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## **Financial Condition as a Moderator of Tax Awareness and *Tri Nga* Teaching on Tax Compliance Intention of MSMEs**

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### ***Abstract:***

*This study aims to analyze the effect of tax awareness and tamansiswa tri nga teachings (ngerti, ngrasa, nglakoni) on taxpayer compliance intentions, with financial condition as a moderating variable. A quantitative approach was used by distributing questionnaires to individual taxpayers. The results showed that tax awareness and internalization of tri nga values had a positive effect on compliance intention. The values of ngerti (understanding), ngrasa (caring), and nglakoni (practicing) strengthen the moral integrity of taxpayers in fulfilling tax obligations. However, financial conditions proved to moderate the relationship: when financial conditions deteriorate, compliance intention decreases despite high awareness and moral values. The findings confirm the importance of a holistic approach to improving tax compliance, combining values education and supportive economic policies. The implications of this study are relevant for the formulation of value-based and welfare-based tax compliance improvement strategies.*

**Keywords:** Tax Compliance Intention, Tax Awareness, Tri Nga, Financial Condition

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## **1. Introduction**

One of the main revenues of the state, especially Indonesia, is tax (Hapsari & Ramayanti, 2022). Tax is a fiscal instrument that must be fulfilled by individual and corporate taxpayers as a form of contribution to state revenue. Tax collection activities are binding based on statutory provisions and taxpayers do not receive direct rewards. Tax revenue is allocated for state purposes, one of which is for equitable development. The number of business forms that are currently developing, both small, medium and large businesses, is one proof of equity. The Micro, Small and Medium Enterprises (MSMEs) sector dominates the economy in Indonesia today.

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One of the attempts to increase tax revenue is done by increasing taxpayer awareness. According to Lita Novia Yulianti, (2022) taxpayer awareness is an understanding related to the imposition of taxes by carrying out their tax obligations according to predetermined provisions. The extent to which people have an understanding of the importance of paying taxes in accordance with applicable laws is a reflection of tax awareness. People tend to be more obedient to fulfil their tax obligations if they have a relatively high level of awareness of taxes. Tax awareness not only includes an understanding of the obligation to pay taxes, but also highlights related to tax procedures, audits, and tax sanctions (Maghriby & Ramdani, 2020).

According to the official website of the Ministry of Cooperatives and SMEs, the number of MSMEs in Indonesia was 64.2 million in 2021 and continues to increase every year. However, the contribution of MSMEs to state revenue from taxes is still relatively low. Ramdani et al., (2022) revealed that based on data from the Directorate General of Taxes of the Ministry of Finance, the final income tax contribution of MSMEs was 1.1% of the total income tax revenue. The growth in the number of MSMEs in Indonesia has not been fully accompanied by an increase in awareness from business actors in fulfilling their tax obligations. One of the causes of the minimal contribution of MSMEs to taxes is the lack of knowledge (*ngerti*) and a sense of desire (*ngrasa*) in paying taxes in line with the tamansiswa *tri nga* teachings. The tamansiswa *tri nga* teaching means *ngerti*, *ngrasa*, *nglakoni* which has an important role related to the formation of taxpayer character in their actions to make decisions and carry out their obligations as a taxpayer. This understanding of the *tri nga* teaching emphasises that understanding the role of taxes is important for the country. The realisation of what has been learned about taxation can create a culture in a tax-obedient society (Wardani, Kusumastuti, et al., 2023).

Every citizen does not avoid their tax obligations, including MSME players. The MSME sector has promising potential for tax revenue and has contributed to absorbing labour in Indonesia. This shows that the MSME sector dominates most of the Indonesian economy. Efforts to foster tax awareness and compliance of MSME taxpayers are a big challenge behind the dominance of MSMEs in the Indonesian economy. The compliance of MSME taxpayers to carry out their tax obligations is still lacking based on research by (Rahayu Rahmadhani et al., 2020). The lack of understanding and awareness of MSME actors of tax obligations contributes to the low level of tax compliance (Ramdani et al., 2022).

Micro, Small and Medium Enterprises (MSMEs) as implied in its mention is a form of business that operates with relatively small capital and business capacity. The main capital in the form of creativity and human resources greatly affects the financial condition of MSME actors who have an influence on compliance intentions in paying taxes. According to Hendrawati et al., (2021), the more stable or better the financial condition of MSMEs, the more likely it is that business actors will fulfil their tax obligations obediently. This is influenced by the increasing financial ability to bear the tax burden, as well as the emergence of awareness regarding tax contributions as part of sustainable business responsibility. When financial conditions tend to be stable and good, MSME players will tend to have a positive perception of taxes as a form of

participation or contribution to state development. Supporting the sustainability and financial strengthening of MSMEs is one of the important keys in increasing the level of tax compliance in this sector.

## **2. Theoretical Background**

**Theory of Planned Behavior:** Theory of planned behavior provides an explanation that an individual's behavior arises as a result of a previously formed intention to take that action. In addition to considering attitudes and subjective norms, individuals also take into account perceptions of control over these behaviours, this is known as perceived behavioural control (Prastyatini et al., 2024). According to research conducted Lukman et al., (2023), the theory of planned behaviour explains that attitudes towards a behaviour are an important aspect in predicting individual actions. However, to understand overall behaviour requires consideration of subjective norms and perceived behavioural control. When individuals have a positive attitude towards an action, social support from the surrounding environment tends to increase and strengthen the intention to carry out the behavior.

**Compliance Theory:** (Prastyatini & Mufidatunnisa, 2023) state that compliance is interpreted as an attitude of submission and obedience to applicable teachings or rules. In the context of taxation, taxpayer compliance refers to the willingness of individuals or entities to exercise their rights and fulfil their tax obligations consistently in accordance with the provisions of applicable laws and regulations. Taxpayer compliance can be understood as the result of an awareness and willingness of taxpayers to carry out tax obligations voluntarily, in line with established regulations. The implementation of an effective taxation system requires active participation from taxpayers and a high level of compliance in fulfilling tax obligations in accordance with applicable regulations.

**Tax Awareness:** Tax awareness is the condition of a person understanding consciously that taxes are the main source of state revenue, understanding the provisions of the legislation and applicable sanctions, and realising that paying taxes is an obligation that must be fulfilled. In addition, awareness is reflected in the taxpayer's attitude towards the possibility of imposing sanctions, such as fines, if tax obligations are not fulfilled (Hapsari & Ramayanti, 2022). MSME taxpayer compliance intention refers to the willingness and commitment of MSME actors to comply with applicable tax regulations as a form of responsibility for their fiscal obligations. Tax awareness has an important role in shaping the compliance intention of MSME taxpayers. The higher the level of one's awareness of the importance of taxes, the greater the tendency to comply in fulfilling tax obligations. MSME taxpayers who understand the benefits of taxes for state development and community welfare tend to have a stronger intention to comply with applicable tax regulations.

H<sub>1</sub>: Tax awareness has a positive effect on the compliance intention of MSME taxpayers

**Tri Nga Teaching:** The *tri nga* teaching in tamansiswa education means *ngerti*, *ngrasa*, *nglakoni* which reflects a stage of knowledge implementation, starting from knowing (*ngerti*), appreciating (*ngrasa*), and applying in real action (*nglakoni*). A person who has knowledge (*ngerti*) about something, should foster a sense of responsibility (*ngrasa*) that encourages him to perform (*nglakoni*) the obligation in real terms, including in terms of fulfilling obligations as a taxpayer. A taxpayer who understands the teachings of the *tri nga* is expected to have complete knowledge and awareness of his tax obligations, so that he is encouraged to obey in fulfilling his obligation to pay taxes. A taxpayer with adequate tax knowledge is expected to be more aware and consistent in carrying out his tax obligations (Wardani, Kusumastuti, et al., 2023).

H<sub>2</sub>: *Tri nga* teachings have a positive effect on the compliance intention of MSME taxpayers

**Financial Condition:** Financial condition describes the company's ability to maintain and manage the level of profitability, cash flow, and net profit on an ongoing basis. Financial condition is an important factor that affects the level of tax compliance. Several studies have shown that good financial conditions can increase taxpayer compliance intentions, while poor financial conditions can reduce the level of compliance. According to research by Hapsari & Ramayanti, (2022) shows that financial conditions have a positive effect on MSME taxpayer compliance. Healthy and stable financial conditions in MSME players have an important role in shaping better tax awareness. When MSMEs have good financial conditions, they will tend to have greater capacity and willingness to fulfil their tax obligations.

H<sub>3</sub>: Financial condition moderates the relationship between tax awareness and compliance intention of MSME taxpayers

A stable financial condition not only reflects the ability of businesses to manage profitability and cash flow, but also reflects the application of the *tri nga* teachings (*ngerti*, *ngrasa*, *nglakoni*). Business actors who understand (*ngerti*) the importance of financial management will be more aware of the role of financial conditions in the sustainability of a business. Furthermore, with *ngrasa* they will appreciate the responsibilities attached to financial management, including tax obligations. Finally, the *nglakoni* stage shows MSME actors who not only understand and feel the importance of good financial conditions, but also consistently apply them in daily business practices, including in fulfilling tax obligations.

H<sub>4</sub>: Financial condition moderates the relationship between understanding the *tri nga* teachings and the compliance intention of MSME taxpayers

### Theoretical Framework

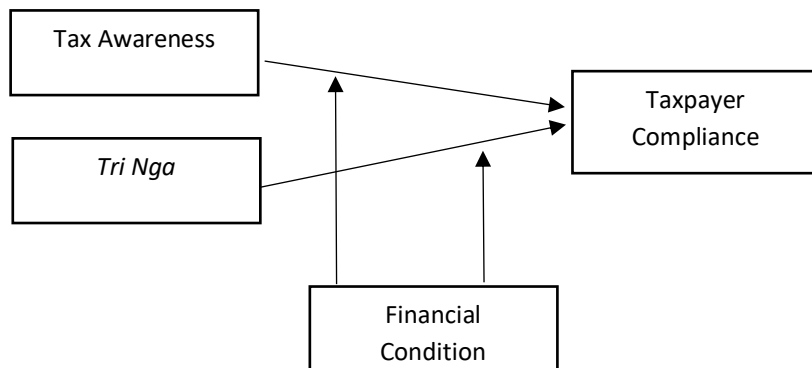


Figure 1. Theoretical Framework

### 3. Methodology

This research uses a quantitative approach. Quantitative research is generally a type of research based on numerical or numerical data. This research emphasises theory testing through measuring predetermined variables, and using statistical analysis to objectively test the relationship between these variables. The data used is primary data obtained through distributing questionnaires to MSME actors. The questionnaire was distributed in two forms, namely through Google Form and using a printed questionnaire. The population in this study were MSME actors. Meanwhile, the sample used was MSME actors in Yogyakarta City. Researchers applied a sampling method with random sampling. The random sampling technique is carried out by taking samples randomly based on certain groups or regions of the population that has been determined. The criteria used are MSME players in Yogyakarta City who have registered in the GoFood, Grab Food, and Shopee Food delivery applications. This study involved 150 respondents of MSME actors in Yogyakarta City by determining the number of samples using statistics with the Lemeshow formula. The data analysis techniques used in this study are descriptive analysis, classical assumption test, and hypothesis testing. Statistical analysis in this study was carried out using IBM SPSS 26 software.

### 4. Empirical Findings/Result

#### Respondents Characteristics

Table 1. Respondents Characteristics

Category	Frequency	Percentage
<b>Length of time the business has been running</b>		
< 2 years	25	17%
2-5 years	66	44%
5-8 years	55	37%
8-11 years	2	1%
>11 years	2	1%

<b>Omzet</b>		
< Rp5.000.000	57	38%
Rp5.000.000 – Rp25.000.000	92	61%
Rp25.000.000 – Rp150.000.000	1	1%
Rp150.000.000 – Rp250.000.000	0	0%

The research sample includes MSME players in Yogyakarta City who have registered with GoFood, Grab Food, and Shopee Food. Based on the table 1 above, it shows that the responses of MSME actors based on the length of time the business has been running. MSME actors with a business length of <2 years were 25 people with a percentage of 17%. MSME actors with a length of business of 2-5 years were 66 people with a percentage of 44%. MSME actors with a business length of 5-8 years were 55 people with a percentage of 37%. Meanwhile, MSME actors with 8-11 years and >11 years were 2 people each with a percentage of 1% each.

### Validity and Reliability Test

The research instrument first went through a thorough review process to ensure content validity and clarity of appearance of each question item. Feedback obtained from experts was used as a basis for making a number of adjustments and refinements to the instrument. After this stage, an initial trial or pilot test was conducted on 30 respondents to assess the extent to which the instrument met the criteria of validity and reliability, before being applied in the main data collection. Furthermore, the authors conducted a validity test with 150 respondents and obtained valid results for each statement item on the research instrument.

Scale reliability was measured using Cronbach's alpha coefficient. The analysis results show that the scale has a reliability of 0.633 for the tax awareness variable and 0.632 for the *tri nga* variable. Meanwhile, the taxpayer compliance intention variable shows a coefficient of 0.620, and the financial condition variable is 0.602. Although these values are in the moderate range, these results still indicate that the instruments used in this study have an acceptable level of reliability. Thus, it can be concluded that this study has met the validity and reliability requirements that are sufficient to be used in further data collection.

### Hypothesis Test

**Table 2. Hypothesis Test Results**

Hypothesis Test	Results
<b>T Test Results</b>	
Tax Awareness (KP)	6,959
Tri Nga (TN)	3,753
<b>F Test Results</b>	
Regression	41,839
<b>Test Coefficient of Determination</b>	<b>0,363</b>

Hypothesis testing is carried out with the aim of empirically testing the relationship formulated between the research variables. Through a statistical approach, this process allows researchers to assess whether the relationship assumed in the hypothesis is

supported by the data, thus supporting the drawing of valid and objective conclusions. Based on the table above, the *t* count test results for the tax awareness variable are 6.959 and the *tri nga* variable is 3.753, and the significance for each variable is 0.000. In addition, the *f* test result was 41.839 with a significance value of 0.000. Test the coefficient of determination with a result of 0.363.

### Moderation Regression Analysis Test

Table 3. Moderation Regression Analysis Results

Model	t	Sig.
(Constant)	54,299	,000
Tax Awareness	25,435	,000
<i>Tri Nga</i>	8,747	,000
Tax Awareness*Financial Condition	4,261	,000
<i>Tri Nga</i> *Financial Condition	3,743	,000

It is known that the significance value of the results of the moderating variable financial condition (KK) which affects the tax awareness variable is  $0.000 < 0.05$  with a *t*count of  $4.261 > 1.655$  *t*table value.

It is known that the significance value of the results of the moderating variable of financial conditions that affects the *tri nga* variable is  $0.000 < 0.05$  with a *t*count of  $3.743 > 1.1655$  *t*table value.

Table 4. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	159,432	4	39,858	8263,970	,000 <sup>b</sup>
Residual	,699	145	,005		
Total	160,132	149			

Based on table shows the results of a significance value of 0.000 and an *F*-count value of 8263.970. It can be concluded that  $0.000 < 0.05$  and  $8263.970 > 2.67$  which indicates that taxpayer compliance intentions are simultaneously influenced by tax awareness and *tri nga* which is moderated by financial condition.

Table 5. Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	,998 <sup>a</sup>	,996	,996	,06945

Based on the table, the *R* square value is 0.996 or 99.6%, which means that the variables of tax awareness, *tri nga*, and financial condition can explain the taxpayer compliance intention variable. While the remaining 0.4% is influenced by variables outside this study. So it can be concluded that after the moderation variable, namely financial conditions (KK) can moderate the effect of tax awareness (KP) and the tamansiswa *tri nga* teaching (TN).

## 5. Discussion

### **The Effect of Tax Awareness on Taxpayer Compliance Intentions**

The results of hypothesis testing on the tax awareness variable show that tax awareness has a positive effect on taxpayer compliance intentions. This can be seen from the statement of a significant value of 0.000 less than 0.005 while the tcount of 4.261 is greater than the ttable 1.9655. So the results of this study state that the beta coefficient of tax awareness shows a positive direction towards taxpayer compliance intentions, so hypothesis 1 is supported.

Tax awareness affects taxpayer compliance intentions. This can be seen from the majority of respondents who answered strongly agree on the statement "I voluntarily register myself as a taxpayer in order to obtain an NPWP (Taxpayer Identification Number)". The higher the public awareness to register themselves as taxpayers in order to obtain an NPWP, the higher the tax awareness in the community will increase in taxpayer compliance intentions.

This statement tries to measure how much the intention of taxpayer compliance relates to the importance of having an NPWP as a form of tax awareness of MSME actors. MSME actors consider that registering themselves as taxpayers in order to obtain an NPWP shows the willingness of MSME taxpayers to fulfill their tax obligations in accordance with applicable tax regulations (Hapsari & Ramayanti, 2022).

### **The Effect of Tamansiswa Tri Nga Teachings on Taxpayer Compliance Intention**

This hypothesis testing aims to prove the effect of the tamansiswa *tri nga* teaching on taxpayer compliance intentions. Based on the data conducted and the results in table 4.16 show that the t test on the tamansiswa *tri nga* teaching variable has a significance value below 0.05, namely 0.000 and obtained tcount 3.743 > ttable 1.655. The results of this study state that the beta coefficient of the tamansiswa *tri nga* teaching shows a positive direction towards taxpayer compliance intentions. Thus, in this study the second hypothesis which states that the tamansiswa *tri nga* teaching has a positive effect on taxpayer compliance intentions is supported.

The tamansiswa *tri nga* teaching variable has a positive and significant effect on taxpayer compliance intentions. This can be seen from the majority of respondents who answered strongly agree on the statement "I try to find and understand any information regarding the deadline for tax payment and deposit". Through this data, it can be concluded that the more someone understands or understands (*ngerti*) about their tax obligations, the higher the taxpayer's compliance intention.

This statement assesses that the level of knowledge about taxation will affect taxpayer compliance intentions. A taxpayer who has tax knowledge is expected to have the awareness to fulfill his tax obligations and carry out his obligations as a taxpayer (Wardani et al., 2023). It is explained that knowledge is one of the potential determinants of taxpayer compliance intentions. This shows that someone who



understands (*ngerti*) about taxation knowledge will feel (*ngrasa*) has an obligation to fulfill and carry out (*nglakoni*) their tax obligations.

### **Financial Condition is able to Moderate Tax Awareness on Taxpayer Compliance Intention**

This test has the aim of proving that financial conditions are able to moderate tax awareness on taxpayer compliance intentions. Based on the MRA test results in table 4.19, it shows that the t test on the interaction variable between tax awareness and taxpayer compliance intentions has a significance value below 0.05, namely 0.000 and obtained a tcount of  $4.261 > 1.655$  ttable value. So, in this study, the third hypothesis which states that financial conditions are able to moderate tax awareness on taxpayer compliance intentions is supported.

Financial conditions are able to moderate the effect of tax awareness on taxpayer compliance intentions. It can be seen from the results of the questionnaire that the majority of respondents answered with a high score on the statement “I will not pay taxes when my income is low”. Poor financial conditions will reduce the level of tax awareness of MSME actors to still have the intention to comply in fulfilling their tax obligations. Conversely, good financial conditions in MSME actors will increase the level of tax awareness. Research shows that good financial conditions are one of the internal factors that shape aspects of taxpayer obedient behavior (Prastyatini & Rosalina, 2023).

Financial condition variables can affect how taxpayers have tax awareness and intention to remain tax compliant. When taxpayers have good financial conditions, high tax awareness has a higher potential to translate into a strong intention to obey and comply with taxes, because they are financially able to fulfill these obligations. Conversely, poor financial conditions despite having a high level of tax awareness, the intention to obey and comply with taxes may decrease due to financial limitations.

### **Financial Condition is able to Moderate the Teaching of Tamansiswa *Tri Nga* on Taxpayer Compliance Intention**

This hypothesis testing aims to prove that financial conditions are able to moderate the tamansiswa *tri nga* teaching on taxpayer compliance intentions. Based on the MRA results in table 4.19, it shows that the t test on the interaction variable between the tamansiswa *tri nga* teaching and financial conditions has a significance value of 0.000 or below 0.05 and a tcount of  $3.743 > 1.1655$  ttable value which is positive. This means that the fourth hypothesis states that financial conditions are able to moderate the tamansiswa *tri nga* teaching on taxpayer compliance intentions is supported.

Financial condition is able to act as a moderating variable that affects the relationship between the tamansiswa *tri nga* teachings on taxpayer compliance intentions. The *tri nga* teaching emphasizes the importance of understanding (*ngerti*), appreciation (*ngrasa*), and implementation (*nglakoni*) in action, including in carrying out tax obligations. However, even though taxpayers have understood the importance of paying taxes as a form of contribution to the state, its implementation can be hampered

if financial conditions are not supportive. Thus, good financial conditions can strengthen the implementation of *tri nga* teaching values in encouraging tax compliance intentions, while unfavorable financial conditions have the potential to weaken the influence of tamansiswa *tri nga* teachings on taxpayer compliance intentions. Consistent with research showing that financial position or condition is the ability of the self to fulfill needs, if all needs are met based on the acquisition owned without the help of other parties, it can be considered that a person's financial condition is very good (Erlina & Ratnawati, 2018).

Financial conditions moderate the positive effect of the tamansiswa *tri nga* teaching on taxpayer compliance intentions. This can be seen from the results of the questionnaire that has been distributed that the average respondent answers the statement “Financial conditions or a good level of income in the last year can increase taxpayer compliance”. This statement is relevant to the research because how good financial conditions will increase tax obedience by carrying out their tax obligations as a form of compliance with taxation.

This study has 4 hypotheses, each of which is formulated to test the relationship between the main variables involved. Each hypothesis is developed based on the theoretical basis and previous research findings, and tested empirically through a statistical approach to obtain a valid and scientifically justifiable conclusion. The hypotheses set out in this study are evaluated and summarized in the table below:

**Table 6. Results of Hypotheses**

<b>Hypotheses</b>	<b>Description</b>
H1: Tax awareness has a positive effect on the compliance intention of MSME taxpayers	Accepted
H2: <i>Tri nga</i> teachings have a positive effect on the compliance intention of MSME taxpayers	Accepted
H3: Financial condition moderates the relationship between tax awareness and compliance intention of MSME taxpayers	Accepted
H4: Financial condition moderates the relationship between understanding the <i>tri nga</i> teachings and the compliance intention of MSME taxpayers	Accepted

## 6. Conclusions

This study aims to examine how the influence of tax awareness and tamansiswa *tri nga* teachings on the intention of MSME actors in complying with tax obligations. In addition, this study examines the role of financial condition as a factor that can strengthen or weaken the relationship between tax awareness and tamansiswa *tri nga* teachings on the intention of MSME taxpayer compliance. This study involved 150 respondents who are MSME players in Yogyakarta City who have registered in the GoFood, Grab Food, and Shopee Food delivery applications. Hypothesis testing was carried out using IBM SPSS software version 26.

The results of hypothesis testing show that tax awareness and tamansiswa *tri nga* teachings have a positive influence on the compliance intention of MSME taxpayers. The financial condition factor is proven to moderate the relationship between tax awareness and tamansiswa *tri nga* teachings with the taxpayer's compliance intention. Simultaneously, tax awareness and tamansiswa *tri nga* teachings contribute 36.3% to the compliance intention of MSME taxpayers.

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