



Implementation Of Minister Of Finance Regulation Number 168 Of 2023 Regarding Individual Taxpayer Compliance As An Effort To Streamline State Revenue (Case Study: Pt. Indobismar In Surabaya)

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ABSTRACT

The government continues to innovate in tax policies to increase state revenue, one of which is PMK No. 168 of 2023, which regulates PPh 21 using an average effective tax rate. The objective of this study is to examine the execution of this policy at PT. Indobismar,, evaluate its impact on state revenue, and examine its effect on individual taxpayer compliance. A quantitative approach was employed using a survey method through questionnaires distributed to 82 respondents selected using a saturated sampling technique. Data analysis was conducted using the SEM-PLS method to examine the relationships between latent variables and assess the effectiveness of policy implementation. The findings indicate that the implementation of PMK No. 168 of 2023 has been effective, positively impacting state revenue and improving individual taxpayer compliance in fulfilling their tax obligations. This policy plays a key role in establishing a more organized and predictable tax system, which in turn facilitates greater understanding and compliance with tax obligations among taxpayers. Additionally, the application of an average effective tax rate provides clarity and fairness in tax calculations, reducing ambiguity and increasing taxpayer confidence in the tax system. Overall, PMK No. 168 of 2023 is considered an important step toward a more transparent, efficient, and easily understandable tax regulation framework.

INTRODUCTION

Taxes serve as a crucial pillar of national revenue, channelled to support a wide range of sectors including education, healthcare, infrastructure, and various social initiatives. In the

context of Indonesia, the tax system acts as a strategic tool within the State Budget (APBN), aimed at fostering balanced development across all regions of the country. Referring to Law Number 28 of 2007 and Law Number 7 of 2021, tax is defined as an obligatory payment enforced by the government, where individuals contribute to the state without receiving any immediate or specific return in exchange.

Explains that tax is a contribution that is imposed on society without direct reciprocity, but is used for the public interest. Data from the BPS and the Ministry of Finance (2024), tax revenues contribute more than 2 quadrillion rupiah to the APBN, with half coming from Income Tax, including PPh Articles 21, 22, 23, and final PPh.

The main function of taxes is as a source of state revenue (budgetary function) to support the government budget. The success of tax revenue greatly depends on the level of taxpayer compliance, both individuals and business entities. Tax itself is divided into two types, namely Objective Tax (based on object) and Subjective Tax (based on subject), as regulated in Law Number 16 of 2009.

In the tax system, there are three collection methods, namely the Official Assessment System (the government determines the amount of tax that must be paid), the Self Assessment System (taxpayers calculate and report their own taxes), and the Withholding System (taxes are withheld by third parties, such as employers). The principles of taxation put forward by Adam Smith include efficiency, fairness and economic impact, with the aim that the tax system does not burden society or hinder economic growth.

The government continues to carry out tax reforms to increase the efficiency and transparency of the tax system in Indonesia. One of the latest forms of reform is PMK Number 168 of 2023 which regulates the deduction of Income Tax (PPh) Article 21 with an average effective rate system. This policy aims to simplify tax calculations, increase taxpayer compliance, and streamline state revenues.

In the last five years, the level of compliance in reporting Annual Tax Returns (SPT) has increased, reaching 84.07% in 2021. However, there are still challenges in reporting methods, especially because some taxpayers still use manual systems. The implementation of PMK 168/2023 is expected to address this challenge by streamlining the tax reporting and payment process, enabling taxpayers to fulfill their obligations more effectively and with greater ease.

This research focuses on the impact of implementing PMK 168/2023 on taxpayer compliance and state revenues, with a case study of PT Indo Bismar, a service and trading company in Surabaya. Since its founding in 2000, PT Indo Bismar has grown rapidly, having 18 stores spread across East Java and Central Java. With this study, it is hoped that insight can be gained regarding the effectiveness of tax policies as well as recommendations for improving a more efficient tax system in the future.

LITERATURE REVIEW

Implementation

Implementation is the implementation of policies, plans, or programs to achieve certain goals (Makapele et al., 2022). Browne and Wildavsky define it as a process that causes an impact on an object (Zahra, 2022). Hanifah Harsono in (Farihah, 2023) emphasizes that implementation turns policies into real actions, while Syaukani in (Dewi et al., 2022) highlights the role of regulations and resources.

Mazmanian and Sabatier in (Safitri, 2024) identified three main factors for successful implementation: problem characteristics, policies, and environmental variables. Ripley and Franklin in (Parhusip, 2023) added three indicators of success: compliance with regulations, smooth operations, and policy impact.

Implementation approaches include structural (regulation-based), functional (efficiency-oriented), adaptive (flexible to change), and participatory (involving stakeholders) (Tagscherer & Carbon, 2023; AlNuaimi et al., 2022). Implementation can be top-down (from government to community) or bottom-up (community initiative). Successful implementation is influenced by understanding policies, availability of resources, risk analysis, and compliance with time limits (Revita, 2023).

Minister of Finance Regulation No. 168 of 2023

PMK Number 168 of 2023, a derivative of PP Number 58 of 2023, is effective from 1 January 2024 and regulates withholding of PPh Article 21 with the Average Effective Tariff (TER) scheme based on categories A, B and C according to monthly gross income (Sugondo, 2024).

This rule aims to simplify tax calculations without increasing the burden on taxpayers. The basis for calculations still refers to the rates of Article 17 Paragraph (1) of the Income Tax Law, with effective daily and monthly rates (Rachman, 2024) (Akbar et al., 2023). Category A includes TK/0, TK/1, and K/0; Category B includes TK/2, TK/3, K/1, and K/2; Category C includes K/3 (DJP, 2024).

For non-employees, tax is calculated at 50% of gross income without monthly accumulation. The simulation shows that the tax cut is smaller than the old rule, but the total tax payable remains the same (Rachman, 2024) (Akbar et al., 2023). For example, a doctor shows that the tax credit value fell from IDR 35.5 million to IDR 13.1 million, affecting the amount of underpayment or overpayment in the annual SPT.

Individual Taxpayers

Taxpayers refer to individuals or organizations that possess both the rights and responsibilities related to taxation, as stipulated by prevailing legal provisions. Individual Taxpayers (WPOP) are tax subjects who are obliged to pay taxes, including withholding PPh Article 21 by employers. The government continues to simplify the tax system to increase compliance and effectiveness of tax administration. Free work is defined as a profession that is carried out independently without work ties, such as lawyers, doctors, musicians, athletes, consultants and other similar professions. Based on Income Tax Law no. 36 of 2008, WPOP is divided into two categories, namely Domestic Taxpayers (WPDN), which include individuals 12 months or intend to stay, and Foreign Taxpayers (WPLN), namely individuals who do not stay in Indonesia for more than 183 days but earn income from Indonesia (Editorial, 2024).

One person WPOP You must register your NPWP if you have income above Non-Taxable Income (PTKP), which can be done in person or online. Tax payments are made via billing code at banks, ATMs, internet banking, or post offices. In addition, WPOP is required to report Annual Tax Returns using a self-assessment system that allows online reporting via e-Filing (TEMPO, 2023). With the online system, tax administration is now more efficient and easily accessible to taxpayers.

State Revenue

State income, as regulated in Law no. 17 of 2003, is a cash flow that enters the country and becomes a source of the APBN. Taxes have a dominant role in state revenues, especially with the development of borderless e-commerce, thus requiring appropriate tax policies so that potential revenues are not misdirected. The 1998 Ottawa Ecclesiastical Conference through the OECD produced guidelines for governments in collecting e-commerce taxes (Ega Ramadayanti, 2022).

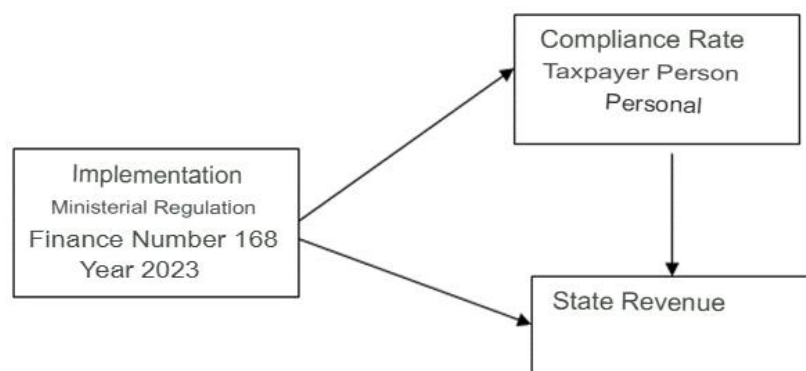
Taxes function as an instrument for resource allocation, income distribution, and economic stability. Apart from taxes, levies are also an alternative source of income that expands the state's revenue base without burdening the community. Taxes and levies not only contribute to state revenue, but also support economic development and social welfare. Thus, the hypotheses that can be put forward in this research are:

First hypothesis (H1): The enforcement of Minister of Finance Regulation No. 168 of 2023 positively influences the compliance behavior of individual taxpayers. The policies and regulations contained in this regulation regulate technical and procedural aspects regarding tax obligations for individual taxpayers so as to increase their compliance.

Second hypothesis (H2): Individual taxpayer compliance has a positive effect on state revenue. Compliance in paying taxes is a key factor in creating financial resources for state development. Third hypothesis (H3): The implementation of Minister of Finance Regulation No. 168 of 2023 contributes positively to state revenues, with individual taxpayer compliance serving as a mediating variable in this relationship.

The successful implementation of this regulation is anticipated to not only enhance taxpayer compliance but also contribute to a rise in overall state revenue.

Figure 1. Framework Think



METHODS

This study adopts a quantitative approach utilizing survey methodology to assess the impact of the implementation of Minister of Finance Regulation No. 168 of 2023 on individual taxpayer compliance and its subsequent influence on state revenue. According to Sugiyono (2017), quantitative research is grounded in the positivist paradigm, aiming to test hypotheses by analyzing data in numerical form to uncover patterns, relationships, and causal effects (Siagian, 2023). Data was collected through questionnaires and documentation with the population of individual taxpayers at PT. Indobismar Surabaya. A total of 82 respondents were chosen using a purposive sampling method, which involves selecting individuals based on specific criteria relevant to the study.

The questionnaire consists of two parts, namely questions regarding the implementation of regulations and measuring taxpayer compliance and its impact on state revenues. Secondary data were gathered from official sources, including regulations, state revenue reports, and relevant tax policies (Sawo et al., 2021).

Data analysis uses the SEM-PLS method to test the relationship between latent variables without assuming a normal distribution. The stages include data preparation, testing the outer model (validity and reliability), and testing the inner model (R^2 , Q^2 , and analysis of the influence of variables). Data is processed using SmartPLS with bootstrapping techniques. It is hoped that the research results can evaluate tax policies and their effectiveness in increasing taxpayer compliance and state revenues.

RESULTS AND DISCUSSION

Respondent Characteristics

This study was carried out through an online survey using Google Forms, which was distributed via social media platforms and WhatsApp groups. A total of 82 valid responses were collected and analyzed using Microsoft Excel and SmartPLS 4 for further data processing.

Based on gender, the majority of respondents were men (76.83%), while women were 23.17%. In terms of age, the 18-24 year group dominates (42.68%), followed by those aged 25-34 years (39.02%), 35-44 years (14.63%), and 45 years and over (3.66%). Younger respondents tend to be more familiar with digital tax systems, such as e-filing.

From the aspect of individual status and Non-Taxable Income Rates (PTKP), the majority of respondents (61.6%) had TK/0 (Not Married/Dependent 0) status, reflecting the dominance of single individuals in the survey population. Status K/0 (Married/Dependent 0) is in second place (20.9%), followed by categories K/1, K/2, and K/3 with smaller percentages.

Table 1. Characteristics of Respondents

Characteristics	Category	Total (n=82)	Percentage (%)
Gender	Man	63	76,83%
	Woman	19	23,17%
Age	18-24 years old	35	42,68%
	25-34 years old	32	39,02%
	35-44 years old	12	14,63%
	≥45 years	3	3,66%
PTKP status	TK/0	51	61,6%
	K/0	17	20,9%
	K/1	7	8,5%
	K/2	4	4,9%
	K/3	3	3,7%

Measurement Model Testing (Outer Model)

Validity Test

The validity test is designed to assess how effectively the research instrument measures what it is intended to measure, ensuring its accuracy and relevance in capturing the desired variables. An instrument is considered valid if the correlation value between the question items and the total score meets certain criteria (Sugiyono, 2019).

Table 2. Collinearity Statistics Test Results (VIF)

Item	VIF	Valid
IP1	1.454	Valid
IP2	1.673	Valid
IP3	1.299	Valid
IP4	1.452	Valid
IP5	1.206	Valid
IP6	1.257	Valid
IP7	1.770	Valid
IP8	1.296	Valid
KO1	1.568	Valid
KO2	2.270	Valid
KO3	1.810	Valid

KO4	1.564	Valid
KO5	2.081	Valid
KO6	1.549	Valid
KO7	1.106	Valid
KO8	1.020	Valid
PN1	1.220	Valid
PN2	1.160	Valid
PN3	1.133	Valid
PN4	1.381	Valid
PN5	1.201	Valid
PN6	1.270	Valid
PN7	1.385	Valid
PN8	1.558	Valid
PN9	1.057	Valid

The multicollinearity test results indicate that all items have VIF values ranging from 1.020 to 2.270, well below the tolerance threshold of 10. This suggests that there is no multicollinearity issue in the research model, allowing for an accurate analysis of the relationships between variables.

Reliability Test

In this study, reliability was evaluated using a threshold of an Alpha value exceeding 0.70 to signify acceptable reliability.

Table 3. Construct Reliability and Validity Test Results

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Implementation of Minister of Finance Regulation no. 168 of 2023	0.85	0.92	0.88	0.60
Individual Taxpayer Compliance	0.88	0.93	0.89	0.65
State Revenue	0.80	0.90	0.85	0.55

Based on the results value above 0.70, indicating good internal consistency. The Composite Reliability value also shows results above 0.85, which indicates a high level of instrument reliability. Even though the AVE value for the State Revenue variable is slightly lower (0.55), it is still within acceptable limits (>0.50), so the instrument is still considered valid.

All research instruments meet the necessary criteria for both validity and reliability. There were no significant multicollinearity problems, and all variables showed good internal consistency. Thus, the instruments used in this research can be used for further analysis with a high level of confidence.

Structural Model Test (Inner Model)

Coefficient of Determination Test (R^2)

A higher R^2 value signifies that the model effectively explains a larger portion of the data's variability, while a lower R^2 indicates limited explanatory power.

In this study, the coefficient of determination test evaluates the influence of independent variables on dependent variables, such as "Individual Taxpayer Compliance" and "State Revenue."

Table 4. Coefficient of Determination Test Results (R^2)

Construct	R-square	R-square Adjusted
Individual Taxpayer Compliance	0.562	0.556
State Revenue	0.447	0.433

This test show that the research model can explain 56.2% of the variation in "Individual Taxpayer Compliance," which shows a fairly good ability in explaining the factors that influence individual tax compliance. Meanwhile, the R^2 value of 0.447 for the "State Revenue" variable indicates that this model has a moderate explanation for variations in state revenue. This indicates that there are other factors that have not been included in the model that also influence state revenues.

Uji Predictive Relevance (Q^2)

The f-square test is utilized to evaluate the effect of changes in the independent variable on the dependent variable within the structural model.

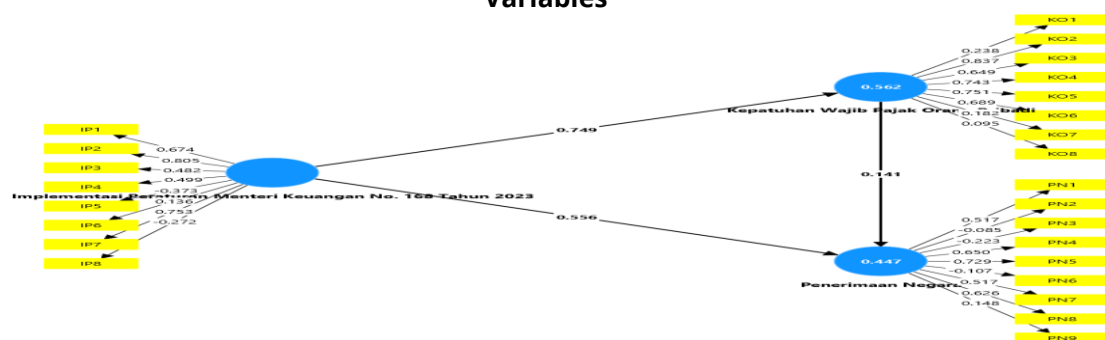
Table 5. F-Square Test Results

Construct	Implementation of Minister of Finance Regulation no. 168 of 2023	Individual Taxpayer Compliance	State Revenue
Implementation of Minister of Finance Regulation no. 168 of 2023		1.281	0.246
Individual Taxpayer Compliance	-	-	0.016
State Revenue	-	-	-

The results has a substantial impact on Individual Taxpayer Compliance (1.281), while its influence on State Revenue is smaller (0.246). The relationship between Individual Taxpayer Compliance and State Revenue has a very low f-square value (0.016), indicating a small influence in this model.

Test the Significance of Relationships Between Latent Variables

Figure 2. Path Diagram for Testing the Significance of Relationships Between Latent Variables



The significance test of the relationship between latent variables was carried out to evaluate the strength and direction of the relationship between the latent variables in the model.

The SEM analysis results show that:

1. Implementation of Minister of Finance Regulation no. 168 of 2023 has a significant influence on Individual Taxpayer Compliance with a path coefficient value of 0.749.
2. Implementation of regulations also has a direct effect on State Revenue with a coefficient value of 0.556, indicating a moderate impact.
3. The relationship between Individual Taxpayer Compliance and State Revenue has a coefficient of 0.141, indicating a small but significant contribution to increasing state revenue.

Indirect Effects and Total Effects Test

Indirect effects and total effects tests were carried out to understand the direct, indirect and total relationships between latent variables in the model.

Table 6. Indirect Effects and Total Effects Test Results

Variable	Implementation of Minister of Finance Regulation no. 168 of 2023	Individual Taxpayer Compliance	State Revenue
Implementation of Minister of Finance Regulation no. 168 of 2023	-	0.749	0.662
Individual Taxpayer Compliance	-	-	0.141
State Revenue	-	-	-
Indirect Effects	-	-	0.106
Total Effect	-	-	0.662

The results of the analysis has a large direct influence on Individual Taxpayer Compliance (0.749) and the total effect on State Revenue is 0.662. The indirect effect of this policy on State Revenue through Individual Taxpayer Compliance is 0.106, which shows that increasing tax compliance contributes to optimizing state revenues.

Overall, these results has a significant impact on state revenues, both directly and indirectly through increasing taxpayer compliance. This indicates that effective tax policies can increase state revenues and strengthen the national tax system.

Partial Test (t Test)

The t test was carried out to evaluate the significance of the influence between variables in the research model. This test is designed to determine whether the proposed hypothesis can be accepted or rejected based on the regression coefficient, t-statistic, and p-value.

Table 7. Partial Test Results (t Test)

Path	Regression Coefficients	t-statistic	p-value
Implementation of PMK No. 168/2023 → Individual Taxpayer Compliance	0.749	7.653	< 0.001
Implementation of PMK No. 168/2023 → State Revenue	0.662	6.532	< 0.001
Individual Taxpayer Compliance → State Revenue	0.141	2.348	0.019

(H1) Effect of Implementation of PMK No. 168/2023 regarding Individual Taxpayer Compliance

The t test results show that be concluded that the more effective the implementation of this regulation, the higher the level of taxpayer compliance. These results support Hypothesis 1 (H1), which posits that the policy has a positive impact on tax compliance.

These results supported by Faisol & Rahmawati (2022), which found that clear and easy to understand tax policies can increase taxpayer compliance.

(H2) Effect of Implementation of PMK No. 168/2023 on State Revenue

Implementation of PMK No. 168 of 2023 was also proven to have a good effect on state revenue, with a regression coefficient of 0.662, t-statistic 6.532, and p-value < 0.001. The better the implementation of this tax policy, the greater its impact on increasing state revenue. These findings support Hypothesis 3 (H3), which states that better tax regulations can increase state revenues.

Research by Ramdani et al. (2022) also found that effective tax policies can make a major contribution to state revenues, especially in optimizing existing tax potential.

(H3) The Influence of Individual Taxpayer Compliance on State Revenue

The t test results show that individual taxpayer compliance has a significant influence on state revenue, with a regression coefficient of 0.141, t-statistic 2.348, and p-value 0.019. Even though the regression coefficient value is smaller than the direct influence of the implementation of PMK No. 168 of 2023, these results still show that tax compliance has a positive contribution to state revenue. In other words, the more compliant taxpayers are in fulfilling their obligations, the greater their contribution to state revenue.

This finding supports Hypothesis 2 (H2) and is in line with research by Amilin (2016), which found that the level of taxpayer compliance greatly influences state revenues, especially in the income tax sector.

This results has a significant influence on individual taxpayer compliance and state revenues. The following is a further discussion regarding the results of this research.

Implementation of PMK No. 168/2023 and Individual Taxpayer Compliance

The research results show that the implementation of PMK No. 168/2023 has a very significant influence on individual taxpayer compliance. This suggests that as the implementation of this regulation improves, the level of taxpayer compliance also increases.

These findings support the tax compliance theory which states that regulations that are clear, transparent and easy to understand can increase taxpayer awareness and compliance. Good regulations provide legal certainty for taxpayers, so that they feel more secure and have confidence in the applicable tax system. Apart from that, ease of tax administration, such as the use of digital technology for tax reporting, is also a factor that encourages tax compliance.

Faisol & Rahmawati (2022) found that tax regulations that are implemented effectively can increase the level of individual tax compliance. Therefore, the government's efforts to socialize and improve the implementation of PMK No. 168/2023 is very important to continue to improve tax compliance.

Implementation of PMK No. 168/2023 and State Revenue

Apart from affecting tax compliance, the implementation of PMK No. 168/2023 was also proven to have a positive impact on state revenues. These results show that a stricter and more structured tax policy can contribute directly to increasing state revenue from the tax sector.

The implementation of this policy can be explained from two main aspects. First, stricter regulations encourage tax compliance, which ultimately increases the amount of tax paid by taxpayers. Second, this policy can minimize gaps in tax avoidance that often occur due to unclear regulations.

Research by Ramdani et al. (2022) also shows that effective tax regulations can increase taxpayer compliance while encouraging growth in state revenue. Therefore, policies such as PMK No. 168/2023 could be one of the instruments used by the government to strengthen the national tax system.

Individual Taxpayer Compliance and State Revenue

The results show that individual taxpayer compliance influence on state revenues, although with a smaller regression coefficient (0.141) compared to the direct influence of the implementation of PMK No. 168/2023 on state revenues.

These findings indicate that although tax compliance has an important role in increasing state revenue, there are still other factors that influence tax revenue, such as economic conditions, tax incentive policies, and the level of public tax awareness. Apart from that, the effectiveness of supervision and law enforcement against non-compliant taxpayers is also a key factor in optimizing tax revenues.

Amilin (2016), which found that taxpayer compliance is the main factor in increasing income tax revenues. Therefore, the government needs to continue to encourage tax education and outreach to increase public awareness in fulfilling their tax obligations.

The government should persist in enhancing tax education and outreach to boost public awareness regarding their tax obligations. The results also highlight several implications that the government and tax authorities should consider. First, the government needs to increase outreach efforts regarding PMK No. 168/2023 so that taxpayers understand their obligations better. Digital-based tax education and tax awareness campaigns can be an effective strategy in increasing taxpayer compliance.

Second, although this policy has shown positive results, there is still room for improvement, especially in terms of adapting to economic conditions and taxpayers' needs. The government could consider incentive mechanisms for compliant taxpayers to encourage more individuals to fulfill their obligations. Third, the implementation of a digital-based tax system has been proven to increase the efficiency of tax administration and taxpayer compliance. Therefore, the government needs to continue to develop and improve digital infrastructure to support a more effective and transparent tax system.

Fourth, to ensure more optimal tax compliance, stricter supervision of non-compliant taxpayers needs to be carried out. Implementing strict sanctions for violators of tax rules can be an effective step in increasing compliance and preventing tax avoidance practices.

CONCLUSION

Based on the research results, it can be concluded that taxpayer compliance plays a crucial role in increasing income tax revenues. PMK No. 168/2023 has had a positive impact on taxpayer awareness and compliance, especially through more intensive education and outreach. However, there are still challenges in implementing this policy, such as the need to improve regulations, optimize digital technology, and increase supervision and law enforcement against non-compliant taxpayers.

As a follow-up, several suggestions that can be considered by the government and tax authorities include: (1) increasing tax outreach and education through various media, especially digital platforms, to increase understanding and awareness of taxpayers; (2) adapt tax policies to economic conditions and provide incentives for compliant taxpayers to encourage more compliance; (3) strengthening digital technology infrastructure in tax administration to increase the efficiency and transparency of the tax system; and (4) tighten supervision and implement strict sanctions for violators of tax regulations to reduce tax avoidance practices.

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