



Understanding Taxation, Fulfilling Obligations: A Literature Review on the Effect of Tax Knowledge on MSME Taxpayer Compliance at KPP Pratama Jakarta Kalideres

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Abstract

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This study aims to analyze the influence of tax understanding on the tax compliance of MSME taxpayers using a literature review and a case study at KPP Pratama Jakarta Kalideres. The literature review reveals that the level of tax understanding has a significant positive effect on MSMEs' compliance in reporting and paying taxes. However, findings from the case study indicate that many MSME taxpayers still lack sufficient understanding of the procedures for reporting the Annual Tax Return (SPT) Form 1770 and have not adequately recorded their gross turnover. This condition reflects low tax literacy and understanding, which is a primary factor contributing to the low tax compliance among MSMEs in the area. The implications of poor tax understanding include increased risks of underpayment, administrative sanctions, and inaccurate reporting, all of which negatively impact state tax revenue. Conversely, improving tax understanding has the potential to enhance reporting accuracy, tax management efficiency, and higher compliance, thereby supporting the optimization of tax revenue for national development. Therefore, improving tax understanding among MSME actors is a key strategy to strengthen tax compliance and enhance the effectiveness of the national tax system.

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INTRODUCTION

As a country, Indonesia requires adequate sources of funds to carry out national development aimed at improving public welfare. State revenue sources include taxes, non-tax state revenues, and grants, which are managed and allocated through the State

Budget (APBN). Taxes constitute the main contributor to state revenue; therefore, optimizing tax revenue is crucial.

Tax compliance is characterized by a voluntary and non-coercive attitude in calculating, paying, and reporting one's own taxes (Caroline et al., 2023). There is a phenomenon of low tax compliance among MSME taxpayers in the Kalideres area, West Jakarta. This is reflected in the gap between tax potential and its realization. Data show that the MSME taxpayer compliance ratio in the Kalideres area was 10% in 2021, increased to 12% in 2022, and then declined to 9% in 2023. This indicates a decrease in MSME taxpayer compliance in the Kalideres area. Low levels of tax compliance can negatively affect national financial stability and tax revenue (Wardani et al., 2024).

Several factors are considered to influence tax compliance, one of which is the level of tax understanding. Tax understanding refers to the extent to which taxpayers are able to comprehend and apply knowledge related to their tax obligations, including their rights and tax reporting procedures (Aji et al., 2021). However, in practice, many MSME taxpayers still do not understand how to complete the information required in the SPT 1770 tax return form. Many of them also do not record their monthly gross turnover during business operations.

This condition indicates that tax understanding is one of the obstacles to achieving tax compliance. Therefore, it is necessary to enhance socialization and educational activities for the public to improve tax understanding and sustainably increase tax compliance.

The level of tax compliance among MSME taxpayers in Kalideres, West Jakarta, remains very low. In addition, state revenue was reported to have experienced a significant decline of 11.4% as of May 2025 (Hasiana, 2025). One of the factors suspected to contribute to low tax compliance is the limited tax understanding of taxpayers regarding applicable regulations and procedures. Therefore, it is essential to investigate the effect of tax understanding on MSME taxpayer compliance, including which components of tax understanding contribute to compliant behavior.

Based on the background above, the research questions are formulated as follows:

- Does tax understanding have an effect on MSME taxpayer compliance?
- How does the level of tax understanding influence the compliance behavior of MSME taxpayers?

This study aims to conduct a comprehensive literature review on the effect of tax understanding on MSME taxpayer compliance. By examining various findings from previous studies, this research is expected to identify the extent to which tax understanding can enhance compliant behavior in fulfilling tax obligations.

LITERATURE REVIEW

MSME Taxpayer Compliance

Tax compliance is a condition in which taxpayers are able to fulfill their tax obligations and exercise their tax rights. Taxpayer compliance can be achieved by adhering to tax regulations and carrying out tax-related obligations and responsibilities. Tax compliance is divided into two types: formal compliance and material compliance. Formal compliance includes tax reporting, while material compliance includes tax calculation and tax payment.

According to Law No. 20 of 2008, Micro, Small, and Medium Enterprises (MSMEs) are defined as follows:

- a. Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria stipulated under the relevant laws and regulations.
- b. Small Enterprises are productive economic activities carried out independently by individuals or business entities and are not subsidiaries or branches of medium or large enterprises, either directly or indirectly, and meet the criteria stipulated under the relevant laws and regulations.
- c. Medium Enterprises are independent productive economic activities carried out by individuals or business entities that are not part of small or large enterprises, with assets and revenues in accordance with the provisions stipulated under the law.

Table 1. MSME's Category

Category	Net Assets (excluding land/buildings)	Annual Sales Revenue
Micro Enterprises	≤ Rp50.000.000	≤ Rp300.000.00
Small Enterprises	> Rp50.000.000 Rp500.000.000	- > Rp 300.000.000 Rp2.500.000.000
Medium Enterprises	> Rp500.000.000 Rp10.000.000.000	- > Rp2.500.000.000 Rp50.000.000.000

Basically, tax payment and reporting by business actors largely depend on the type of transactions conducted and the total annual turnover generated by MSMEs (Maulida, 2023). According to Raya (2025) and TaxCalc (2025), the following are several types of taxes that are generally reported by MSMEs:

- a. Monthly Taxes
 - Income Tax Article 21: Applicable if MSMEs employ workers who receive salaries, wages, allowances, honoraria, or other forms of compensation.
 - Income Tax Article 23: Applicable to service transactions with domestic taxpayers.
 - Income Tax Article 26: Applicable to service transactions with foreign taxpayers.
 - Income Tax Article 4 paragraph (2): Applicable to income derived from the rental of land and/or buildings.
 - Final Income Tax for MSMEs: MSMEs with annual turnover of ≤ IDR 4.8 billion are subject to a final income tax rate of 0.5% of monthly gross turnover.
 - Value Added Tax (VAT): MSMEs with annual turnover exceeding IDR 4.8 billion are required to register as Taxable Entrepreneurs (Pengusaha Kena Pajak/PKP) and are obligated to collect VAT at a rate of 11%.
- b. Annual Taxes
 - Corporate Income Tax: Applicable to MSMEs that operate as incorporated entities (Limited Liability Companies/LLCs).
 - Income Tax Article 25: Monthly tax installments intended to reduce the annual tax burden.

Tax Understanding

Tax understanding is a process through which taxpayers acquire knowledge and apply this understanding when fulfilling their tax payment obligations. This

understanding includes knowledge of the General Provisions and Tax Procedures (KUP) (Putri & Wibowo, 2021). Adequate knowledge of taxation aspects greatly assists taxpayers in recognizing their rights and obligations, particularly in tax reporting and payment. Furthermore, such knowledge is a crucial factor in enhancing taxpayer compliance with applicable fiscal regulations (Ramadhina et al., 2025).

Comprehensively, tax understanding encompasses insights into tax regulations, required operational procedures, the benefits of taxation for national development, as well as detailed knowledge of the rights and obligations that must be fulfilled by every taxpayer. In-depth tax literacy is considered a fundamental basis for shaping compliant behavior, including adaptation to advancements in tax technology such as e-filing systems and various facilities implemented by the government to modernize the tax system. According to Ussolehah et al. (2025), the utilization of such technologies has proven effective in significantly increasing taxpayer compliance levels. With sufficient tax understanding, taxpayers are therefore more likely to comply with tax regulations (Ramadhina et al., 2025).

The Role of MSMEs in the Economy and Taxation

Micro, Small, and Medium Enterprises (MSMEs) play a highly strategic role in the Indonesian economy. MSMEs contribute significantly to Gross Domestic Product (GDP), accounting for approximately 61% of the total national GDP, and absorb up to 97% of the workforce in Indonesia (Yolanda & Hasanah, 2024). This contribution positions MSMEs as the backbone of the economy, not only supporting national economic growth but also strengthening the economic resilience of communities across various social strata.

In addition to their role as drivers of economic activity, MSMEs also contribute substantially to job creation, poverty alleviation, and economic equity. MSMEs serve as a primary source of employment absorption, particularly for low-income groups and in regions with high unemployment rates (Ismail et al., 2023). Thus, MSMEs not only support macroeconomic growth but also promote economic inclusivity that delivers broad benefits to societal welfare.

In the context of taxation, MSMEs play a crucial role as a source of state tax revenue. Although MSMEs often face constraints related to administrative capacity and tax knowledge, improving tax understanding within this sector presents an opportunity to expand the national tax base. MSMEs that are consciously aware of the importance of taxation and their tax obligations are more likely to comply with tax regulations, thereby optimizing their contribution to state revenue.

MSMEs also play a role in fostering innovation and economic adaptation through the utilization of local resources and digital technologies. The business flexibility of MSMEs enables them to quickly adapt to market changes and evolving policies, including continuously developing tax regulations (Sirait et al., 2024). Along with technological advancements, MSME actors are encouraged to utilize modern tax systems such as e-filing, which facilitate tax reporting and payment processes, thereby enhancing compliance while reducing administrative burdens.

Conceptual Framework

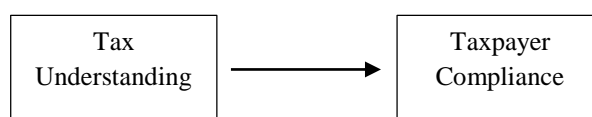
MSMEs are an essential component of the economy and are required to comply with tax regulations. However, their level of compliance is strongly influenced by their

understanding of tax regulations, including types of taxes, tax return (SPT) reporting, and the consequences of non-compliance. The better the tax understanding possessed by MSME actors, the higher their level of compliance in paying and reporting taxes in a timely manner.

Factors influencing tax understanding and compliance among MSMEs include education, access to information, policy socialization, and the quality of tax services. Constraints such as regulatory complexity and limited resources may reduce compliance. There is a cause-and-effect relationship in which improved tax understanding is expected to encourage MSME actors to fulfill their tax obligations more effectively and in an orderly manner.

The conceptual framework of this literature study is illustrated in Figure 1, which depicts the relationship between tax understanding and taxpayer compliance:

Figure 1. Conceptual Framework



METHODS

This study employs a literature review method. The applied approach aims to produce a comprehensive, relevant, and scientifically accountable synthesis of the existing literature. Articles were selected from nationally and internationally indexed journals published between 2021 and 2025. Data were collected through searches on Google Scholar using keywords related to tax understanding, tax compliance, and MSMEs. The selected articles were required to be relevant and peer-reviewed.

The tax understanding variable is defined as the level of MSMEs' knowledge regarding tax regulations, procedures, benefits, and tax rights and obligations. Tax compliance is measured based on reporting, payment, and adherence to tax regulations.

Data analysis was conducted using a systematic literature review and content analysis to synthesize findings related to the relationship between the two variables. The results are expected to provide in-depth insights and a comprehensive mapping of issues related to the variables examined, thereby contributing meaningfully to the strengthening of tax compliance practices in the MSME sector.

Review of Previous Studies

The following are several previous studies examining the effect of tax understanding on MSME taxpayer compliance, which serve to address the issues identified at KPP Pratama Jakarta Kalideres. These studies are summarized in Table 2.

Table 2. Review of Previous Studies

Title	Name	Year
The Effect of Tax Understanding, Tax Rates, and Service Quality on MSME Taxpayer Compliance	Nafidha Anis Maili	2022

Title	Name	Year
The Effect of Tax Rates, Tax Understanding, and Tax Sanctions on MSME Taxpayer Compliance in Pati City	Luky Dani Arta, Alfasadun	2022
The Effect of Tax Understanding, Tax Rates, and Tax Sanctions on Taxpayer Compliance	Merry Intan Permata, Fatmawati Zahroh	2022
The Effect of Tax Understanding, Tax Sanctions, and Tax Convenience on MSME Taxpayer Compliance	Nabilla Fatma Ridhotin, Lilis Ardini	2022

RESULT AND DISCUSSION

Based on the results of the literature review, the majority of studies indicate that tax understanding has a positive effect on taxpayer compliance.

Table 3. Results of Previous Studies

Name	Variable X	Results
Nafidha Anis Maili	Tax Understanding, Tax Sanctions, Tax Rates, Service Quality	Tax understanding and tax sanctions have a significant positive effect on MSME taxpayer compliance, whereas tax rates and service quality do not have a significant effect on MSME taxpayer compliance.
Luky Dani Arta, Alfasadun	Tax Rates, Tax Understanding, Tax Sanctions	Tax rates, tax understanding, and tax sanctions partially have a positive effect on MSME taxpayer compliance.
Merry Intan Permata, Fatmawati Zahroh	Tax Understanding, Tax Rates, Tax Sanctions	Tax understanding and tax sanctions have a positive and significant effect on taxpayer compliance, whereas tax rates do not have a significant effect on taxpayer compliance.
Nabilla Fatma Ridhotin, Lilis Ardini	Tax Understanding, Tax Sanctions, Tax Convenience	Tax understanding, tax sanctions, and tax convenience have a positive effect on taxpayer compliance.

A study conducted by Maili (2022) shows that tax understanding and tax sanctions have a significant positive effect on MSME taxpayer compliance. This indicates that the higher the level of tax understanding, the higher the level of MSME taxpayer compliance. Likewise, the more effectively tax sanctions are implemented, the higher the level of MSME taxpayer compliance. Meanwhile, tax rates and service quality do not have a significant effect on MSME taxpayer compliance.

Research by (Arta & Alfasadun, 2022) demonstrates that tax rates have a significant positive effect on taxpayer compliance. A reduction in tax rates encourages MSME taxpayers to pay and report their taxes because the tax burden is perceived as less onerous. In addition, tax understanding partially has a positive effect on MSME taxpayer

compliance. With adequate tax understanding, taxpayers are more likely to comply. Furthermore, tax sanctions have a positive effect on MSME taxpayer compliance, as the imposition of sanctions is expected to increase taxpayers' awareness in fulfilling their tax obligations.

The study conducted by Permata & Zahroh (2022) indicates that tax understanding and tax sanctions have a positive and significant effect on taxpayer compliance. In fulfilling tax obligations, the stronger MSME actors' understanding of taxation, the greater the control they possess to comply with tax regulations. Tax sanctions also motivate taxpayers to adopt compliant behavior to avoid personal losses. However, tax rates do not affect taxpayer compliance. This is attributed to taxpayers' behavior, as they perceive paying taxes as a loss. Even when the government reduces tax rates, some taxpayers still perceive tax payments as burdensome.

Research by Ridhotin & Ardini (2022) confirms that tax understanding, tax sanctions, and tax convenience have a positive effect on taxpayer compliance. A good understanding of taxation enables taxpayers to recognize their obligations and comply with tax regulations. The strict enforcement of tax sanctions by the government encourages taxpayers to avoid violations that could harm them in the future. In addition, the convenience of tax payment and reporting increases taxpayer compliance. Through digitalization, taxes can now be paid and reported anytime and anywhere.

Case Study of MSME Taxpayers in Kalideres and Tax Planning

MSME taxpayers in the Kalideres area often do not prepare the required gross revenue data prior to tax reporting, resulting in tax calculations being based on estimates. This condition is associated with a low level of tax understanding, which in fact serves as a fundamental basis for effective tax planning. Tax planning refers to the process of managing tax payments legally in accordance with tax obligations, rather than avoiding taxes. Understanding tax policies, laws, and administrative procedures greatly influences the accuracy of tax planning. Insufficient tax planning leads to inaccurate tax calculations, as estimated turnover does not reflect actual business conditions, thereby potentially causing errors and non-compliance with tax regulations.

In cases of underpayment that taxpayers perceive as excessive payments due to unmet expectations, some taxpayers choose not to proceed with tax reporting on that day. Therefore, tax socialization and education are essential to improve tax understanding and to inform taxpayers about the data and documents that must be prepared when filing tax returns.

Case Study of MSME Taxpayers in Kalideres and Tax Accounting

Most MSME taxpayers in the Kalideres area still lack an adequate understanding of applicable tax rates based on their business turnover. Many also fail to regularly record their monthly gross turnover, leading them to rely on estimates when calculating and reporting taxes.

In this context, MSMEs with annual turnover of \leq IDR 4.8 billion are subject to a final income tax (PPh Final) rate of 0.5% of monthly gross turnover. Tax calculations for MSME taxpayers are typically assisted by tax volunteers under the supervision of a person in charge (PIC) who ensures that the calculation and reporting processes are conducted correctly.

If there is an underpayment of tax, MSME taxpayers usually pay the outstanding amount directly through their bank accounts. Subsequently, the tax reporting process is completed, and taxpayers receive an Electronic Filing Receipt as official proof of submission.

CONCLUSION

Based on the results of both the literature review and the analyzed case studies, it can be concluded that tax understanding has a significant positive effect on MSME taxpayer compliance. The majority of studies confirm that a higher level of tax understanding leads to higher levels of compliance in fulfilling tax obligations.

The case study at KPP Pratama Jakarta Kalideres reveals that many MSME taxpayers still lack sufficient tax understanding. This is reflected in their unpreparedness to maintain accurate records of gross turnover when filing tax returns. Such conditions indicate a low level of understanding of basic tax aspects, which directly affects the accuracy of tax calculations and results in reporting that does not comply with tax regulations.

To enhance compliance and awareness among MSME taxpayers, efforts to improve tax understanding are essential. The government and tax authorities should intensify tax socialization and training programs that are easily understood by MSME actors, using simple language and practical examples relevant to their business context. In addition, educational initiatives should not only explain tax payment obligations but also taxpayers' rights, such as procedures for filing objections, access to tax incentives, and the importance of tax compliance in supporting national development.

Based on the results of the literature review and case studies, several important implications can be identified regarding the level of tax understanding among MSMEs in relation to tax compliance and state revenue. The implications of low tax understanding among MSMEs include inaccuracies in tax reporting. Such inaccuracies may lead to tax calculations that do not comply with applicable regulations, thereby increasing the risk of tax underpayment. This condition also opens the possibility of administrative sanctions or even criminal sanctions for MSME taxpayers who fail to comply with tax regulations. At the macro level, low tax compliance among MSMEs negatively affects state tax revenue, which in turn may hinder national development.

Conversely, a high level of tax understanding enables more accurate tax reporting and calculation, enhances compliance and efficient tax management, and supports optimal tax revenue for development purposes. Therefore, improving tax literacy among MSMEs is crucial for strengthening compliance and enhancing the effectiveness of the national tax system.

This literature review study has several limitations that should be acknowledged. One of the main limitations is the relatively limited number of studies and references used. This limitation arises from the research focus on the Kalideres area, where specific literature or studies addressing MSME taxation issues remain scarce. Consequently, the availability of data and references to support a more in-depth and comprehensive analysis is constrained. As a result, this study may not fully capture the specific local aspects of MSME tax compliance and tax understanding in Kalideres. These limitations present opportunities for future research to further explore and examine MSME taxation issues in this area in greater detail, thereby providing more specific and applicable insights.

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