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Understanding MSME Tax Compliance: The Role of Mental Accounting, Tax Awareness, Sanctions, and Socialization in Bekasi

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ABSTRACT

Purpose : The study aims to analyze the influence of mental accounting, tax awareness, tax sanctions, and tax socialization on individual tax compliance among Micro, Small, and Medium Enterprises (MSMEs) in Bekasi Regency. The research specifically focuses on MSMEs operating within Bekasi Regency as the object of study.
Method : A quantitative research approach was applied using primary data collected through questionnaire surveys distributed to MSME actors. A total of 147 valid responses were analyzed using the Structural Equation Model - Partial Least Squares (SEM-PLS) method.
Findings : The analysis revealed that mental accounting, tax sanctions, and tax socialization significantly influence tax compliance. Conversely, tax awareness does not show a significant effect on tax compliance among MSME taxpayers in Bekasi Regency.
Novelty : The research underscores the importance of psychological dimensions and tax-related education, alongside regulatory frameworks, in influencing tax compliance behavior. The exploration of mental accounting as a variable remains limited within the Indonesian context, particularly concerning MSMEs. Therefore, this study aims to enrich the existing body of tax literature by addressing this gap, specifically in relation to MSME compliance in Indonesia. The outcomes of this study provide both theoretical contributions and practical recommendations for policymakers especially the Directorate General of Taxes in formulating more targeted and effective strategies to improve tax compliance among MSMEs nationwide.

INTRODUCTION

According to the Fiscal Policy Agency (2016), taxation is the main component in the state revenue structure. This is reflected in the 2023 State Budget Realization Report published by the Ministry of Finance, where tax revenue accounts for almost 80% of total state revenue. As shown in Table 1, from 2021 to 2023, the contribution of taxes to state revenue ranges from 77.37% to 81.69%. The pivotal role of taxation in supporting national development and economic stability is clearly demonstrated in recent fiscal data. Within the framework of the 2024 State Budget, tax revenues are classified into two principal categories: those administered by the Directorate General of Taxes (DGT) and those overseen by the Directorate General of Customs and Excise (DGCE). Data from the Ministry of Finance reveal that, during the 2021–2023 period, the DGT accounted for approximately 63% to 70.83% of total tax collections. Despite this substantial contribution, Indonesia's overall tax performance remains suboptimal. According to the OECD (2024), the country's tax-to-GDP ratio in 2022 was recorded at only 12.1%, significantly lower than the Asia-Pacific regional average of 19.3% and the OECD member average of 34.0%. This discrepancy underscores Indonesia's persistent challenges in optimizing tax collection. Furthermore, Damayanti (2024), in an article published on the official website of the Directorate General of Taxes, noted that Indonesia continues to lag behind several ASEAN countries, such as Thailand, Vietnam, Singapore, and Cambodia, when assessed by tax ratio metrics, with only Laos, Myanmar, and Brunei exhibiting lower figures. This comparative analysis highlights the pressing need for reforms aimed at enhancing Indonesia's tax performance within the regional context.

This tax ratio describes the proportion of tax revenue to total GDP for one year. The Ministry of Finance

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Table 1. Tax Revenue in State Revenue 2021 -2023

Year	State Revenue (Trillion Rupiah)	Tax Revenue (Trillion Rupiah)	Taxation Percentage
2021	1,998.5	1,546.5	77.38%
2022	2,629.7	2,034.6	77.37%
2023	2,637.2	2,154.2	81.69%

Source: Ministry of Finance Performance Report 2021-2023

mentions two approaches in measuring the tax ratio: narrow (central tax and customs to GDP) and broad (OECD), which covers overall state revenue, including from natural resources, social contributions, and local taxes. In Indonesia, the method used tends to be limited to tax revenue and non-tax state revenue (PNBP) from the natural resources sector.

According to DGT (2020), tax ratio target setting is influenced by two main factors. Macroly, it is determined by the tax rate, income per capita, and the effectiveness of governance. Meanwhile, on a micro level, it is influenced by the level of taxpayer compliance, inter-agency synergy, and understanding between taxpayers and officers. Damayanti, (2024) also highlighted low compliance as one of the main causes of the weak national tax ratio. OECD (2024) mentioned that Indonesia's narrow tax base hampers the government's ability to fund priority programs. Although government spending continues to increase, Indonesia's tax revenue remains one of the lowest in ASEAN. Hapsari et al. (2023) who assessed low tax compliance as a major challenge.According to DJP (2020), tax ratio target setting is influenced by two main factors. Macroly, it is determined by the tax rate, income per capita, and the effectiveness of governance. Meanwhile, on a micro level, it is influenced by the level of taxpayer compliance, inter-agency synergy, and understanding between taxpayers and officers. Damayanti (2024) also highlighted low compliance as one of the main causes of the weak national tax ratio. OECD (2024) mentioned that Indonesia's narrow tax base hampers the government's ability to fund priority programs. Although government spending continues to increase, Indonesia's tax revenue remains one of the lowest in ASEAN. Hapsari et al. (2023) who assessed low tax compliance as a major challenge.

In the context of MSMEs, the World Bank Group (2021) reported that the tax compliance rate of MSMEs in Indonesia is only around 15%. Hernowo (2023), an official of DGT Central Java II, stated that more than 95% of tax revenue comes from the medium and large sectors, while the contribution of MSMEs is less than 5%. Whereas according to the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (2024), MSMEs contribute 61% of GDP and absorb 97% of the national workforce. Sarfiah et al. (2019) called MSMEs the backbone of the economy due to their role in poverty reduction, job creation, trade, and innovation. Data from Indonesian Chamber of Commerce and Industry (2024) estimates that the number of MSMEs in Indonesia reached 66 million in 2023, with a contribution of around IDR 9,580 trillion or 61% of national GDP.

Data from the Department of Cooperatives and Small and Medium Enterprises of East Java Province (2023) indicate that West Java holds the highest number of Micro, Small, and Medium Enterprises (MSMEs), with a total of 2,591,229 business units. This is followed by Central Java with 2,277,508 units, East Java with 1,971,382, and DKI Jakarta with 658,372. At the regional level, Bekasi Regency stands out as one of the areas with a significant MSME presence. The same data source reports that Bekasi Regency hosts 195,561 MSME units. Sianturi et al. (2024) observed a consistent upward trend in the number of MSMEs in recent years. In addition, Sulistiyo & Putra

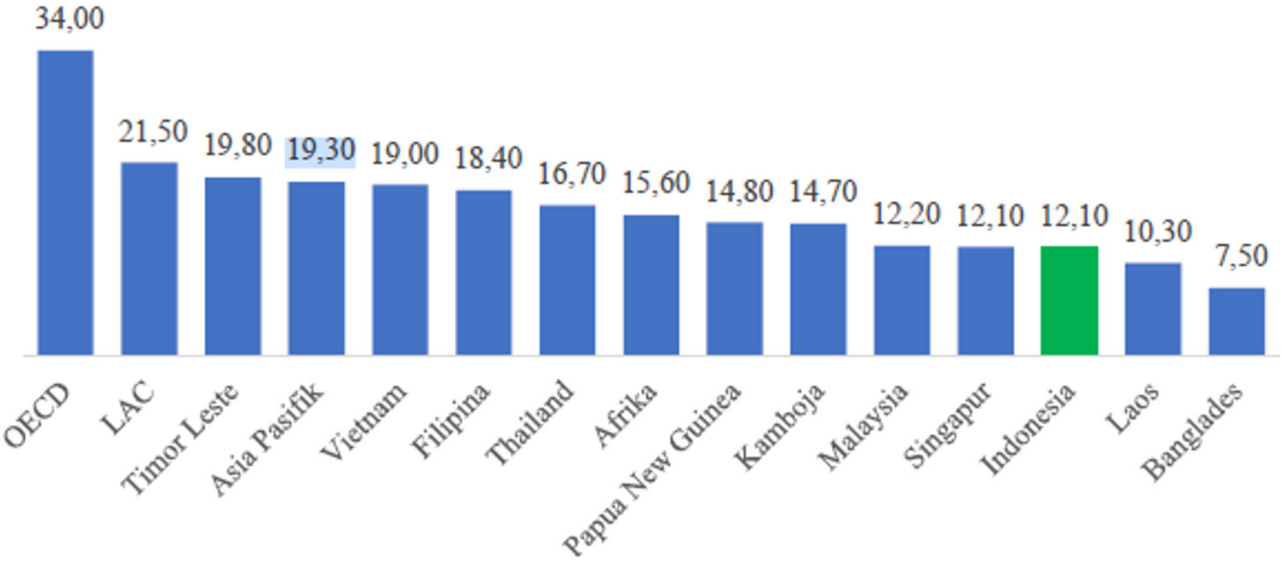

Figure 1. Tax-to-GDP Ratio Compared to Other Asia-Pacific Economies and Regional Average
Source: OECD (2024)

Table 2. MSME Tax Revenue in Bekasi Regency Region in 2021-2023

Year	Tax Revenue Realization	Realization of Tax Revenue from MSMEs	Comparison
2021	7,587,062,135,208	29,414,843,870	0.39%
2022	7,664,993,262,684	34,553,228,164	0.45%
2023	9,206,169,017,438	31,028,124,367	0.34%

Source: Regional Office of DGT West Java II, 2024

(2020) highlighted the strategic importance of Bekasi Regency due to its economic potential, proximity to Jakarta, and appeal as a destination for urban migration.

The rapid expansion of MSMEs in Bekasi is largely driven by the region's intense industrial activity, which creates numerous new business opportunities, according to the Head of the Counseling and Information Services Section at Bekasi Customs. This perspective is echoed by an MSME analyst at the Bekasi Regency Office of Cooperatives and SMEs. Mutaufiq (2024) reported that in 2023, Bekasi housed approximately 155,000 MSMEs, contributing around 32% to the region's Gross Regional Domestic Product (GRDP). Administratively, Bekasi Regency falls under the jurisdiction of KPP Pratama Cibitung, Cikarang Selatan, and Cikarang Utara. However, data presented by the West Java II Regional Office of the Directorate General of Taxes (refer to Table 2) reveal that tax contributions from the MSME sector remain minimal—less than 1%. Despite their substantial role in the regional economy, MSMEs' share in tax revenue remains disproportionately low (Nugroho et al., 2022).

In addition to the minimal contribution, the Annual Tax Return reporting by MSME players is also relatively low. The instructor from KPP Pratama Cikarang Utara revealed that the lack of awareness and fear of taxes are the main obstacles. DGT (2020) states that the level of formal compliance is measured by the ratio of SPT reporting to the number of registered taxpayers. Suharnoko et al. (2020) and World Bank Group (2021) report that the national MSME tax compliance rate is only around 15%.

Kontan.co.id (2023) noted that formal tax compliance for non-employee individuals in Indonesia is only 34.09%; DGT added that most of the non-employee tax return filers are MSME players with turnover below IDR 500 million. The data in Table 3 shows that during the 2021 period, MSME taxpayers reported 5,161 annual tax returns, which is only 3.67% of the total number of registered MSMEs. Additionally, as shown in Table 3, there was a significant increase in the number of taxpayers who complied with filing their annual tax returns in 2022, reaching approximately 4,555 taxpayers. However, this increase was only temporary, as in the following year, 2023, the number of UMKM taxpayers reporting decreased from 9,716 to 9,048, or just 5.63%.

Data from the Directorate General of Taxes (DGT) indicate that, in 2023, the formal tax compliance rate among MSMEs in Bekasi Regency stood at just 0.81%. This reflects a persistently low level of compliance within the sector. According to Suharnoko et al. (2020), such low compliance suggests untapped potential in both tax revenue generation and broader economic contributions. Interestingly, the decline in the submission of annual tax returns presents a paradox, considering that government initiatives have consistently aimed to support the growth of MSMEs and the number of registered taxpayers continues to rise each year. Nevertheless, the rate of annual tax return filings has declined. This persistent non-compliance remains a critical issue in Indonesia's tax system, particularly given its reliance on a self-assessment mechanism.

Despite the rising number of registered taxpayers, the rate of tax return submissions experienced a decline in 2023. This situation is paradoxical, given the government's continuous efforts to foster MSME development. The issue of non-compliance remains a significant challenge within Indonesia's self-assessment taxation framework. To stimulate MSME growth, the government has introduced a range of fiscal policies, including tax reforms and enhanced administrative services (Hartini & Suwandewi, 2022). A notable initiative is the provision of preferential income tax treatment for businesses with annual revenues below IDR 4.8 billion. These circumstances underscore the need for a comprehensive investigation into the determinants of tax compliance among MSME operators. Consistently, Nurmalasari (2023) also identified tax compliance as one of the persistent issues faced by MSMEs.

Tax compliance refers to the willingness of taxpayers to fulfill their tax responsibilities voluntarily, as mandated under the self-assessment system (Roth et al., 1989). Nevertheless, in practice, a significant number of taxpayers fail to meet their obligations appropriately (Allingham & Sandmo, 1972; Prameswari, 2019), presenting a considerable obstacle for the government in maximizing tax-based revenue (Firmansyah et al., 2022). To better understand the factors influencing taxpayer behavior, Devos (2014) proposes two key perspectives: the economic deterrence model, which emphasizes the role of sanctions and legal enforcement, and the socio-psychological approach, which

Table 3. Number of MSME Tax Payer and Annual Tax Return Report in Bekasi Regency in 2021-2023

Year	Number of registered MSMEs	Number of MSME Annual Tax Returns	Comparison (%)
2021	140,602	5,161	3.67%
2022	151,228	9,716	6.42%
2023	160,677	9,048	5.63%

Source: DGT, Regional Office of DGT West Java II, 2024 considers moral values and perceptions toward the tax system. These frameworks suggest that beyond punitive measures, elements such as taxpayer awareness and the effectiveness of tax socialization also play a crucial role in shaping compliance behavior.

To explain tax compliance among MSMEs, this study adopts the Theory of Planned Behavior developed by Ajzen (1991), which highlights three key components: attitudes, subjective norms, and perceived behavioral control. Within the taxation context, a favorable attitude toward paying taxes can enhance compliance. Social influences, or subjective norms, such as expectations from peers or the surrounding community, also play a significant role in shaping tax behavior. Additionally, perceived behavioral control refers to how individuals assess the ease or difficulty of meeting their tax obligations (Ajzen, 1991; Al-Lozi & Papazafeiropoulou, 2012). TPB explains that a person's behavior is based on beliefs about the results of behavior (behavioral beliefs), perceptions of social expectations (normative beliefs), and assessments of their ability to control behavior (control beliefs) (Ajzen, 1991, 2002; Conner & Armitage, 1998). Attitude toward behavior reflects individual attitudes based on beliefs about the consequences of an action, which in the context of tax compliance can be strengthened by mental accounting practices that help separate tax funds, thereby increasing positive attitudes towards tax obligations (Guna et al., 2022; Kirchler & Muehlbacher, 2013). One concept that is increasingly relevant is mental accounting, which is the way individuals manage and categorize their finances cognitively (Thaler, 1999, 2015). In the context of MSMEs, the application of mental accounting can help them allocate part of their income for tax. Mental accounting is closely related to individual financial management, especially for MSME players in categorising their expenses. One of the challenges faced by MSMEs is inconsistent bookkeeping, which often mixes personal and business funds. Mas'ud et al. (2023) also pointed out that MSMEs have bookkeeping problems that always mix personal and business finances. According to a statement from the SME Business Guidance Analyst at the Cooperative and SME Agency of Bekasi Regency, one of the issues faced by SMEs is the mixing of personal and business finances, meaning that the financial management of SME operators is still inadequate, leading some SME operators to neglect their tax obligations. This highlights the importance of mental accounting for entrepreneurs. However, many MSME players still mix personal and business finances, which indicates weak mental accounting practices (Mas'ud et al., 2023).

There is another theory that can explain mental accounting, namely behavioural economics. Behavioral Economics theory emerged as a response to the limitations of traditional economic models that assume humans as homo economicus-rational individuals who always make the best decisions without being influenced by (Beck, 2014; Mullainathan & Thaler, 2000). Thaler (2016) introduced behavioral economics as an attempt to combine economics with psychology and other social sciences. An important concept in this theory is Simon's bounded rationality, which states that individuals have cognitive limitations and thus rely on heuristics or rules of thumb in decision-making, which often leads to bias (Schwartz, 2002; Tversky & Kahneman, 1974). The concept of mental accounting is also very relevant in behavioral economics, where individuals tend to group money into separate mental accounts that influence their financial behavior (Thaler, 2015) In the context of MSME tax compliance, mental accounting explains that businesses that consciously separate funds for taxes from business expenses tend to be more compliant (Kirchler & Muehlbacher, 2013).

Previous research shows that mental accounting has an influence on tax compliance (Kirchler & Muehlbacher, 2013; Nugroho et al., 2022). Within the framework of attribution theory, mental accounting is seen as an internal factor that reflects the awareness of business actors in managing their tax obligations. Therefore, mental accounting has the potential to be a cognitive instrument that improves compliance.

Another internal factor that plays a role is tax awareness, which is the understanding and willingness to carry out tax obligations (Tan et al., 2021). In a self-assessment system, awareness is crucial so that taxpayers are proactive and timely in reporting and paying taxes (Firmansyah et al., 2022). However, research findings regarding the effect of tax awareness on compliance still show mixed results.

Tax sanctions in the economic deterrence approach are also an important factor. Its relevance to theory of planned behavior, perceived behavioral control explains the extent to which individuals feel they have control over a behavior, including how much resistance or ease is felt in carrying out the behavior Ajzen (1991). In the context of taxation, the perception of the possibility of sanctions or detection of non-compliance can increase awareness to comply with the rules (Purba, 2023). TPB explains that when taxpayers have a positive attitude (attitude), strong social encouragement (subjective norm), and feel able to control actions (perceived behavioral control), a strong intention to comply with taxes will be formed.

The punishment given can foster fear and ultimately encourage compliant behavior (Devos, 2014; Hazmi et al., 2020). The concept of loss aversion in behavioral economics explains that the fear of loss is stronger than the desire for profit, which supports the effectiveness of sanctions in encouraging compliance (Hantono & Sianturi, 2022; Thaler, 2015). In addition, external factors such as tax socialization also influence taxpayer behavior. In the context of MSMEs in Bekasi Regency, behavioral economics can be used to explain low or high tax compliance. Bounded rationality and perceived short-term benefits can cause MSME actors to delay or ignore tax obligations. Meanwhile, loss aversion explains that tax sanctions can be a stronger driver than incentives.

In attribution theory and theory of planned behavior, socialization is seen as a form of social pressure and external motivation that can encourage compliance (Ajzen, 1991; Kelman, 1953). Its relevance to theory of planned behavior, subjective norm refers to an individual's view of expectations from the social environment, such as family or coworkers, which affect one's intention to comply with the rules Ajzen (1991). In the context of taxation, this subjective norm relates to social influences that shape taxpayers' attitudes and intentions in complying with regulations (Saputra, 2019) If the surrounding environment encourages tax compliance, then individuals tend to develop stronger intentions to obey their tax obligations. Tax socialization can also be one way to form subjective norms that support tax compliance behavior. Socialization can also function as a nudge in the behavioral economics framework, encouraging MSME actors to comply (Firmansyah et al., 2022; Hartinah et al., 2022).

This study investigates the influence of mental accounting, tax awareness, tax sanctions, and tax socialization on MSME tax compliance. This study contributes to developing tax compliance literature by incorporating mental accounting, an underexplored variable in the Indonesian MSME context. The research holds both theoretical and practical significance: academically, it provides a reference for future studies, while practically, it offers insights for the Directorate General of Taxes in formulating more effective policies to enhance MSME tax compliance, particularly in Bekasi Regency.

Thus, based on previous research on mental accounting shows mixed findings on tax compliance. According to Thaler (1999), mental accounting is a series of cognitive operations that individuals use to organize and monitor financial activities. Olsen et al. (2019) added that this concept helps individuals manage money, including separating taxes from net income (Kirchler & Muehlbacher, 2013; Nugroho et al., 2022). From a tax perspective, mental accounting is closely related to individuals' understanding that taxes are separated from net income when they earn income or conduct transactions (Kirchler & Muehlbacher, 2013; Nugroho et al., 2022). Mental accounting also involves physical separation, such as separating personal and business funds into different funding accounts or even using separate bank accounts, or at least having separate funding accounts. Burt et al. (2017) state that taxpayer honesty is influenced by the way they separate tax deductions from their net worth. Muehlbacher et al. (2015) and Sadrin et al. (2021) found that mental accounting has a significant and positive effect on tax compliance, especially in MSMEs. The same thing was also found by Nugroho et al. (2022) on MSMEs in the KPP Pratama Pondok Aren area. However, research by Hikmah et al. (2021) shows that mental accounting does not strengthen the relationship between intention and behavior of MSME tax compliance in East Java.

H_1: Mental accounting has a positive and significant effect on tax compliance

Studies examining tax awareness have yielded varying results. According to Devos (2014), the socio-fiscal psychological perspective emphasizes the role of psychological elements, particularly tax awareness, in influencing taxpayer behavior. Within the framework of the Theory of Planned Behavior, tax awareness is interpreted as a positive attitude toward fulfilling tax obligations. Meanwhile, Attribution Theory conceptualizes tax awareness as an internal determinant that shapes individual compliance behavior, viewing it as a form of self-regulation inherent in each person. Several researchers, including (Madjodjo & Baharuddin, 2022; Nitasari et al., 2023; Perdana & Dwirandra, 2020), have found that tax awareness significantly and positively affects MSME tax compliance. However, contrary findings were reported by (Hapsari & Kholis, 2020; Valencia & Mulyani, 2023), who concluded that in their respective research areas, tax awareness did not significantly impact MSME compliance behavior.

H_2: Tax awareness has a positive and significant effect on tax compliance

With regard to tax sanctions, the majority of research findings indicate a significant influence on taxpayer compliance. Doran (2009) suggests that the possibility of receiving penalties can serve as a strong motivator for individuals to fulfill their tax responsibilities. Mardiasmo (2023) reinforces this notion by explaining that tax penalties function as a safeguard to ensure adherence to tax laws and regulations. These penalties also act as a deterrent mechanism, aiming to prevent taxpayers from engaging in non-compliant behavior. According to Hantono & Sianturi (2022), sanctions are applied to taxpayers who are late or commit violations, with substantial fines often used to prompt compliance. When taxpayers perceive that the cost of non-compliance outweighs the cost of meeting their obligations, they are more likely to comply. Supporting this perspective, studies (Hantono & Sianturi, 2022; Wijaya & Yanti, 2023; Zulma, 2020) have found that tax sanctions positively affect tax compliance among MSMEs. However, contrasting evidence was reported by (Elsani & Tanno, 2023; Saraswati et al., 2018), who concluded that in certain regions, tax sanctions did not significantly influence MSME compliance behavior.

H_3: Tax sanctions have a positive and significant effect on tax compliance

Socialization conducted by tax authorities plays a crucial role in enabling taxpayers to understand and interpret tax regulations effectively. The degree to which taxpayers fulfill their obligations is often influenced by the clarity and accessibility of information received through such initiatives. The primary aim of tax socialization is to enhance taxpayer compliance, thereby supporting broader national development goals. As noted by Pujilestari et al. (2021), introducing and explaining tax policies to the public is commonly achieved through structured socialization programs. Hartinah et al. (2022) further emphasize that these efforts serve to expand taxpayers' knowledge of the taxation system. Similarly, Firmansyah et al. (2022) describe tax socialization as a government initiative, particularly led by the Directorate General of Taxes (DGT), to deliver essential information, education, and awareness to the public regarding tax matters. However, empirical studies on the effectiveness of tax socialization have produced varied outcomes. While Anwar et al. (2024) and Pujilestari et al. (2021) reported a positive relationship between socialization efforts and MSME tax compliance, findings by Hutapea et al. (2023) and Yuliatic & Fauzi (2020) suggest that such programs did not significantly influence compliance levels in certain MSME regions.

H_4: Tax socialization has a positive and significant effect on tax compliance

RESEARCH METHODS

This study adopts a quantitative research design utilizing a survey method. According to Sugiyono (2023), this approach is suitable for both large and small populations, as it enables researchers to analyze distributions, identify trends, and explore relationships between psychological and sociological variables using sample data. The research relies on both primary and secondary sources. Primary data were collected directly from participants through questionnaires employing a Likert scale ranging from 1 to 6, where 1 represents strong disagreement and 6 represents strong agreement. This scale is commonly used to assess individual attitudes and perceptions of social phenomena (Sugiyono, 2023) In contrast, secondary data serve as supplementary information and are sourced from documents or publications issued by relevant institutions or organizations.

This study employs structural equation modeling (SEM), a widely used statistical technique in social sciences (Ghozali & Kusumadewi, 2023). SEM integrates econometrics, which emphasizes prediction, and psychometrics, which explains conceptual models using latent variables measured by indicators. Essentially, SEM facilitates path analysis with latent variables (Ghozali & Kusumadewi, 2023). The PLS-SEM approach enables researchers to simultaneously analyze complex models with multiple structural paths, indicators, and constructs (Rahadi, 2023). The analysis consists of two sub-models: the outer model (measurement model), which links observed variables to latent variables, and the inner model (structural model), which estimates relationships among latent variables (Ghozali & Kusumadewi, 2023).

This research involves five variables, comprising one dependent variable, tax compliance, and four independent variables: mental accounting, tax awareness, tax sanctions, and tax socialization. A six-point Likert scale was employed to discourage neutral responses, prompting participants to express clearer opinions and reducing the risk of decision-making bias. Moreover, this type of scale is recognized for its strong reliability, which contributes to the generation of consistent and dependable data for analytical purposes (Chomeya, 2010).

In this research, tax compliance serves as the dependent variable. According to the OECD (2015), tax compliance refers to adherence to tax regulations and procedures, encompassing proper registration, accurate and timely submission of tax reports, and punctual tax payments. In the Indonesian context, the DGT (2020) defines compliance primarily through the timely submission of annual tax returns. Firmansyah et al. (2022) describe tax compliance as the behavior and reactions of individuals in meeting their tax obligations. The indicators used to measure tax compliance in this study are adapted from (Arifin, 2024; Pujilestari et al., 2021; Putri & Nurhasanah, 2019; Zaikin et al., 2022), which include: (1) compliance in registration; (2) compliance in reporting notification letters; and (3) compliance in calculating and paying.

The first independent variable in this study is mental accounting. This concept is shaped by personal financial experiences as well as those observed from others (Kirchler & Muehlbacher, 2013; Nugroho et al., 2022). The indicators used to assess this variable are adapted from (Burt et al., 2017; Kirchler & Muehlbacher, 2013; Nugroho et al., 2022), which include: (1) mental segregation; (2) physical segregation; and (3) perceived ownership of tax money.

The second independent variable is tax awareness. Firmansyah et al. (2022) state that tax awareness is a condition when individuals voluntarily want to fulfill tax obligations. Indicators of tax awareness variables adapt (Agustine & Pangaribuan, 2022; Darmayasa et al., 2022; Firmansyah et al., 2022; Nurkhin et al., 2018; Sa'diyah et al., 2021), namely: (1) the state of understanding and understanding the function of taxes; (2) fulfillment of tax obligations according to the provisions; and (3) awareness as a citizen in responding to taxes.

Tax sanctions as the third independent variable act as an external factor that affects compliance. The tax sanction indicator adapts (Darmayasa et al., 2022; Elsani & Tanno, 2023; Firmansyah et al., 2022; Hantono & Sianturi, 2022; Pujilestari et al., 2021), namely: (1) the provision of sanctions that are firm enough; (2) sanctions for disciplinary efforts; and (3) sanctions as a means of educating taxpayers.

The fourth independent variable is tax socialization. Tax socialization carried out by the DGT helps taxpayers understand tax regulations and increase compliance in fulfilling tax obligations (Firmansyah et al., 2022; Hartinah et al., 2022; Pujilestari et al., 2021). Indicators of tax socialization variables adapt (Hartinah et al., 2022; Pujilestari et al., 2021; Wardani & Wati, 2018; Zaikin et al., 2022), namely: (1) utilization of socialization media; (2) conducting socialization; and (3) the benefits of socialization.

Bekasi Regency is one of the regions in West Java that has a significant number of MSMEs. This is confirmed by data released by Department of Cooperatives and Small and Medium Enterprises of East Java Province (2023) that Bekasi Regency has 195,561 MSME players. Based on Sianturi et al., (2024), the number of MSMEs in Bekasi Regency has increased every year. According to Sulistiyo & Putra (2020), Bekasi Regency is a fairly large region with diverse potential and significant contributions to the national and West Java economies. Bekasi Regency serves as the primary geographical gateway for the economy to the Jakarta metropolitan area and is a destination for urban dwellers seeking employment (Sulistiyo & Putra (2020).

The target population for this research comprised individual MSME operators located in Bekasi Regency, with an estimated total of approximately 155,000 business actors, as reported by the Bekasi Regency Office of Cooperatives and SMEs. A non-probability sampling approach was employed, specifically using the convenience sampling method. A non-probability sampling approach was employed, specifically using the convenience sampling method, due to its practicality in accessing respondents within a large and dispersed population and its suitability under time and resource constraints. In addition, the use of convenience sampling refers to the collection of information from members of the community who are willing to provide such information. The selected sample consisted of individual MSMEs with annual revenues below IDR 4.8 billion, in accordance with Government Regulation No. 55 of 2022, and operating within the jurisdictions of KPP Pratama Cibitung, KPP Pratama Cikarang Selatan, and KPP Pratama Cikarang Utara. The sample size was determined using Cochran's formula and Rao Purba's approach, yielding a minimum requirement of 96.04 respondents. Additional reference was made to Roscoe's guidelines, which recommend a sample range between 30 and 500, and Hair et al. (2022), who advise a minimum of 100 observations. With a total of 147 valid responses, this study satisfies the criteria for an adequate sample size. Data were collected both online, via Google Forms shared through social media platforms, and in person by distributing questionnaires directly to MSME actors. Researchers also conducted physical distribution during visits to the aforementioned tax offices and by attending various MSME-related events held in Bekasi Regency. Prior to distributing the questionnaires in person, the research team verified that the participants were actively operating as MSME business owners.

RESULTS AND DISCUSSIONS

Respondents in this study are MSME actors in the form of individual businesses located in Bekasi Regency. The number of respondents who were able to be collected was 147 respondents. This number has met the minimum number of respondents previously determined through the Roscoe formula of 50 people, Crochan with 96 respondents and Rao Purba with 96 respondents.

Based on the research results, the characteristics of the respondents show that the majority of MSME actors in Bekasi Regency are women, with 117 people or 79.59% of the total respondents, while men only number 30 people or 20.41%. In terms of age, the largest group is in the 31-40 year age range (42%), followed by the 41-50 year age group (35%), 20-30 years old (12%), and 51-60 years old (11%). In terms of latest education, the majority of respondents were high school graduates (101 people [69%]), followed by D4/S1 graduates (27 people [18%]), and the rest consisted of Diploma I/II/III, junior high school, and elementary school graduates. This shows that MSME actors in this region are dominated by women of productive age with secondary education levels.

Furthermore, the field of business run by respondents is dominated by the culinary industry, as many as 107 respondents or 72.79%. Other industries run by respondents include the craft industry (9.52%), as well as fashion, services, processing, and trade with smaller amounts. In terms of Taxpayer Identification Number (NPWP) ownership, the majority of respondents already have an NPWP, as many as 101 people or 68.71%, while 46 people (31.29%) do not have one. This data shows that awareness of tax administration among MSME actors is quite good, although there are still some who do not have an NPWP.

The characteristics of MSME businesses are also shown through the duration of time running a business and monthly turnover. The results show that the majority of respondents (60.5%) have been in business for 1-5 years, while 29.3% have been in business for 6-10 years. The rest had been in business for less than one year, between 11-15 years, and more than 15 years. In terms of turnover, the majority of MSMEs (114 respondents) have a monthly turnover of below Rp10 million. Only a small proportion of MSMEs have a turnover of above Rp10 million to Rp30 million or more. This reflects that the majority of MSMEs in Bekasi district are still on a micro scale with limited income.

Mental accounting variables were measured using three indicators with nine statements, namely: (1) mental segregation (MA1–MA5), (2) physical segregation (MA6–MA7), and (3) perceived ownership of tax money (MA8–MA9). Descriptive results show that most respondents tended to agree with the statements in the questionnaire. The MA3 indicator obtained the highest average (5.279), which illustrates that bookkeeping is considered helpful for expenditure planning, followed by MA2 (5.156). Conversely, MA7 had the lowest average, indicating that some MSME actors consider setting aside special funds for taxes to be less important. Overall, the average for each indicator was in the "somewhat agree" category. The standard deviation values ranged from 0.839 to 1.340, which was lower than the average, indicating that the data distribution was relatively even.

This study measures the exogenous variable of tax awareness through three indicators with eight statements, namely: (1) understanding of the function of taxes (KS1–KS2), (2) fulfillment of tax obligations according to the provisions (KS3–KS6), and (3) awareness as citizens in responding to taxes (KS7–KS8). The analysis results show that the KS2 indicator has the highest average (5.231), reflecting the awareness that taxes are needed for infrastructure development, followed by KS3 (5.177). Conversely, the indicator with the lowest average is KS8, which shows that some MSME players believe that late tax payments do not harm the state. The overall average of the tax awareness variable was 5.027, which falls into the "agree" category. Meanwhile, the standard deviation ranged from 0.783 to 1.131, which is lower than the average value, indicating a relatively even distribution of data.

Table 4. Validity Test Results

Indicator Statement	Outer Loadings	Indicator Statement	Outer Loadings	Indicator Statement	Outer Loadings
MA1	0.571	SP1	0.846	KP1	0.783
MA2	0.482	SP2	0.898	KP10	0.797
MA4	0.876	SP3	0.930	KP2	0.849
MA5	0.820	SP4	0.918	KP3	0.912
MA7	0.767	SP5	0.946	KP4	0.912
MA8	0.730	SP6	0.888	KP5	0.934
MA9	0.773	SP7	0.820	KP6	0.833
MA AVE	0.531	**AVE SP**	0.798	KP7	0.800
KS1	0.703	SOS1	0.684	KP8	0.872
KS2	0.728	SOS2	0.794	KP9	0.870
KS3	0.856	SOS3	0.723	**AVE KP**	0.736
KS4	0.836	SOS4	0.793		
KS5	0.878	SOS5	0.785		
KS6	0.900	SOS6	0.799		
KS7	0.790	SOS7	0.864		
KS8	0.764	SOS8	0.853		
AVE KS	0.656	**AVE SOS**	0.623		

Source: Data processed by the author
*Mental Accounting (MA), Awareness (KS), Sanctions (SP), and Socialization (SOS)

This study presents descriptive statistics of tax penalty variables measured through three indicators with seven statements, namely: (1) the provision of sanctions that are firm enough (SP1–SP2), (2) sanctions for disciplinary efforts (SP3–SP4), and (3) sanctions as a means of educating taxpayers (SP5–SP7). The results show that SP4 obtained the highest average (4.673), indicating that respondents feel that tax sanctions can improve discipline in complying with regulations. This is followed by SP7 (4.653), which emphasizes the educational function of tax sanctions. Conversely, SP1 recorded the lowest average, indicating that some MSME players disagree with the imposition of sanctions for late tax reporting or payment. Overall, the average tax sanction variable reached 4.580 (the "somewhat agree" category). The standard deviation values ranged from 1.117 to 1.410, which is below the average, indicating a relatively even distribution of data despite differences in responses between respondents.

Tax socialization variables were measured through three indicators with eight statements, namely: (1) utilization of socialization media (SOS1–SOS2), (2) conducting socialization (SOS3–SOS4), and (3) the benefits of socialization (SOS5–SOS8). The results show that SOS5 obtained the highest average (5.088), reflecting that tax socialization is considered important to increase knowledge and understanding, followed by SOS2 (5.020). Meanwhile, SOS3 had the lowest average, indicating that some MSME actors had difficulty understanding the socialization provided by extension workers. Overall, the average tax socialization variable of 4.862 falls into the "somewhat agree" category. The standard deviation values range from 0.773 to 1.290, which is below the average value, indicating that the data distribution is relatively even.

Tax compliance variables are measured through three indicators with ten statements, namely: (1) compliance in registration (KP1–KP2), (2) compliance in reporting notification letters (KP3–KP5), and (3) compliance in calculating and paying taxes (KP6–KP10). The results show that KP1 has the highest average (4.912), which confirms the importance of NPWP ownership for business actors, followed by KP2 and KP6 (4.884). Conversely, KP10 obtained the lowest average (4.578), indicating that there are still MSMEs that feel they have tax arrears. Overall, the average

Table 5. Reliability Test Results

Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
X_1 MA	0.848	0.877	0.885
X_2 KS	0.924	0.933	0.938
X_3 SP	0.957	0.959	0.965
X_4 SOS	0.913	0.926	0.929
Y KP	0.960	0.961	0.965

Source: Processed from SmartPLS application

Table 6. Hypothesis Testing Results Through *Bootstrapping*

	Coefficient	Standard deviation	T statistics	P values	Description
MA→ KP	0.175	0.105	1.674	0.047	Significant (<0.05)
KS→ KP	0.074	0.130	0.571	0.284	Not significant (>0.05)
SP→ KP	0.344	0.104	3.313	0.000	Significant (<0.05)
SOS→ KP	0.366	0.108	3.406	0.000	Significant (<0.05)

Source: Processed from SmartPLS application

tax compliance variable reached 4.754, which falls into the "somewhat agree" category. The standard deviation value ranged from 1.053 to 1.277, which is lower than the mean, indicating a relatively even distribution of data.

Table 4 presents the outcomes of the validity testing conducted on data collected through the research questionnaire. According to Hair et al. (2022), validity is deemed satisfactory when the Average Variance Extracted (AVE) value exceeds 0.5, and indicator reliability is met when outer loading values are above 0.7. Additionally, Hair et al. (2022) note that indicators with outer loadings between 0.40 and 0.70 may be considered for elimination if doing so enhances internal consistency reliability or convergent validity. Hair et al. (2022) further recommend that indicators with outer loading values below 0.40 should be excluded from the model to improve measurement accuracy.

Previously, the authors tested indicator reliability and convergent validity for each variable, it was found that four statement indicators had an outer loading value not exceeding 0.7, namely MA1, MA2, MA3, and MA6. In addition, the mental accounting variable does not pass the convergent validity test, which has an AVE value below 0.5. Previously, researchers had conducted a reliability indicator test. The mental accounting variable with the notation MA consists of 9 statement indicators, with 4 statements having outer loading values of no more than 0.7, but the AVE value only reached 0.457. Therefore, adjustments are needed to pass the convergent validity test by removing the smallest outer loading value to increase the AVE value. The indicators that did not pass the test are MA1, MA2, MA3, and MA6, which are under the mental segregation/mental separation indicator. MA1 with the statement 'I regularly keep records to control my business financial activities,' MA2 with the statement 'I separate my personal and business finances,' MA3 with the statement 'Keeping records makes it easier to plan expenses,' and MA6 with the statement 'I have a funding account for unexpected expenses.' Their low outer loading values suggest that respondents did not consistently interpret or practice these aspects of mental accounting in a manner aligned with the theoretical construct. For instance, while record-keeping and financial separation are conceptually central to mental accounting, many MSME actors may manage finances informally without systematic documentation or distinct funding accounts. This discrepancy may reflect contextual realities of MSME practices in Bekasi Regency, where formal accounting mechanisms are often underutilized. Therefore, it is necessary to make improvements in the mental accounting variable by removing statement indicators that have the lowest indicator values. The next step is to test the reliability and convergent validity indicators for each variable with the remaining statement indicators. Table 4 shows the reliability and convergent validity indicator values after adjustment with AVE values > 0.5.

Internal consistency reliability is commonly evaluated using Cronbach's alpha, as outlined by (Hair et al., 2022). In addition to Cronbach's alpha, composite reliability is also utilized as a complementary measure. Both indicators are considered acceptable when they reach a minimum threshold of 0.70 (Hair et al., 2022). As shown in Table 5, the results of the reliability analysis indicate that all constructs meet or exceed the required values for both Cronbach's alpha and composite reliability. Therefore, it can be concluded that all indicators demonstrate satisfactory reliability.

Initial evaluation of the structural model begins with testing for collinearity between exogenous constructs (inner collinearity). Hair et al. (2022) state that the recommended Variance Inflation Factor (VIF) value is below 5 to avoid high collinearity which can affect the accuracy of the estimation results. Based on the research results, all exogenous constructs in this study have VIF values that are below this threshold, which is between 1.815 and 2.753. Thus, it can be concluded that there is no collinearity problem among the independent variables, and the model can proceed to the next stage of analysis.

The model's explanatory strength is evaluated using the coefficient of determination (R^2). According to Hair et al. (2022), this value reflects the extent to which endogenous variables are influenced by exogenous variables within the model. The analysis shows an R^2 value of 0.677 and an adjusted R^2 of 0.667, indicating that approximately 66.7% of the variation in tax compliance can be accounted for by the variables mental accounting, tax awareness, tax sanctions, and tax socialization. Additionally, the F Square (F^2) effect size test reveals that tax socialization (0.229) and tax sanctions (0.165) have a substantial impact on tax compliance, while mental accounting (0.039) contributes a moderate effect, and tax awareness (0.006) has a minimal influence (Hair et al., 2022).

To conclude, the model's goodness-of-fit and predictive capability were evaluated. As stated by Hair et al. (2022), the Standardized Root Mean Square Residual (SRMR) is an indicator used to determine model fit, where a value below 0.10 is deemed acceptable. In this study, the SRMR was calculated at 0.080, signifying an acceptable level of model fit. Furthermore, the Q^2 value reached 0.617, demonstrating that the model possesses strong predictive relevance for the endogenous variable, tax compliance. Therefore, the overall model is considered to exhibit both satisfactory fit and predictive adequacy (Hair et al., 2022).

Table 6 shows the results of hypothesis testing through the bootstrapping procedure in the SmartPLS application. Referring to the hypothesis testing results presented in Table 6, three variables (mental accounting, tax sanctions, and tax socialization), demonstrate a significant positive impact on the tax compliance of MSME taxpayers. The mental accounting variable yields a path coefficient of 0.175 with a p-value of 0.047, indicating statistical significance and supporting the acceptance of hypothesis H_1 (Hair et al., 2022). Similarly, the tax sanction variable exhibits a strong positive influence on tax compliance, as evidenced by a path coefficient of 0.344 and a p-value of 0.000, thus validating hypothesis H_3 (Hair et al., 2022).

Conversely, the analysis of the remaining variables reveals divergent outcomes. Although the tax awareness variable presents a positive relationship with tax compliance, the effect is statistically insignificant, with a p-value of 0.284 and a path coefficient of 0.074, leading to the rejection of hypothesis H_2 (Hair et al., 2022). In contrast, the tax socialization variable demonstrates a significant and positive effect, supported by a p-value of 0.000 and a path coefficient of 0.366, thereby confirming hypothesis H_4. This suggests that enhancing tax socialization efforts can contribute meaningfully to improving MSME tax compliance (Hair et al., 2022).

The Influence of Mental Accounting on Tax Compliance

As shown in Table 6, mental accounting exerts a significant and positive effect on the tax compliance of MSMEs in Bekasi Regency. This result aligns with Thaler (1999) theory of mental accounting, which suggests that individuals often assign income and expenses to specific mental categories to simplify financial decision-making. MSME taxpayers who consciously allocate separate funds for taxes are more likely to fulfill their tax responsibilities in a timely and consistent manner, as the funds have already been designated for that purpose. This supports the argument by Kirchler & Muehlbacher (2013), who found that awareness of how tax revenues are utilized contributes to higher compliance. Moreover, regularly setting aside funds reduces the pressure of making large tax payments at once and lowers the risk of incurring penalties. Even though MSMEs with annual revenues below IDR 500 million are exempted under the tax relief policy, the practice of mental accounting remains relevant and beneficial (Nugroho et al., 2022) Within the framework of the Theory of Planned Behavior, mental accounting can be interpreted as an expression of attitude toward behavior, wherein MSMEs that demonstrate sound financial management practices are more likely to exhibit a favorable disposition toward complying with tax obligations.

Furthermore, mental accounting is also related to perceived behavioral control in the theory of planned behavior (Ajzen, 1991), because MSME actors who have a mental financial management framework will feel more capable of making tax payments smoothly. In the perspective of behavioral economics, the decision to comply with taxes is not only rational, but also influenced by cognitive and emotional factors (Beck, 2014). Mental accounting helps reduce the psychological burden of tax by placing tax funds in a separate mental category, in accordance with the prospect theory by Kahneman & Tversky (1979) which emphasizes loss aversion. Therefore, the DGT together with the Bekasi Regency Government are advised to improve the mental accounting ability of MSME players to improve tax compliance and business continuity. In attribution theory, mental accounting reflects internal attributions towards financial management and personal awareness. This finding is supported by (Kirchler & Muehlbacher, 2013; Mutanga et al., 2021; Nugroho et al., 2022), but contradicts Hikmah et al. (2021) which states that mental accounting does not affect the intention to comply with taxes.

The Influence of Tax Awareness on Tax Compliance

Based on Table 6, this study shows that tax awareness does not have a significant effect on MSME tax compliance in Bekasi Regency, even though most respondents agree with the importance of taxes, actual compliance remains low. This indicates a gap between theoretical understanding and practical application. In the Theory of Planned Behavior framework, tax awareness is included in the attitude component, but this positive attitude is not strong enough to encourage compliant behavior, especially if the benefits of taxes are not felt directly (Kesaulya & Pesireron, 2019). Psychological factors such as bounded rationality and loss aversion from behavioral economics also play a role, where MSME actors are reluctant to pay taxes because they are considered a reduction in income without direct benefits (Beck, 2014; Kahneman & Tversky, 1979). In addition, negative perceptions of tax management by the government (Puspodewanti & Susanti, 2021) as well as practical barriers such as the complexity of the self-assessment system, the use of e-forms, access to technology, and distance to the Tax Office also reinforce low compliance (Meliandari & Utomo, 2022). The characteristics of respondents, the majority of whom have a high school education, show a lack of technical understanding of taxation (Anggraini & Pravitasari, 2022; Juliana et al., 2023). This shows that tax awareness alone is not enough to encourage compliance, and other factors such as sanctions and direct socialization from tax officials need to be strengthened (Meliandari & Utomo, 2022; Sukma & Kuncoro, 2022). This finding is consistent with the research of (Anggira & Widyanti, 2023; Hapsari & Kholis, 2020; Kesaulya & Pesireron, 2019; Valencia & Mulyani, 2023), but contradicts (Madjodjo & Baharuddin, 2022; Perdana & Dwirandra, 2020) who found a significant effect of awareness on compliance.

The Influence of Tax Penalties on Tax Compliance

The findings presented in Table 6 indicate that tax sanctions significantly and positively affect the tax compliance behavior of MSMEs in Bekasi Regency. This suggests that awareness of legal repercussions encourages MSME actors to adhere to their tax obligations. These results are consistent with the Theory of Planned Behavior, which posits that perceived consequences can shape attitudes toward behavior, and with Compliance Theory, which views sanctions as a regulatory mechanism to ensure adherence (Lunenburg, 2012). Moreover, from the perspective of prospect theory, particularly the concept of loss aversion introduced by (Kahneman & Tversky, 1979), individuals are more driven to avoid financial penalties than to seek equivalent gains, thereby reinforcing compliance tendencies. Given that many MSMEs operate with limited resources, even minor penalties, such as fines of Rp100,000, are perceived as burdensome and may obstruct business growth (Mas'ud et al., 2023; Putra, 2020). Concerns about fines were also expressed directly by MSME actors when filling out the questionnaire. In addition, sanctions are considered an effective psychological pressure in increasing compliance (OECD, 2021; Suharnoko et al., 2020), and should even be applied coercively to ensure compliance (Cahyonowati et al., 2012; Mardiasmo, 2023). This study supports the findings of (Arifin, 2024; Hantono & Sianturi, 2022; Wijaya & Yanti, 2023) which state that sanctions have a significant influence on tax compliance, although it contradicts (Elsani & Tanno, 2023; Utami et al., 2023) who found otherwise. Therefore, firmness, clarity, and fairness in the application of sanctions can be an effective strategy for the Directorate General of Taxes in improving MSME tax compliance (Mas'ud et al., 2023; Meliandari & Utomo, 2022).

The Influence of Tax Socialization on Tax Compliance

The findings of this research demonstrate that tax socialization exerts a significant and positive influence on tax compliance among MSMEs in Bekasi Regency, as it enhances the knowledge, motivation, and confidence of business actors in meeting their tax responsibilities (Pujilestari et al., 2021). This outcome aligns with the Theory of Planned Behavior, particularly the constructs of normative beliefs and perceived behavioral control, which suggest that exposure to information and perceived social expectations can influence intention and compliance behavior. Within the framework of Attribution Theory, such socialization is interpreted as a proactive strategy by tax authorities to foster compliance (Zaikin et al., 2022). Furthermore, from a behavioral economics standpoint, compliance is shaped by how information is presented (framing effects) and by prevailing social norms, especially when messages are conveyed in a clear, accessible, and positively framed manner (Beck, 2014). Through social learning theory, socialization involving public figures and visual symbols such as billboards and direct interaction with tax instructors can foster compliant behavior through the process of observation and imitation (Ulfa & Aribowo, 2021). The BDS program by KPPP Cikarang Selatan, Utara, and Cibitung that facilitates practical training also supports the effectiveness of direct tax socialization, in accordance with SE-13/PJ/2018 and the views of the (OECD, 2021). This finding is supported by (Anwar et al., 2024; Handriyani & Astawa, 2022; Zaikin et al., 2022), but not in line with (Hutapea et al., 2023; Yulia et al., 2020) who found different results. Therefore, tax socialization is an important tool used by DGT to shape understanding and moral engagement, as well as to sustainably encourage MSME tax compliance.

CONCLUSIONS

This research investigates the influence of mental accounting, tax awareness, tax sanctions, and tax socialization on tax compliance among MSMEs in Bekasi Regency. The findings reveal that mental accounting has a statistically significant and positive relationship with tax compliance; MSME operators who allocate tax funds separately from their business revenues are generally more disciplined in fulfilling their obligations. Conversely, the analysis shows that tax awareness does not significantly affect compliance, highlighting a disconnect between knowledge and actual behavior. Despite understanding the importance of taxation, many MSME actors remain non-compliant due to perceived inefficiencies in tax utilization, a lack of tangible benefits, and the complexity of navigating a predominantly digital tax system. On the other hand, both tax sanctions and tax socialization demonstrate a significant positive impact. The imposition of clear and strict penalties acts as a deterrent, while effective socialization efforts enhance comprehension and foster a more compliant attitude among taxpayers.

From a theoretical perspective, the findings of this study reinforce several key frameworks, including the Theory of Planned Behavior, Attribution Theory, Behavioral Economics, and Compliance Theory. The influence of mental accounting, as an internal cognitive process, illustrates how individual financial management practices can shape tax compliance behavior. Meanwhile, the significance of sanctions and socialization highlights the role of external stimuli and mechanisms of social learning in promoting taxpayer adherence. The lack of a significant relationship between tax awareness and compliance suggests that other elements, such as subjective norms and perceived behavioral control within the Theory of Planned Behavior, may exert a stronger influence on taxpayer behavior. On a practical level, the study offers valuable insights for the Directorate General of Taxes and local authorities, recommending the implementation of financial literacy and bookkeeping programs via Business Development Services (BDS), the application of equitable and consistent sanction policies, and the enhancement of targeted and persuasive tax socialization efforts to improve MSME tax compliance. Moreover, sanction policies should be applied consistently and fairly, while tax socialization efforts need to be more targeted, persuasive, and adaptive to digital platforms frequently used by MSMEs. The DGT may also consider developing simplified reporting mechanisms, strengthening collaboration with local governments and business associations, and leveraging digital tax tools to reduce compliance costs and administrative burdens for MSME actors.

This research is subject to several limitations. One notable constraint is the limited engagement from respondents, primarily due to apprehension about tax-related matters. Additionally, the application of convenience sampling may introduce bias, as it does not adequately capture the diversity of the entire MSME population. To address these issues, future studies are encouraged to broaden the population coverage and employ more robust sampling methods, such as stratified sampling, based on MSME classifications to ensure better representativeness. It is also advisable for subsequent research to incorporate additional variables that reflect emerging trends and to consider alternative methodological approaches. It would also be valuable to incorporate additional variables, such as perceptions of tax fairness, digital financial literacy, and the use of e-tax platforms, which are increasingly relevant in the current policy landscape. These enhancements would contribute to a more holistic understanding of the determinants influencing tax compliance among MSMEs.

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