



The Impact of Tax Policy on The Growth of Micro, Small, And Medium Enterprises (MSMEs) In Indonesia

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Abstract: Micro, Small, and Medium Enterprises (MSMEs) contribute significantly to the Indonesian economy, accounting for 60% of GDP and 97% of jobs. However, this sector still faces challenges in taxation, particularly related to administration and tax burden. The government has implemented a final income tax policy of 0.5% as an effort to support MSMEs. The research uses a combination of normative juridical and qualitative empirical methods, with data collection through literature study, interviews with 30 MSME actors, surveys of 200 respondents, observation, and Focus Group Discussion. The research findings reveal that although tax policies have simplified the tax system for MSMEs, their implementation is still hindered by low levels of tax compliance and understanding. There is a need for policy refinement that is oriented towards the needs of MSMEs, as well as more intensive education and mentoring programs to support the growth of this sector.

Keywords: MSMEs, Tax Policy, Final Income Tax, Tax Compliance

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a highly important role in Indonesia's economy, making a substantial contribution to economic growth and serving as a key pillar for social welfare. MSMEs in Indonesia are spread across various sectors, including trade, services, and the creative industry. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, the MSME sector contributes over 61% of Indonesia's Gross Domestic Product (GDP) and provides approximately 97% of total employment (Limanseto, 2023). These figures show that MSMEs are not only vital to Indonesia's economic structure but also play a crucial role in job creation and enhancing social welfare. With this strategic role, MSMEs become a vital component contributing to income distribution and poverty reduction, especially in areas with limited employment opportunities. The significant role of MSMEs cannot be separated from the support of various policies implemented by the Indonesian government. As part of efforts to boost the sustainability and growth of the MSME sector, the government has implemented numerous policies aimed at assisting and encouraging MSMEs. Among these various policies, tax policy holds an important position. Taxes serve as the main source of state revenue and play a very strategic role in national development, but they can also be a burden on businesses, especially small enterprises still in the early stages of growth. Therefore, tax policies for MSMEs are designed to help small business operators meet their tax obligations without hampering business growth. The Indonesian government has strived to create tax policies that are simpler, lighter, and more supportive of MSME development.

One policy in place is the application of a final Income Tax (PPH) rate for MSMEs, set at 0.5% of gross turnover, as stipulated in Government Regulation No. 23 of 2018 (Budiarti, 2021). Through this final PPh, the government aims to facilitate MSME actors in fulfilling their tax obligations without burdening them with the complex calculation of tax based on net profit. In addition to the final PPh, the government also provides various other tax incentives aimed at supporting MSME growth in Indonesia. These incentives include temporary tax exemptions, tax reductions, and tax relaxations under certain

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conditions, such as during the COVID-19 pandemic. During the pandemic, many MSMEs encountered difficulties due to declining revenue, prompting the government to provide tax relief through deferred and reduced tax payments for MSMEs (Maharani & Jaeni, 2021). This policy was intended to help MSMEs survive during challenging times and simultaneously support national economic recovery. Through these policies, the government hopes that MSMEs can grow faster, be more competitive, and endure economic volatility. Although tax policies for MSMEs have been designed to be supportive, MSME actors still face several challenges in practice. One major obstacle is the complexity of tax administration, which is perceived as challenging by many business operators. Tax administration is often viewed as complicated and requires a good understanding of applicable tax procedures. For many MSME operators, especially micro-entrepreneurs, this administrative process becomes a significant hurdle (Arianto, 2020).

Many of them lack the knowledge or ability to handle taxes, which leads some to disregard their tax obligations. This low level of tax understanding is largely due to limited financial literacy among MSME operators, particularly those operating in remote areas or with limited educational backgrounds (Zulma, 2020). Aside from administrative issues, the tax burden, although simplified, remains a challenge for many MSMEs, especially those in the early stages or with relatively low profit margins. While the final tax rate applied to MSMEs is relatively low, for some operators with modest turnover, this tax burden can still impact business profitability. This tax burden is especially felt by operators with irregular or fluctuating income, such as businesses that rely on seasonal cycles or certain economic conditions. This situation can reduce their motivation to comply with tax obligations, leaving the potential for tax revenue from the MSME sector suboptimal (Putra, 2020). Moreover, a lack of understanding of the benefits of tax compliance is another challenge. Many MSME operators do not fully comprehend the importance of tax compliance and how the taxes they pay are used for infrastructure development, public facilities, and various other government programs that ultimately benefit them. This low tax literacy among MSMEs also makes them reluctant to participate in tax programs or incentives offered by the government, as they are either unaware of or do not understand the benefits of these incentives (Indrawan & Binekas, 2019). Consequently, various tax policies designed to support MSMEs often fail to reach their full potential.

To address these challenges, tax policies for MSMEs need continuous evaluation and improvement to better support the growth of this sector. In facing tax challenges, some countries have implemented tax policies specifically designed to promote MSMEs, providing special incentives or support programs to increase tax literacy among small business operators. In Indonesia, there is a need for more intensive programs to enhance MSME operators' understanding of taxation, such as through training or guidance provided by relevant institutions, like the Directorate General of Taxes (DJP) (Siswanti & others, 2024). Additionally, the government should consider revisiting the tax rates imposed and paying attention to the economic conditions MSMEs face, ensuring that the policies do not burden them but instead encourage business growth and sustainability. As a dynamic and diverse sector, MSMEs require tax policies that are more flexible and adaptive to their economic circumstances. Proper tax policies are expected to encourage MSMEs to continue growing and contributing to the national economy, particularly amid increasingly complex global challenges. Improvements in the quality of tax policies for MSMEs can be made in various ways, from simplifying tax administration and adjusting tax rates to providing more targeted and effective incentives. With adequate support from the government, it is expected that MSMEs will become a primary driver of Indonesia's economic recovery and sustainable growth. It is crucial to continually monitor and evaluate the effectiveness of the tax policies implemented to ensure optimal results for MSMEs. Consistent evaluation allows the government to adapt policies to the evolving needs of MSMEs and the economic landscape. By staying responsive to changes, policymakers can address emerging challenges and seize opportunities to strengthen the MSME sector further.

To optimize the impact of these tax policies, it is also essential for the government to foster collaboration with financial institutions, business associations, and educational organizations. Such partnerships can create a support network that not only assists MSMEs in tax compliance but also provides broader resources, including access to capital, training in financial literacy, and marketing support. This ecosystem of support is vital for MSMEs to expand their reach and competitiveness in both domestic and global markets. Additionally, integrating digital solutions in tax administration can significantly simplify processes for MSMEs. Digital platforms that allow online tax filing, simplified record-keeping, and automated compliance reminders can reduce administrative burdens and improve compliance rates among MSMEs. The digitalization of tax services not only makes the process more accessible for MSMEs across the country but also enhances transparency and efficiency in tax administration.

Education and outreach programs tailored for MSME operators, especially those in remote or under-resourced areas, are also key components of a successful tax policy framework. By building awareness about tax benefits and compliance obligations, these programs can help MSMEs recognize the advantages of formalization and how tax contributions support public infrastructure and services. Enhanced tax literacy helps bridge the gap between policy intentions and the practical realities faced by MSME operators, promoting a more inclusive and cooperative relationship between MSMEs and the tax authorities. In conclusion, MSMEs are a backbone of Indonesia's economy, driving job creation, income distribution, and economic resilience. Effective tax policies that support the unique needs of MSMEs will not only contribute to their growth and sustainability but also strengthen the overall economy. Through continuous evaluation, targeted support, and increased digital and educational resources, the government can empower MSMEs to thrive, ensuring that they remain a vital force for economic progress and social development in Indonesia.

2. Materials and Methods

This research adopts a combined approach of normative juridical and qualitative empirical methods. The normative juridical method is applied through an in-depth literature study of legislation and relevant literature on MSME tax policy. Meanwhile, the qualitative empirical method involves field data collection through in-depth interviews with 30 MSME actors, an online survey with 200 respondents, direct observation, and two Focus Group Discussion sessions. Data analysis uses thematic analysis, with triangulation and member-checking techniques employed to ensure the validity of the research. This methodological approach aims to produce a comprehensive understanding of MSME perceptions and challenges regarding tax policy in Indonesia, while also adhering to ethical research considerations.

3. Results and Discussion

3.1. Review of Tax Policy for MSMEs in Indonesia

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in supporting Indonesia's economic growth. To encourage the development of this sector, the Indonesian government has introduced various tax policies specifically designed for MSMEs (Prasetiasari et al., 2023). These policies aim to reduce tax burdens, simplify administration, and provide incentives so that MSME actors can more easily meet their tax obligations without hindering business growth. Among the policies governing MSME taxes are regulations within the Income Tax Law and other relevant tax provisions, which are continuously updated to align with changing economic and social needs. Reviewing these tax regulations is essential to understand how tax policy in Indonesia impacts the MSME sector (Rahim, 2023). One of the main regulations governing MSME taxation in Indonesia is the Income Tax Law. Through this law, the government stipulates that MSMEs with a specific gross turnover are subject to a simpler and reduced tax rate. Prior to these changes, MSMEs often felt burdened by tax obligations similar to those of large businesses, which made it challenging for them to comply. To address this, the govern-

ment issued Government Regulation No. 46 of 2013, which provided relief by setting a tax rate of 1% of gross turnover for MSMEs with an annual turnover of up to IDR 4.8 billion. This policy allows MSMEs to pay taxes with a simpler calculation, based solely on turnover, facilitating compliance (Fata & others, 2024).

This policy was later updated through Government Regulation No. 23 of 2018, which lowered the tax rate to 0.5% of gross turnover. This regulation maintained the maximum turnover threshold of IDR 4.8 billion per year but at a reduced rate to offer more substantial support for MSME actors. This tax reduction aims to promote tax compliance among MSMEs, with the hope that a lower rate will be more aligned with MSMEs' financial capacities and encourage them to register their businesses legally (Jibrán, 2023). With a lower rate and a straightforward system, MSMEs no longer have to navigate complex tax calculations. The regulation also allows MSMEs to benefit from the reduced tax rate for a maximum of three years, encouraging them to grow into more substantial, established business entities. In addition to the final income tax rate, the government provides tax incentives for MSMEs in certain situations, especially during challenging periods like the COVID-19 pandemic. During the pandemic, many MSMEs experienced significant revenue declines due to restricted mobility and reduced consumer demand. To alleviate the burden on MSMEs during this crisis, the government issued Ministry of Finance Regulation (PMK) No. 44/PMK.03/2020, which granted a temporary exemption from final taxes for MSMEs with annual turnover below IDR 4.8 billion. With this policy, the government sought to maintain MSME business continuity so they could survive and continue operating despite economic pressures (Afra & others, 2024). Such policies reflect the government's commitment to providing greater support for MSMEs, particularly in challenging situations.

Beyond direct tax rate incentives, the government also provides support for tax education and guidance for MSMEs. The Directorate General of Taxes (DJP) actively conducts outreach and education programs to help MSME actors understand their tax obligations. Many MSME actors face limitations in their understanding of taxation, so these educational programs are invaluable in helping them grasp applicable tax procedures. DJP also offers e-filing services to facilitate online tax filing, making tax administration more accessible, faster, and efficient for MSME actors. The government also continues to improve digital-based tax systems to assist MSMEs in meeting their tax obligations. Digital systems like e-filing and e-billing allow MSMEs to report and pay taxes without needing to visit tax offices. This digitalization not only improves ease of compliance for MSME actors but also enhances transparency and accountability within Indonesia's tax system (Gaol et al., 2024). With digital systems, MSME actors can access tax information more quickly and accurately while minimizing the risk of administrative errors. The government has also set up a special portal for MSMEs, providing them with access to relevant tax information, a platform to ask questions, and direct assistance from tax officials.

Additionally, MSME-supportive regulations focus not only on tax rates and administrative ease but also on incentives linked to business development and capacity enhancement (Yuniati, 2024). Some of the tax incentives provided by the government include tax deductions for MSME workforce training or education and tax reductions for MSMEs investing in business development. These incentives benefit MSMEs that are committed to growing their business and improving human resource quality. Such policies aim to encourage MSMEs to invest in long-term projects that will boost their competitiveness in the market. Despite the various facilitation measures and incentives, implementing tax policies for MSMEs in Indonesia still faces several challenges. One primary challenge is the low level of tax compliance among MSMEs. Many MSME actors do not fully understand the importance of tax obligations or the benefits of paying taxes legally. This low level of tax literacy contributes to poor tax compliance among MSMEs, leading to untapped tax revenue potential in this sector. Moreover, some MSME actors continue to perceive taxes as a burden that hinders business growth. The government strives to improve tax literacy among MSMEs by conducting more intensive outreach

and providing accessible guidance. In several regions, the government collaborates with MSME communities to conduct direct tax outreach, aiming to increase MSME actors' understanding of the benefits of paying taxes. This pro-program also seeks to shift the perception that taxes are solely a burden by emphasizing their role as a contribution to national development, which ultimately benefits MSMEs themselves.

Through these educational and outreach efforts, the government seeks to build a positive relationship between MSMEs and the tax system, fostering a mindset that views taxation as an integral part of supporting sustainable business growth and national development. By working closely with MSME communities, government officials aim to clarify how tax compliance can contribute to broader economic stability, which ultimately enhances the business environment for MSMEs. The government's support extends beyond taxation policies, also incorporating training programs, funding support, and simplified regulatory processes to encourage MSME growth and formalization. For instance, programs that focus on improving business skills and digital literacy allow MSME owners to enhance their competitiveness in both domestic and international markets (Yusuf & others, 2024). Additionally, the government has collaborated with various institutions to provide low-interest loans and financial assistance for MSMEs, particularly in sectors with high growth potential or significant economic impact.

As the digital economy continues to expand, MSMEs are also encouraged to integrate technology into their business practices. With government support in areas like e-commerce and digital marketing, MSMEs have greater opportunities to reach broader markets, increase sales, and strengthen brand presence. The government's focus on building digital infrastructure is also beneficial for MSMEs, as it reduces operational costs and improves access to vital resources, including financing and market data. Despite these support systems, challenges remain in effectively implementing and coordinating policies at various levels of government. MSMEs in remote areas often have limited access to resources, making it difficult for them to take full advantage of available programs. Regional disparities in digital infrastructure and financial literacy also hinder the effective implementation of policies, suggesting a need for localized solutions tailored to specific regional needs.

3.2. Analysis of the Impact of Tax Policy on MSMEs

Tax policy has a significant influence on the growth and development of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The implementation of a final tax rate and various tax incentives has had diverse impacts on key aspects of MSME growth, such as income, investment, and business expansion. An in-depth analysis of the impact of these tax policies is essential to understand their effectiveness in supporting the MSME sector as one of the main pillars of the national economy (Indrawanto, 2024). One of the most impactful tax policies for MSMEs is the imposition of a final tax rate of 0.5% of gross turnover, as stipulated in Government Regulation No. 23 of 2018. This policy aims to simplify the tax system for MSMEs and reduce their tax burden. The direct impact of this policy on MSME income is quite significant. With a lower rate than before, MSMEs can retain more of their income, which can then be used for business reinvestment or to improve the welfare of owners and employees (Nurchayati et al., 2024). This increased retained income has the potential to encourage long-term MSME growth.

However, it should be noted that the impact of the final tax rate on MSME income is not always positive for all types of businesses (Amin, 2024). For MSMEs with very low profit margins, a tax rate based on turnover can be a heavier burden than a tax system based on net income. This is because they still have to pay taxes even if they are experiencing losses. This situation can negatively impact MSME cash flow, especially for businesses operating with thin profit margins or facing significant revenue fluctuations. In terms of investment, the final tax policy has provided greater certainty for MSMEs in their financial planning. With a simpler system and fixed rate, MSMEs can more easily project their tax burden and plan investments more effectively. This certainty has encouraged many MSMEs to invest in their business development, such as purchasing new

equipment, upgrading technology, or expanding production capacity. However, it should be noted that the final tax policy may also reduce the incentive for large-scale investment since there are no tax deductions for capital expenditures as in the regular income tax system.

Regarding business expansion, the final tax policy has encouraged many MSMEs to grow their businesses. With a lighter tax burden and simpler administration, many MSMEs feel more confident to expand their operations (Hidayat et al., 2024). This is evident from the increase in the number of MSMEs that are officially registered and paying taxes. This business expansion not only benefits MSMEs themselves but also contributes to national economic growth and job creation. In addition to the final tax rate, the government has also implemented various tax incentives aimed at supporting MSME growth. These incentives, such as tax deductions for employee training or technology investment, have provided additional encouragement for MSMEs to increase their capacity and competitiveness. For example, tax incentives for employee training have encouraged many MSMEs to invest in developing their human resources, which in turn enhances productivity and the quality of the products or services they offer.

However, the effectiveness of these tax incentives in encouraging MSME growth also depends on the level of understanding and accessibility of MSMEs to these incentives (Judijanto, 2024). Many MSMEs, especially micro and small businesses, still face difficulties in understanding and utilizing the available tax incentives. This highlights the importance of more intensive outreach and education regarding the tax policies and incentives available for MSMEs. Tax policy has also influenced MSME decisions regarding formalizing their businesses. With lower tax rates and a simpler system, many MSMEs that previously operated in the informal sector have been motivated to register their businesses officially. Formalization opens up access for MSMEs to various government facilities and support, including access to formal financing and business development programs. This, in turn, supports the growth and long-term expansion of MSMEs. Nevertheless, the impact of tax policy on MSMEs is not uniform across all sectors and business scales (Aditya, 2024). MSMEs operating in sectors with higher profit margins tend to benefit more from the final tax policy compared to those in low-margin sectors. Additionally, larger and more established MSMEs tend to be better able to take advantage of available tax incentives compared to micro-enterprises that may still struggle with basic issues such as market access or capital.

In the context of the COVID-19 pandemic, tax policy has played a crucial role in supporting the survival and recovery of MSMEs. Special tax incentives provided during the pandemic, such as temporary tax exemptions for MSMEs with certain turnover thresholds, have helped many small businesses to survive amid drastic revenue declines (Maharani & Jaeni, 2021). This policy has allowed many MSMEs to retain their employees and continue their operations, albeit on a smaller scale. However, challenges remain in implementing tax policies for MSMEs. One of the main issues is the information and understanding gap among MSME operators regarding applicable tax policies. Many MSMEs, especially those operating in remote areas or with limited access to information, still struggle to understand and utilize existing tax policies. This underscores the need for greater efforts by the government in terms of targeted tax outreach and education for MSMEs, so they can better understand their tax benefits and obligations.

3.3. Perception and Challenges of MSMEs Regarding Tax Policies

Based on the results of surveys and interviews with various MSME (Micro, Small, and Medium Enterprises) actors in Indonesia, there are diverse perceptions and challenges faced regarding tax policy. This study reveals that MSME actors' views on tax policies tend to vary depending on the business scale, their level of understanding, and experience in running a business. In-depth analysis of these perceptions and challenges is essential to understand the effectiveness of tax policies from the business owners' perspective. In terms of perception, most MSME actors acknowledge that the current tax policy, especially the 0.5% final tax rate, is relatively lighter compared to the previous

taxation system (Rahim, 2023). However, there are varied opinions on whether the policy acts as a driver or a barrier to business growth. Established MSMEs with sound administrative systems tend to view tax policy as an instrument that supports formalization and professionalization of their business. Conversely, micro-businesses and startups often see tax obligations as an additional burden.

The interviews indicate that approximately 60% of respondents struggle to understand current tax procedures and regulations. The main challenge frequently cited is the complexity of tax administration, despite government efforts to simplify the system. Many MSME owners feel that although tax rates have been reduced, the administrative procedures remain too complicated for those without a background or sufficient understanding of taxation. Another significant challenge revealed by the survey is limited human and technological resources. Around 75% of respondents admitted they do not have dedicated staff to handle tax matters, and their bookkeeping is still done manually. This condition makes it difficult for many MSMEs to perform regular and accurate tax record-keeping and reporting. Limited access to information technology also poses an obstacle, especially for MSMEs operating in areas with inadequate digital infrastructure. In terms of tax compliance, the survey results show that the compliance rate of MSMEs in paying taxes is still relatively low. Approximately 45% of respondents admitted they do not pay taxes regularly as required. Common reasons include a lack of understanding of tax procedures, limited funds, and a perception that the benefits of paying taxes are not directly felt by MSMEs (Michael & Widjaja, 2024). This indicates a gap between MSME expectations and the implementation of tax policies in practice.

Regarding tax incentives provided by the government, particularly during the COVID-19 pandemic, around 55% of respondents said they were aware of these incentives. However, only about 30% successfully utilized them. The main obstacle to utilizing tax incentives is the lack of detailed information on application procedures, requirements, and the reporting mechanism, which many MSME actors find complex. Interviews also reveal concerns among MSME actors about the consequences of tax non-compliance. About 65% of respondents expressed anxiety about potential tax audits and sanctions that may be imposed. This concern often discourages them from formally registering their business or applying for tax incentives, fearing it may increase their visibility to tax authorities. In terms of tax outreach and education, the majority of respondents (80%) stated that they require more intensive assistance and training. Although the Directorate General of Taxes has conducted various outreach programs, many MSME actors feel these programs have not reached them effectively. They expect more personalized and continuous assistance programs, particularly in bookkeeping and tax reporting.

Another identified challenge is cash flow issues. For MSMEs with small profit margins, the obligation to pay taxes based on turnover can disrupt their business liquidity. Approximately 70% of respondents stated that they sometimes struggle to set aside funds for tax payments, especially during periods of declining revenue or unexpected expenses. Despite various challenges, some MSME actors (40%) acknowledge that tax compliance provides certain advantages, such as easier access to formal financing and opportunities to participate in government programs. They also realize that having a compliant taxpayer status can enhance their business credibility with business partners and financial institutions. Based on these findings, it can be concluded that although tax policies have been designed to support MSMEs, there are still various challenges in implementation. MSME actors' perceptions of tax policies remain diverse, and many face difficulties in fulfilling their tax obligations. This underscores the need for policy refinements that are more oriented toward MSME needs and capacities, as well as the enhancement of more effective outreach and assistance programs.

4. Conclusions

Based on the discussion above, several important points can be concluded regarding tax policies for MSMEs in Indonesia: The final tax policy with a 0.5% turnover rate has provided certainty and simplification of the tax system for MSMEs, but it also has varying impacts depending on the scale and type of business. This policy has encouraged the formalization of businesses and business expansion for some MSMEs, especially those that are more established and have good administrative systems. Nevertheless, there are still significant challenges in the implementation of tax policies, particularly related to understanding and tax compliance among MSMEs.

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