



ANALYSIS OF MSME TAXPAYER COMPLIANCE IN BADUNG, BALI-INDONESIA

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Abstract

The Indonesian government issued a regulation on changing tax rates for business entities that generate certain revenues in 2018. This study examines changes in tax rates, knowledge of tax regulations, and quality of tax services in improving MSME taxpayer compliance in Badung Regency after the implementation of Government Regulation (PP) No. 23 of 2018. The population of this study is the MSME taxpayers in Badung Regency. The population in this study were 16,327 MSME taxpayers. Study uses a random sample of 135 respondents. This study uses Structural Equation Modeling (SEM) analysis tools with SmartPLS 3.0 software to prove that changes in tax rates, knowledge of tax regulations, and service quality of tax officers have a positive and significant effect on taxpayer compliance for MSME entrepreneurs in Badung Regency.

Keywords: Changes in Tax Rates, Knowledge of Tax Regulations, Quality of Service, SME Taxpayer Compliance

INTRODUCTION

Taxes are basically a contribution from society to the state for the welfare and prosperity of the people. In Article 1 Paragraph (1) of Law of the Republic of Indonesia Number 6 of 1983, as amended several times, most recently by Law of the Republic of Indonesia Number 16 of 2009 concerning General Provisions and Tax Procedures, tax is defined as the mandatory contribution to the state owed by private persons or bodies that are compelling under the Law, without receiving direct compensation and being used for the state's needs for the greatest prosperity of the people.

Based on data from the Central Bureau of Statistics of the Republic of Indonesia (BPS.RI, 2019), it reveals the fact that PPh (Tax on Income) provides the largest contribution to state tax revenue. In addition, the source of tax revenue from PPh has also increased over the last ten years. One of the contributors to income tax revenue is income tax paid by tax subjects of Micro, Small and Medium Enterprises (MSMEs).

MSMEs in Indonesia play an important role in the Indonesian economy. MSMEs play a role as the largest contributor to GDP and open the most jobs in all industries. A survey by the Creative Economy Agency (BEKRAF) with the Central Statistics Agency (2016) that the creative economy industry in Indonesia in 2015 was recorded as contributing IDR 852 trillion to national gross domestic income (GDP), and in 2016 it was recorded that it increased to reach IDR 922.58 trillion with The contribution value to National GDP is 7.44% (Kumparan, 2018).

Since the issuance of the Taxation Regulation Number 46 of 2013, a business entity that has a gross circulation or turnover of below IDR 4.8 billion in a year is obliged to pay income tax to the government, where the final MSME PPh was enforced since July 1, 2013. Contribution of MSME Income Tax Payment (PPh Final) in 2017 contributed 2.2% of the total income tax paid by the taxpayers of MSMEs themselves. Tatik (2018) mentions some of the causes are the fact that the DGT (Directorate General of Taxes) focuses more on large taxpayers, while supervision of MSME players has not been optimally carried out and tax compliance of MSME players is still low.

It seems that the Government continues to pay attention to the taxes applied to MSMEs, as seen by changes in tax regulations, in 2018, namely the existence of Government Regulation of the Republic of Indonesia Number 23 of 2018 concerning Income Taxes on Income from Businesses Received or Earned by Taxpayers With Certain Gross Turnover, namely There is a Special Income Tax rate for businesses that have a circulation gross certain, in this case MSMEs as a return from the government for the compliance of the MSME WP in paying taxes

by reducing the MSME tax rate by 0.5% (zero point five percent) and in the government's efforts to remain provide these business opportunities to get a higher profit.

Previous research by Prawagis and Mayowan (2016) proved that the perception of tax rates partially has a positive and significant effect on SME taxpayer compliance. Furthermore Ananda, et al. (2015) also succeeded in proving that the socialization of taxation, tax rates and understanding of taxation have a significant effect together on taxpayer compliance. Evi, et al. (2018) also proved that the compliance of private taxpayers of SMEs is due to understanding of tax regulations, the higher the understanding of taxpayers on tax regulations, the more likely the taxpayers will be.

MSME taxpayer compliance related to the quality of service for tax officers, Asfa and Meiranto (2017), Caroko, et al. (2015) which states that taxpayers will comply with tax obligations in terms of paying taxes owed and then report SPT if the tax officer provides the best quality service to taxpayers. Taxation services are services by DGT (Directorate General of Taxes) to taxpayers to assist taxpayers in fulfilling their tax obligations. Angelia and Fajriana (2019) provide evidence that the compliance of MSME taxpayers after the implementation of PP No. 23 of 2018 is influenced by the socialization of tax officers and the level of understanding of taxpayers.

The motivation for conducting this research is related to the low level of MSME taxpayer compliance. In contrast to previous studies, in terms of the tax regulations that previously applied to MSME players, the Government Regulation of the Republic of Indonesia Number 46 of 2013, whereas in this study the taxation regulations imposed on MSMEs are the Government Regulation of the Republic of Indonesia Number 23 of 2018, so it is expected with the knowledge of the latest tax regulations on the MSME taxpayers will encourage the level of compliance with taxation of MSME players. So the novelty of this research is to use the latest tax regulation instruments, so to the best of the researcher's knowledge, research using the Republic of Indonesia Government Regulation Number 23 of 2018 is still very limited. This study develops the findings of Fajriana (2019) by adding a variable tax rate change.

LITERATURE REVIEW AND RESEARCH HYPOTHESIS

Conceptual Framework

Various main theories are used as a basis for developing hypotheses, including the Theory of Tax Compliance, Theory of Reasoned Action, Theory of Reasoned Action, Theory of Planned Behavior, and Social Learning Theory.

Theory of Tax Compliance was first put forward by Ellingham and Sandmo (1972) who believed that no individual is willing to pay taxes voluntarily (voluntary compliance), therefore individuals will always oppose paying taxes (risk aversion). Theory of reasoned action is a theory developed by Martin Fishbein and Icek Ajzen (1975), in this theory behavior is influenced by intention, while intention is influenced by subjective attitudes and norms. The intention to determine someone to do a behavior or not to do a behavior (Asfa and Meiranto, 2017: 2). Theory of planned behavior was developed by Icek Ajzen (1991) which is a development of the theory of reasoned action which has a relationship with individual behavior. If the theory of reasoned action is related to behavioral interest variables, attitudes, and subjective norms, while in the theory of planned behavior, one variable is developed, namely perceived behavioral control. Social Learning Theory put forward by Albert Bandura (1997) explains that one can learn that through direct observation and experience (Robbins and Judge, 2015). This social learning theory is relevant to explain the behavior of taxpayers in fulfilling their tax obligations (Purnaditya and Rohman, 2015). A person will obey to pay taxes on time if through direct observation and experience, the tax money paid has made a real contribution to the development of his area.

The change in tax rates referred to in this study is a situation where the government has made several new policies that have an impact on changing tax rates to encourage tax revenue. The tax rate according to Ananda et al. (2015) is a provision on the percentage (%) or amount (rupiah) of tax payable that must be paid by taxpayers in accordance with the tax base or tax object. Official (2019) says that knowledge and understanding of tax regulations is a process by which taxpayers know about taxation and apply that knowledge to pay taxes. Knowledge and understanding of tax regulations which means understanding and understanding general tax provisions and procedures including how to submit a Tax Return (SPT), payment, place of payment, fines and deadline for payment or reporting of SPT. Service quality is all the best services provided to maintain satisfaction for taxpayers at the Tax Office (KPP) and is carried out based on tax law (Susmita and Supadmi, 2016)

Taxpayer compliance is the behavior of a taxpayer in carrying out all his tax obligations and exercising his taxation rights while adhering to the tax laws and regulations (Wiryadana and Merkusiwati, 2018). To increase the compliance of compulsory MSME, it can be done by changing tax rates, knowledge of tax regulations, and service quality.

Based on the description above, the model and hypothesis formulation in this study can be shown in Figure 1.

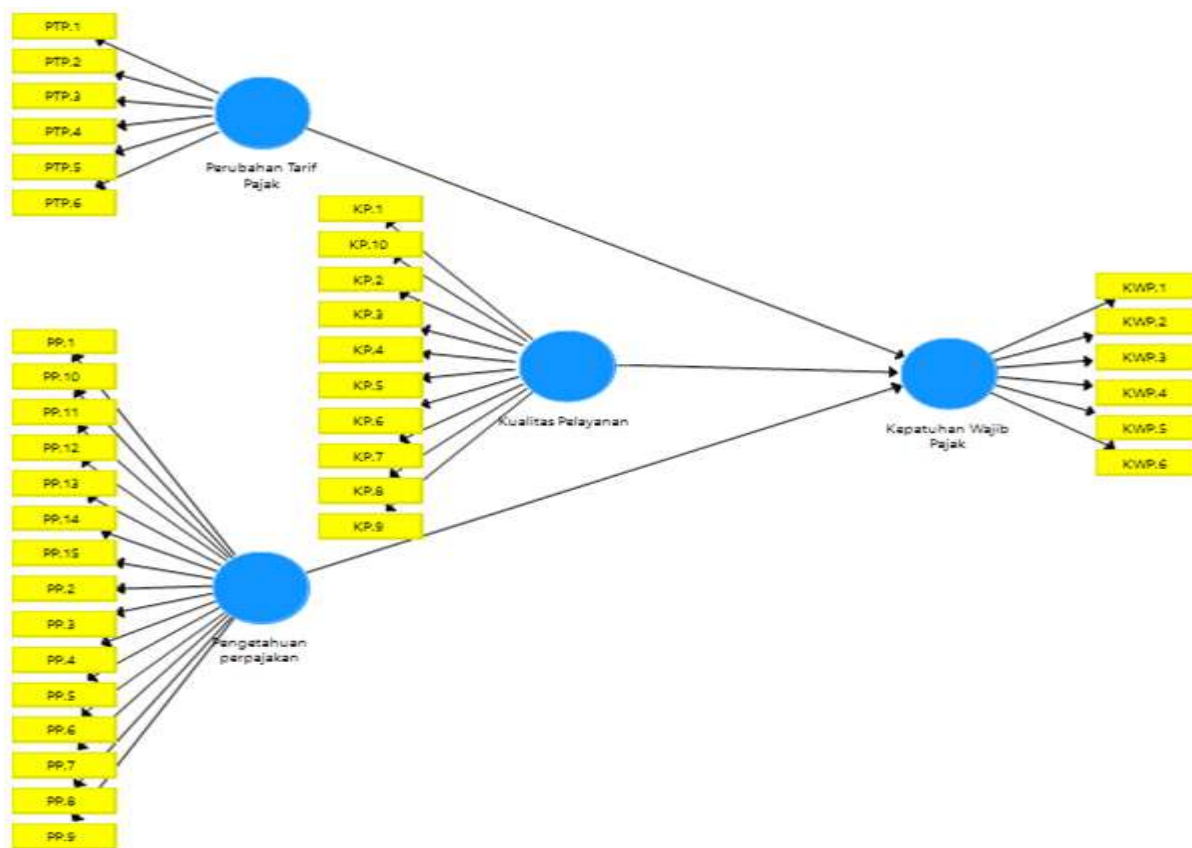


Figure 1. Research Conceptual Framework

Hypothesis Development

Based on the Theory of Tax Compliance, individuals will always oppose paying taxes (risk aversion), but with changes in rates favorable taxes will encourage taxpayers to comply. Furthermore, based on the Theory of reasoned action and Theory of planned behavior, with this change in regulations there is an interest in behavior, attitudes, and subjective norms. Research conducted on individual taxpayers registered at KPP Pratama Malang Selatan regarding the effect of understanding taxation regulations, tax rates and tax sanctions on MSME taxpayer compliance concluded that tax rates have a positive and significant effect on SME individual taxpayer compliance (Evi, et al. 2018), likewise Cahyani and Noviyari (2019) prove the same result.

H1: Changes in tax rates have a positive effect on MSME taxpayer compliance.

Based on the Social Learning Theory which explains that a person can learn through direct observation and experience, then someone will obey to pay taxes on time if through direct observation and experience. Knowledge is the work of thinking (reasoning) which changes not understanding to understanding and eliminating doubts about a case. Tax knowledge serves as

a guideline for taxpayers in carrying out their tax obligations, namely calculating, paying, and reporting the amount of tax payable that must be paid (Lestari, 2017). In this study, knowledge of tax regulations is a guideline that is used as a basis for taxpayers in fulfilling their tax obligations. Knowledge of the Government Regulation of the Republic of Indonesia Number 23 of 2018 is expected to encourage taxpayers to implement what is in these regulations so that it can affect taxpayer compliance. Based on research conducted by Asfa & Meiranto, (2017) regarding the compliance of individual taxpayers who have a business and understanding of taxation has a positive and significant effect on individual taxpayer compliance.

H2: Knowledge of tax regulations has a positive effect on SME taxpayer compliance.

Good service quality can encourage taxpayers to react positively to these attitudes which are found through observation and learning. This is based on *social learning theory, theory of reasoned action* in which behavior is influenced by intention. The definition of tax service according to Caroko et al (2015) is a process of assistance to taxpayers in certain ways that require sensitivity and interpersonal relationships in order to create satisfaction and success. DGT (Directorate General of Taxes) needs to improve good tax services in accordance with the provisions of the applicable tax laws, in order to support taxpayer compliance in fulfilling tax obligations and achieving government objectives to carry out state development properly. Research conducted on individual taxpayers registered at the Singosari Pratama Tax Office, one of the agencies under the East Java III Regional Tax Office regarding the effect of tax knowledge, quality of tax services and tax sanctions on the motivation of individual taxpayers to pay taxes, shows the results that the quality of tax services on the motivation of individual taxpayers to pay taxes has significant results (Caroko et al., 2015).

H3: The service quality of tax officers has a positive effect on MSME taxpayer compliance.

RESEARCH METHOD

Type of research is to use quantitative methods. The data used are primary data. Primary data were obtained using a questionnaire containing the opinions of the owners of MSMEs about the indicator variables studied using the survey method. Research questionnaires to measure variables were adopted from previous research, such as Changes Tax rate (Ramdan, 2017), Tax Knowledge (Lestari, 2017), Kualitas Jasa (Cahayanti, 2017) dan Taxpayer Compliance Tax (Ramdan, 2017)

The population in this study were 16,327 MSMEs registered taxpayers (WP) in Badung Regency. For the questionnaire survey method, the sample will be selected using a *random*

sampling technique based on the Slovin method. Based on the Slovin method with an error threshold of 0.10 (10%), the minimum sample size for MSME taxpayers is 97 MSMEs registered in Badung Regency. Researchers consider the respondent's response rate of 60%, so the minimum sample that is distributed is 149 questionnaires. Based on the data tabulation analysis, it was found that 130 questionnaires were complete and could be further processed.

This study uses Structural Equation Modeling (SEM) analysis tools with SmartPLS 3.0 software. PLS (*Partial Least Square*) is a variant-based structural equation analysis (SEM) that can simultaneously test the measurement model as well as test the structural model. The measurement model is used to test the validity and reliability, while the structural model is used to test the causality (hypothesis testing with predictive models).

RESULTS AND DISCUSSION

Data collection was carried out by distributing questionnaires which were distributed directly to 149 respondents of MSME owners in Badung Regency. The tabulation results show that as many as 130 questionnaires were successfully collected and answered completely and can be further processed. Nevertheless, the response rate in this study can be said to exceed the expectations of previous researchers of 97 questionnaires.

Testing the validity and reliability of the instrument was research carried out through two criteria, namely convergent validity and discriminant validity. Convergent validity testing can be seen through the outer loading value. The indicator is said to be valid if it has an outer loading value > 0.50 and is significant. Based on the results of data processing with the SmartPLS 3.0 program, several indicators have a value outer loading as follows:

Table 1. Outer Loading and AVE Values of Model Estimation Results Before Execution

	Taxpayer Compliance Tax	Service Quality	Knowledge	Changes in Tax Rates	Average Variance Extracted (AVE)
KP.1		0.778			
KP.10		-0.193			
KP. 2		0.851			
KP. 3		0.650			
KP. 4		0.441			
KP. 5		0.848			0.302
KP. 6		0,525			
KP. 7		-0,124			
KP. 8		-0.008			
KP. 9		-0.152			

Table 1...

KWP.1	0.847		
KWP.2	0.391		
KWP.3	0.700		0.481
KWP.4	0.818		
KWP.5	0.733		
KWP.6	0.562		
PP.1	0.833		
PP. 10	0.743		
PP. 11	0.796		
PP. 12	0.557		
PP. 13	0.376		
PP. 14	0.850		
PP. 15	0.473		
PP. 2	0.564		0.390
PP. 3	0.839		
PP. 4	0.601		
PP.5	-0.686		
PP.6	-0,265		
PP. 7	-0,263		
PP. 8	-0,690		
PP. 9	-0,310		
PTP. 1		0.842	
PTP.2		0.613	
PTP.3		0.643	
PTP. 4		0.841	
PTP. 5		0.729	0.461
PTP. 6		-0.176	

Based on the results of data processing with the SmartPLS 3.0 program, it was found that several indicators had an outer loading value below 0.50 and an Average Variance Extracted (AVE) value <0.5 so that the indicator was excluded from the model. With the issuance of indicators that do not meet the requirements, the outer loading and values are obtained Average Variance Extracted (AVE) as shown in Table 2.

Table 2. Outer Loading Value of Model Estimation Results and AVE after Execution

Indicators	Taxpayer Compliance Tax	Service Quality	Knowledge	Changes Tax rate	Average Variance Extracted (AVE)
KP.1		0.768			0.657
KP.2		0.904			
KP.3		0.680			
KP.5		0.872			
KWP.1	0.868				0.633
KWP.3	0,700				
KWP.4	0.859				
KWP.5	0.742				
PP.1			0,844		0,568
PP.10			0.739		
PP.11			0.839		
PP.12			0.620		
PP.14			0.873		
PP.2			0.583		
PP.3			0.841		
PP.4			0.622		
PTP.1				0.851	
PTP.2				0.596	
PTP.3				0.636	0.547
PTP.4				0.852	
PTP.5				0.726	

A measuring instrument can be said to be reliable, it can be seen from the value of *composite reliability* and *Cronbach alpha* which has a value greater than 0.70 as shown in table 3 below:

Table 3 Cronbach's Alpha Value and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Taxpayer Compliance	0.805	0.872
Service Quality	0.823	0.884
Tax knowledge	0.887	0.911
Changes in Tax Rates	0.797	0.856

Based on tables 2 and 3, the results of data analysis show the outer loading value > 0.50, the AVE value > 0.50, the Cronbach alpha coefficient value of 0.797–0.887, and the value composite reliability which shows a value of 0.856–0.911. Based on these results, indicators the research variables can be said to be valid and reliable.

Coefficient of determination as part of the evaluation model of Structural / Inner model is carried out using *the R-Square (R²)*. Based on the results of data analysis, the values obtained *R-Square (R²)* of 0.772 which means that which means that 77.2% of the MSME taxpayer compliance variable can be explained by changes in tax rates, tax knowledge and service satisfaction. While the remaining 2.8% is other factors not included in the research model. Next, the results of the research hypothesis test can be shown in Table 4 below:

Table 4. Hypothesis Test Results

Relationship Between Variables	Original Sample (O)	T Statistics	P. Values	Information
Quality of Service -> Taxpayer Compliance	0.274	1.851	0.065 **	Significant
Knowledge of taxation -> Taxpayer compliance	0.435	2.242	0.025 *	Significant
Tax Rate Changes -> Taxpayer compliance	0.196	1.798	0.073 **	Significant

* = significant at $\alpha = 0.05$,** = significant at $\alpha = 0.10$

Effect of Tax Rate Changes against the Taxpayer compliance MSMEs

The results of the study of the direct effect of changes in tax rates on MSME taxpayer compliance show a result of 0.196 and significant at the level of 0.10 where the T-statistic is $1.798 > 1.64$, this means that Hypothesis 1 is accepted, meaning that changes in tax rates are measured Definition tax rates and the impact of changes in MSME tax rates, the definition of tax and tax objects and the ownership of NPWP as indicators of being able to increase compliance in MSME taxpayers.

This can be explained by the *Theory of Tax Compliance*, where individuals will always oppose paying taxes (*risk aversion*), but with a favorable change in tax rates it will encourage taxpayers to comply. In addition, the perception of taxpayers regarding changes in tax rates that are beneficial to themselves will lead to positive attitudes regarding the importance of the meaning of taxes for the government, which in turn creates intentions and impacts on the behavior of MSME managers to comply with tax obligations as explained by *Theory of planned*

behavior. The results of this study are in line with the research of Evi, et al. (2018) and Cahyani and Noviari (2019) who concluded that the tax rate has a positive and significant effect on the compliance of individual MSME taxpayers.

The Influence of Taxation Knowledge on MSMEs Taxpayer Compliance

Results of the study of the direct effect of taxation knowledge on MSME taxpayer compliance showed a result of 0.435 and significant at the 0.05 level where the T-statistic was $2.242 > 1.96$, this means that Hypothesis 2 is accepted, meaning that the increasing knowledge of taxation for MSME taxpayers, the compliance of MSME taxpayers will also increase.

This can be explained by *Social Learning Theory* which says that one can learn that through direct observation and experience, someone will obey to pay taxes on time if through direct observation and experience. Knowledge is the work of thinking (reasoning) which changes not understanding to understanding and eliminating doubts about a case. Tax knowledge serves as a guideline for taxpayers in carrying out their tax obligations, namely calculating, paying, and reporting the amount of tax payable that must be paid (Lestari, 2017). In addition, the increased observation and direct experience of taxpayers will lead to positive attitudes regarding the importance of the meaning of taxes for the government, which in turn raises the intention and has an impact on the behavior of MSME managers to comply with tax obligations as described by *Theory of planned behavior*. Knowledge of the Government Regulation of the Republic of Indonesia Number 23 of 2018 is expected to encourage taxpayers to implement what is in these regulations so that it can affect taxpayer compliance. The results of this study are in line with research conducted by Asfa and Meiranto, (2017) which concluded that knowledge and understanding of taxation have a positive and significant effect on individual taxpayer compliance. The higher the Taxpayer's understanding of the tax regulations, the more likely the Taxpayers will be obedient to carry out their tax obligations.

The Influence of Service Quality on MSMEs Taxpayer Compliance

Results of the study of the direct effect of service quality on MSME taxpayer compliance showed a result of 0.274 and significant at the level of 0.10 where the T-statistic was $1.851 > 1.64$, this means that Hypothesis 3 is accepted, and meaning that the increasing quality of tax services felt by MSME taxpayers will automatically increase mandatory compliance.

Good service quality can encourage taxpayers to react positively to these attitudes which are found through observation and learning. This is based on *social learning theory, a theory of reasoned action* where behavior is influenced by intention. Taxation sector services are services by the DGT (Directorate General of Taxes) to taxpayers to assist taxpayers in fulfilling their tax

obligations. These services are included in public services because they are carried out by government agencies, which aim to meet the needs of the general public and in order to comply with laws that are not oriented towards personal gain. Service quality is all the best services provided to maintain satisfaction for taxpayers at the KPP (Tax Service Office) and is carried out based on tax law (Susmita and Supadmi, 2016). If the quality of interaction, the environment, and the results of the quality of services provided by the Tax Office are good, then this can provide a positive perception of tax which is expected to increase the motivation of taxpayers to comply with tax obligations.

The results of this study are in line with research conducted by Asfa and Meiranto, (2017) which shows the results that the tax authorities have a positive and significant effect on individual taxpayer compliance. Good service quality will be able to foster a sense of compliance in paying taxpayers, because the quality of service provided by employees is in the form of speed and responsiveness to taxpayers' complaints and difficulties, providing clear & easy to understand information about taxpayers, providing clear understanding regarding the reporting mechanism SPT (Tax Return), and Tax Officers provide services that are very and in accordance with the expectations of the community to foster taxpayer compliance.

CONCLUSION, LIMITATIONS AND RECOMMENDATIONS

The results of this study provide evidence that changes in tax rates have a positive and significant effect on MSME taxpayer compliance. The greater the change in tax rates, the greater the compliance of MSME taxpayers. Tax knowledge has a positive and significant effect on the compliance of MSME taxpayers. Increasing knowledge of MSME taxation through seminars, training and other activities is able to foster positive attitudes of MSME managers and subsequently be able to influence the intention and behavior to comply. The results of this study provide evidence that service quality has a positive and significant effect on MSME taxpayer compliance. The higher the quality of service by the tax authorities, the more it will have a positive influence on attitudes about the benefits of taxation and subsequently the intention and behavior to comply with tax obligations will also increase.

A limitation in this study is that it uses a small sample in one district so that the findings cannot be generalized. Further research is suggested to take a wider scope of research, in several districts or provinces by using broader variables, such as including tax sanctions, tax awareness and tax socialization variables.

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