possible through the use of PLS. This approach is also more suitable for predictive research. PLS can test relationships between latent variables and enable analysis of constructs formed by both reflexive and formative indicators. The advantage of PLS over covariance-based SEM is its ability to handle models with reflective and formative indicators without becoming an unidentified model. A reflective approach to measure dependent variables for second-level components and the presence of four latent variables generated using reflective indicators led to the use of the PLS technique in this study. Validation of the relationship between latent variables in a reflective model is necessary because it is assumed that a construct or latent variable influences its indicator, with causal relationships continuing from the construct to the manifest (Ghozali, 2016).

Using the SmartPLS 4.0 application, this quantitative study uses the Structural Equation Model-Partial Least Squares (SEM-PLS) approach to ensure the relationship between the research variables. According to Ghozali & Latan (2015) the PLS measurement model consists of an outer model and an inner model. In the evaluation of the outer model, there are three validity tests: the convergent validity test, the discriminant validity test, and the reliability test. Meanwhile, in the inner model evaluation, there are tests of determinant coefficient (R^2), effect size (f2), Predictive Relevance (Q^2), Path Coefficient, and T-Statistics, and hypothesis tests.

RESULTS AND DISCUSSION

Data Collection Results

The data of this study came from 114 people in the Jakarta area who were surveyed using Google Forms. Of the 114 respondents, 100 met the requirements for questionnaire submission, while 14 questionnaires were rejected. We will use legitimate questionnaires for data analysis.

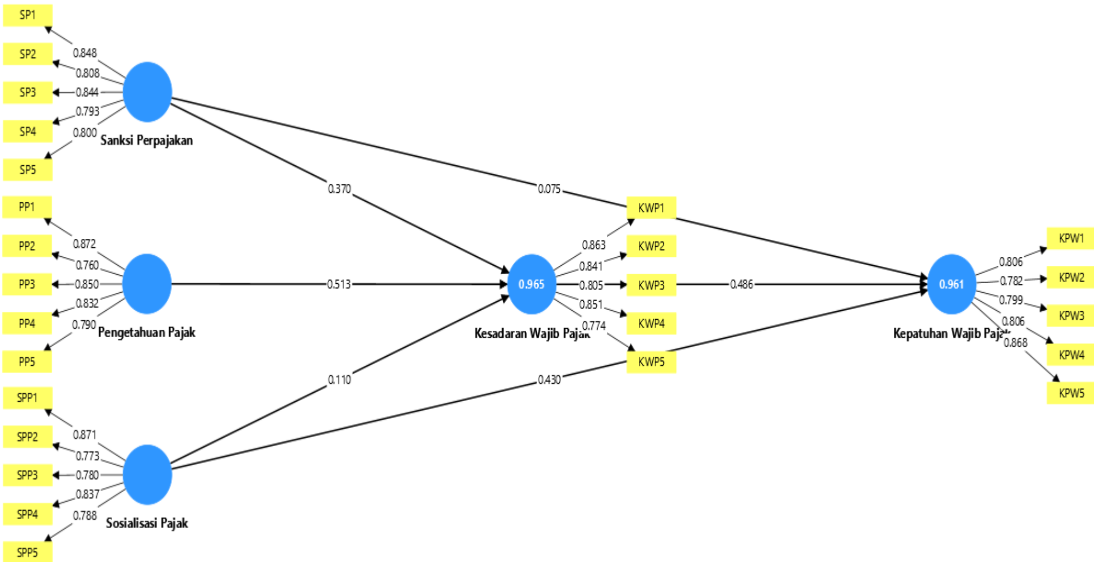

Figure 2. The results of data processing using SmartPLS

Source: Processed primary data (2025)

Hypothesis Test Results

Determining whether to accept or reject a hypothesis is the purpose of hypothesis testing. The test was carried out by paying attention to *the t-statistic* value above 1.65, and *the p-values* for their significance. The results of the hypothesis test are presented in Table 1.

Table 1. Hypothesis Test Results

Name	Original sample (O)	T statistics (|O/STDEV|)	P values
Tax Knowledge -> WP Compliance	0,319	1,914	0,028
Tax Sanctions -> WP Compliance	0,234	2,116	0,017

Tax Socialization -> WP Compliance	0,310	2,049	0,020
Tax Knowledge -> Taxpayer Awareness	0,412	5,159	0,000
Sanksi Perpajakan -> Taxpayer Awareness	0,365	5,047	0,000
Tax Socialization -> Taxpayer Awareness	0,217	1,997	0,023

Source: Processed primary data (2025)

As can be seen in the table above, the test results show that tax knowledge has a t-value of 1.914 > 1.65 and a significance value of 0.028 < 0.05. Thus, tax knowledge has a good and considerable impact on taxpayer compliance. Thus, the first hypothesis is accepted.

In the second tax sanction test, a t-value of 2.116 > 1.65 and a significance value of 0.017 < 0.05 were recorded. As a result, it can be concluded that tax sanctions do increase taxpayer compliance. Therefore, the second hypothesis is approved.

The test results for the implementation of tax socialization showed a t-value of 2.049 > 1.65 and a significance value of 0.0020 < 0.05. It can be concluded from this data that tax socialization increases taxpayer compliance. Thus, the third theory is also approved.

Based on the test results shown in the table above, tax knowledge has a t-value of 5.159 and a significance value of 0.000 < 0.05. There is a statistically significant relationship between taxpayers' awareness of taxes and their tax knowledge. As a result, the indirect relationship between taxpayer knowledge and taxpayer compliance can be mediated by taxpayer awareness.

The results of the tax sanction test were characterized by a t-value of 5.047 and a significance value of 0.000 < 0.05. Evidence like this shows that the heavier the sanctions imposed on taxpayers, the higher the taxpayers' knowledge of taxes. Thus, the impact of tax sanctions on taxpayer compliance can be mediated indirectly by taxpayer awareness.

The tax socialization test had a t-value of 1.997 and a significance value of 0.023, both of which were below the limit of 0.05. There is a statistically significant relationship between taxpayers' awareness of taxes and the level of their tax socialization. Thus, the impact of tax socialization on taxpayer compliance may be indirectly mediated by taxpayer awareness.

Discussion

The Effect of Tax Sanctions on Taxpayer Compliance

Testing has shown that the first hypothesis—that tax sanctions indeed increase taxpayer compliance — is accurate. This indicates that the regularity and severity of tax sanctions are positively correlated with taxpayer compliance. This study, in line with previous research, shows that tax sanctions significantly incentivize individuals to pay their share of taxes.

The Influence of Tax Knowledge on Taxpayer Compliance

The results of the second hypothesis test showed a positive and substantial correlation between taxpayer knowledge and taxpayer compliance. Taxpayers are more likely to make necessary and timely tax payments if they are well-informed about tax laws and procedures.

Previous research has shown that taxpayer awareness has a positive and substantial impact on taxpayer compliance.

The Effect of Tax Socialization on Taxpayer Compliance

Tax socialization is positively related to taxpayer compliance, according to the results of the third hypothesis test. The effectiveness and intensity of the tax authority's socialization efforts are closely related to the level of compliance of taxpayers with their tax obligations. There is strong evidence from previous research that tax socialization increases taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance

The fourth hypothesis test showed a positive and statistically significant relationship between taxpayer awareness and taxpayer compliance. Previous research has shown that taxpayer awareness has a positive and substantial impact on tax compliance. This supports the commonly held belief that when taxpayers have a clear understanding of the need to pay taxes, they are more likely to do so.

Tax Sanctions Influence on Taxpayer Compliance Mediated by Taxpayer Awareness

The results of the fifth hypothesis test show that the positive relationship between tax sanctions and compliance is mediated by taxpayer awareness. The implementation of heavy tax sanctions can increase taxpayer awareness, which in turn can increase the level of taxpayer compliance.

Tax Knowledge Influence on Taxpayer Compliance Mediated by Taxpayer Awareness

The results of the sixth hypothesis test show that the positive and statistically significant relationship between taxpayer knowledge and taxpayer compliance is mediated by taxpayer awareness. Taxpayers may have a better understanding of the severity of their tax obligations and are more likely to be compliant if they have more knowledge of the nuances of tax laws and procedures. This supports the findings of previous research.

Tax Socialization Affects Taxpayer Compliance Mediated by Taxpayer Awareness

The results of the seventh hypothesis test show that the positive relationship between tax socialization and compliance is mediated by taxpayer awareness. Stronger and more effective tax socialization initiatives by tax authorities can lead to greater taxpayer awareness and, therefore, compliance with tax obligations. These findings are in line with previous research and imply that tax socialization improves taxpayer compliance through the mediation of taxpayer knowledge.

CONCLUSION

Based on the results of hypothesis testing and data analysis, it can be concluded as follows: (1) Tax sanctions have a positive effect on taxpayer compliance, so H1 is accepted, (2) Tax knowledge has a positive effect on taxpayer compliance, so H2 is accepted, (3) Tax socialization has a positive effect on taxpayer compliance, so that H3 is accepted, (4) Taxpayer awareness has a positive effect on taxpayer compliance, so H4 is accepted, (5) Tax sanctions have a positive effect on taxpayer compliance mediated by taxpayer awareness, so H5 is accepted, (6) Tax knowledge has a positive effect on taxpayer compliance mediated by taxpayer awareness, so H6 is accepted, and (7) Tax socialization has a positive effect on taxpayer compliance mediated by taxpayer awareness, so that H7 is accepted.

As a suggestion, the government and tax authorities should continue to develop tax education and outreach programs targeting various segments of the population, especially micro, small, and medium enterprises (MSMEs). Furthermore, sanctions should be applied consistently and transparently to ensure deterrence without causing resistance. Strengthening taxpayer awareness through clear and accessible information campaigns is also essential to encourage voluntary compliance. Future research is recommended to explore other factors influencing compliance, such as perceptions of tax fairness and the role of digital technology in tax services.

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