

DETERMINATION OF MSME TAXPAYER COMPLIANCE: THE ROLE OF TAX ACCESS, TAX UNDERSTANDING AND TAX RATES IN TOLITOLI REGENCY

Lisa Febria¹⁾, Muhammad Ilham Pakawaru²⁾, Ni Made Suwitri Parwati³⁾,
Phatra Anggana Djuri⁴⁾

Accounting Study Program, Faculty of Economics and Business, Tadulako University, Palu City^{1,2,3,4)}

E-mail: lisafebria444@gmail.com^{1)*}, pakawaruilham4@gmail.com²⁾,
Nimade.sparwati@gmail.com³⁾, phatraanggana@untad.ac.id⁴⁾

Abstrak

Kepatuhan pajak merupakan faktor penting dalam memaksimalkan investasi nasional, khususnya di sektor Usaha Mikro, Kecil, dan Menengah (UMKM), yang memberikan kontribusi signifikan terhadap pertumbuhan ekonomi daerah. Meskipun jumlah UMKM terus meningkat, besaran pajak yang dibayarkan kepada pelaku usaha tidak menunjukkan pertumbuhan yang konsisten. Situasi ini menunjukkan bahwa terdapat faktor-faktor tertentu yang mempengaruhi pajak UMKM yang perlu diteliti secara empiris. Tujuan penelitian ini adalah untuk Menganalisis faktor-faktor yang mempengaruhi kepatuhan wajib pajak UMKM yang ditinjau dari akses pajak, pemahaman perpajakan, dan tarif pajak di Kecamatan Baolan, Kabupaten Tolitoli. Karena jumlah UMKM belum mencapai tingkat pajak ideal, maka diperlukan penelitian empiri pada tingkat kecamatan. Penelitian ini menggunakan pendekatan kuantitatif dengan 201 responden UMKM yang wajib memiliki NPWP. Analisis data dilakukan menggunakan regresi linier berganda dengan SPSS versi 27. Hasil penelitian menunjukkan bahwa meskipun tarif pajak tidak berpengaruh signifikan terhadap kepatuhan pajak, akses pajak dan pemahaman pajak berpengaruh positif dan signifikan. Implikasi penelitian ini menunjukkan bahwa peningkatan akses pajak serta pemahaman perpajakan bagi pelaku UMKM penting untuk meningkatkan kepatuhan pajak. Oleh karena itu, pemerintah dan otoritas perpajakan diharapkan dapat meningkatkan sosialisasi perpajakan, memperluas akses layanan pajak, serta memberikan edukasi perpajakan secara berkelanjutan kepada pelaku UMKM.

Kata Kunci: Kepatuhan Wajib Pajak, Akses Pajak, Pemahaman Pajak, Tarif Pajak

Abstract

Tax compliance is a crucial factor in maximizing national investment, particularly in the Micro, Small, and Medium Enterprises (MSMEs) sector, which significantly contributes to regional economic growth. Although the number of MSMEs continues to increase, the amount of tax paid by business actors does not show consistent growth. This situation indicates that certain factors influence MSME taxes that require empirical research. The purpose of this study is to analyze the factors that influence MSME taxpayer compliance in terms of tax access, tax understanding, and tax rates in Baolan District, Tolitoli Regency. Because the number of MSMEs has not yet reached the ideal tax rate, empirical research is needed at the sub-district level. This study used a quantitative approach with 201 MSME respondents who are required to have a Taxpayer Identification Number (NPWP). Data analysis was conducted using multiple linear regression with SPSS version 27. The results showed that although tax rates did not significantly influence tax compliance, tax access and tax understanding had a positive and significant effect. The implications of this study indicate that improving tax access and tax understanding for MSMEs is important for

improving tax compliance. Therefore, the government and tax authorities are expected to increase tax awareness, expand access to tax services, and provide ongoing tax education to MSMEs.

Keywords: *Taxpayer Compliance, Tax Access, Tax Understanding, Tax Rates*

1. INTRODUCTION

Tax has an important role as a source of funding for national development, where the amount of required tax is the primary factor in optimizing national development. According to D. L. Wati et al. (2024). MSMEs are a strategically important economic sector that contributes significantly to economic growth and labor force productivity. Because of this, tax compliance in the MSME sector is an important factor that needs to be considered.

The development of MSMEs in Central Sulawesi Province shows a positive trend with the number of business units reaching 392,535 units, dominated by micro enterprises as many as 369,005 units, followed by small businesses as many as 21,639 units, and medium enterprises as many as 1,891 units (Central Sulawesi Provincial Cooperatives and MSMEs Office, 2023). In Tolitoli Regency, especially Baolan District, there are around 404 MSMEs which shows that this sector plays an important role in driving the regional economy. However, one of the main challenges faced by MSMEs is low taxes. Micro, small and medium enterprises (MSMEs) are entities that are known as taxes and have the obligation to pay taxes. Despite this, many MSMEs still struggle to fulfill their obligations (Amalia et al., 2025).

The government has implemented an income tax (PPh) policy for MSMEs as a kind of support for MSME users. Since 2022, the government has made it possible for MSME employees who are required to pay up to IDR 500 million annually to do so (DJP, 2023). This means that the required MSME tax with the turnover below the limit is not known as the final income tax. In accordance with Government Regulation No. 23 of 2018, MSMEs with an annual income of around IDR 500 million are known as an income tax of approximately 0.5%. Although the goal of this policy is to make things easier for MSME users, there are still a number of issues with its implementation that result in subpar tax levels. A few factors that could affect this situation are limited access to tax services, low understanding of taxation, and lack of knowledge about applicable tax rates. This condition has the potential to cause a low level of compliance of MSME taxpayers and can have an impact on decreasing regional tax revenues, especially in Baolan District, Tolitoli Regency.

Previous research has shown that an increase in the number of MSMEs does not automatically correlate with an increase in the ability of business owners to fulfill their tax obligations (Luky Dani Arta, 2022; Afrizal et al., 2025). In addition, research conducted by Yanti et al. (2023), shows that the applied tax rate is effective in increasing MSME tax compliance. Another study by Maulida and Marundha, Amor (2023), states that access to tax services influences taxpayer compliance levels because ease of access can encourage taxpayers to fulfill their obligations

However, several previous studies have shown conflicting results regarding the factors influencing MSME tax compliance. Some studies found that tax access, tax understanding, and tax rates significantly influence taxpayer compliance, while others showed that these influences are inconsistent. These discrepancies in research findings indicate a research gap that requires further study, particularly regarding the factors influencing MSME tax compliance. Furthermore, most previous studies were conducted in urban areas or at the

provincial level, resulting in limited research on MSME tax compliance at the sub-district level.

Therefore, research on the influence of tax access, tax understanding, and tax rates on MSME taxpayer compliance in Baolan District, Tolitoli Regency is crucial. This research is expected to provide an empirical contribution by enriching the study of factors influencing MSME tax compliance, particularly in the context of Baolan District, a region that has rarely been studied. The purpose of this study is to analyze the influence of tax access, tax understanding, and tax rates on MSME taxpayer compliance in Baolan District, Tolitoli Regency.

2. LITERATURE REVIEW

Theory of Planned Behavior

Theoretically, compliance behavior can be explained using the Planned Behavior Theory developed by Ajzen (1991). This theory explains that individual behavior is affected by intentions, which consist of attitudes, subjective norms, and perceptions of behavioral control. In the context of taxation, easy access to tax can increase the perception of control over tax liability behavior, understanding of taxation creates a positive perception of tax liability, and tax rates affect the perception of burden that has to be addressed. As a result, these three factors were found to be related to the requirements for MSME taxes.

Taxpayer Compliance

Tax compliance is a crucial factor in increasing national revenue. As the level of compliance increases, the total number of taxes also increases. According to Mawaddah & Abdurrahma (2023), compliance provides taxpayers with the necessary tools to fulfill their obligations and carry out their daily activities in accordance with their obligations consciously and voluntarily, without the need for coercion. In MSMEs, compliance refers to the efforts made by business owners to calculate, pay, and report taxes in a timely and efficient manner. According to Rahayu in a study Aulia Khairunnisa & Tanjung Juita (2024), taxpayer compliance is a situation in which taxpayers fulfill all of their tax obligations and rights correctly and voluntarily without the need for supervision or the threat of sanctions.

Tax Access

According to K. A. Wati & Tjahjono (2023), access to tax refers to the ease with which taxpayers can obtain information, services, and facilities provided by tax authorities, either directly or through technology such as the DJP website and electronic services.

The goal of tax digitalization is to improve service quality and assist employees in fulfilling their obligations at appropriate times and locations. According to Yoga Adi Prayogi, Ruchan Sanusi (2025), this system also helps to reduce errors and delays, making tax payments and reporting more efficient. Because it can reduce administrative burdens and increase awareness of tax obligations, ease of access is crucial in promoting tax requirements, particularly in MSMEs.

H1: Access tax has a positive impact on the MSME taxpayers.

Understanding Taxatio

A good understanding of taxation can increase awareness and encourage MSME taxpayers to comply voluntarily. This aligns with the Planned Behavior Theory on behavioral beliefs, which states that people's attitudes and intentions are influenced by their understanding of the benefits and consequences of certain actions (Anggraeni Vinska KiKi, 2021). Understanding taxation enhances taxpayers' ability to comprehend and comply with regulations, procedures, and tax requirements, such as filing tax returns, paying taxes in accordance with actual conditions, and timely reporting (Ayu et al. 2025). According to

(Sholihah & Machdar, 2024), the process of understanding and implementing these tax provisions can increase the amount of required tax. Consequently, as tax knowledge increases, so does the level of required tax.

H2: Understanding that taxation has a positive impact on MSME taxpayers

Tax Rates

In the context of MSMEs, tax rates are closely related to the ability of business owners to fulfill their tax obligations. According to Afrizal et al. (2025), the tax rate is a penalty imposed by the government as a means of reducing the amount of tax that must be paid. According to Government Regulation No. 23 of 2018, the government sets the Final Income Tax for MSMEs at approximately 0.5% in order to save expenses (Siti Khodijah, Harry Barli & Pamulang, 2021). Tariffs that are reasonable and in line with MSME's capabilities can raise prices in a voluntary manner, while tariffs that are extremely high have the potential to lower prices. According to Yanti et al. (2023), tax rate determination has an impact on the growth of MSME taxes.

H3: Tax rates have a positive impact on MSME taxpayers.

3. RESEARCH METHODS

This research is a quantitative study with an explanatory research approach, namely research that aims to explain the causal relationship between independent variables and dependent variables through hypothesis testing. This study was conducted to analyze the effect of tax access, tax understanding, and tax rates on taxpayer compliance of MSMEs in Baolan District, Tolitoli Regency. The population in this study were all Micro, Small, and Medium Enterprises (MSMEs) that have a Taxpayer Identification Number (NPWP) in Baolan District, Tolitoli Regency, totaling 404 business units. Determination of the number of samples was carried out using the Slovin formula with a margin of error of 5% (0.05), resulting in a sample size of 201 respondents. The sampling technique used was purposive sampling, namely a sampling technique based on certain criteria adjusted to the research objectives. This technique was used because not all MSMEs in the population have characteristics relevant to the variables studied, especially those related to tax obligations.

The respondent criteria for this study were MSMEs operating in Baolan District, Tolitoli Regency, possessing a Taxpayer Identification Number (NPWP), having fulfilled or currently fulfilling tax obligations, and being willing to participate in the study. The sampling procedure was carried out by identifying MSMEs that met these criteria based on available data, then selecting respondents until they reached the predetermined sample size.

This research was conducted in Baolan District, Tolitoli Regency, Central Sulawesi Province. The data used in this study were sourced from primary and secondary sources. Primary data were obtained by distributing questionnaires to MSMEs who served as research respondents. Data collection was conducted through online questionnaire distribution by sending a questionnaire link to respondents who met the research criteria. Before completing the questionnaire, respondents were given an explanation of the research objectives and instructions to ensure their answers were in line with their own experiences. Meanwhile, secondary data were obtained from scientific journals and official government documents related to the research topic.

The research instrument used a Likert scale with five levels of assessment, namely a score of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree) to measure respondents' perceptions of the variables of tax access, tax understanding, tax rates, and MSME taxpayer compliance. The collected data were then tested using validity and reliability tests to ensure that the research instrument was able to measure the variables

accurately and consistently. Next, classical assumption tests were carried out which included normality tests, multicollinearity tests, and heteroscedasticity tests to ensure that the regression model met the statistical assumptions. After the model was declared to meet these assumptions, multiple linear regression analysis was carried out with the help of SPSS Statistics software version 27. Hypothesis testing was carried out through t-tests to determine the effect of each independent variable partially on the dependent variable, F-tests to determine the effect of independent variables simultaneously, and the coefficient of determination (R^2) to determine the extent to which the independent variables were able to explain the dependent variable in this study.

4. RESULTS AND DISCUSSION

Table 1. Respondent Characteristics

	Remarks	Quantity	Percentage (%)
Gender	Number of respondents	201	100%
	Male	36	17,9%
	Women	165	82,1%
Age	Number of respondents	201	100%
	< 25 years old	79	39,3%
	25-35 years old	32	15,9%
	36-45 Year	83	41,3%
	> 45 years old	7	3,5%
Type of Business	Number of respondents	201	100%
	Trade	57	28,4%
	Services	36	17,9%
	Culinary	67	33,3%
	Production	14	7,0%
	Others	27	13,4%

Source : Primary data, processed (2026)

This study includes 201 respondents with a 100% questionnaire return rate, indicating that respondent participation is very good. According to the type of gender, 165 respondents were women (82.1%), while 36 respondents were men (17.9%). According to age, the majority of respondents are in the range 36–45 years old (41.3%), followed by age below 25 years old (39.3%), age between 25 and 35 years old (15.9%), and age beyond 45 years old (3.5%). This indicates that a significant portion of business owners are in productive age. According to the type of business, the most respondents were in the culinary sector (33.3%), followed by traders (28.4%), services (17.9%), others (13.4%), and production (7.0%). As a result, the culinary sector is the most dominant type of business in this study.

Validity Test

Table 2. Validity Test Results

Statement	r-Count	r-Table	P (sig.)	Remarks
X1.1	0,678	0,1378	< 0.001	Valid
X1.2	0,651	0,1378	< 0.001	Valid
X1.3	0,67	0,1378	< 0.001	Valid

X1.4	0,67	0,1378	< 0.001	Valid
X1.5	0,653	0,1378	< 0.001	Valid
X1.6	0,651	0,1378	< 0.001	Valid
X1.7	0,627	0,1378	< 0.001	Valid
X1.8	0,575	0,1378	< 0.001	Valid
X2.1	0,64	0,1378	< 0.001	Valid
X2.2	0,692	0,1378	< 0.001	Valid
X2.3	0,608	0,1378	< 0.001	Valid
X2.4	0,543	0,1378	< 0.001	Valid
X2.5	0,514	0,1378	< 0.001	Valid
X2.6	0,602	0,1378	< 0.001	Valid
X2.7	0,564	0,1378	< 0.001	Valid
X2.8	0,55	0,1378	< 0.001	Valid
X2.9	0,477	0,1378	< 0.001	Valid
X2.10	0,596	0,1378	< 0.001	Valid
X3.1	0,778	0,1378	< 0.001	Valid
X3.2	0,7	0,1378	< 0.001	Valid
X3.3	0,647	0,1378	< 0.001	Valid
X3.4	0,646	0,1378	< 0.001	Valid
X3.5	0,639	0,1378	< 0.001	Valid
X3.6	0,6	0,1378	< 0.001	Valid
X3.7	0,461	0,1378	< 0.001	Valid
X3.8	0,449	0,1378	< 0.001	Valid
Y.1	0,572	0,1378	< 0.001	Valid
Y.2	0,702	0,1378	< 0.001	Valid
Y.3	0,587	0,1378	< 0.001	Valid
Y.4	0,471	0,1378	< 0.001	Valid
Y.5	0,546	0,1378	< 0.001	Valid
Y.6	0,514	0,1378	< 0.001	Valid
Y.7	0,608	0,1378	< 0.001	Valid
Y.8	0,388	0,1378	< 0.001	Valid

Source : Primary data, processed (2026)

Based on 201 respondents, the obtained table r value is 0.1378. Every item in the variables X1 (0.575–0.678), X2 (0.477–0.692), Based on 201 respondents, an r-table value of 0.1378 was obtained. All items in the variables X1 (0.575–0.678), X2 (0.477–0.692), X3 (0.449–0.778), and Y (0.388–0.702) have r-calculations > r-tables with a significance of < 0.001, so that all statements are declared valid and suitable for use as research instruments.

Reliability Test

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Requirements	Remarks
Tax Access	0,801	0,6	Reliable
Understanding			
Taxation	0,78	0,6	Reliable
Tax Rates	0,77	0,6	Reliable
Taxpayer Compliance	0,674	0,6	Reliable

Source : Primary data, processed (2026)

The study's findings indicate that the variables Tax Access, Tax Understanding, Tax Rates, and Taxpayer Compliance have respective Alpha Cronbach values of 0.801, 0.78, 0.77, and 0.674. It can be inferred that this research instrument can be used if each variable has an Alpha Cronbach value greater than 0.6.

Normality Test

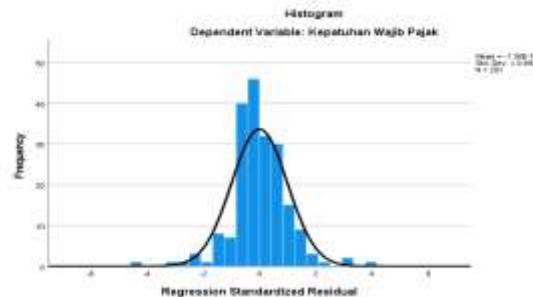


Figure 1. Normality Test Results

Source : Primary data, processed (2026)

Based on the results of the normality test using the residual histogram graph, the average is around $-1.36E-15$ with a standard deviation of approximately 0.992 and a total of approximately 201. The distribution of residual data that follows a normal and symmetric curve around the center is shown by the histogram pattern. Because of this, it can be inferred that the residual in the regression model has a normal distribution, leading to the assumption of normality.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Models		Collinearity Statistics	
		Tolerance	VIVID
1	Tax Access	.476	2.102
	Understanding Taxation	.508	1.970
	Tax Rates	.409	2.444

Source : Primary data, processed (2026)

Based on the test results, the variables Tax Access (X1), Tax Understanding (X2), and Tax Rates (X3) have tolerance values between 0.476 and 2.102, 0.508 and 1.970, and 0.409 and 2.444. Each variable has a tolerance value of about 0.10 and a VIF value of about 10, indicating that there is no multicollinearity in this regression model.

Heteroscedasticity Test

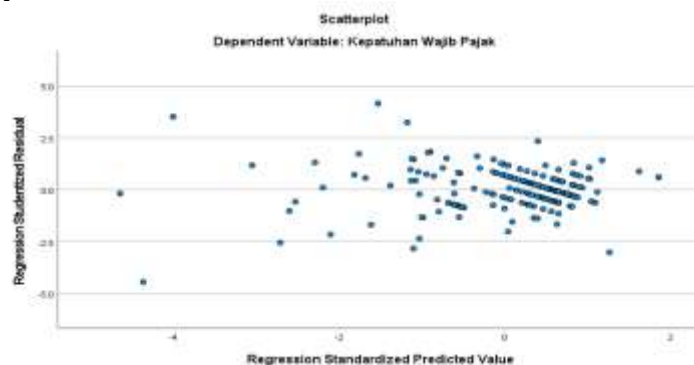


Figure 2. Heteroscedasticity Test Results

Source : Primary data, processed (2026)

Based on the results of a scatterplot that illustrates the relationship between the Standardized Regression Prediction Values and the Standardized Regression Residuals, it can be seen that the data is presented in a random manner and does not form any particular pattern, such as a narrowing or widening pattern. The non-regular dots indicate that the residual variation is consistent. Because of this, it can be inferred that the regression model in this study does not experience heteroscedasticity and is suitable for further analysis.

Multiple Linear Regression Analysis Test

Table 5. Results of Multiple Linear Regression Analysis Test

Models	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	11.830	1.376		8.600	<.001
Tax Access	.098	.046	.142	2.139	.034
Understanding Taxation	.419	.044	.614	9.550	<.001
Tax Rates	.055	.051	.076	1.068	.287

Source : Primary data, processed (2026)

Table 8 can be used to illustrate the following multiple linear regression equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$\text{So } Y = 11,830 + 0.098 \text{ Tax Access} + 0.419 \text{ Tax Understanding} + 0.055 \text{ Tax Rate} + e$$

In the previous example, the variables Tax Access and Tax Understanding have a positive impact on the amount of required tax, but the variable Tax Rate does not have a positive impact on the amount of required tax.

Simultaneous Significant Test (F Test)

Table 6 F Test Results

Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1004.321	3	334.774	93.346	<.001b
	Residual	706.515	197	3.586		
	Total	1710.836	200			

Source : Primary data, processed (2026)

Based on the ANOVA table, the significance level is somewhat below 0.001, with an F value of around 93.346. Because the significance level is slightly below 0.05, it can be inferred that simultaneously, tariffs, tax access, and tax understanding have a significant impact on required tax. This means that the regression model used in this study is useful and can be used to explain how independent variables affect dependent variables.

Determination Coefficient Test (Adjusted R Square)

Table 7. Adjusted R Square Results

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766a	.587	.581	1.89377

Source : Primary data, processed (2026)

Based on the Model Summary table, the obtained Adjusted R Square value is 0.581. This indicates that the variables tax access, tax understanding, and tax rates can explain 58.1% of the variation in the required tax. Furthermore, 41.9% of them were affected by other factors outside of this research paradigm.

Variable Significance Test (T Test)

Table 8. T Test Results

Models	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	11.830	1.376		8.600	<.001
Tax Access	.098	.046	.142	2.139	.034
Understanding Taxation	.419	.044	.614	9.550	<.001
Tax Rates	.055	.051	.076	1.068	.287

Source : Primary data, processed (2026)

According to the analysis results, the tax access variable has a significance level of around 0.034, which is less than 0.05. This indicates that tax access has a significant impact on the quantity of tax that is required. In relation to this, the first hypothesis (H1) states that access to tax affects the quantity of tax that is required. Next, the tax understanding variable indicates a significance level of less than 0.001, which is also less than 0.05, indicating a significant impact on required tax. The second hypothesis (H2) is presented as a result. Conversely, the variable tax rate has a significance level of 0.287, which is higher than 0.05, indicating that there is no significant impact on tax tax. The third hypothesis (H3) is rejected as a result.

Discussion

The Effect of Tax Access on MSME Taxpayer Compliance

The first hypothesis's results indicate that tax access has a significant impact on the MSME taxpayers. This is demonstrated by regression analysis results that show a significance level of around $0.034 < \alpha = 0.05$, indicating that the hypothesis that states the impact of tax access on taxpayers is validated. This means that as the ease of access to information and tax services provided by taxpayers increases, so does the degree of effort required to fulfill tax obligations.

The results of this study support research K. A. Wati & Tjahjono (2023), that claims Tax Access has a positive impact on taxpayers. This indicates that improving service quality and accessibility tax is a crucial strategy for increasing the amount of required MSME tax, particularly in Baolan District, Tolitoli Regency.

The Effect of Tax Understanding on MSME Taxpayer Compliance

The results of the two tests indicate a significant and positive relationship between the MSME tax that is required and the tax understanding variable. The hypothesis that Tax Understanding has an impact on MSME Taxpayer Compliance is supported by regression analysis results that show a significance level (< 0.001) $< \alpha = 0.05$. To put it another way, in Baolan District, Tolitoli Regency, the number of people who understand the laws and procedures related to taxes is increasing, which motivates them to follow the law.

This is consistent with previous research Wahang et al. (2025), Permata & Zahroh (2022), Firdaus et al. (2023) and (Ayu et al. 2025) that indicates that knowledge about taxes has a positive and significant impact on the number of MSME taxes that is required. This indicates that as MSME employees gain more knowledge about tax regulations, their level of commitment increases. Based on the findings of this study, it can be inferred that taxpayers with knowledge of the tax regulations are more compliant with those regulations.

The Effect of Tax Rates on MSME Taxpayer Compliance

Based on the results of three hypotheses that show different results, the variable tax rate has no significant impact on the required MSME tax. The significance level is $0.287 > (0.05)$. This indicates that the tax rate in this study will not be the primary factor influencing

the tax rate. The results of this study are consistent with those of studies Wulandari & Putra (2024), and Permata & Zahroh (2022), which state that tax rates do not affect the MSME Taxpayer Compliance. This means that the tariff on tax set by the government does not affect the level of required tax.

4. CONCLUSIONS AND SUGGESTIONS

Conclusions

1. This study concludes that tax access has a positive and significant impact on taxpayer compliance among MSMEs in Baolan District, Tolitoli Regency. This indicates that easier access to tax services and information increases MSMEs' awareness of fulfilling their tax obligations.
2. Tax understanding also has a positive and significant impact on taxpayer compliance among MSMEs. With a better understanding of tax rules and procedures, MSMEs are more motivated to fulfill their tax obligations in a timely manner and in accordance with regulations.
3. Tax rates do not significantly impact taxpayer compliance among MSMEs. This indicates that the tax rate is not the primary factor influencing MSMEs in fulfilling their obligations in this study.

Suggestions

For further research, it is recommended to add other variables that influence MSME tax compliance, such as tax penalties, quality of fiscal services, level of tax awareness, or trust in the government. This is expected to make the research model more comprehensive and able to explain variations in MSME tax compliance more clearly. Furthermore, the sampling should be expanded to other regions so that research results can be compared across regions and provide a more comprehensive picture of MSME tax compliance.

REFERENCES

- Afrizal, F., Sari, W. P., Tri, S., & Nasution, A. (2025). Pengaruh Tarif Pajak, Pemahaman Pajak, dan Pengetahuan Pajak Terhadap Kepatuhan Wajib Pajak UMKM Medan Helvetia (Studi Kasus Pasar Sei Sikambing). *Jurnal Dunia Pendidikan*, 5(April), 2126–2143.
- Amalia, M., Azzahra, A., Sari, F. N., Zulma, M. R., & Nugraha, S. R. (2025). Analisis Kenaikan Tarif Pajak Pertambahan Nilai (PPN) Terhadap Pelaku Usaha Mikro , Kecil , Dan Menengah. *Pubmedia Jurnal Penelitian Tindakan Kelas Indonesia*, 2, 1–15.
- Anggraeni Vinska KiKi, T. O. L. (2021). PERPAJAKAN , DAN MODERNISASI SISTEM ADMINISTRASI PERPAJAKAN WAJIB PAJAK ORANG PRIBADI UMKM DI KOTA AMBON). *Jurnal Akuntansi: Transparansi Dan Akuntabilitas*, 1, 96–108.
- Aulia Khairunnisa & Tanjung Juita. (2024). Pengaruh Pemahaman Perpajakan , Pemahaman Akuntansi , Kesadaran Wajib Kepatuhan, Penerapan E-filling Terhadap Wajib pajak. *Jurnal Bisnis Dan Akuntansi Strategis*, 6(2), 18–25.
- Ayu, D., Sari, I., Putu, I. G., & Astawa, B. (2025). Pengaruh Pemahaman Perpajakan , Digitalisasi Layanan Pajak dan Budaya Tri Hita Karana terhadap Kepatuhan Wajib Pajak UMKM Orang Pribadi yang Terdaftar di KPP Pratama Gianyar. *Jurnal Ilmiah Akuntansi Dan Humanika*, 15(2), 289–299.
- Dinas Koperasi & UMKM Provinsi Sulawesi Tengah. (2023). *Dinas KUMKM Sulteng Rapat Kurasi Produk UMKM*. Infopublik. <https://infopublik.id/kategori/nusantara/717836/index.html>
- Djp. (2023). *Temui UMKM Furniture, Pajak Tolitoli Sosialisasi PTKP*. Djp. <https://pajak.go.id/id/berita/temui-umkm-furniture-pajak-tolitoli-sosialisasi-ptkp>

- Firdaus, A., Diana, N., & Nandiroh, U. (2023). Pengaruh Pemahaman Perpajakan dan Kemudahan Administrasi Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM. *E_Jurnal Ilmiah Riset Akuntansi*, 12(02), 1452–1466.
- Luky Dani Arta, A. (2022). Pengaruh tarif pajak , pemahaman perpajakan , dan sanksi perpajakan terhadap kepatuhan wajib pajak UMKM Kota Pati. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 4(12), 5453–5461.
- Maulida, S., & Marundha, Amor, U. K. (2023). AKSES PAJAK, SOSIALISASI PAJAK, SANKSI PAJAK KENDARAAN BERMOTOR, SISTEM SAMSAT DRIVE THRU DAN KEPATUHAN WAJIB PAJAK KENDARAAN BERMOTOR. *Jurnal Ekonomi , Manajemen Dan Akuntansi*, 59.
- Mawaddah, I., & Abdurrahman, R. (2023). Pengaruh Sosialisasi Perpajakan , Kesadaran Wajib Pajak , Pemahaman Perpajakan , dan Tarif Pajak Terhadap Kepatuhan Wajib Pajak Pelaku E-commerce (Studi Pada Pelaku Usaha UMKM yang Menggunakan Layanan E-Commerce di Kota Pekanbaru). *Jurnal IAKP*, 4(1).
- Permata, M. I., & Zahroh, F. (2022). Pengaruh pemahaman perpajakan , tarif pajak , dan sanksi perpajakan terhadap kepatuhan wajib pajak. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 4(12), 5432–5443.
- Sholihah, A. N., & Machdar, N. M. (2024). E-filling, pemahaman perpajakan, dan sosialisasi: kunci meningkatkan kepatuhan wajib pajak. *Jurnal Akuntansi, Keuangan, Perpajakan Dan Tata Kelola Perusahaan (JAKPT)*, 2(2), 576–588.
- Siti Khodijah, Harry Barli, W. I., & Pamulang, U. (2021). PENGARUH PEMAHAMAN PERATURAN PERPAJAKAN, KUALITAS LAYANAN FISKUS, TARIF PAJAK DAN SANKSI PERPAJAKAN TERHADAP KEPATUHAN WAJIB PAJAK ORANG PRIBADI. *Jurnal Akuntansi Berkelanjutan Indonesia*, 4(2), 183–195.
- Wahang, L. K., Baba, N., Nurseptiani, A., Lusiana, E., & Hasanah, A. N. (2025). Pengaruh Pemahaman Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM. *Journal of Artificial Intelligence and Digital Business (RIGGS)*, 4(4), 509–516.
- Wati, D. L., Septianingsih, V., Khoeruddin, W., & Qorni, Z. Q. A.-. (2024). Peranan UMKM (Usaha Mikro , Kecil dan Menengah) dalam Meningkatkan Perekonomian Indonesia. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (JEBMAK)*, 3(1).
- Wati, K. A., & Tjahjono, H. (2023). Pengaruh akses pajak, pengetahuan pajak dan kualitas pelayanan pajak terhadap kepatuhan wajib pajak kendaraan bermotor di samsat surabaya barat. *JEBS (Jurnal Ekonomi, Bisnis, Dan Sosial)*, 1(3), 45–56.
- Wulandari, D., & Putra, A. N. M. (2024). PENGARUH PERUBAHAN TARIF PAJAK , DAN SANKSI PAJAK PENGHASILAN (PPH) FINAL UMKM TERHADAP KEPATUHAN WAJIB PAJAK (STUDI KASUS DI KPP PRATAMA JAKARTA KALIDERES) THE EFFECT OF CHANGES IN TAX RATES AND FINAL INCOME TAX SANCTIONS (PPH) FOR MSMES ON TAXPAYE. *JIIC: JURNAL INTELEK INSAN CENDIKIA*, 3413–3420.
- Yanti, L. D., Wijaya, V. S., Dharma, U. B., Neglasari, K., Pajak, M. P., Pajak, T., & Dharma, U. B. (2023). Pengaruh Pengetahuan Perpajakan , Tarif Pajak , Mekanisme Pembayaran Pajak dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak. *ECo-Buss*, 6(41), 206–216.
- Yoga Adi Prayogi, Ruchan Sanusi, D. A. F. (2025). Digitalisasi Perpajakan, Kinerja UMKM, dan Kepatuhan Wajib Pajak UMKM. *Indonesian Journal of Management Science*, 1, 17–25. <https://doi.org/10.46821/ijms.v4i1.616>