

# The Influence of Sanctions and E-Tax Utilization on Compliance of MSMEs Taxpayers in Karawang District

Masyhuri <sup>1\*</sup>, Devi Astriani<sup>2</sup>, Septiana Rahayu<sup>3</sup>

<sup>1</sup> Program Studies Accounting, Faculty Economy and Business, Universitas Buana Perjuangan Karawang, Indonesia. E-mail: [ak21.masyhuri@mhs.ubpkarawang.ac.id](mailto:ak21.masyhuri@mhs.ubpkarawang.ac.id)

<sup>2</sup> Program Studies Accounting, Faculty Economy and Business, Universitas Buana Perjuangan Karawang, Indonesia. E-mail: [deviastriani@ubpkarawang.ac.id](mailto:deviastriani@ubpkarawang.ac.id)

<sup>3</sup> Program Studies Accounting, Faculty Economy and Business, Universitas Buana Perjuangan Karawang, Indonesia. E-mail: [septiana.rahayu@ubpkarawang.ac.id](mailto:septiana.rahayu@ubpkarawang.ac.id)

\* Corresponding Author: Masyhuri

**Abstract:** Compliance level Must Tax MSMEs in Regency Karawang still low And continue to experience decline every the year. Study This aim For study The influence of tax sanctions and the use of the e-tax system on MSME taxpayer compliance. The approach used was quantitative with an explanatory research design. A sample of 100 respondents was selected using random sampling techniques from the population. MSMEs Which own Taxpayer Identification Number (NPWP) active. Analysis data done with Structural Equation Modeling (SEM) approach using SmartPLS software. The research results show that sanctions tax And utilization e-tax influential positive and significant to compliance must tax, with influence sanctions more dominant taxes. The discussion in this study is based on attribution theory, which states that behavior compliance influenced by factor external like The threat of sanctions and the ease of the e-tax system. This study focuses on MSMEs in Karawang Regency, which have experienced a decline in tax compliance, to analyze the impact of tax sanctions and the use of e-tax on taxpayer compliance.

**Keywords:** Sanctions Tax, E-Tax, Compliance Must Tax, MSMEs, Regency Karawang

## 1. Introduction

Economy the country that reliable And independent realized through Economic development in Indonesia aims to foster fair and equitable development in every region. Economic growth is also crucial for increasing the prosperity of the Indonesian nation. The government is constantly being challenged to be more prudent. And competent in manage every income country. Increasing a need development, along with walking time so funds Which The government's needs will increase. In this case, the public plays a role in fulfilling its obligation to pay taxes, thereby contributing to the country's growth (Herdiatna & Lingga, 2022).

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, contributing significantly to Gross Domestic Product (GDP) and employment. However, tax compliance among MSMEs remains a challenge. Many MSMEs do not fully understand obligation their taxation, which results in low state tax revenue. For example, research by Putra (2020) shows that tax knowledge and modernization of the tax system have a significant impact on MSME tax compliance (Putra, 2020).

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Constitution Creation Work No 11 Year 2020 about organizing criteria Micro, Small, and Medium Enterprises (MSMEs) are defined by capital and annual sales revenue limits. MSMEs are divided into three categories: Micro Enterprises with a maximum equity of IDR 50 million and a maximum annual sales revenue of IDR 300 million, and Small Enterprises with equity between IDR 50 million and IDR 300 million. up to Rp. 500 million and sales results between Rp. 300 million up to IDR 2.5 billion, as well as Medium Enterprises with equity between Rp. 500 million to Rp. 10 billion and the results sales between Rp2.5 billion and Rp50 billion. This law also simplifies licensing and financing, requiring the government to provide financing to MSMEs, unlike the previous regulation, which was optional.

Several studies show that tax policies that do not take into account the conditions of MSMEs can be an obstacle to increasing compliance. tax. As example, study by Andreansyah And Farina (2022) highlight importance incentive tax And service tax Which Good in increasing taxpayer compliance of MSMEs (Andreansyah & Farina, 2022).

It is known Data from Office Service Tax Primary Karawang on year In 2024, the number of MSMEs in Karawang reached 133,336 taxpayers. The following is the SPT report data from MSMEs in Karawang Regency for the 2022-2024 period.

**Table 1.** Amount Report Tax Return MSMEs

Year	Amount report	Presentation (%)
<b>Tax Return MSMEs</b>		
2022	1,017	0.76%
2023	824	0.62%
2024	745	0.56%

Source: Tax Office Primary Karawang

Based on Table 1, the phenomenon of MSME tax compliance in Karawang Regency is highlighted in this study due to the very low level of compliance, which does not even reach 1% of the total registered MSMEs. Furthermore, the declining trend in compliance from year to year indicates a problem that requires further analysis. If left unchecked, this low level of tax compliance can impact tax revenues, potentially hampering development programs and public welfare. Therefore, it is important to examine the factors that influence this. compliance taxes, especially regarding the effectiveness of sanctions taxes and utilization of e-tax, so that appropriate solutions can be found to increase MSME compliance in fulfilling their tax obligations.

In previous research, Setiawan & Yanti (2024) stated that taxpayer compliance is greatly influenced by taxpayer knowledge and awareness. Tax knowledge contributes positively to taxpayer compliance, indicating that the broader the understanding WP related regulations Taxation increases the likelihood of compliance with tax obligations. Taxpayer awareness also has a significant impact, where individuals who are aware of their responsibility to the state are more likely to comply with their tax obligations. Meanwhile, despite the digitalization of tax give convenience in access information And service, results analysis shows that tax digitalization does not have a significant impact on the level of taxpayer compliance.

## 2. Literature Review

### 2.1 Theory Attribution

According to Palupi & Arifin (2023), Attribution Theory, developed by Fritz Heider, explains that individual behavior, including compliance tax, influenced by factor internal And external. In context This, Internal factors such as individual awareness and understanding of tax obligations play a significant role. Research shows that a good understanding of tax regulations can improve taxpayer compliance among MSMEs. Furthermore, external factors such as tax sanctions imposed by the government also influence taxpayers' decisions to fulfill their obligations.

### 2.2 Criteria MSMEs

Based on the Job Creation Law No. 11 of 2020 concerning regulating criteria Business Micro, Small And Intermediate (MSMEs) with set limitation capital and results sale annual. MSMEs are divided become three categories: Micro Enterprises with maximum equity of IDR 50 million and annual sales results of IDR 300 million, Small Enterprises with equity between IDR 50 million up to Rp. 500 million and sales results between Rp. 300 million up to IDR 2.5 billion, as well as Medium Enterprises with equity between Rp. 500 million until Rp. 10 billion And results sale between Rp2.5 billion until Rp. 50 billion. This law also provides convenience in terms of licensing and financing, with the government being required to provide financing to MSMEs, in contrast to previous provisions which were only optional.

### 2.3 Definition Sanctions Tax

According to (Dewi et al., 2020), tax sanctions are an interpretation process undertaken by taxpayers, where they attempt to interpret information obtained from various sources. Tax sanctions also serve as a guarantee that the provisions of tax laws and regulations are being complied with. (norm taxation) will obeyed by must tax. Sanctions This functioning as preventive tool to prevent taxpayers from violating established provisions. Thus, the implementation sanctions taxation aims to ensure compliance and enforce discipline in implementing tax obligations. Yo (2020).

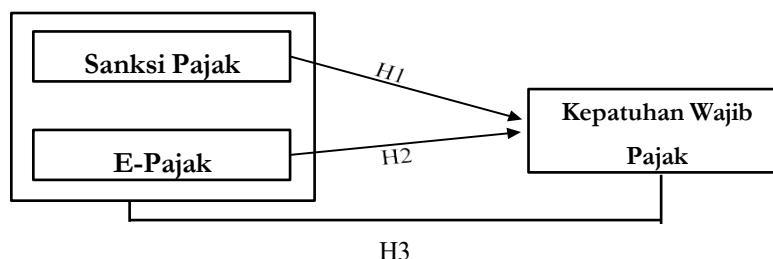
Based on Law Number 28 of 2007 concerning tax sanctions, if the Tax Return is not submitted within the time period as referred to in Article 3 paragraph (3) or the extension of the time limit for submitting the Tax Return as intended in Chapter 3 paragraph (4), subject to sanctions administrative fine in the form of a fine of IDR 500,000.00 (five hundred thousand rupiah) for the Value Added Tax Periodic Notification Letter, IDR 100,000.00 (one hundred thousand rupiah) for the Value Added Tax Periodic Notification Letter. Other times, and amounting to Rp. 1,000,000.00 (One million rupiah) for Annual Income Tax Notification Letter for corporate taxpayers and Rp. 100,000.00 (one hundred thousand rupiah) for Annual Income Tax Notification Letter for individual taxpayers.

### 2.4 Definition E- Tax

E-Tax is a system that enables the submission of Tax Returns Annual (SPT) in a way direct through Internet on site web Directorate General Tax. System This provide facility reporting electronic Which makes it easier for taxpayers to submit their SPT without having to come to the tax office. With this e-Tax, the public can report tax from House or workplace more practically and efficiently. In addition, the use of this system also contributes to saving operational costs. and time for taxpayers and administration taxation (Riksfardini et al., 2023).

In Article 1 of the Director General of Taxes Regulation Number PER-05/PJ/2017, Electronic Tax Payment is defined as the payment or deposit of taxes made through an electronic system. An Electronic System is a series of electronic devices and procedures that function to prepare, collect, process, analyze, store, display, announce, send, and/or disseminate electronic information.

## 2.5 Framework Thinking



**Picture 1. Research Framework**

## 2.6 Influence sanctions tax to compliance taxpayer

The application of tax sanctions plays an important role in increasing taxpayer compliance. Research by Maula et al. (2020) found that the more effective the sanctions, the better. taxation so the more Good also level compliance must tax MSMEs. Factors influencing taxpayer compliance are tax sanctions. Tax sanctions also function as a deterrent instrument for taxpayers so that they do not violate tax norms. so that increase compliance in carry out obligation taxation. In study the found that sanctions taxation own influence positive towards compliance, meaning in where sanctions Which firm And measurable No only serve as punishment, but Also as deterrent Which effective For push taxpayers carry out obligation its taxation in general on time and in accordance This is in line with attribution theory, which states that tax sanctions play a role in shaping taxpayers' interpretation of tax compliance. Taxpayers comply with taxes because of their awareness. personal reflects internal attribution, while those who comply due to fear of sanctions reflect external attribution.

H 1 : Sanctions tax influential towards compliance taxpayer MSMEs

## 2.7 Influence e-tax to compliance must tax

The electronic tax payment system has become easier and simpler, just companies big ones who use it, while company Small businesses that are not electronically connected still face difficulties in paying taxes. The increasing use of electronic tax systems by taxpayers should can increase tax compliance. Taxpayers who use the system Electronic tax payment systems are used to fulfill tax obligations through the following stages: NPWP registration, tax payments, tax reporting, and others. The convenience of this electronic tax payment system allows for increased tax compliance (Nugraheni et al., 2024). The study explains that the higher the level of use of the electronic tax system by taxpayers, the higher their level of compliance. Therefore, optimization E-tax is one of the strategies important in improving awareness And compliance must tax MSMEs. Matter This in line with attribution theory, that attribution theory interprets the causes of their behavior, both from internal factors and external. Taxpayers who see e-tax as system Those who make it easier to pay and report taxes will tend to be more compliant because they consider this convenience as an external factor that supports their compliance.

H 2 : E-tax influential to compliance must tax

## 2.8 The Impact of Tax Sanctions and the Use of E-Tax on MSME Taxpayer Compliance

Tax sanctions play a crucial role in maintaining MSME taxpayer compliance due to public fear of fines or penalties (Agustinus & Oktavini, 2024). Furthermore, research conducted by Aksara (2021) found that the successful use of e-tax is considered successful when its utilization rate exceeds targets that have been set on beginning year according to the number of taxpayers in a region will affect the target. From the perspective of attribution theory, the Theory The attribution put forward by Fritz Heider, and reinforced by Palupi & Arifin (2023), tax compliance is influenced by internal and external factors. Utilization of e-tax reflect factor internal, namely awareness And understanding must tax in fulfilling their obligations independently, while tax sanctions reflect external factors, namely external pressure that encourages compliant behavior. Thus, MSME taxpayer compliance is the result of attribution to supportive external conditions (such as the e-tax system) as well as social control through sanctions. applies, Which together form motivation must tax for obedient. matter This reflect attribution external Which positive, Where behavior must tax obedient This arises because the system supports and simplifies tax reporting and payment. H 3 : Sanctions tax And utilization E-Tax affect the compliance taxpayer

## 3. Research Methods

### 3.1 Design Study

Design study This use approach quantitative with type explanatory research, which aims to analyze the influence of sanctions and e-tax on compliance must tax MSMEs in Regency Karawang. Study This test cause-and-effect relationship between variables independent (sanctions And e-tax) And variables dependent (compliance of MSME taxpayers). The collected data will be analyzed to see the extent to which where variables sanctions And e-tax influence level compliance tax MSMEs. According to (Saputra, 2021), the operational definition of a variable is used to limit the scope or meaning of the variables to be studied. Operational definition This Also beneficial For direct to measurement to variables variables as well as development instruments (tool measuring).

**Table 1.** Indicator Variables

Variables	Definition	Indicator	Scale
Sanctions Tax (X1)	Tax sanctions are a process of interpretation by taxpayers of information obtained from various sources. (Dewi et al., 2020)	1. Honesty WP 2. Awareness WP 3. Desire to pay taxes 4. Encouragement from tax officials 5. Environment Work, Friend or relatives	Likert
Utilization E- Tax	E-tax is a direct SPT system via website  Directorate General Taxes (Riksfardini et al., 2023)	1. Reporting speed Tax Return 2. Efficiency 3. Ease of filling Tax Return	Likert

		4. Completeness SPT filling data	
		5. No bother	
Taxpayer Compliance MSMEs	Taxpayer compliance is a condition where a person has a conscious and obedient attitude. To regulations taxation (Son, (2020)	1. Self -registration compliance 2. Compliance with tax return payments	Likert

### 3.2 Population

The population in this study is all MSMEs that have a NPWP in Karawang Regency, with a total of 133,336. MSME taxpayers have a Taxpayer Identification Number (NPWP). Population This covers various sector business Which spread in all over sub-district in Karawang Regency.

### 3.3 Sampling Techniques

Technique sampling that used is random sampling with using the Slovin technique formula, with certain criteria relevant to this study. The selected sample is MSME taxpayers who have been registered for at least one year and are active in fulfilling their tax obligations. The number of samples will be determined based on considerations of analytical power and suitability with the number of MSME taxpayers in Karawang Regency, using the appropriate sample calculation technique for quantitative research according to Sugiyono, 2011 as follows:

$$\begin{aligned}
 n &= \frac{N}{1 + N(e)^2} \\
 &= \frac{133,336}{1 + 133.336(0.1)^2} \\
 &= \frac{133,336}{1,334.36} \\
 &= 99.92 \text{ (100 sample)} \\
 &= 99.92 \text{ (100 sample)}
 \end{aligned}$$

Information :

$n$  = size sample/quantity respondents  $N$  = population size

$e$  = percentage leniency accuracy error taking sample which is still tolerable.

### 3.4 Technique collection data

The data collection technique in this study involved two types of instruments: a questionnaire. The questionnaire was used to measure the impact of sanctions and e-Tax utilization on taxpayer compliance. Furthermore, this study also utilized secondary data, such as literature, journal research, and the internet.

### 3.5 Source data

Data source in this research consists of from data primary and data Secondary data. Primary data was obtained directly from respondents through questionnaires, while secondary data was obtained from tax documents at the Karawang Pratama Tax Office (KPP Pratama Karawang), as well as reports related to MSME tax policies, literature studies, and journal research.

### 3.6 Technique data analysis

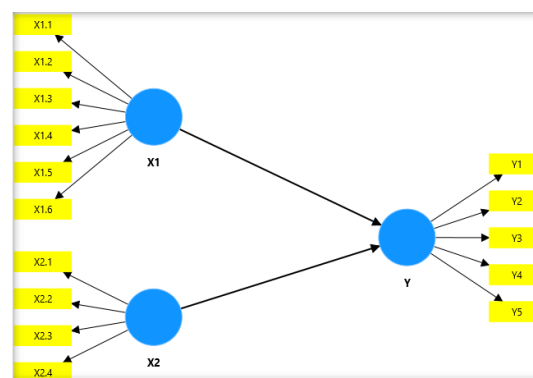
The data analysis technique in this study uses SmartPLS software based on *the Structural Equation Model* (SEM) method. The analysis stages consist of (1) evaluation of the measurement model (outer model) in the form of outer loadings, *construct reliability and validity*, *discriminant validity* (HTMT) to assess validity and reliability accurately (2) Evaluation of the structural model (inner model) includes the R-Square, F-Square, and Hypothesis Testing values to ensure that the model built can explain the significant influence And relevant in accordance with research purposes .

## 4. Results and Discussion

### 4.1 Results Study

In order to obtain empirical data to test this research model, the researcher has spread questionnaire to 100 MSME actors who are registered as Obligated Tax And own Main Number Must Tax (NPWP) in Regency Karawang. Of these, 83 respondents provided complete and valid answers, so the data from these 83 questionnaires was used in subsequent analysis.

The research model built in this study consists of two independent variables. that is Sanctions (X1) And Utilization E-Tax (X2) And One variables The dependent variable is MSME Taxpayer Compliance (Y). Therefore, this study was tested using SmartPLS software with the following results:



**Picture 2.** Model beginning study in SmartPLS

Based on testing *validity outer loadings*, known in variables Sanctions (X1) on indicator Honesty WP (X1.1), Awareness WP (X1.2), Justice WP (X1.3), Desire to pay Tax (X1.4), in the E-Tax Utilization variable (X2) in the Efficiency indicator (X2.3), Ease of filling out SPT (X2.4), and in the Taxpayer Compliance variable (Y) in the Self-Registration Compliance indicator (Y1), and Compliance to re-deposit SPT payments (Y2) which must be eliminated from the analysis process.

### 1) Evaluation model measurement (Outer Model)

**Table 2.** Outer Loadings

	X1	X2	Y
X1.5	0.971		
X1.6	0.970		
X2.1		0.939	
X2.2		0.947	
Y2			0.946
Y4			0.59

Source : Data processed researchers, 2025

Evaluation of the measurement model (*outer model*) was conducted to test convergent validity through the *outer loading value* of each indicator on its construct. The results show that all indicators used in the model, namely X1.5 and X1.6 (Sanctions), X2.1 and X2.2 (Utilization of E-Tax), and Y2 and Y4 (Mandatory Compliance) Tax), own mark loading > 0.70 Which means valid And worthy For used in further analysis.

### 2) Test Construct Reliability and Validity

**Table 3** Construct Reliability and Validity - Overview

	Cronbach's <i>alpha</i>	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Variance Extracted (AVE)
X1	0.938	0.939	0.970	0.942
X2	0.875	0.878	0.941	0.889
Y	0.898	0.909	0.951	0.907

Source: Data processed researchers, 2025

Based on the construct reliability testing carried out through *the Cronbach's Alpha* and *Composite Reliability values*, where all constructs, namely X1 (Sanctions), X2 (Utilization) E-Tax), and Y (Compliance Taxpayer) shows the value in on 0.70, which indicates that the indicators the compiler has consistency high internal validity. The convergent validity test is also strengthened by the *Average Variance Extracted value. (AVE)* Which everything exceed limit minimum 0.50, namely each 0.942 (X1), 0.889 (X2), and 0.907 (Y), so that the constructs in this model are declared valid in measuring the intended variables.

### 3) Discriminant Test Validity (HTMT)

**Table 4.** Test Discriminant Validity (HTMT)

	X1	X2	Y
X1			
X2	0.627		
Y	0.957	0.713	

Source: Data processed researchers, 2025

Discriminant validity testing using the *Heterotrait-Monotrait Ratio (HTMT)* value shows that the relationship between construct X2 (E-Tax Utilization) with X1 (Sanctions) and with Y (Taxpayer Compliance) is 0.627 and 0.713, respectively, still below the recommended threshold of 0.90, thus meeting the discriminant validity criteria. However, the value HTMT between construct X1 and Y of 0.957 exceeds the recommended limit, indicating potential problems in differentiate second construct said in a manner empirical And need attention.

#### 4) Evaluation model structural (Inner Model) R-Square Test

**Table 5.** Results Test R- Square

	R-Square	R-Square adjusted
Y	0.803	0.799

Source: Data processed researchers, 2025

Based on the results of the inner model analysis, the *R-Square ( $R^2$ )* value for the dependent variable Compliance Must Tax (Y) is 0.803, which indicates that The independent variables Sanctions (X1) and E-Tax Utilization (X2) are able to explain variations in MSME taxpayer compliance in Karawang Regency. This indicates that the model has very strong explanatory power.

#### 5) Test F- Square

**Table 6.** Results Test F- Square

	X1	X2	Y
X1			2,036
X2			0.132
Y			

Source: Data processed researchers, 2025

*f-Square* test, the Sanction variable (X1) has a large influence on compliance must tax with mark 2,036 (effect big), whereas The use of e-Tax (X2) has a small to moderate influence with a value of 0.132. This result indicates that although both variables contribute to taxpayer compliance, sanctions have a much more dominant role.

#### 6) Test T

**Table 7.** Results Test T

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV )	P Values
X1 -> Y	0.770	0.785	0.066	11,701	0.000
X2 -> Y	0.196	0.189	0.094	2,095	0.036

Source : Data processed researchers, 2025

Based on the results test *T* said, that variables Sanctions (X1) has a significant positive effect towards Compliance Must Tax (Y) with value path coefficient of 0.770, T-statistic of 11.701, and p-value 0.000 (more small from 0.05). As well as The variable of E-Tax Utilization (X2) has a significant positive effect on Taxpayer Compliance (Y) with a coefficient of 0.196, a T-statistic of 2.095, and a p-value of 0.036. Thus, both hypotheses in this study are declared accepted because they have a p-value <0.05.

## 4.2 Discussion

### 1) Influence Sanctions to Compliance Must Tax MSMEs

The research results show that tax sanctions have a positive effect on MSME taxpayer compliance. This means that the stricter and more consistent the application of sanctions, the better. taxation, then level compliance must tax MSMEs the more increase. Matter

This is also in line with attribution theory, which explains that individuals will try to understand the causes of an event or action based on observations of the environment or the consequences that arise. In this context, taxpayers tend to attribute the sanctions imposed as a form of control and consequence for non-compliance. In other words, the presence of clear sanctions will create the perception that non-compliance will have negative consequences, leading them to more pushed For obedient. Theory Attribution Which developed by Fritz Heider and explained by Palupi & Arifin (2023) emphasized that external factors, such as sanctions, play a significant role in shaping individual behavior, specifically tax compliance. In this regard, government-imposed sanctions provide clear external attributions to taxpayers, encouraging them to avoid negative consequences and behave compliantly.

This research aligns with (Andreansyah & Farina, 2022) that tax sanctions are a consequence for those who violate tax regulations. This is indicated by the existence of tax sanctions, which encourage taxpayers to comply with their obligations even during the COVID-19 pandemic. This is also in line with research (Anggini et al., 2021), which states that taxpayers who violate tax regulations will be afraid to pay higher taxes than they should.

### 2) Influence Utilization E-Tax to Compliance Must Tax MSMEs

The results of the study show that the e-tax utilization variable (X2) has a positive and significant effect on MSME taxpayer compliance. This means that the more tall level utilization system e-tax by must tax, so the more high too level his compliance. Matter the in line with theory attribution, Which developed by Fritz Heider and described by Palupi & Arifin (2023) , that individual behavior, including compliance tax, influenced by factor internal And external. In this context, system e-tax Which easy, efficient, And friendly users perceived as external factors positive aspects that support the tax reporting and payment process. Taxpayers attribute this convenience to government support, which influences their decision to comply. In other words, when the tax reporting process is tax administration is facilitated by a good electronic system, individuals feel helped And more pushed For operate obligation the tax in a way It is true that taxpayers tend to value the ease and convenience of the system. e-tax is an external factor influencing their decision to comply. When the tax reporting and payment process becomes more practical, efficient, and less challenging, taxpayers attribute this to support from the tax authorities, making it easier for them to fulfill their tax obligations. This research also aligns with Hardyastyo (2021) who stated that using a system that is easy to understand and complete has a positive impact on taxpayers in fulfilling their obligations. The easier it is to use, the more motivated and enthusiastic taxpayers are in fulfilling their tax obligations.

## 5. Conclusion and Implications

### 5.1 Conclusion

The results of this study indicate that tax sanctions have a significant influence to compliance must tax MSMEs. Matter This in line with theory Tax economics states that the existence of sanctions can increase compliance through a deterrent effect. When taxpayers are aware of the consequences in the form of fines, interest, or sanctions administrative on non-compliance, so they tend For more careful and compliant with tax regulations. The high path coefficient value (0.770) and large f-square value (2.036) indicate that sanctions are a dominant factor in encouraging compliant behavior. This finding is also consistent with several study previously confirmed that enforcement sanctions in a way firm and fair can be effective control tool for tax authorities in improving compliance.

The use of e-Tax, which includes an electronic system for tax reporting and payment, has also been shown to have a positive and significant impact on taxpayer compliance. This reflects the fact that technological convenience encourages compliant behavior. especially in circles perpetrator MSMEs Which previously possible feel difficulties in process administrative tax manually. With existence With e-Tax, the process becomes more efficient, transparent, and accessible. Although the impact is smaller than sanctions (coefficient 0.196), However still own contribution real to increased compliance. This finding supports the Directorate General of Taxes' tax digitalization policy as an effort to streamline services and increase tax participation in the MSME sector.

When viewed simultaneously, the two independent variables, Sanctions and E-Tax Utilization, have the ability to explain 80.3% of the variation in taxpayer compliance. This indicates that the combination of rule enforcement through sanctions and provision convenience through system digital is strategy Which effective in improving compliance. The combination of legal pressure (enforcement) and a service approach (facilitation) is the ideal model for managing tax compliance. By Because That, recommended for authority tax For Keep going balance Both approaches enforce the rules consistently while improving the quality of the system. E-Tax to be more easy used And inclusive to all over layer MSME actors .

### 5.2 Implications

Study This strengthen theory behavior compliance must tax Which stated that external factors like sanctions and system convenience administration taxation (e-Tax) influential to compliance. Results This Also support model integrative which combines *coercive* (sanctions) and *persuasive* (digital services) approaches, where both approaches can work in a complementary manner to effectively increase taxpayer compliance.

For Directorate General Tax, results study This confirm the importance of enforcing sanctions firmly and consistently, but remaining proportionate and fair, in order to provide effect deterrent for must tax Which No obedient as well as guard trust taxpayer Which obedient. Development And improvement quality service e-Tax Also need to be attention, especially in terms of a user-friendly user interface, system stability, and ongoing outreach and education for MSMEs who still have limitations in using digital technology. That, socialization integrated Which combine information about sanctions and benefits e-Tax need strengthened, specifically in region with level literacy taxation which is still low. Strategy This expected can improve understanding, awareness, and active participation of MSME actors in fulfilling their tax obligations independently and on time.

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