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## Understanding Taxpayer Compliance of MSMEs in Makassar City during the Pandemic through Determinant of Tax Rate and Tax Understanding

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### **Abstract:**

*This study aims to identify and analyze the influence of tax rates and tax understanding on tax compliance among SMEs in Makassar City. This is crucial considering the economic conditions impacted by the COVID-19 pandemic, where SMEs are among the most vulnerable sectors. Data for this research were obtained from 391 MSMEs in Makassar City who were willing to participate as respondents. This will provide valuable insights for future practitioners in designing more effective and sustainable tax strategies for SMEs. The research employed primary data through direct field research, providing an in-depth understanding of the challenges faced by SMEs in fulfilling their tax obligations. It is hoped that the findings of this research will make a significant contribution to tax practitioners and decision-makers in designing more targeted policies to support SMEs' sustainability in this uncertain time. The results indicate that tax rates have a positive and significant effect on tax compliance, as well as tax understanding having a positive and significant influence on tax compliance when viewed partially. It is important to continue raising awareness about the importance of tax compliance among all stakeholders, whether through public campaigns, seminars, or workshops. Such awareness initiatives can enhance the understanding of the importance of paying taxes accurately and on time.*

**Keywords:** Tax rates, tax understanding, tax compliance, MSMEs, Makassar City, pandemic

### **1. Introduction**

Taxpayer compliance plays a vital role in determining tax revenue targets and actual collection figures. Greater compliance leads to increased state revenue from taxes, while lower compliance results in reduced revenue. Non-compliance with tax obligations can occur intentionally or unintentionally. Finance Minister Sri Mulyani emphasized the need for a voluntary tax compliance base to achieve optimal tax ratios and sustainable revenue generation (Setiawan, 2019). Tax compliance is a significant issue and an essential indicator of tax revenue. Despite efforts, domestic taxpayer compliance rates have not seen substantial improvement over time. Data indicates persistent challenges in tax compliance in Indonesia, with compliance levels remaining low. To address this, the government introduced new regulations in July 2018, reducing the final income tax rate for MSMEs by 0.5%, aiming to ensure fairness and prevent disadvantages for low-turnover taxpayers.

Tax rates serve as the basis for tax calculations, and the reduction in the final tax rate for MSMEs reflects its impact on taxpayer compliance. The government has implemented various measures to boost tax revenue, including provisions for specific income tax rates for MSMEs. However, these initially applied only to incorporated businesses. Additionally, Article 31E of Law No. 36 of 2008 allows domestic corporate taxpayers with turnovers up to RP.50 billion a 50% tariff reduction, resulting in an effective rate of 12.5% for eligible entities (Tatik, 2018). Another factor affecting tax compliance is taxpayers' understanding of tax regulations. Limited understanding among MSME taxpayers can hinder their ability to meet tax obligations. Changes to Government Regulation No. 23 of 2018 concerning MSME taxpayers emphasize the importance of understanding these regulations, particularly the reduction of the 0.5% final tax rate. Enhancing taxpayer education is essential to raise awareness of the significance of taxes from an early stage.

MSMEs are pivotal in Indonesia's economy, contributing approximately 57% to its GDP. They are recognized as individual taxpayers with promising growth prospects. To foster their advancement, MSMEs must register as Taxable Entrepreneurs (PKP) or Value Added Tax (VAT) taxpayers if their monthly turnover exceeds 4.8 billion, in accordance with Minister of Finance Regulation (PMK) No.197/PMK.03/2013. However, the advent of COVID-19 in 2020 has had a profound impact on MSMEs, with nearly 96% experiencing adverse effects on their operations. Sales have declined for 75% of MSMEs, particularly those in the food and beverage sector by 1.7%, and medium-sized enterprises by 0.07%. The pandemic has also affected wood and rattan craft units by approximately 0.01%, while household consumption is projected to decrease by 0.5% to 0.8%. According to the OECD, Covid-19 has disrupted both the supply and demand aspects of the economy. Companies are scaling back the supply of raw materials and labor due to supply chain constraints,

while consumer confidence and product demand are dwindling. MSMEs, heavily reliant on sectors like tourism, transportation, and the culinary industry, are particularly susceptible to these disruptions.

Previous researchers have conducted studies on Taxpayer Compliance using similar or different variables. Despite the similarity in variables used, the research outcomes still exhibit inconsistency, with some showing positive effects and others negative effects on taxpayer compliance. According to Safitri (2018), the level of taxpayer understanding of taxation correlates with their compliance level. However, Arisandy (2018) found that understanding taxation does not significantly affect taxpayer compliance. Research on tax rates' impact on MSME taxpayer compliance also yields inconsistent results, with some researchers finding positive effects while others finding negative effects. Given the inconsistency in previous research findings, there is an interest in investigating the Influence of Tax Rates and Tax Understanding on MSME Taxpayer Compliance in Makassar City during the COVID-19 pandemic. This pandemic, occurring in 2020, posed significant economic challenges, especially for MSMEs. Therefore, it is crucial to understand how factors such as tax rates and tax understanding influence taxpayer compliance amidst these difficult economic conditions. Meanwhile, from 2015 to 2019, there was an increase in individual taxpayer compliance. It has been observed by researchers that there is a continuous increase in the level of compliance of individual taxpayers at KPP Pratama Makassar Utara. This is evidenced by the increasing number of registered taxpayers and the increasing number of taxpayers who submit annual tax returns that are close to the number of registered taxpayers.

## 2. Literature Study Tax Rates

The tax rate is the percentage used as the basis for calculating the tax due. The current rate for final income tax for Micro, Small, and Medium Enterprises (MSMEs) is 0.5%. The reduction in this rate aims to incentivize taxpayers to comply with their tax obligations and provide fairness to MSME taxpayers. A fair and non-burdensome tax rate for MSME taxpayers can encourage them to fulfill their tax obligations each month. The more equitable the tax rate set by the government, the higher the compliance level of MSME taxpayers in reporting their income to the Directorate General of Taxes. According to Government Regulation No. 46 of 2013, individual taxpayers and corporate taxpayers with income not derived from services related to freelance work, with a gross difference not exceeding 4.8 billion Rupiah in one tax year, are subject to a final tax rate of 1%.

### 2.1. Tax Understanding

Taxpayers' comprehension of taxation encompasses understanding the required tax amounts and the procedures for tax reporting. A higher level of comprehension among taxpayers correlates with increased awareness of their tax obligations (Septiani, 2019). The government plays a pivotal role in disseminating information to the public to enhance their understanding of taxation, which involves grasping the meaning and implications of tax-related concepts (Sari, 2018).

Furthermore, knowledge and comprehension of tax regulations enable taxpayers to navigate tax procedures effectively and fulfill their tax liabilities. The public's level of understanding significantly influences their adherence to tax laws; well-informed taxpayers are more likely to comply with taxation regulations, whereas a lack of understanding may lead to reluctance in tax payments (Safitri, 2018). Ananda (2018) highlights that insufficient understanding of tax regulations may result in taxpayers being non-compliant with the quality of their tax obligations.

Sari's (2018) research identifies key indicators of understanding taxation, including familiarity with General Provisions and Procedures of Taxation outlined in Law No. 6 of 1983, which has undergone revisions leading to Law No. 16 of 2009. This legislation encompasses taxpayer rights and obligations, Tax Returns (SPT), Taxpayer Identification Numbers (NPWP), tax payment procedures, and reporting requirements. Additionally, understanding the current tax system in Indonesia, particularly the self-assessment system, where taxpayers determine their tax obligations, is crucial (Sari, 2018).

### 2.2. Tax Compliance

Compliance theory elucidates a state where individuals adhere to commands or regulations given. Tax compliance entails the responsibility of taxpayers to fulfill all tax obligations and exercise their tax rights. Taxpayer compliance is behavior rooted in an individual's awareness of their tax duties while adhering to established laws and regulations. This awareness is intrinsic, stemming from within the individual, and extrinsic, driven by external factors such as encouragement from tax authorities to enhance tax compliance.

Compliance stems from the word "compliant." According to the Kamus Besar Bahasa Indonesia (Indonesian Dictionary), "compliant" means willingly obeying commands, adhering to rules, and being disciplined. Compliance signifies being obedient, compliant, submissive, and adhering to the rules. Taxpayer compliance is a behavior that reflects awareness and obedience in paying and reporting taxes periodically in accordance with prevailing tax laws (Nabila, 2020). According to Machfud Sidik (2018), compliance forms the backbone of the self-assessment system, wherein taxpayers are responsible for self-assessing their tax liabilities accurately and promptly paying and reporting their taxes. The compliance of taxpayers is also influenced by their awareness. Individual taxpayer awareness is necessary because the tax collection system provides taxpayers with the opportunity to fulfill their tax obligations. Taxpayers who are aware will pay taxes correctly, meaning they report all their income accurately (Nurkhin, 2018). Dewa Putu (2019) states that taxpayer compliance reflects their obedience and responsibility towards their obligations. Compliance is the tendency to obey orders and rules to fulfill the desired needs (Dwiyantri, 2019). Wicaksono, Nazar, and Kurnia (2018) assert that taxpayer compliance is the readiness to comply with all tax regulations imposed by the government. Compliance is also an active behavior of taxpayers in fulfilling their tax obligations (Fani, 2020). This means that taxpayers are willing to fulfill their tax

obligations according to the applicable provisions without the need for inspection, thorough investigation, warning, or threat, as well as the imposition of administrative sanctions (Waluyo, 2018).

According to Pohan (2018), tax compliance can be defined as a situation where taxpayers fulfill all their tax obligations and exercise their tax rights correctly. Taxpayer compliance reflects their self-awareness in reporting and paying the taxes owed according to the prevailing regulations. Taxpayers are considered compliant if they meet the following criteria:

- Submitting the Tax Return (SPT) on time;
- Having no tax arrears for all types of taxes, except for arrears that have been granted permission to pay in installments or postpone payment of taxes according to PMK 242/PMK.03/2014;
- Financial statements have been audited by public accountants or government financial supervisory institutions with unqualified opinions for three consecutive years;
- Not being prosecuted for tax crimes based on court decisions that have legal force within the last five years.

### 2.3. MSME's Taxes

The Government, through Government Regulation (PP) No. 23 of 2018 concerning income tax on income from businesses received or obtained by taxpayers with certain gross turnovers, has introduced new policies regarding SME taxes. These policies aim to support the development of SMEs so they can make a greater contribution to the national economy. Previously, the income tax rate (PPh) final of 1% has been reduced to 0.5% specifically for micro, small, and medium-sized enterprises (MSMEs) with a maximum turnover of Rp 4.8 billion per year. Besides being lighter compared to the previous rate, this MSME tax also offers numerous benefits, hence the importance of understanding its calculation.

This MSME tax rate is outlined in Government Regulation (PP) No. 23 of 2018 concerning income tax on income from businesses received or obtained by taxpayers with certain gross turnovers. This PP replaces the previous PP No. 46 of 2013. The implementing rules, in the form of Minister of Finance Regulations (PMK) regarding MSME taxes, are promised to be issued soon. Since July 1, 2018, the Directorate General of Taxes under the Ministry of Finance has been actively conducting socialization on the 0.5% final income tax rate for MSMEs across Indonesia. For MSME actors who are unaware of this final income tax rate, its benefits, and how to calculate it, here is an explanation.

The government has reduced the final income tax rate from 1% to 0.5% to help MSMEs continue to grow, maintain their cash flow, and use it for additional business capital. Consequently, paying taxes is no longer considered a burden or a deterrent. It is like offering a discount, which not all MSMEs can enjoy. The half-percent tax rate applies only to:

- MSMEs with a gross difference (turnover) not exceeding Rp 4.8 billion in one tax year, including businesses in trading, service industries such as small shops/stalls, electronic goods, repair shops, tailors, food stalls or restaurants, salons, and others;
- It applies to conventional or offline MSMEs and those selling on online platforms (marketplaces and social media).

Currently, there is a time limit for using this special rate for MSMEs run by Individual Taxpayers, Corporate Taxpayers, and PT Taxpayers. They must now maintain proper bookkeeping or financial reporting and pay income tax based on the regular rates according to the Income Tax Law. There is no excuse for not being able to keep proper records, as the time given is sufficient for MSMEs to learn how to prepare financial reports. Especially in this digital era, keeping records has become easier. With just a few clicks online, one can find simple accounting methods or applications to emulate. One can also learn from the guidance of Tax Directorate General Account Representatives.

If this time limit is exceeded, MSME actors run by Individual Taxpayers, Corporate Taxpayers, and PT Taxpayers are obliged to pay income tax based on the regular rates as per the Income Tax Law. As part of the government's efforts to stimulate the growth of the MSME sector, this Final Income Tax rate has several advantages, including:

- Simplified tax calculations for both offline and online MSMEs, as they only need to sum up their monthly turnover as the Tax Base and then multiply it by the rate;
- A low rate allows the remaining net income (net profit) to be used by entrepreneurs to expand their businesses;
- Encouragement for people to venture into entrepreneurship without worrying about high taxes;
- Encouragement for MSME taxpayers to pay taxes in an orderly and compliant manner;
- Encouragement for MSMEs to upgrade. With proper administration, they can access capital through banks and move up the ladder;
- The provisions of the 0.5% Final Income Tax rate for MSMEs have been in effect since July 2018, so the calculations start from the turnover in July, paid in August, and continue every 15th of the month thereafter.

The calculation is simple: just sum up the turnover in a month as the Tax Base, and then multiply it by 0.5%; (g) For example, suppose an MSME entrepreneur has a small business as a clothing merchant with a monthly turnover of Rp. 20,000,000. He meets the requirements to use PP 23 of 2018. So, the tax calculation is as follows: Turnover in July 2018 deposited in August =  $0.5\% \times \text{Rp.} 20,000,000 = \text{Rp.} 100,000$ . The entrepreneur can benefit from this half-percent rate for up to 7 years. After that, he must maintain proper bookkeeping and become a taxpayer subject to the normal rates. There is no excuse for not being able to keep proper records, as the time given is sufficient for MSMEs to learn how to prepare financial reports. Especially in this digital era, keeping records has become.

The research method employed is a quantitative approach, emphasizing the use of numerical data throughout the process, from data collection and interpretation to presentation of results. This study falls under the category of correlational research, aiming to discern relationships or influences between two or more variables. It was conducted on MSMEs under the auspices of KPP Pratama North, West, and South. The duration of the research spanned approximately

three months. Primary data sources were directly obtained from active MSMEs registered with KPP Pratama Makassar North, South, and West, utilizing questionnaires as the data collection instrument. The data collection technique employed was a survey using questionnaires conducted through direct field inspections to obtain primary data by distributing questionnaires to respondents, namely MSMEs in Makassar City. This approach was chosen as it can reveal personal matters and past actions that may not be disclosed through other techniques. The research also provided direct assistance to respondents during questionnaire completion to ensure answer quality. The population for this study comprised 18,000 MSMEs in Makassar City. Sample size calculation using the Slovin formula (Sarstedt et al., 2011) resulted in a sample of 391 MSMEs in Makassar, encompassing those reporting their taxes and those engaged in business or freelance activities.

The analysis was conducted using specific steps, including descriptive analysis to process the data and interpret the results and validity and reliability tests to evaluate the research instruments. Classical assumption tests, such as normality, multicollinearity, and heteroscedasticity tests, were conducted prior to multiple regression analysis to ensure model reliability. Furthermore, hypotheses were tested using multiple linear regression analysis to measure the effect of independent variables on the dependent variable. The coefficient of determination (Adjusted R<sup>2</sup>) was used to measure the model's ability to explain variations in the dependent variable. The t-statistical test was conducted to evaluate the effect of independent variables individually on the dependent variable. Thus, this study uses a series of detailed analytical methods to explore the relationship between taxpayer awareness and tax compliance in the context of MSMEs in Makassar City.

### 3. Result and Discussion

The questionnaire distributed amounted to 391 copies, comprising 13 statement items. There were 4 statements for the Taxpayer Compliance variable (Y), 5 statements for the Tax Rate variable (X1), and 4 questions for the Taxation Understanding variable (X2). Based on the distribution and return of the questionnaire, all 391 distributed questionnaires were processed. Regarding respondent characteristics by gender, the majority were male-owned MSMEs, totaling 184 respondents or 47%, while female-owned MSMEs accounted for 207 respondents or 53%. Regarding types of businesses, the majority were MSMEs engaged in clothing businesses, with 51 respondents or 13%. This was followed by food and beverage businesses with 45 respondents or 11.5%, mixed businesses with 19 respondents or 38.6%, service businesses with 107 respondents or 27.4%, and other types of businesses with 37 respondents or 9.5%.

Variable	Item	Mean	R- result	R-tables (two- tailed)	Cronbach Alpha	Tolerance	VIF
Tax Rates (X1)	X1.1	3.83	0.682	0.095	0.756	0.704	1.421
	X1.2	3.77	0.645				
	X1.3	3.77	0.650				
	X1.4	3.76	0.752				
	X1.5	3.84	0.727				
Tax Understanding (X2)	X2.1	3.91	0.645	0.095	0.624	0.704	1.421
	X2.2	3.96	0.391				
	X2.3	3.94	0.761				
	X2.4	3.90	0.653				
Tax Compliance (Y)	Y1	3.99	0.670	0.095	0.719	-	-
	Y2	3.94	0.773				
	Y3	4.02	0.763				
	Y4	4.02	0.653				
Data distributed is	: Normal						
Multicollinearity	: Based on the results of data processing obtained, the tolerance value is greater than 0.05, and the VIF value is below 5, so it does not show symptoms of Multicollinearity.						
Heteroscedasticity	: Not show symptoms of Heteroscedasticity.						
Variable	R <sup>2</sup>						
Tax Compliance (Y)	0.544						
Variables	t-value	Sig.		Desc.			
X1 > Y	11.131	0.000		Supported			
X2 > Y	9.370	0.000		Supported			
$Y = 0.388 + 0.481X1 + 0.451X2 + e$							

Table 1: Statistics Results

Validity testing was conducted using Pearson's product-moment correlation formula, which involved calculating the correlation between each item statement score of each variable and the total score of that variable. If the item scores positively correlated with the total item score and were higher than the inter-item correlation, it indicated the validity of the instrument. For this study, the degrees of freedom (df) were calculated as follows:  $df = n-2$  or  $391-2 = 389$ . With a significance level of 0.05, the critical value (R-table) was found to be 0.095 (two-tailed). It was observed that all statement items in the Taxpayer Compliance (Y), tax rates (X1), and tax understanding (X2) variables were deemed valid because the calculated R-value > R-table.

Furthermore, reliability testing in this study utilized Cronbach's alpha. An instrument can be considered reliable or flexible if it has a reliability coefficient of 0.6 or higher. Based on table 1, the Cronbach's Alpha value was  $0.719 \geq 0.6$ . This indicates that the questionnaire for the Taxpayer Compliance variable is reliable for use as a research instrument. From table 1, it can also be observed that Cronbach's Alpha value was  $0.756 \geq 0.6$ . This suggests that the questionnaire for the Tax Rates variable is reliable for use as a research instrument. Finally, in table 1 for Tax Understanding (X2), it can be seen that Cronbach's Alpha value was  $0.624 \geq 0.6$ . This implies that the questionnaire for the Tax Understanding variable is reliable for use as a research instrument.

Based on table 1, the regression equation derived from this regression test is:  $Y = 0.388 + 0.481X_1 + 0.451X_2 + e$ . From the model above, it can be concluded that for every one-unit increase in X1, the average Y will increase by 0.481. Furthermore, for every one-unit increase in X2, the average Y will decrease by 0.451. This indicates that both independent variables, in this case, the Tax Rate (X1) and Tax Understanding (X2) variables, have an effect or can increase the average of the dependent variable, namely Taxpayer Compliance (Y). Therefore, it can be concluded that Tax Rate and Tax Understanding by MSMEs are capable of increasing Taxpayer Compliance.

Based on table 1, it can be observed that the coefficient of determination  $R^2$  is 0.544 or 54.4%. This means that the independent variables (X) can explain 54.4% of the variation in the dependent variable (Y), while the remaining 45.6% is explained by other factors. Referring to table 1, for the Tax Rate variable (X1), the calculated t-value is 11.131, which is greater than the critical t-value ( $11.131 > 1.660$ ). Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. It can be concluded that the Tax Rate variable (X1) has a positive and significant effect on Taxpayer Compliance (Y).

For the Tax Understanding variable (X2), the calculated t-value is 9.370, which is also greater than the critical t-value ( $9.370 > 1.660$ ). Hence, H0 is rejected, and H1 is accepted. It can be inferred that the Tax Understanding variable (X2) has a positive and significant effect on Taxpayer Compliance (Y).

## 4. Discussion

### 4.1. The Impact of Tax Rate on Taxpayer Compliance

The research findings, based on compliance theory suggesting that compliance arises from individuals' awareness of their tax obligations, are consistent with the results of the first hypothesis testing (H1), indicating that the Tax Rate has a positive and significant effect on Taxpayer Compliance. Consequently, the first hypothesis is accepted, implying that individuals' awareness of the Tax Rate influences their level of Taxpayer Compliance. The Tax Rate refers to the percentage used as the basis for calculating the tax payable. A fair and non-burdensome tax rate for MSME taxpayers can encourage them to comply with their tax obligations every month. The fairer the tax rate set by the government, the higher the compliance level of MSME taxpayers.

These research findings align with a study conducted by Luth Puth Gita Cahyani (2019), which indicates that the tax rate is the dominant variable influencing taxpayer compliance.

### 4.2. Understanding of Taxation and Taxpayer Compliance

Based on the research results and compliance theory, which suggests that compliance arises from individuals' awareness of their tax obligations, this is consistent with the findings of the second hypothesis testing (H2), indicating that understanding of taxation has a positive and significant effect on Taxpayer Compliance. Therefore, the second hypothesis (H2) is accepted, implying that the higher an individual's understanding of taxation, the higher their level of Taxpayer Compliance. Understanding taxation regulations involves the process by which taxpayers know and comprehend taxation procedures and apply this knowledge to pay taxes. The higher the taxpayer's understanding of taxation, the higher their level of compliance with tax obligations.

These research findings support the results of a study conducted by Pipt Annisa and Fitri Edy (2019) titled "The Influence of Understanding Tax Regulations, Tax Rate Perceptions, and Justice on Taxpayer Compliance." Thus, the hypothesis (H2) is accepted.

## 5. Conclusion and Suggestion

In summary, Based on the results of the analysis that has been carried out, it can be concluded that the tax rate of 0.5% has a positive influence on the level of taxpayer compliance in the midst of the COVID-19 pandemic situation in Makassar City. In addition, tax understanding also has a positive influence on the level of taxpayer compliance. This conclusion shows the importance of a fair tax rate policy and a good understanding of taxation in encouraging taxpayer compliance, especially in difficult conditions such as the COVID-19 pandemic.

Based on the findings in the analysis, several recommendations can be proposed to improve taxpayer compliance. First, the government needs to improve tax education programs for taxpayers, especially regarding understanding tax regulations. With a better understanding, it is expected that taxpayers can fulfill their obligations better. Furthermore, it is necessary to evaluate the tax rate policy implemented, especially in a pandemic situation like today. A tax rate policy that is fair and in favor of business actors can encourage the level of taxpayer compliance. In addition, the government can provide more support and facilities to taxpayers, especially MSMEs, to facilitate the process of fulfilling tax obligations. Facilities such as easily accessible tax services and technical assistance can help improve compliance rates. Finally, it is important to continue socializing the importance of tax compliance to all stakeholders, whether through public campaigns, seminars, or workshops. This socialization can increase awareness about the importance of paying taxes in a timely and

correct manner. With the implementation of these recommendations, it is expected that there will be an increase in the level of taxpayer compliance, which in turn will contribute to better tax revenue and sustainable economic development.

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