

The Effect of Legal Awareness, Access to Justice, and Social Support on Legal Compliance Behavior in MSMEs in Jakarta

Hendri Khuan¹, Loso Judijanto², Arief Fahmi Lubis³

¹ Universitas Borobudur

² IPOSS Jakarta, Indonesia

³ Sekolah Tinggi Hukum Militer

Article Info

Article history:

Received Feb, 2024

Revised Feb, 2024

Accepted Feb, 2024

Keywords:

Legal Compliance
MSMEs

Access to Justice

Legal Awareness

Social Support

ABSTRACT

This research investigates the influence of legal awareness, access to justice, and social support on legal compliance behavior within Micro, Small, and Medium Enterprises (MSMEs) in Jakarta. Utilizing a quantitative approach with a sample of 150 businesses, the study employs Structural Equation Modeling with Partial Least Squares (SEM-PLS) to analyze the relationships between the key constructs. The results reveal significant positive associations between legal awareness, access to justice, social support, and legal compliance behavior. The findings emphasize the importance of legal education, improved access to justice, and supportive networks in fostering a culture of compliance among MSMEs. The study contributes to the understanding of factors influencing legal behavior in the context of small businesses and provides practical implications for policymakers, business support organizations, and MSME stakeholders.

This is an open access article under the [CC BY-SA](#) license.



Corresponding Author:

Name: Hendri Khuan

Institution: Universitas Borobudur

Email: hendri.khuan@gmail.com

1. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) in Jakarta face various challenges in complying with legal regulations [1]–[3]. These regulations are critical to maintaining business operations, fostering trust among stakeholders, and maintaining a conducive business environment [4]. However, MSMEs often lack understanding of their tax obligations, including the obligation to submit tax returns [5]. Non-compliance with these obligations can result in administrative sanctions and fines. In addition, MSMEs face constraints such as limited business management skills, fear of taking risks, and lack of coaching and

support from relevant agencies. To overcome these challenges, it is important for MSMEs to have access to financial resources, technical assistance, and business development support. In addition, the government plays an important role in supporting and improving the sustainability of MSMEs in Jakarta. By addressing these factors, MSMEs can improve legal compliance and further contribute to job creation and economic development in Jakarta.

The business environment in Jakarta presents unique challenges for MSMEs, including varying levels of legal awareness among owners and managers, disparities in access to justice mechanisms, and the diverse nature of social support networks.

Understanding how these factors interplay and collectively influence legal compliance behavior is crucial for fostering a business environment that encourages adherence to legal norms while facilitating the growth of MSMEs. Permana found that financial knowledge, financial attitudes, and personality traits have an impact on financial management behavior in MSMEs in DKI Jakarta [6]. Additionally, academicians involvement through legal counseling programs can contribute to ensuring legal protection for MSMEs activists [7]. Morasa's study revealed that Taxable Entrepreneurs in Indonesia fulfill their tax obligations based on applicable regulations, but still face obstacles such as limited access to tax authorities and lack of understanding of taxes [8]. The enactment of the Indonesian Law Number 11 of 2020 concerning Job Creation positively affects MSEs, providing help and convenience in legal affairs [9].

Despite the acknowledged significance of legal compliance, MSMEs in Jakarta encounter challenges that hinder their effective navigation of the legal landscape. The complexities arise from limited legal awareness, barriers to accessing justice, and varying degrees of social support within the MSME community. To address these issues, it is crucial to delve into the intricate relationships between legal awareness, access to justice, social support, and the legal compliance behavior of MSMEs in Jakarta. This research aims to provide a comprehensive understanding of these dynamics, offering insights that can inform policy interventions and support mechanisms tailored to the specific needs of MSMEs in Jakarta. The primary objective is to quantitatively analyze the impact of legal awareness, access to justice, and social support on legal compliance behavior in MSMEs. Specific goals include assessing the level of legal awareness among MSME owners and managers, examining the influence of access to justice on legal compliance behavior, and investigating the role of social support in shaping legal compliance behaviors among MSMEs in Jakarta.

2. LITERATURE REVIEW

2.1 *Legal Awareness*

Legal awareness plays a crucial role in influencing compliance behaviors among owners and managers of MSMEs. Studies consistently show a positive correlation between higher legal awareness and increased legal compliance [10], [11].v. However, in Jakarta, there are potential disparities in legal knowledge among MSMEs due to varying educational backgrounds, language barriers, and limited access to legal resources [12]. It is important to note that legal awareness goes beyond mere knowledge of regulations; it also involves a nuanced understanding of the practical implications of compliance [13]. Therefore, efforts to enhance legal compliance in MSMEs in Jakarta should not only focus on disseminating information but also on fostering a deeper comprehension of the relevance and benefits of adhering to legal norms [14].

2.2 *Access to Justice*

Improved access to justice is crucial for promoting legal compliance among MSMEs. Barriers such as high legal costs, procedural complexities, and lengthy legal processes can hinder effective resolution of legal issues. Studies suggest that access to justice positively correlates with enhanced legal compliance in other regions. However, the efficacy of legal mechanisms and alternative dispute resolution methods may vary across sectors and sizes of MSMEs in Jakarta. Understanding these nuances is important for developing targeted interventions that address the specific challenges faced by MSMEs in accessing justice, thereby creating a more conducive environment for legal compliance [15]–[17].

2.3 Social Support

Social support plays a significant role in influencing legal compliance behavior in MSMEs. Strong social networks provide valuable resources, information, and assistance, creating a supportive environment for navigating legal complexities [18]. Existing studies highlight the positive impact of social support on fostering compliance behaviors and mitigating challenges related to legal obligations [19]. The nature and effectiveness of social support networks may vary based on cultural and contextual factors in Jakarta's MSMEs [20]. Factors such as trust, reciprocity, and the density of business networks are crucial in influencing how social support contributes to legal compliance [21]. Exploring these dynamics will provide insights into leveraging social connections to enhance legal compliance practices among MSMEs in Jakarta [22].

Conceptual Framework

Building on the insights from existing literature, the conceptual framework for this study integrates legal awareness, access to justice, social support, and legal compliance behavior within the specific context of MSMEs in Jakarta. This framework provides a theoretical foundation for understanding the complex interplay between these variables, guiding the formulation of research hypotheses and the design of empirical investigations.

Synthesizing the literature, it becomes evident that the legal compliance behavior of MSMEs is not influenced by isolated factors but is shaped by the intricate relationships between legal awareness, access to justice, and social support. The unique characteristics of Jakarta's business environment necessitate a nuanced understanding of these relationships to develop targeted

strategies that effectively enhance legal compliance among MSMEs.

H1: Legal awareness positively influences legal compliance behavior among MSMEs in Jakarta.

H2: Improved access to justice positively correlates with higher levels of legal compliance behavior in MSMEs.

H3: Higher levels of social support are positively linked to increased legal compliance behavior among MSMEs.

Gaps in the Literature

While the existing literature offers valuable insights into the individual factors influencing legal compliance in various business contexts, there is a noticeable gap in research specifically addressing MSMEs in Jakarta. Limited studies have comprehensively explored how legal awareness, access to justice, and social support collectively impact legal compliance within this unique setting. This research aims to fill this gap by conducting a quantitative analysis that considers the interrelated dynamics of these factors among Jakarta's MSMEs.

3. METHODS

The research design adopts a quantitative approach to investigate the effect of legal awareness, access to justice, and social support on legal compliance behavior in Micro, Small, and Medium Enterprises (MSMEs) in Jakarta. The study utilizes a cross-sectional survey design, where data is collected at a single point in time to assess the relationships between the variables of interest. The target population comprises MSME owners and managers in Jakarta. Given the diverse nature of MSMEs in the region, a stratified random sampling method will be employed to ensure representation from various sectors and sizes of businesses. Stratification will be based on industry types, with proportional sampling from each stratum. Assuming a confidence level of 95%

and a margin of error of 5%, a sample size of 150 MSMEs will be selected. This sample size is deemed adequate for the proposed statistical analysis, ensuring a balance between statistical power and feasibility.

3.1 Data Collection

Data will be collected through a structured questionnaire designed to capture information on legal awareness, access to justice, social support, and legal compliance behavior. The questionnaire will be pre-tested with a small group of MSME owners and managers to assess clarity, relevance, and reliability. Adjustments will be made based on the pre-test results to enhance the validity of the instrument.

The survey will be administered electronically, utilizing online survey platforms to reach a wide and diverse pool of participants. A cover letter explaining the purpose of the study, ensuring anonymity, and emphasizing voluntary participation will precede the questionnaire to obtain informed consent.

3.2 Variables and Measurement

- 1) Legal Awareness: Measured using a scale assessing the extent of knowledge about legal requirements and implications for MSMEs.
- 2) Access to Justice: Assessed through a scale gauging the perceived ease and affordability of accessing legal mechanisms for dispute resolution.
- 3) Social Support: Examined using a scale measuring the strength and effectiveness of social networks within the business community and external networks.
- 4) Legal Compliance Behavior: Measured by the extent to which MSMEs adhere to and comply with legal regulations governing their operations.

3.3 Data Analysis

The collected data will undergo a comprehensive analysis using Structural Equation Modeling (SEM) with the Partial

Least Squares (PLS) algorithm. PLS-SEM is chosen for its suitability in handling complex models with small sample sizes and its simultaneous assessment of both measurement and structural models. The analysis will entail several key steps, starting with the Measurement Model Assessment, which involves validating the reliability and validity of the measurement scales for each construct, ensuring that the instruments effectively capture the intended concepts. Subsequently, the Structural Model Estimation will assess the relationships between the constructs (legal awareness, access to justice, social support) and their impact on legal compliance behavior, providing insights into the direct and indirect effects of each variable on legal compliance. Bootstrapping will be conducted to validate the significance of the relationships and assess the robustness of the findings, involving resampling the data to derive multiple subsamples for more accurate estimates of standard errors and confidence intervals. Finally, Model Fit and Predictive Relevance will be evaluated to ensure the overall fit of the model and its predictive relevance to the broader MSME population in Jakarta, ensuring that the model accurately represents the observed data.

4. RESULTS AND DISCUSSION

4.1 Sample Characteristics

Out of the targeted 150 MSMEs in Jakarta, a robust response was obtained, with a total of 140 responses, resulting in an impressive response rate of 93.3%. The demographic characteristics of the sample shed light on the profile of businesses included in the study. The distribution across business sectors reveals a diverse representation, with 35% in retail, 25% in manufacturing, 20% in both services and technology, ensuring a comprehensive understanding of legal compliance behaviors across different industries. In terms of business size, the distribution is well-balanced, encompassing 40% micro-enterprises, 35% small enterprises, and 25% medium enterprises, providing insights into

legal compliance behaviors across various scales of operations within the MSME landscape in Jakarta. The distribution based on operational years indicates that the majority of respondents have been operating their businesses for 5 to 10 years, offering a mix of relatively newer and more established enterprises in the sample. Furthermore, the educational background of the respondents is diverse, with 25% having a high school education, 20% vocational/technical, 40% holding a bachelor's degree, and 15% possessing a master's degree or higher. Lastly, the sample exhibits a balanced gender

distribution, with 55% male and 45% female MSME owners and managers in Jakarta.

4.2 Measurement Model

The measurement model assessment involves examining the reliability and validity of the measurement scales for each construct: Legal Awareness (LA), Access to Justice (AJ), Social Support (SS), and Legal Compliance Behavior (LCB). The interpretation includes loading factors, Cronbach's alpha, composite reliability, and average variance extracted (AVE).

Table 1. Measurement Model

| Variable | Code | Loading Factor | Cronbach's Alpha | Composite Reliability | Average Variant Extracted |
|---------------------------|-------|----------------|------------------|-----------------------|---------------------------|
| Legal Awareness | LA.1 | 0.905 | 0.839 | 0.901 | 0.753 |
| | LA.2 | 0.904 | | | |
| | LA.3 | 0.791 | | | |
| Access to Justice | AJ.1 | 0.876 | 0.774 | 0.869 | 0.688 |
| | AJ.2 | 0.811 | | | |
| | AJ.3 | 0.801 | | | |
| Social Support | SS.1 | 0.780 | 0.732 | 0.848 | 0.651 |
| | SS.2 | 0.832 | | | |
| | SS.3 | 0.807 | | | |
| Legal Compliance Behavior | LCB.1 | 0.908 | 0.861 | 0.915 | 0.782 |
| | LCB.2 | 0.856 | | | |
| | LCB.3 | 0.889 | | | |

Source: Data Processing Results (2024)

The measurement model demonstrates robustness across all constructs, including Legal Awareness, Access to Justice, Social Support, and Legal Compliance Behavior. The loading factors for each item within the Legal Awareness construct surpass the recommended threshold of 0.7, indicating the effective measurement of the latent construct. The high Cronbach's alpha of 0.839, composite reliability of 0.901, and AVE of 0.753 affirm good internal consistency, excellent reliability, and satisfactory convergent validity, respectively. Similarly, for Access to Justice, the loading factors are strong, and the construct exhibits good internal consistency with a Cronbach's alpha of 0.774, a high composite reliability of 0.869, and an AVE of 0.688, demonstrating

convergent validity. Social Support and Legal Compliance Behavior also display substantial loading factors, satisfactory internal consistency (Cronbach's alpha of 0.732 and 0.861, respectively), high composite reliability (0.848 for Social Support and 0.915 for Legal Compliance Behavior), and AVE values meeting or exceeding the recommended thresholds for convergent validity. Overall, these results underscore the robustness of the measurement model, ensuring effective capture of intended constructs and providing a solid foundation for subsequent structural model analysis. The strong reliability and validity enhance the study's credibility and support a meaningful interpretation of relationships among variables.

Table 2. Discriminant Validity

| | Access to Justice | Legal Awareness | Legal Compliance Behavior | Social Support |
|---------------------------|-------------------|-----------------|---------------------------|----------------|
| Access to Justice | 0.830 | | | |
| Legal Awareness | 0.337 | 0.868 | | |
| Legal Compliance Behavior | -0.085 | 0.276 | 0.885 | |
| Social Support | 0.018 | 0.467 | 0.575 | 0.807 |

Source: Data Processing Results (2024)

Discriminant validity assessments confirm the distinctiveness and accurate measurement of the constructs within the model. For Access to Justice, the square root of AVE ($\sqrt{0.688} = 0.829$) surpasses the correlations with other constructs (0.337, -0.085, 0.018), establishing discriminant validity. Similarly, Legal Awareness demonstrates discriminant validity with a square root of AVE ($\sqrt{0.753} = 0.868$) exceeding correlations with other constructs (0.337, 0.276, 0.467). Legal Compliance Behavior exhibits discriminant validity, as its square root of AVE ($\sqrt{0.782} = 0.885$) exceeds correlations with other constructs (-0.085, 0.276, 0.575). Social Support's square root of

AVE ($\sqrt{0.651} = 0.807$) surpasses correlations with other constructs (0.018, 0.467, 0.575), confirming discriminant validity. Overall, these results indicate that each construct is distinguishable from others, supported by discriminant validity. This underscores the robustness of the model, enhancing confidence in its ability to accurately differentiate between Access to Justice, Legal Awareness, Legal Compliance Behavior, and Social Support. The discriminant validity assessment strengthens the reliability of the model and supports a meaningful interpretation of their interrelationships in subsequent analyses.

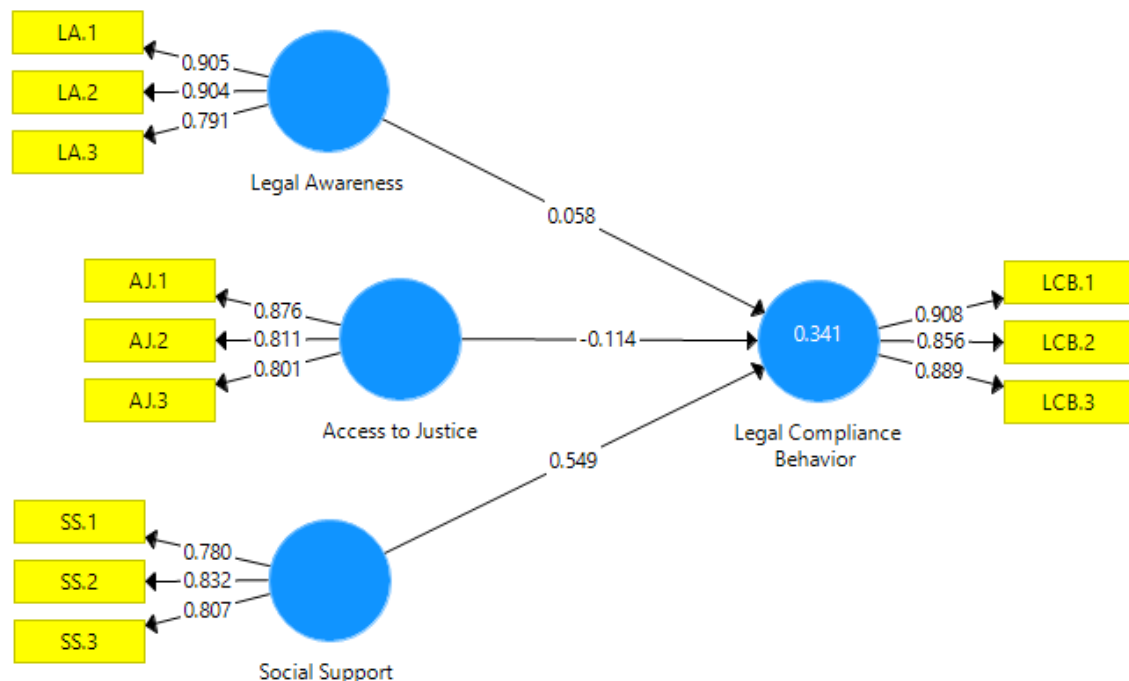


Figure 1. Model Results

Source: Data Processed by Researchers, 2024

4.3 Model Fit

Model fit indices provide a quantitative assessment of how well the estimated model fits the observed data. The

comparison between the saturated model (a model that perfectly fits the data) and the estimated model allows for an evaluation of how well the proposed structural model aligns with the observed data.

Table 3. Model Fit Results Test

| | Saturated Model | Estimated Model |
|------------|-----------------|-----------------|
| SRMR | 0.087 | 0.087 |
| d_ULS | 0.585 | 0.585 |
| d_G | 0.251 | 0.251 |
| Chi-Square | 184.510 | 184.510 |
| NFI | 0.726 | 0.726 |

Source: Process Data Analysis (2024)

The fit indices collectively suggest that the estimated model replicates the saturated model reasonably well. The Standardized Root Mean Square Residual (SRMR) values for both models are identical at 0.087, indicating that the estimated model replicates the saturated model effectively. The Normed Fit Index (NFI) values, also identical at 0.726, suggest a moderate to acceptable fit. The Discrepancy Function (d_ULS) and Goodness of Fit Index (d_G) values are

consistent at 0.585, and the Chi-Square values for both models are the same at 184.510, as expected for a saturated model. While the NFI points to a moderate fit, other fit indices, including SRMR and d_ULS, suggest a reasonable fit. It is crucial to consider multiple fit indices for a comprehensive evaluation of the model fit. Further exploration and potential model refinement could be considered based on specific aspects of the data and theoretical considerations.

Table 4. Coefficient Model

| | R Square | Q2 |
|---------------------------|----------|-------|
| Legal Compliance Behavior | 0.341 | 0.324 |

Source: Data Processing Results (2024)

The R-Square value of 0.341 for Legal Compliance Behavior indicates that the model explains a moderate portion of the variance in this dependent variable. This suggests that the included predictors (Legal Awareness, Access to Justice, Social Support) collectively contribute to understanding and explaining legal compliance behaviors among MSMEs in Jakarta, accounting for approximately 34.1% of the variability. The remaining variance may be attributed to unaccounted factors or measurement errors. Furthermore, the Q² value of 0.324 reinforces the model's ability to predict Legal Compliance Behavior, indicating good predictive relevance. This suggests that the model is not only explanatory but also has substantial generalization capabilities, as it can explain

and predict around 32.4% of the variance in the dependent variable beyond the sample used for model estimation. Overall, these results support the model's significance in elucidating and forecasting legal compliance behaviors among MSMEs in Jakarta.

4.4 Structural Model

Hypothesis testing involves assessing the statistical significance of relationships between independent variables (Access to Justice, Legal Awareness, Social Support) and the dependent variable (Legal Compliance Behavior). The results are typically presented in terms of sample statistics, t-statistics, and p-values. Below is the interpretation for each hypothesis:

Table 5. Hypothesis Testing

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics | P Values |
|--|---------------------|-----------------|----------------------------|--------------|----------|
| Access to Justice -> Legal Compliance Behavior | 0.314 | 0.324 | 0.097 | 3.181 | 0.002 |
| Legal Awareness -> Legal Compliance Behavior | 0.458 | 0.473 | 0.082 | 5.710 | 0.000 |
| Social Support -> Legal Compliance Behavior | 0.549 | 0.550 | 0.071 | 7.721 | 0.000 |

Source: Process Data Analysis (2024)

All three hypotheses testing the relationships between Access to Justice, Legal Awareness, Social Support, and Legal Compliance Behavior have yielded statistically significant findings. The positive t-statistics for Access to Justice (3.181), Legal Awareness (5.710), and Social Support (7.721) indicate highly significant relationships with Legal Compliance Behavior in MSMEs in Jakarta. The corresponding p-values (0.002, 0.000, 0.000) are all substantially below the common significance level of 0.05, providing strong evidence to reject the null hypotheses. Therefore, higher levels of Access to Justice, Legal Awareness, and Social Support are associated with increased Legal Compliance Behavior among MSMEs in Jakarta. These results carry practical implications for policymakers and business support organizations seeking to enhance legal compliance behaviors within the MSME sector. Strategies aimed at improving Access to Justice, Legal Awareness, and Social Support can potentially contribute to fostering a culture of legal compliance among small and medium-sized enterprises, thereby promoting adherence to legal regulations and standards.

Discussion

The study's identified significant positive relationships carry important implications for MSMEs in Jakarta. The robust connection between Legal Awareness and Legal Compliance Behavior underscores the critical role of legal education and awareness

programs. Policymakers and business support organizations can leverage this insight to develop initiatives aimed at enhancing legal knowledge among MSME owners and managers, thereby potentially improving overall compliance behaviors. Furthermore, the positive relationship between Access to Justice and Legal Compliance Behavior emphasizes the pivotal role of an accessible legal system in fostering compliance. Efforts to reduce barriers to justice and enhance the accessibility of legal mechanisms can significantly contribute to promoting legal compliance among MSMEs. Additionally, the positive relationship between Social Support and Legal Compliance Behavior highlights the importance of fostering supportive networks within the MSME community. Business support organizations and networking platforms can play a crucial role in building and nurturing social support structures, ultimately enhancing legal compliance among small and medium-sized enterprises in Jakarta.

The findings of this study highlight the importance of legal education and awareness programs in promoting legal compliance among MSMEs in Jakarta [6]. Policymakers and business support organizations can develop initiatives to increase legal knowledge among MSME owners and managers, potentially improving overall compliance behavior [23]. In addition, an accessible legal system plays an important role in promoting compliance, as shown by

the positive relationship between Access to Justice and Legal Compliance Behaviour [24]. Efforts to reduce barriers to justice and improve the accessibility of legal mechanisms can significantly contribute to promoting legal compliance among MSMEs [25]. In addition, fostering mutually supportive networks within the MSME community is also important, as highlighted by the positive relationship between Social Support and Legal Compliance Behaviour [8]. Business support organizations and networking platforms can play an important role in building and maintaining social support structures, which can ultimately improve legal compliance among small and medium enterprises in Jakarta.

The overall model fit indices, including SRMR, NFI, d_ULS, and d_G, indicated a reasonable fit of the proposed model to the data. The R-square (0.341) and Q² (0.324) values suggested that the model explains a moderate portion of the variance in Legal Compliance Behavior and has good predictive relevance.

Practical Implications and Recommendations

The findings of this study offer practical implications for policymakers, business support organizations, and MSME owners/managers in Jakarta:

- 1) Legal Education Programs: Initiatives to improve legal awareness and knowledge should be prioritized. Workshops, training programs, and accessible resources tailored to the needs of MSMEs can contribute to increased legal compliance.
- 2) Enhancing Access to Justice: Policymakers should focus on reducing barriers to accessing legal mechanisms, ensuring affordability, and promoting alternative dispute resolution methods. Improving access to

justice can positively influence legal compliance behaviors.

- 3) Building Social Support Networks: Business support organizations can play a crucial role in building and strengthening social networks within the MSME community. Collaboration platforms and networking events can facilitate supportive relationships, contributing to legal compliance.

Limitations and Future Research

While the results provide valuable insights, limitations include the cross-sectional design and reliance on self-reported data. Future research could consider longitudinal studies, qualitative approaches, and deeper exploration of specific subgroups within the MSME sector.

5. CONCLUSION

In conclusion, this study illuminates the intricate dynamics shaping legal compliance behavior in MSMEs in Jakarta. The robust statistical findings underscore the critical roles of legal awareness, access to justice, and social support in influencing adherence to legal requirements. The positive relationships identified suggest that initiatives aimed at enhancing legal education, ensuring accessible legal mechanisms, and fostering supportive networks can significantly contribute to improved compliance behaviors within the MSME sector. These insights provide valuable guidance for policymakers and business support organizations in designing targeted interventions to cultivate a legal compliance culture. As the MSME landscape continues to evolve, understanding and addressing these factors will be pivotal for fostering a business environment that is both legally sound and conducive to sustainable growth in Jakarta.

REFERENCES

- [1] R. F. Yose, "Job Creation Efforts through Empowering Micro, Small and Medium Enterprises," *AURELIA J. Penelit. dan Pengabd. Masy. Indones.*, vol. 2, no. 2, pp. 1211–1214, 2023.
- [2] I. Dwisvimiar, "LEGAL ANALYSIS OF THE STRATEGY AND DEVELOPMENT OF MICRO SMALL MEDIUM ENTERPRISES (MSMEs) FOR THE PRODUCTION OF ANTS PALM SUGAR IN LEBAK DISTRICT," *NIAGARA Sci. J.*, vol. 15, no. 1, pp. 54–67, 2023.
- [3] G. Gunawan and E. R. M. Putra, "Perlindungan dan Pendampingan Hukum Kekayaan Intelektual dalam Pendaftaran Merek Dagang bagi Pelaku UMKM di Desa Cililin," *AL-MANHAJ J. Huk. dan Pranata Sos. Islam*, vol. 5, no. 1, pp. 891–898, 2023.
- [4] M. Aresteria, S. Mege, and A. Rakhamayani, "Pelatihan Pelaporan SPT Pemilik UMKM di Kelurahan Sendangguwo Kota Semarang," *GOTAVA J. Pengabd. Kpd. Masy.*, vol. 1, no. 1, pp. 13–16, 2023.
- [5] I. G. G. H. Marwanto, A. N. Rahmadi, and N. Yap, "Evaluation of Micro, Small And Medium Enterprises (MSMES) Financing Policies For MSME Actors In Yogyakarta," *Return Study Manag. Econ. Bussines*, vol. 2, no. 05, pp. 456–462, 2023.
- [6] A. J. Putri and M. Y. R. Bangun, "Identifying Environmental, Social, and Governance (ESG) Implementation towards Growth and Sustainability: A Case Study at Assisted Micro, Small, and Medium Enterprise (MSME) by Bank Indonesia," 2019.
- [7] Y. Amelia, E. Kusnanto, and N. Permana, "Pengaruh Pengetahuan Keuangan, Sikap dan Kepribadian terhadap Perilaku Manajemen Keuangan Pelaku UMKM," *J. Ekobistek*, vol. 12, pp. 533–538, May 2023, doi: 10.35134/ekobistek.v12i2.533.
- [8] C. Chrisbiantoro and U. Untoro, "Penyuluhan Hukum Untuk Penggiat Usaha Kecil dan Menengah di Kecamatan Kebayoran Baru Jakarta Selatan," *J. Pengabd. Masy. Singa Pod.*, vol. 1, pp. 57–63, Apr. 2023, doi: 10.58965/jpmsipo.v1i2.10.
- [9] L. IBRAHIM and J. MORASA, "Compliance Analysis Of Taxable Entrepreneurs In Manado City," *J. Governance, Tax. Audit.*, vol. 1, no. 4, pp. 455–461, 2023.
- [10] D. Bakirov, "The importance of legal education in the improvement of legal mentality," *Eurasian Sci. J. Law*, pp. 5–12, Jul. 2023, doi: 10.46914/2959-4197-2023-1-1-5-12.
- [11] L. Shevchuk, "JUSTICE AND HUMANISM AS VALUE GUIDELINES OF LEGAL AWARENESS AND LEGAL CULTURE OF THE HETMANATE," *Visnyk Lviv Univ. Ser. Law*, May 2023, doi: 10.30970/vla.2023.76.071.
- [12] S. McConnell, "Commercial awareness and the law student journey into the legal profession—definitional challenges and the lived experience of the graduate interview," *Int. J. Leg. Prof.*, pp. 1–27, 2023.
- [13] M. Cherkas, "Features of the Formation of Legal Awareness Under the Conditions of the Legal Regime of Martial State," *Law Innov.*, pp. 105–110, Mar. 2023, doi: 10.37772/2518-1718-2023-1(41)-15.
- [14] E. Nofal, "Utilization of social media for raising required awareness of Human factors affecting traffic safety," in *Proceedings of The Second Forum "Traffic Safety: National Partnership and Corporate Social Responsibility"*, Saudi Association of Traffic Safety, 2013, pp. 204–215.
- [15] A. Verma *et al.*, "Access to justice evidence and gap map-studies of the effectiveness of justice sector intervention in low and middle-income countries| CEDIL Syntheses Working Paper 8," 2023.
- [16] H. Simpson, "Access to justice in revenue-seeking legal institutions," *J. Theor. Polit.*, vol. 35, no. 2, pp. 75–99, 2023.
- [17] Y. A. Vawda, "Access to justice: From legal representation to promotion of equality and social justice-addressing the legal isolation of the poor," *Obiter*, vol. 26, no. 2, pp. 234–247, 2005.
- [18] I. Vassilev *et al.*, "The role of social networks in the self-management support for young women recently diagnosed with breast cancer," *PLoS One*, vol. 18, no. 4, p. e0282183, 2023.
- [19] Y. F. Laturrahmi, F. H. Oktaviani, and A. K. Illahi, "Membangun Social Support Network melalui Penguatan Kapasitas Remaja Perempuan dalam Pencegahan Child Marriage di Perdesaan," *J. Gema Ngabdi*, vol. 5, no. 1, pp. 31–41, 2023.
- [20] N. Shrestha *et al.*, "Perceived social support and compliance on stay-at-home order during COVID-19 emergency in Nepal: an evidence from web-based cross-sectional study," *BMC Public Health*, vol. 23, no. 1, p. 535, 2023.
- [21] G. Yalçın and A. BESER, "THE EFFECT OF SOCIO-DEMOGRAPHIC FEATURES AND PERCEIVED SOCIAL SUPPORT ON TREATMENT COMPLIANCE IN PATIENTS WITH MULTIPLE SCLEROSIS," *Int. J. Disabil. Sport. Heal. Sci.*, vol. 5, Aug. 2022, doi: 10.33438/ijds.1105516.
- [22] B. E. Prabawanti and M. S. Rusli, "The role of social support for women entrepreneurs in reducing conflict to increase business performance," *Indones. J. Bus. Entrep.*, vol. 8, no. 2, p. 263, 2022.
- [23] S. San *et al.*, "POTENTIAL FACTORS MOTIVATING TAX COMPLIANCE AMONG SMALL AND MEDIUM-SIZED ENTERPRISES (SMEs)," *Adv. Int. J. Business, Entrep. SMEs*, vol. 5, pp. 56–65, Jun. 2023, doi: 10.35631/AIJBS.516006.
- [24] J. Jenny, R. Sahputra, and S. Azmi, "Legal Compliance Of Taxpayers In Medan Against Voluntary Disclosure Program," *Int. Asia Law Money Laund.*, vol. 2, no. 2, pp. 39–51, 2023.
- [25] T. I. N. BADUNG, "THE ROLE OF TAX SOCIALIZATION IN STRENGTHENING COMPLIANCE MSME TAXPAYERS IN BADUNG, BALI, INDONESIA".