

THE EFFECT OF ACCOUNTING UNDERSTANDING, TAX INCENTIVES, AND TAX SOCIALIZATION ON PMK 86/2020 ON MSME TAXPAYER COMPLIANCE AFFECTED BY THE PANDEMIC

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Abstract

The world economy has experienced shocks in recent years due to the arrival of the Covid-19 Virus. This causes the world economy to drop drastically and has an impact on tax stability. This study aims to determine the effect of understanding accounting, tax incentives, and tax socialization about PMK 86/2020 on MSME taxpayer compliance affected by the 2019 corona virus disease pandemic in Tangerang City. The authors obtained this research through distributing questionnaires through social media such as Facebook, Whatsapp, and Instagram. The test was carried out using a purposive examination technique on 100 respondents. Handled information checks using the SPSS 26 program with descriptive measurable tests, information quality tests, exemplary presumption tests, various direct relapse investigation tests, and speculation tests. The results of this review indicate that the understanding of bookkeeping has a significant effect on the consistency of MSME taxpayers, the cost drive has no effect on the consistency of MSME taxpayers, and expenditure socialization has a significant effect on the consistency of MSME taxpayers.

Keywords: *MSME Accounting Understanding, MSME Tax Incentives, Tax Socialization, Minister of Finance Regulation 86/2020, MSME Taxpayer Compliance.*

Abstrak

Dunia Perekonomian beberapa tahun terakhir mengalami guncangan yang disebabkan oleh datangnya Virus Covid-19. Hal itu menyebabkan perekonomian dunia turun secara drastis dan berdampak kepada kestabilan perpajakan. Penelitian ini bertujuan untuk mengetahui pengaruh pemahaman akuntansi, insentif perpajakan, dan sosialisasi perpajakan tentang PMK 86/2020 terhadap kepatuhan wajib pajak UMKM yang terdampak pandemi corona virus disease 2019 di Kota Tangerang. Penelitian ini penulis peroleh melalui penyebaran kuesioner melalui media sosial seperti Facebook, Whatsapp, dan Instagram. Pengujian dilakukan dengan teknik pemeriksaan purposive terhadap 100 responden. Menangani pemeriksaan informasi menggunakan program SPSS 26 dengan tes terukur yang deskriptif, tes kualitas informasi, tes praduga teladan, berbagai tes investigasi kekambuhan langsung, dan pengujian spekulasi. Hasil tinjauan ini menunjukkan bahwa pemahaman pembukuan berpengaruh signifikan terhadap konsistensi wajib pajak UMKM, dorongan biaya tidak berpengaruh terhadap konsistensi wajib pajak UMKM, dan sosialisasi pengeluaran berpengaruh signifikan terhadap konsistensi wajib pajak UMKM.

Kata Kunci: *Pemahaman Akuntansi UMKM, Insentif Pajak UMKM, Sosialisasi Perpajakan, Permenkeu 86/2020, Kepatuhan Wajib Pajak UMKM.*

Introduction

From the end of 2019 until now the world has experienced economic instability caused by an outbreak of a disease called Corona Virus Disease (Covid-19) (Mohapatra, Priyanka, Kohli, & Mishra, 2020). The world has experienced a sharp economic downturn and will certainly have an impact on Indonesia, both on the micro and macro economy (Wijaya, 2020). On a micro basis, Covid-19 has affected all Micro, Small and Medium

Enterprises (MSMEs) which are the mainstay of the rotation of the Indonesian economy, most MSMEs in Indonesia experienced a decline in turnover and surprisingly closed their businesses due to bankruptcy.

Micro, small and medium enterprises (MSMEs) have an important role in the Indonesian economy (Tambunan, 2019). The Indonesian government also views the existence of MSME actors as meaningful. The proof is that MSMEs together with Cooperatives have a special forum at the bottom of the Ministry of Cooperatives and SMEs (Latumeten, Jaman, & Pertiwi, 2022). The great attention given to MSME actors is none other than a form of government in supporting the economy of the small people. Moreover, with the existence of SMEs, it is expected to be able to boost and drive the economic development of the lower middle class community, in this case absorbing jobs that come from the surrounding community, so that their existence provides many additional income benefits (Widiyanto, Satrianto, & Wibowo, 2021).

BI (Bank Indonesia) informed that 87.5% of MSMEs were affected by the Covid-19 pandemic. Of these, around 93.2% hampered the negative on the selling side. As per a review carried out by the national bank, the pandemic has brought down revenues, profits and cash flow so entrepreneurs decided to sit back and watch. After all, it's clear not every reaction is affected by the pandemic. Bank Indonesia (BI) revealed that 12.5% of respondents were not affected by the monetary impact of the Covid-19 pandemic, and a surprising 27.6% of them showed an increase in transactions (Saputra, 2021).

Tangerang City is famous for thousands of Micro, Small and Medium Enterprises (MSMEs) spread over several areas and become the hallmark of Tangerang City, in addition to thematic villages and thematic parks that the Tangerang City Government continues to develop. Even the Tangerang City Government, has made MSMEs a flagship program for the next three years to increase regional potential-based economic competitiveness in an effort to recover the economy in the midst of the Covid-19 Pandemic (Kurniawan, 2021).

Tangerang City is one of the cities whose economic growth is supported by micro-enterprises. There were 12 thousand SME players in Tangerang City, then after verification to be proposed for assistance there was a spike to 115 thousand, almost 10 times the number of SMEs who declared themselves as SMEs. This number is increasing this becomes a fact the community needs help. For this reason, the Tangerang City government provides assistance through the Tangerang Emas and Tangerang Bisa programs so that SMEs can survive in the midst of current conditions (Corner, 2021). Some MSME actors have marketed their products online through social media and marketplace sites (Tholok, 2021).

MSMEs play a role in supporting the progress of the country through contributions in paying taxes. As it is realized that taxes are one of the sources of internal state revenue which aims to seek government assistance to individuals through the improvement and improvement of public facilities. The achievement of MSME tax revenue efforts is determined by the ability of MSMEs to develop business. Therefore, it is necessary to have an understanding of accounting.

In accordance with the provisions in Article 28 paragraph 1 of the Law on General Provisions and Tax Procedures (KUP), MSMEs are required to keep books of their business. With the aim that an understanding of bookkeeping is expected to help taxpayers. By doing bookkeeping/recording, taxpayers can calculate the profits earned during one period and calculate the amount of tax that must be paid. Based on research that has been done (Trida & Jenni, 2020) shows that understanding of accounting has a good influence on taxpayer compliance factors. That is, if taxpayers understand more about accounting, taxpayers will also increasingly comply with tax regulatory compliance.

The Directorate General of Taxes (DGT) has made new policies regarding taxation to overcome the impact of Covid-19 so that the economy can be stable and maintain the level of compliance of MSME taxpayers that already exists (Zamzam, Hastjarjo, & Slamet, 2022). DGT issued PMK 86/2020 on July 16, 2020. PMK 86/2020 that has been published contains the provision of tax incentives aimed at taxpayers affected by the Covid-19 virus. PMK 86/2020 is a form of amendment from PMK 44/2020 which has been issued. PPh articles 21, 22, 23, and 25 are given tax incentives by the Government. The government hopes that this tax incentive can save the economy for MSMEs affected by the pandemic and to survive in 2020.

MSMEs are the government's priority in order to survive the Covid-19 pandemic, considering that there are quite a lot of workers in MSMEs who may later be displaced. Mass layoffs due to economic difficulties that cause MSMEs to be unable to pay salaries/wages. The PMK 86/2020 incentive is given by the government for MSMEs in the form of Final PPh which is borne by the Government for 6 months. The MSME tax rate has decreased to 0%.

In order to improve taxpayer compliance in the midst of this pandemic, the government issued a policy in the form of tax incentives that could be utilized by MSME taxpayers. The provision of these incentives aims to ease the burden on taxpayers in paying taxes during this pandemic, so that taxpayers continue to carry out their obligations. Taxpayers who can take advantage of this tax incentive feel very helpful so that it can affect the sustainability of their business (Abdi Pradnyani, Sari, & Suprpto, 2022).

According to the DGT, until now the Government is still socializing PMK 86/2020 to MSME taxpayers due to its implementation which has not yet reached 10% in July 2020. According (Ardiyanti & Supadmi, 2020) tax socialization needs to be carried out optimally because if not, it will have a low impact knowledge of taxpayers and the implementation of their tax obligations cannot run properly..

Based on research conducted by (Herijawati & Anggraeni, 2018), there is a significant effect of tax socialization on MSME taxpayer compliance.

According to previous research conducted by (Dewi Syanti, Widyasari, 2020) the special tax incentives implemented by the Government during the pandemic did not have much effect on taxpayer compliance during the pandemic.

According (Trihatmoko & Mubaraq, 2020) : "A good understanding of accounting will make it easier for taxpayers to fulfill their obligations. An understanding of accounting involves the ability to understand and master the transactional process that turns into financial statements. It can be said that knowledgeable taxpayers can do well in accounting. Taxpayers who understand this increase their intention to comply".

According (Wardana, M. Fadhil Kusuma, Syifa Nida Azzahra , Bunga Rizki Ulfira, 2020) : "Tax incentives are government actions designed to encourage individuals and businesses (entrepreneurs) to spend or save money by reducing the amount of tax they pay (Collinsdictionary)."

According to Susanto in (Mettasari, 2019): "Tax socialization is an effort by the Director General of the General Department of Taxation to inform the public of all tax information, both regulations and procedures, through appropriate methods".

Minister of Finance Regulation (PMK) No. 86/PMK.03/2020 regarding tax incentives to taxpayers affected by the 2019 Corona Virus pandemic which is valid from April to December 2020. Final Income Tax (PPh) incentives are given to taxpayers who have a certain gross turnover in accordance with the provisions applicable as written in Government Regulation no. 23 of 2018 which is subject to final PPh of 0.5% of the total gross turnover. Taxpayers can submit an application, in the form of a MSME certificate in advance to the Director General of Taxes (DGT) or commonly known as a PP 23/2018 certificate through the official website (www.pajak.go.id). Taxpayers must also provide a report on the realization of the use of the final PPh incentives borne by the government (DTP) with a deadline of no later than the 20th of the following month after the tax deadline is over.

According to Siti Kurnia Rahayu in (Laurensia, 2020) states that: "Taxpayer compliance is when the Taxpayer fulfills all tax obligations and exercises his taxation rights, tax obligations include registering, calculating and paying taxes owed, paying arrears and remitting them back. Giving letter".

Small and Medium Enterprises (SMEs) play vital role in the economic development of Nigeria and are known to be the main engine of economic growth and a key factor in promoting private sector development and partnership. SME are generally responsible for the availability of goods and services, credits, motivating entrepreneurial spirit and repairs of second handed products. They create employment and a high standard of living, provide competition and fill needs of society and other firms (Ebitu, Glory, & Alfred, 2016).

By law no. 20 2008 on micro, small and medium enterprises (MSMEs), small enterprises are defined as independent productive economic activities. These micro, small and medium enterprises are established by natural or legal persons that are not part of the subsidiaries/branches of enterprises owned or established by medium/large enterprises, directly or indirectly. Continue and perform other items.

Research Methods

Types of Research

The design in this study used quantitative research. The research was conducted using a questionnaire containing questions about 3 independent variables and 1 dependent variable regarding the research. In this study, the population that is the object of research is MSME taxpayers in the Tangerang City area. The sample in this study was MSME taxpayers in the Tangerang City area affected by Covid-19.

Survey technique is a data collection technique used in this study, with supporting media, namely questionnaires. The survey method with this questionnaire will provide questions to respondents who are the source of this research. Respondents involved were asked to fill in several questions that had been provided by the researcher and given to the researcher.

Results and Discussions

Definition of Ethics

Respondents in this study are taxpayers who have micro, small, and medium enterprises in Tangerang City. The sample used is MSME taxpayers in Tangerang City.

Questionnaire in this study used a google form and was distributed through social media by the researcher. "There are 100 respondents who have filled out the questionnaire completely and have met the criteria." The following is the distribution table of respondents:

Table. 1 Distribution of Respondents by Type of Business

Source: self-processed data (2021)

Type of Business	Total	Percentage
Service	34	34%
Food and Beverage	47	47%
Wholesale and Retail	19	19%

From Table IV.1 shows that 47% of respondents are in the type of food and beverage business, 34% are in the service business type, and 19% are in the type of wholesale and retail trade.

Table. 2 Distribution of Respondents Based on Annual Sales Turnover Annual

Turnover	Total	Percentage
Rp 0-300 million	64	64%
Rp 300-600 million	34	34%
Rp 600 million – 2,5 billion	1	1%
Rp 2,5 – 5 billion	1	1%

Source: self-processed data (2021)

From Table IV.2 it is known that 67% of respondents have a turnover of Rp. 0-300 million per year, 34% of respondents have a turnover of Rp. 300-600 million per year ,

1% of respondents have a turnover of Rp 600 million – 2.5 billion per year, and 1% of respondents have a turnover of Rp 2.5 – 5 billion per year.

Table. 3 Descriptive Statistics Test Results

“ Descriptive Statistics Test Results

	N	Min	Max	Mean	Std. Deviation
Akto's Understanding	100	18	25	24,28	1,682
Incentive	100	13	25	23,21	3,046
Socialization	100	15	25	23,91	2,202
Obedience	100	15	25	24,15	2,091
Valid N (listwise)	100				“

Source: self-processed data (2021)

Based on table IV.3 the following information is obtained the average value and standard deviation of all variables shows the good distribution of the data because the mean tends to be greater than std. deviation..

According to (Sugiyono, 2020) "an instrument can be said to be valid if the minimum reliability coefficient is 0.6".

From the test data, the following results were obtained :

Tabel. 4 Results Reliability Test

Variable	Cronbach's Alpha
Accounting Understanding	0,791
Tax Incentives	0,814
Tax Socialization	0,737
MSME taxpayer consistence.	0,891

Source: The results of primary data processing with SPSS 26 (2021)

Based on table IV.4, it can be seen that the value of Cronbach's Alpha is greater than 0.6 which indicates that the instrument or measuring instrument (question item) in all variables are reliable and feasible to be used in analyzing the next stage of research.

Validity testing is usually intended to determine whether a questionnaire is valid. A questionnaire can be considered valid if the questions in the questionnaire are likely to reveal something that will be examined by the questionnaire. The validity of the questions is indicated by the existence of a correlation or relationship with the total item score of the question, and the calculation is done by relating the item score to the total item score. From the result of the correlation calculation, a correlation coefficient is obtained, which can be used to measure the validity of a question and determine if a question is suitable for use. or not. This study was tested using Pearson. Data is considered valid if the total adjusted correlation value of the item is greater than 0.1966 and vice versa.

Table. 5 Results of Accounting Understanding (X1) Validity Test

Question Variable X1	Number	Pearson Correlation
X1.1		0,669
X1.2		0,733
X1.3		0,769
X1.4		0,874
X1.5		0,775
Question Variable X2	Number	Pearson Correlation
X2.1		0,834
X2.2		0,664
X2.3		0,854
X2.4		0,841
X2.5		0,741
Question Variable X3	Number	Pearson Correlation
X3.1		0,672
X3.2		0,807
X3.3		0,785
X3.4		0,701
X3.5		0,758
Question Variable Y	Number	Pearson Correlation
Y.1		0,801
Y.2		0,769
Y.3		0,881
Y.4		0,839
Y.5		0,895

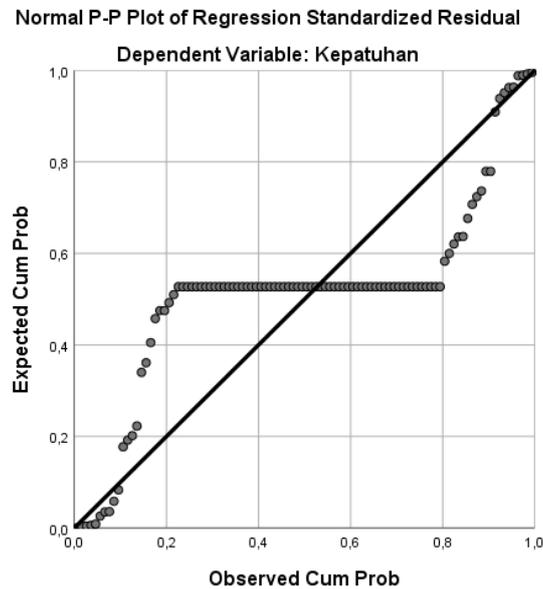
Source: The data processing (2021)

results of primary with SPSS 26

From table IV.5 it can be concluded that the correlation value between the total score and the question score. This value is then juxtaposed with the table r value. R table is searched at a significance level of 0.05 with a 2-sided test and the amount of data (n) = 100, then the r table is 0.1966 (see the attachment of r table). So in the table all questions can be declared valid because the correlation value is more than 0.1966 (SPSS Test Results of validity is attached).

Test The normality test aims to test whether the confounding variable, regression model, or residual has a normal distribution.

Picture. 1 Normality Test Results Normal P-P Plot



Source: The results of primary data processing with SPSS 26 (2021)

In picture IV.1 it can be seen that the distribution of data is not scattered far from a straight line which is caused by the number of answers to point 5 "Strongly Agree (SS)". Then the regression model is considered to have met the normal criteria.

Table. 6 Normality Test Results Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,20230437
	Most Extreme Differences	
	Absolute	,308
	Positive	,272
	Negative	-,308
Test Statistic		,308
Asymp. Sig. (2-tailed)		,000 ^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source : The results of primary data processing with SPSS 26 (2021)

In table IV.9 the results of the normality test using the Kolmogorov-Smirnov test are known to be asymp. Sig (2-tailed) is equal to 0.00 which means < from what has been

determined, namely 0.05. The reason is because the number of respondents' answers to point 5 "Strongly Agree (SS)". So the data used has been normally distributed.

Multicollinearity test is used to determine if the regression model finds a relationship between the independent (independent) variables. In a good regression model, there should be no correlation between the independent variables.

To know whether or not there is multicollinearity in the "regression model of this study, it is by looking at the tolerance value and the value of the variance inflation factor (VIF). As a result of a tolerance value between 0.0 1 and a VIF value of 10, there is no polylinear problem.

Table IV.7 Multicollinearity Test Results

Model	Coefficients ^a Collinearity Statistics	
	Tolerance	VIF
Acc Understanding	,460	2,172
Incentive	,460	2,174
Socialization	,412	2,425

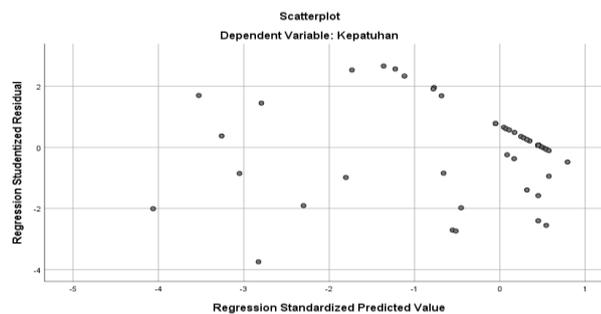
a. Dependent Variable: Kepatuhan

Source: The results of primary data processing with SPSS 26 (2021)

Based on table IV.10, it can be seen that all independent variables, namely accounting understanding (X1), tax incentives (X2), and tax socialization (X3) have a tolerance value. between 0.0 – 1 and the VIF value is below 10, so it can be said that there is no multicollinearity between the independent variables in this study.

The heteroscedasticity test is used to check if there is an inequality of variance between the residuals from one observation to another in the regression model. A regression model can be said to be good if there is covariance or if there is no variable variance. The results of the heteroscedasticity test are shown in Picture IV.2 below:

Picture. 2 Heteroscedasticity Test Result



Source: The results of primary data processing with SPSS 26 (2021)

Based on Picture IV.2 showing a scatter plot, the dots are randomly distributed and distributed above and below zero on the y-axis, it can be concluded that there is no variance in the regression model of this study.

Hypothesis Testing

The coefficient of determination (R^2) is used to determine the extent of the model's ability to define the variation of the dependent variable. The value of the coefficient of determination is 0-1. A small R^2 value means that the ability of the independent variables in explaining the dependent variable is limited.

Table. 8 Result of The Coefficient of Determination (R^2)

Model Summary ^b			
R	R Square	Adjusted R Square	Std. Error of the Estimate
,818 ^a	,669	,659	1,221

a. Predictors: (Constant), Socialization, Acc Understanding, Incentive

b. Dependent Variable: Kepatuhan^c

Source: The results of primary data processing with SPSS 26 (2021)

Based on the results from table IV.14, the correlation coefficient value is positive at 0.818. The value of the Adjusted R Square is 0.659. This shows that the 3 independent variables in this study only have an effect of 65.9% on the dependent variable. And the remaining 34.1% is influenced by other factors that have not been studied further in this study.

This test aims to answer a comparative analysis of accounting understanding, tax incentives, and tax socialization on MSME taxpayer compliance affected by the Covid-19 virus in Tangerang City. The following are the results of the analysis of the coefficients of the regression model:

Table. 9 Results of Multiple Linear Regression Test

		Coefficients ^a		
		Unstandardized Coefficients		
	Model	B	Std. Error	Sig.
1	(Constant)	-,790	1,824	,666
	Acc Undestanding	,856	,108	,000
	Incentives	-,053	,059	,371
	Socialization	,226	,087	,011

a. Dependent Variable: Kepatuhan^c

Source: The results of primary data processing with SPSS 26 (2021)

Based on table IV.15 above, the results obtained with the following formula:

$$Y = -0.790 + 0.856 X_1 - 0.053 X_2 + 0.226 X_3 + E$$

The above equation can be interpreted as follows:

1. Constant

The constant coefficient value is -0.791, meaning that if the variables of accounting understanding, tax incentives, and tax socialization are considered constant (value 0) then the taxpayer compliance variable is a constant value of -0.791.

2. Accounting Understanding

The coefficient value for accounting understanding is 0.856, meaning that if other independent variables remain constant, if accounting understanding increases by 1 unit, then taxpayer compliance will increase by 0.856. The positive coefficient means that there is a positive relationship between accounting understanding and taxpayer compliance.

3. Tax Incentive

The coefficient value for tax incentives is -0.053, meaning that if other independent variables remain constant and tax incentives increase by 1 unit, then taxpayer compliance will decrease by 0.856. The coefficient is negative, meaning that there is a negative relationship between tax incentives and tax compliance.

4. Tax Socialization

The coefficient value for tax socialization is 0.226, meaning that if the other independent variables remain and tax socialization increases by 1 unit, then taxpayer compliance will increase by 0.226. The positive coefficient means that there is a positive relationship between tax socialization and tax compliance.

The t-test or partial significant test in this study is to determine whether all research variables, namely: accounting understanding (X1), tax incentives (X2), and tax socialization (X3) have a significant effect. individual to MSME taxpayer compliance (Y). The requirements for testing the hypothesis are as follows:

- a. If the probability scale is > 0.05 , then the independent variable does not have an individual influence on the dependent variable.
- b. If the probability scale is < 0.05 , then the independent/independent variable has an individual influence on the dependent or dependent variable.

Based on the test results in table IV.15 above, it can be seen that the results of hypothesis testing are as follows:

- a. The Accounting Understanding Variable (X1) has a sig. $0.00 < 0.05$ which means it has a significant effect. This means that H1 is accepted. The variable of accounting understanding partially has an influence on MSME taxpayer compliance.
- b. The Tax Incentive Variable (X2) has a sig. $0.371 > 0.05$ which means it has not significant effect. This means that H2 is accepted. The tax incentive variable partially has no effect on MSME taxpayer compliance.
- c. The Tax Socialization Variable (X3) has a sig. $0.011 < 0.05$ which means it has a significant effect. This means that H3 is rejected. The variable of accounting understanding partially has an influence on MSME taxpayer compliance.

Conclusion

Based on the results of data analysis and discussion described in chapter IV, the following conclusions can be drawn: The results of the t-test (partial significance hypothesis) in table IV.15, testing the accounting understanding variable has a significant level of $0.00 > 0.05$, it can be concluded that accounting understanding has an influence on MSME taxpayer compliance. H1 is accepted based on the first hypothesis that has been presented in this study. The results of the t-test (partial significance hypothesis) in table IV.15, the test on the tax incentive variable has a significant level of $0.371 > 0.05$, therefore it can be said that tax incentives have no effect on MSME taxpayer compliance. H2 is accepted based on the second hypothesis that has been presented in this study. The

results of the t test (partial significance hypothesis) in table IV.15, testing the tax socialization variable has a significant level of $0.011 > 0.05$, it can be said that tax socialization has an influence on MSME taxpayer compliance. H3 is rejected based on the third hypothesis that has been presented in this study.

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