

## REDESIGN OF MSME TAX POLICY IN INDONESIA: CHALLENGES AND EFFORTS TO IMPROVE TAX COMPLIANCE

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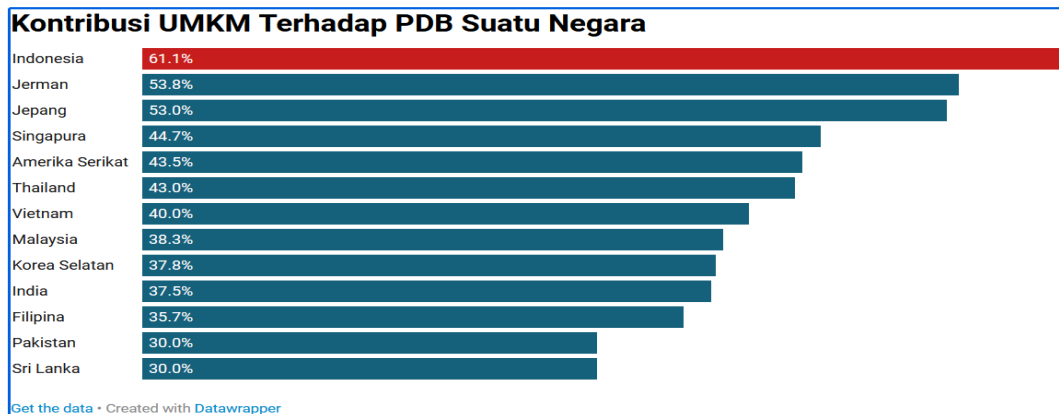
### Abstract

This article aims to identify the factors causing the resistance of MSME taxpayers to transition from fulfilling tax obligations based on turnover to fulfilling tax obligations based on net profit, which requires bookkeeping, and then formulate solutions to these problems. The problem is focused on the causes of MSME taxpayers' resistance to using bookkeeping. To approach this problem, the theoretical reference from Robert B. Seidman and Nalin Abeysekere is used, namely the Rule, Opportunity, Capacity, Communication, Interest, Process, and Ideology (ROCCIPI) method. Data were collected through literature studies and interviews with MSME taxpayers and tax officials, which were then analyzed qualitatively. This study concludes that additional actions from the tax authorities are needed to change taxpayer behavior so that they are interested in maintaining bookkeeping and calculating their taxes in accordance with general tax provisions. These incentives can be in the form of special additional tariff adjustments for MSMEs, the provision of integrated bookkeeping support facilities, continuous assistance and socialization, and improving the government's image in building trust and awareness among taxpayers.

**Keywords:** *MSME; Incentives, Tax Compliance.*

### INTRODUCTION

MSMEs (Micro, Small, and Medium Enterprises) play a very important role in the Indonesian economy. MSMEs not only contribute significantly to the gross domestic product (GDP), but are also one of the largest sectors in absorbing labor. In fluctuating economic situations, MSMEs often act as the backbone that maintains economic stability through their high level of innovation and adaptability. Based on data from the Ministry of Cooperatives and SMEs, MSMEs contribute to more than 60% of Indonesia's total Gross Domestic Product (GDP) (CNBC Indonesia, 2024). Additionally, MSMEs are capable of absorbing around 97% of the workforce in Indonesia, making it the most significant sector in job creation. This shows that MSMEs play a major role in the national economy, especially in driving inclusive economic growth and equalizing welfare across various regions.



Graph 1: Comparison of Indonesia's MSME contribution with other countries

Source: CNBC Indonesia

In addition to the role of MSMEs in terms of GDP contribution and employment, MSMEs also play a role in the equitable distribution of economic development across various regions in Indonesia. Data from the Central Statistics Agency (BPS) shows that 99% of total business units in Indonesia are MSMEs, spread across all corners of the country, both in urban and rural areas. MSMEs allow the distribution of economic activities to not only be centralized in large cities, but also reach remote areas. This helps reduce economic inequality between regions, supports the improvement of community welfare, and drives local economic development.

In the tax legal system in Indonesia, MSMEs are defined as businesses that have an annual business turnover of up to Rp4,800,000,000. Since the enactment of Government Regulation Number 23 of 2018, MSMEs in Indonesia have been given convenience in taxation by being subjected to a final tax of 0.5% of turnover for those with an income of up to Rp4,800,000,000 per year. This policy was introduced to simplify the taxation process and encourage MSMEs to enter the formal tax system. This simple mechanism succeeded in increasing MSME participation in fulfilling tax obligations, primarily because the system does not require complicated bookkeeping or complex calculations. However, there are provisions in the regulation stating that this incentive is only valid for a certain period. After that period, MSME taxpayers are required to keep bookkeeping records and calculate their net profit as the basis for calculating taxes owed. The granting of this time period is intended as a government policy to provide an opportunity for MSME taxpayers to learn how to keep books. This also avoids the unfair impact of imposing taxes on taxpayers whose financial conditions are still operating at a loss.

On the taxpayer's side, readiness to use bookkeeping is still very minimal. Taxpayers are accustomed to the final tax system because it does not require detailed recording and does not necessitate a deep understanding of accounting. Even though an understanding of bookkeeping and tax regulations is a determining factor for MSME taxpayer compliance (Mansur et al., n.d.). Many MSMEs still operate informally or semi-formally, where financial recording practices are very minimal, thus increasing the administrative burden. Therefore, redesigning MSME tax policy needs to be done carefully so as not to hinder the growth of this sector. When the tax reporting mechanism becomes more complex, MSMEs have the potential to face an increased burden and choose to return to the informal sector. This can result in a decrease in tax compliance rates, which ultimately harms the government in terms of state revenue. Therefore, a balanced approach is needed in designing a tax policy that is effective yet does not burden MSMEs. Redesigning tax policy must combine simplicity, fairness, and effective incentives to achieve these goals.

Irmawati and Hidayatullah (2019) conducted research aimed at determining the determinants of MSME taxpayer compliance in Yogyakarta City. The results of the study indicate that factors such as tax understanding, tax awareness, and the quality of tax authorities' services significantly influence the level of MSME tax compliance in the area (Irmawati & Hidayatulloh, 2019). Furthermore, Gunarto and Dermawan (2022) conducted a study analyzing tax sanctions, levels of tax understanding, tax rates, and tax authorities' services on the compliance of MSME taxpayers in the culinary sector. The findings from this study show that tax sanctions and tax authorities' services have a significant positive influence on tax compliance, while tax rates do not show a significant influence. This research emphasizes the importance of improving the quality of tax authorities' services to encourage tax compliance among MSMEs (Gunarto & Dermawan, 2022). Then, Nurizzaman (2020) conducted research focusing on the analysis of tax compliance among MSMEs in Banjarbaru City, South Kalimantan. The results showed that low understanding of tax regulations and a lack of socialization from the authorities were the main factors hindering MSME tax compliance. This study recommends the need for more intensive socialization programs to increase the

awareness and understanding of MSME actors regarding their tax obligations (Nurizzaman, 2020). From these three studies, there has been no comprehensive effort to redesign MSME tax policies that can effectively bridge the transition. This indicates novelty in this research, which offers a tax policy design that can facilitate a fairer transition and drive sustainable growth for MSMEs. This research aims to formulate an MSME tax policy design that supports the transition process from a turnover-based tax system to a bookkeeping-based tax system.

## METHOD

In this study, researchers used the Rule, Opportunity, Capacity, Communication, Interest, Process, and Ideology (ROCCIPI) method introduced by Robert B. Seidman and Nalin Abeysekere (1999) to analyze the problem. This method was selected due to the suitability of its analysis components with the problem to be studied. Because the object of the research is a policy in the form of a government regulation (PP) that regulates income tax obligations for MSMEs in Indonesia. This research uses a qualitative method. Qualitative research is used to understand the perceptions and challenges of MSMEs regarding the implementation of tax policies, as well as the understanding and role of tax officials in conducting counseling and supervision related to income tax policies for MSME taxpayers at the Lahat Tax Office (KPP Lahat). The informants in this study were MSME business actors registered at KPP Lahat, as well as tax counseling officers and Account Representatives. The data collection instrument involved using interviews with MSME actors regarding tax policies, financial literacy, and readiness to perform bookkeeping. Then, interviews were conducted with tax officers to dig deeper into the challenges and potential implementation of more complex tax policies.

## RESULTS AND DISCUSSION

### Rule

Government Regulation Number 23 of 2018 (PP 23 2018) regulates that the imposition of income tax for MSME actors is based on turnover and is subject to a final tax rate of 0.5% of that turnover. Kumaratih and Ispriyarso reported that this tax rate reduction policy has had a positive impact on MSME compliance (Kumaratih & Ispriyarso, 2020). Another study by Sianipar and Sitompul also confirmed that changes in tax rates affect MSME taxpayer compliance (Sianipar & Sitompul, 2022). This regulation serves as a facility for MSME taxpayers because there are 2 main advantages: ease of reporting since it only requires reporting turnover without complex bookkeeping. The other advantage is the low tax rate that must be paid, because with a value of 0.5% of turnover, taxpayers get a relatively low tax burden. The COVID-19 pandemic also had a significant impact on MSME tax compliance. Listiyowati *et al.* noted that the reduction of the tax rate from 1% to 0.5% during the pandemic was expected to increase taxpayer awareness to comply with paying taxes (Listiyowati *et al.*, 2021).

Rizqia noted that Government Regulation Number 23 of 2018 provides convenience for MSMEs in calculating taxes by lowering the tax rate from 1% to 0.5% (Rizqia, 2023). However, there are limitations in utilizing this facility. There are 3 classifications of taxpayers in utilizing the facility, namely corporate taxpayers in the form of limited liability companies (PT) can only utilize it for 3 tax years, limited partnership taxpayers (CV) for 4 tax years, and individual taxpayers who can utilize the facility for 7 tax years. This time limit is essentially an opportunity provided by the government for MSME taxpayers to learn to maintain bookkeeping, so that in the period after the facility ends, MSME taxpayers can immediately carry out bookkeeping and calculate their taxes in accordance with general tax provisions.

In reality, this time period was not utilized well by taxpayers. This can be seen in the MSME tax revenue pattern. At KPP Lahat, MSME deposits during that period did not change much, as shown in Table 1. This indicates that there was no change in taxpayer behavior to shift their tax payments from the MSME tax payment classification to general tax payments. There should have been a decrease in deposits in the third year (2020) and fourth year (2021) since the enactment of the PP because there are classifications of corporate taxpayers (PT) and CV/Firma that are no longer entitled to utilize the incentives. However, the decrease only occurred due to the COVID-19 pandemic. In terms of the number of taxpayers, there was also no significant increase; this shows that MSME taxpayers continued to make payments under the MSME status and did not switch to General Income Tax payments using net profit as the basis for tax calculation.

**Table 1. Realization of MSME Tax Revenue KPP Lahat 2017-2023**

No	Year	Realized MSME Tax Revenue
1	2017	40.405.017.646
2	2018	44.267.748.091
3	2019	44.549.943.782
4	2020	38.688.477.623
5	2021	39.242.490.058
6	2022	50.615.552.124
7	2023	47.691.074.002

Source: processed from KPP Lahat internal data

For comparison, Indonesia's two neighboring countries, Malaysia and the Philippines, also apply special tax treatments for MSME taxpayers in their countries. Malaysia uses a criterion of a maximum paid-up capital of RM2.5 million (Rp 9,193,000,000) and annual sales turnover of up to RM50 million. The basis for calculating MSME income tax in Malaysia uses net profit with a rate of 17% for the first RM 150,000 and 24% for the remainder. This is different from the Philippines, which applies a tax holiday that exempts MSMEs from their tax obligations during their first 4 to 8 years to provide incentives for the sector to focus more on its business activities without needing to pay taxes during that period. MSME criteria in the Philippines are based on the number of employees and annual turnover as shown in Table 2. After the tax holiday period, MSMEs are subject to a 5% rate on annual net profit. The exemption in the first years of an MSME's establishment can very well be adopted by the Indonesian government as a form of partiality to people who are just starting their businesses. A longer incentive period must also be accompanied by educational factors to increase the tax awareness of MSME business actors

**Table 2. MSME Classification in the Philippines**

Classification	Employees	Annual Turnover
Micro	1-9 people	3 Milion Pesos
Small	10-99 people	3-15 Milion Pesos
Medium	100-199 people	15-100 Milion Peso

Source: processed by the author

**Opportunity**

In terms of opportunities to change the behavior of MSME taxpayers to use bookkeeping and net profit as the basis for calculating their taxes, there has been no incentive from the tax authorities encouraging this. Taxpayers tend to move organically; although counseling, supervision, and audit actions are occasionally carried out by the tax office, taxpayers generally tend to be ignorant and continue using turnover as the basis for tax calculations. Taxpayers even tend to engage in tax avoidance by creating new companies, either in the form of a new CV or new taxpayer, or by using their relatives' names in reporting their taxes so that the calculation of the facility's validity period restarts from the beginning. This "changing clothes" behavior is frequently found in the field. Another action is splitting turnover so that the reported turnover remains below Rp 4,800,000,000/year. This is done so taxpayers can still claim the MSME tax facility.

A deterrent effect can be applied by giving sanctions to taxpayers who deliberately evade taxes. Tax sanctions are another equally important factor. Research by Gunarto and Dermawan shows that clear and strict tax sanctions can improve MSME taxpayer compliance (Gunarto & Dermawan, 2022). This is in line with the findings of Damayanti and Suyanto, who stated that tax sanctions have a positive effect on MSME taxpayer compliance (Damayanti & Suyanto, 2022). Supervision and audits by the tax office have often been conducted to test MSME taxpayer compliance. However, the number of registered MSME taxpayers is far greater compared to the tax office's capacity to take corrective actions (Official Assessment). Therefore, internal awareness from MSME taxpayers is key to creating tax compliance. Thus, special incentives are needed to bridge and attract taxpayers to carry out bookkeeping independently and report their taxes in accordance with applicable regulations.

**Capacity**

One of the main factors influencing tax compliance is the understanding of taxation. Cahyani and Noviari found that a good understanding of tax regulations can improve MSME taxpayer compliance (Cahyani & Noviari, 2019). Research by Setyawan and Purwantini also showed that tax knowledge significantly affects MSME

compliance (Setyawan & Purwantini, 2021). Bookkeeping is often considered burdensome by taxpayers. Dharmawan and Adi stated that tax complexity, taxpayer morale, and subjective norms play a significant role in determining the level of tax compliance (Dharmawan & Adi, 2021). The capacity and ability of taxpayers to maintain bookkeeping is a separate issue that tax authorities must face in improving MSME taxpayer compliance. The majority of MSME actors do not yet maintain adequate bookkeeping that can serve as a basis for tax payments. Research by Tobing also showed that many MSME actors only perform manual recording without following correct standard formats (Tobing et al., 2023). MSME actors even still mix personal and business matters. Some company accounts are also used to fulfill personal needs. Making it difficult to separate business activities and personal activities in terms of finance. MSME actors do not yet have adequate dedicated human resources to manage business financial administration. On a micro business scale, all business functions, be it sales, marketing, and administration, are still carried out by the business owner. Although for growing businesses some already have specialized administrative staff to do bookkeeping, from several compliance tests conducted by the tax office, documentation of this bookkeeping is often not done, making the verification process for previous years' reporting difficult to perform.

Improving the capacity of bookkeeping management for MSME taxpayers is key to transitioning from the turnover-based Final Income Tax regime to the net profit-based General Income Tax. Furthermore, Kahar et al. also noted that socialization regarding simple bookkeeping can increase the understanding of MSME actors regarding the importance of accurate recording (Kahar et al., 2020). Without being able to calculate their net profit, it will be impossible for taxpayers to correctly calculate their taxes in accordance with tax provisions. There are several other benefits to MSMEs keeping books. Agusdin et al. emphasized that simple bookkeeping training can help small entrepreneurs compile good financial reports, which in turn can increase their access to financing (Agusdin et al., 2022). Tax authorities can assist by integrating monthly tax reports with income and expense data. In the latest tax application, Coretax, it is hoped to facilitate this interest, so that the tax authorities can conduct monthly control over taxpayer income and expenses without the risk of poor bookkeeping documentation from MSME business actors.

## Communication

The communication factor from the tax authorities to socialize to taxpayers regarding the time limit for using MSME tax facilities often becomes one of the obstacles to taxpayer compliance. From interviews conducted with business actors, taxpayers were unaware that there was a time limit on the use of these MSME facilities. Information about the Limited Liability Company (PT) format being limited to 3 tax years, then the Limited Partnership (CV) format being limited to 4 years, and individuals limited to 7 years in using the facility often does not reach the taxpayer. Thus, there are still many MSME taxpayers found in the form of a CV, but after 4 years they are still reporting and paying their tax obligations based on turnover, not based on net profit.

This is in line with the results of interviews with tax counselors at KPP Lahat. According to the officer, socialization regarding the time limit for utilizing these facilities has been carried out, but often some taxpayers are ignorant and continue to report their taxes using the MSME tax facility. Several limitations due to the large number of business actors, numbering in the thousands, and the number of counseling officers which is only 3, also present a problem. Although digitally, this socialization has been carried out on the official social media accounts of KPP Lahat. Socialization related to incentives that can be utilized is also mainly to improve compliance, such as the example of government-borne MSME Income Tax incentives during the pandemic (Wijaya et al., 2022). In addition, according to Ubaidillah, socialization regarding financial bookkeeping is very important to help MSME actors record income and expenses, so they can more easily manage cash flows and business performance (Ubaidillah & Devi, 2023).

In conclusion, the communication aspect must always be promoted. Whether through direct socialization activities with taxpayers by opening tax classes at the tax office, holding meetings with business associations, and hotline services that taxpayers can contact directly. According to Ratuwalangon, the level of tax knowledge among MSME actors is still low, which is caused by a lack of socialization from related parties (Ratuwalangon et al., 2023). Furthermore, socialization activities using digital means through social media such as Instagram, YouTube, TikTok, and other applications also play an important role considering the shift in how younger generations obtain the information they need.

## Interest

Currently, MSME taxpayers are very comfortable using the 0.5% Final Income Tax provision for MSMEs. From the informants interviewed, although structurally their businesses are no longer entitled to use the Final Income Tax, in reality, taxpayers still deposit and report as before. This is due to the habit factor, relatively lower tax

payments, and the simplicity of the mechanism being the determining factors for taxpayers to stick with the scheme. The taxpayer's interest in terms of the tax value that must be deposited is relatively lower compared to when performing bookkeeping. These 2 main factors are the primary internal causes for taxpayers, creating a reluctance to shift to a bookkeeping-based tax calculation mechanism.

With an example of a net margin in the range of 15% of turnover, the tax burden that the taxpayer must deposit increases 3 times compared to before when using the Final Income Tax rate. This has the potential to trigger tax avoidance behavior by minimizing the percentage of reported net margin so that the tax burden becomes more efficient for the taxpayer. A comparison of the tax burden after transitioning to General Income Tax with an 11% rate on net profit shows a significant increase for taxpayers. For businesses with a margin percentage of 10% of turnover, there is an increase in the tax burden of more than 2 times compared to before. This will certainly be an obstacle for taxpayers to transition to General Income Tax (bookkeeping). Moreover, most MSME taxpayers are culinary businesses with business margins above 20%. Certainly, this increase in the tax burden has a negative impact contrary to what was expected by government authorities in Government Regulation Number 23 of 2018.

**Table 3: Comparison of Final Income Tax and General Income Tax burdens**

Turnover (Rp4.800.000.000)	Effective Tax			
	Final Income Tax (0,5%)	General Income Tax (11%)		
		Margin Income Scenario		
	0,50%	4,6%	10%	20%
Tax Burden	Rp24.000.000	Rp24.288.000	Rp52.800.000	Rp105.600.000

Source: processed by author

In the context of tariffs, Riawan and Suryaputri researched factors influencing MSME taxpayer compliance during the COVID-19 pandemic and found that tax rates positively affect compliance (Riawan & Suryaputri, 2022). To overcome these obstacles, a regulatory overhaul is needed to bridge the shift in taxpayer behavior from using turnover as a tax calculation basis to the new net profit basis. Appropriate incentives will change behavior and push it in the desired direction (Laffont & Martimort, 2001). Lower rates are expected to make taxpayers more honest in reporting their profits. The Directorate General of Taxes, as the tax authority, at a minimum obtains real databases related to the net profits of these taxpayers based on their business sectors. So that it can be used as a reference in future compliance testing for these taxpayers.

**Process**

Currently, the new core tax administration system is in the socialization stage to taxpayers. This system was supposed to start being implemented in July 2024. However, it was delayed to the end of 2024. This new tax administration system provides a one-stop service for taxpayers that can be accessed online in fulfilling their tax obligations. The system is also expected to be a means of assisting taxpayers in improving the quality of tax services. Halawa examined the effect of information technology usage and tax understanding on MSME taxpayer compliance, finding that both have a positive influence (Halawa et al., 2024).

Regarding the bookkeeping obligation by MSMEs that have passed the facility time limit, and the limited capacity of taxpayers to carry out bookkeeping independently, the new system is expected to help become a tool in documenting the taxpayer bookkeeping process. Taxpayers can input their income and expenses periodically, whether weekly, bi-weekly, and so on, tailored to the taxpayer's conditions. In their research, Chairia et al., emphasized the importance of simple bookkeeping training for MSME actors to improve their ability to compile financial reports (Chairia et al., 2021). A simple bookkeeping system within the core administration system is also useful in preventing the loss of taxpayer financial documentation if compliance testing is conducted by the tax office.

From the tax office's perspective, the integration of bookkeeping reports on taxpayer accounts in this new core tax administration system can be a real-time monitoring tool. Tax authorities can monitor periodically and issue notifications if taxpayers have not fulfilled this obligation. However, ultimately, this system will revert to the awareness of the taxpayers themselves. If the input process into the system is not carried out regularly and orderly, then data regarding the taxpayer's bookkeeping will remain unavailable. Additional incentives are needed to motivate this behavior. A scoring system can be implemented so that taxpayers who are orderly and honest in inputting data can experience the benefits of their obedience in updating the tax administration system. It is necessary to define appropriate incentives for the scores achieved by taxpayers who have a higher level of compliance.

## Ideology

Taxpayers' views on the usefulness of taxes and transparency in tax usage are aspects that support awareness towards tax compliance. Taxpayers' willingness arises from seeing that the tax funds they pay provide utility and are not misappropriated, either by tax authorities or the government in general, when carrying out state expenditures using State Budget (APBN) funds sourced from taxes. From the tax authorities' side, transparency in tax administration and the behavior of tax officials in providing services, and the fulfillment of tax obligations by taxpayers are things that drive tax compliance. Research by Andanawarih shows that good quality of tax authority service can increase MSME taxpayer compliance (Parasdyia Pandhu Andanawarih & Khudoifah, 2024). The quality of tax authority services is also an important factor in driving tax compliance. Puspodewanti and Susanti showed that good service quality from the tax authorities can increase MSME taxpayer compliance in Surabaya (Puspodewanti & Susanti, 2021). The perception of the utility of tax funds from government actions, both at central and regional levels, in using APBN and APBD will be a benchmark for this utility aspect.

The subjectivity of taxpayers' views also plays a role in the level of taxpayer compliance. Dharmawan and Adi stated that subjective norms, taxpayer morale, and tax complexity play a significant role in determining the level of tax compliance (Dharmawan & Adi, 2021). News regarding corrupt behavior by government employees or state officials will lower public trust in the government and ultimately reduce confidence in the usefulness of the taxes they pay. Even though the government, in this case, the tax authorities, can coerce taxpayers using its regulatory apparatus, this will incur high costs. Because self-assessment is the core of taxpayer compliance according to the 1983 modern tax law package.

## CONCLUSION

Government Regulation Number 23 of 2018 has provided special facilities to facilitate the fulfillment of tax obligations for MSME business actors. However, there is a time limit for utilizing the facility in the PP. The time period for limited liability company (PT) taxpayers is 3 years, and for firm/CV taxpayers, it is 4 years. The main challenges faced are a significant increase in the tax burden and the technical readiness of taxpayers to maintain bookkeeping. MSME taxpayers need to be given additional incentives to encourage this behavioral change so that it can bridge the transition from the previous condition of only calculating tax from turnover to a fairer calculation of tax using net profit.

These incentives could be in the form of special MSME tax rates outside the rates provided by Article 31E of the Income Tax Law. Lower tax rates will act as a bridge so that the tax burden borne due to changes in tax provisions does not result in a significant increase in the tax burden. Then, the provision of bookkeeping tools integrated with the latest tax administration system can make it easier for taxpayers to report and for tax authorities to test compliance. The communication aspect, carried out through tax counseling activities, reporting on social media, holding tax classes at the tax office, and providing consultation services both online and offline by meeting directly at the office, can improve taxpayer understanding which ultimately increases taxpayer capacity in fulfilling their obligations. Finally, the internal awareness of taxpayers to obey the rules and willingly pay taxes is the key to achieving taxpayer compliance. The government's image in building trust regarding the utility of the paid tax funds will highly shape the willingness of MSME taxpayers in carrying out their tax obligations.

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