


Government Strategy to Encourage MSME Tax Compliance through Digitalization

Dicky Rachmat Gunawan

Universitas Putra Indonesia

| Article Info | ABSTRACT |
|--|---|
| <p>Keywords: Government strategy, tax compliance, MSMEs, digitalization.</p> | <p>This study aims to analyze the government's strategy to encourage tax compliance among Micro, Small, and Medium Enterprises (MSMEs) through the use of digitalization. The research background is based on the low level of tax compliance among MSMEs, which is influenced by limited understanding of regulations, complex administrative processes, and limited access to information. The research method used is qualitative with a descriptive approach, through literature review, policy analysis, and secondary data from official publications related to MSME taxation and the digitalization of public services. The results show that the government's tax digitalization strategy, through various services such as e-Filing, e-Billing, e-Registration, and MSME-specific applications, has proven effective in providing convenience, efficiency, and transparency in tax reporting and payment. However, its implementation still faces challenges such as the digital literacy gap, limited technological infrastructure in certain regions, low tax and financial literacy, difficulties adapting to new systems, as well as data security issues and resistance from some MSMEs. Therefore, the success of this strategy depends heavily on the synergy between technology enhancement, ongoing education, data protection, and a persuasive approach to build taxpayer awareness and trust.</p> |
| <p>This is an open access article under the CC BY-NC license</p>  | <p>Corresponding Author: Dicky Rachmat Gunawan Universitas Putra Indonesia dickyrgunawan@gmail.com</p> |

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, both in terms of job creation, increasing gross domestic product (GDP), and income distribution (Munthe et al., 2023). This significant contribution of MSMEs places this sector as one of the backbones of the national economy. However, the high number of MSMEs has not been directly proportional to the relatively low level of tax compliance (Janah et al., 2024).

The Indonesian government continues to strive to encourage MSME tax compliance through various strategic policies oriented towards ease, relief, and regulatory simplification (Fitria et al., 2022). One concrete step is the issuance of the Law on Harmonization of Tax Regulations (UU HPP), which provides incentives in the form of tax exemptions for Individual Taxpayers with gross incomes of less than IDR 500 million per year. This policy not only aims to ease the burden on MSMEs but also serves as a stimulus to motivate them to register as taxpayers and understand their tax obligations (Ningsih & Saragih, 2020).

Furthermore, the government also issued Government Regulation (PP) Number 23 of 2018, which simplifies tax calculations and reduces rates for MSMEs. This regulation is valid for a specific period: seven years for individual taxpayers and four to three years for corporate taxpayers (Sularsih, 2018). The purpose of this policy is to provide MSMEs with a transition period to learn simple bookkeeping and financial record-keeping procedures before transitioning to a more complex tax system. Through an integrated incentive and education approach, PP 23 of 2018 not only provides fiscal relief but also forms the basis for better tax administration literacy for MSMEs (Setiawan, 2019).

MSME tax compliance is often hampered by several factors, such as a lack of understanding of tax regulations, perceived complexity of administrative procedures, and limited access to information (Putra, 2020). Many MSMEs perceive taxes as an additional burden rather than a contribution to national development. This is exacerbated by the low digital literacy and financial literacy of most MSME actors, so that the tax reporting and payment process is less than optimal (Fuadi & Mangoting, 2013).

To address these challenges, the government has formulated various strategies to encourage tax compliance among MSMEs. One prominent strategic step is the implementation of digitalization in the tax administration system (Indrawan & Binekas, 2018). Through digital innovation, the government seeks to simplify the tax reporting and payment process, ensuring easy, fast, and transparent access. Digitalization is also expected to reduce compliance costs, a frequent complaint among MSMEs (Saputra & Meivira, 2020).

In line with advances in information technology, the government has introduced various online tax applications, such as e-filing, e-billing, and tax applications integrated with banking services and digital payment platforms (Leo & Alimuddin, 2023). This step not only aims to simplify MSMEs' operations but also to improve the accuracy of tax data and strengthen the database needed for fiscal policymaking. With digital transformation, the tax administration process is expected to become more inclusive and adaptive to the needs of MSMEs (Parerungan, 2025).

In addition to service digitization, the government's strategy also includes providing tax incentives, technology-based outreach, and intensive mentoring through digital channels. These efforts are expected to foster tax awareness among MSMEs while simultaneously building a culture of sustainable compliance (Fajar et al., 2023). The implementation of tax digitalization also plays a role in reducing the scope for data manipulation and increasing transparency in the relationship between taxpayers and the government (Andreansyah & Farina, 2022).

Based on this background, this study focuses on analyzing the government's strategy for encouraging MSME tax compliance through digitalization and the challenges it faces. This research is expected to provide a comprehensive overview of the effectiveness of tax digitalization policies, while identifying opportunities and challenges faced in their implementation. Therefore, the research findings can provide important input for the government in formulating more targeted strategies to sustainably improve MSME tax compliance.

METHOD

This research uses a qualitative method with a descriptive approach. This approach was chosen because it provides an in-depth overview of the government's strategy in encouraging MSME tax compliance through digitalization. The data used in this study came from secondary sources in the form of academic literature and relevant previous research results. Data analysis was conducted by classifying information based on key themes, namely government policies, digitalization implementation, and its impact on MSME tax compliance (Rukin, 2019). The data analysis process was conducted qualitatively through the stages of data reduction, data presentation, and drawing conclusions. Data reduction was carried out by sorting information relevant to the research focus, then presenting it in a systematic descriptive form. Next, conclusions were drawn to identify the effectiveness of the government's tax digitalization strategy, as well as the opportunities and challenges faced. With this approach, the research is expected to provide a comprehensive understanding of how digitalization can be a strategic instrument in improving MSME tax compliance.

RESULT AND DISCUSSION

Digitalization Strategies to Improve MSME Tax Compliance

MSMEs, as a sector that plays a crucial role in national economic growth, contribute significantly to Gross Domestic Product (GDP) and job creation. However, the low level of tax compliance in this sector poses a serious challenge for the government (Ulfa & Aribowo, 2021). Therefore, a policy strategy that provides incentives and education is considered an appropriate step to build tax awareness among small and medium-sized businesses.

One government strategy to encourage MSME tax compliance is through strengthening tax digitalization, particularly by providing digital tax applications that simplify the tax reporting and payment process. Through platforms such as e-Filing, e-Billing, and mobile-based tax applications, MSMEs can fulfill their tax obligations more quickly, practically, and transparently without having to visit the tax office (Kamil et al., 2025). This digitalization not only reduces compliance costs and time but also improves data accuracy and minimizes the potential for administrative errors. Thus, the use of digital tax applications is a strategic instrument that not only supports ease of service but also builds a more inclusive and sustainable tax compliance culture among MSMEs (Surjadi, 2023).

The following are several forms of government digitalization strategies to improve MSME tax compliance:

Development of a Digital Tax Administration System

The development of a digital tax administration system by the Directorate General of Taxes (DGT) is a strategic step in simplifying the process of fulfilling tax obligations, especially for MSMEs. Through digital services such as e-Registration, taxpayers can register online with simpler and faster procedures, eliminating the need for time-consuming manual processes. Furthermore, e-Filing allows for online reporting of Tax Returns (SPT), allowing MSMEs to submit their tax reports anytime and anywhere. This facility is particularly

beneficial for small businesses that have limited time and resources to carry out conventional tax administration processes.

Furthermore, e-Billing facilitates tax payments because MSMEs can directly obtain billing codes and conduct transactions through banking or digital financial applications. Meanwhile, e-Invoice simplifies the creation and reporting of tax invoices through an integrated system, reducing the risk of recording errors while increasing data accuracy. These four digital services not only reduce compliance costs and administrative burdens but also strengthen the transparency and accountability of the tax system. Thus, digitizing tax administration is a crucial tool for improving compliance, expanding the tax base, and building more effective relationships between the government and MSMEs.

Integration with Digital Payment Platforms

Integration with digital payment platforms is a key government strategy to support MSME tax compliance in the era of digital transformation. Through collaboration with banks and financial technology (fintech) companies, tax payments can now be made online using various channels, such as mobile banking, internet banking, and digital wallets. This service simplifies MSMEs, previously constrained by distance, time, and manual procedures, as transactions can be conducted in real time without the need to visit a tax office or bank. Furthermore, the digital payment system, which is directly connected to the Directorate General of Taxes (DGT), ensures that every payment is automatically recorded, reducing the risk of delays and administrative errors.

For MSMEs, this convenience offers significant benefits as it aligns with their increasingly familiar habits of using digital applications in their business activities, such as accepting customer payments through QRIS, digital wallets, or bank transfers. By integrating tax payments through the same channel, the process of fulfilling tax obligations becomes more practical, efficient, and transparent. Furthermore, the government also benefits from more accurate transaction data to support digital-based fiscal policies. Therefore, integration with digital payment platforms not only encourages increased tax compliance but also strengthens a modern tax system that is more inclusive and adaptable to technological developments.

Technology-Based Tax Socialization and Education

Technology-based tax socialization and education is one of the government's key strategies to improve tax compliance among MSMEs. Through this approach, the government not only provides digital services but also ensures that MSMEs have a sufficient understanding of their tax obligations. The use of technology allows for more flexible socialization through various channels, such as webinars, video tutorials, social media, and the official website of the Directorate General of Taxes (DGT). This approach eliminates the limitations of time and space, allowing MSMEs from various regions, including remote areas, to access knowledge about the tax system more easily.

Furthermore, this technology-based education helps overcome tax literacy barriers, which have been a major obstacle for MSMEs in fulfilling their tax obligations. Through digital content packaged in simple language, interactive infographics, and practical simulations, the government can provide a more practical understanding of tax reporting and payment

procedures. Moreover, with interactive question-and-answer sessions via webinars or social media, MSMEs can communicate directly with DGT speakers, enabling both technical and substantive issues to be addressed promptly.

In the post-pandemic era, digital outreach strategies have proven increasingly relevant as many MSMEs have adapted to technology in managing their businesses. By utilizing digital platforms for tax education, the government not only expands the reach of information but also fosters a culture of digital literacy among small businesses. This, in turn, will strengthen awareness-based tax compliance, not just administrative obligations. Therefore, technology-based tax outreach and education are strategic steps that complement administrative digitization, thereby creating an inclusive, adaptive, and sustainable tax system.

Development of a Special Application for MSMEs

The development of a special application for MSMEs is one of the government's strategic innovations to encourage tax compliance while improving financial literacy among small businesses. This application is designed with simple features to be easy to use by MSMEs that may be unfamiliar with complex tax administration systems. Through this digital transaction recording application, MSMEs can regularly record business income and expenses, which can then be automatically used as the basis for tax calculations. This helps MSMEs reduce manual errors in bookkeeping and provides a more accurate financial picture for business decision-making.

Furthermore, the application's integration with the national tax system allows MSME transaction data to be synchronized directly with the Directorate General of Taxes (DGT). This allows for faster, more transparent, and more efficient tax reporting and payment processes. For the government, this integration is also beneficial because it strengthens the taxpayer database, enabling more targeted fiscal policies to be formulated. For MSMEs, the use of this special application not only reduces tax obligations but also fosters discipline in financial record-keeping, a crucial foundation for more sustainable business development.

Providing Incentives Through Digital Systems

Providing incentives through digital systems is one of the government's effective strategies for improving tax compliance among MSMEs. Through digital platforms, incentive policies such as a final MSME tax rate of 0.5% of turnover or tax exemptions for taxpayers with gross income below a certain threshold can be accessed, understood, and utilized more easily by business actors. This digitalization makes information related to incentives more transparent because all requirements, procedures, and benefits received by taxpayers are openly communicated through the official DGT website, tax applications, and other digital outreach channels. Thus, MSMEs not only benefit from administrative convenience but also feel a sense of fairness and legal certainty in government policies.

In addition to providing easy access, managing incentives through digital systems also encourages voluntary taxpayer compliance. MSMEs that feel supported by incentives tend to be more motivated to voluntarily report and pay taxes because they directly experience the benefits of these reliefs. This differs from a repressive approach, as digital incentives emphasize the principles of convenience, transparency, and service. With this model, the

government is not only able to increase tax revenue gradually, but also foster sustainable tax awareness among MSMEs as strategic partners in national development.

Improving Data Transparency and Accuracy

Improving data transparency and accuracy through tax digitization is a key factor in building a modern and equitable tax system. With the implementation of digital technology, every MSME tax transaction and activity can be recorded in real time, minimizing the potential for recording errors and data manipulation. This system not only makes it easier for MSMEs to fulfill their tax obligations but also increases taxpayer confidence because the entire process can be monitored openly and transparently.

For the government, the availability of accurate and up-to-date data provides a strong foundation for formulating evidence-based fiscal policies. Digital data enables a more in-depth analysis of MSME tax compliance patterns, revenue potential, and areas requiring policy intervention. Furthermore, this data integration can also reduce tax evasion practices because every transaction and obligation is automatically recorded in the system. Thus, digitalization not only improves administrative efficiency but also strengthens the transparency, accountability, and sustainability of the national tax system.

Challenges in the Government's Digitalization Strategy to Improve MSME Tax Compliance Are Quite Complex.

Digital Literacy Gap

The digital literacy gap is one of the main challenges in implementing a tax digitalization strategy to improve MSME compliance. Many small business owners still have limited knowledge of using technological devices, both computers and internet-based applications. This condition causes some MSMEs to struggle to understand digital procedures, such as online registration, reporting via e-Filing, or paying taxes via e-Billing. As a result, the potential benefits of digitalization, designed to provide convenience, are not fully realized by all MSME taxpayers.

Low digital literacy among MSMEs is also often related to education level, age, and business habits. Most MSMEs with long-standing businesses are more accustomed to manual methods for recording and transacting. The transition to a digital system requires a lengthy adaptation process, especially for those with minimal experience with technology. Without proper outreach and training, these limitations have the potential to foster resistance to the tax digitalization policy. On the other hand, the digital literacy gap can hamper the government's efforts to expand the taxpayer base through a modern, integrated system. Without sufficient understanding, MSMEs tend to delay tax reporting, rely on third-party services, or even neglect their obligations. Therefore, the government needs to provide intensive mentoring, provide easy-to-understand tutorials, and expand simple technology-based educational channels. With these steps, the digital literacy gap can be narrowed, so that the digitalization strategy can truly improve MSME tax compliance in an inclusive and sustainable manner.

Unequal Access to Technological Infrastructure

Unequal access to technological infrastructure is a major challenge in the government's efforts to promote tax digitalization for MSMEs. Although digital-based services such as e-Filing or e-Billing offer convenience, not all regions have adequate infrastructure support. In urban areas, internet access is relatively stable, making it easier for MSMEs to utilize digital systems. However, in rural or remote areas, limitations in internet connections, electricity, and technological devices often hinder business actors from connecting to online tax services.

This infrastructure inequality has direct implications for tax compliance levels across regions. MSMEs in areas with limited digital access are likely to lag behind in tax reporting and payment, leading to inequities in policy implementation. Meanwhile, MSMEs in areas with adequate access can adapt more quickly to digital systems. This difference in conditions creates a compliance gap that can ultimately reduce the effectiveness of national tax digitalization policies.

To overcome these obstacles, the government needs to integrate tax digitalization strategies with technology infrastructure development programs, especially in areas with limited access. Collaboration with internet service providers, telecommunications companies, and government programs such as village internet can be a solution to expand digital reach. Furthermore, providing digital tax service facilities at public service centers is also crucial so that MSMEs in remote areas can still easily access tax services. This way, tax digitalization can be implemented more equitably and inclusively, without leaving MSMEs in areas with limited infrastructure behind.

Lack of Tax and Financial Literacy

Lack of tax and financial literacy is a fundamental challenge to the success of a digital tax strategy. Many MSMEs remain focused on day-to-day business operations without understanding the importance of tax obligations. This lack of understanding of tax regulations, rates, administrative procedures, and the benefits of compliance makes it difficult for some MSMEs, even with simple digital systems in place. As a result, digitalization is seen as merely a technical formality, rather than a means of increasing tax awareness and responsibility.

Furthermore, low financial literacy also impacts the quality of MSME transaction recording. Many small businesses are unfamiliar with simple bookkeeping, resulting in inaccurate financial data used as the basis for tax calculations. This situation hinders the optimal use of digital tax applications, which can simplify administrative processes, due to the lack of valid input data. Ultimately, this lack of understanding can lead to reporting errors, late payments, and potential administrative sanctions.

To address these issues, digitalization strategies need to be accompanied by increased tax and financial literacy through ongoing education programs. The government can organize training, outreach, and provide digital-based educational content that is easily accessible to MSMEs. This approach will help business owners understand basic tax concepts and train them in more organized financial management. By increasing tax and financial literacy, digitalization can function optimally in encouraging MSME tax compliance and expanding the state revenue base.

Adapting to the New System

Adapting to the new system is another significant challenge in implementing tax digitalization for MSMEs. The transition from a manual to a digital system is not only a technical matter, but also involves a change in mindset and habits in running a business. Many MSMEs accustomed to conventional methods find it difficult to learn digital procedures, from recording transactions and using tax applications to online reporting. This process is often perceived as an additional, time-consuming administrative burden, especially for small business owners whose primary focus is on daily business operations.

This sense of burden usually arises from a lack of initial understanding and minimal guidance during the transition. For example, MSMEs that have never used digital accounting applications will need more time to get used to systematically recording transactions to meet tax reporting requirements. Without adequate support, this situation can reduce compliance motivation and even encourage MSMEs to delay or ignore their tax obligations.

To address this challenge, the government needs to ensure that the digital systems provided are user-friendly, simple, and tailored to the needs of MSMEs. Furthermore, outreach and training programs should emphasize practical assistance, allowing businesses to adapt gradually without feeling overwhelmed. With ongoing support, adaptation to the new system will be easier, and the tax digitalization strategy can achieve its primary goal of improving MSME tax compliance broadly.

Data Security and Privacy

Data security and privacy are crucial challenges in the digitalization strategy for MSMEs. With more transaction data and personal information being recorded digitally, the risk of data leaks and misuse increases. MSMEs may hesitate to fully utilize digital systems if they have concerns about the confidentiality of their tax information. This distrust can negatively impact compliance levels, as businesses choose to delay or avoid online reporting to avoid potential security risks.

Furthermore, the threat of cybercrime, such as hacking, data theft, and phishing, is a real challenge that must be anticipated. A tax system that lacks robust protections can become a target for irresponsible parties, endangering both taxpayers and the government. Data leaks can undermine public trust in digital systems, a key element in encouraging voluntary tax compliance. Therefore, cybersecurity must be a top priority in every digitalization effort.

To address these challenges, the government needs to strengthen data protection systems with the latest cybersecurity standards, such as multi-layered encryption, dual authentication, and regular security audits. Furthermore, educating taxpayers on how to protect their personal data is crucial, for example by introducing basic digital security practices. With a combination of robust technological infrastructure and user awareness, tax digitalization strategies can be more secure, thereby increasing MSME trust and encouraging sustainable tax compliance.

Resistance from MSMEs

Resistance from MSMEs is a complex challenge in driving the success of a tax digitalization strategy. Although the government has provided various conveniences through

digital systems, some MSMEs still view taxes as a burden that reduces business profits. This negative perception makes them reluctant to utilize digital facilities, as for them, the main issue is not technical convenience, but rather attitude and awareness of the importance of taxes. As a result, tax compliance levels remain low despite the availability of digital innovations.

Furthermore, this resistance is often influenced by past experiences, such as a lack of outreach, unclear regulations, or a lack of confidence in the tax benefits for their businesses. Some MSMEs feel their contributions are not commensurate with the benefits received from the government, thus reinforcing apathy towards tax obligations. This demonstrates that digitalization alone is insufficient to increase compliance without a strategy to build awareness, trust, and willingness among MSMEs.

To overcome this resistance, the government needs to emphasize a persuasive approach through education, transparency in tax utilization, and the provision of incentives that directly benefit businesses. A communications-based approach that emphasizes the role of taxes in supporting the development and empowerment of MSMEs can help transform negative perceptions into positive attitudes. This can reduce resistance, and make the digitalization strategy more effective in encouraging voluntary tax compliance.

CONCLUSION

The government's tax digitalization strategy holds significant potential for improving tax compliance among MSMEs. Through various digital services such as e-Filing, e-Billing, and transaction recording applications, the government strives to provide convenience, efficiency, and transparency in tax administration. Digitalization not only simplifies the reporting and payment process but also opens up opportunities for the government to develop more accurate and measurable data-driven policies. However, implementing this strategy faces a number of complex challenges. The digital literacy gap, unequal access to infrastructure, low tax and financial literacy, and difficulties adapting to new systems present technical and cognitive barriers that must be addressed immediately. Furthermore, issues of data security, privacy, and MSME resistance to tax obligations demonstrate that the challenges are not merely technical but also touch on psychological aspects and trust. This situation demonstrates that successful tax digitalization cannot rely solely on technology but also requires support from education, outreach, and guaranteed data protection. Therefore, the tax digitalization strategy must run parallel with improving digital literacy, tax and financial education, developing technological infrastructure, and strengthening taxpayer trust. A persuasive approach through outreach, incentives, and transparency in tax utilization is key to reducing resistance among MSMEs. With these steps, tax digitalization has the potential to become a strategic instrument that not only improves MSME tax compliance but also broadens the tax base and supports sustainable national economic development.

REFERENCES

- Andreansyah, F., & Farina, K. (2022). Analisis pengaruh insentif pajak, sanksi pajak dan pelayanan pajak terhadap kepatuhan wajib pajak UMKM. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 5(2), 2097-2104.
- Fajar, M. S., Mus, A. R., & Sari, R. (2023). Pengaruh Insentif Pajak, Strategi Bisnis Pada Kinerja Usaha Mikro Kecil Menengah (UMKM) Di Masa Pemberlakuan Pembatasan Kegiatan Masyarakat. *Journal of Accounting and Finance (JAF)*, 4(1), 1-15.
- Fitria, R., Fionasari, D., & Sari, D. P. P. (2022). Pengaruh Kebijakan Insentif Pajak, Digitalisasi Pajak dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak UMKM. *Jurnal IAKP: Jurnal Inovasi Akuntansi Keuangan & Perpajakan*, 3(2), 139-150.
- Fuadi, A. O., & Mangoting, Y. (2013). *Pengaruh kualitas pelayanan petugas pajak, sanksi perpajakan dan biaya kepatuhan pajak terhadap kepatuhan wajib pajak UMKM* (Doctoral dissertation, Petra Christian University).
- Indrawan, R., & Binekas, B. (2018). Pengaruh pemahaman pajak dan pengetahuan pajak terhadap kepatuhan wajib pajak UMKM. *Jurnal Riset Akuntansi dan Keuangan*, 6(3), 419-428.
- Janah, U. R. N., & Tampubolon, F. R. S. (2024). Peran usaha mikro, kecil, dan menengah dalam pertumbuhan ekonomi: Analisis kontribusi sektor umkm terhadap pendapatan nasional di indonesia. *PENG: Jurnal Ekonomi Dan Manajemen*, 1(2), 739-746.
- Kamil, I., Yolifiandri, Y., Prihanto, H., Estiarto, L. P., & Azkiah, N. (2025). Kualitas Layanan Pajak Dan Pajak Digital Terhadap Kepatuhan Wajib Pajak Orang Pribadi UMKM. *Jurnal Akuntansi, Keuangan, Pajak dan Informasi (JAKPI)*, 5(1), 166-179.
- Leo, M., & Alimuddin, I. (2023). Pengaruh Digitalisasi Pembayaran Pajak, Tarif Pajak Terhadap Kepatuhan Wajib Pajak Pelaku UMKM Kota Baubau. *Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo*, 9(2), 520-532.
- Munthe, A., Yarham, M., & Siregar, R. (2023). Peranan Usaha Mikro Kecil Menengah Terhadap Perekonomian Indonesia. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi*, 2(3), 593-614.
- Ningsih, S. S., & Saragih, F. (2020). Pemahaman wajib pajak pelaku UMKM mengenai Peraturan Pemerintah tentang PP No. 23 Tahun 2018 tentang Ketentuan Pajak UMKM. *Jurnal riset akuntansi dan bisnis*, 20(1), 38-44.
- Parerungan, S. D. (2025). Dampak Kebijakan Perpajakan Digital terhadap Pelaporan Pajak UMKM di Era Ekonomi Platform. *Journal Scientific of Mandalika (JSM) e-ISSN 2745-5955/ p-ISSN 2809-0543*, 6(2), 456-465.
- Putra, A. F. (2020). Kepatuhan wajib pajak UMKM: Pengetahuan pajak, sanksi pajak, dan modernisasi sistem. *Jurnal Riset Akuntansi & Perpajakan (JRAP)*, 7(01), 1-12.
- Rukin, S. P. (2019). *Metodologi penelitian kualitatif*. Yayasan Ahmar Cendekia Indonesia.
- Saputro, R., & Meivira, F. (2020). Pengaruh tingkat pendidikan pemilik, praktik akuntansi dan persepsi atas insentif pajak terhadap kepatuhan pajak UMKM. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 8(4).

- Setiawan, T. (2019). Analisis Persepsi Wajib Pajak Pelaku UMKM Terhadap Penerapan Peraturan Pemerintah Nomor 23 Tahun 2018. *International Journal of Social Science and Business*, 3(4), 463-472.
- Sularsih, H. (2018). Dampak Penerapan peraturan pemerintah No 23 Tahun 2018 terhadap peningkatan pajak UMKM di Kota Malang. *JAMSWAP: Jurnal Akuntansi dan Manajemen*, 3(3), 1-8.
- Surjadi, M. (2023). Pengaruh moral pajak dan etika uang terhadap kepatuhan wajib pajak UMKM dengan peran sistem digitalisasi pajak sebagai pemoderasi saat era new normal pandemik Covid-19. *Jurnal Analisa Akuntansi dan Perpajakan*, 7(1), 1-18.
- Ufa, M., & Aribowo, I. (2021). Strategi meningkatkan kesadaran dan kepatuhan Wajib Pajak UMKM di Indonesia. *Jurnal Pajak Dan Keuangan Negara (PKN)*, 3(1), 64-71.