



Implementation of Tax Compliance at PT GPW

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Abstract: This research aims to evaluate the implementation of tax compliance at PT GPW, a micro, small, and medium enterprise (MSME) engaged in occupational safety and health (K3) services, which is not yet registered as a Taxable Entrepreneur (non-PKP) and manages its tax obligations independently without the assistance of a tax consultant. This study is significant in evaluating tax compliance using formal indicators in accordance with PMK No. 39/PMK.03/2018. This research employs a descriptive qualitative approach with data collection techniques including semi-structured interviews, direct observation, and document study. The analysis results show that PT GPW has fulfilled the four formal compliance indicators, namely: timely submission of tax returns (SPT), absence of tax arrears, exemption from mandatory audited financial statements by a public accountant due to turnover below IDR 50 billion, and no record of criminal tax violations. However, challenges remain in the form of limited tax literacy and internal resources, which continue to affect the daily implementation of tax administration. This research shows that formal compliance can be achieved by MSMEs without professional assistance, as long as there is legal awareness, effective use of tax reporting technology, and a willingness to comply with tax regulations. These findings can serve as evaluation material for the government in designing more adaptive tax education and guidance strategies tailored to the characteristics of MSMEs.

Keywords: Compliance Taxation, Micro, Small and Medium Enterprises, Tax Returns, Tax Regulations, Tax Administration

Introduction

As a developing country, Indonesia has the potential to transform into a developed nation, supported by its abundant natural resources. To accelerate this progress, well-planned policies and adequate funding are essential, particularly in strategic sectors such as infrastructure, energy, and the productive economy. A reliable source of financing is crucial in this process, with tax revenue serving as the main backbone for sustainable national development (Kansil & Fadloli, 2024).

Taxes are not only play a role as tool strategic in push development, but also becoming rights and obligations in aspect finance for the country and increase welfare public (Dharmawan, 2024). Unfortunately, the effectiveness tax in operate his role still depends very much on the extent to which society, especially must tax, willing and able For fulfil obligation taxation in a way Correct (Azizah et al, 2025). Compliance tax become very important issue, even globally, because low compliance Can open room for practice avoidance until violation taxation (Sulistyowati & Nuryati, 2024). In Indonesia, the

government through Directorate the General of Taxes continues make an effort in increase compliance, for example with target ratio Annual Tax Return reporting by 83.22% in 2024. Realization in the year the recorded by 85.75%, however number This precisely experience decline compared to the years previously, each of which recorded figures of 86.97% in 2023 and 86.8% in 2022.

One of sectors that have influence big to reception tax national are Micro , Small, and Medium Enterprises (MSMEs) (Kertojoyo, 2024). According to data from the Ministry of Cooperatives and SMEs in 2024, there were more of the 66 million MSME units in Indonesia that contribute around 61% of Products Gross Domestic Product (GDP) and absorb more from 97% of the power Work national (Kemenko Perekonomian Republik Indonesia, 2025). Although this sector is economically strategic, its contribution to tax revenue remains far below expectations. A significant number of MSME operators are not equipped with sufficient knowledge or skills to manage their tax responsibilities, leading some to overlook their obligations (Ulfa & Mildawati, 2019). This lack of tax awareness is primarily attributed to inadequate financial literacy, particularly among those in rural regions or with lower levels of education (Zulma, 2020).

A number of results study show various influencing factors level compliance tax MSME (O. D. P. Simanjuntak et al., 2023), in studies they are in Medan, found that quality service tax authorities, sanctions taxation and fees compliance in a way real influence compliance must taxes. Similar results were also found in study (Simanjuntak & Manalu, 2023) in Lembang District, where knowledge taxation and firmness sanctions own role important in push compliance . On the other hand , (Sitorus & Gunarso, 2023) in his research in Malang found that knowledge taxation , effectiveness socialization , and the existence of incentive fiscal capable push improvement compliance must MSME taxes during the pandemic . In the study (Putri et al, 2022) for example , it is known that although service tax authorities give effect positive, variable like socialization, incentives and practices accountancy No influential in a way significant to compliance in the Kudus area. Research (Bayani & Soedaryono, 2025) in Thamrin City even state that knowledge and awareness tax No always Enough For push compliance, compared with influence sanctions and services perceived tax more effective.

Interestingly, many large-scale studies tend to use quantitative approaches with large population samples and rarely focus on the internal administrative practices of MSMEs that do not utilize tax consultant services. In reality, a considerable number of MSMEs manage their tax obligations independently without professional guidance. This forms the basis for the importance of this study to take a closer look at how MSME actors handle their tax responsibilities under real-world conditions

This study adopts a case study approach at PT GPW, a service company engaged in occupational health and safety (K3), established in 2021. The company is classified as an MSME and has not yet been confirmed as a Taxable Entrepreneur (non-PKP), managing all of its tax obligations internally. The absence of professional tax consultant assistance poses a unique challenge, making it important to examine the extent to which the company

implements tax compliance in accordance with applicable regulations, particularly the formal compliance indicators outlined in PMK No. 39/PMK.03/2018.

In a way theory, research This based on a compliance model tax developed by (Fischer et al., 1992), which states that compliance must tax influenced by a combination factor economic, psychological and sociological. This study aims to understand how tax compliance theories are applied in the practical operations of a small service-based MSME that is not accompanied by professional tax consultants.

This study is expected not only to provide a factual description of how MSMEs implement their tax obligations, but also to serve as a consideration in developing more targeted and effective tax policies and education strategies.

Theoretical Review

Definition of Tax

a tax is defined as a compulsory payment made by individuals or legal entities to the state, enforced through legislation, without any direct reciprocal benefit, and allocated to support national expenditures in pursuit of the public's overall welfare. Prof. Dr. H. Rochmat Soemitro, S.H., as quoted by (Sihombing & Sibagariang, 2020) state that "Tax is the people's contribution to the state treasury based on the law (which can be enforced), without receiving any direct counter-performance that can be demonstrated, and is used to finance general public expenditures".

This understanding shows that taxes are not merely a financial burden, but rather a form of active citizen participation in national development. Taxes also function as a fiscal instrument used by the government to regulate economic growth, income distribution, and macroeconomic stability. In 2024, Indonesia's tax revenue realization reached IDR 1,932.4 trillion, contributing approximately 68% of the total state revenue, which amounted to IDR 2,842.5 trillion (Kemenkeu RI, 2025) This data shows that tax is a major component of the state revenue structure and reflects the high fiscal dependence of the government on mandatory tax contributions. Therefore, a legal framework is needed to regulate the tax collection process while upholding the principle of fairness to ensure increased compliance and revenue (Adelakun et al, 2024).

Tax Function

Taxation performs two essential functions: fiscal and regulatory. The fiscal function refers to the role of taxes as a primary source of government revenue, allocated to finance both routine operations and development programs. Meanwhile, the regulatory function positions taxes as an effective policy instrument employed by the government to influence social and economic activities, thereby supporting broader national objectives that extend beyond revenue generation (Syarifudin, 2018).

Types of Taxes

According to (Resmi, 2019), Taxes can be classified into three categories: based on type, collecting authority, and nature. Based on type, taxes are divided into two kinds: direct taxes and indirect taxes. Indirect taxes are imposed only when certain events or transactions occur, whereas direct taxes are levied periodically on taxpayers based on tax assessment letters issued by the tax office. Based on the collecting authority, taxes are also classified into two types: regional taxes and state (central) taxes. Regional taxes are collected by local governments either at the regency/city (Level II) or provincial (Level I) level and apply only to residents within those jurisdictions. In contrast, state taxes are collected by the central government through authorized agencies such as the Directorate General of Taxes, the Directorate General of Customs and Excise, and tax offices throughout Indonesia. Based on their nature, taxes are divided into objective and subjective taxes. Objective taxes are imposed based on the taxable object, regardless of who owns it, while subjective taxes are based on the condition or status of the taxpayer.

Tax Return (SPT)

A tax return serves as a formal declaration submitted by taxpayers to report the calculation and/or settlement of tax liabilities, the presence of taxable and non-taxable items, as well as their financial position—including assets and liabilities—in alignment with applicable tax regulations (Lubis & Putri, 2020). A taxpayer (Wajib Pajak) is defined as an individual or entity classified as a tax subject and legally obligated to fulfill tax responsibilities, which may include acting as a tax withholder or collector under certain conditions (Zulkarnaeni & Putri, 2022). The Tax Return functions as an official medium through which taxpayers disclose their actual tax dues and comply with annual tax filing and payment requirements (Andreas Bambang Daryatno et al., 2023).

The Tax Return (Surat Pemberitahuan or SPT) is divided into two types:

1. Annual Tax Return (SPT) is a tax return submitted for one fiscal year or part of a fiscal year. A fiscal year refers to a one-year period based on the calendar year, unless the taxpayer uses a financial year that differs from the calendar year. A partial fiscal year refers to a portion of the one-year tax period.
2. A Periodic Tax Return refers to a tax report submitted for a defined tax period. This period serves as the basis for taxpayers to compute, remit, and declare their tax obligations. Typically, the tax period spans one calendar month. This type of return is primarily utilized by tax withholders or collectors to report the amount of tax withheld or collected, as well as to fulfill the obligation of depositing the corresponding taxes for each respective period.

Specific deadlines are established for the payment and filing of tax returns (SPT), as regulated by Regulation of the Minister of Finance (PMK) No. 242/PMK.03/2014 concerning Procedures for Tax Payment and Deposit. The regulation outlines deadlines for tax payments, deposits, and the submission of tax reports, which taxpayers are required to follow to avoid administrative sanctions. The following is an explanation of the deadlines for making tax payments, deposits, and reporting obligations:

1. Annual Tax Return Corporate Taxpayer Income Tax
 - a. The deadline for submitting the Annual Tax Return (SPT) is no later than four (4) months after the end of the applicable tax year.
 - a) Annual Tax is a tax year refers to a one-year calendar period, except in cases where the taxpayer uses a fiscal year that differs from the calendar year.
 - b. Any underpayment of income tax (PPH) based on the Annual Tax Return must be fully paid before the SPT is submitted.
2. Periodic Tax Return
 - a. The Periodic Tax Return must be submitted no later than twenty (20) days following the end of the relevant tax period.
 - b. The due dates for tax payments and deposits are established by the Minister of Finance for each specific type of tax, based on certain events or tax periods. These deadlines must not exceed fifteen (15) days from either the occurrence of the taxable event or the conclusion of the tax period, depending on which comes later.
 - c. Payment, deposit, and reporting deadlines for Periodic Tax Returns (SPT Masa) are as follows:
 - a) If the tax payment due date falls on a public holiday, including Saturdays or national holidays, the tax payment may be made on the next working day.
 - b) If the tax reporting deadline falls on a public holiday, including Saturdays or national holidays, the tax return may also be submitted on the next working day.
 - c) National holidays include public holidays, general election days, collective leave days (cuti bersama), and any other nationally recognized non-working days as officially determined by the Government of Indonesia.

Table 1. Payment limits, deposits or tax reporting for Periodic Tax Returns

Types of Taxes	Payment Limit	Reporting Limit
Income Tax Article 4(2) deposit Alone	15th of the month next	20th of the month next
Income Tax Article 4(2) deduction	10th of the month next	20th of the month next
Income Tax Article 21	10th of the month next	20th of the month next
Income Tax Article 23/26	10th of the month next	20th of the month next
Income Tax Article 25	15th of the month next	20th of the month next
VAT & Luxury Goods Sales Tax	No later than the end of the following month after the end of the tax period and before the	the end of the following month after the end of the tax period

Types of Taxes	Payment Limit	Reporting Limit
	submission of the VAT Periodic Tax Return (SPT)	

Compliance Taxation

Tax compliance denotes the degree to which taxpayers adhere to their legal responsibilities as prescribed by the applicable tax laws and regulatory frameworks (Christian & Aribowo, 2021). According to (Kristina & Simbolon, 2023), taxpayers need to submit their tax returns (SPT) accurately and on time as a form of compliance, and understanding of tax obligations greatly influences the completeness of the reporting. This definition is reinforced by (Zainudin et al, 2022), states that compliance reflects the taxpayer's willingness to carry out all obligations, starting from registration to reporting and paying taxes in adherence to the law. In a legal context, (Samuel, 2022) adds that tax compliance also includes adherence to tax laws and regulations as part of a citizen's legal responsibility. Thus, tax compliance is not merely administrative in nature, but also reflects the taxpayer's integrity and legal awareness. According to (Harjo, 2019), Tax compliance is generally divided into two categories:

1. Formal compliance reflects a taxpayer's fulfillment of administrative tax obligations in accordance with the applicable tax laws and regulations. These provisions include:
 - a. Timely registration to obtain a Taxpayer Identification Number (NPWP),
 - b. Timely registration for confirmation as a Taxable Entrepreneur (PKP),
 - c. Timely payment of taxes owed,
 - d. Submitting tax returns (SPT) within the designated deadlines.
2. Material compliance refers to the taxpayer's substantive adherence to core tax obligations, aligning with the purpose and provisions of tax legislation. These provisions include:
 - a. Accurate, correct, and honest calculation of tax liabilities in accordance with applicable tax laws and regulations,
 - b. Accurate, correct, and honest calculation, withholding, or collection of taxes in accordance with applicable tax laws and regulations.

Taxpayer Compliance Indicators

A Compliant Taxpayer (Wajib Pajak Patuh) is an individual or entity recognized by the Director General of Taxes as meeting specific qualifications, as outlined in the Regulation of the Minister of Finance (PMK) No. 39/PMK.03/2018. The following criteria are used to assess a taxpayer's eligibility for this designation:

1. Timeliness in Submitting Tax Returns,
2. No outstanding tax arrears for any type of tax, except those that have been granted approval for installment payments or a deferral,

3. Submission of audited financial statements by a certified public accountant or a government financial supervisory institution, with an unqualified ("reasonable without exception") opinion for three consecutive fiscal years,
4. No record of conviction for a tax-related criminal offense, based on a legally binding court decision, within the past five years.

Methodology

Types of research

This research adopts a descriptive qualitative approach with the objective of thoroughly describing and analyzing the implementation of tax compliance at PT GPW. This research emphasizes the procedures used in data collection and narrative analysis, employing a descriptive approach to explore the subject in depth. The qualitative method was chosen because it enables a more holistic as it allows for a comprehensive understanding of the processes, obstacles, and strategic efforts undertaken by the company in meeting its tax responsibilities.

Data source

This study utilizes both primary and secondary data sources to support the analysis.

1. **Primary Data:** These were gathered through in-depth interviews with key personnel at PT GPW. A semi-structured interview format was employed to provide flexibility in obtaining comprehensive insights into the company's tax compliance practices.
2. **Secondary Data:** These were obtained through the analysis of internal company documents related to taxation, such as financial reports, annual tax return forms (SPT), and other supporting documents concerning the company's tax compliance.

Data collection technique

The data collection techniques used in this study include:

1. **Interview:** Semi-structured interviews were conducted to obtain comprehensive insights into the implementation of tax compliance at PT GPW. The interview questions focused on the tax procedures applied, challenges encountered, and strategies used to ensure compliance.
2. **Observation:** Direct observation was carried out to examine how the tax processes are implemented within the company, including how financial data is processed and reported.
3. **Documentation:** The researcher analyzed taxation-related documents and the company's financial reports to evaluate their conformity with the applicable tax regulations.

Data Analysis Techniques

This study employs the Miles and Huberman (1994) model of qualitative data analysis, as cited by (Abdussamad, 2021). The analysis consists of three main stages:

1. **Data Reduction:** In this stage, the researcher filters, selects, and summarizes key information obtained from interviews, observations, and documents. Irrelevant data are eliminated to focus only on the aspects that are significant for understanding the implementation of tax compliance.
2. **Data Display:** The reduced data are then organized in the form of narratives, tables, or matrices to facilitate pattern recognition and the identification of relationships among various elements related to tax compliance practices within the company.
3. **Conclusion Drawing and Verification:** After the data are presented, the researcher draws conclusions based on the analytical results and verifies them by comparing field findings with relevant theories or prevailing tax regulations.
4. **Triangulation:** To ensure data validity, this study uses source triangulation. According to Norman K. Denzin, as cited by (Susanto et al., 2023), triangulation refers to the combination of various methods to study a phenomenon from multiple perspectives. In this research, triangulation is carried out by comparing interview results with document contents and utilizing various sources of information as a basis for validation. This strengthens the credibility of the findings.

Results and Discussion

Analysis Compliance Taxation at PT GPW Based on PMK No. 39/PMK.03/2018

Based on Regulation of the Minister of Finance (PMK) No. 39/PMK.03/2018, there are four key indicators used to assess tax compliance. These parameters are used to determine whether a taxpayer qualifies as a Compliant Taxpayer (Wajib Pajak Patuh). A taxpayer is considered compliant if they meet the following criteria: (1) Timeliness in Submitting Tax Returns, (2) No outstanding tax arrears for any type of tax, except those that have been granted approval for installment payments or a deferral, (3) Submission of financial statements audited by a public accountant or government financial supervisory institution, with an unqualified opinion ("reasonable without exception") for three consecutive years, (4) No record of conviction for a tax-related criminal offense, based on a legally binding court decision, within the past five years.

Timeliness in Submitting Tax Returns

To assess PT GPW's tax compliance, the first indicator reviewed is the timeliness of the company's submission of its Tax Returns (Surat Pemberitahuan/SPT) in accordance with applicable tax laws and regulations. A Tax Return is an official document through which taxpayers declare their tax obligations. Periodic Tax Returns (SPT Masa) are submitted monthly to report taxes withheld or collected from other parties, whereas Annual Tax Returns (SPT Tahunan) are submitted once a year to report a taxpayer's annual income, whether subject to regular income tax rates, final tax rates, or categorized as non-taxable income.

In terms of SPT submission, PT GPW has consistently reported its taxes in compliance with the deadlines for payment and reporting as stipulated in the applicable tax regulations. Since its establishment, there have been no delays or late submissions of tax returns. This was confirmed directly by the Director of PT GPW, who provided documentation as evidence of timely SPT filings from the 2021 to 2024 tax years. Based on this indicator, it can be concluded that PT GPW satisfies the initial criterion of formal tax compliance, specifically the timely submission of its Tax Returns.

Tax Arrears, Installments and Postponement of Tax Payments

The second indicator used to assess tax compliance is the presence or absence of tax arrears, with the exception of those that have received official approval for installment payments or deferred tax payment. According to a statement from the Director of PT GPW, the company has not had any tax arrears during its period of registration with the Surabaya Gubeng Tax Office. Based on the available data, it can be concluded that PT GPW meets the second indicator of formal tax compliance for the fiscal years 2021 through 2024, as the company has no outstanding tax liabilities. Therefore, under this criterion, PT GPW can be classified as a compliant taxpayer.

Audited Financial Statements Accompanied by an Unqualified Opinion

The third indicator of tax compliance stipulates that a corporate taxpayer's financial statements must be audited by an independent public accountant or a designated government institution and must have received an unqualified opinion—indicating that the reports are fairly presented without exceptions for three consecutive years. In practice, fiscal financial statements, which are prepared in accordance with applicable tax regulations, form the foundation for corporate income tax reporting. Adherence to this criterion demonstrates the company's commitment to transparency and accountability in meeting its tax obligations.

According to Law Number 40 of 2007 Article 68 on Limited Liability Companies, entities that are required to submit their financial statements for audit by a public accountant include companies that:

1. Engage in activities that collect and/or manage public funds,
2. Issue debt acknowledgment instruments to the public,
3. Are categorized as public companies,
4. Are established in the form of a limited liability company,
5. Have assets and/or annual turnover of at least IDR 50,000,000,000.00 (fifty billion rupiah), or
6. Are otherwise required by law.

Based on the criteria above, a corporate taxpayer structured as a Limited Liability Company (PT) with an annual revenue below IDR 50,000,000,000.00 (fifty billion rupiah) is not legally obligated to have its financial statements audited by a public accountant or to obtain an unqualified opinion. Consequently, under this indicator, PT GPW may still be classified as a Compliant Taxpayer in accordance with the relevant regulatory provisions.

Criminal Acts in the Field of Taxation

Another important aspect of tax compliance is the taxpayer's legal history. The fourth compliance indicator requires that a taxpayer must not have been found guilty of any tax-related criminal offense within the last five years, as determined by a court ruling with permanent legal force. In the Indonesian tax system, sanctions are categorized into two types: administrative sanctions, which are imposed for procedural or reporting violations; and criminal sanctions, which are reserved for acts classified as tax crimes. The types of tax crimes are outlined in Articles 38 and 39 of the Law on General Provisions and Tax Procedures), are as follows:

1. any person who due to his negligence (Article 38 of the KUP Law):
 - a. Fails to submit a Tax Return (SPT);
 - b. Submits a Tax Return that is incorrect or incomplete, or attaches information that is false, which may result in a loss to state revenue, and the act is committed after a previous similar violation, may be penalized with a fine ranging from one (1) to two (2) times the amount of tax underpaid or unpaid, or may face imprisonment for a term of no less than three (3) months and no more than one (1) year.
2. Any person who intentionally (Article 39 of the KUP Law):
 - a. Fails to register for a Taxpayer Identification Number (NPWP) or neglects to report their business for confirmation as a Taxable Entrepreneur (PKP); or
 - b. Misuses or uses an NPWP or PKP confirmation without proper authorization;
 - c. Fails to submit a Tax Return (SPT); or
 - d. Submits a Tax Return and/or other documentation that is false or incomplete; or
 - e. Refuses to be audited; or presents books, records, or other documents that are falsified or do not reflect the true financial position; or
 - f. Fails to maintain bookkeeping or accounting records, or refuses to present or lend such records or documents when required; or
 - g. Does not retain books, records, or documents that serve as the basis for bookkeeping or accounting, including other documents such as data processing outputs managed electronically or through online application programs in Indonesia; or
 - h. Fails to remit taxes that have been withheld or collected, thereby causing a loss to state revenue, shall be subject to criminal sanctions in the form of imprisonment for a minimum of six (6) months and a maximum of six (6) years, as well as a fine of no less than two (2) times and no more than four (4) times the amount of unpaid or underpaid taxes.

The Director of PT GPW stated that the company has fulfilled its tax obligations properly and has never violated any tax regulations. Based on an in-depth interview with the Director, it can be concluded that PT GPW has never been found guilty of any tax-related criminal acts, whether due to negligence or intentional misconduct, as defined in the applicable provisions.

The research findings indicate that PT GPW has shown positive initiative in meeting its tax obligations. However, challenges persist, particularly in terms of limited understanding of tax regulations and constrained human resources. The implementation of

information technology emerges as a strategic solution to enhance the accuracy and efficiency of tax reporting and compliance. Moreover, the company's ability to adapt to evolving tax regulations is essential, especially considering the dynamic nature of the MSME sector. Consequently, a long-term, adaptive strategy that leverages technology is required to ensure sustained compliance with tax obligations.

Conclusion

This study aimed to evaluate the level of tax compliance at PT GPW, a business entity classified as an MSME that has not yet been confirmed as a Taxable Entrepreneur (PKP). Based on observations, document analysis, and in-depth interviews conducted during the research, it was found that PT GPW has generally fulfilled the criteria for tax compliance as stipulated in the Regulation of the Minister of Finance (PMK) No. 39/PMK.03/2018.

First, PT GPW has consistently fulfilled its obligation to report Tax Returns (SPT), both Periodic and Annual, in accordance with the deadlines set by applicable regulations. This demonstrates that the company has maintained formal compliance in a consistent and orderly manner since its establishment up to the time the research was conducted. Second, based on document verification and key informant statements, the company does not have any tax arrears, whether self-deposited or withheld from third parties. Third, while PT GPW's financial reports have not been audited by a public accountant, this does not constitute a violation because the company does not fall into the category of entities that are legally required to undergo a financial audit, as outlined in Law No. 40 of 2007 concerning Limited Liability Companies. Therefore, this indicator does not hinder the company's compliance status. Fourth, throughout the research period, there were no findings of tax-related legal violations committed by PT GPW, either through negligence or intentional misconduct, as stipulated in Articles 38 and 39 of the Law on General Provisions and Tax Procedures (UU KUP).

Overall, PT GPW can be categorized as a taxpayer that meets the standards of formal tax compliance. Nevertheless, challenges remain, particularly related to limited human resources and a lack of tax literacy within the company. These issues require greater attention and improvement to support sustained and comprehensive compliance going forward.

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