

REFERENCES

- Anggraini, D., & Novitasari. (2025). The Influence of Tax Knowledge, Tax Incentives and Digital Literacy on Sustainable MSME Performance (Case Study: MSMEs in Bengkulu City). <https://doi.org/10.38035/dijefa.v6i3>
- Azzahra, M., Sastradipraja, U., & History, A. (2025). Journal of International Accounting, Taxation and Information Systems The Influence of Tax Knowledge and E-Filing System Implementation on MSME Tax Compliance in the Digital Economy Era (Study at KPP Pratama Cimahi) A RTICLE INFO A BST RA C T. In Journal of International Accounting, Taxation and Information Systems (Vol. 2025, Number 3). <https://jiatis.com/index.php/journal>
- Creswell, J. W. (2014). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (4th ed.). SAGE Publications.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340.
- Ghozali, I. (2018). *Multivariate Analysis Application Using IBM SPSS 25* (9th ed.). Diponegoro University Publishing Board.
- Ghozali, I. (2016). *Multivariate Analysis Application Using IBM SPSS 23* (8th ed.). Diponegoro University Publishing Board.
- I Made Dwi Harmana. (2023). Does tax socialization, tax rate change and understanding of taxation effect on taxpayer compliance after the implementation of Indonesian government regulation No. 23 of 2018? *World Journal of Advanced Research and Reviews*, 19(2), 1024–1030. <https://doi.org/10.30574/wjarr.2023.19.2.1696>
- Ishtiaq, M. (2019). Book Review Creswell, J. W. (2014). Research Design: Qualitative, Quantitative and Mixed Methods Approaches (4th ed.). Thousand Oaks, CA: Sage. *English Language Teaching*, 12(5), 40. <https://doi.org/10.5539/elt.v12n5p40>
- Juniarti, J., & Anggrahini, Y. (2020). Four Factors Based on Government Regulation Number 23 of 2018 Affecting the Compliance with Taxation Small and Medium Enterprises.
- Listiyowati, Wijayanti, F., Aldo, F., Stie, S., & Manggala, W. (2021). MSME Taxpayer Compliance During the Covid-19 Pandemic. In *Journal of Accounting Indonesia* (Vol. 10, Number 1) www.pajak.go.id
- Martinko, M. J., & Mackey, J. D. (2019). Attribution theory: An introduction to the special issue. *Journal of Organizational Behavior*, 40(5), 523–527. <https://doi.org/10.1002/job.2397>

- Mutiah. (2025). The Influence of Tax Understanding, E-Form Implementation and Tax Sanctions on Tax Payer Compliance. <https://doi.org/10.47772/IJRISS>
- Rafah Ramadhan, D., Ramadhani, S., & Rambe, R. (2025). MSMEs: Definition, Characteristics, and Economic Contribution. 5(3).
- Rahmadiani, & Saepudin, A. (2021). The Effect of Socialization on Public Compliance in Fulfilling Obligations. In *Journal of Management and Accounting Science* (Vol. 13, Number 1).
- Sholihah, A., & Nugroho, L. (2025). Beyond Tax Knowledge: Exploring the Impact of Digital Literacy and Tax Stereotypes on MSME Tax Compliance (Case Study on MSME Taxpayers in Kesambi District, Cirebon, West Java, Indonesia). *Management & Accounting Journal (BISMA)*, 2(1), 1–14. <https://doi.org/10.70550/bisma.v2i1.85>
- Sianturi, G., Manrejo, S., & Faeni. (2024). Tax Regulation Understanding, Sanctions, and Tax Rate Perception on the Compliance of Micro, Small, and Medium Enterprise (MSME) Taxpayers in Bekasi Regency.
- Sugiyono. (2019). *Quantitative, Qualitative, and R&D Research Methods* (2nd ed.). Alfabeta.
- Tambunan, T. (2019). Recent evidence of the development of micro, small and medium enterprises in Indonesia. *Journal of Global Entrepreneurship Research*, 9(1). <https://doi.org/10.1186/s40497-018-0140-4>
- Zhafira, K. A., & Agustina, H. (2025). The Effect Of Tax Rates, Penalties, Taxpayer Awareness, and Tax Knowledge On MSME Taxpayer Compliance. *Proceeding Accounting, Management, Economics Uniska*, 2, 145–153.