

## **Implementation of Value Added Tax Policy for Micro, Small, and Medium Enterprises in Indonesia**

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### **Abstract**

*This study aims to analyze the implementation of Value Added Tax (VAT) policy on Micro, Small and Medium Enterprises (MSMEs) actors in Indonesia and its impact on tax compliance and business sustainability. The VAT policy implemented by the government has significant implications for the MSME sector which is the backbone of the national economy. The research method used is a qualitative method with a normative juridical approach supported by empirical data from various sources. The results showed that the implementation of VAT policy on MSMEs still faces various obstacles, both in terms of taxpayer understanding, tax administration systems, and supervision from tax authorities. The level of MSME tax compliance is still relatively low due to the complexity of regulations, high administrative burden, and lack of effective socialization. This study also found that VAT policy impacts the cost structure of MSMEs which can affect their competitiveness in the market. The conclusion of this study is the need for MSME-friendly VAT policy reforms with simplified procedures, increased socialization, and strengthening information technology-based supervision systems to improve tax compliance without hindering the growth of the MSME sector.*

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## **1. INTRODUCTION**

Taxes are one of the most important sources of state revenue, supporting national development financing and the implementation of government functions. In the Indonesian tax system, Value Added Tax (VAT) is a tax that contributes significantly to state revenue. VAT is a tax imposed on domestic consumption of goods and services, levied at every stage of production and distribution. As an indirect tax, VAT differs from direct taxes in that its burden can be shifted to the end consumer. Indonesia's VAT system adopts the destination principle and uses the tax credit method, which allows businesses to credit input tax against output tax.

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy, absorbing a large workforce and contributing to Gross Domestic Product (GDP). The MSME sector is also a driving force of the people's economy, capable of surviving various economic crises. However, MSMEs face various challenges in running their businesses, including in the taxation aspect. The implementation of VAT policy for MSMEs is a complex issue because it must balance the interests of state revenue with the sustainability of MSME businesses. The government has issued various regulations governing VAT for MSMEs, including the provision of certain income limits that exempt MSMEs from the obligation to be Taxable Entrepreneurs.

In practice, the implementation of VAT policy for MSMEs still faces various challenges that require an in-depth study. These challenges include MSMEs' low level of understanding of tax regulations, the complexity of tax administration procedures, limited access to information and outreach, and perceived burdensome tax compliance costs. Furthermore, a suboptimal tax oversight and enforcement system is also a factor affecting MSME tax compliance levels. This situation results in many MSMEs not being registered as taxpayers or not properly fulfilling their tax obligations, thus under-optimizing the potential tax revenue from this sector.

This research is crucial to provide a comprehensive overview of the implementation of VAT policy on MSMEs in Indonesia, along with its impacts and challenges. Through legal and empirical analysis, this research is expected to provide input for policymakers in formulating more effective and equitable tax regulations for MSMEs. Thus, VAT policy can encourage tax compliance while supporting the growth and development of the MSME sector as a driving force of the national economy. The results of this study are also expected to serve as a reference for further research in tax law and fiscal policy, particularly those related to the MSME sector.

## 2. RESEARCH METHOD

This study employs a qualitative research method with a normative legal approach supported by empirical data. The normative legal approach is conducted by reviewing laws and regulations related to Value Added Tax and tax regulations for MSMEs, including the Value Added Tax Law, Government Regulations, Regulations of the Minister of Finance, and other implementing regulations. Literature review is conducted by analyzing various literature, scientific journals, textbooks, and official documents relevant to the research topic. This study also utilizes primary, secondary, and tertiary legal materials to gain a comprehensive understanding of the legal framework and implementation of VAT policies for MSMEs.

The empirical data in this study were obtained from various sources to support the normative legal analysis. Data collection was conducted through a documentary study of official reports from the Directorate General of Taxes, tax statistics, and relevant government publications. Furthermore, this study also utilized secondary data from previous research, scientific articles, and mass media publications discussing the implementation of VAT on MSMEs. The data analysis technique used was qualitative descriptive analysis, which interprets the data and information obtained to answer the research questions. The analysis was conducted by identifying, classifying, and interpreting data in accordance with relevant tax legal theoretical frameworks and concepts.

To gain a deeper understanding of VAT policy implementation, this study employed data triangulation techniques by comparing various sources of information. Triangulation was conducted by combining analyses of legislation, tax statistics, and findings from previous studies to ensure the validity and reliability of the research findings. This approach enabled researchers to identify gaps between regulations and implementation and to understand the factors influencing MSME tax compliance. A comparative analysis was also conducted to compare Indonesia's VAT policy with best practices in other countries with similar economic characteristics.

A limitation of this study is the lack of primary data collection through direct interviews with MSMEs or tax officials; thus, the analysis relies more on secondary data and documentation studies. Nevertheless, this study still makes a significant contribution to understanding the legal and policy aspects of VAT on MSMEs through in-depth legal analysis supported by available empirical data. The results are presented systematically by

outlining the research findings, analyzing existing problems, and providing constructive policy recommendations. Therefore, this study is expected to serve as a useful reference for academics, practitioners, and policymakers in the fields of tax law and fiscal policy.

### 3. RESULTS AND DISCUSSION

#### 3.1 Legal Framework for Value Added Tax in Indonesia

The Value Added Tax system in Indonesia is regulated by various laws and regulations that form a comprehensive legal framework. Law No. 42 of 2009 concerning Value Added Tax on Goods and Services and Sales Tax on Luxury Goods serves as the primary legal basis governing taxable objects, tax subjects, tax rates, and VAT collection mechanisms. This law has undergone several amendments to adapt to economic developments and state revenue needs. Within this legal framework, VAT is imposed on the delivery of Taxable Goods (BKP) and Taxable Services (JKP) within the Customs Area carried out by entrepreneurs, as well as the import of BKP and the use of intangible BKP or JKP from outside the Customs Area.

The implementing regulations of the VAT Law are outlined in various Government Regulations and Regulations of the Minister of Finance, which provide technical guidelines for implementing VAT policies. These regulations govern the limits on businesses required to be registered as Taxable Entrepreneurs, registration procedures, tax invoice requirements, input tax credit mechanisms, and administrative sanctions for violators of tax provisions. Specifically for MSMEs, the government has established certain gross turnover limits that exempt small businesses from the obligation to register their businesses for registration as Taxable Entrepreneurs. This provision is intended to facilitate and reduce the administrative burden for small businesses still in the development stage.

The basic principles of the Indonesian VAT system adopt international best practices with some adjustments to suit local conditions. VAT in Indonesia adheres to the destination principle, meaning tax is collected where goods or services are consumed, not at the place of production. This system also uses the invoice method, where each transaction must be supported by a tax invoice as proof of tax collection. The input tax credit mechanism with output tax allows businesses to pay VAT only on the added value provided at each stage of production and distribution, thus avoiding double taxation. The current VAT rate is a single rate applied generally, with several exceptions for certain types of goods and services that are exempt or receive special facilities.

In the context of MSMEs, the VAT legal framework provides special treatment aimed at balancing state revenue with the economic capacity of small business owners. The threshold policy, or gross turnover limit, is an important instrument in protecting MSMEs from the burden of complex tax administration obligations. Entrepreneurs with gross turnover below a certain threshold are not required to report their business to be confirmed as Taxable Entrepreneurs, thus avoiding the need to collect, remit, and report VAT. However, these entrepreneurs are also unable to credit input tax paid on the purchase of goods or services for their business purposes, which can impact their business cost structure.

VAT regulations in Indonesia continue to evolve in response to economic dynamics and the country's fiscal needs. In recent years, the government has implemented various tax reforms, including adjusting VAT rates, expanding the tax base, and increasing the threshold for MSMEs. These regulatory changes aim to increase state revenue without burdening the real sector, particularly MSMEs, which

are the backbone of the national economy. However, each regulatory change also presents new challenges in implementation and outreach to taxpayers. Therefore, ongoing efforts to evaluate and improve regulations are necessary to ensure the VAT system operates effectively and efficiently, while supporting inclusive and sustainable economic growth.

### 3.2 Implementation of VAT Policy for MSMEs

The implementation of the Value Added Tax policy for the MSME sector in Indonesia faces various complex and multidimensional challenges. One of the main challenges is the very limited level of understanding of tax regulations among MSMEs. Many MSMEs do not understand their tax rights and obligations, including provisions regarding gross turnover limits that require entrepreneurs to be registered as Taxable Entrepreneurs. This lack of understanding often leads MSMEs to fail to fulfill their tax obligations properly, either due to ignorance or because they perceive tax matters as too complicated and time-consuming. This situation is exacerbated by the educational background of MSMEs, most of whom lack basic knowledge of taxation and business bookkeeping.

The complexity of tax administration procedures is a significant obstacle to the implementation of VAT policies for MSMEs. The process of registering as a taxpayer, confirming as a Taxable Entrepreneur, creating a tax invoice, calculating tax payable, paying taxes, and reporting a Periodic VAT Tax Return (SPT Masa PPN) requires a complex technical understanding. For MSMEs, who generally have limited human resources and lack dedicated tax staff, this administrative burden is particularly burdensome. Many MSMEs must incur additional costs for the services of tax consultants or accountants, which undoubtedly increases their operational costs. This situation has led some MSMEs to choose not to expand their businesses to remain below the VAT threshold, which can ultimately hinder the economic growth of the MSME sector as a whole.

The tax outreach and education system implemented by the Directorate General of Taxes has not effectively reached all MSMEs. Although various outreach programs have been implemented through various media and forums, their reach and intensity remain suboptimal. Many MSMEs, especially those in remote or rural areas, lack access to adequate information about applicable tax regulations. Existing outreach programs are also often general in nature and do not address the specific needs of various types of MSMEs. A more personalized and contextual approach to tax education is needed, such as through direct mentoring, practical workshops, or the use of digital media that is more interactive and easily accessible to MSMEs.

Advances in information technology actually offer significant opportunities to simplify the implementation of VAT policies for MSMEs. The Directorate General of Taxes has developed various electronic applications and systems, such as e-Registration, e-Invoice, and e-SPT, aimed at simplifying tax procedures. However, in practice, many MSMEs still experience difficulties using these electronic systems due to limited information technology infrastructure, limited computer capabilities, or even a lack of adequate internet access. Furthermore, existing electronic systems sometimes experience technical glitches or are not user-friendly, which frustrates users and makes them reluctant to use them. Therefore, continuous efforts are needed to improve and refine electronic tax systems to make them more accessible and usable by all groups, including MSMEs.

Tax supervision and enforcement of MSMEs are also crucial aspects in implementing the VAT policy. While supervision is necessary to ensure compliance and prevent tax evasion, it must also be implemented in a way that does not burden or intimidate small businesses. The current supervision system focuses primarily on large taxpayers, while supervision of MSMEs is relatively limited due to limited tax apparatus resources. This creates a gap in law enforcement that can lead to unfairness and undermine the trust of compliant taxpayers. A more effective supervision strategy utilizing data analytics technology and a risk-based approach is needed to ensure more efficient and proportionate supervision, tailored to each taxpayer's compliance risk profile.. Persuasive and educational approaches should also be prioritized in supervising MSMEs over repressive approaches, to encourage ongoing voluntary compliance.

### 3.3 Level of Tax Compliance of MSMEs

The level of tax compliance among MSMEs in Indonesia remains relatively low compared to that of large and medium-sized businesses. Data shows that many MSMEs are not yet registered as taxpayers or are not properly fulfilling their tax obligations. This low level of compliance can be seen from the formal compliance ratio, which refers to the timely submission of tax returns, and the material compliance ratio, which refers to the accuracy of tax calculations and payments. Various factors contribute to this low level of compliance, ranging from internal factors related to the characteristics of MSME taxpayers themselves to external factors related to the tax administration system and the general business environment.

Taxpayer awareness and understanding are key determinants of MSME tax compliance. Many MSMEs lack sufficient awareness of the importance of paying taxes as a civic obligation and a contribution to national development. Limited understanding of the benefits of taxes for society and infrastructure development leads them to view taxes as merely a burden that reduces business profits. Furthermore, negative perceptions of the government's use of tax funds, such as issues of corruption or inefficiency in public spending, also influence taxpayer motivation to fulfill their tax obligations. A lack of transparency and accountability in the management of tax funds can erode public trust and reduce voluntary taxpayer compliance, including MSMEs.

The burden of tax compliance costs experienced by MSMEs is also a factor influencing compliance levels. Compliance costs encompass not only direct costs such as the tax payment itself, but also indirect costs such as time spent on tax administration, bookkeeping fees, tax consultant fees, and other costs associated with fulfilling tax obligations. For MSMEs, which generally operate with thin profit margins, these compliance costs can be a significant burden. Research shows that tax compliance costs for small businesses are proportionally higher than for large businesses due to fixed costs in tax administration that cannot be reduced even with small businesses.

The quality of tax authority service also significantly influences the level of tax compliance among MSMEs. Friendly, prompt, and professional service from tax officials can increase taxpayer satisfaction and encourage voluntary compliance. Conversely, poor service, complicated procedures, or unfriendly attitudes from officials can create negative perceptions and reduce taxpayers' motivation to comply. Ease of access to tax services, whether physically through tax service offices or digitally through online systems, is also a crucial factor. MSMEs tend to be more compliant if they can access tax services easily without incurring high costs and time.

Strategies to improve MSME tax compliance require a holistic and multidimensional approach. First, intensive and ongoing education and outreach programs are needed to raise taxpayer awareness and understanding of their tax rights and obligations. This program must be designed with the specific characteristics and needs of MSMEs in mind, and use effective and easy-to-understand methods and media. Second, it is necessary to simplify the tax administration system and reduce compliance costs through regulatory improvements and the use of information technology. Third, improve the quality of service and ensure more effective oversight with a balanced approach between the development and oversight functions. Fourth, efforts must be made to increase transparency and accountability in the management of tax funds to build public trust in the tax system. With this comprehensive approach, it is hoped that the level of MSME tax compliance can increase significantly and sustainably.

### 3.4 Impact of VAT Policy on the Sustainability of MSME Businesses

Value Added Tax (VAT) policies have a significant impact on the cost structure and operations of MSMEs. For MSMEs that have reached the threshold and been confirmed as Taxable Entrepreneurs, the obligation to collect and remit VAT can impact the company's cash flow. The VAT collection mechanism, which requires businesses to collect tax from buyers and remit it to the government, can create liquidity issues, especially if there is a time lag between receiving payment from buyers and the obligation to remit the tax. In practice, many MSMEs experience difficulties in managing cash flow because they have to set aside funds for VAT payments, which are not actually their income but merely a tax collector for the state.

The impact of VAT on the competitiveness of MSMEs is also a key concern in tax policy analysis. MSMEs that have been confirmed as Taxable Entrepreneurs must include VAT in the selling price of their products or services, which can result in higher prices compared to MSMEs that have not been confirmed or are still below the threshold. This price difference can impact MSMEs' competitiveness in the market, especially if they compete with informal businesses that do not collect VAT. Furthermore, in supply chains involving MSMEs as suppliers to larger companies, PKP status is a crucial consideration because purchasing companies can credit input tax when purchasing from PKP. This situation can create pressure for MSMEs to be confirmed as PKP even though they are not yet administratively and financially ready.

The administrative burden of taxation also impacts the operational efficiency of MSMEs. The time and effort required to manage tax administration, such as tax invoice preparation, bookkeeping, tax calculations, and tax return reporting, can reduce business owners' focus on productive activities and business development. For MSMEs without dedicated staff to handle taxation, business owners must dedicate time to managing these matters themselves or incur additional costs by using third-party services. This administrative burden can act as a disincentive for MSMEs to grow and develop, as business growth exceeding the threshold will result in more complex tax obligations.

On the other hand, status as a Taxable Entrepreneur can also have a positive impact on MSMEs in the long term. Confirmation as a Taxable Entrepreneur (PKP) can increase the credibility and professionalism of MSMEs in the eyes of customers, especially corporate customers who require their suppliers to have PKP status. PKP status also gives entrepreneurs the right to credit input tax paid on the purchase of goods or services for business purposes, thereby reducing the actual tax burden borne by

entrepreneurs. Furthermore, the obligation to maintain more orderly bookkeeping and financial reports can also help MSMEs manage their business finances better and facilitate access to financing from financial institutions.

Government policies to provide incentives and special tax facilities for MSMEs are important instruments to minimize the negative impact of VAT on the sustainability of MSME businesses. Providing a higher threshold or limit on gross turnover can provide MSMEs with breathing room to grow and develop without being burdened by complex tax obligations. This policy provides MSMEs with the opportunity to build business capacity, increase productivity, and strengthen their financial structure before entering a more formal tax regime. However, setting the threshold too high can also create economic distortions and reduce the tax base, so a proper balance is needed in determining the optimal threshold.

Tax mentoring and coaching programs specifically for MSMEs are also crucial in minimizing the negative impacts of VAT policies. The Directorate General of Taxes can collaborate with various stakeholders, such as business associations, chambers of commerce, financial institutions, and other relevant agencies, to assist MSMEs in understanding and fulfilling their tax obligations. This mentoring program can include simple bookkeeping training, VAT workshops, free tax consultations, and the provision of easy-to-use tax software or applications. With intensive mentoring, it is hoped that MSMEs can overcome administrative barriers and increase their capacity to manage their business taxation.

Access to business financing can also be influenced by an MSME's tax status. Financial institutions such as banks and non-bank financing institutions often require complete tax documentation as a prerequisite for applying for credit or financing. MSMEs that are registered as taxpayers and have a good tax payment record will have easier access to financing compared to unregistered or non-compliant MSMEs. However, burdensome tax obligations can reduce MSMEs' financial capacity to meet credit requirements. Therefore, integrated policies are needed between tax authorities and financial services authorities to ensure that tax policies do not become obstacles for MSMEs in accessing the financing needed for business development.

In the long term, the implementation of appropriate VAT policies can positively contribute to the formalization and modernization of the MSME sector. The obligation to maintain bookkeeping, use electronic systems, and report business transactions in an orderly manner can encourage MSMEs to adopt more professional and transparent business practices. Formalization of MSME businesses is not only important from a tax perspective but can also increase MSME access to broader markets, government programs, and partnership opportunities with larger companies. However, this formalization process must be carried out gradually and supported by adequate incentives to avoid causing shocks that could threaten the sustainability of MSME businesses. A gradual and supportive approach will be more effective in encouraging the transformation of the MSME sector toward a formal economy without sacrificing their growth and sustainability.

#### **4. CHAPTER 4**

##### **CLOSING**

###### **4.1 Conclusion**

Based on the results of the research and discussions that have been conducted, several important conclusions can be drawn regarding the implementation of Value Added Tax policies for Micro, Small, and Medium Enterprises in Indonesia:

First, Indonesia's Value Added Tax legal framework provides special treatment for MSMEs through a threshold policy, or gross turnover limit, that exempts small businesses from the obligation to be Taxable Entrepreneurs. This policy is intended to simplify matters and reduce the administrative burden for small businesses. However, existing tax regulations are still considered complex and less user-friendly for most MSMEs, who have limited tax knowledge and resources.

Second, the implementation of VAT policy for MSMEs still faces significant obstacles, including low taxpayer understanding of tax regulations, complex tax administration procedures, limited access to information and outreach, and a suboptimal oversight system. These obstacles result in many MSMEs remaining unregistered as taxpayers or failing to properly fulfill their tax obligations, thus under-optimizing the potential tax revenue from this sector.

Third, the level of tax compliance among MSMEs remains relatively low due to various factors, both internal factors such as taxpayer awareness and understanding, perceived burdensome compliance costs, and external factors such as the quality of tax authority services, the effectiveness of outreach, and inadequate oversight systems. This low level of compliance not only harms state revenue but also creates unfair competition between compliant and non-compliant businesses.

Fourth, VAT policy has a significant impact on the cost structure and business sustainability of MSMEs. On the one hand, VAT obligations can impact cash flow, increase administrative burdens, and reduce MSME competitiveness, especially when competing with informal businesses. On the other hand, PKP status can also provide benefits in terms of business credibility, access to financing, and opportunities to partner with larger companies. Therefore, VAT policy must be designed with a balance between state revenue and the capabilities and sustainability of MSME businesses.

Fifth, future challenges in implementing VAT policy for MSMEs include how to accommodate the highly heterogeneous characteristics of the MSME sector, adapt to developments in the digital economy, and harmonize it with overall MSME development policies. Comprehensive and sustainable policy reforms are needed that focus not only on state revenue but also consider economic growth, job creation, and equitable distribution of social welfare.

## 4.2 Recommendations

Based on the research findings and conclusions that have been outlined, this study proposes several policy recommendations as follows:

First, the government needs to simplify tax regulations and administration procedures for MSMEs. This can be done by developing simpler and more understandable regulations, providing practical guidance in more accessible language, and developing a more user-friendly electronic tax system accessible through various platforms, including mobile applications. Simplifying procedures could also include reducing the reporting frequency for certain MSMEs or providing simpler tax schemes, such as a presumptive tax regime for micro-enterprises.

Second, there is a need to improve tax socialization and education programs, making them more massive, intensive, and targeted to MSMEs. Socialization programs must be designed taking into account the specific characteristics and needs of various MSME segments, using a variety of methods and media, and involving various stakeholders within the MSME ecosystem. Direct mentoring through tax clinics, practical workshops, and free consultations can be more effective than general mass socialization. The use of digital and social media also needs to be optimized to reach a wider audience of MSMEs.

Third, the government needs to consider periodically increasing the VAT threshold, taking into account inflation rates and economic growth. A higher threshold can provide MSMEs with breathing room to grow and develop capacity before entering a more complex formal tax regime. Furthermore, special tax facilities or incentives for certain MSMEs, such as those in priority sectors, specific regions, or new start-ups, can be considered to encourage business growth and formalization.

Fourth, strengthening the tax oversight system by utilizing information technology, data analytics, and a risk-based approach is necessary to increase the effectiveness and efficiency of oversight. A good oversight system must be able to identify taxpayers with a high-risk profile for more intensive intervention, while taxpayers with a low-risk profile can be given greater flexibility and trust. The oversight approach must also emphasize guidance and education rather than repression, especially for MSME taxpayers who are still in the learning phase.

Fifth, there is a need for increased coordination and synergy between ministries/agencies in formulating and implementing tax policies for MSMEs. Tax policies must be integrated with overall MSME development policies, including policies on ease of doing business, access to financing, human resource development, and increased competitiveness. The establishment of a coordination forum or special task force involving various stakeholders can facilitate more effective dialogue and coordination in the formulation of comprehensive and synchronized policies.

Sixth, further, in-depth research is needed using primary data through surveys or direct interviews with MSMEs and tax officials to gain a more comprehensive understanding of VAT policy implementation and the factors influencing MSME tax compliance. Comparative research with other countries with similar characteristics can also provide insights into best practices that can be adopted or adapted in the Indonesian context. The results of this research can form the basis for evidence-based policymaking in future tax reforms for MSMEs.

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