The Effect of Tax Amnesty, Understanding of Taxation, Tax Sanctions, and Tax Service Quality to Micro, Small, and Medium Enterprises Taxpayer Compliance During Covid-19

Kenny Ardillah
Sekolah Tinggi Ilmu Ekonomi Wiyatamandala, Jakarta, Indonesia

Nabila Maharani Santoso
Institut Teknologi dan Bisnis Kalbis, Jakarta, Indonesia

Abstract: *This research aims to determine the effect of tax amnesty, understanding of taxation, tax sanctions, and service quality on Micro, Small, and Medium Enterprises' taxpayer compliance during COVID-19. The research population is Micro, Small, and Medium Enterprises taxpayers registered at Pratama Jakarta Pulo Gadung's Tax Office. The sample of this research was determined using the Slovin method, with 99 respondents obtained. This research uses multiple regression analysis as a data analysis method. This research proves tax amnesty and service quality do not significantly influence Micro, Small, and Medium Enterprises' taxpayer compliance. Understanding taxation and tax sanctions positively affects Micro, Small, and Medium Enterprises' taxpayer compliance.*

Keywords: *Micro; Small, and Medium Enterprises; Taxpayer compliance; Tax Amnesty; Understanding of Taxation; Tax Sanctions; Tax Service Quality*

Introduction

The Micro, Small, and Medium Enterprises (MSMEs) sector contributes most significantly to the Gross Domestic Product (GDP) as an indicator of economic development in Indonesia (Ardillah, 2020). Based on published data from the Ministry of Finance and SMEs, it is known that the contribution contributed by the Micro, Small, and Medium Enterprises sector reached 61.7% of the Gross Domestic Product in 2020 of IDR 8,500 trillion. The contribution of the Micro, Small, and Medium Enterprises sector of 61.7% to the Gross Domestic Product is relatively small when compared to the growth rate of MSMEs, which reached 64.2 million MSME owners (Ministry of Finance, 2020).

During the COVID-19 pandemic that hit Indonesia for the last three years, from 2020 to 2022, the contribution of tax revenues to the realization of state revenues was very high. Increased tax revenue from a country must be balanced with high tax rates. The tax rate in Indonesia in 2021 will reach 9.11 percent of the Gross Domestic Product, which has increased compared to 2020 of 8.33 percent of GDP. Apart from the recovery in several business sectors affected by the COVID-19 pandemic, tax revenues that exceeded the government's target in 2021 were also affected by increased tax rates and tax ratios.

The Micro, Small, and Medium Enterprises sector is the lowest source of tax revenue from total state revenue. The tax revenue from the Micro, Small, and Medium Enterprises sector still needs to be higher. According to the tax provisions, Micro, Small, and Medium Enterprises must only pay 0.5% of business turnover. The contribution of Micro, Small, and Medium Enterprises to the Gross Domestic Product has reached 61.41%, and the number of Micro, Small, and Medium Enterprises that dominate business activities in Indonesia amounts to 62.9 million business units. The contribution made by Micro, Small, and Medium Enterprises to total tax revenue is still very small, namely only contributing 1.1% or IDR 7.5 trillion of the total tax revenue of

IDR 711.2 trillion (Central Statistics Agency, 2020).

The Directorate General of Taxes optimizes taxpayer compliance in fulfilling tax objectives through the implementation of tax amnesty. The tax amnesty policy is held from 1 January to 30 June 2022 after 2017 by offering two tax amnesty schemes at once such as a voluntary disclosure program for tax amnesty alumni in 2016-2017 who have not disclosed their tax obligations and the voluntary disclosure program aimed at individual taxpayers on assets acquisitions for 2016-2020 that have not been reported in the 2020 annual tax report. The tax amnesty policy encourages taxpayers to report taxes and fulfill their tax obligations in order to collect taxpayer funds stored abroad (Husnurrosyidah, 2017).

The government provides tax understanding to increase taxpayer compliance so that people can become independent. If taxpayers can be independent, then taxpayer compliance with applicable regulations can be created, especially taxpayers who can pay their tax obligations directly without waiting for a Tax Collection Letter from the official. In Indonesia, the knowledge and understanding of taxpayers are still quite low (Leta and Ardillah, 2022). Not all people get tax information from the government, which can be indicated by the high number of taxpayers who do not comply with paying taxes (Sari, 2018). Findings reinforce this result in 2020, when the tax ratio reached 78%, with taxpayers complying with tax obligations of only 14.76 million people out of 19.01 million taxpayers (Rakhmawati and Hariyanti, 2022).

Sanctions are one of the guarantees or norms that taxpayers must obey in accordance with tax laws. Sanctions are given to taxpayers who violate taxation and become a tool with the aim of preventing taxpayers from feeling anxious or afraid and willing to comply with applicable tax provisions (Mardiasmo, 2018; Nafiah, 2021). Sanctions are given to taxpayers who are proven to have violated tax regulations, such as administrative and criminal sanctions (imprisonment). Sanctions will not be given to taxpayers who comply with tax laws properly and seek to voluntarily pay taxes as a duty of good citizens (Wujarso, 2020).

Owners affecting taxpayer compliance consists of external owners from taxpayers, which can be reflected in the quality of service received by service officers of the Tax Service Office, and internal owners of taxpayers, which can be reflected by the level of understanding of taxpayers (Perdana and Dwirandra, 2020). Service quality is of concern to the government because of the need for more awareness and understanding of tax administration by taxpayers, such as document preparation, registration, and use of online applications for reporting and paying taxes (Leta and Ardillah, 2022). The government must increase its understanding of taxation by educating taxpayers and developing the quality of service to taxpayers regarding time efficiency and convenience in filling out documents for payment and tax reporting (Safitri, 2020).

The results of Rahayu's research (2017), Setyawan et al. (2021), Erawati and Rahayu (2021), Panjaitan and Jayasukmana (2021), Indaswari et al. (2021), and Muniroh (2022) conclude that tax amnesty affects taxpayer compliance. Putri (2018), Triandani and Apollo (2020), Nafii and Suryono (2021), Yunia et al. (2021), Lende et al. (2021), Arfamaini and Susanto (2021), Setyawan et al. (2021), Kusno et al., (2021), and Ardillah and Farhanah (2022) conclude that understanding of taxation affects taxpayer compliance. In contrast, Sata et al. (2022) concluded that understanding taxation does not affect taxpayer compliance.

Wahyuningsih (2019), Wujarso et al. (2020), Lende et al. (2021), Arfamaini and Susanto (2021), Panjaitan and Jayasukmana (2021), Juliantari et al. (2021), Rahiem and Ardillah (2022), and Muniroh (2022) conclude that tax sanctions affect taxpayer compliance. The opposite results are shown by Yolanda and Yuniarwati (2019), Nafii and Suryono (2021), Setyawan et al. (2021), Erawati and Rahayu (2021), Yunia et al. (2021), and Sata et al. (2022) which states that tax sanctions do not affect taxpayer compliance. Arifin and Nasution (2017), Juardi and Hatimah (2021), Syafira and Nasution (2021), Arfamaini and Susanto (2021), Lende et al. (2021), Putra and Sujana (2021), Sarmanto and Farina (2021), Rahiem and Ardillah (2022) concluded that service quality affects taxpayer compliance. The opposite results are shown by Nafii and Suryono (2021), Juliantari et al. (2021), and Sata et al. (2022), which concluded that service quality does not affect taxpayer compliance.

The inconsistency in the results of previous research is the reason for researchers' interest in this research. In addition, researchers added tax amnesty as an independent variable

to become research development from previous research. They focused on the Micro, Small, and Medium Enterprises sector, which was heavily affected by the COVID-19 pandemic. Therefore, researchers conducted this research titled "The Effect of Tax Amnesty, Understanding of Taxation, Tax Sanctions, and Service Quality to Taxpayer Compliance of Micro, Small and Medium Enterprises during COVID-19".

Literature Review and Hypothesis Development

Theory of Planned Behavior (TPB)

The theory of Planned Behavior is based on the theoretical assumption that behavior is a function of information about behavior. This theory shows the possibility that a person may have different information on certain behaviors, and when faced with an event, a bit of belief influences one's actions and behavior (Ajzen, 1991). Satisfaction can be obtained from forms of concern received by the government, such as tax incentives, providing an understanding through education, strict sanctions, and ease of service for taxpayers. Being friendly and honest can awaken individuals to be motivated and aware of obligations or compliance with taxpayers (Anjani and Restuti, 2016).

Tax Amnesty

According to Law No. 11 of 2016 concerning tax amnesty, tax amnesty is the elimination of taxes that should be owed that are not subject to tax administration sanctions and criminal sanctions in the field of taxation by disclosing assets and paying the ransom stipulated in the law. Tax amnesty provides a limited-time opportunity for taxpayers to pay a certain amount within a certain time in the form of amnesty of tax obligations (including interest and fines) relating to the previous tax period or a certain period without fear of criminal penalties (Ragimun, 2016). Indicators that may affect taxpayers in participating in the tax amnesty program are (1) knowledge of taxpayers of the tax amnesty program, (2) understanding of taxpayers of the tax amnesty program, (3) awareness of taxpayers of the tax amnesty program, and (4) benefits of taxpayers of the tax amnesty program (Rahayu, 2017).

Understanding of Taxation

Understanding taxation relates to material and formal tax law (Mardiasmo, 2018). Tax regulations are one of the internal causes because the relevant taxpayers control them. Each taxpayer has diverse behavior because the level of knowledge of taxpayers is also different if they have a high level of knowledge and understanding, it is likely that taxpayers have the potential to have good behavior in carrying out tax obligations (Palalangan et al., 2019). Several indicators influence taxpayers' understanding of tax regulations, such as (1) understanding of general provisions and tax procedures, (2) understanding of the taxation system in Indonesia, and (3) understanding of the function of taxation (Suyanto and Pratama, 2018).

Tax Sanctions

Sanctions obtained by taxpayers result from taxpayers not fulfilling their tax obligations based on the Tax Law. The existence of sanctions can increase public awareness to comply with tax payment obligations (Syaiful, 2016). Tax sanctions can also be a form of government oversight to ensure that taxpayers commit no violations (Rahayu, 2017). Related to fulfilling tax obligations, four things must be fulfilled by taxpayers such as (1) compliance as a form of self-avoidance from a relationship that might later occur if someone violates legal provisions, (2) responsibility based on moral obligations, moral norms, or moral duties, (3) honesty which is the attitude of someone straight in heart, speaking, saying or stating something correctly, not stating things that are false or violating the facts that happened, and (4) law enforcement as an effort to uphold and function legal norms in the country serve as guidelines for behavior related to legal relations in social life (Kurniawan, 2019).

Tax Service Quality

Tax service quality is the expectation and control of the level of excellence in meeting customer needs and helping taxpayers use certain methods that require sensitivity and personal relationships to build satisfaction and success (Caroko, 2015). According to Directorate General of Taxes Circular No. SE-84/PJ/2011, tax services are used as the main

indicator in enhancing the image of the Directorate General of Taxes. The dominant owners related to service quality are (1) direct evidence which is the habit of every company for the purpose of informing external parties regarding the existence of the company, (2) reliability which is a matter of realizing the quality of service that is seen in real terms and can be trusted in accordance with the expected and promised goals, (3) responsiveness which is a habit of companies in providing services efficiently and effectively by providing information with a delivery that is not complicated, (4) guarantees in creating trust from consumers so that it can be through knowledge possessed, a politeness that is upheld, and employees who have a skillful attitude, and (5) empathy through providing attitudes and forms of genuine attention and concern for customers (Bahri et al., 2018).

Taxpayer Compliance

Taxpayer compliance can be interpreted as things done by taxpayers to report the necessary information in a timely manner, fill in the taxes owed properly and correctly, and make tax payments on time (Amalia, 2016). Taxpayer compliance is considered a taxpayer who has a good and correct attitude toward tax obligations and uses his taxation rights in accordance with the applicable tax laws (Ilhamsyah, 2016). Indicators of taxpayer compliance are (1) registering properly and on time, (2) re-submitting tax returns, (3) calculating and paying tax owed properly, and (4) if there are arrears, it is necessary to comply with reporting and payment (Arifin and Nasution, 2017).

Tax Amnesty Affects Micro, Small, and Medium Enterprises Taxpayer Compliance

Tax amnesty is designed to provide additional tax revenue to non-compliant taxpayers and opportunities to become compliant taxpayers (Anggarini et al., 2019). The tax amnesty policy is the government's effort to collect state revenue based on property data submitted by taxpayers so that it can impact taxpayer compliance (Saktu et al., 2016). Tax amnesty can optimize the acquisition of tax revenues that have not been paid until now and increase taxpayer compliance as a result of the effectiveness of tax payments due to the more accurate information regarding the list of

taxpayer assets (Sari and Fidiana, 2017). Research conducted by Rahayu (2017), Setyawan et al. (2021), Erawati and Rahayu (2021), Panjaitan and Jayasukmana (2021), Indaswari et al. (2021), and Muniroh (2022) concluded that the tax amnesty has a positive effect on taxpayer compliance.

H₁: Tax amnesty has a positive effect on Micro, Small, and Medium Enterprise taxpayer compliance

Understanding of Taxation Affects Micro, Small, and Medium Enterprises Taxpayer Compliance

Understanding taxation is an understanding that discusses the implementation of tax administration (Zahrani and Mildawati, 2019). Based on the theory of planned behavior, tax understanding is related to normative belief where there is an expectation that one or more people will approve of the behavior and make it easier for taxpayers to comply with their tax obligations (Ariyanto et al., 2020). Tax-related knowledge must be known and understood because it relates to laws that discuss taxation (Mardiasmo, 2018). Taxpayers who understand taxes find it easier to carry out their tax obligations to increase compliance in paying taxes (Syarifuddin, 2021). Research conducted by Putri (2018), Triandani and Apollo (2020), Nafii and Suryono (2021), Yunia et al. (2021), Lende et al. (2021), Arfamaini and Susanto (2021), Setyawan et al. (2021), Kusno et al., (2021), and Ardillah and Farhanah (2022) state that understanding taxation has a positive influence on taxpayer compliance.

H₂: Understanding of taxation has a positive effect on Micro, Small, and Medium Enterprises' taxpayer compliance

Tax Sanctions Affect Micro, Small, and Medium Enterprises Taxpayer Compliance

Sanctions are legal actions from the researcher's ties given to taxpayers if they are proven to have violated laws and regulations (Kurniawan, 2019). Taxpayers who do not carry out their obligations properly or commit fraudulent acts in taxation can receive legal action (Pelalangan et al., 2019). Law enforcement imposing tax sanctions on people who violate tax regulations

is effective if carried out indiscriminately and consequently (Kurniawan, 2019). In relation to the theory of planned behavior, tax sanctions are related to control beliefs that come from a person about the existence of things that can inhibit or support individual behavior and encourage someone to comply with applicable rules (Perdana and Dwirandra, 2020). Research conducted by Wahyuningsih (2019), Wujarso et al. (2020), Lende et al. (2021), Arfamaini and Susanto (2021), Panjaitan and Jayasukmana (2021), Juliantari et al. (2021), and Muniroh (2022) reveal that tax sanctions have a positive effect on taxpayer compliance.

H₃: Tax sanctions have a positive effect on Micro, Small, and Medium Enterprise's taxpayer compliance

Tax Service Quality Affects Micro, Small, and Medium Enterprises Taxpayer Compliance

Tax service quality is a level of excellence that is certainly the hope of taxpayers by carrying out interpersonal ways to create satisfaction (Caroko, 2015). Quality of service is an effort made with the aim that taxpayers can feel satisfied, but the service is still within the limits of applicable standards so that later these services can be accounted for (Bahri, 2018). Modernization-based service quality in each work unit of the Directorate General of Taxes, which is offset by an effective monitoring system, can increase taxpayer satisfaction which encourages the formation of taxpayer

compliance in carrying out tax obligations (Toruan, 2007). Research conducted by Arifin and Nasution (2017), Juardi and Hatimah (2021), Syafira and Nasution (2021), Arfamaini and Susanto (2021), Lende et al. (2021), Putra and Sujana (2021), and Sarmanto and Farina (2021) reveal that tax service quality has a positive influence on taxpayer compliance.

H₄: Tax service quality has a positive effect on Micro, Small, and Medium Enterprises' taxpayer compliance

Methods

Research Design and Variable Operationalization

This research will use a population of 8,000 Micro, Small, and Medium Enterprises taxpayers registered at Pratama Jakarta Pulogadung Tax Office. This research uses the random sampling method as a sampling technique. The sample in this research uses the Slovin formula with a margin of error of 10%. The population in this research is 8,000 Micro, Small, and Medium Enterprises taxpayers registered at Tax Office. Based on sample calculations using the Slovin formula, 98.75 or 99 Micro, Small, and Medium Enterprises taxpayers registered at Pratama Jakarta Pulogadung Tax Office became samples that could represent the population in this research. The operationalization of the variables used in this research is shown in Table 1 as follows.

Table 1. Variable Operationalization

No	Variable	Definition	Indicator	Scale
1	Micro, Small and Medium Enterprises Taxpayer Compliance	The form of obedience and compliance carried out by taxpayers in relation to their tax rights and obligations in accordance with the provisions of the tax legislation (Adi and Yushita, 2018).	1. Register properly and on time. 2. Make a deposit back Tax Return (SPT) 3. Calculate and pay taxes properly. 4. If there are arrears, it is necessary to comply with reporting and payment. (Arifin and Nasution, 2017).	Likert
2	Tax Amnesty	The right of taxpayers that may or may not be used for taxpayers who disclose assets and pay ransom from tax amnesty. (Justinus, 2016)	1. Knowledge of the taxpayer 2. Understanding of the taxpayer 3. Taxpayer awareness 4. Taxpayer benefits (Rahayu, 2017)	Likert
3	Understanding of Taxation	An action or deed of a taxpayer to be able to learn about tax regulations based on laws that directly or indirectly (Illahi and Marlina, 2019).	1. General provisions and procedures for taxation 2. Tax system in Indonesia 3. Tax function (Suyanto and Pratama, 2018).	Likert

| 4 | Tax Sanctions | Form of government oversight to taxpayers who commit tax violation and expected to raise awareness of taxpayers in carrying out tax obligations (Farouq, 2018). | 1. Tax sanctions can create a disciplined attitude of taxpayers in fulfilling tax obligations.
 2. The sanctions given must be strict in their implementation to all taxpayers who commit violations
 3. The sanctions given depend on the size of the violation.
 4. Sanctions applied must be in accordance with existing regulations (Rahayu, 2017) | Likert |
| 5 | Tax Service Quality | The level of an advantage that becomes the expectation of customer needs that can be done in a certain way to help customers (Caroko, 2015). | 1. There is direct evidence (tangible)
 2. Reliable service quality can be trusted
 3. Quick response quality for every problem
 4. Services that guarantee the effectiveness of each taxpayer
 5. There is empathy from the tax service (Bahri et al., 2018) | Likert |

Data Analysis Method

The classic assumption tests used in this research include normality, multicollinearity, and heteroscedasticity tests. The normality test uses one sample Kolmogorov-Smirnov, the multicollinearity test is based on the tolerance value and the Variance Inflation Fowners (VIF), and the heteroscedasticity test uses the Glejser test. The hypothesis test consists of a partial significance test (t-test) and a coefficient of determination test (R^2). Methods of data analysis in this research use multiple linear regression analysis with the regression equation as follows.

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$

Y = Micro, Small and Medium Enterprises Taxpayer Compliance

α = Constant
$\beta_1, \beta_2, \beta_3, \beta_4$ = Regression Coefficient
X_1 = Tax Amnesty
X_2 = Understanding of Taxation
X_3 = Tax Sanctions
X_4 = Tax Service Quality
ε = Error

Results

Data Description

Table 2 shows 122 questionnaires distributed by the researchers, with 121 questionnaires returned to researchers. The researchers exaggerated the number of questionnaires distributed in order to reach the specified number of samples.

Table 2. Questionnaire Distribution Data

Questionnaire Selection	Amount
Distributed questionnaire	122
Returned questionnaire	121
Incomplete questionnaire	12
Questionnaires that do not meet the criteria	10
Processed questionnaire	99

In distributing the questionnaires, there were 12 incomplete questionnaires which did not provide answers to the identity of the respondents in accordance with the business being carried out and 10 questionnaires that did not meet the criteria, namely the respondents did not fulfill the statements that were in accordance with the research criteria. In this research, 99 questionnaires were obtained that were appropriate with a predetermined number of samples.

Validity Test

The results of the research data validity test are presented in Table 3. Based on Table 3, all statement items with 30 questions from four independent variables and one dependent variable have a value of r count > r table (0.1966). It can be concluded that all statement items used in this research were declared valid.

Table 3. Validity Test Results

Question	Item Total Correlation	r-table	Decision
X1.1	0.302	0.1966	Valid
X1.2	0.372	0.1966	Valid
X1.3	0.782	0.1966	Valid
X1.4	0.272	0.1966	Valid
X1.5	0.686	0.1966	Valid
X1.6	0.397	0.1966	Valid
X2.1	0.809	0.1966	Valid
X2.2	0.822	0.1966	Valid
X2.3	0.800	0.1966	Valid
X2.4	0.618	0.1966	Valid
X2.5	0.155	0.1966	Valid
X2.6	0.616	0.1966	Valid
X3.1	0.535	0.1966	Valid
X3.2	0.739	0.1966	Valid
X3.3	0.391	0.1966	Valid
X3.4	0.697	0.1966	Valid
X3.5	0.360	0.1966	Valid
X3.6	0.738	0.1966	Valid
X4.1	0.274	0.1966	Valid
X4.2	0.824	0.1966	Valid
X4.3	0.250	0.1966	Valid
X4.4	0.784	0.1966	Valid
X4.5	0.267	0.1966	Valid
X4.6	0.177	0.1966	Valid
Y.1	0.768	0.1966	Valid
Y.2	0.614	0.1966	Valid
Y.3	0.280	0.1966	Valid
Y.4	0.511	0.1966	Valid
Y.5	0.335	0.1966	Valid
Y.6	0.767	0.1966	Valid

Reliability Test

The results of the research data reliability test are presented in Table 4. It shows that the reliability test results on tax amnesty, understanding of taxation, tax sanctions, tax service quality, and Micro, Small, and Medium Enterprises taxpayer compliance show a Cronbach's Alpha value of more than 0.6. These results indicate that the reliability of all question items is acceptable.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Decision
Tax Amnesty	0,658	Reliable
Understanding of Taxation	0,761	Reliable
Tax Sanctions	0,721	Reliable
Tax Service Quality	0,631	Reliable
MSME Taxpayer Compliance	0,771	Reliable

Classical Assumptions Test

The results of testing the classical assumptions are shown in Table 5. Based on the normality test results in Table 5, the sig. based on the one sample-Kolmogorov Smirnov test of 0.073 > 0.05, the data is normally distributed. The observation data in this research were 100. Based on the results of the multicollinearity test, the VIF value was < 10 and tolerance > 0.1 on all independent variables indicating no multicollinearity problem. Based on the results of the heteroscedasticity test, tax amnesty, understanding of taxation, tax sanctions, and

tax service quality have a significant value. which is greater than 0.05. So it can be

concluded that the regression model does not have heteroscedasticity problems.

Table 5. Classical Assumption Test Results

Classical Assumption Test	Test Tools	Test Criteria	Result
Normality Test	One Sample-Kolmogorov Smirnov Test	Assymp sig.	0.073
Multicollinearity Test	VIF and Tolerance	1. Tax Amnesty 2. Understanding of Taxation 3. Tax Sanctions 4. Tax Service Quality	VIF 3.069 and tolerance 0.326 VIF 1.010 and tolerance 0.990 VIF 1.063 and tolerance 0.941 VIF 3.145 and tolerance 0.318
Heteroskedasticiy Test	Glejser test	1. Tax Amnesty 2. Understanding of Taxation 3. Tax Sanctions 4. Tax Service Quality	Sig. = 0.563 Sig. = 0,140 Sig. = 0.112 Sig. = 0.763

Determination Coefficient Test

Based on the hypothesis testing model used, it shows that the adjusted R square value is 0.308, which can be concluded that tax amnesty, understanding of taxation, tax sanctions, and tax service quality to Micro, Small, and Medium Enterprises taxpayer compliance has a variation of 30.80% and the remaining 69.20% is influenced by other variables not included in this research model.

Partial Test

Tax amnesty has a positive beta value of 0.112, a t-count of 2.580 is greater than the t-table of 1.985, and a significance value of $0.563 > 0.05$. These results indicate that the tax amnesty has no significant effect on Micro, Small, and Medium Enterprises' taxpayer compliance. Understanding of taxation has a positive beta value of 0.255, a t-count value of 3.641 is greater than the t-table of 1.985, and a significance value of $0.000 < 0.05$. These results indicate that understanding taxation positively and significantly affects Micro, Small, and Medium Enterprise taxpayer compliance.

Table 6. Partial Test Results (t-test)

Variable	B	t	Sig.
Constant	17.737	5.109	0.000
Tax Amnesty	0.112	2.580	0.563
Understanding of Taxation	0.255	3.641	0.000
Tax Sanctions	0.481	5.742	0.000
Tax Service Quality	0.056	2.302	0.763

Tax sanctions have a positive beta value of 0.481, a t-count value of 5.742, is greater than a t-table of 1.985, and a significance value of $0.000 < 0.05$. These results indicate that tax sanctions partially and significantly affect Micro, Small, and Medium Enterprise taxpayer compliance. Tax service quality has a positive beta value of 0.112, a t-count value of 0.302 greater than the t-table of 1.985, and a significance value of $0.763 > 0.05$. These results indicate that tax service quality does not

significantly affect Micro, Small, and Medium Enterprises' taxpayer compliance.

Discussion

The Effect of Tax Amnesty on Micro, Small, and Medium Enterprises Taxpayer Compliance

The research results proving the effect of tax amnesty on Micro, Small, and Medium Enterprises' taxpayer compliance show that the

first alternative hypothesis is rejected, which means that tax amnesty has no significant effect on Micro, Small, and Medium Enterprises' taxpayer compliance. The findings of this research do not support the research conducted by Rahayu (2017), Setyawan et al. (2021), Erawati and Rahayu (2021), Panjaitan and Jayasukmana (2021), Indaswari et al. (2021), and Muniroh (2022) who concluded that the tax amnesty has a positive effect on taxpayer compliance. Tax amnesty proves that many taxpayers fear sanctions for dishonest and transparent disclosures. The government views tax amnesty as a positive thing that can increase tax revenues. Still, Micro, Small, and Medium Enterprises owners view tax amnesty as a negative impact that can make the tax burden paid by business owners to the state greater.

The negative impacts of the tax amnesty policy are (1) weakening tax administration and reducing state tax revenues, (2) widening the income distribution gap, (3) social and racial jealousy because the perceived tax amnesty is greater for non-native groups, (4) Indonesia's perception is that it is a failed state because it cannot uphold the rule of law in Indonesia. The positive impact of the tax amnesty policy can be understood in terms of (1) increasing state revenue, (2) creation of new tax objects, (3) guaranteed confidentiality of taxpayers participating in the tax amnesty, (4) development of the domestic real estate industry, (5) taxes owed are abolished, (6) taxpayer compliance is increased. The existence of a tax amnesty for Micro, Small, and Medium Enterprises owners who view the tax amnesty policy as having a positive impact on the state and a negative impact on company operations makes the tax amnesty policy not have a significant impact on increasing Micro, Small and Medium Enterprises taxpayer compliance.

The Effect of Understanding of Taxation on Micro, Small, and Medium Enterprises Taxpayer Compliance

The research results in proving the effect of understanding taxation on Micro, Small, and Medium Enterprise taxpayer compliance shows that understanding taxation positively affects Micro, Small, and Medium Enterprise taxpayer compliance. The results of this research are in accordance with research conducted by Putri (2018), Triandani and Apollo (2020), Nafii and

Suryono (2021), Yunia et al. (2021), Lende et al. (2021), Arfamaini and Susanto (2021), Setyawan et al. (2021), Kusno et al., (2021), and Ardillah and Farhanah (2022) which state that understanding of taxation has a positive influence on taxpayer compliance. The findings of this research do not support the research conducted by Sata et al. (2022), who concluded that understanding taxation does not affect taxpayer compliance.

This shows that a good tax understanding can play a role in increasing the fulfillment of tax obligations against tax regulations. Communities that already have a good understanding will have a sense of independence which can increase the motivation of taxpayers to pay taxes without waiting for the taxpayer to receive a reprimand or a tax collection letter along with tax sanctions to be paid. Taxpayers who have a good tax understanding can research and understand the applicable tax rules and regulations.

Taxpayers who need help understanding tax regulations may make mistakes or misunderstandings in fulfilling their tax obligations. Errors or misunderstandings can occur in various activities to fulfill tax obligations because taxpayers need to follow changes in existing tax regulations. If taxpayers understand tax regulations, taxpayers can avoid problems of non-compliance with taxes from the emergence of tax sanctions that can burden the financial condition of the taxpayer and his business (Erani and Meiliana, 2016).

The Effect of Tax Sanctions on Micro, Small, and Medium Enterprises Taxpayer Compliance

The research proves that the effect of tax sanctions on Micro, Small, and Medium Enterprises taxpayer compliance shows that tax sanctions positively influence Micro, Small, and Medium Enterprises taxpayer compliance. The results of this research are in line with the research of Wahyuningsih (2019), Wujarso et al. (2020), Lende et al. (2021), Arfamaini and Susanto (2021), Panjaitan and Jayasukmana (2021), Juliantari et al. (2021), and Muniroh (2022) which state that tax sanctions have a positive effect on taxpayer compliance. However, the results of this research are different from the results of research by Yolanda and Yuniarwati (2019), Nafii and Suryono (2021), Setyawan et al. (2021),

Erawati and Rahayu (2021), Yunia et al. (2021), and Sata et al. (2022) which states that tax sanctions do not affect taxpayer compliance.

Tax sanctions are external owners originating from outside the Taxpayer, which gives rise to the perception of the assessment of each taxpayer. The government seeks to apply tax sanctions against taxpayers when taxpayers commit fraud in fulfilling their tax obligations. In addition to receiving tax sanctions, taxpayers suspected of committing tax evasion or fraud in fulfilling tax obligations will face tax audits and tax guidance carried out by tax officials so that taxpayers can improve compliance in fulfilling their tax obligations.

The Effect of Tax Service Quality on Micro, Small, and Medium Enterprises Taxpayer Compliance

The research results in proving the effect of tax service quality on Micro, Small, and Medium Enterprises' taxpayer compliance shows that tax service quality does not significantly affect Micro, Small, and Medium Enterprises' taxpayer compliance. The results of this research are in accordance with Nafii and Suryono (2021), Juliantari et al. (2021), and Sata et al. (2022), which state that tax service quality does not affect taxpayer compliance. The results of this research are not in accordance with research conducted by Arifin and Nasution (2017), Juardi and Hatimah (2021), Syafira and Nasution (2021), Arfamaini and Susanto (2021), Lende et al. (2021), Putra and Sujana (2021), and Sarmanto and Farina (2021) which reveal that tax service quality has a positive influence on taxpayer compliance. The results of this research are not in accordance with the Planned Behavior Theory, which states that external owners influence attitudes toward participating behavior in relationships, and the services provided to taxpayers are one of the external owners in determining taxpayer compliance.

Tax service quality is a comparison between the expectations desired by customers with their assessment of the actual work of a service provider. All tax service officers should be able to improve taxpayer compliance by providing solutions, answers, or guidance in implementing disclosure, reporting, and tax procedures. Tax service officers should also have integrity and responsibility in providing assistance and tax audits to fulfill taxpayers' tax obligations. This research indicates that the quality of service provided by the tax apparatus does not affect taxpayers in carrying out their obligations to pay taxes. This is possible due to other owners besides the quality of service provided by the tax apparatus, which has a stronger quality in increasing Micro, Small, and Medium Enterprises' taxpayer compliance.

The COVID-19 pandemic can disrupt tax services provided to taxpayers. However, the Director General of Taxes has set a policy response for face-to-face services after a Large Scale Social Restrictions decision was made in the Jakarta area, although there has been no decision to close DGT's face-to-face services when positive cases of COVID-19 in 2021 and 2022 increase. Face-to-face services are still limited, with strict health protocols and online services. Taxpayers with network constraints or Large Scale Social Restriction constraints can still get tax services that do not affect taxpayer compliance in paying taxes.

Conclusion

Tax amnesty does not affect Micro, Small, and Medium Enterprises' taxpayer compliance. This is because Micro, Small, and Medium Enterprises owners view that the tax amnesty policy can positively impact the state and negatively impact company operations so that the tax amnesty policy does not significantly impact increasing Micro, Small, and Medium Enterprises taxpayer compliance. Understanding taxation positively affects Micro, Small, and Medium Enterprises' taxpayer compliance because a good tax understanding can play a role in increasing the fulfillment of tax obligations against tax regulations by Micro, Small, and Medium Enterprises business owners. Tax sanctions positively affect Micro, Small, and Medium Enterprises' taxpayer compliance because imposing sanctions on taxpayers for fraud in fulfilling tax obligations will enable taxpayers to increase compliance in fulfilling their tax obligations. Tax service quality does not affect Micro, Small, and Medium Enterprises' taxpayer compliance which other owners can cause besides the quality of service provided by tax officials who have stronger quality in increasing Micro, Small, and Medium Enterprise's taxpayer compliance.

This research has limitations in the form of a questionnaire in this research which was only distributed to 99 respondents, so future researchers are expected to be able to take a larger sample of respondents to get a better justification in proving the effect of tax amnesty, understanding of taxation, tax sanctions, and tax service quality on Micro, Small and Medium Enterprises taxpayer compliance. The research location is limited to Pratama Jakarta Pulogadung's Tax Office so that further researchers can add several research locations at the Tax Office in distributing questionnaires to increase the sample diversity of respondents so that they can justify research results in general and are even better.

The results of this research can serve as a basis for future academics or researchers for reference in further research related to the effect of tax amnesty, understanding of taxation, tax sanctions, and tax service quality on Micro, Small, and Medium Enterprises' taxpayer compliance. For the government, the results of this research can be one of the government's references in trying to increase tax socialization with the aim of increasing understanding regarding taxation to taxpayers regarding tax sanctions. The government's decision to grant a tax amnesty, which has eased the tax burden paid by taxpayers who violate tax regulations, must be supplemented by improving service quality supported by infrastructure improvements through online-based applications. For Micro, Small, and Medium Enterprises taxpayers, the results of this research are expected to provide attention to taxpayers to carry out their tax payment obligations correctly, completely, and on time. Taxpayers must be aware that most of the state revenue comes from tax revenues deposited by taxpayers. These support improving the country's economy and reducing poverty in Indonesia.

References

Ajzen, I. (1991). *The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes.* 50: 179-211.

Amalia, R. F. (2016). Pengaruh Penerapan E-Filing terhadap Tingkat Kepatuhan Penyampaian SPT tahunan Pajak Penghasilan Wajib Pajak Orang Pribadi dengan Pelayanan Account Representative sebagai Variabel Intervening di Kota Palembang. *Jurnal Ilmiah Administrasi Niaga*, 15(1).

Anggarini, L. P. I., Yuesti, A., and Sudiartana, I. M. (2019). Pengaruh Penerapan Kebijakan Tax Amnesty, Pengetahuan Perpajakan, Kesadaran Wajib Pajak, dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi Di Kantor Pelayanan Pajak Pratama Denpasar Timur. *Jurnal Riset Akuntansi (JUARA)*, 9(1).

Anjani, D. N., and Restuti, M. M. D. (2016). Analisis Faktor-Faktor Kepatuhan Wajib Pajak Orang Pribadi Pelaku Usaha pada KPP Pratama Salatiga. *Jurnal Akuntansi dan Keuangan Indonesia*, 1(2), 125-144.

Ardillah, K. (2020). Pelatihan Aplikasi Akuntansi Bagi Pelaku Usaha Mikro, Kecil, dan Menengah di Banten. Jurnal Dharma Bakti Ekuitas, Vol. 05, No. 1, 472-482.

Ardillah, K. and Farhanah, M. (2022). Tax Rate Reduction, Tax Understanding, and Online Tax Services to MSME Taxpayer Compliance During Covid-19. *Urbanizing the Regional Sector to Strengthen Economy and Business to Recover from Recession*. UK: Routledge.

Arfamaini, R. and Susanto, A. K. (2021). Pengaruh Pengetahuan Pajak, Kesadaran Wajib Pajak, Sanksi Pajak, dan Kualitas Pelayanan terhadap Kepatuhan Wajib Pajak dalam Membayar Pajak Kendaraan Bermotor (Studi pada Wajib Pajak di Kantor Bersama Samsat Surabaya Utara). *Jurnal Ilmu Pendidikan Ekonomi*, Vol. 5, No. 1.

Arifin, S. B., and Nasution, A. A. (2017). Pengaruh Kualitas Pelayanan dan Sanksi Perpajakan terhadap Kepatuhan Wajib Pajak Badan Di KPP Pratama Medan Belawan. *Jurnal Akuntansi Dan Bisnis,* 3(2).

Bahri, S., Diantimala, Y., and Majid, M. S. A. (2018). Pengaruh Kualitas Pelayanan Pajak, Pemahaman Peraturan Perpajakan serta Sanksi Perpajakan terhadap Kepatuhan Wajib Pajak (Pada Kantor Pajak KPP Pratama Kota Banda Aceh). *Jurnal Perspektif Ekonomi Darussalam*, 4(2), 318-334.

Caroko, B., Susilo, H., and Zahroh, Z. A. (2015). Pengaruh Pengetahuan Perpajakan, Kualitas Pelayanan Pajak, dan Sanksi Pajak terhadap Motivasi Wajib Pajak Orang Pribadi dalam Membayar Pajak. *Jurnal Mahasiswa Perpajakan*, *4*(1).

Dewi, E. (2021*). Kebijakan Dana Desa Bagi Pemberdayaan Dan Pembangunan Desa.* Surabaya: Scopindo.

Direktur Jenderal Pajak. (2011). *Surat Edaran Direktur Jenderal Pajak Nomor SE-84/PJ/2011 tentang Pelayanan Prima.*

Erani, I., and Meiliana, R. (2016). Analisis Pengaruh Pelaksanaan Pemeriksaan Pajak dan Penerapan Sanksi Perpajakan terhadap Kepatuhan Wajib Pajak Badan pada KPP di Wilayah Kota Bandar Lampung. *Jurnal Bisnis Darmajaya*, 2(1), 21-33.

Erawati, V. and Rahayu, Y. (2021). Pengaruh Sanksi Perpajakan, Kesadaran, dan Tax Amnesty terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Imu dan Riset Akuntansi*, Vol. 10, No. 1.

Farouq, M. (2018). *Hukum Pajak Di Indonesia.* Jakarta: Kencana.

Husnurrosyidah, H. (2017). Pengaruh E-Filing, E-Billing, dan E-Faktur terhadap Kepatuhan Pajak pada BMT Se-Kabupaten Kudus. *Jurnal Analisa Akuntansi dan Perpajakan*, Vol. 1(1).

Ilhamsyah, R., Endang, M. G. W., Dewantara R. Y. (2016). Pengaruh Pemahaman Dan Pengetahuan Wajib Pajak Tentang Peraturan Perpajakan, Kesadaran Wajib Pajak, Kualitas Pelayanan, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Kendaraan Bermotor (Studi Samsat Kota Malang). *Jurnal Perpajakan (JEJAK),* 8(1).

Indaswari, P. C., Adnyana, I. N. K., and Sudiartana, I. M. (2021). Analisis Faktor-Faktor yang Mempengaruhi Tingkat Kepatuhan Wajib Pajak Orang Pribadi pada Kantor Pelayanan Pajak Pratama Gianyar. *KARMA (Karya Riset Mahasiswa Akuntansi)*, Vol. 1, No. 1.

Juardi, J. and Hatimah, M. H. (2021). Pengaruh Kesadaran Wajib Pajak, Kualitas Pelayanan, dan Penerapan E-Filling terhadap Tingkat Kepatuhan Wajib Pajak Orang Pribadi. *Akrual: Jurnal Akuntansi dan Keuangan*, Vol. 3, No. 2, 77-88.

Juliantari, N. K. A., Sudiartana, I. M., and Dicriyani, N. L. G. M. (2021). Pengaruh Kesadaran Wajib Pajak, Kualitas Pelayanan, Kewajiban Moral, dan Sosialisasi Pajak terhadap Kepatuhan Wajib Pajak dalam Membayar Pajak Kendaraan Bermotor di Kantor Samsat Gianyar. *Jurnal Kharisma*, Vol. 3, No. 1, 128-139.

Kementerian Keuangan. (2016). *Undang-Undang Republik Indonesia Nomor 11 Tahun 2016 tentang Pengampunan Pajak.*

Kementerian Keuangan. (2020). *Media UMKM*. https://www.kemenkeu.go.id/media/15453/pph-umkm-pmk-44-2020.pdf.

Kusno, H. S., Wijayani, D. I. L., and Santika, S. (2021). Pengaruh Pemahaman Ketentuan Umum Perpajakan dan Peraturan Pemerintah tentang Pajak UMKM terhadap Kepatuhan Wajib Pajak UMKM. *Akuntabel*, Vol. 18 (1), 120-129.

Lende, A., Yuesti, A., and Bhegawati, D. A. S. (2021). Pengaruh Kemanfaatan NPWP, Kualitas Pelayanan, Pemahaman Wajib Pajak, dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak Orang Pribadi di Kecamatan Gianyar. *Kumpulan Hasil Riset Mahasiswa Akuntansi (Kharisma)*, Vol. 3, No. 1.

Leta, C. B. G. and Ardillah, K. Pengaruh Kesadaran Wajib Pajak, Kepatuhan Wajib Pajak, dan Pelayanan Perpajakan terhadap Tingkat Pemahaman Wajib Pajak. *Kalbisiana: Jurnal Mahasiswa Institut Teknologi dan Bisnis Kalbis*, Vol. 8, No. 4, 4766-4782.

Mardiasmo. (2018). *Perpajakan Edisi Terbaru 2018.* Yogyakarta: CV Andi Offset.

Muniroh, M. (2022). Pengaruh Sanksi Perpajakan dan Program Tax Amnesty terhadap Kepatuhan Wajib Pajak. *Jurnal Penelitian Teori dan Terapan Akuntansi (PETA)*, 7(1), 26–37. doi: 10.51289/peta.v7i1.494.

Nafii, R. and Suryono, B. (2021). Pengaruh Kualitas Pelayanan, Sanksi Wajib Pajak, dan Kualitas Pelayanan terhadap Kepatuhan Wajib Pajak Kendaraan

Bermotor. *Jurnal Ilmu dan Riset Akuntansi*, Vol. 10, No. 5.

Nafiah, Z., Sopi, S., and Novandalina, A. (2021). Pengaruh Sanksi Pajak, Kesadaran Wajib Pajak, Dan Kualitas Pelayanan Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Di KPP Pratama Pati. *Jurnal STIE Semarang*, 13(2), 155–167.

Palalangan, C. A., Pakendek, R., and Tangdialla, L. P. (2019). Pengaruh Persepsi Wajib Pajak Tentang Penerapan Pp No 23 Tahun 2018, Pemahaman Perpajakan Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Umkm Di Makassar. *Journal of Accounting (PJA)*, 1(1), 29-41.

Panjaitan, C. and Jayasukmana, P. (2021). Pengaruh Tax Amnesty, Sanksi Pajak, dan Sunset Policy terhadap Kepatuhan Wajib Pajak dengan Pelayanan Fiskus sebagai Pemoderasi (Studi pada Kantor Pelayanan Pajak Pratama Bekasi Utara). *Jurnal Ilmiah Metadata*, Vol. 3, No. 1.

Perdana, E. S., and Dwirandra, A. A. N. (2020). Pengaruh Kesadaran Wajib Pajak, Pengetahuan Perpajakan, dan Sanksi Perpajakan Pada Kepatuhan Wajib Pajak UMKM. *Jurnal Akuntansi dan Bisnis*, 30(6), 1458-1469.

Putra, K. V. P. and Sujana, E. (2021). Pengaruh Kesadaran Wajib Pajak, Pengetahuan Perpajakan, dan Kualitas Pelayanan Fiskus terhadap Kepatuhan Wajib Pajak dalam Membayar Pajak Hotel di Kabupaten Buleleng. *Jurnal Akuntansi Profesi*, Vol. 12, No. 1.

Putri, A. A. (2018). Kepatuhan Wajib Pajak: Studi Aspek E-Billing, E-Filling, dan E-Faktur. *Jurnal Ekonomi dan Bisnis Dharma Andalas,* 21(1), 1-13.

Ragimun. (2016). Analisis Implementasi Pengampunan Pajak (Tax Amnesty) di Indonesia. *Jurnal Pembangunan Manusia*, 5(3).

Rahiem, C. and Ardillah, K. (2022). Tax Awareness, Tax Service Quality, and Tax Sanctions on Individual Taxpayer Compliance. *The Accounting Journal of Binaniaga*, Vol. 7, No. 1, 1-16.

Rahayu, N. (2017). Pengaruh Pengetahuan Perpajakan, Ketegasan Sanksi Pajak, dan Tax Amnesty terhadap Kepatuhan

Wajib Pajak. *Akuntansi Dewantara*, 1(1), 15-30.

Rakhmawati, H. and Hariyanti, T. P. (2022). TAM and UTAUT dalam Penerapan E-Filling untuk Mengukur Kepatuhan Wajib Pajak di Masa Pandemi Covid-19. *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, Vol. 4, No. 9, 4040-4044.

Safitri, D., and Silalahi, S. P. (2020). Pengaruh Kualitas Pelayanan Fiskus, Pemahaman Peraturan Perpajakan dan Penerapan Sistem E-Filling terhadap Kepatuhan Wajib Pajak: Sosialisasi Perpajakan Sebagai Pemoderasi. *Jurnal Akuntansi dan Pajak*, 20(2).

Sari, R. (2018). Kebijakan Insentif Pajak bagi Usaha Mikro Kecil, Dan Menengah. *Pusat Penelitian Badan Keahlian DPR RI,* 10(12), 19-24.

Sari, V. A. P., and Fidiana, F. (2017). Pengaruh Tax Amnesty, Pengetahuan Perpajakan, dan Pelayanan Fiskus terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmu dan Riset Akuntansi (JIRA)*, 6(2).

Sarmanto, U. A. and Farina, K. (2021). Pengaruh Penerapan Self Assessment System, Sanksi Pajak, dan Kualitas Pelayanan Pajak terhadap Kepatuhan Wajib Pajak Orang Pribadi yang Melakukan Pekerjaan Bebas. *Jurnal E-Bis (Ekonomi-Bisnis)*, 5(2), 530-242. https://doi.org/10.37339/e-bis.v5i2.514.

Sata, M. B., Samrotun, Y. C. and Siddi, P. (2022). Kepatuhan Wajib Pajak UMKM di Surakarta Selama Masa Pandemi COVID-19. *Jurnal Riset Akuntansi dan Perpajakan*, Vol. 9, No. 1, 28-40.

Septyana, K. P., and Suprasto, H. B. (2019). Effect of Taxation Knowledge, Fiscus Service, and Tax Sanctions on Tax Obligation Compliance with Tax Amnesty as Moderated Variables. *International Research Journal of Management, IT and Social Sciences*, 6(6), 111-117. https://doi.org/10.21744/irjmis.v6n6.773.

Setyawan, B., Wijayanti, A. and Fajri, R. N. (2021). Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak Pedagang di PGS Surakarta.

Ekonomis: Journal of Economics and Business, Vol. 5, No. 1.

Sulistyawati, M., Ferdian, T., and Girsang, R. N. (2021). Pengaruh Kesadaran Wajib Pajak, Kualitas Pelayanan, Sanksi Perpajakan, dan Tingkat Pendidikan terhadap Kepatuhan Wajib Pajak (Studi Kasus pada Wajib Pajak yang Terdaftar di Samsat Kabupaten Tebo). *Jurnal Ilmiah Akuntansi dan Bisnis*, Vol. 1, No. 1, 29-45.

Suyanto, S. and Pratama, Y. H. (2018). Kepatuhan Wajib Pajak Orang Pribadi: Studi Aspek Pengetahuan, Kesadaran, Kualitas Layanan, dan Kebijakan *Sunset Policy*. *Jurnal Ekonomi Dan Bisnis*, 21(1), 139-158.

Syafira, E. Z. A. and Nasution, R. (2021). Pengaruh Sanksi Perpajakan dan Kualitas Pelayanan Terhadap Kepatuhan Wajib Pajak. *EL MUHASABA: Jurnal Akuntansi dan Bisnis*, 12(1), 79-91.

Triandani, M. and Apollo, A. (2020). Effect of the Understanding of Taxation, Tax Sanctions, and Taxpayer Awareness of Taxpayer Compliance (Research on Taxpayers of Individual Entrepreneurs in Tangerang Region). Digital *International Journal of Digital Business Management*, Vol. 2, No. 1, 87-93.

Wujarso, R., Saprudin, and Napitupulu, R. D. (2020). Pengaruh Pengetahuan Perpajakan dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak UMKM Di Jakarta. *Jurnal STEI Ekonomi,* 29(2), 44-56.

Yolanda, L. and Yuniarwati. (2019). Faktor yang Mempengaruhi Kepatuhan Wajib Pajak UMKM di Pusat Grosir Senen Jaya. *Jurnal Multiparadigma Akuntansi*, Vol. 1, No. 2, 308-316.

Yunia, N. N. S., AMP, I. N. K., and Sudiartana, I. M. (2021). Pengaruh Pemahaman Peraturan Pajak, Kualitas Pelayanan Fiskus, Sanksi Pajak, Kesadaran Wajib Pajak, dan Penurunan Tarif Pajak UMKM PP No 23 Tahun 2018 terhadap Kepatuhan Wajib dengan Preferensi Risiko sebagai Variabel Moderasi. *Jurnal Kharisma*, Vol. 3, No. 1, 106-116.