



## The Effect Of PP 55 Of 2022 Implementation And Taxation Socialisation On Tax Compliance Level Of MSMEs

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### ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh Penerapan PP 55 Tahun 2022 dan sosialisasi perpajakan terhadap kepatuhan wajib pajak UMKM di Kota Medan. Pada penelitian ini data diperoleh dari kuesioner yang disebarkan kepada 51 responden UMKM di Kota Medan. Hasil analisis menunjukkan bahwa Implementasi PP 55 Tahun 2022 dan sosialisasi perpajakan secara bersama-sama berpengaruh positif dan signifikan terhadap kepatuhan wajib pajak UMKM. Hasil tersebut menunjukkan bahwa kebijakan insentif pajak seperti PP Nomor 55 Tahun 2022 dapat membantu UMKM dalam pemulihan ekonomi pasca pandemi Covid-19, sedangkan sosialisasi perpajakan yang intensif dari pemerintah dapat meningkatkan kepatuhan wajib pajak untuk memenuhi seluruh kewajiban perpajakannya. Dalam rangka meningkatkan kepatuhan perpajakan UMKM, diperlukan sosialisasi yang berkelanjutan terkait kebijakan insentif perpajakan dan pemanfaatan teknologi digital untuk meningkatkan efektivitas edukasi perpajakan.

### ABSTRACT

This study aims to examine the effect of the Implementation of PP 55 of 2022 and taxation socialization on the tax compliance of MSMEs in Medan City. In this study, data were obtained from questionnaires distributed to 51 MSME respondents in Medan City. The analysis results show that the Implementation of PP 55 of 2022 and taxation socialization together have a positive and significant effect on the tax compliance of MSMEs. These results indicate that tax incentive policies such as PP Number 55 Year 2022 can help MSMEs in economic recovery post Covid-19 pandemic, while the government's intensive taxation socialization can increase taxpayer compliance to fulfill all their tax obligations. In order to improve the tax compliance of MSMEs, continuous socialization regarding tax incentive policies and the use of digital technology are needed to increase the effectiveness of tax education.

## INTRODUCTION

Currently, Indonesia implements a self-assessment taxation system that requires every taxpayer, including MSME taxpayers, to update their information and fulfill their tax obligations

according to the applicable regulations. The President of Indonesia encourages the development of Class Up MSMEs and modernization of cooperatives as an effort to build the country's economy, considering the significant role of MSMEs in Indonesia's economic growth, with a share of 99% of all business units, 60.5% in gross national product, and 96.9% of total national employment. However, around 46.6 million out of 64 million Indonesian MSMEs did not have access to capital from banks or non-bank financial institutions in 2020, according to AFPI. The government supports financial instruments for MSMEs, such as PKBL, PNM Mekaar, Bank Wakaf Mikro, Ultra Micro Financing, and People's Business Credit, which are adjusted to the development level of MSME businesses. As of January 19, 2022, the KUR system consists of Super Micro KUR, Micro KUR, Small KUR, Special KUR, and PMI KUR, where Super Micro KUR and Micro KUR do not require additional guarantees. Nevertheless, MSME credit development continues to grow, and non-performing loans remain stable, with MSME credit continuously growing, reaching IDR 1,275.03 trillion with 16.75% growth (y/y), while the portion of non-performing loans last placed remained at 4% in April 2022.

The non-performing loan rate of MSMEs in the same period last year was 4.41%, while this year it is 4.38%, indicating a decrease. In addition, the total share of MSME exports increased from 14.37% in 2020 to 15.69% in 2021. To improve the competitiveness of MSMEs, one of the efforts is to take advantage of opportunities to integrate into the global market through GVC and GEC, where SME integration into GVC can be done as indirect exports through domestic aggregators or foreign subsidiaries. However, the Covid-19 pandemic in 2020 impacted the Indonesian economy, especially MSMEs. A LIPI survey shows that 94.69% of companies experienced a decrease in sales, and the majority of respondents, 679 traders, were affected. Based on the business activity scale, 75% of ultra micro businesses, 43.3% of micro businesses, 40% of small businesses, and 45.83% of medium-sized businesses experienced a 49.01% decrease in revenue (LIPI, 2020). The government has launched efforts to assist MSMEs to exit the taxation sector during the Covid-19 pandemic by issuing PP Number 55 Year 2022, which changes income tax regulations to mandatory tax for MSMEs with a turnover of less than IDR 500,000,000 in 2022 and will not be subject to a final income tax of 0.5%.

In the literature, taxes are defined as contributions from the people to the state treasury based on enforceable laws and without receiving a directly demonstrable counter-service (counter-performance), and are used to pay for general expenses (Rochmat Soemitro, 2016). Taxes serve as a source of revenue for the government sector and finance government expenditures related to development and national interests. Taxes also function as a tool to regulate or implement government policies in the social and economic fields (Mardiasmo, 2016).

Compliance with tax obligations by taxpayers is crucial in the Indonesian taxation system that follows the self-assessment system. In this system, the process of calculating, paying, and reporting taxes is entrusted entirely to the taxpayer. Therefore, tax socialization and education are essential factors in improving taxpayer compliance and can be conducted through electronic or print media. However, if taxpayers do not fulfill their tax obligations according to the general provisions in force, then tax sanctions must be enforced (Rochmat Soemitro, 2016). Tax sanctions are actions in the form of penalties imposed on those who violate regulations and must be applied fairly and proportionally.

## **THEORETICAL REVIEW**

According to the Third Amendment of the General Tax Provisions Law No. 6 of 1983 and Article 1(1) of Law No. 28 of 2007, Tax is a compulsory contribution to the state by individuals or entities based on the law, without receiving direct compensation and is used to fulfill state needs and public welfare. Government Regulation No. 55 of 2022 (PP 55/2022) has been issued and abolishes the SME tax regulated by Government Regulation No. 23 of 2018. PP 55/2022 has several changes that SMEs should pay attention to, which are carried out according to the provisions of the PLTA Law. PP 55/2022 enforces a final income tax of 0.5% on gross income and the relevant gross circulation amount is the taxpayer's gross circulation during one year. Companies with a gross income of no more than IDR 500 million in one tax year are exempt from income tax.

Government Regulation (PP) No. 55 of 2022 has changed several income tax rules, including the final income tax (PPH) rate of 0.5% previously regulated in PP No. 23 of 2018. The final PPH rate of 0.5% will be imposed on the gross circulation of domestic taxable business entities (including individuals, cooperatives, trusts, limited partnerships, joint ventures, village enterprises/village-owned enterprises) that do not exceed IDR 4.8 billion in one tax year. However, according to Article 60(1) of PP No. 55 of 2022, PPH does not apply to individual taxpayers whose gross circulation and gross income in one tax year are up to IDR 500 million.

According to Puspita and Widyawati (2016), tax socialization is an activity carried out by the Directorate General of Taxes to improve taxpayers' knowledge of the latest tax regulations. This socialization aims to provide understanding to taxpayers. Tax socialization is an activity to convey relevant information with the purpose of increasing awareness of the importance of paying taxes and improving taxpayer compliance with their obligations, as stated by Wardani and Wati (2018). This also applies to corporate taxes, especially SMEs. Moreover, with the phenomenon of tax rate changes in recent times, tax socialization becomes increasingly important. The more tax socialization activities carried out, the greater the understanding and knowledge of taxpayers about tax regulations, which in turn will increase taxpayer awareness and voluntarily implement their tax obligations (Wijayanto, 2017). Fulfilling tax obligations becomes the responsibility of every taxpayer because taxes are a source of state revenue. The greater the taxpayer compliance, the greater the state revenue. According to Andriani and Herianti (2015), taxpayers may refuse to comply if they do not understand how to fill out SPT, tax positions, new tax regulation policies, types of taxes, and other tax provisions.

## RESEARCH METHODOLOGY

The type of research conducted is causal comparative research, which focuses on the cause-and-effect relationship between two or more variables. This research also includes identifying factors that influence and are influenced by the existing variables (Sugiyono, 2018). The population of this study consists of 51 micro, small, and medium enterprises (MSMEs) in Medan City that have a gross income of less than IDR 500,000,000 in 2022.

After the data is collected, the next step is data analysis. In this study, data analysis is conducted using statistical tests processed through SPSS software. Several tests performed include instrument testing, classical assumption testing, multiple linear regression testing, F-test, and the coefficient of determination test. After the data analysis is performed, a hypothesis test is conducted to determine whether there is a significant relationship between the independent variables of PP No. 55 of 2022 (X1) and Tax Socialization (X2) with the dependent variable, which is Taxpayer Compliance (Y).

## RESULTS AND ANALYSIS

### Validity and Reliability Test Results

The validity test aims to evaluate the extent to which a measuring instrument can be used as a tool to measure question items/statements in the questionnaire in the research. The assessment of whether a question/statement is valid or not is determined through the correlation coefficient, which is: if the calculated  $r$  value is positive and the calculated  $r > r$  table, then the question/statement is considered valid.

Meanwhile, the reliability test is conducted to determine how consistent the measurement results are when performing measurements two or more times on the same phenomenon using a sample measuring instrument. An instrument is considered good if it has a Cronbach's alpha ( $\alpha$ ) coefficient between 0.6 and 0.7, which is considered acceptable, between 0.7 and 0.8, which is considered good, and above 0.8, which is considered excellent.

**Table 1. One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residuals
N		51
Normal Parameters <sup>a,b</sup>	Means	,0000000
	std. Deviation	5.22050603
Most Extreme Differences	absolute	,100
	Positive	,100
	Negative	-.067
Test Statistics		,100
asympt. Sig. (2-tailed)		,200c <sup>d</sup>

Sumber: *Data Diolah, 2023*

The output results show the normality test results using the One-Sample Kolmogorov-Smirnov Test on a sample of 51 observations. This test aims to determine whether the sample comes from a normal distribution or not.

The "Unstandardized Residual" column shows the residual values of the sample. The "N" column shows the number of observations in the sample. The "Normal Parameters" column shows the mean and standard deviation values of the sample, which are assumed to come from a normal distribution. In the output, the mean value is 0, and the standard deviation is 5.22050603. The "Most Extreme Differences" column shows the largest differences occurring between the theoretical normal distribution and the empirical distribution of the sample. There are three types of largest differences calculated, namely the absolute difference, the positive difference, and the negative difference. The "Test Statistic" column shows the test value used to test whether the sample comes from a normal distribution or not. In the output, the test value used is 0.100.

In conclusion, the normality test results show that the obtained test value (0.100) is smaller than the significance value (0.05), so it can be concluded that the sample comes from a normal distribution.

**Table 2. Multicollinearity Test Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	std. Error	Betas			tolerance	VIF
(Constant)	26,290	11,771		2,233	,030		
Implementation of PP 55 of 2022 (X1)	-,618	,156	-,420	-3,972	,000	1,000	1,000
Tax Socialization (X2)	1,566	,318	,520	4,925	,000	1,000	1,000

a. Dependent Variable: Tax Payment Compliance

Sumber: *Data Diolah, 2023*

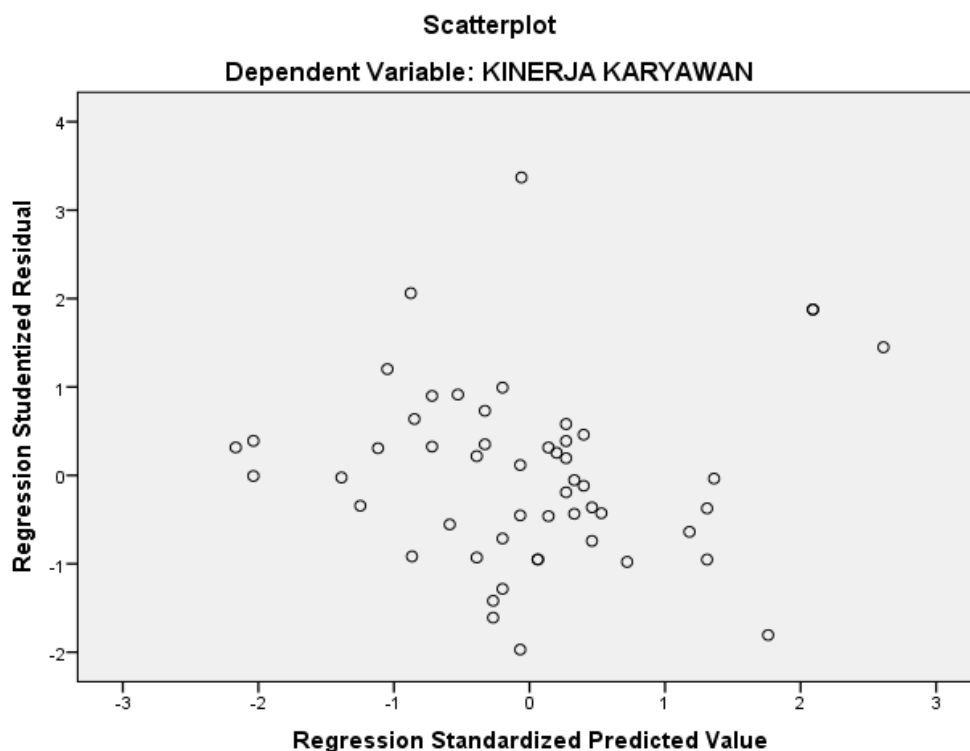
The table above is the output of multiple linear regression results to analyze the relationship between the independent variables, namely Implementation of PP 55 of 2022 (X1) and Socialization of Taxation (X2) with the dependent variable Tax Payment Compliance. There are two columns of Unstandardized Coefficients, namely B and Std. Error, and t, as well as five other columns containing the results of significance and correlation tests.

Column B shows the value of the regression coefficient for each independent variable. The negative regression coefficient (-0.618) in the implementation of PP 55 of 2022 (X1) indicates that the higher the application of PP 55 of 2022, the lower the compliance with tax payments. While the positive regression coefficient (1.566) on Tax Socialization (X2) indicates that the higher the level of tax socialization, the higher the tax payment compliance.

Column t shows the t test values and significance for each independent variable. The t value for the Implementation of PP 55 of 2022 (X1) is -3.972 and the significance (Sig.) is 0.000. While the t value for Socialization of Taxation (X2) is 4.925 and the significance is 0.000. This shows that the two independent variables have a significant effect on compliance with tax payments. The Standardized Coefficients column shows the standardized regression coefficient values for each independent variable. In this case, the standard regression coefficient for the Application of PP 55 of 2022 (X1) is -0.420 and for Socialization of Taxation (X2) is 0.520.

The Collinearity Statistics column shows the tolerance value and variance inflation factor (VIF) for each independent variable. The tolerance and VIF values are considered good if their values are close to 1. In this case, the tolerance and VIF values for the two independent variables are 1.000, indicating that there is no multicollinearity problem between the independent variables. From the results of this multiple linear regression output, it can be concluded that the Implementation of PP 55 of 2022 and Tax Socialization have a significant effect on compliance with tax payments. However, it should be noted that correlation is not evidence of a causal relationship, so further research is needed to confirm a causal relationship between these variables.

**Figure 1. Heteroscedasticity Test**



Based on the results of the picture above, it can be seen that the points or data are spread randomly, spread at the bottom and top, spread around zero and do not form a certain pattern so that it can be concluded that the data fulfills the characteristics of not having heteroscedasticity.

**Table 3. Multiple Regression Test Results Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	26,290	11,771		2,233	.030
Implementation of PP 55 of 2022 (X1)	,618	,156	,420	3,972	,000
Tax Socialization (X2)	1,566	,318	,520	4,925	,000

a. Dependent Variable: Tax Payment Compliance

Sumber: *Data Diolah, 2023*

Based on the table above, the regression equation is obtained as follows:

$$Y = 26.290 + -0.618X1 + 1.566X2 + e$$

Where:

Y = Tax Payment Compliance

X1 = Implementation of PP 55 of 2022

X2 = Tax Socialization

The table above is the output of multiple linear regression results to analyze the relationship between the independent variables, namely Implementation of PP 55 of 2022 (X1) and Socialization of Taxation (X2) with the dependent variable Tax Payment Compliance. There are two columns of Unstandardized Coefficients, namely B and Std. Error, and t, as well as five other columns containing the results of significance and correlation tests.

Column B shows the value of the regression coefficient for each independent variable. The negative regression coefficient (-0.618) in the implementation of PP 55 of 2022 (X1) indicates that the higher the application of PP 55 of 2022, the lower the compliance with tax payments. While the positive regression coefficient (1.566) on Tax Socialization (X2) indicates that the higher the level of tax socialization, the higher the tax payment compliance. Column t shows the t test values and significance for each independent variable. The t value for the Implementation of PP 55 of 2022 (X1) is -3.972 and the significance (Sig.) is 0.000. While the t value for Socialization of Taxation (X2) is 4.925 and the significance is 0.000. This shows that the two independent variables have a significant effect on compliance with tax payments.

The Standardized Coefficients column shows the standardized regression coefficient values for each independent variable. In this case, the standard regression coefficient for the Application of PP 55 of 2022 (X1) is -0.420 and for Socialization of Taxation (X2) is 0.520. The Collinearity Statistics column shows the tolerance value and variance inflation factor (VIF) for each independent variable. The tolerance and VIF values are considered good if their values are close to 1. In this case, the tolerance and VIF values for the two independent variables are 1.000, indicating that there is no multicollinearity problem between the independent variables. From the results of this multiple linear regression output, it can be concluded that the Implementation of PP 55 of 2022 and Tax Socialization have a significant effect on compliance with tax payments. However, it should be noted that correlation is not evidence of a causal relationship, so further research is needed to confirm a causal relationship between these variables.

It can be concluded as follows:

1. From the multiple linear regression equation above, it can be explained that the magnitude of the constant is positive, which indicates that if the independent variables X1 and X2 are kept constant, then Tax Payment Compliance will have a positive value.

2. The PP 55 of 2022 Application Variable has a negative regression coefficient, which means that if the PP 55 of 2022 Implementation variable increases, Tax Payment Compliance will tend to decrease assuming the Tax Socialization variable remains constant.
3. The Tax Socialization variable has a positive regression coefficient, which means that if the Tax Socialization variable increases, Tax Payment Compliance will tend to increase assuming the application of PP 55 of 2022 remains constant.

**Table 4. Regression coefficient test (t test) ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1150,735	2	575,368	20,284	,000 <sup>b</sup>
residual	1389,938	49	28,366		
Total	2540,673	51			

a. Dependent Variable: Tax Payment Compliance

Sumber: Data Diolah, 2023

Based on the ANOVA table above, it can be seen that the calculated F value is 20.284 with a significance value (Sig.) of 0.000. This shows that the overall regression model has a significant effect on tax payment compliance. Furthermore, the regression coefficient test shows that the regression coefficient for the variable Implementation of PP 55 of 2022 (X1) is -0.618 with a t-count value of -3.972 and a significance value (Sig.) of 0.000. This shows that the variable Implementation of PP 55 of 2022 has a negative and significant effect on Compliance with Tax Payments. This means that the lower the implementation level of PP 55 of 2022, the lower the level of compliance with tax payments.

Meanwhile, the regression coefficient for the Tax Socialization variable (X2) is 1.566 with a t-value of 4.925 and a significance value (Sig.) of 0.000. This shows that the Tax Socialization variable has a positive and significant influence on Tax Payment Compliance. That is, the higher the level of Tax Dissemination, the higher the level of Tax Payment Compliance. Therefore, the conclusion is that the implementation of PP 55 of 2022 and Tax Socialization variables both have a significant effect on Compliance with Tax Payments, with opposite effects (negative and positive).

**Table 5. Simultaneous Test F ANOVA**

Model	Sum of Squares	df	MeanSquare	F	Sig.
Regression	1150,735	2	575,368	20,284	,000 <sup>b</sup>
residual	1389,938	49	28,366		
Total	2540,673	51			

a. Dependent Variable: Tax Payment Compliance

b. Predictors: (Constant), Implementation of PP 55 of 2022, Tax Dissemination

Sumber: Data Diolah, 2023

The F test is used to examine the joint effect of several independent variables on the dependent variable. The results of the F test in the table show that there is a significant influence between the variables Implementation of PP 55 of 2022 and Tax Dissemination together on the dependent variable Tax Payment Compliance. Because the significance value (Sig.) obtained (0.000) is smaller than alpha (0.05), then H0 is rejected and H1 is accepted. This means that there is a positive and significant influence between the variables of Implementation of PP 55 of 2022 and Tax Socialization on Compliance with Tax Payments.

**Table 6. Test the coefficient of determination (R2) Summary models**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	,673 <sup>a</sup>	,453	,431	5,326

a. Predictors: (Constant), Tax Payment Compliance, Tax Socialization

Sumber: Data Diolah, 2023

The coefficient of determination test (R2) is used to assess how well the regression model explains the variation in the dependent variable. The R2 value ranges from 0 to 1, where the greater the R2 value, the better the regression model is in explaining variations in the dependent variable. Based on the results of the table above, the R2 value is 0.453 or 45.3%, which means that the variable Implementation of PP 55 of 2022 and Tax Socialization can explain 45.3% of the variation in Tax Payment Compliance. While the remaining 54.7% is explained by other factors not examined in this study. Even so, the results of this coefficient of determination test can still be an early indication to evaluate the quality of the regression model. For further research, it is possible to add variables or other factors that influence tax payment compliance so that the R2 value can be even better.

### **The Influence of PP 55 of 2022 Implementation on Tax Compliance**

Based on the t-test results, the implementation of PP 55 of 2022 has a positive and significant effect on tax compliance among SMEs in Medan City. This indicates that government policies in providing tax incentives, including the implementation of PP 55 of 2022, can influence the tax compliance of SMEs. This result is also consistent with previous research that found that tax incentives have a positive effect on the tax compliance of SMEs, especially during the Covid-19 pandemic (Yulistiani, 2022). Moreover, other research also states that the PP Number 55 of 2022 policy and trust in the government affect the tax compliance of SMEs (Asepam, 2022). However, although the implementation of PP 55 of 2022 has a positive and significant effect on tax compliance, other variables not studied in this research also contribute to explaining 54.7% of the variation in tax compliance. Therefore, further research can involve other variables related to SME tax compliance to provide a more comprehensive understanding of the factors that influence tax compliance among SMEs.

### **The Influence of Tax Socialization on Tax Compliance**

In this study, the multiple regression test results show that tax socialization has a positive and significant effect on tax compliance. This indicates that the more effective the tax socialization carried out by the relevant parties, the higher the tax compliance of taxpayers regarding their tax payment obligations. This finding is in line with previous research conducted by Wardani and Wati (2018) which states that tax socialization has a positive and significant effect on taxpayer compliance. However, the results of this study are not in line with the research conducted by Indriyani and Jayanto (2020), which states that tax socialization does not have a significant effect on the tax compliance of business operators. This might be due to differences in the types of businesses and the characteristics of the respondents who were the samples in the research. Thus, it can be concluded that effective tax socialization can increase taxpayer compliance with their tax payment obligations. Therefore, it is expected that relevant parties can continue to improve the effectiveness of tax socialization in order to increase awareness and compliance of taxpayers in Indonesia.

### **Tax Compliance**

The results of this study show that the implementation of PP 55 of 2022 and tax socialization have a positive and significant effect on tax compliance among SMEs in Medan City. This is consistent with several previous studies, such as Yulistiani (2022) and Asepam (2022), which state that tax incentives and government policies have a positive effect on SME tax compliance. In addition, other



research conducted by Wardani and Wati (2018) also shows that tax socialization has a positive and significant effect on taxpayer compliance. A high level of tax compliance is expected to contribute to national economic development. Tax compliance among SMEs is crucial because SMEs play an essential role in Indonesia's economy. According to Article 60, paragraph 1 of PP Number 55 of 2022, individual taxpayers with a certain gross turnover, with a gross turnover of up to IDR 500 million in one tax year, are not subject to income tax. Therefore, the implementation of PP 55 of 2022 is essential for SMEs in the national economic recovery plan.

In terms of tax socialization, it needs to be carried out accurately and effectively so that taxpayers truly understand the importance of paying taxes and the applicable tax regulations. Good tax socialization will increase taxpayer awareness and can improve tax compliance. This is vital considering the importance of taxes as one of the state's revenue sources for economic development and public welfare. In the context of SMEs, this study shows that the implementation of PP 55 of 2022 and tax socialization can increase tax compliance among SMEs in Medan City. This can serve as a basis for the government to strengthen tax policies that can support SME development and national economic recovery.

## CONCLUSION AND SUGGESTIONS

### Conclusion

The conclusion of this study is that the policy of implementing PP 55 of 2022 and tax socialization together have a positive and significant effect on the tax compliance of SMEs. PP Number 55 of 2022 provides tax incentives that can help SMEs in the post-pandemic economic recovery, while intensive tax socialization can improve taxpayers' understanding of fulfilling their tax obligations.

### Suggestion

It is recommended to continuously carry out tax socialization and intensify the use of digital technology in tax education. Furthermore, it is necessary to enhance cooperation between the government, SME entrepreneurs, and financial institutions to create a more accessible and effective tax system for SMEs. Consequently, it is expected that SME taxpayer compliance will increase, thereby helping to sustain Indonesia's economic development.

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