

## SOCIALIZATION AND TRAINING ON TAX OBLIGATIONS FOR MSME TO SUPPORT TAX REVENUE IN INDONESIA

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### ABSTRAK

**Abstrak:** Pajak merupakan sumber penting dalam penerimaan negara, UMKM merupakan salah satu kontributor utama penerimaan negara. Namun, kondisi di lapangan menunjukkan ketidakberminatan serta resistensi dari masyarakat dan wajib pajak dalam menangani pelaporan pajak. Berdasarkan kondisi tersebut, untuk meningkatkan kesadaran atas perpajakan, Dosen Departemen Akuntansi Universitas Padjadjaran bersama Persatuan Wanita Republik Indonesia (Perwari) melakukan sosialisasi dan pelatihan mengenai perpajakan bagi UMKM di Indonesia. Pelaksanaan kegiatan dilakukan menggunakan mekanisme webinar, dengan jumlah peserta sebanyak 51 orang. Berdasarkan hasil kuesioner evaluasi, output kegiatan menghasilkan peningkatan pemahaman pelaku UMKM terhadap peraturan perpajakan serta peningkatan pemahaman atas perhitungan perpajakan, kepatuhan pembayaran dan pelaporan sebanyak 86,7%.

**Kata Kunci:** Pajak; UMKM; Kesadaran Pajak.

**Abstract:** Taxes are an important source of state revenue, Micro, Small, and Medium Enterprise (MSME) is serving as one of the main contributors to state revenue. However, condition showed a significant lack of interest and resistance from both the community and taxpayers concerning handling tax reports. Based on these conditions, lecturers at the Accounting Department at Universitas Padjadjaran with Indonesian Women's Union (Perwari) conducted socialization and training webinars with the primary aim to enhance awareness of taxation for MSME in Indonesia. The activities were carried out using a webinar mechanism, with a total of 51 participants. Based on evaluation questionnaire, the results showed that after the conducted training, there was an increased understanding among MSME actors regarding tax regulations as well as an improved comprehension of tax calculations, payment compliance, and reporting by 86.7%.

**Keywords:** Tax, MSME, Tax Awareness.



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## A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) assume a pivotal role in attaining economic development that is both inclusive and sustainable (Dindin Abdurohim, 2023) and the primary catalysts for fostering growth and advancement (Amanamah, 2016). It was indicated that in Indonesia, MSME contribute significant value in economy of the nation (Diyani et al., 2023), therefore the government and various parties are trying to encourage the development of MSMEs. MSME'S has ability in adapting to market changes, this enterprise possesses the capacity to absorb a larger labor force and necessitate smaller investments (Rahayu, 2017). Furthermore, integral to Gross Domestic Product (GDP), MSME is recognized officially by the Ministry of Cooperatives and MSME, numbering 64.2 million and contributing 61.07% to the GDP. By creating employment opportunities for up to 97% of the total workforce in Indonesia and absorbing 60.4% of investments, this sector assumes paramount importance (Novitasari 2022). It is important to state that despite these significant contributions, MSME has been observed to encounter multifaceted challenges. However, as a key stakeholder, the government has proposed policies and remedies to surmount these challenges, striving to sustain MSME as a fundamental pillar supporting the economy of the nation (Novitasari 2022). Additional statistics also showed that the majority of MSME in Indonesia (59.3 million) operate informally. Statistically, enterprise in this category constitutes 89% of all employment and contributes approximately 14% to total exports and 58% to domestic investment (OECD, 2018).

SMEs vary in size, industry, and owner motivation, making a uniform approach unsuitable for service provisions and policy formulations. It is stated that management techniques for large companies may not directly apply to small ones and vice versa, nevertheless, maintaining essential accounting records and financial awareness is crucial for MSME's survival (Dwianika & Biasini, 2019). Given the important role of MSME in supporting the economy, government policies, both tax and non-tax, merit particular attention. Across various OECD nations such as Belgium, France, Greece, and Spain, final tax rates were implemented for the informal small business sector. As rightly stated in previous studies, in Indonesia, tax is seen as obligatory contribution for individuals and entities, including MSME. This aspect is considered obligatory primarily because it constitutes a primary source of state income.

As previously stated, MSMEs have an important role in economics and tax is a fundamental pillar of state revenue, which significantly contribute to the national budget. Most public infrastructure is funded by tax revenues (Muamarah et al., 2021). Despite the consistent annual uptick in tax contributions, tax revenue is yet to reach its optimal levels. Furthermore, the role of MSMEs in the economy is still not followed by the role of MSMEs in taxes (Kusno et al., 2022). Statistically, this is evidenced by the observed

challenges pertaining to business development, income growth, and the limited capacity of tax authorities, which collectively resulted in a mere 15% tax compliance rate among MSME (eMBed, 2023). In accordance, it was found that factors such as inadequate knowledge or even indifference among taxpayers significantly contributed to suboptimal scenario.

In line with practices in OECD countries, the Indonesian government has introduced policies outlined in Government Regulation Number 23 of 2018. According to this regulation, business falling in MSME category and with turnovers not exceeding IDR 4.8 billion annually is subjected to a 0.5% rate on Tax Imposition Base (DPP), which constitutes the monthly gross income. This shows that eligible taxpayers benefiting from this policy comprise individuals or entities earning income from business operations with gross circulation and turnovers not surpassing IDR 4,800,000,000 in one tax year (PMK-99 Tahun 2018 Tentang Pelaksanaan PP 23 Tahun 2018) ((SE-46 Tahun 2020 Tentang Petunjuk Pelaksanaan PP No 23 Tahun 2018, 2020b).

The government has instituted diverse strategies to augment the contribution of MSME to tax revenue. One of these strategies includes the availing of applications designed specifically with the aim of simplifying financial reports. While these applications are crucial for tax obligations, there still exists limited awareness regarding its effective use. In response to this challenge, Ministry of Cooperatives and MSME placed a premium on enhancing the quality of human resources. Furthermore, the government actively engaged in fortifying MSME database and conducted various digitization training. Despite these measures striving to improve the situation, it is also important to comprehend that concerns might arise regarding the efficacy of implementation and the tangibility of the impact on boosting the MSME contribution to tax revenue. In accordance with this, it was found that despite the provision of convenient facilities, such as online tax services, empirical observations in the field showed a significant lack of interest and resistance among the community and taxpayers toward engaging in tax reporting. According to previous study, the resistance is often rooted in a shallow comprehension of accounting principles and tax calculations, which are frequently perceived as intricate and challenging. This form of reluctance prompts queries about the effectiveness of initiatives centered around providing facilities and informational strategies to foster compliance and active inclusiveness in the taxation process (Trihatmoko & Mubaraq, 2020).

Despite the substantial business potential of SMEs in Indonesia, there is a lack of corresponding attention to the crucial role of record-keeping and accounting in fostering these enterprises. Currently, SMEs' record-keeping practices only involve basic financial tracking of expenditures and income. Such practices fall short of providing accurate and reliable information for informed decision-making regarding business operations. Consequently, SME actors are urged to enhance their accounting practices to ensure

alignment with tax reporting requirements (Muljanto, 2020). Tax revenue is the lifeblood of government operations, providing the necessary funds for essential services such as infrastructure development, healthcare, education, and social programs (Mabugu & Simbanegavi, 2015). Without tax revenue, governments would struggle to meet their financial obligations and provide the necessary resources and services for their citizens. Generally, issues pertinent to tax compliance and collection persist as predominant concerns that are yet to be comprehensively addressed. In the bid to address this concern, community service initiatives were anticipated to improve tax revenue while tackling compliance-related challenges. These initiatives operate through a partnership between the Accounting Study Center and the Indonesian Women's Union (Perwari), a group introduced with the specific aim of accommodating MSME stakeholders and empowering women. The empowerment of women is envisioned to improve MSME earnings, support human resource capacity and knowledge, and cultivate a community inclined with tax and economic principles. Based on the results, it becomes clear that the elevation of contributions through tax revenue assumes critical importance for the welfare of the nation, is capable of catalyzing growth in the state budget, and can be subsequently channeled toward national development projects.

The Mind, Behavior, and Development Unit (eMBed), the World Bank's behavior science team in the Global Poverty and Equality Practice, collaborated with project teams, the government, and allied partners, choosing Indonesia as an experimental ground to explore whether behavioral strategies could influence tax compliance and payment rates among MSME in the medium term (eMBed, 2023). Results showed that interventions significantly elevated the payment rates of taxpayers, indicating the cruciality of providing simple information about the tax payment process sufficed to enhance compliance. Building upon this context, community service activities were observed to be an effective solution to the multifaceted challenges confronting MSME. These initiatives aim to raise awareness about the significance of tax contributions in supporting state income while averting potential tax penalties, sanctions, or even legal implications arising from the lack of awareness of taxpayers. The activities in this community services include training on transaction recording and its usefulness, MSME cost classification, costing, training on MSME tax obligations, as well as their tax obligations and reporting. Additionally, these activities stress the importance of maintaining regular and precise bookkeeping among MSME, with the aim of simplifying future tax calculations and administrative processes.

## B. IMPLEMENTATION METHOD

The community service approach integrated socialization and training sessions, using lecture-style deliveries and interactive discussions. Accordingly, participants received comprehensive presentations on the significance of tax for MSME, which comprised tax obligations and reporting requirements. The participants were subsequently engaged in tax calculation exercises and practical presentations of optimal bookkeeping practices within small groups categorized by business types including service-oriented, retail/trading, and manufacturing. This collaborative effort in community service activities occurred between the Accounting Study Center at the Faculty of Economics and Business, Universitas Padjadjaran, and the Indonesian Women's Union (Perwari), catering to MSME stakeholders, as the organizing partner of the activity. At the pre activity stage, the team held discussions with Perwari, discussed about the form of activity that will be carried out.

The activity were conducted online via Zoom, on Thursday, November 30, 2023, and Thursday, December 7, 2023, from 09:00 AM to 03:00 PM. The sessions included a total of 51 participants. At the evaluation stage, a questionnaire is filled out to get feedback on the material that has been presented. This stage aims to assess the extent to which the activity is successful in achieving the expected goals. The effectiveness of this socialization initiative can be assessed through several indicators, such as the rate at which the participants grasped the tax regulations related to business, understanding of tax obligations, and familiarity with government-provided incentive mechanisms for MSME. Furthermore, it was anticipated that at least 80% of the participants would acquire proficient skills in comprehending, organizing, calculating, and reporting to meet the tax obligations. The stages of implementing this activity can be seen in Table 1.

**Table 1.** Stages of Implementing Community Service Activities

No.	Stages	Explanation
1	Pre-activity	Discussion with the organizing partner, namely Perwari, regarding the form of activity that will be carried out and other preparation including material preparation.
2	Activity	Delivery of material to participants to raise awareness about the importance of taxes.
3	Evaluation	The evaluation stage is carried out by distributing questionnaires to obtain feedback regarding the activities that have been implemented.

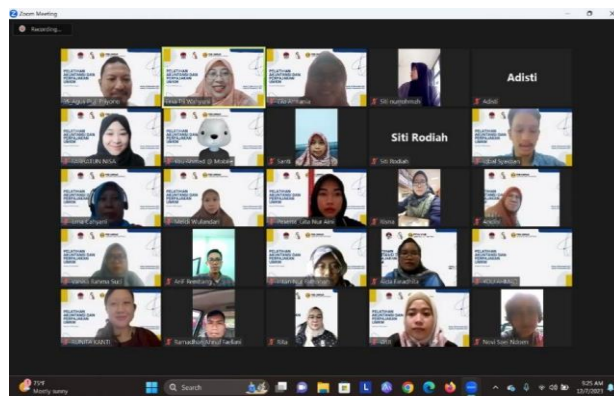
## C. RESULTS AND DISCUSSION

### 1. Pre-Activity

In pre-activity phase, the speaker convened with partners through Zoom for a comprehensive discussion regarding the activity agenda and the creation of the event flyer. Furthermore, invitations, guidelines for activity execution, and procedural regulations were disseminated to partners through email for efficient information circulation. Pertinent details about the activity were also communicated to participants through email channels. The implementation team prepares material that aims to help participants understand the material that will be presented effectively.

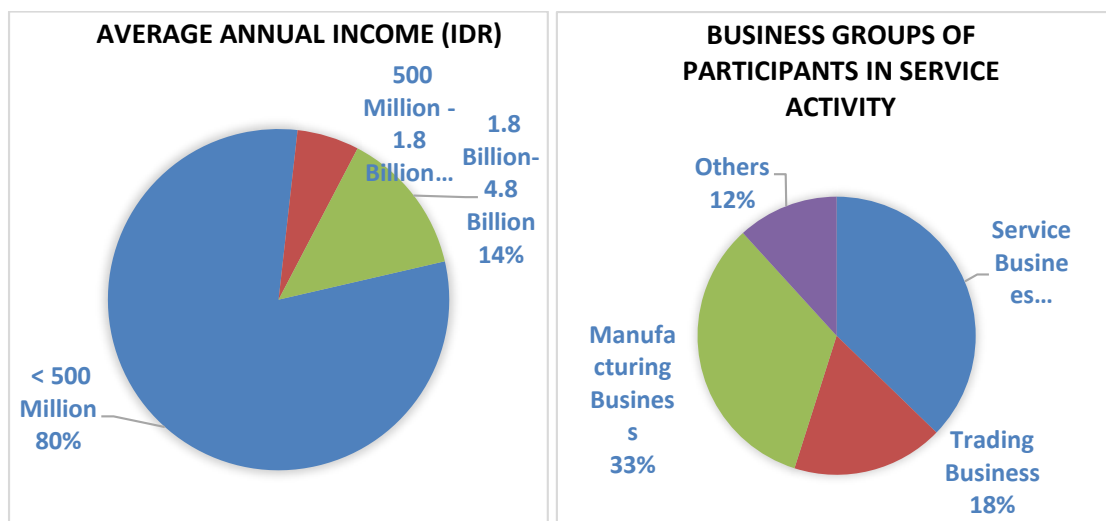
### 2. Activity

During the event, virtual backgrounds were essential to maintain a consistent background in the activity, as well as taken some documentation through photograph, as shown in Figure 1.



**Figure 1.** Documentation of Community Service Activities in Progress

51 participants have taken part in the event, all of whom were organized into distinct business groups and based on income, as shown in Figure 2.



**Figure 2.** Participants' Business Groups and Income

At this event, the distinguished speaker was Mr. Agus Puji Priyono, currently serving as a lecturer in the Tax Accounting Study Program at Universitas Padjadjaran. Mr. Agus possesses a wealth of experience, having previously served as a Tax Educator at the Regional Office (Kanwil) of the Banten Directorate General of Taxes (DJP), an Auditor (AR) at the Tax Office for Corporations & Foreigners, Head of the Supervision and Consultation Section IV at the Primary Tax Office (KPP Pratama) in Sanggau, an AR at the Regional Tax Office (KPP Madya) in Bandung, an Expert in State Loss Calculation & Tax Regulations, a Reviewer of Objections at the Regional Office of West Java DJP, and an Implementer at the Tax Potential Services and Counseling Office (KP4) in Bandung, Cibeunying. Furthermore, the lecturer team from the Department of Accounting at Universitas Padjadjaran provided invaluable support during workshops tailored to specific business types. The engagement ensured the facilitation of detailed discussions with a focus on addressing MSME-related challenges on a case-by-case basis.

MSME sector serves as a significant pillar, supporting the economy of a nation. According to Cooperative Data from the Ministry of Cooperatives and MSME, the developmental analysis of MSME and Large Enterprise (LE) in 2017-2018 showed the pervasive influence of MSME, constituting 99.9% of total business units, comprising 97.00% of the workforce, and contributing to 61.7% of GDP. Additionally, a significant proportion, approximately IDR 8.952 trillion out of IDR 14.837 trillion of GDP of Indonesia, evidenced the substantial contribution to propelling the Indonesian economy (BPS, 2019). Community service initiatives were enacted through presentations and counseling sessions with the aim of elucidating the tax obligations and reporting procedures pertinent to MSME. These initiatives were developed with the primary objective of increasing awareness among MSME entrepreneurs regarding tax responsibilities, thereby averting potential penalties, sanctions, or legal ramifications. During the training, MSME owners received facilitated and streamlined tax administration procedures to foster the application for financing facilities from the Central Government, in line with the stipulations outlined in tax laws and regulations. The fundamental tax obligations inherent to MSME comprise registration, calculation, payment, and reporting. These measures are essential in fostering a conducive environment for MSME to thrive in the framework of fiscal responsibilities.

a. Register

Registering to acquire Taxpayer Identification Number (NPWP) becomes mandatory upon meeting both the objective and subjective criteria. According to Government Regulation Number 23 of 2018, there exists a compulsory requirement for NPWP registration at Tax Office (KPP) overseeing the residence or domicile of taxpayers and the location of business operations. This registration obligation is in line with the stipulations outlined in the regulation.

## b. Calculate

This includes calculating the tax to be paid according to business activities of the taxpayer.

## c. Pay

Tax is remitted through two primary mechanisms namely self-payment directly to the State Treasury, facilitated through channels such as the Post Office or designated Collection Banks, and withholding/tax collection by other entities. Ideally, tax payment obligations arise when the annual income of an individual surpasses Non-Taxable Income (PTKP) threshold. It also arises if an individual operates a business, in accordance with Government Regulation Number 23, which indicated tax payment as requisite for a gross annual turnover exceeding IDR 500 million. These criteria determine the circumstances under which tax payments become mandatory.

## d. Report

This includes reporting all business activities in Periodic and Annual Tax Return (SPT) based on the actual conditions.

Based on these obligations, some preparations that should be made by MSME are presented in Table 2.

**Table 2.** The Preparation needed by MSME

<b>Description</b>	<b>Obligations</b>	<b>Options for Implementation</b>
First Time	Register for Taxpayer Identification Number (NPWP)	Directly to Tax Office (KPP)/Tax Services, Counseling and Consultation Office (KP2KP) Online via <a href="http://ereg.pajak.go.id">ereg.pajak.go.id</a>
<b>Description</b>	<b>Obligations</b>	<b>Options for Implementation</b>
Monthly	Calculate Monthly Turnover	Manual income recap (daily income recording) Bookkeeping (Accounting)
	Calculate Income Tax	Monthly turnover x 0.5%
	Create a Billing Code (tax invoice)	<a href="http://djponline.pajak.go.id">djponline.pajak.go.id</a> Customer Service Bank/Post Office ATM Internet banking KPP/KP2KP Kanal lainnya
Monthly	Pay Income Tax according to the Billing Code	Bank/Post Office Teller ATM EDC/Mini ATM Internet Banking
Yearly	Submit Annual Income Tax Return (SPT) Individual/Company	Directly to KPP/KP2KP Send via Registered Mail/Courier Internet (e-Form)



This study continues by presenting the explanation of tax obligations for MSME, as shown in Table 3.

**Table 3.** Income Tax Liability on Business by Group (General)

Business Entity	Business Group	Monthly Income Tax	Annual Income Tax
Small Micro Enterprises	1. Business turnover $\leq$ <b>4, 8M</b> a year 2. Does not include free labour services	0,5% x turnover	None
Medium-sized enterprises	1. Business turnover $>$ <b>4, 8M - 50M</b> a year. 2. Does not fulfil the Small Micro Enterprises	Income tax last year/12 months	50% x 22% x fiscal income 22% x fiscal income
Large enterprises	MSME criteria not met	Income tax last year/12 months	22% x fiscal income
Small Micro Enterprises	1. business turnover $>$ 500jt- <b>4, 8M</b> a year 2. Does not include free labour services	0,5% x turnover	None
OPPT (Certain Business Individuals)	1. Business turnover $>$ <b>4, 8M</b> a year. 2. Retail merchant (goods/services) through a a business premises (outlet) 3. Does not include free labour services	0,75% x turnover	None
General	MSME and OPPT criteria not met	Income tax last year/12 months	Progressive rate x fiscal profit

Notes: Fiscal Profit = Net Income Calculation Norm or Fiscal Reconciliation L/K  
If there is other income outside the business, the general provisions apply

This investigation offers additional guidance on the computation of MSME Income Tax, in line with the stipulations outlined in Government Regulation Number 23 of 2018, Minister of Finance Regulation Number 99 of 2018 pertaining to the Execution of Government Regulation Number 23 of 2018, and Circular Letter Number 46 of 2020 outlining the Implementation Guidelines for Government Regulation Number 23 of 2018. In summary, MSME has three available calculation options:

- a. GROSS: Recording/Bookkeeping with MSME Tariff = 0.5%.
- b. NET: Bookkeeping with General Company Tariff = 11% multiplied by Net Profit, where Net Profit = Income – Expenses.
- c. MIXED: Recording/Normalization, where Net Profit = Norm % x turnover is first calculated, then followed by a detailed calculation of the General Individual Tariff = Progressive %

MSME participants must comprehend the essence and components of Government Regulation Number 23 of 2018 concerning tax regulations, as presented in Tables 4 and Table 5.

**Table 4. Tax Subject on Government Regulation Number 23**

<b>Tax Subject on Government Regulation Number 23</b>	<b>Non-Tax Subject on Government Regulation Number 23</b>
Individuals: 7-year period	Taxpayer choosing to be subject to General Income Tax Provisions (Taxpayer submits Notification and continues to use Article 17 Income Tax Rates in the following Tax Year)
Business Entities, in the form of: PT (Limited Liability Company): CV, Partnership, Cooperative, Village-Owned Enterprise (VOE), Joint Ventures & PT OP (Individual Business Entities):	
3-year period	Corporate taxpayers benefiting from Article 31A Income Tax Facility, Government Regulation Number 94 of 2010, Article 75/78 of Government Regulation Number 40 (Special Economic Zones)
4-year period	Permanent Entity CV or Partnership that: Formed by several Individual taxpayers with special expertise; and Provides services similar to those related to freelance work
Period calculated from:	
1. New taxpayer registration counted from taxpayer registration.	
2. Village-owned enterprise/Joint Ventures and PT OP registered before the Government Regulation takes effect are counted from the 2022 tax year.	

**Table 5. Tax Subject on Government Regulation Number 23**

<b>Tax object</b>	<b>Non-tax object</b>
Gross circulation (turnover) from business* does not exceed IDR 4.8 billion per year.	Income from services related to Freelance Work. For example: doctors, lawyers, accountants, notaries, PPAT (land deed official), architects, musicians, presenters, and others.
*BUSINESS includes trade, industry, and services, such as stores/kiosks/stalls, clothing, electronics, workshops, tailors, stalls/restaurants, salons, and other businesses	Foreign Income
It is the total gross circulation in 1 year from the last tax year before the respective tax year, determined based on the overall gross circulation of business, including the gross circulation from branches.	Income subjected to Final Income Tax. Examples: rent, construction services, oil and gas business income tax, and others regulated based on government regulations.
	Income excluded as a tax object

During the training, the speaker showed that individual entrepreneurs falling under a specific gross revenue bracket (Individual Taxpayers according to Government Regulation Number 23) earning up to IDR 500 million annually are exempt from Income Tax. Setting this Turnover Limit represents governmental assistance for local community and small enterprise. It is also important to acknowledge that in the session, participants showed active engagement by contributing to Zoom chat and exploring case studies, showcasing the inclusiveness in the proceedings, as shown in Figure 3.

No.	Nama Produk	Deskripsi	Jumlah	Marga	Total
1	Law Teaching	Paketan sertifikasi Cetak dan Online (Buku Langkah)		Rp. 99.000,00	Rp. 99.000,00
				PPH 2%	Rp. 2.000,00
				Pajak	Rp. 99.000,00
				Total	Rp. 99.000,00

Figure 3. Participants' Engagement in Community Service Activities

### 3. Evaluation

In this study, an evaluation was carried out to gauge the level of satisfaction possessed by participants towards the presented material, workshops, and Q&A sessions, as well as to measure the enhancement of the tax administration skills concerning MSME tax. This evaluation, encapsulating both the activity and participants. This outreach initiative garnered favorable reactions, as evidenced by the enthusiastic engagement of business figures asking questions about taxation and business bookkeeping. Based on the conducted evaluation, it was found that participants had a positive perception regarding the enhancement of the comprehension of tax responsibilities. Responses from participants regarding taxation, as shown in Figure 4.

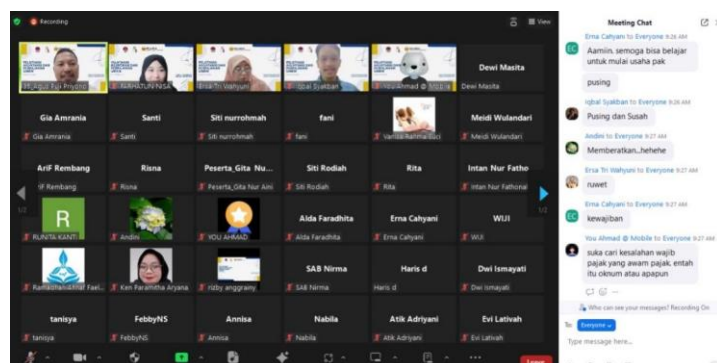
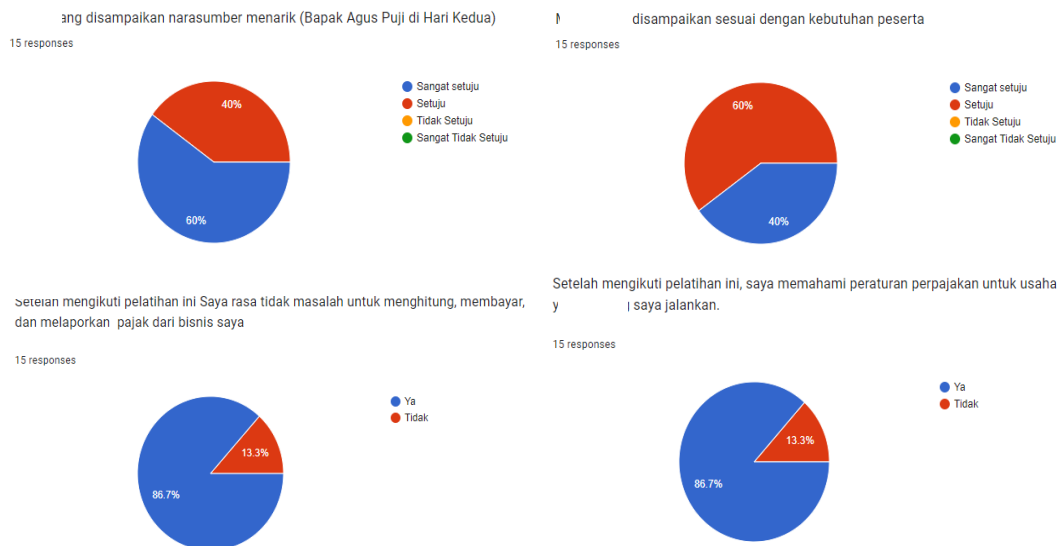


Figure 4. Participants' Responses to MSME Taxation

The conclusive outcomes of the training meet the activity goal of 80%, surpassing it with an increased understanding and readiness to handle business tax among participants at 86.7%. Participants' perceptions of the material showed 100% positive results (60% strongly agree and 40% agree) where participants stated that the tax material that had been presented was an interesting choice of material. As well as, Providing this material also helps meet participants' needs for tax material with 100% positive level of agreement. The evaluation of the activity as presented in Figure 5.



**Figure 5.** Positive results of participants' activity evaluation

Based on the evaluation questionnaire, it became evident that there is a considerable number of taxation-related content yet to be widely disseminated. This includes topics like fiscal corrections and completing tax returns. Additionally, participants expressed a desire for additional support to ensure MSME compliance with tax administration. Based on this demand, the evaluation link incorporated a request for further assistance, and plans are underway to collaborate with the Tax Center at Universitas Padjadjaran to organize an initiative offering support to MSME.

#### D. CONCLUSION AND RECOMMENDATION

In conclusion, based on the outcomes of the conducted webinar and evaluation, it can be stated that the activities were executed successfully. This was evidenced by the positive feedback received from participants regarding both the delivery of the speaker and the correspondence of the material with the needs. In accordance, 86.7% of participants acknowledged the benefits of socialization and training, reporting an enhanced understanding of tax regulations for MSME. The same percentage expressed a willingness to actively engage in the calculation, payment, and reporting of tax for business. Recognizing the value of continuous efforts, it is recommended to persist with socialization and training activities for MSME

taxation. Ongoing assistance initiatives are also crucial, particularly considering the fact that these measures will enable MSME actors to have deepened understanding of tax calculations and recognize the significance of their contributions to the country. Additionally, it is recommended that study activities should be frequently carried out to gain insights into the perceptions of MSME taxpayers regarding their understanding and compliance with tax payments.

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