



## \*CORRESPONDENCE

Sekar Mayangsari, ✉  
[sekar\\_mayangsari@trisakti.ac.id](mailto:sekar_mayangsari@trisakti.ac.id)

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# Comparative Evidence on the 0.5% Final Tax Rate and Tax Sanctions for Indonesian MSME Compliance: A Systematic Review

Andri Krisandy<sup>1\*</sup>, Sekar Mayangsari<sup>2</sup><sup>1,2</sup>Universitas Trisakti, Jakarta, Indonesia

## Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economy; however, their contribution to tax revenue remains relatively limited, creating an ongoing challenge for policymakers to improve compliance while supporting business sustainability. This study reviews and synthesizes evidence from prior empirical studies on the association between the 0.5% final tax rate and tax sanctions and MSME taxpayer compliance in Indonesia. Using a Systematic Literature Review (SLR) approach based on the PRISMA 2020 guidelines, 569 records were initially identified from Scopus, Google Scholar, ProQuest, and SINTA. Following screening and eligibility assessment, 31 studies published between 2018 and 2026 were included in the review. The analysis was conducted using a thematic comparative synthesis, examining the direction of findings, consistency of relationships, and frequency of statistical significance reported across the selected studies. The results indicate that both the 0.5% final tax rate and tax sanctions are generally associated with higher MSME taxpayer compliance. Based on the synthesis of evidence across studies, findings related to tax sanctions appear more consistent and more frequently reported as statistically significant, whereas findings on the tax rate are comparatively mixed and context-dependent. These conclusions should be interpreted within the scope and limitations of the reviewed literature, including variations in research design, sample characteristics, and measurement approaches across studies. Overall, the review suggests that enforcement mechanisms may play an important role, while preferential tax rates may serve as a complementary policy instrument in improving MSME tax compliance in Indonesia.

## KEYWORDS

MSME tax compliance; tax rate; tax sanctions; systematic literature review; Indonesia

## Introduction

Micro, Small, and Medium Enterprises (MSMEs) constitute a fundamental pillar of Indonesia's economic structure, playing an important role in employment generation, income distribution, and economic resilience. According to data from the Ministry of Cooperatives and SMEs and Statistics Indonesia (BPS) in 2022, Indonesia had approximately 65 million MSME units. In the same year, MSMEs accounted for around 97% of total national employment, equivalent to approximately 120 million workers, demonstrating their substantial contribution to labor absorption and social stability. Furthermore, MSMEs contributed approximately 60% of Indonesia's Gross Domestic Product (GDP) in 2022, highlighting their strategic importance to national economic performance (Antara, 2025). Despite this substantial contribution, the MSME sector experienced significant pressure during the COVID-19 pandemic, which adversely affected business continuity, household income, and government tax revenue (Basri et al., 2023).



Figure 1. MSMEs Data in Indonesia

Source: KADIN Indonesia

Recognizing the importance of MSMEs, the Indonesian government has introduced various regulatory measures to support their growth and sustainability. A principal legislative initiative is Law No. 7 of 2021, which addresses the Harmonization of Tax Regulations, aiming to establish a more equitable and adaptable taxation system tailored to enterprises with diverse economic capacities (Ardita Aulia Arifin et al., 2026). However, despite their large contribution to the economy, the participation of MSMEs in tax revenue collection remains relatively limited. This observation highlights a disparity between the economic potential that MSMEs can generate and the actual tax revenues that are accrued by the government.

Data from Directorate General of Taxes (DGT) indicate that in the 2023 fiscal year, approximately 432,000 MSME taxpayers remitted Final Income Tax under the 0.5% tax scheme, generating an estimated IDR 2.49 trillion in revenue (Admin IKPI, 2025). In this context, the figure 1. refers specifically to MSME taxpayers who made tax payments under the final tax regime, rather than the total number of registered or eligible MSMEs in Indonesia. Although the revenue contribution appears substantial in nominal terms, the number of participating taxpayers remains relatively small compared with the overall MSME population in Indonesia. This condition highlights ongoing challenges in expanding MSME tax participation and compliance coverage. In response, the government has implemented policies emphasizing tax simplification, reduced tax burdens, and streamlined administrative procedures to encourage broader compliance among MSMEs.

A principal component of this strategic initiative is the Final Income Tax regime designated for MSMEs, which is presently governed by Government Regulation No. 55 of 2022, superseding earlier regulations. This policy provides a more accessible and streamlined tax calculation methodology predicated on gross turnover, thereby enabling taxpayers to more effortlessly fulfill their obligations. Through this strategic approach, the government anticipates that MSMEs will dedicate increased resources towards business development while gradually improving their propensity to adhere to tax obligations. Furthermore, the issuance of this Government Regulation is expected to provide fairness to taxpayers with a certain level of gross turnover who are already capable of maintaining accounting records, so that taxpayers may choose to be subject to income tax based on the general rates under the Income (Kumaratih, 2020).

Tax compliance delineates the degree to which taxpayers fulfill their obligations in accordance with applicable laws, including punctual submission, precise report, and payment of taxes due. Compliance is essential because tax revenue finances public expenditure, infrastructure, and social development programs (Rahayu

et al., 2025). In a self-assessment system such as Indonesia's, compliance largely depends on taxpayers' voluntary participation, although supervision and audits remain necessary to ensure adherence to regulations (Mukoffi et al., 2023).

In the literature, tax compliance is commonly divided into formal compliance and substantive compliance. Formal compliance concerns the fulfillment of procedural obligations, such as submitting annual tax returns within the deadline. Substantive compliance, by contrast, relates to the correctness and completeness of the reported tax information in accordance with the spirit and substance of tax law (Widodo & Muniroh, 2021). Both dimensions are relevant in evaluating the behavior of MSME taxpayers.

One of the most significant modifications affecting Micro, Small, and Medium Enterprises (MSMEs) was the decrease of the Final Income Tax rate from 1% to 0.5%, which was initially established through Government Regulation No. 23 of 2018 and subsequently enhanced in Government Regulation No. 55 of 2022. This policy is applicable to qualifying enterprises whose annual revenue falls below the designated threshold. By lowering the tax burden, the government intended to improve affordability, increase participation, and encourage businesses to transition gradually into the broader tax system (Khan & Tjaraka, 2024).

From a theoretical perspective, reduced tax rates may enhance taxpayer compliance by diminishing incentives for tax evasion and lessening the perceived financial strain associated with taxation. Numerous investigations, especially those concentrating on small business taxpayers and streamlined tax systems, indicate that reduced tax rates are positively correlated with compliance (Azra et al., 2025). Conversely, alternative studies reveal weak or statistically negligible correlations, particularly in contexts where taxpayer awareness, administrative capacity, business profitability, or trust in tax authorities emerge as more significant determinants of compliance. These variations indicate that the efficacy of tax rate incentives may be contingent upon contextual factors, sample characteristics, and model specifications rather than functioning uniformly across all contexts. This review seeks to bridge that comparative void by assessing the relative consistency, direction, and reported significance of findings across previous studies.

Tax policy must not exclusively depend on persuasive mechanisms such as reduced rates and streamlined administrative procedures. Tax sanctions remain essential as a regulatory instrument to uphold the fidelity of the taxation framework and deter non-compliant behaviors. In alignment with deterrence theory, sanctions are designed to raise the costs of non-compliance, thus prompting taxpayers to fulfill their duties. Tax sanctions may exert an influence on compliance due to external variables, such as penalties for delinquent taxes, which can either enhance or diminish

taxpayer awareness concerning compliance (Bondar et al., 2024).

For that reason, tax sanctions constitute a significant element within the framework of tax administration. Sanctions operate as a mechanism of enforcement, specifically engineered to dissuade infractions and augment the perceived burden of non-compliance. In accordance with deterrence theory, taxpayers exhibit a greater propensity for compliance when the repercussions of infractions are evident, certain, and uniformly enforced. In Indonesia, sanctions may take the form of administrative fines, interest charges, or criminal penalties depending on the severity of the violation (Sari et al., 2021).

Still, the potency of sanctions does not rest entirely on their intensity. The perspectives of taxpayers concerning equity, the probability of detection, and the consistency in enforcement mechanisms significantly influence the extent to which sanctions achieve their intended deterrent effect. Disproportionate penalties, in the absence of sufficient comprehension by taxpayers, may indeed foster resistance, particularly among micro, small, and medium-sized enterprises (MSMEs) that possess limited administrative capacity (Arifin et al., 2025).

Previous studies generally indicate that both tax rates and tax sanctions are associated with taxpayer compliance. However, much of the existing literature examines these variables separately rather than comparatively within a single analytical framework. Several studies emphasize the stronger role of tax sanctions in encouraging compliance (Ariani & Syamsurizal, 2022; Hapsari & Kholis, 2020), whereas others highlight the importance of lower tax rates and fiscal incentives (Basri et al., 2023; Putra & BBN, 2020).

Although prior empirical studies on these variables are extensive, limited attention has been given to systematically synthesizing and comparing their findings within the Indonesian MSME taxation context. In particular, previous studies have predominantly focused on single variable relationships and specific regional settings, while evidence integrating both incentives based and enforcement-based policy instruments remains fragmented. In addition, existing studies are largely empirical and cross-sectional, with limited use of systematic review approaches to evaluate the consistency, direction, and reported significance of findings across studies. Therefore, this study contributes conceptually by integrating two major tax policy approaches—tax incentives and tax enforcement—within a single comparative framework. Methodologically, this study applies a Systematic Literature Review (SLR) based on the PRISMA 2020 guidelines to synthesize evidence from multiple studies published between 2018 and 2026. From a policy perspective, the review provides a more consolidated evidence base for understanding whether MSME taxpayer compliance in Indonesia is more consistently associated with incentive-oriented or enforcement-oriented policy mechanisms.

Therefore, this research endeavors to evaluate the relative impact of the 0.5% Final Income Tax rate and tax penalties on the compliance of MSME taxpayers, as well as to investigate which policy instrument is more consistently correlated with elevated levels of compliance. Employing a Systematic Literature Review (SLR)

methodology, this research consolidates findings from existing literature to elucidate the relationship between incentive-based and enforcement-based policy instruments and compliance behavior among MSMEs in Indonesia. By synthesizing findings from diverse studies, the review provides a more unified evidence base for understanding the relative importance of these policy strategies within the Indonesian MSME tax framework.

## Methods

### Research Type

This study employed a Systematic Literature Review (SLR) to examine evidence regarding the association between the 0.5% final income tax rate, tax sanctions, and MSME taxpayer compliance. The review was conducted in accordance with the PRISMA 2020 guidelines to ensure a transparent, systematic, and replicable study-selection process. Relevant studies were identified through structured searches of selected databases, followed by predefined screening procedures based on inclusion and exclusion criteria. Titles, abstracts, and full texts were reviewed to assess eligibility, while duplicate and irrelevant records were removed at each stage of the screening process. The synthesis evaluated patterns across studies by examining the direction of findings, consistency of reported relationships, and frequency of statistically significant results related to tax rates and tax sanctions.

Given the diversity of research designs, samples, and measurement approaches across the included studies, the review adopted a thematic comparative synthesis rather than a meta-analytic approach. In addition, no formal risk of bias assessment or quantitative study quality scoring was conducted; therefore, the findings should not be interpreted as equally weighted evidence or definitive causal estimates. Instead, the review aims to identify broader patterns, variations, and remaining gaps in the existing literature on MSME taxpayer compliance in Indonesia.

In order to maintain methodological rigor, this investigation adhered to the guidelines established by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. PRISMA provides clear guidance for article identification, screening, eligibility assessment, and final inclusion, thereby improving transparency and reducing selection bias in the review process.

### Population and Sample/Informants

The unit of analysis in this research encompassed articles published in peer-reviewed journals as well as proceedings from academic conferences related to MSME taxation and taxpayer compliance. Literature was sourced from several academic databases, namely Scopus, Google Scholar, ProQuest, and SINTA (Science and Technology Index) databases.

The utilization of both international and national databases was strategically implemented to guarantee that the literature amassed was both exhaustive and directly pertinent to the research objective, particularly concerning the taxation of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia.

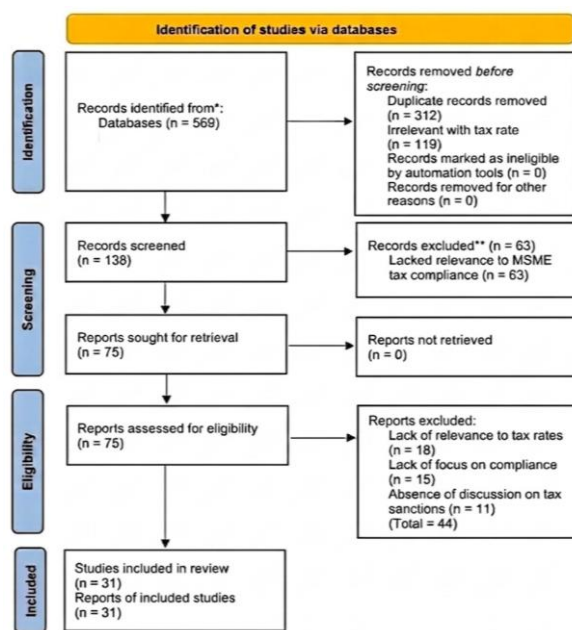


Figure 2. PRISMA flow diagram

The systematic review encompassed studies disseminated between the years 2018 and 2026, grounded in both policy-oriented and scholarly frameworks. The year 2018 was designated as the initial temporal reference point due to the enactment of Government Regulation No. 23 of 2018, which instituted a 0.5% Final Income Tax rate for qualifying MSMEs, thereby signifying a substantial policy modification that establishes a pertinent baseline for the assessment of ensuing empirical findings. Furthermore, studies published post-2018 are anticipated to more accurately represent the current MSME taxation landscape within the context of the amended final tax framework. The inclusion of studies extending to 2026 demonstrates an intention to encompass the most recent empirical evidence obtainable at the juncture of the review process. Only those studies that had undergone formal publication and were entirely accessible during the final search phase were deemed suitable for inclusion. The database search and screening process were completed in 2026, thereby ensuring alignment between the date of the search and the designated inclusion timeframe.

To ensure the relevance and quality of the selected studies, only publications that met predefined inclusion criteria were considered. Priority was given to articles published in indexed and peer-reviewed journals to maintain scholarly reliability and academic rigor. Eligible studies were required to examine the association between tax policy instruments, particularly the 0.5% final income tax rate and tax sanctions, and MSME taxpayer compliance. In addition, the selected studies had to provide empirical evidence related to compliance behaviour within the context of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia.

Research Location

This review primarily focused on the Indonesian context, particularly the behavior of Micro, Small, and Medium Enterprises (MSMEs) in fulfilling tax obligations. Indonesia provides a relevant setting because MSMEs dominate the business structure and are subject to specific tax regulations designed to encourage compliance while supporting business sustainability. Although this study is literature-based, most of the selected articles investigate

tax compliance behavior, policy implementation, and enforcement practices within Indonesia. This contextual focus is important due to the unique regulatory framework governing MSME taxation, including the implementation of the 0.5% final income tax rate and related tax sanctions.

Data Collection Procedures

The systematic review was conducted in March 2026 using a structured search protocol designed to align with the research objectives. The search strategy employed combinations of keywords connected through Boolean operators (AND, OR). The primary search terms included "MSME tax compliance," "taxpayer compliance," "0.5% final income tax," "final tax rate," "tax rate," "tax sanctions," "tax penalty," "small business taxation," and "Indonesia." Similar search strings were adapted and applied across all selected databases, namely Scopus, Google Scholar, ProQuest, and SINTA, with minor adjustments to accommodate database specific search formats and indexing systems. Searches were primarily conducted within titles, abstracts, and keywords to ensure relevance to the study objectives. Database searches and filtering procedures were recorded during the review process, including publication year limitations (2018-2026), language criteria (English and Indonesian), and accessibility of full-text articles. Examples of search strings used in the databases were as follows:

- ("MSME tax compliance" OR "taxpayer compliance") AND ("tax sanctions" OR "tax penalty") AND Indonesia
- ("0.5% final income tax" OR "final tax rate") AND MSMEs AND compliance
- ("small business taxation") AND ("tax rate" OR "tax sanctions") AND Indonesia

In order to maintain both relevance and methodological rigor, studies were evaluated based on established eligibility criteria. The review encompassed studies published within the timeframe of 2018 to 2026, a selection made due to the enactment of Government Regulation No. 23 of 2018, which instituted the 0.5% Final Income Tax regime for qualifying MSMEs, while the upper temporal limit was determined to encompass the most recent fully disseminated and accessible evidence available at the time of the March 2026 inquiry. Eligible sources were restricted to peer-reviewed journal articles, conference proceedings, and other

scholarly works that contained extractable empirical results. Studies were mandated to investigate the correlation between tax rates, tax penalties, or closely associated policy variables and taxpayer compliance. The unit of analysis focused on empirical evidence pertaining to MSME or small business taxpayers, with compliance being evaluated directly through payment, filing, registration, reporting behaviors, or through clearly articulated compliance proxies employed by the original authors. Only studies disseminated in English or Indonesian and accessible in full text were considered for inclusion.

The exclusion criteria were established to guarantee conceptual clarity, uniformity in the unit of analysis, and the replicability of the review process. The unit of analysis for this investigation comprised empirical research that scrutinized the correlation between tax rates, tax sanctions, or closely associated policy variables and the compliance of MSME taxpayers as a measurable outcome. Compliance outcomes encompassed direct metrics such as tax remittance, filing behaviors, registration activities, reporting accuracy, or validated proxy indicators that were explicitly interpreted by the original authors as indicative of taxpayer compliance. Research involving mixed methodologies was viewed as appropriate, given that it included empirical evidence capable of being systematically extracted and comprehended. Studies that addressed MSME taxation in broad terms, tax administration, or tax policy reform without directly quantifying compliance or providing a clearly delineated compliance proxy were excluded. Studies wherein tax rates or tax sanctions were referenced merely descriptively, devoid of any analytical scrutiny regarding their association with compliance, were also excluded.

The process of selecting studies was executed in a systematic manner, adhering to the PRISMA 2020 guidelines. This procedure commenced with the extraction of records from the designated databases, succeeded by the elimination of redundant entries. Subsequently, the remaining records underwent a screening process via title and abstract evaluation to determine their pertinence to the research aims and eligibility standards. Publications that successfully navigated the preliminary screening advanced to a comprehensive evaluation of the full text to ascertain conceptual alignment, methodological rigor, and the presence of extractable data pertinent to tax rates, tax sanctions, and compliance among MSME taxpayers. Studies failing to satisfy these criteria were excluded, with justifications documented accordingly.

Upon the identification of the final set of qualifying studies, data were systematically extracted employing a structured review matrix to ensure uniformity across the various sources. The information extracted encompassed author(s), year of publication, contextual background of the study, characteristics of the sample, research design, variables analyzed, measures of taxpayer compliance, principal findings, reported statistical significance, and acknowledged limitations. This methodical extraction procedure established the foundation for subsequent comparative synthesis and interpretation of the examined evidence.

The study selection process followed the PRISMA 2020 framework and is illustrated in the PRISMA flow diagram (Figure 2).

The study selection process followed the PRISMA 2020 framework. Initially, a total of 569 records were identified through database searches. Duplicate records were removed using matching criteria based on title, author, publication year, and DOI, followed by manual

verification to ensure accuracy. This process resulted in the removal of 312 duplicate records. The remaining records were screened through title and abstract review by the researchers independently to assess their relevance to the study objectives and eligibility criteria. Studies that passed the initial screening proceeded to full-text assessment. Any disagreements regarding study inclusion or exclusion were discussed and resolved through consensus among the researchers to ensure consistency in the selection process.

Additionally, 119 records were dismissed as they were evidently beyond the scope of the review based on title or source type. Consequently, 138 records advanced to the title and abstract screening phase. During this phase, 63 records were excluded on the grounds of irrelevance to MSME taxpayer compliance or failure to satisfy the eligibility criteria.

A comprehensive total of 75 full-text research articles were obtained and evaluated for eligibility criteria. Among these, 44 studies were excluded for the subsequent rationales:

- 18 studies failed to furnish pertinent evidence regarding tax rates,
- 15 studies did not explicitly assess taxpayer compliance or a credible proxy for compliance,
- 11 studies lacked analyzable data concerning tax sanctions.

In conclusion, a total of 31 studies satisfied all established criteria and were incorporated into the conclusive review.

In order to evaluate relative influence, no individual study was regarded as definitive. Instead, conclusions were derived from the aggregate pattern of evidence across the included studies. A policy instrument was deemed more influential when it exhibited a more consistent affirmative association with compliance, a greater frequency of statistically significant results, and stronger convergence of findings across diverse research contexts and methodologies.

#### Data Analysis

The included studies were analyzed using a thematic comparative synthesis approach. This specific methodology was selected due to the diverse research frameworks, participant cohorts, and measurement methodologies employed in the reviewed literature, making a statistical meta-analysis less suitable. A thematic comparative synthesis facilitates the organized qualitative amalgamation of disparate findings, whilst maintaining a clear framework for inter-study comparison.

The examination was executed in a tripartite manner. Initially, a preliminary coding procedure was performed employing a pre-established review matrix. Each individual study was categorized based on publication year, research context, sample attributes, methodological framework, independent variables, metrics of taxpayer compliance, findings' direction (positive, negative, or insignificant), and reported statistical significance. This coding schema ensured that evidence from various studies could be evaluated using shared analytical indicators.

Secondly, the process of theme development was conducted through the aggregation of analogous codes into more comprehensive analytical categories. The principal themes encompassed evidence pertinent to the 0.5% final income tax rate, tax penalties, and contextual determinants affecting the compliance of MSME taxpayers, including taxpayer awareness, administrative efficacy, business profitability, and trust in tax authorities. This phase facilitated the discernment of recurring patterns, commonalities, and discrepancies within the extant literature.

Third, a comparative synthesis was conducted to evaluate the consistency of findings related to each policy instrument. The assessment was not based on a single study, but on the overall pattern of evidence identified across the reviewed literature. In this study, a policy instrument was considered relatively more consistent when it showed (1) more frequent positive associations with MSME taxpayer compliance, (2) a higher number of statistically significant findings, and (3) similar patterns of results across different research settings, samples, and methodological approach.

Based on the coding results from the 31 reviewed studies, findings related to tax sanctions were more consistently reported as significant compared to findings related to tax rates. Several studies reported that tax sanctions had a significant positive association with MSME taxpayer compliance, while findings regarding tax rates were more varied, with some studies reporting significant positive relationships and others reporting weak or non-significant results. These patterns were used as the basis for the comparative synthesis presented in this review.

The comprehensive analysis predominantly adhered to a deductive framework informed by tax compliance theory, while concurrently permitting additional themes to manifest inductively from the scrutinized studies.

## Result and Discussion

A review of 31 studies demonstrates consistent evidence that both the 0.5% final tax rate policy for MSMEs and tax sanctions influence MSME taxpayer compliance.

Overall, the findings indicate that each policy instrument contributes to compliance behavior, although the degree of influence differs across studies.

The findings of this review should be interpreted with caution because the included studies used different samples, research designs, and measurement approaches. In this study, the comparative synthesis was conducted by examining three aspects across the reviewed literature, the direction of findings, the consistency of reported relationships, and the frequency of statistically significant results.

Based on the coding results from the 31 selected studies, evidence related to tax sanctions was reported more consistently as significant in influencing MSME taxpayer compliance. In contrast, findings related to the 0.5% final tax rate were more varied, with several studies reporting positive and significant relationships, while others found weak or statistically non-significant with MSME taxpayer compliance across the reviewed studies. However, these findings should be understood as patterns identified from the literature synthesis rather than as definitive evidence of causal superiority between policy instruments.

Across the studies analyzed, evidence pertaining to tax sanctions was predominantly reported as favorable and statistically significant, particularly in scenarios where the credibility of enforcement, awareness of legal repercussions, and the perceived likelihood of detection were underscored. Conversely, findings concerning tax rates exhibited greater variability, with numerous studies indicating positive effects, while others identified weak or negligible relationships contingent upon taxpayer awareness, economic conditions,

*Table 1. Key Findings from Reviewed Literature*

No	Author (s)	Method	Key Finding (Influence to MSME Compliance)
1	(Apriliawati & Muhammad, 2021)	Quantitative with purposive sampling technique	Tax Rate = Significant Influence
2	(Putra et al., 2020)	Descriptive quantitative	Tax Rate = Significant Influence
3	(Hapsari & Kholis, 2020)	Quantitative using questionnaires	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
4	(Ariani & Syamsurizal, 2022)	Quantitative using questionnaires	Tax Sanction = Significant Influence
5	(Ardiani & Sulfan, 2022)	Qualitative with interview technique	Tax Sanction = Significant Influence
6	(Fauzi et al., 2021)	Qualitative with interviews and documentation	Tax Rate = Significant Influence
7	(Andreansyah & Farina, 2022)	Qualitative using questionnaires	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
8	(Syaputra, 2019)	Quantitative using questionnaires on MSME respondents in Depok City	Tax Rate = Significant Influence
9	(Mukoffi et al., 2023)	Quantitative using questionnaires	Tax Sanction = Significant Influence

No	Author (s)	Method	Key Finding (Influence to MSME Compliance)
10	(Khan & Tjaraka, 2024)	Quantitative using questionnaires	Tax Sanction = Significant Influence
11	(Cahya Arvianita, 2026)	Quantitative using questionnaires	Tax Rate = Significant Influence
12	(Wijaya & Silviani Effendi, 2020)	Qualitative using questionnaires	Tax Rate = Significant Influence
13	(Sari et al., 2021)	Descriptive method with a sample of 100 MSME actors	Tax Rate = No Influence; Tax Sanction = Significant Influence
14	(Ratnawati et al., 2023)	Quantitative with purposive sampling	Tax Rate = Significant Influence
15	(Bondar et al., 2024)	Random sampling method with 65 MSME taxpayers	Tax Sanction = Significant Influence
16	(Basri et al., 2023)	Qualitative using questionnaires	Tax Rate = Significant Influence
17	(Kumaratih & Ispriyarso, 2020)	Qualitative with empirical juridical approach	Tax Rate = Significant Influence
18	(Ardita et al., 2026)	Quantitative survey using questionnaires	Tax Sanction = Significant Influence
19	(Chsitin, 2020)	Qualitative (purposive sampling)	Tax Rate = Significant Influence
20	(Azra et al., 2025)	Quantitative with simple random sampling	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
21	(Widodo & Muniroh, 2021)	Qualitative using questionnaires	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
22	(Ariyanto et al., 2020)	Qualitative using questionnaires	Tax Rate = Significant Influence
23	(Amah et al., 2021)	Quantitative using questionnaires (Google Form)	Tax Sanction = Significant Influence
24	(Haryanto & Hedi Wibowo, 2019)	Primary data collected through questionnaires	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
25	(Yuliani et al., 2024)	Quantitative with 250 respondents	Tax Sanction = Significant Influence
26	(Rahayu et al., 2025)	Quantitative with 349 MSME owners	Tax Sanction = Significant Influence
27	(Manullang et al., 2026)	Multiple linear regression using SPSS	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
28	(Anjelina et al., 2023)	Quantitative using questionnaire	Tax Incentive = No Influence
29	(Yulianti & Wulandari, 2025)	Quantitative using questionnaire	Tax Rate = No Influence; Tax Sanction = Significant Influence

No	Author (s)	Method	Key Finding (Influence to MSME Compliance)
30	(Rahmawati & Zulfikar, 2026)	Quantitative using questionnaire	Tax Rate = Significant Influence; Tax Sanction = Significant Influence
31	(Tomy & Rozi, 2025)	Quantitative using questionnaire	Tax Rate = No Influence; Tax Sanction = Significant Influence

Table 2. Summary of the Reviewed Literature

Summary	Impact on MSME Tax Compliance	Significant Influence	No Influence
Tax Sanction	The impact of tax sanctions on MSME tax compliance	14 Journals	0 Journals
Tax Rate	The impact of tax rates on MSME tax compliance	15 Journals	3 Journals

Table 3. Summary with Detailed Journal Authors

Variable	Category	Number of Journals	List of Journals
Tax Sanction	Significant Influence	14 Journals	Hapsari & Kholis (2020); Ariani & Syamsurizal (2022); Ardiani & Sulfan (2022); Andreansyah & Farina (2022); Sari et al. (2021); Bondar et al. (2024); Ardita et al. (2026); Azra et al. (2025); Widodo & Muniroh (2021); Amah et al., (2021); Haryanto & Hedi Wibowo (2019); Yuliani et al., (2024); Yulianti & Wulandari (2025); Rahmawati & Zulfikar (2026)
Tax Sanction	No Influence	0 Journals	-
Tax Rate	Significant Influence	15 Journals	Apriliawati & Muhammad (2021); Putra et al. (2020); Hapsari & Kholis (2020); Fauzi et al., (2021); Andreansyah & Farina, (2022); Syaputra (2019); Arvianita (2026); Wijaya & Effendi (2020); Ratnawati et al. (2023); Basri et al. (2023); Kumaratih & Ispriyarso (2020); Dwitrayani (2020); Azra et al. (2025); Widodo & Muniroh (2021); Ariyanto et al. (2020)
Tax Rate	No Influence	3 Journals	Sari et al. (2021); Yulianti & Wulandari (2025); Tomy & Rozi (2025)

and administrative capability.

Consequently, this review does not assert a universal causal effect size superiority of tax sanctions relative to tax rates. Instead, the synthesis indicates that mechanisms grounded in enforcement appear to be more dependable in producing consistent compliance outcomes across the literature examined, whereas incentive-based policies may exhibit greater context-dependence and a complementary nature.

In contrast, while tax rates generally have a positive effect, their impact is not uniformly significant. For example, Sari et al. (2021) found that tax rates did not significantly affect MSME taxpayer compliance, whereas tax sanctions remained significant. Tomy and Rozi (2025), as well as Yulianti and Wulandari (2025) additionally, it was discovered that fiscal penalties exert an impact MSME tax payment compliance, in contrast to tax rates which do not have an influence on MSME tax payment compliance. This finding indicates that, in certain contexts, tax sanctions play a more dominant role than tax rates in influencing MSME taxpayer compliance.

Overall, the empirical evidence must be analyzed considering the diversity inherent in the studies encompassed, which differ in terms of research methodology, contextual environment, participant demographics, and the conceptualization of taxpayer compliance. Within these constraints, the analyzed literature suggests that both policy mechanisms continue to hold significance concerning MSME taxpayer compliance. Nevertheless, tax sanctions appear to exhibit

a more robust and uniform correlation with compliance across various studies in comparison to the 0.5% Final Income Tax rate, whose documented impacts are more dependent on context and exhibit greater variability. Consequently, this finding illustrates trends observed in the synthesis of evidence rather than establishing a conclusive causal dominance of one policy instrument over its counterpart. (See Table 1, Table 2 and table 3).

The discussion explains the main findings of the review by relating them to previous studies and the broader context of MSME taxation in Indonesia. The discussion also considers the implications of the findings for tax policy, outlines the limitations of the review, and provides suggestions for future research. The interpretations presented in this section are based on the comparative synthesis conducted in this study, particularly the consistency of findings, direction of relationships, and frequency of statistically significant results reported across the reviewed literature, rather than on direct causal conclusions.

Interpretation of Key Findings

The results of this review suggest that both the 0.5% final income tax rate and tax sanctions serve as significant determinants influencing MSME taxpayer adherence. Throughout the analyzed studies, reduced tax rates were often associated with increased voluntary compliance, especially in environments where considerations of affordability and administrative simplicity were paramount for small enterprises. These trends align with the

perspective that diminished compliance costs may foster engagement in the formal tax system among taxpayers possessing constrained financial and administrative capabilities.

Still, this interpretation should be approached with careful scrutiny. The studies that have been reviewed do not consistently examine the same mechanisms, and the positive correlation between reduced tax rates and compliance was not uniformly documented across all contexts. Several investigations identified favorable relationships, while others presented weak or statistically non-significant outcomes. This variability indicates that the efficacy of tax rate reductions may be contingent upon contextual factors such as taxpayer awareness, business profitability, confidence in tax authorities, and the overarching administrative landscape. Consequently, the findings advocate for a contextually dependent rather than a universally applicable role of diminished tax rates.

The review further elucidates that tax sanctions exhibited a more consistent correlation with taxpayer compliance throughout the studies examined. This assertion does not suggest a universally applicable causal predominance of sanctions over tax rates. Alternatively, it illustrates the comparative synthesis methodology implemented in this study, which took into consideration the directional outcomes, the uniformity of reported associations, and the prevalence of statistically significant findings across diverse research efforts. Within this analytical model, the observations concerning tax sanctions exhibited a higher level of alignment than those regarding tax rates.

Several variables may elucidate the reasons for the apparent consistency of sanctions across various studies. Firstly, sanctions encompass more explicit and immediate legal ramifications, which may be more readily apprehended by taxpayers in comparison to the indirect advantages associated with diminished tax rates. Secondly, variables related to deterrence are frequently operationalized in a more unambiguous fashion, such as the perceptions of penalties, fines, or the certainty of enforcement, which may enhance comparability across research endeavors. Thirdly, the effects of tax rate reductions may demonstrate increased responsiveness to existing business conditions, liquidity constraints, and taxpayer understanding, resulting in more diverse outcomes. These elucidations ought to be regarded as interpretations of the evidentiary patterns rather than as definitive causal mechanisms.

The results further imply that incentive-oriented and enforcement-oriented strategies ought not to be perceived as replacements for one another. Diminished tax rates might facilitate the alleviation of obstacles associated with both entering and sustaining participation within the formal tax framework, while punitive measures may bolster ongoing adherence through mechanisms of accountability. Consequently, the extant literature corroborates a synergistic viewpoint wherein both modalities could enhance compliance via distinct pathways.

#### Comparison with Previous Studies

The results of this assessment are predominantly aligned with prior studies that highlight tax rates and punitive actions as essential components affecting taxpayer adherence. Prior investigations have consistently indicated that a reduction in tax burdens may enhance the propensity to comply by diminishing the perceived costs associated with taxation and alleviating the pressures faced by small businesses. At the same time, a notable amount of scholarly research highlights the essential importance of sanctions as a deterrent approach that can

enhance adherence to tax duties.

Nevertheless, the findings concomitantly correspond with research underscoring the significance of tax penalties as a principal factor influencing compliance. In particular, the findings support studies that identify sanctions as a more consistent factor influencing compliance behavior across different contexts. At the same time, this study identifies variation in the impact of tax rates. Previous studies (Tomy & Rozi, 2025; Yulianti & Wulandari, 2025) found that tax rates did not significantly affect taxpayer compliance, whereas tax sanctions remained significant. This difference highlights that the effectiveness of tax policy instruments may be contingent upon taxpayer characteristics, awareness levels, and the enforcement environment.

#### Limitations and Cautions

Several constraints must be acknowledged when evaluating the results. Primarily, the present research is hinged upon the existing literature; hence, the conclusions reached are influenced by the availability, strength, and methodological standards of antecedent studies. Secondly, the research studies included demonstrate variability in their methodologies, participant demographics, compliance assessments, and analytical approaches, which impedes direct comparability. Third, numerous studies were executed within particular regional or local contexts in Indonesia, and their outcomes may not adequately reflect national circumstances. Fourth, as the review refrained from employing meta-analytic effect size estimation, the comparative conclusions ought to be interpreted as indicative patterns of evidence rather than definitive quantitative hierarchies.

#### Recommendations for Future Research

Future investigations could enhance the empirical foundation by employing longitudinal, experimental, or quasi-experimental methodologies to more accurately evaluate the causal relationships that exist between tax policy mechanisms and the compliance of micro, small, and medium enterprises (MSMEs). Furthermore, subsequent research should examine moderating variables including taxpayer awareness, digital literacy, service quality, institutional trust, and differences across diverse sectors.

Analysis of multiple territories or nations could lead to a deeper insight into how distinct regulatory systems affect compliance outcomes. Moreover, prospective systematic reviews might integrate meta-analytic methodologies once adequately comparable data are accessible.

## Conclusion

This study examined evidence related to the 0.5% final income tax rate and tax sanctions in relation to MSME taxpayer compliance through a Systematic Literature Review of previous studies. The findings from the reviewed literature suggest that both policy instruments are associated with MSME taxpayer compliance. Across the selected studies, lower tax rates were often linked to higher compliance, particularly in situations where affordability and administrative simplicity were important considerations for small businesses. However, the findings regarding tax rates were not consistent across all studies and appeared to depend on contextual factors such as taxpayer awareness, business conditions, and institutional trust. Therefore, the conclusions presented in this review should be understood as patterns identified from the

synthesis of previous studies rather than as direct causal estimates.

In the comparative synthesis framework utilized in this investigation, the evidence pertaining to tax sanctions demonstrated a greater degree of consistency than that concerning tax rates. This inference is grounded in the patterns discerned across the examined studies, including the directionality of findings, the prevalence of statistically significant outcomes, and the convergence of evidence across various contexts. It is imperative that this not be construed as conclusive evidence of causal superiority, but rather as a suggestion that enforcement-oriented measures were more consistently linked with compliance within the extant literature.

The findings of the review suggest that MSME tax compliance policies in Indonesia may benefit from a balanced combination of incentive-oriented and enforcement-oriented approaches. Lower tax rates may help encourage taxpayer participation by reducing the financial and administrative burden on small businesses, while tax sanctions may support continued compliance when implemented fairly and consistently. Nevertheless, the effectiveness of these policy instruments appears to depend on several contextual factors, including

perceived fairness, taxpayer education, the quality of tax administration services, and the clarity of tax regulations.

This review also has several limitations that should be considered when interpreting the findings. The included studies vary in terms of research design, measurement approaches, sample characteristics, and regional context, which limits direct comparability across studies. In addition, the review only included studies published in English and Indonesian and sourced from selected databases, which may increase the possibility of publication and database selection bias. Furthermore, this study did not conduct a formal study quality appraisal, risk of bias assessment, or meta-analytic effect-size comparison. As a result, the conclusions of this review should be interpreted as evidence patterns identified from the reviewed literature rather than definitive quantitative estimates. Future research may strengthen the empirical evidence by using longitudinal designs, experimental approaches, or meta-analytic methods, as well as broader nationally representative data that consider additional factors influencing MSME taxpayer compliance.

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