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# The Influence of Taxpayer Awareness, Tax Sanctions, Tax Knowledge, on Tax Compliance of MSMEs in Karawang Regency

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## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kesadaran wajib pajak, sanksi pajak, dan pengetahuan perpajakan terhadap kepatuhan wajib pajak Usaha Mikro, Kecil, dan Menengah (UMKM) di Kabupaten Karawang. Penelitian dilatarbelakangi oleh masih perlunya peningkatan kepatuhan pajak UMKM serta adanya kesenjangan penelitian berupa ketidakkonsistenan temuan penelitian terdahulu mengenai peran kesadaran dan sanksi pajak dalam mendorong kepatuhan wajib pajak. Selain itu, penelitian terkait pemenuhan perpajakan UMKM di Kabupaten Karawang masih memiliki keterbatasan dalam mencakup variabel yang dikaji, sehingga penelitian ini mengintegrasikan aspek kesadaran, sanksi, dan pengetahuan perpajakan dalam satu model penelitian. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data primer dikumpulkan melalui kuesioner yang diberikan kepada pelaku UMKM yang memenuhi kriteria sebagai responden. Data dianalisis menggunakan regresi linier berganda dengan pengujian hipotesis secara parsial dan simultan. Hasil penelitian menunjukkan bahwa kesadaran wajib pajak, sanksi pajak, dan pengetahuan perpajakan secara parsial berpengaruh positif dan signifikan terhadap pemenuhan wajib pajak. Secara simultan, variabel ketiga tersebut juga berpengaruh signifikan terhadap kepatuhan wajib pajak UMKM. Temuan ini menegaskan bahwa ketentuan perpajakan dapat ditingkatkan melalui kesadaran kesadaran, pemahaman terhadap ketentuan perpajakan, serta penerapan sanksi yang tegas dan konsisten. Penelitian ini memberikan pengaruh bagi otoritas pajak dan pemerintah daerah untuk meningkatkan edukasi, sosialisasi, pendampingan, dan pengawasan perpajakan yang sesuai dengan karakteristik UMKM di Kabupaten Karawang

**Kata Kunci :** *Kesadaran Wajib Pajak; Sanksi Perpajakan; Pengetahuan Perpajakan; Kepatuhan Wajib Pajak; UMKM.*

## Abstract

This study aims to analyze the influence of taxpayer awareness, tax sanctions, and tax knowledge on the tax compliance of Micro, Small, and Medium Enterprises (MSMEs) in Karawang Regency. The study is motivated by the ongoing need to improve MSME tax compliance and a research gap regarding inconsistent findings in previous studies concerning the role of awareness and sanctions in fostering compliance. Furthermore, existing research on MSME tax compliance in Karawang Regency has been limited in the scope of variables examined; Thus, this study integrates the aspects of awareness, sanctions, and tax knowledge into a single research model. A quantitative approach using a survey method was employed. Primary data were collected via questionnaires distributed to MSME operators meeting the respondent criteria. The data were analyzed using multiple linear regression, with hypotheses tested both partially and simultaneously. The results indicate that taxpayer awareness, tax sanctions, and tax knowledge each have a positive and significant partial effect on tax compliance. Simultaneously, these three variables also significantly


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influence MSME tax compliance. These findings confirm that tax compliance can be enhanced by strengthening awareness and understanding of tax regulations, as well as by implementing firm and consistent sanctions. The study offers implications for tax authorities and local governments to improve tax education, outreach, guidance, and supervision tailored to the specific characteristics of MSMEs in Karawang Regency.
**Keywords:** *Taxpayer Awareness; Tax Sanctions; Tax Knowledge; Taxpayer Compliance; MSMEs*



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# INTRODUCTION

Taxes are a key source of state revenue and play a crucial role in financing government administration and national development. In the Indonesian tax system, taxpayer compliance is a crucial factor in optimizing state revenues, as tax revenues are significantly influenced by the public's willingness to fulfill their tax obligations correctly and on time. This is particularly relevant in the Micro, Small, and Medium Enterprises (MSMEs) sector, as they comprise a large number of businesses spread across Indonesia. Therefore, improving MSME tax compliance is crucial for expanding the tax revenue base and encouraging businesses to enter and remain in the formal economy.

The government has provided various tax incentives for MSMEs to improve compliance. Based on the latest provisions, namely Government Regulation Number 20 of 2026, which amends Government Regulation Number 55 of 2022, the final Income Tax (PPh) rate of 0.5% remains for taxpayers who meet certain criteria with a certain gross turnover. The gross turnover limit for this criterion remains at IDR 4.8 billion in a tax year, with new provisions regarding the portion of turnover subject to tax. This policy demonstrates the government's efforts to provide ease and certainty in implementing MSME tax obligations (Presidential Regulation No. 20, 2026).

Table 1. Number of MSME Taxpayer SPT Reporters at Karawang Pratama Tax Office

| 2021 | | 2022 | | 2023 | | 2024 | |
|---|---|---|---|---|---|---|---|
| Not Reporting | Report | Not Reporting | Report | Not Reporting | Report | Not reporting | Report |
| 132,346 | 990 | 132,319 | 1,017 | 132,512 | 824 | 132591 | 745 |

Source: KPP Partama Karawang, 2026

Based on Table 1, the number of MSME taxpayers who failed to file their tax returns at the Karawang Pratama Tax Office (KPP Pratama) was significantly higher than those who did. In 2021, there were 132,346 taxpayers who failed to file their tax returns, while only 990 reported their returns. The number of taxpayers who did file their tax returns increased slightly to 1,017 in 2022, then decreased to 824 in 2023, and then decreased again to 745 in 2024. This indicates that the level of MSME taxpayer compliance with tax returns remains very low and is likely to decline in the 2023–2024


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period. Therefore, efforts are needed to increase MSME taxpayer awareness and compliance in fulfilling their tax obligations.

Despite various conveniences, tax compliance among MSMEs remains a significant issue. Tax compliance is not only related to the ability to pay taxes but also includes the willingness to register, calculate and pay taxes in accordance with regulations, and report their tax obligations. In the MSME sector, compliance issues can be influenced by the diverse characteristics of business actors, including their level of understanding of tax regulations, awareness of the importance of taxes, and understanding of the consequences of non-fulfillment of tax obligations. The Directorate General of Taxes itself has identified MSMEs as a group of taxpayers who receive various conveniences in fulfilling their tax rights and obligations (Pajak.go.id, 2023).

One factor suspected of being related to taxpayer compliance is taxpayer awareness. Awareness indicates a condition where taxpayers understand that paying taxes is an obligation that must be fulfilled and contributes to state funding. The higher a person's awareness of their functions and obligations as a taxpayer, the more likely they are to fulfill their tax obligations. However, previous research has not shown consistent findings. Research on MSMEs in Purworejo Regency found that taxpayer awareness had no effect on compliance, while tax knowledge and sanctions had a positive effect on compliance. Conversely, research (Dawan et al., 2025) found that taxpayer awareness had a positive effect on MSME taxpayer compliance.

The context of Karawang Regency is interesting to study because previous research in Karawang still has room for development. A study conducted by Cahyaning et al., (2024) entitled "The Effect of Tax Sanctions and Taxpayer Awareness on Taxpayer Compliance: A Study on MSMEs in Karawang City" shows that tax sanctions and taxpayer awareness have a positive effect on taxpayer compliance, both partially and simultaneously. These findings provide important empirical evidence regarding MSME compliance in the Karawang region, but the study did not include tax knowledge as an independent variable. In addition, the scope of the study was in the Karawang City/Telukjambe Timur District area, so it does not specifically describe the condition of MSME actors in the wider Karawang Regency area. A study conducted by (Agni & Masripah, 2023) entitled " The Effect of Taxpayer Awareness, Tax Socialization, and Tax Sanctions on MSME Taxpayer Compliance" shows that taxpayer awareness has a positive and significant effect on the fulfillment of MSME taxpayers in the culinary sector in Jakarta.

In contrast to the research conducted by (Hapsari & Ramayanti, 2022) entitled "The Influence of Tax Knowledge, Tax Sanction Firmness, and Taxpayer Awareness on MSME Taxpayer Compliance" which shows that taxpayer awareness has no effect on MSME e-commerce taxpayer compliance, especially on the Gojek platform. Research conducted by (Kiki, 2022) entitled "The Influence of Awareness, Implementation of PP No. 23 of 2018, Tax Understanding and Tax Knowledge on Taxpayer Compliance (Empirical Study of MSME Actors in Tangerang District)" shows that Taxpayer Understanding, Implementation of PP No. 23 of 2018 and Tax

Understanding have no effect on MSME Taxpayer Compliance. And Ramadhani & Nadia's research (2025) entitled "The Influence of Tax Literacy, Tax Audits and Tax Sanctions on MSME Taxpayer Compliance in Padang City Through Taxpayer Awareness as an Intervening Variable (Case Study: MSME Taxpayers in Kuranji District)" shows that taxpayer awareness does not have a significant effect on taxpayer compliance.

The next factor is tax sanctions. Tax sanctions are an instrument used to encourage taxpayers to fulfill their tax obligations in accordance with applicable regulations. The existence of sanctions is expected to have consequences for taxpayers who do not fulfill their obligations, thereby encouraging more compliant behavior. Research by VS Wijaya & Yanti, (2023) entitled " The Influence of Tax Knowledge, Tax Rates, Tax Payment Mechanisms and Tax Sanctions on MSME Taxpayer Compliance" shows that tax sanctions have an influence on MSME taxpayer compliance. Research conducted by Fairuz et al. (2025) entitled "The Influence of Tax Knowledge, Tax Rates and Tax Sanctions on MSME Taxpayer Compliance in Palembang City with Tax Socialization as a Moderating Variable" shows that tax sanctions have a positive influence on taxpayer compliance.

In contrast to the research of Novita et al., (2024) entitled "The Effect of Modernization of the Tax Administration System, Tax Knowledge and Tax Sanctions on MSME Taxpayer Compliance in East Jakarta City," which shows that tax sanctions have no effect on MSME taxpayer compliance. Research conducted by Hansenlie, (2021) entitled "The Effect of Tax Policy, Tax Sanctions, Tax Payment Mechanisms, Tax Rates on Micro Business Taxpayer Compliance During the Pandemic" shows that tax sanctions have no effect on taxpayer compliance. Research by Karlina & Ethika, (2021) entitled "The Effect of Taxpayer Knowledge, Taxpayer Awareness, and Tax Sanctions on Motor Vehicle Taxpayer Compliance" shows that tax sanctions have no effect on motor vehicle taxpayer compliance.

In addition to tax awareness and sanctions, tax knowledge is an important factor in shaping taxpayer compliance. Tax knowledge relates to taxpayers' understanding of tax provisions, the types of taxes they are obliged to pay, payment and reporting procedures, and tax rates. Research (Karlina & Ethika, 2021) entitled "The Influence of Taxpayer Knowledge, Taxpayer Awareness, and Tax Sanctions on Motor Vehicle Taxpayer Compliance" shows that taxpayer knowledge and awareness have a positive effect on tax compliance. Research conducted (Malendes et al., 2024) entitled "The Influence of Tax Knowledge, Taxpayer Awareness, and Tax Sanctions on Taxpayer Compliance in Paying Land and Building Tax in Pulau Batang Dua District, Ternate City" shows that tax understanding does not have a significant effect on taxpayer compliance. Research by Azzahra & Sofianty, (2023) entitled "The Influence of Taxpayer Awareness and Tax Knowledge on Individual Taxpayer Compliance" shows that tax knowledge also has a positive and significant effect on individual taxpayer compliance.

In contrast, a study conducted by Kristina & Simbolon (2023) entitled "The Effect of Tax Knowledge, Tax Sanctions, Tax Authorities Services, and Tax Benefits on Taxpayer Compliance of MSME Owners (A Case Study of MSME Owners in Cibodas District, Tangerang)" showed that tax knowledge did not have a significant


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effect on taxpayer compliance. In a study by Al Gazali et al., (2024) entitled "The Effect of Tax Knowledge, Financial Condition, and Tax Sanctions on Taxpayer Compliance of Micro, Small, and Medium Enterprises (MSMEs) Registered at the Cibinong, Ciawi, and Bogor City Tax Offices" showed that Tax Knowledge had no effect. While Financial Conditions and Tax Sanctions influence MSME taxpayer compliance.

Karawang Regency, as one of Indonesia's centers of economic growth, has many MSMEs that contribute to increasing regional revenue. However, issues related to taxpayer compliance among MSMEs often arise due to low levels of tax knowledge and minimal awareness of the importance of paying taxes. The Micro, Small, and Medium Enterprises (MSMEs) sector plays a crucial role in the Indonesian economy. MSMEs are not only a key pillar in creating jobs but also a source of state revenue through tax contributions. In Karawang Regency, a region with rapid economic growth, MSMEs have significant potential to support tax revenue. However, the level of taxpayer compliance, particularly among MSMEs, remains a challenge that requires attention.

Based on the above description, it can be seen that taxpayer awareness, tax sanctions, and tax knowledge are theoretically factors that have the potential to shape taxpayer compliance, but previous research has shown inconsistent results. On the other hand, research on MSMEs in Karawang has been conducted, but there is still room for development in terms of variables, regional coverage, and the context of changes in tax policy. Therefore, this study was conducted to obtain empirical evidence regarding the relationship between taxpayer awareness, tax sanctions, and tax knowledge with taxpayer compliance of MSMEs in Karawang Regency.

Previous research generally examines taxpayer awareness, tax sanctions, and tax knowledge separately or in combination with different variables to explain taxpayer compliance, including among MSMEs. Previous research also shows differences in findings regarding the influence of each factor on taxpayer compliance. Therefore, the novelty of this study lies in integrating these three variables into a single research model to demonstrate taxpayer compliance among MSMEs in Karawang Regency. This research is expected to provide a more comprehensive understanding of the factors related to MSME tax compliance at the regional level.

RQ1: How does taxpayer awareness affect taxpayer compliance?

RQ2: How do tax sanctions affect taxpayer compliance?

RQ3: How does tax knowledge affect taxpayer compliance?

# THEORITICAL REVIEW

### *Tax Accounting*

According to (Temalagi et al., 2023)tax accounting, it is the application of accounting practices in accordance with tax regulations. This type of accounting falls within the scope of commercial accounting, the regulations for which are set out in Financial Accounting Standards (SAK). Meanwhile, (Puspita et al., 2025)tax accounting explains that it concerns determining the amount of tax payable, which still refers to the


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company's financial statements. This is because the tax system contains specific provisions regarding accounting, particularly concerning the concept of financial transactions and events, their measurement methods, and the presentation of reports, as stipulated in legislation.

### *Awareness Taxpayer*

Tax awareness is the understanding, attitude, and behavior of citizens or taxpayers in fulfilling their obligation to pay taxes voluntarily, on time, and in accordance with applicable regulations. (Setiani et al., 2022) , states that taxpayer awareness is a state without coercion from others in fulfilling their tax obligations. Awareness is a human condition in responding to reality. The higher the awareness regarding taxation, the more it will influence the motivation of taxpayers to voluntarily fulfill these obligations. (Nuke Sri Herviana & Halimatusadiah, 2022)states that tax awareness is an essential requirement for taxpayers in understanding and complying with applicable tax regulations. This awareness also reflects a form of real contribution in supporting the growth and development of the country.

Based on the above understanding, the low level of public awareness may be caused by their ignorance regarding the form of compensation. certain aspects of the taxes they pay. Often, this condition complicates tax collection from the public. To encourage tax compliance, taxpayer awareness is essential.

### *Sanctions Tax*

Referring to the Law on General Provisions and Tax Procedures of the Republic of Indonesia Law No. 16 (2009), tax sanctions will be imposed on taxpayers who do not submit a Tax Return (SPT) according to the specified deadline. There are 3 types of administrative sanctions, namely: (a) Administrative Fines, namely tax sanctions imposed on taxpayers who violate the provisions of statutory regulations. taxation. (b) Sanctions Administration in the form of flowers, which include:

(1) Flower payment namely flower Because do (3) Flower provisions which is the interest included in the additional tax assessment letter for the principal tax. The interest assessment is imposed for a maximum of 24 months (c) Administrative Sanctions. In Paembonan et al (2019) (Adawiyah et al., 2023)the benchmarks used to evaluate tax sanctions are:

1. Sanctions Which in give must be clear And firm.
2. Sanctions taxation No know compromise.
3. Sanctions Which given give effect deterrent

From the explanation that has been described previously, it can be concluded that the sanctions received by taxpayers who violate the rules are in the form of violations and administrative penalties.


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*Knowledge Tax*

Taxpayers' understanding of tax provisions reflects their efforts to recognize and interpret applicable regulations. A lack of understanding of fiscal policy can impact low levels of taxpayer compliance in fulfilling their tax responsibilities. The better a taxpayer's knowledge of existing regulations, the better their awareness of the potential sanctions that can be imposed if these obligations are ignored. Taxpayers who have sufficient mastery of tax information will be able to identify the types of sanctions, both administrative and criminal, especially those related to Tax Returns (SPT) and Taxpayer Identification Numbers (NPWP). Referring to research (Khotimah et al., 2020), it is explained that tax knowledge and understanding are taxpayers' cognitive abilities in understanding tax provisions and applying them to their tax payment obligations. The indicators used to assess this level of understanding include:

1. Understand regulation taxation
2. Knowledge must tax about order method payment tax
3. Knowledge must tax about function And benefit tax

***Compliance Taxpayer***

According to (H. Wijaya et al., 2025)taxpayer compliance, namely the level of taxpayer compliance with applicable tax regulations. Taxpayers are considered compliant if they submit letter announcement appropriate time, No outstanding obligations in any form and have never been sentenced for a crime they have committed, and have carried out recording and audits for the last two tax years.

Research (Herlinanur et al., 2025)) explains that there are 2 parts of compliance, namely formal and material compliance, while formal compliance is compliance which is a person's action in carrying out what must be fulfilled administratively in accordance with established tax regulations.

Referring to the previous description, it can be concluded that tax compliance reflects the attitude of taxpayers who consistently fulfill their tax obligations, including fulfilling tax payment obligations and submitting SPTs in a disciplined manner, as determined by tax regulations.

***Research Hypothesis***

**The Influence of Taxpayer Awareness on Taxpayer Compliance**

Awareness is a vital element for Micro, Small, and Medium Enterprises (MSMEs) in understanding and complying with their tax responsibilities. The more aware MSMEs are, the more motivated they are to fulfill those responsibilities. A good level of tax literacy and knowledge among MSMEs is directly proportional to their level of compliance, and vice versa. Efforts to improve tax compliance among MSMEs are also strongly driven by awareness of paying taxes. Although the government has set final tax rates and conducted outreach through various media and counseling conducted by tax service offices, this still requires support from a high level of awareness among MSMEs. This is in line with research


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Cahyaning et al.,(2024),(Agni & Masripah, 2023), (Hapsari & Ramayanti, 2022)Taxpayers' tax understanding positively influences their compliance. This means that the higher the level of understanding, the greater the taxpayer's compliance in fulfilling their tax obligations. Therefore, it is hoped that MSMEs will recognize the importance of paying taxes, so that tax awareness will correlate with MSME compliance.

H1: The influence of awareness has a positive effect on taxpayer compliance .

**The Impact of Tax Sanctions on Taxpayer Compliance**

According to Mardiasmo (2016), tax sanctions refer to a series of regulatory provisions within the tax system that demand compliance and obedience. Another function of tax sanctions is as a preventive mechanism designed to deter MSMEs from violating tax regulations or norms. The implementation of these sanctions is enforced in response to MSMEs' failure to fulfill their tax obligations, in line with the mandate of tax laws. MSME compliance tends to increase when they understand that there are severe consequences for illegal tax evasion. The enforcement of tax sanctions, both administrative (e.g., fines, interest, and rate increases) and criminal (such as imprisonment or imprisonment), plays a role in increasing taxpayer compliance, provided that their implementation is stable and effective. This is supported by by researchV. S. Wijaya & Yanti, (2023) , Fairuz et al. (2025) Tax penalties significantly and beneficially influence taxpayer compliance. This contrasts with research findings (Maxuel & Primastiwi, 2021), which found that tax penalties had no effect.

H2: Sanctions Tax positive influence to compliance Taxpayer

**The Influence of Tax Knowledge on Taxpayer Compliance**

According to this concept, understanding is defined as a procedure by which MSMEs gain insight into the tax system and are able to apply it in fulfilling their tax payment obligations (Prasiska et al., 2024). When entrepreneurs have a sufficient level of insight into tax regulations, they tend to be successful in determining attitudes and actions in accordance with tax regulations, resulting in increased tax compliance. Conversely, low levels of tax knowledge result in MSMEs being unable to act in accordance with applicable regulations, potentially lowering compliance levels. MSME tax compliance is closely related to awareness, which emphasizes the importance of mastering tax information. This statement aligns with the results of studies.(Karlina & Ethika, 2021), Azzahra & Sofianty, (2023) , which explains that tax insight has a positive and significant influence on the level of taxpayer compliance.

H4: Tax knowledge has a positive effect on taxpayer compliance.

**The Influence of Taxpayer Awareness, Tax Sanctions and Tax Knowledge on Taxpayer Compliance**

Tax compliance is the condition when taxpayers fulfill their tax obligations in accordance with applicable laws and regulations. This compliance is not influenced by a single factor, but can be formed from a combination of internal


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and external factors. Tax awareness reflects a taxpayer's willingness to understand the importance of taxes and voluntarily fulfill their tax obligations. Meanwhile, tx understanding relates to a taxpayer's ability to understand regulations, payment procedures, reporting, calculations, and their tax rights and obligations. Tax sanctions are the consequences imposed on taxpayers who fail to comply with tax regulations. These three factors can theoretically complement each other in encouraging taxpayer compliance.

Taxpayers with high awareness tend to have the willingness to fulfill their tax obligations without always being forced. This awareness will be more effective if supported by adequate tax understanding, because taxpayers who understand tax provisions will more easily know the obligations that must be carried out. On the other hand, the existence of tax sanctions can be an external factor that encourages taxpayers to avoid violations and fulfill their obligations. Thus, the higher the tax awareness, the better the understanding of taxation, and the firmer and clearer the application of tax sanctions, then together can increase taxpayer compliance. This relationship is supported by research (Fitriyah & Muzakki, 2024)that also more specifically found that understanding of tax regulations, taxpayer awareness, and tax sanctions simultaneously have a positive effect on taxpayer compliance of MSMEs in Sidoarjo District. The same results are also shown by research (Daviq & Arif, 2024)that found that tax understanding, taxpayer awareness, and tax sanctions each have a positive effect on MSME tax compliance in DKI Jakarta. Based on the theoretical description and the results of previous research, it can be understood that taxpayer compliance can be formed through a combination of awareness in carrying out obligations, understanding of tax provisions, and the existence of sanctions that encourage taxpayers to comply with regulations. Therefore, tax awareness, tax understanding, and tax sanctions are suspected to simultaneously have a positive and significant influence on taxpayer compliance.

H4: Taxpayer awareness, tax sanctions and tax knowledge have a positive joint influence on taxpayer compliance.

# METHODOLOGY

This study uses a quantitative approach with a survey design. Primary data were obtained through questionnaires distributed to MSMEs registered as taxpayers in Karawang Regency. The study population was 15,410 MSMEs. The sample was determined using a purposive sampling technique based on the following criteria: (1) included as Champion MSMEs in Karawang Regency; (2) are individual MSMEs with an annual gross turnover of Rp. 300,000,000 according to the research criteria; and (3) have been registered as taxpayers. The sample size was determined using the Slovin formula with a margin of error of 10%. The data obtained were then analyzed to test the relationship and influence between the research variables.

$$N = \frac{\mathrm{N}}{1 + \mathrm{N}\,(\mathrm{e})^2}$$

$$N = \frac{15.410}{1 + 15.410\,(0{,}1)^2}$$


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$$N = \frac{15.410}{155,1}$$

$N = 99,7 = \text{dibulatkan menjadi } 100\text{respondents}$

Data collection was conducted through questionnaires distributed to respondents who met the research criteria. The research instrument was used to obtain data on the variables studied using a predetermined measurement scale. The data were then analyzed using multiple linear regression analysis with partial and simultaneous hypothesis testing.

## RESULTS AND DISCUSSION

### RESEARCH RESULTS

### RESPONDENT CHARACTERISTICS

Based on the characteristics of the respondents, the majority were female (56 people), while 44 were male (44%). Based on age, the majority of respondents were aged 31–40 years (35 people), followed by 25–30 years (33 people), under 25 years (29 people), and over 40 years (3 people). Based on the length of business, the majority have been running a business for 3–5 years, namely 59 people (59%), so they have relatively experience in managing a business. Meanwhile, based on business income, the majority of respondents had an income of more than Rp. 200,000,000 (47 people), followed by an income of less than Rp. 100,000,000 (45 people) and more than Rp. 500,000,000 (8 people).

***Validity Test***

Table 2. Validity Test Results

| Variables | No Item | R Count | R table | Information |
|---|---|---|---|---|
| Taxpayer Awareness | X1.1 | 0.742 | 0.196 | Valid |
| | X1.2 | 0.81 | 0.196 | Valid |
| | X1.3 | 0.721 | 0.196 | Valid |
| | X1.4 | 0.715 | 0.196 | Valid |
| | X1.5 | 0.598 | 0.196 | Valid |
| | X1.6 | 0.743 | 0.196 | Valid |
| | X1.7 | 0.73 | 0.196 | Valid |
| | X1.8 | 0.747 | 0.196 | Valid |
| | X1.9 | 0.661 | 0.196 | Valid |
| | X1.10 | 0.762 | 0.196 | Valid |


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| Variables | No Item | R Count | R table | Information |
|---|---|---|---|---|
| | X1.11 | 0.697 | 0.196 | Valid |
| | X1.12 | 0.727 | 0.196 | Valid |
| | X1.13 | 0.794 | 0.196 | Valid |
| Tax Penalties | X2.1 | 0.805 | 0.196 | Valid |
| | X2.2 | 0.738 | 0.196 | Valid |
| | X2.3 | 0.779 | 0.196 | Valid |
| | X2.4 | 0.647 | 0.196 | Valid |
| | X2.5 | 0.706 | 0.196 | Valid |
| | X2.6 | 0.678 | 0.196 | Valid |
| | X2.7 | 0.765 | 0.196 | Valid |
| | X2.8 | 0.721 | 0.196 | Valid |
| | X2.9 | 0.711 | 0.196 | Valid |
| Tax knowledge | X3.1 | 0.684 | 0.196 | Valid |
| | X3.2 | 0.763 | 0.196 | Valid |
| | X3.3 | 0.731 | 0.196 | Valid |
| | X3.4 | 0.58 | 0.196 | Valid |
| | X3.5 | 0.646 | 0.196 | Valid |
| | X3.6 | 0.736 | 0.196 | Valid |
| | X3.7 | 0.705 | 0.196 | Valid |
| | X3.8 | 0.685 | 0.196 | Valid |
| | X3.9 | 0.584 | 0.196 | Valid |
| | X3.10 | 0.751 | 0.196 | Valid |
| | X3.11 | 0.69 | 0.196 | Valid |
| Taxpayer Compliance | Y1 | 0.831 | 0.196 | Valid |
| | Y2 | 0.769 | 0.196 | Valid |
| | Y3 | 0.781 | 0.196 | Valid |
| | Y4 | 0.691 | 0.196 | Valid |
| | Y5 | 0.625 | 0.196 | Valid |


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| Variables | No Item | R Count | R table | Information |
|---|---|---|---|---|
| | Y6 | 0.808 | 0.196 | Valid |
| | Y7 | 0.764 | 0.196 | Valid |
| | Y8 | 0.748 | 0.196 | Valid |
| | Y9 | 0.584 | 0.196 | Valid |
| | Y10 | 0.761 | 0.196 | Valid |

Source: SPSS 27.2026 Processing Results

Based on table 2, it shows that the r table for 100 respondents is 0.1196. Based on the results of testing the research instrument through validity tests on the 4 variables used, namely taxpayer awareness (X1), tax sanctions (X2), tax knowledge (X3), and taxpayer compliance (Y), it proves that all statement items reach valid criteria with a calculated r value greater than the r table.

### *Reliability Test*

Table 3. Reliability Test Results

| Variables | Critical Value | Cronbach Alpha | Information |
|---|---|---|---|
| Taxpayer awareness | 0.6 | 0.925 | Reliable |
| Tax Penalties | 0.6 | 0.888 | Reliable |
| Tax Knowledge | 0.6 | 0.888 | Reliable |
| Taxpayer Compliance | 0.6 | 0.906 | Reliable |

Source: SPSS 27.2026 Processing Results

Based on Table 3, it can be seen that the Cronbach alpha value for the variables of taxpayer awareness (X1), tax sanctions (X2), tax knowledge (X3), and taxpayer compliance (Y) has a Cronbach alpha value > 0.6. This means that all variables in this study are declared reliable with a Cronbach alpha value > 0.6, so that the instrument can be used to measure the effect of taxpayer awareness, tax sanctions, and tax knowledge on taxpayer compliance.

### *Classical Assumption Test*

### *Normality Test*

Table 4. Normality Test Results

**One-Sample Kolmogorov-Smirnov Test**

| | Unstandardized Residual |
|---|---|
| N | 100 |


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| | | | |
|---|---|---|---|
| Normal Parameters [a,b] | Mean | | 0.0000000 |
| | Standard Deviation | | 0.50693800 |
| Most Extreme Differences | Absolute | | 0.052 |
| | Positive | | 0.030 |
| | Negative | | -0.052 |
| Test Statistics | | | 0.052 |
| Asymp. Sig. (2-tailed) [c] | | | .200 [d] |
| Monte Carlo Sig. (2-tailed) [e] | Sig. | | 0.742 |
| | 99% Confidence Interval | Lower Bound | 0.730 |
| | | Upper Bound | 0.753 |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Source: SPSS27 Data Processing Results, 2026

Based on the results of the normality test in Table 4, it is known that the Asymp. Sig. (2-tailed) value is 0.200 > 0.05. Thus, it can be concluded that the residual data is normally distributed. Therefore, the regression model in this study has met the assumption of normality.

***Multicollinearity Test Results***

Table 5. Multicollinearity Test Results

**Coefficients [a]**

| Model | | Collinearity Statistics Tolerance | VIF |
|---|---|---|---|
| 1 | Taxpayer Awareness | 0.801 | 1,248 |
| | Tax Penalties | 0.827 | 1,210 |


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| | | |
|---|---|---|
| Tax Knowledge | 0.794 | 1,259 |

a. Dependent Variable: Taxpayer Compliance

Source: SPSS27 Data Processing Results, 2026

Based on Table 5, all independent variables have a Tolerance value > 0.10 and a VIF < 10, thus meeting the multicollinearity test criteria. Therefore, it can be concluded that there is no multicollinearity among the independent variables, thus the regression model is suitable for use.

### *Heteroscedasticity Test Results*

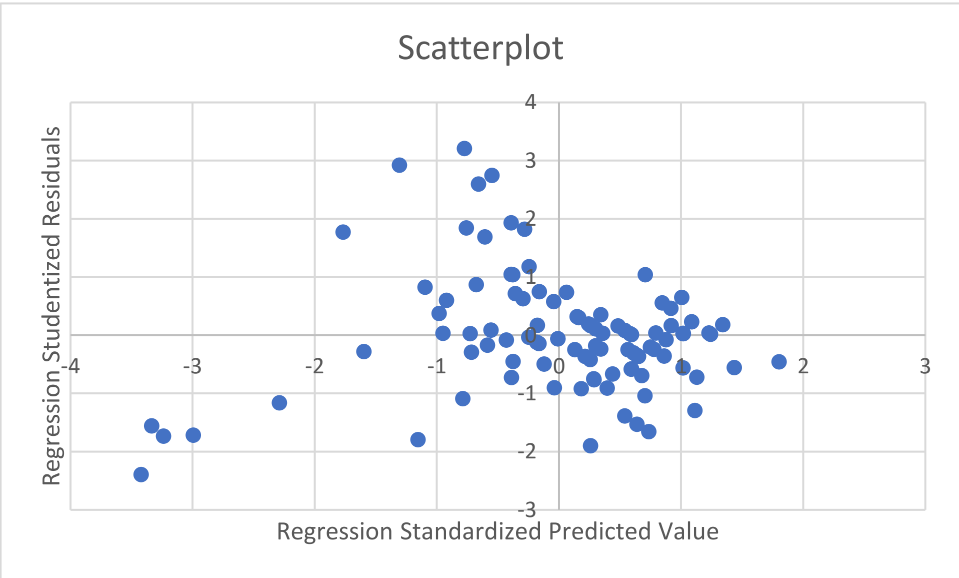


Figure 2. Results of Heteroscedasticity Test

Source: SPSS27 Data Processing Results, 2026

Based on the scatterplot, the residual points are randomly distributed around the zero line and do not form a specific pattern. Thus, there is no heteroscedasticity, and the residual variance tends to be constant (homoscedasticity).

### *Multiple Linear Regression Analysis*

Table 6. Results of Multiple Linear Regression Analysis

**Coefficients [a]**

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|


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| | | B | Std. Error | Beta | | |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 0.531 | 0.545 | | 0.974 | 0.333 |
| | Taxpayer Awareness | 0.234 | 0.033 | 0.308 | 7,007 | 0.000 |
| | Tax Penalties | 0.641 | 0.037 | 0.609 | 17,260 | 0.000 |
| | Tax Knowledge | 0.097 | 0.045 | 0.089 | 2,160 | 0.033 |

a. Dependent Variable: Taxpayer Compliance

Source: SPSS27 Data Processing Results, 2026

1. Constant
   The constant value is 0.531 with a significance value of 0.333 (>0.05). This means that if the variables of Taxpayer Awareness, Tax Sanctions, and Tax Knowledge are considered constant, then the Taxpayer Compliance value is 0.531.
2. Taxpayer Awareness
   The Taxpayer Awareness variable has a significance value of 0.000 (<0.05), a *t-test value* of 7.007, and a regression coefficient of 0.234. This indicates that Taxpayer Awareness has a positive and significant effect on Taxpayer Compliance. This means that every one unit increase in Taxpayer Awareness will increase Taxpayer Compliance by 0.234 units, assuming other variables remain constant. The Beta value of 0.308 indicates that Taxpayer Awareness has a positive effect on Taxpayer Compliance.
3. Tax Penalties
   The Tax Sanction variable has a significance value of 0.000 (<0.05), a *t-value* of 17.260, and a regression coefficient of 0.641. These results indicate that Tax Sanctions have a positive and significant effect on Taxpayer Compliance. This means that every one unit increase in Tax Sanctions will increase Taxpayer Compliance by 0.641 units, assuming other variables remain constant. The Beta value of 0.609 indicates that Tax Sanctions have the greatest influence on Taxpayer Compliance compared to other variables.
4. Tax Knowledge
   The Tax Knowledge variable has a significance value of 0.033 (<0.05), a *t-test value* of 2.160, and a regression coefficient of 0.097. This indicates that Tax Knowledge has a positive and significant effect on Taxpayer Compliance. This means that every one-unit increase in Tax Knowledge will increase Taxpayer Compliance by 0.097 units, assuming other variables remain constant. The Beta value of 0.089 indicates that the effect of Tax Knowledge is the smallest compared to the other two variables.

***Coefficient of Determination***

Table 7. Results of the Determination Coefficient


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**Model Summary** [b]

| Model | R | R Square | Adjusted R Square | Standard Error of the Estimate |
|---|---|---|---|---|
| 1 | .996 [a] | 0.992 | 0.992 | 0.51480 |

a. Predictors: (Constant), Tax Knowledge, Tax Sanctions, Taxpayer Awareness

b. Dependent Variable: Taxpayer Compliance

Source: SPSS27 Data Processing Results, 2026

Based on Table 7, the results of the coefficient of determination test show an R Square value of 0.992. This means that 99.2% of the variation in Taxpayer Compliance can be explained by the variables of Tax Knowledge, Tax Sanctions, and Taxpayer Awareness. Meanwhile, the remaining 0.8% is explained by other factors outside the research model. The Adjusted R Square value of 0.992 also shows that after adjusting for the number of independent variables in the model, the ability of the three variables to explain Taxpayer Compliance remains at 99.2%. Thus, the regression model in this study has a very strong explanatory ability for Taxpayer Compliance. The R value of 0.996 indicates a very strong relationship between Tax Knowledge, Tax Sanctions, and Taxpayer Awareness together with Taxpayer Compliance.

***Partial Hypothesis***

Table 8. Partial test results (t-test)

**Coefficients** [a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. |
| 1 | (Constant) | 0.531 | 0.545 | | 0.974 | 0.333 |
| | Taxpayer Awareness | 0.234 | 0.033 | 0.308 | 7,007 | 0.000 |
| | Tax Penalties | 0.641 | 0.037 | 0.609 | 17,260 | 0.000 |
| | Tax Knowledge | 0.097 | 0.045 | 0.089 | 2,160 | 0.033 |

a. Dependent Variable: Taxpayer Compliance


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Source: SPSS27 Data Processing Results, 2026

1. Taxpayer awareness has a calculated *t value* of 7.007 > t $_{table}$ 1,660 with a significance value of 0.000 < 0.05. This means that taxpayer awareness has a partial positive and significant effect on taxpayer compliance. Therefore, the higher the taxpayer awareness, the higher the taxpayer compliance.
2. Tax sanctions have a calculated *t value* of 17,260 > t $_{table}$ 1,660 with a significance value of 0.000 < 0.05. This means that tax sanctions have a partial positive and significant effect on taxpayer compliance. This indicates that the better the implementation or understanding of tax sanctions, the higher the likelihood of taxpayer compliance.
3. Tax Knowledge has a calculated *t value* of 2,160 > t $_{table}$ 1,660 with a significance value of 0.033 < 0.05. This means that tax knowledge has a partial positive and significant effect on taxpayer compliance. Therefore, the higher a taxpayer's tax knowledge, the higher their level of compliance.

**Simultaneous Hypothesis**

Table 9. Results of simultaneous test (F test)

**ANOVA** [a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 3176.268 | 3 | 1058,756 | 3995.051 | .000 [b] |
| | Residual | 25,442 | 96 | 0.265 | | |
| | Total | 3201.710 | 99 | | | |

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), Tax Knowledge, Tax Sanctions, Taxpayer Awareness

Source: SPSS27 Data Processing Results, 2026

Based on Table 9, the results of the simultaneous test (F test) show that the calculated F value is 3995.051 > 2.70 with a significance value of 0.000 < 0.05. This indicates that Tax Knowledge, Tax Sanctions, and Taxpayer Awareness simultaneously have a significant effect on Taxpayer Compliance. Thus, $H_0$ is rejected and $H_a$ is accepted, so that the regression model used is declared appropriate to explain the influence of the three independent variables on Taxpayer Compliance.

**Discussion**

**The Influence of Taxpayer Awareness on Taxpayer Compliance**

The results of the study show that taxpayer awareness has a positive and significant effect on taxpayer compliance.

These findings indicate that awareness is a crucial factor in motivating taxpayers to fulfill their tax obligations. Taxpayers with good awareness tend


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to understand that paying and reporting taxes is an obligation that must be fulfilled, not simply due to government oversight or pressure. This awareness is reflected in a willingness to fulfill tax obligations on time, an understanding of the importance of taxes for state funding, and a sense of responsibility in fulfilling tax obligations.

The results of this study are in line with research conducted by Cahyaning et al., (2024) , (Agni & Masripah, 2023) , (Hapsari & Ramayanti, 2022) which stated that taxpayer awareness has a positive and significant influence on MSME taxpayers. Thus, the higher the level of taxpayer awareness, the greater the tendency for taxpayers to fulfill their obligations voluntarily and in accordance with applicable regulations. These results also demonstrate that improving compliance can be achieved not only through monitoring and sanctions, but also through efforts to build taxpayer understanding and awareness of the importance of fulfilling tax obligations.

**The Impact of Tax Sanctions on Taxpayer Compliance**

Based on the test results, tax sanctions have a positive and significant effect on taxpayer compliance.

These results indicate that the existence of tax sanctions can be a tool to encourage taxpayers to be more compliant in fulfilling their obligations. Sanctions impose consequences for non-compliance, thus encouraging taxpayers to consider fulfilling their tax obligations in accordance with applicable regulations. The better a taxpayer understands the provisions and consequences of tax sanctions, the greater their incentive to avoid violations.

This is in line with research conducted by ( VS Wijaya & Yanti, 2023) and (Fairuz et al. 2025) which states that tax sanctions have an influence on taxpayer compliance.

**The Influence of Tax Knowledge on Taxpayer Compliance**

The results of the study show that tax knowledge has a positive and significant effect on taxpayer compliance.

These results indicate that tax knowledge plays a role in shaping compliance behavior. Taxpayers who understand tax provisions will more easily understand their rights and obligations, understand tax procedures, and understand the consequences that can arise if these obligations are not fulfilled. The results of this study also show that taxpayer compliance is not only related to the willingness to pay taxes, but also includes the ability to comply with all tax procedures correctly. Taxpayers who have adequate knowledge will better understand the consequences of not fulfilling their obligations, including the existence of administrative sanctions and other applicable provisions. Therefore, tax knowledge can reduce the possibility of errors or negligence in fulfilling tax obligations.

This is in line with research conducted by (Karlina & Ethika, 2021) and (VS Wijaya & Yanti, 2023), which states that taxpayer knowledge has a positive influence on taxpayer compliance . Therefore, the higher the level of tax knowledge, the greater the tendency for taxpayers to behave and act compliantly. The implication of this research is the need to improve tax education and outreach to taxpayers through counseling, digital media, mentoring, and the provision of easy-to-understand tax information. These efforts are expected to improve taxpayer understanding and encourage


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awareness to fulfill tax obligations voluntarily and in accordance with applicable regulations.

**The Simultaneous Influence of Taxpayer Awareness, Tax Sanctions, and Tax Knowledge on Taxpayer Compliance**

The results of the simultaneous test show that taxpayer awareness, tax sanctions, and tax knowledge together have a significant influence on taxpayer compliance.

These findings indicate that taxpayer compliance is not influenced by a single factor, but rather by a combination of factors: awareness, understanding of sanctions, and tax knowledge. Awareness provides an internal drive for taxpayers to fulfill their obligations, knowledge provides an understanding of how those obligations should be carried out, and sanctions provide consequences that encourage taxpayers to avoid non-compliance.

This is in line with research conducted by (Fitriyah & Muzakki, 2024) and (Daviq & Arif, 2024) which states that taxpayer awareness, tax sanctions and tax knowledge have a joint influence on taxpayer compliance.

## CONCLUSION

Based on the results of the study on the Influence of Taxpayer Awareness, Tax Sanctions, and Tax Knowledge on Tax Compliance of MSME Taxpayers in Karawang Regency, it can be concluded that taxpayer awareness has a positive and significant effect on taxpayer compliance. This indicates that the higher the taxpayer's awareness regarding the importance of fulfilling tax obligations, the higher the taxpayer's tendency to carry out their obligations voluntarily and in accordance with the provisions. Tax sanctions also have a positive and significant effect on taxpayer compliance, which indicates that the existence and understanding of the consequences of violations can encourage taxpayers to avoid non-compliance. Furthermore, tax knowledge has a positive and significant effect on taxpayer compliance, so that a good understanding of tax rights, obligations, procedures, and provisions can help taxpayers carry out their obligations correctly. Simultaneously, taxpayer awareness, tax sanctions, and tax knowledge have a significant effect on taxpayer compliance. Thus, improving MSME taxpayer compliance needs to be done in an integrated manner through strengthening awareness, increasing tax understanding, and implementing strict sanctions in accordance with the provisions.

Based on the research findings, MSME taxpayers in Karawang Regency are encouraged to increase their tax awareness and knowledge by understanding their rights, obligations, payment and reporting procedures, and the consequences of non-compliance. In addition to providing clear information regarding tax regulations and sanctions, the Directorate General of Taxes and other relevant agencies need to increase regular tax socialization and education activities through information sessions, digital media, and guides designed to be easily understood by MSME actors. These initiatives are expected to encourage voluntary compliance and increase taxpayer understanding and awareness. To provide a more comprehensive picture, future researchers are advised to expand this study


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by adding other factors that may influence taxpayer compliance, such as the quality of tax authority services, tax digitalization, tax rates, or perceptions regarding the use of tax revenues. In addition, they also need to increase the sample size and broaden the geographic scope of the study.

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