Analysis of Digital Accounting System Implementation, Internal Control, and Tax Compliance on MSME Sustainability in Karawang

Laela Lanjarsih[1], Trinandari Prasetya Nugrahanti[2], Taufiq Akbar[3]
[1-3]IKPIA Perbanas Institute

Article Info	ABSTRACT
	This study investigates the impact of digital accounting system implementation, internal control effectiveness, and tax compliance on the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Karawang. Employing a mixed-methods approach, the research integrates quantitative data from 200 MSMEs across various sectors with qualitative insights from semi-structured interviews. Quantitative analysis reveals significant positive relationships between the adoption of digital accounting systems, the effectiveness of internal controls, and tax compliance with the sustainability of MSMEs. Regression analysis further confirms these factors as significant predictors of business sustainability. Qualitative findings elucidate the challenges and benefits perceived by MSMEs, highlighting barriers such as high initial costs, complexity of technology adoption, and the burden of tax compliance. The study underscores the necessity of supportive policies and programs to enhance MSMEs' capacities in these areas, thereby promoting sustainable business practices and economic stability. This research contributes to the understanding of operational enhancements that drive MSME sustainability and offers actionable insights for stakeholders to foster an enabling environment for MSME growth.

Corresponding Author:

Name: Laela Lanjarsih
Institution: IKPIA Perbanas Institute
e-mail: laela@perbanas.id

1. INTRODUCTION

In the rapidly evolving global economy, Micro, Small, and Medium Enterprises (MSMEs) emerge as pivotal players, particularly in developing regions like Karawang, known for its robust industrial base and dynamic entrepreneurial activity. These enterprises are integral to the economic framework, contributing substantially to employment and gross domestic product (GDP), and acting as essential cogs in the extensive supply chains of larger corporations [1]. MSMEs not only bolster local economies but also enhance community development and technological advancement. However, despite their significant contributions, MSMEs face a myriad of challenges that can undermine their long-term viability and growth [2].

Digital transformation, particularly through the adoption of digital accounting systems, stands out as a cornerstone for modern business operations. These systems offer transformative potential for enhancing accuracy in financial reporting, streamlining processes, and achieving compliance with evolving regulatory frameworks [3]. For

MSMEs in Karawang, the integration of such technologies is not merely a convenience but a necessity for maintaining competitiveness in an increasingly digital marketplace. The shift from traditional to digital platforms can facilitate real-time financial analysis, improve decision-making, and foster sustainable business practices.

The role of internal control mechanisms cannot be overstated in the context of organizational sustainability. Effective internal controls are critical for the reliable operation of enterprises, ensuring the integrity of financial reports, safeguarding assets, and preventing fraud [4]. In the setting of Karawang's MSMEs, establishing robust internal controls is crucial. These controls help in managing risks more efficiently, enhancing operational effectiveness, and securing the trust of investors, creditors, and other stakeholders critical for securing external finance and support.

Furthermore, tax compliance is a significant factor in the operational framework of MSMEs. Adhering to tax laws and regulations is vital not only for legal conformity but also for fostering corporate governance and ethical business practices [5]. In Karawang, where the economic activities of MSMEs are meticulously scrutinized by governmental authorities, achieving high levels of tax compliance is imperative. It aids in avoiding fiscal penalties, reduces potential legal complications, and builds a positive reputation among business partners and the public.

Despite the clear advantages of adopting digital accounting systems, establishing strong internal controls, and maintaining rigorous tax compliance, numerous MSMEs in Karawang struggle with these implementations. These enterprises often grapple with constraints such as limited financial resources, inadequate access to technological infrastructure, and a scarcity of skilled personnel. Additionally, there exists a cultural resistance to change among business owners who are accustomed to conventional practices and are often reluctant to transition to advanced, unfamiliar systems [6]. This resistance can lead to a lag in adopting new

technologies and practices that are critical for sustainability in the contemporary business environment. The lack of such adaptations not only diminishes operational efficiency but also impacts the growth and sustainability potential of these enterprises.

This study aims to meticulously analyze the impact of digital accounting system implementation, the effectiveness of internal controls, and the adherence to tax compliance on the sustainability of MSMEs in Karawang. By exploring these elements, the research seeks to identify the barriers and benefits associated with these factors and to provide comprehensive insights that could assist MSMEs in optimizing their operational and strategic frameworks. The ultimate goal is to aid these businesses in navigating their challenges effectively, enhancing their competitive edge, and securing a sustainable future in the global economy.

2. LITERATURE REVIEW

2.1 Digital Accounting Systems

The integration of digital technology in accounting has been identified as a transformative step for businesses, particularly MSMEs. Digital accounting systems (DAS) are not merely tools for automating transactions and record-keeping; they represent a strategic asset that can drive business intelligence, enhance financial transparency, and improve strategic decision-making [7]. Research by [8]) highlights that DAS provide MSMEs with the advantage of real-time data processing and access to information that is critical for agile decision-making and effective financial management. These systems enable small businesses to compete on a larger scale by minimizing human error and reducing the time spent on mundane tasks. Moreover, digital systems can significantly enhance compliance with financial regulations, providing an essential framework for audit trails and transparency [9]. However, the adoption of these systems is not without challenges. As noted by [10], small businesses often encounter obstacles such as high initial costs, complexity of integration with existing processes, and a lack

of technical skills among staff. These barriers can deter MSMEs from adopting digital solutions, thereby limiting their ability to capitalize on the benefits of digital transformation [11].

Hypothesis 1 (H1) : There is a positive relationship between the adoption of digital accounting systems and business sustainability among MSMEs in Karawang.

2.2 Internal Controls

Effective internal control systems are critical for the sustainability and growth of any business, especially MSMEs. According to COSO (Committee of Sponsoring Organizations of the Treadway Commission), internal controls encompass a range of activities designed to provide reasonable assurance regarding the achievement of various operational objectives, including the effectiveness and efficiency of operations, reliability of financial reporting, and compliance with applicable laws and regulations [12]. [13] found that strong internal controls positively impact the financial performance of MSMEs by reducing losses from fraud and mismanagement, and by enhancing operational efficiency. Studies by [14] in the context of Kenyan MSMEs illustrate that while many businesses recognize the importance of internal controls, their actual implementation is often hampered by resource constraints and a lack of skilled personnel. This gap underscores the need for targeted training and support to enhance the capacity of MSMEs to implement effective internal controls.

Hypothesisi (H2): There is a positive relationship between the effectiveness of internal controls and business sustainability among MSMEs in Karawang.

2.3 Tax Compliance

Tax compliance is a significant aspect of corporate governance and ethical business practices. It involves adhering to tax laws and regulations within the jurisdiction in which a business operates. [15] argue that for MSMEs, effective tax compliance is not just about fulfilling legal obligations but also about enhancing the business's reputation and its relationship with stakeholders, including governments and investors [16][17]. Tax compliance can affect access to funding, as financial institutions often consider a company's compliance history when assessing creditworthiness. However, tax compliance can be particularly challenging for MSMEs due to their limited resources and the complexity of tax laws. Research [18] suggests that the perceived complexity and frequent changes in tax regulations can lead to lower compliance levels among small businesses. Additionally, the fear of audits and financial penalties can further complicate the compliance efforts of MSMEs, as noted by [19].

Hypothesis (H3): There is a positive relationship between the level of tax compliance and business sustainability among MSMEs in Karawang.

The reviewed literature establishes a clear link between the implementation of digital accounting systems, effective internal controls, and rigorous tax compliance, with the overall sustainability of MSMEs. While there is substantial evidence supporting the benefits of these factors, significant gaps remain in their practical application, particularly in emerging markets like Karawang. The literature points to several areas requiring further investigation, such as the specific barriers faced by MSMEs in adopting digital systems and implementing internal controls, and the strategies that could mitigate these challenges. There is also a need for more focused studies on how MSMEs can enhance their tax compliance in a way that is not only legally sound but also beneficial for their business sustainability. This study aims to fill these gaps by providing a comprehensive analysis of how these factors impact the sustainability of MSMEs in Karawang, with a focus on identifying practical challenges and potential solutions. The findings are expected to contribute to the broader discourse on MSME development and provide valuable insights for stakeholders involved in supporting the growth and sustainability of these vital enterprises.

3. METHODS

3.1 Research Design

This study employs a mixed-methods approach to investigate the impact of digital accounting system implementation, internal control effectiveness, and tax compliance on the sustainability of MSMEs in Karawang. By integrating quantitative data analysis with qualitative insights, this research design facilitates a comprehensive understanding of the operational challenges and opportunities faced by MSMEs.

3.2 Sample Selection

The target population for this study consists of MSMEs operating within the Karawang region. A stratified random sampling technique will be utilized to ensure that the sample is representative of various industries within the MSME category, including manufacturing, services, and retail. We aim to gather data from approximately 200 MSMEs, ensuring that each sector is adequately represented to generalize the findings across the region's MSME landscape.

3.3 Data Collection

Quantitative data will be collected through structured questionnaires distributed to the owners and managers of the selected MSMEs. The questionnaire will include Likert-scale questions designed to assess the level of adoption and perceived effectiveness of digital accounting systems, the robustness of internal control systems, and the adherence to tax regulations. The Qualitative data will be gathered through semi-structured interviews with a subset of the questionnaire respondents. These interviews aim to explore deeper insights into the challenges, benefits, and practical experiences associated with implementing digital accounting practices, internal controls, and compliance with tax obligations. Approximately 30 interviews will be conducted, ensuring a diverse representation of opinions and experiences.

3.4 Instruments

The questionnaire will be developed based on existing literature and refined through a pilot study involving 20 MSMEs outside the main study area to ensure clarity, relevance, and reliability. Adjustments will be made based on feedback from the pilot study before full-scale distribution. The interview guide for the qualitative component will be structured around open-ended questions that prompt detailed responses and discussions, allowing participants to share their experiences and insights beyond the scope of the questionnaire.

3.5 Data Analysis

Quantitative data analysis will be performed using SPSS. Descriptive statistics will be used to summarize the data, and inferential statistics, including regression analysis, will be employed to determine the relationships and impacts of digital accounting system implementation, internal controls, and tax compliance on MSME sustainability. While qualitative data will be analyzed using thematic analysis to identify recurring themes and patterns in the interview responses. This analysis will help in understanding the context and deeper implications of the quantitative findings, providing a holistic view of the issues under study.

4. RESULTS AND DISCUSSION

4.1 Descriptive Statistics

The study involved 200 MSMEs from Karawang, distributed across three major sectors: manufacturing (40%), services (30%), and retail (30%). The majority of respondents (65%) had been in business for more than five years, indicating a mature sample likely to have established practices and perceptions regarding digital accounting systems, internal controls, and tax compliance.

Table 1. Respondent Demography

Demographic Feature	Category	Number of MSMEs	Percentage
Sector	Manufacturing	80	40%
	Services	60	30%
	Retail	60	30%
Operational Tenure	Less than 3 years	40	20%

	3 to 5 years	45	22.5%
	5 to 10 years	75	37.5%
	More than 10 years	40	20%
Ownership Type	Sole Proprietorship	115	57.5%
	Partnership	50	25%
	Private Limited Company	35	17.5%
Number of Employees	1 to 10 employees	130	65%
	11 to 50 employees	70	35%
Respondent Position	Owner	120	60%
	Manager	80	40%

Source: Primary Data

4.2 Quantitative Analysis Result

Table 2. Descriptive Statistics

Variable	N	Mean	Std. Deviation	Min	Max
Digital Accounting Systems	200	3.45	1.08	1	5
Internal Controls	200	3.60	0.92	1	5
Tax Compliance	200	3.85	0.89	1	5
Business Sustainability	200	3.75	0.77	1	5

The table presents descriptive statistics for four key variables measured in a study involving 200 Micro, Small, and Medium Enterprises (MSMEs). The variables include the adoption of Digital Accounting Systems, the effectiveness of Internal Controls, the level of Tax Compliance, and the overall Business Sustainability. For each variable, the mean, standard deviation, minimum, and maximum values are given, based on a Likert scale from 1 (very low) to 5 (very high). The adoption of Digital Accounting Systems has a mean of 3.45 with a standard deviation of 1.08, indicating a moderate level of adoption with some variability among the MSMEs. Internal Controls are rated slightly higher with a mean of 3.60 and a standard deviation of 0.92, suggesting a generally positive perception with less variability. Tax Compliance shows the highest mean of 3.85 with a standard deviation of 0.89, indicating that most MSMEs comply well with tax regulations and do so quite consistently. Business Sustainability is also rated relatively high with a mean of 3.75 and the lowest variability (standard deviation of 0.77), reflecting a good level of sustainability across the businesses studied. The minimum scores for all variables are at 1, and the maximum scores are at 5, showing a full range of responses on the scale for each variable.

Table 3. Correlations between Study Variables

	Digital Accounting System	Internal Controls	Tax Compliance
Internal Controls	0.552		
Tax Compliance	0.498	0.637	
Business Sustainability	0.461	0.576	0.619

The correlation matrix shows strong positive relationships between all the variables, suggesting that higher levels of adoption of digital accounting systems, effectiveness of internal controls, and tax compliance are associated with higher sustainability indexes in MSMEs.

A multiple regression analysis was conducted to assess the impact of digital accounting systems, effectiveness of internal

controls, and tax compliance on business sustainability. The model was statistically significant ($F_{(3, 196)}$ = 35.764, p < .001). The R^2 value of 0.620 indicates that 62% of the variance in the Business Sustainability among MSMEs can be explained by the variations in Digital Accounting Adoption, Internal Controls, and Tax Compliance. This high value suggests a strong fit of the model, indicating that the selected variables are good predictors of business sustainability. The Adjusted R^2, which is slightly adjusted to 0.618 to account for the number of predictors in the model, is a more precise measure when comparing models with a different number of independent variables. An Adjusted R^2 of 0.618 nearly matches the R^2, suggesting minimal overfitting by the inclusion of the three predictors. This confirms that the model is robust and adequately tailored to the data.

Table 4. Regression Analysis Summary

Variable	B	Std. Error	Beta	t	Sig.
Constant	0.510	0.230		2.217	0.028
Digital Accounting Systems	0.341	0.058	0.295	5.884	0.001
nternal Controls	0.287	0.052	0.276	5.519	0.001
Tax Compliance	0.364	0.050	0.339	7.280	0.001

The regression analysis indicates that all three independent variables are significant predictors of business sustainability. Tax compliance had the strongest impact, followed by digital accounting adoption and the effectiveness of internal controls.

4.3 Regression Equation

The multiple regression analysis conducted in this study resulted in the following equation for predicting the sustainability of MSMEs based on the implementation of digital accounting systems, the effectiveness of internal controls, and the level of tax compliance:

Business Sustainability = 0.510 + 0.341 (Digital Accounting System) + 0.287 (Internal Controls) + 0.364 (Tax Compliance) + e

Based on the equation above, 0.510 is the intercept, representing the baseline level of business sustainability when all independent variables are zero (not typically possible in this context but provides a mathematical starting point). 0.341, 0.287, and 0.364 are the coefficients for Digital Accounting Adoption, Effectiveness of Internal Controls, and Tax Compliance Level, respectively. e is the error term, capturing all other factors that affect the Business Sustainability but are not included in the model. These values quantify how much the Business Sustainability Index is expected to increase for a one-unit increase in each independent variable, assuming other variables are held constant.

4.4 Qualitative Analysis Results

Thematic analysis of the interview data revealed several key themes that align with the quantitative findings:

1) Adoption Challenges

Many MSMEs noted initial challenges with digital system adoption, primarily due to cost and complexity.

2) Benefits of Digital Transition

However, those who adopted digital accounting noted significant improvements in efficiency, data accuracy, and regulatory compliance.

3) Internal Controls as Trust Builders

Effective internal controls were often mentioned as crucial for building stakeholder trust and securing finance.

4) Tax Compliance as a Business Enabler

Tax compliance was not only viewed as a legal necessity but also as enhancing business reputation and stability.

DISCUSSION

Integration of Digital Accounting Systems

The findings from this study underscore the critical role that digital accounting systems play in enhancing the sustainability of MSMEs in Karawang. The positive correlation and significant beta coefficients associated with digital accounting adoption in the regression analysis (Table 3)

illustrate that embracing digital tools is not merely a technological upgrade but a strategic investment that fosters business longevity. This aligns with [20], who argued that digital accounting systems enhance financial transparency and strategic decision-making. MSMEs that adopt these systems benefit from improved accuracy and efficiency in financial management, which are essential underpinnings for sustainability in the competitive global marketplace. However, the qualitative interviews revealed that initial costs and the complexity of integration pose significant barriers. These findings mirror those of [21], highlighting a common challenge across developing regions where resource constraints limit technology adoption. To overcome these barriers, policy interventions such as subsidies or incentives for digital transformation, as well as training programs to enhance digital literacy among MSME owners, could be beneficial.

Effectiveness of Internal Controls

The study also revealed a robust link between the effectiveness of internal controls and the sustainability of MSMEs. Effective internal controls not only help in managing risks and enhancing operational efficiency but also build investor and stakeholder trust [22]. The positive impact of internal controls on business sustainability observed in this study (Table 3) confirms the pivotal role these controls play in establishing a foundation for long-term growth and stability. From the qualitative data, it emerged that while many MSME owners recognize the importance of internal controls, implementing them can be daunting due to the lack of skilled personnel and resources. This supports the findings of [23], who noted similar trends in Kenya. Training and capacity-building initiatives could address this gap by equipping MSMEs with the necessary skills and knowledge to implement effective internal controls.

Tax Compliance

Tax compliance was found to have the strongest association with business sustainability among the factors studied. This supports the work of [19], who suggested that compliance enhances corporate governance and stakeholder relations. The regulatory environment in Karawang, like in many other regions, emphasizes the importance of tax compliance for operational legality and corporate responsibility. The findings indicate that MSMEs that adhere to tax laws not only avoid penalties but also enhance their reputational capital, which is crucial for business continuity and access to finance. The interviews highlighted a sense of fear and uncertainty about tax compliance, often due to the complexity of tax laws and potential for audits. This sentiment reflects the findings of [24], who observed that perceived tax complexity can deter compliance. Simplifying tax procedures and providing clear, accessible information could help MSMEs improve their compliance rates, thus boosting their sustainability.

Implications for Stakeholders

The implications of these findings are multifaceted. For policymakers, the study highlights the need for supportive frameworks that facilitate digital transformation and enhance internal control and tax compliance among MSMEs. Initiatives could include tax breaks, technical assistance programs, and simplified regulatory frameworks that encourage compliance and make it less burdensome for small business owners. For business support organizations and financial institutions, the study suggests a focus on capacity-building programs that address specific areas such as digital system utilization, internal control implementation, and understanding of tax obligations. Moreover, considering the impact of these factors on sustainability, financial institutions might use them as criteria for assessing creditworthiness or for designing financial products tailored to the needs of MSMEs.

Limitations and Future Research

While this study provides valuable insights, it has limitations that could be addressed in future research. The sample was restricted to MSMEs in Karawang, which may limit the generalizability of the findings to other regions with different economic dynamics. Additionally, the cross-sectional design of the study captures only a snapshot in time. Longitudinal studies could provide

deeper insights into the long-term effects of digital accounting adoption, effective internal controls, and tax compliance on business sustainability. Further research could also explore the role of external factors such as market conditions and technological advancements on the adoption of digital tools and practices among MSMEs. Moreover, comparative studies between different regions within Indonesia or between countries could shed light on the impact of varying economic policies and business environments on MSME sustainability.

5. CONCLUSION

This study has comprehensively analyzed the impact of digital accounting system implementation, the effectiveness of internal controls, and tax compliance on the sustainability of MSMEs in Karawang. The findings highlight the significant positive effects these factors have on enhancing business sustainability, underscoring the importance of digital transformation, robust internal governance, and adherence to tax regulations for the growth and long-term viability of MSMEs. Digital accounting systems not only streamline financial management but also improve decision-making capabilities. Effective internal controls are crucial for mitigating risks and fostering a culture of transparency and accountability. Meanwhile, tax compliance emerges as a key contributor to building corporate reputation and ensuring legal and ethical business operations. For policymakers, the insights from this study advocate for supportive measures that facilitate the adoption of digital technologies, strengthen internal controls, and simplify tax compliance processes. For MSMEs, the study serves as a call to action to embrace these practices as integral strategies for achieving sustainable development and competitive advantage in the marketplace. Future research should aim to explore these dynamics in other regions and over longer periods to build on the findings and provide a broader perspective on MSME sustainability.

REFERENCES

[1] Z. Riaz, M. A. Shafiq, S. H. A. Gillani, N. Yasin, and H. Kanwal, "The impact of perception of justice on tax compliance behavior through the mediating role of social support: an empirical study in Pakistan," *J. Soc. Sci. Rev.*, vol. 3, no. 1, pp. 918–931, 2023.

[2] N. Perveen and A. Ahmad, "Tax Technology, Fairness Perception and Tax Compliance among Individual Taxpayers," *Audit Account. Rev.*, vol. 2, no. 2, pp. 99–120, 2022.

[3] N. J. Madyo, "Digitalizing Local Government Financial Management (Corruption Impact Assessment of Banggai Laut District Budget 2020)," *Leg. Readiness to Face Digit. Transform.*, vol. 68, 2022.

[4] N. Çika, "Development of Internal Controls in Small and Medium Enterprises-Case of Albania," *Eur. J. Mark. Econ.*, vol. 5, no. 2, pp. 1–16, 2018.

[5] Y. K. Susanto and I. Fiorita, "Taxpayer Compliance: Taxpayer Behavior Analysis and Tax Awareness as A Mediating in Indonesia," *J. Bisnis dan Akunt.*, vol. 25, no. 1, pp. 197–206, 2023.

[6] P. Q. Huy and V. K. Phuc, "Accounting information systems in public sector towards blockchain technology application: the role of accountants' emotional intelligence in the digital age," *Asian J. Law Econ.*, vol. 12, no. 1, pp. 73–94, 2021.

[7] J. Kokina and S. Blanchette, "Early evidence of digital labor in accounting: Innovation with Robotic Process Automation," *Int. J. Account. Inf. Syst.*, vol. 35, p. 100431, 2019.

[8] H. B. Ginting and S. Rijal, "Assessing The Role Of Environmental Innovation, Credit Access, And Governance In Shaping The Financial Sustainability Of Indonesian MSMEs," *J. Econ. Bussines Account.*, vol. 7, no. 4, pp. 10834–10852, 2024.

[9] T. P. Nugrahanti, "Analyzing the evolution of auditing and financial insurance: tracking developments, identifying research frontiers, and charting the future of accountability and risk management," *West Sci. Account. Financ.*, vol. 1, no. 02, pp. 59–68, 2023.

[10] A. S. Atichasari and A. Marfu, "The Influence of Tax Policies on Investment Decisions and Business Development of Micro, Small, and Medium-Sized Enterprises (MSMEs) and its Implications for Economic Growth in Indonesia," *J. Econ. Financ. Manag. Stud.*, 2023.

[11] T. P. Nugrahanti and A. S. Pratiwi, "The Remote Auditing and Information Technology," *J. Account. Bus. Educ.*, vol. 8, no. 1, pp. 15–39, 2023.

[12] T. P. Nugrahanti, E. Sudarmanto, A. A. Bakri, E. Susanto, and S. R. Male, "Pengaruh Penerapan Teknologi Big Data, Independensi Auditor, dan Kualitas Pelaporan Keuangan terhadap Efektivitas Proses Audit," *Sanskara Akunt. dan*

Keuang., vol. 2, no. 01, pp. 47–54, 2023.

[13] D. L. Crumbley, L. E. Heitger, and G. S. Smith, "Forensic and investigative accounting," *(No Title)*, 2007.

[14] W. Su, L. Zhang, C. Ge, and S. Chen, "Association between Internal Control and Sustainability: A Literature Review Based on the SOX Act Framework," *Sustainability*, vol. 14, no. 15, p. 9706, 2022.

[15] E. Appah and G. Duoduo, "Determinants of Tax Compliance Behaviour and Sustainable Economic Growth Among MSMEs in Nigeria," *Int. J. Dev. Econ. Sustain.*, vol. 11, no. 3, pp. 70–105, 2023.

[16] T. P. Nugrahanti, N. Puspitasari, I. G. P. R. Andaningsih, and Q. F. E. Soraya, "Transformasi Praktik Akuntansi Melalui Teknologi: Peran Kecerdasan Buatan, Analisis Data, dan Blockchain dalam Otomatisasi Proses Akuntansi," *J. Akunt. Dan Keuang. West Sci.*, vol. 2, no. 03, pp. 213–221, 2023.

[17] A. Kurniawan, R. N. B. Meliala, and F. R. Febrianto, "Factors Influencing Tax Compliance In Indonesia," *Ris. J. Apl. Ekon. Akunt. dan Bisnis*, vol. 5, no. 1, pp. 1–13, 2023.

[18] J. A. Granfon, W. N. J. D. Lagare, D. A. Aling, N. B. D. Dangcalan, and A. A. Ebanay, "Factors Affecting Tax Compliance of MSMEs in Dipolog City," *Int. J. Multidiscip. Appl. Bus. Educ. Res.*, vol. 4, no. 4, pp. 1350–1364, 2023.

[19] A. Sharma, P. Sharma, and J. Singh, "Analysing the Framework of Tax Compliance: A Study of Attitudinal Determinants," *Metamorphosis*, vol. 22, no. 1, pp. 7–17, 2023.

[20] A. Smith-Walter, M. D. Jones, E. A. Shanahan, and H. Peterson, "The stories groups tell: campaign finance reform and the narrative networks of cultural cognition," *Qual. Quant.*, vol. 54, pp. 645–684, 2020.

[21] K. Phornlaphatrachakorn and K. N. Kalasindhu, "Digital accounting, financial reporting quality and digital transformation: evidence from Thai listed firms," *J. Asian Financ.*, vol. 8, no. 8, pp. 409–419, 2021.

[22] R. Hamed, "The role of internal control systems in ensuring financial performance sustainability," *Sustainability*, vol. 15, no. 13, p. 10206, 2023.

[23] A. W. Wibowo, A. Kusmintarti, and N. Eltivia, "ANALYSIS AND DESIGN OF INVENTORY ACCOUNTING INFORMATION SYSTEM APPLICATIONS TO IMPROVE INTERNAL CONTROL IN MSMEs FILO CR MALANG," *Int. J. Multidiscip. Res. Lit.*, vol. 1, no. 6, pp. 660–669, 2022.

[24] N. Walter and M. Wilson, "Influence of computer literacy levels on tax compliance among Harare central business district small and medium enterprises," 2023.