



TAX MANAGEMENT STRATEGY: AN ACCOUNTING APPROACH IN A GLOBAL CONTEXT (SDG 8: DECENT WORK AND ECONOMIC GROWTH)

Rochma Sudiati¹, Hera Khairunnisa², Rida Prihatni³, Gentiga Muhammad Zairin⁴, Andrew Saw Tek Wei⁵, Rifki Fahrizal⁶, Siti Alisha Putri⁷

^{1,2,3,4,6,7}Faculty of Economics, State University of Jakarta, Indonesia

⁵Fakulti Kewangan Antarabangsa Labuan, Universiti Malaysia Sabah, Malaysia

Corresponden Email: rochmasudiati@unj.ac.id¹

Abstract

This program focuses on enhancing tax compliance and literacy among Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, specifically targeting Bulak Village in Indramayu. MSMEs play a crucial role in the country's economy, contributing 61% of the GDP and providing 97% of employment. However, a significant gap exists in tax knowledge and compliance, with only a small fraction of MSMEs possessing a Taxpayer Identification Number (NPWP). This community service project aims to address these gaps by offering training and mentorship to MSME actors on tax regulations, financial reporting, and compliance with Indonesian tax laws. The program follows a structured approach based on goal-setting theory, consisting of phases such as goal setting, planning, training, and evaluation. By improving the financial literacy and tax awareness of MSME owners, the project fosters a sustainable and compliant business environment. The results highlight the importance of continued collaboration between local authorities, financial institutions, and educational institutions to enhance MSME support, ensuring better compliance and encouraging the use of digital tax tools for long-term growth and sustainability.

Keywords: Tax Compliance, Micro, Small, and Medium Enterprises (MSMEs), Financial Literacy

INTRODUCTION

The Micro, Small, and Medium Enterprises (MSME) sector contributed 61% of the GDP, or IDR 9,580 trillion, according to Press Release HM.4.6/303/SET.M.EKON.3/08/2023. MSMEs account for 97% of the nation's total labor absorption, which is another way they contribute. The need for MSME actors to strengthen compliance is the issue brought up in this community service activity. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (KemenkopUKM), there were 64.2 million MSMEs as of 2021, contributing 61.07% of GDP, or IDR 8,573.89 (Hamida & Wijaya, 2022). 63.96 million microbusiness actors, 193,959 small business actors, 44,728 medium business actors, and 5,550 large business actors make up the 64.2 million actors (Muhamad, N., 2023). However, the number of MSMEs with a Taxpayer Identification Number (NPWP) is only 2.3 million (Nurhidayah, H, 2021).

The MSME sector has a significant potential for tax revenue, according to the preceding explanation of the number of MSMEs. For a long time, MSME income has been subject to government taxes. A final PPh rate of 1% is applied to entrepreneurs with an annual turnover of less than IDR 4.8 billion by virtue of Government Regulation (PP) number. 46 of 2013 Governing Income Tax on Income Received or Earned by Taxpayers who Have a Certain Gross Turnover (Sekolah Tinggi Ekonomi Islam SEBI Indonesia et al., 2022). The opinions of MSEs who thought the 1% tax rate was excessive also contributed to the tax rate reduction (Poernomo, Y, 2020). Government

Regulation (PP) Number 23 of 2018 was published in 2018, amending this regulation and imposing a reduced tariff of 1%, or 0.5%, on MSME players' gross income. This regulation modification is intended to facilitate MSMEs' ability to determine and pay their tax obligations (Tatik, 2018).



Figure 1. Bulak Village, Indramayu MSME products

It is required of MSME participants to be well-informed about their income. MSMEs should not confuse gross income with net profit, according to the Indonesian Young Entrepreneurs Association (HIPMI). The low level of tax knowledge among MSMEs worries HIPMI (Antaranews, 2023). According to the justification provided, this program's partners deal with two primary issues: 1) MSMEs do not yet have ideal tax awareness; 2) MSMEs do not yet have optimal tax literacy.

METHODS AND PROCEDURES

Micro, small, and medium-sized businesses (SMEs) who nevertheless require tax assistance are the focus of this service team. The SMEs selected were located in the neighborhood of Bulak Village, Indramayu and aligned with the partner issues discussed in section 1.2. In addition, the team included international partners with expertise in tax and accounting who served as mentors and resource persons. In order to accomplish the activity's objectives, the team and partners work together to align views of the activity. The service team plans the execution of activities using the goal-setting theory technique. According to goal setting theory, performance will be higher when objectives are specific and relevant rather than general or aimless (Locke & Latham, 2006). Students' approaches to learning activities, their progress throughout sessions, and their motivation and engagement may all be influenced by well-defined and pertinent goals (Chang, C. H., Chen, K. Y., & Huang, Y. M, n.d.). Coach review or feedback is necessary to reach the desired outcomes (Chang, C. H., Chen, K. Y., & Huang, Y. M, n.d.). A review is available. Micro, small, and medium-sized businesses (SMEs) that are unfamiliar with financial reporting in compliance with financial accounting standards are the goal of this service team. The MSMEs selected were located in the Cirebon district and were in line with the

issues and gaps mentioned above. The service team also includes international partners with accounting expertise. To make sure that the community service objective is met, the team and partners collaborate. The goal-setting theory approach is employed by the service team. According to goal setting theory, performance is often higher when goals are defined and difficult as opposed to vague or generic (Chang, C. H., Chen, K. Y., & Huang, Y. M, n.d.). Clear objectives can improve motivation and engagement, track students' progress throughout learning sessions, and assist mold their approaches to learning activities [8]. Feedback from training providers is required to generate current goals (Chang, C. H., Chen, K. Y., & Huang, Y. M, n.d.). In order to modify the development implementation process, feedback might help students reassess the established accomplishment goals (Lehner, S., & Schuster, T., 2023). Goal setting theory states that participants might be most motivated by learning objectives that are process-focused, difficult, and precise (Chang, C. H., Chen, K. Y., & Huang, Y. M, n.d.). According to goal setting theory, if there is no accomplishment that is assessed during the learning process, the outcomes will be pointless. Additionally, an accomplishment will foster self-directed learning and can serve as a gauge for objectives and benchmarks for evaluating success (Evans & Zhu, 2023).

Setting specific, quantifiable goals is the first step. 1) Raising tax awareness among MSME players and 2) raising tax literacy among MSME players are the goals of this program. Setting goals involves brainstorming sessions with the proposed team, and overseas partners. Activity brainstorming might take place in person or online. The second phase, known as the planning stage, is completed by creating thorough activity plans, locating pertinent resources, and creating a reasonable activity schedule. In the third phase, training and development, helped Bulak Village, Indramayu MSMEs gain knowledge and skills related to tax compliance and literacy.

The fourth step, measurement and evaluation, is used to gauge how well implementation is going and if the goals and guidelines of the tax laws that affect MSMEs are being followed. In the fifth stage, participants' and other pertinent parties' input is gathered and analyzed to determine areas that require improvement. Group conversations about the known and unknown aspects of executing the service program can be used to carry out the fifth phase. The sixth phase, known as the adjustment stage, is completed by modifying the implementation plan as needed in light of the assessment and feedback outcomes.

The seventh and last phase is the final achievement, which is assessed by the final implementation assessment and submitted by creating achievement reports and informing relevant parties of the findings. The intended outcome may be efficiently and quantifiably attained using this strategy. In order to tailor the development implementation process to program demands, feedback might encourage students to assess agreed objectives or accomplishments (Lehner, S., & Schuster, T., 2023). Goal-setting theory states that participants can be motivated by learning objectives that are process-oriented, precise, difficult, and attainable (Chang, C. H., Chen, K. Y., & Huang, Y. M, n.d.).

However, according to goal setting theory, if there is no accomplishment being assessed, the outcomes cannot be significant or have ramifications. In this regard, achievement can serve as objectives and benchmarks for evaluating achievement as well as generate autonomous learning and descriptions (Evans & Zhu, 2023).

Table 1. Method According to Goal Setting Theory

No	Step	Activities
1	Goal Setting	Team and partner discussions (resource person/coach)
2	Planning	
3	Training and Development	<ol style="list-style-type: none"> 1. SME seminar on aspects of compliance (regarding calculating, depositing and reporting taxes) and tax literacy 2. SME training on aspects of tax compliance and literacy 3. Support for the results of seminars and training for SMEs
4	Feedback	Group discussion with participants regarding the evaluation results
5	Adjustment	Relevant adjustments
6	Achievement	Increasing aspects of SME tax compliance and literacy

Source: Team, 2025

Universiti Malaysia Sabah, Malaysia is the activity's partner, particularly in the accounting study program, which addresses MSME issues with compliance, including tax literacy and the computation, depositing, and reporting of taxes. In order to promote components of tax compliance and literacy developed by MSMEs but already standard for tax legislation in Indonesia, these skills and knowledge are required to offer the right insight and support.

According to the goal-setting theory of Locke and Latma, the pursuit of sustainability necessitates ongoing assessment, namely through goal-setting, planning, training and development, measurement and evaluation, feedback, modification, and accomplishment. Goal-setting is the first step of this community service program. During this phase, MSMEs' demands regarding tax compliance and literacy factors are taken into consideration, along with specific objectives for implementing these aspects and ideas from MSMEs and tax specialists. The planning step may then be completed by creating a detailed implementation strategy, determining the different resources required, and selecting a reasonable implementation timeline. The training and development phase is then completed by educating MSMEs about tax compliance and literacy issues, offering training on these topics, and offering support during implementation. Measuring the efficacy and efficiency of implementation, assessing how well reports adhere to Indonesian tax regulations, and gathering input from participants and relevant parties will all be part of the measurement and evaluation stage. Positive discoveries and opportunities for improvement are identified through analysis of the feedback collected, along with suggestions for actionable changes. The adjustment step is then completed by making modifications to the implementation plan, obtaining more training if necessary, and putting

the adjustments into the tax compliance and literacy reports. In order to guarantee program success and favorable engagement from a variety of associated parties, the accomplishment stage concludes with the final assessment of implementation, the creation of achievement reports, and the dissemination of outcomes to relevant parties. Through a series of planned, controlled, and quantifiable steps, this program aims to assist MSMEs in adjusting financial literacy and compliance components in line with Indonesian tax legislation.

Table 2. Explanation of Activity Stages Based on Locke and Practice's Goal Setting

Activity	Activity	Objective	Achievement Criteria
Goal Setting	Identify Understanding of MSME Tax Regulations	Understanding the extent to which MSMEs understand aspects of compliance (regarding calculating, depositing and reporting taxes) and tax literacy	Number of MSMEs who understand the identified tax regulations.
	Setting Tax Regulation Objectives	Develop specific and measurable goals regarding understanding aspects of compliance (regarding calculating, depositing and reporting taxes) and tax literacy in accordance with tax regulations.	Number of MSMEs that implement compliance and understand tax literacy according to tax regulations.
	Consultation with MSMEs and Tax Experts	Receive suggestions and opinions from MSMEs and tax experts in setting appropriate goals.	Level of involvement of MSMEs and tax experts through the goal setting process.
Planning	Design an Implementation Plan	Develop detailed implementation plan accuracy steps.	The implementation plan is structured and detailed.
	Identify Resources	Determine the appropriateness of the resources needed to run the program.	Required resources (budget and personnel) are identified.
	Setting Deadlines	Establish an efficient and realistic schedule in each implementation stage.	An efficient implementation schedule that has been agreed upon

Activity	Activity	Objective	Achievement Criteria
			by all relevant parties.
Training & Development	Socialization of Tax Regulations	Providing related material to increase understanding to MSMEs regarding aspects of compliance (regarding calculating, depositing and reporting taxes) and tax literacy.	Active participation of MSMEs in implementing socialization activities on aspects of tax compliance and literacy.
	Assistance During Implementation	Provide ongoing guidance and assistance while understanding material related to tax compliance and literacy aspects	Frequency and level of satisfaction of MSMEs with assistance in understanding material aspects of tax compliance and literacy.
Measurement & Evaluation	Measurement of Understanding of Tax Regulations	Carry out evaluations regarding the target level of understanding of tax compliance and literacy in accordance with tax regulations in Indonesia.	Percentage of level of understanding of tax compliance and literacy in accordance with applicable tax regulations in Indonesia.
	Participant and Related Party Satisfaction Survey	Collecting feedback in evaluating the level of satisfaction of MSMEs and various related parties with the program.	Satisfaction scores of participants and related parties obtained through evaluation surveys.
Feedback	Feedback Collection	Receive feedback from MSMEs and related parties regarding implementation.	Total feedback collected.
	Feedback Analysis	Analyze feedback to gain insight and input for future programs.	Identify positive findings and areas of improvement based on feedback.

Activity	Activity	Objective	Achievement Criteria
	Preparation of Recommendations	Develop recommendations for improvements or changes based on feedback.	Improvement or adjustment plans are created and can be implemented.
Adjustment	Implementation Plan Adjustments	Adjust implementation plans according to evaluation findings and analyzed feedback.	The number of changes or adjustments implemented after evaluation and feedback.
	Additional Training (if required)	Provide additional training according to the expected needs of related parties.	Additional levels of participation and understanding following training implementation.
Achievement	Final Implementation Evaluation	Assess the final results of implementation and achievement of overall objectives.	Achievement of the overall goals of service to MSMEs.
	Compilation of Achievement Reports	Prepare a report that includes the level of achievement.	Achievement reports that are structured clearly and in detail.
	Socialization of Results to Related Parties	Socialize the results and positive impacts of implementation to various related parties.	Effective socialization and positive participation regarding program results from various parties.

Source: Team, 2025

RESULTS

On June 10-11, 2025, a community service activity was held in a hybrid format via Zoom and Bulak Village, Indramayu, West Java, targeting SMEs in Bulak Village. The aim was to enhance basic accounting skills, starting from recording simple transactions to creating basic financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM), as well as increasing tax awareness and compliance among micro, small, and medium enterprises (SMEs). The event was attended by various participants, including SME practitioners and academics such as lecturers, entrepreneurs, and other stakeholders.

The event featured two expert speakers in the fields of accounting, taxation, and content creation. The first speaker was Dr. Andrew Saw Tek Wei, Senior Lecturer (Labuan Faculty of International Finance), Universiti Malaysia Sabah, Malaysia. In his presentation, he discussed the global comparison of MSMEs in Indonesia and Malaysia, as well as innovative financing for MSMEs, namely P2P Microfinancing. The second speaker was Gentiga Muhammad Zairin, S.E., M.Ak., CA, CPSAK, Senior Lecturer, Faculty of Economics and Business, University of Jakarta. In his presentation, he discussed basic accounting and taxation for SMEs, as well as tax reporting. After each speaker presented their respective materials, a question-and-answer session was held, during which participants could ask the speakers about any confusing aspects of the topics presented. This question-and-answer session was highly beneficial for the event as it made it more interactive, increased participant engagement, and facilitated the exchange of opinions between speakers and participants.

Dr. Andrew Saw Tek Wei, as the first speaker, presented material on the comparison of SMEs in Indonesia and Malaysia on a global scale. He also explained innovative financing methods such as P2P (Peer-to-Peer) Microfinancing in Indonesia and iTEKAD Microfinancing in Malaysia. Of course, the implementation of P2P Microfinancing in Indonesia faces several challenges, such as 1) Low Financial Literacy, 2) Risk to the Institution, 3) Potential for Misuse. In his presentation, he explained that there are two iTEKAD programs: iTEKAD MAJU and iTEKAD BangKIT. He continued that in iTEKAD MAJU, recipients of financing will receive funds through a Sharia-based system (Tawarruq), repay the loan with an additional 4% per year (unchanged throughout the loan period), and have a maximum repayment period of 7 years. This financing also has restrictions on the use of funds to align with Sharia principles, such as not being used to purchase stocks, property, or engage in activities contrary to Islamic law. Meanwhile, the iTEKAD BangKIT program is a sharia-based microfinance program from Islamic Bank that provides funds without interest or fees, with the spirit of mutual assistance and encouraging recipients to give back to the community through Sadaqa House. This program offers financing up to RM20,000 (equivalent to approximately 76,820,200 Indonesian Rupiah/IDR) with a financing period of 3 years. He then summarized the advantages of iTEKAD Microfinancing: 1) Assists with certification, 2) Provides entrepreneurs with training on financial literacy and business ethics, 3) Entrepreneurs must develop a sound business plan to repay the bank, thereby reducing the bank's default risk, 4) Potentially contributes to the creation of sustainable and ethical entrepreneurs. Although iTEKAD Microfinancing has significant advantages for SMEs, it also has drawbacks: 1) It requires a significant amount of manpower from the bank, 2) It is not as profitable as other products.

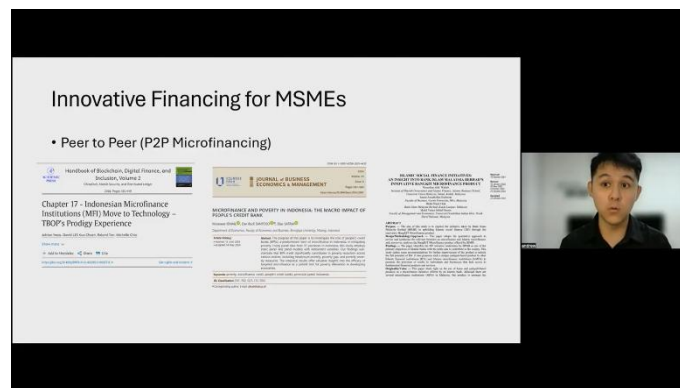


Figure 2. Innovative Financing for MSMEs

The second speaker, Gentiga Muhammad Zairin, S.E., M.Ak., CA, CPSAK, presented material on basic accounting and taxation for MSMEs and their tax reporting. From this presentation, it is important to understand the importance of accounting and taxation concepts for SMEs and their tax reporting, thereby fostering tax-compliant SMEs. By practicing good accounting and taxation concepts, starting from the preparation of basic financial statements, recording simple transactions, preparing a simple balance sheet, as well as understanding basic taxation concepts and tax administration. This greatly facilitates SMEs in recording and understanding their cash flow, enabling them to make more accurate decisions based on the cash flow statement, as well as improving compliance and understanding of taxation, thereby avoiding tax penalties. He continued his explanation regarding the basic components of accounting. The basic components of accounting include 1) Assets, 2) Liabilities, 3) Equity, 4) Revenue and Expenses. This presentation will be highly relevant when SMEs wish to record simple transactions, track cash flow, and prepare financial statements. Understanding the basic concepts of accounting is very important so that financial reporting can be done consistently, accurately, and transparently, which is important in supporting business decision-making based on accurate information.



Figure 3. Presentation Basic Taxation Concepts and Tax Administration

After the basic accounting presentation, he continued with a presentation on the basic concepts of taxation for MSMEs and their reporting. In this session, he explained in detail the steps that MSMEs must take to fulfill their tax obligations. He also discussed the types of taxes applicable to SMEs, starting with 1) Local Taxes for SMEs, which include motor vehicle taxes, rural and urban land and building taxes, taxes on certain goods and services, and advertising taxes, 2) Final Income Tax of 0.5% (Government Regulation No. 55 of 2022), 3) Value-Added Tax (VAT) for registered taxpayers (PKP).

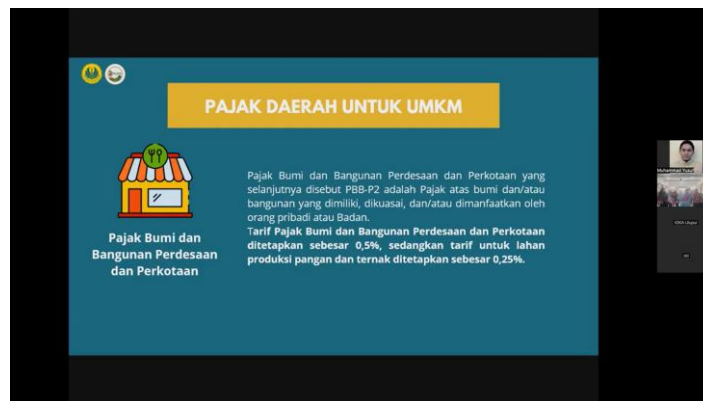


Figure 4. Local Taxes for SMEs

In his presentation, he also explained the tax rates and how tax reporting is conducted. The tax rate regulations for SMEs under PP 55 of 2022 state that gross income up to IDR 4.8 billion per year is subject to a final income tax rate of 0.5% of gross income. Meanwhile, individuals (individual taxpayers) with gross income up to IDR 500 million in a tax year are exempt from the obligation to pay final income tax. However, starting in 2025, SMEs that have utilized the 0.5% final rate for seven years will be subject to the general tax rate in accordance with the provisions of Article 17 of the Income Tax Law.

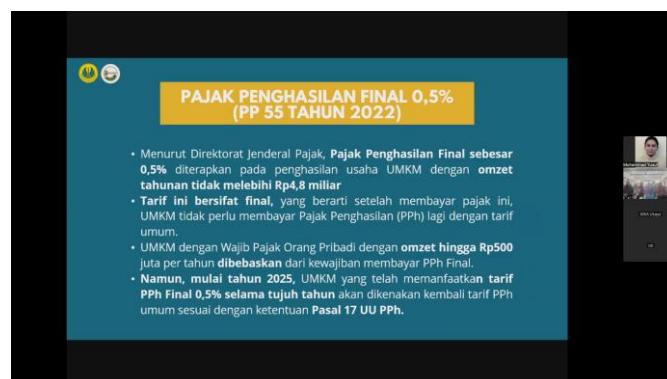


Figure 5. Final Income Tax of 0.5% (Government Regulation No. 55 of 2022)

Continuing with the tax rate regulations for SMEs, he explained that businesses with gross income exceeding IDR 4.8 billion per year must be registered as Taxable Business Entities (PKP) and subject to Value-Added Tax (VAT) on the sale of taxable goods or services. The current VAT rate is 11%, and it will increase to 12% starting January 1, 2025.

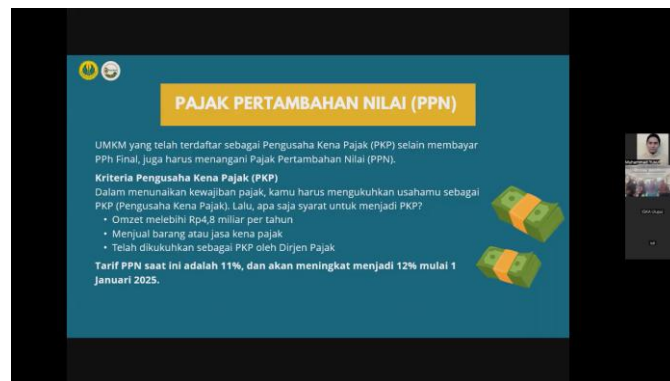


Figure 6. Value-Added Tax (VAT) for registered taxpayers (PKP).

Regarding tax payments themselves, tax payments are divided into two types: 1) Self-payment, 2) Withheld or collected by a withholding agent or collector. However, there is an exception for the second point, where taxpayers must first submit a statement to the Tax Office (KPP). However, before being able to file taxes, he emphasized that taxpayers must first obtain an NPWP. NPWP registration can be done online through the official website of the Directorate General of Taxes, such as ereg.pajak.go.id and coretaxdjp.pajak.go.id, so there is no need to visit the tax office in person. Generally, the NPWP registration process takes 1 to 14 days, depending on the completeness of the taxpayer's documents. It was also explained that there are no fees for obtaining an NPWP.

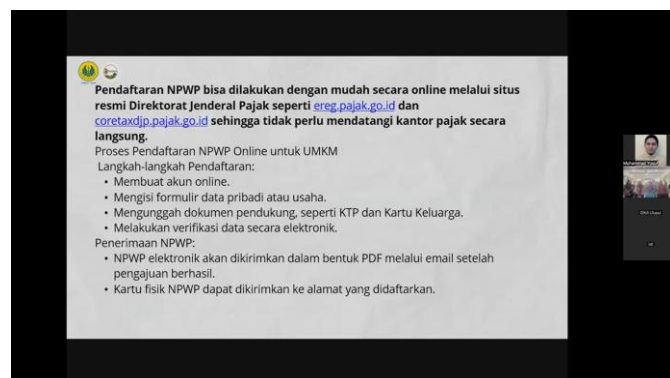


Figure 7. NPWP registration

He then explained the procedure for paying taxes through the Coretax application, stating that registered taxpayers must access the application, select the payment menu, and create a billing code independently as a tax payment identifier. Before continuing the process, the taxpayer's identity data must be verified and confirmed to match their personal or business information.

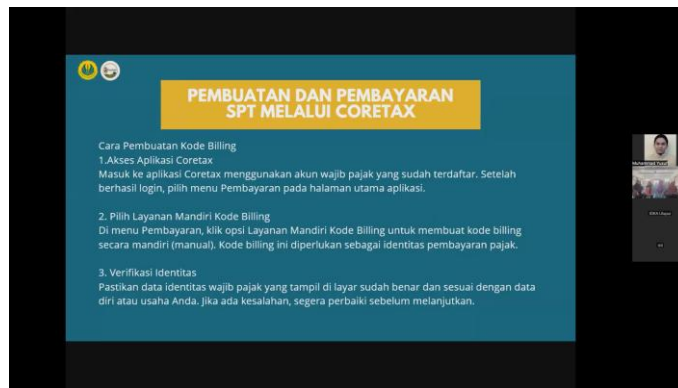


Figure 8. Procedure for Paying Taxes

KEMENTERIAN PENDIDIKAN TINGGI, SAINS, DAN TEKNOLOGI UNIVERSITAS NEGERI JAKARTA FAKULTAS EKONOMI DAN BISNIS			
DAFTAR HADIR			
NO	NAMA	JABATAN	TANDA TANGAN
1	Fitriani	UMKM	[Signature]
2	Wati	WATANA KBM	[Signature]
3	Alia	UMKM	[Signature]
4	Rivana	TEKOH MASYARAKAT	[Signature]
5	Kusriana	UMKM	[Signature]
6	Handayani	UMKM	[Signature]
7	Celin	Kade	[Signature]
8	Een endangwati	Podharusa	[Signature]
9	DEBIA	UMKM	[Signature]
10	Fitri Komalasari	UMKM	[Signature]
11	Endangwati	Podharusa	[Signature]
12	Mutiara	UMKM	[Signature]
13	Meli	UMKM	[Signature]
14	Alia	Kader	[Signature]
15	Dea Alia	Kader	[Signature]
16	Prima Riana	Podharusa	[Signature]
17	Kusriana	UMKM	[Signature]
18	Fitri	UMKM	[Signature]
19	Fitri	Podharusa	[Signature]
20	Fitri	Podharusa / UMKM	[Signature]
21	Alia Subandari	Podharusa Desa	[Signature]
22	EDY SUAEI	AT 03	[Signature]
23	Yan Satrio	Podharusa	[Signature]
24	Hj Muech S ed	Podharusa	[Signature]
25	Fitri	UMKM	[Signature]

Figure 9. List Documentation Present



Figure 10. Documentation

CONCLUSION

The community service activity held on June 10-11, 2025, in Bulak Village, Indramayu, successfully enhanced SMEs' basic accounting skills and tax awareness through expert presentations and interactive discussions. Participants gained practical knowledge on recording transactions, preparing financial statements according to SAK-EMKM, and understanding tax obligations including local taxes, final income tax, and VAT. The event also introduced innovative microfinancing options like Indonesia's P2P lending and Malaysia's iTEKAD programs, highlighting both opportunities and

challenges. To sustain this progress, it is recommended that similar programs continue regularly, with increased collaboration between local authorities and financial institutions to improve financial literacy, promote accessible Sharia-compliant financing, and encourage the use of digital tax tools such as the Coretax application, thereby supporting SME growth and compliance in the long term.

ACKNOWLEDGMENTS

Thank you to the University of Jakarta, particularly the Faculty of Economics and Business, for contract number UN39.5.FEB/PT.01.03/2025 for funding this activity, as well as to all participants, speakers, and committee members who contributed to the success of this activity. I hope that the knowledge and insights gained from this event can serve as a means to improve tax compliance and encourage the creation of a more sustainable business environment for MSMEs.

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