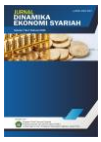
Jurnal Dinamika Ekonomi Syariah
Vol 12, No. 2, 2025, hlm. 729 - 741
http://ejurnal.iaipd-nganjuk.ac.id/index.php/es/index
ISSN-e 2715-7334 | ISSN-P 2654-3567



TAX TRAINING AND THE RISE OF FISCAL AWARENESS AMONG SMALL ENTREPRENEURS: EVIDENCE FROM MEDAN PETISAH INDONESIA

Ifan Setia Sastra Waruwu, Adanan Silaban, Amran Manurung
Universitas HKBP Nommensen Medan, Indonesia

E-mail: ifanwaruwu09@gmail.com

Received: June *Revised: June* *Accepted: July*

Abstract

This study aims to examine the effect of tax training on tax awareness among small business entrepreneurs in the working area of KPP Medan Petisah. Employing a quantitative research design, data were collected through structured questionnaires distributed to a representative sample of small business taxpayers. The data were analyzed using multiple linear regression to determine the relationship between tax training and tax awareness. The results indicate that tax training has a significant and positive impact on enhancing tax awareness. Specifically, well-structured and contextualized training programs improve taxpayers' understanding of their rights and obligations, reduce reporting errors, and foster positive perceptions toward the tax system. These findings corroborate previous research highlighting the critical role of tax education in promoting voluntary compliance and building trust in tax authorities. The study suggests that tax offices should regularly conduct tailored training sessions, incorporating practical topics such as tax reporting procedures and e-filing applications, delivered through both face-to-face and online platforms to maximize outreach and effectiveness.

Keywords: *Tax Training, Tax Awareness, Small Business Entrepreneurs, Tax Compliance, E-Filing, Tax Education*

INTRODUCTION

Taxation serves as the primary source of state revenue, essential for financing both routine expenditures and national development. The contribution of taxes to the Indonesian State Budget (APBN) has continued to increase annually, accounting for more than 80% of total national income. This strategic role of taxation has become increasingly critical, especially in light of the growing complexity of development challenges (Nugroho & Kurnia, 2020). In response, the government has consistently pursued tax optimization through innovative fiscal policies. Amid global economic

This is an open access article under CC-BY-SA license.

uncertainty, taxation remains the backbone of national development, with various tax intensification and extensification programs being implemented to meet revenue targets (Ramadhani et al., 2024).

The Micro, Small, and Medium Enterprises (MSME) sector holds significant potential for tax revenue, given its vast presence across Indonesia. According to the Ministry of Cooperatives and SMEs, there were 64.19 million MSME units in 2023, contributing 61.67% to the Gross Domestic Product (GDP). However, tax contributions from this sector remain suboptimal and far below their true potential (Kemenkeu, 2023). As noted by Wulandari et al. (2023), the low level of tax compliance among small business owners is one of the key factors hindering optimal tax collection. Many small entrepreneurs are not yet registered as taxpayers or fail to fulfill their tax obligations properly. Several barriers such as limited tax knowledge, administrative complexity, and a lack of awareness, impede the maximization of tax revenue from the MSME sector.

Tax awareness plays a foundational role in building a robust and sustainable tax system. Small business owners with a strong sense of tax responsibility are more likely to fulfill their tax obligations voluntarily, without coercion or sanctions. Therefore, it is vital to instill an early understanding of taxation's role as a tool for national financing among small entrepreneurs (Nurhidayati et al., 2021). Continuous education on the benefits of taxation for infrastructure development, education, healthcare, and public services is essential. A lack of tax awareness is often rooted in inadequate information and understanding. Thus, a comprehensive and sustained approach is required to enhance tax awareness within the small business community (Fadillah & Surenggono, 2024).

Tax training programs have emerged as one of the strategic initiatives implemented by the Directorate General of Taxes to improve awareness and compliance among MSME taxpayers. These programs are designed using practical and accessible methods tailored to the specific characteristics and needs of small business owners. The training materials cover essential aspects such as types of taxes, registration procedures, tax calculation, reporting, and payment (Atifah & Masdar, 2024). An interview with a culinary entrepreneur who participated in a three-month tax training program revealed the program's tangible impact. "Before attending the training, I was overwhelmed and confused by tax regulations. But afterward, I realized that paying taxes is not as complicated as I thought. Now, I routinely pay taxes and even assist fellow entrepreneurs in managing theirs. I feel proud to contribute to the country through proper tax payments. This training truly opened my eyes to the importance of taxation in national development," the participant stated enthusiastically.

The implementation of tax training programs has shown significant positive outcomes across various regions. Data from the Pratama Tax Office in Medan Petisah indicate an increase in the number of registered MSME taxpayers following the implementation of such training. Lolowang et al. (2024) also observed a promising trend in tax reporting and payment compliance among training participants. The positive feedback from trainees highlights the success of these programs in raising tax awareness. Continuous innovations and program refinements are being pursued to optimize their impact. Partnerships with business associations and local governments are also being strengthened to expand outreach. Nonetheless, several challenges still hinder the effective implementation of tax training programs. Limited availability of competent tax educators and inadequate training infrastructure in certain regions affect program quality. Geographic dispersion and regional disparities further complicate program delivery (Indaryani & Juliarini, 2020). Ingrained negative perceptions about taxation also require targeted communication strategies. Thus, a strong commitment and multi-stakeholder support are crucial to overcoming these barriers (Tangoy et al., 2023).

Improving the quality of tax training programs remains a top priority for the Directorate General of Taxes. Periodic evaluation of training methods and content is necessary to maintain relevance to taxpayer needs. Developing interactive, real-world case-based training modules can enhance participant comprehension. Involving practitioners and academics in curriculum design provides a more comprehensive perspective. Incorporating modern learning technologies, such as e-learning platforms and digital simulations, is also essential in today's digital era (Zandra et al., 2023). To further promote tax awareness and compliance, outreach and training programs must be continuously enhanced. While the government has made effective breakthroughs—such as disseminating tax information through accessible media—training and mentoring initiatives serve as alternative strategies to reinforce taxpayer consciousness (Pratiwi et al., 2023). Post-training mentoring is also needed to sustain the awareness fostered during the training. Building communities of tax-conscious entrepreneurs can have a multiplier effect in spreading awareness across broader business networks (Arief & Fadhilah, 2024).

The success of tax training programs should not be measured solely by increased taxpayer numbers or tax revenue. Rather, a shift in mindset and behavior among small business owners in fulfilling their tax obligations is a critical success indicator. Fostering a sense of autonomy and responsibility among taxpayers is a long-term objective. The internalization of tax compliance values in daily business practices is key to ensuring program sustainability (Sulistyowati et al.,

2023). Training programs should aim to develop change agents capable of disseminating tax awareness within their business communities.

The digital era has brought fundamental changes to tax administration that small business owners must adapt to. The evolution of online tax systems requires increased digital literacy among MSME taxpayers. Therefore, tax training should also address the use of digital technology in tax administration, including aspects of data security and online transaction integrity. The development of adaptable training modules that reflect technological advancements is essential in this digital age. Given the aforementioned issues and observations, this study aims to investigate "The Effect of Tax Training on the Fiscal Awareness of Small Entrepreneurs."

Despite various existing studies on tax compliance and MSMEs, limited research has examined how structured and context-specific tax training, particularly in urban districts like Medan Petisah affects fiscal awareness among small entrepreneurs. This study contributes to the existing body of knowledge by providing empirical evidence on the effectiveness of targeted tax training programs and their impact on behavioral change in tax compliance. It also highlights the role of digital adaptation and post-training mentoring as key components in sustaining fiscal awareness. Therefore, this research offers a novel perspective by integrating practical tax education, digital readiness, and behavioral transformation within the MSME context in Indonesia.

RESEARCH METHOD

This study employs a quantitative research method with a survey-based approach involving 45 respondents, all of whom are small-scale entrepreneurs. The target population includes small business operators registered under the jurisdiction of the Primary Tax Office (KPP Pratama) in Medan Petisah as of 2024. Small-scale enterprises are defined in accordance with Government Regulation No. 7 of 2021, which categorizes small businesses as those with annual gross revenue not exceeding IDR 4.8 billion. The sampling technique used is purposive sampling, which involves selecting individuals based on specific characteristics that align with the objectives of the study. These criteria include: (1) having been registered taxpayers for at least one year, (2) holding an active Taxpayer Identification Number (NPWP), (3) operating their business within the research site, and (4) maintaining active business operations during the period of data collection. As stated by Sugiyono (2017), purposive sampling is appropriate when the researcher has predefined criteria to ensure the relevance and validity of the respondents selected.

Data in this study comprise both primary and secondary sources. Primary data were obtained through structured questionnaires, semi-structured interviews, direct observation, and

documentation. Secondary data were collected from relevant government publications, regulatory documents, academic literature, and tax office records. As supported by Creswell (2014), utilizing a combination of primary and secondary data sources enhances the comprehensiveness and depth of empirical findings. The data were analyzed using both descriptive and inferential statistical methods. Descriptive statistics were applied to summarize respondents' characteristics and distribution of key variables. For inferential analysis, multiple linear regression was utilized to evaluate the influence of tax training on fiscal awareness. The analysis was conducted using the Statistical Package for the Social Sciences (SPSS), enabling the identification of variable relationships and the statistical significance of hypotheses tested. According to Ghozali (2018), regression analysis is a robust method for determining the strength and direction of the effect of one or more independent variables on a dependent variable.

RESULTS AND DISCUSSION

Descriptive Statistics and Preliminary Analysis

The initial stage of this study involved a descriptive statistical analysis aimed at understanding the profile of respondents and the general pattern of their perceptions toward tax training and tax awareness. Respondents were comprised of small business owners registered at the Medan Petisah Tax Office (KPP), with diverse backgrounds in terms of educational attainment, business sectors, and duration of entrepreneurship. Most respondents had received at least one form of tax-related training provided by government or private institutions. Descriptive data revealed that the mean score for tax training variables was relatively high, indicating a favorable reception and perceived relevance of the training programs. Similarly, the average score for tax awareness reflected a generally high level of understanding among respondents concerning their tax obligations, rights, and the benefits of tax compliance. Standard deviation values across both constructs suggested a moderate level of variability, implying that while the training content was broadly effective, individual differences in absorption and application remained.

To assess the initial association between tax training and tax awareness, a Pearson product-moment correlation analysis was conducted. The results showed a statistically significant and moderately strong positive correlation ($r = 0.653$, $p < 0.01$), suggesting that improvements in tax training attendance and quality are likely to be associated with enhanced tax awareness. The p-value being well below the 0.01 threshold indicates a less than 1% probability that this correlation occurred by chance, thus supporting the reliability of this preliminary relationship.

These findings substantiate the theoretical proposition that knowledge dissemination through training initiatives serves as a foundational mechanism in enhancing taxpayer behavior. As noted by Sugiyono (2017), statistical correlation provides an early indicator of potential causality in social science research, although further inferential tests are required to establish directional influence. The strength of the relationship identified in this phase of analysis reinforces the importance of structured and accessible tax training programs as a critical policy tool for improving compliance culture among micro and small enterprises.

The Effect of Tax Training on Tax Awareness

Tax training plays a crucial role in shaping the awareness of taxpayers, particularly among small business entrepreneurs who often face limitations in understanding complex tax regulations. The findings of this study indicate a statistically significant positive effect of tax training on tax awareness, with a significance value of 0.007 (< 0.05). This suggests that the more frequently and effectively tax training is conducted, the higher the level of tax awareness among small business actors registered at KPP Medan Petisah. Tax awareness refers to the taxpayer's understanding, attitude, and willingness to fulfill tax obligations voluntarily and correctly. Training programs organized by tax authorities provide a structured approach to disseminate essential knowledge on tax rights and obligations, reporting mechanisms, and legal consequences of non-compliance. When entrepreneurs receive consistent and relevant training, it enhances their cognitive comprehension of the tax system and reduces misconceptions that often lead to negligence or avoidance.

Moreover, the findings of this study align with previous research by Mudrikah (2024), who emphasized the role of tax education in increasing tax compliance among MSMEs. Wahyuni (2021) also found that regular and practical tax training significantly improved taxpayer participation, indicating that the training initiatives carried out by tax offices positively influence awareness and compliance behavior. In this context, tax training acts not only as an information delivery tool but also as a behavioral intervention strategy. It helps reduce the psychological barriers and perceived complexities surrounding taxation, thereby fostering a more cooperative and informed taxpayer base. Small business owners, who are generally more vulnerable to regulatory misunderstandings, benefit significantly from participatory learning models offered through these training sessions.

In sum, tax training is evidently a determinant factor in enhancing tax awareness, particularly among small-scale entrepreneurs who often lack access to formal education in taxation. The significance of this relationship underscores the necessity for tax authorities to institutionalize training as a continuous and adaptive process, rather than a one-time intervention. A well-structured

and contextually relevant training approach delivered using interactive, real-life case examples and adjusted to the socio-economic background of participants, can effectively bridge the gap between regulatory expectations and the actual understanding of taxpayers. Such training does not merely serve an informative function; it fosters behavioral change, builds trust in the taxation system, and empowers taxpayers to act responsibly. Ultimately, by narrowing the knowledge gap and reducing procedural uncertainty, tax training contributes to increased voluntary compliance, minimizes enforcement costs, and supports the broader objective of optimizing sustainable domestic revenue mobilization.

Discussion of Findings Based on Theory and Previous Studies

The findings of this study reaffirm the theoretical premise that education and training interventions play a pivotal role in shaping individuals' tax behavior. Anchored in the framework of behavioral economics and human capital theory, tax training enhances not only cognitive understanding of tax regulations but also fosters attitudinal change that is conducive to tax compliance. According to Becker's Human Capital Theory (1993), individuals are more likely to engage in socially and economically beneficial behavior such as fulfilling tax obligations—when they possess relevant knowledge and skills. In this context, training serves as an investment in human capital that generates long-term compliance outcomes. This study's empirical result, indicating a statistically significant and positive correlation between tax training and tax awareness ($r = 0.653$, $p < 0.01$), is consistent with several prior studies. Wulandari (2024), in her research at PT Bank Jatim Lamongan, similarly observed that training positively influences employees' performance in tax-related tasks, especially when combined with adequate compensation and promotion incentives. Her findings support the notion that training acts as a catalyst for internalizing tax norms and regulations.

Furthermore, the findings of this study resonate with previous research, notably by Arum and Nugroho (2020), which highlights the effectiveness of targeted tax training programs in enhancing the fiscal competencies of micro-entrepreneurs. Their study found that training interventions tailored to the unique characteristics and business contexts of small-scale taxpayers significantly improved their ability to perform essential tax functions—such as accurate calculation, timely reporting, and responsible payment. This reinforces the present study's conclusion that the contextualization of training content i.e., aligning instructional materials with participants' real-world business challenges, amplifies the impact of such programs on tax awareness and compliance behavior.

In a broader theoretical context, the insights of Saad (2014) further substantiate this relationship by asserting that tax education not only contributes to technical compliance (the ability to fulfill legal tax obligations) but also fosters a psychological dimension of trust in the tax system. Trust, in this regard, functions as an affective element that enhances taxpayer morale and willingness to comply voluntarily. These findings are particularly relevant in developing country contexts, where limited fiscal literacy and skepticism toward government institutions often hinder tax morale. Additionally, this study's results lend empirical support to the *Slippery Slope Framework* as conceptualized by Kirchler et al. (2008), which integrates both coercive and motivational elements of tax compliance. The framework suggests that enforced compliance—achieved through deterrence mechanisms such as audits and penalties must be complemented by voluntary compliance, which stems from trust, perceived fairness, and clarity of the tax system. Tax training contributes critically to the latter by reducing informational asymmetries, clarifying procedural ambiguities, and narrowing the perceived social and psychological distance between taxpayers and the authorities. By demystifying tax regulations, such training initiatives transform taxation from a burdensome obligation into a comprehensible civic responsibility, thereby enhancing overall compliance culture.

Therefore, the convergence between this study and a growing body of existing literature underscores the robustness and practical relevance of the conclusion: that tax training serves as a cornerstone in the development of strategic frameworks aimed at enhancing taxpayer awareness and behavior. It is increasingly recognized that such training initiatives go beyond the mere transmission of technical knowledge related to tax calculation, reporting procedures, or legal obligations. Instead, they function as a multidimensional intervention simultaneously building cognitive understanding, shaping attitudes, and strengthening normative commitments to civic duties.

As argued by Witte and Woodbury (1985), effective tax compliance requires more than fear of sanctions; it necessitates an internalized sense of responsibility and identification with the collective interest. In this regard, tax training contributes to the cultivation of tax morale, a sociopsychological construct encompassing taxpayers' willingness to comply voluntarily based on ethical considerations and perceived legitimacy of the system. This perspective is further supported by Torgler (2007), who emphasizes that compliance improves when taxpayers feel that the tax system is transparent, equitable, and administered with integrity.

By increasing clarity, reducing uncertainty, and contextualizing obligations within a framework of civic values, tax training promotes not only better knowledge but also trust both of

which are essential in encouraging sustained, voluntary compliance. Thus, integrating tax education into broader fiscal policy efforts is not simply an administrative task but a strategic investment in the social fabric that upholds a functioning and just taxation system.

Practical Implications for Tax Training Policy

The findings of this study underscore several practical implications for the development and implementation of tax training programs, particularly for small business owners and self-employed taxpayers in emerging economies. *First*, the evidence that well-structured tax training significantly enhances tax awareness suggests that training curricula should be tailored not only to convey regulatory requirements but also to align with the participants' socio-economic and educational backgrounds (Arum & Nugroho, 2020; Wulandari, 2024). Tax education modules should incorporate real-life case studies, interactive problem-solving, and practical simulations that reflect the typical tax challenges faced by micro-entrepreneurs.

Second, the policy design should emphasize *localization and contextualization*. National tax agencies and local government units need to collaborate in designing training content that resonates with regional business environments. Research by Saad (2014) emphasized that trust in tax authorities is amplified when training reflects the taxpayer's lived reality, fostering a sense of procedural fairness and institutional legitimacy. *Third*, continuous learning mechanisms must be institutionalized. Rather than one-time workshops, tax training should evolve into a structured and tiered learning pathway ranging from basic to advanced modules, accompanied by certification processes or incentives for compliance. Digital platforms can also play a transformative role, as emphasized by OECD (2019), in increasing access, reducing delivery costs, and enabling personalized learning experiences through e-learning platforms and mobile applications.

Fourth, policymakers should consider integrating tax education into broader financial literacy programs. As argued by Atawodi and Ojeka (2012), tax compliance behavior is strongly linked to overall financial capability. Embedding tax training within entrepreneurship development or microfinance initiatives can thus yield synergistic benefits, improving not only tax behavior but also business sustainability. *Finally*, consistent evaluation of training outcomes must be embedded within tax policy frameworks. This involves monitoring participants' behavioral changes post-training and adapting content and delivery methods accordingly. As recommended by the World Bank (2020), evidence-based policymaking must guide capacity-building interventions to ensure that such programs are not only informative but transformative.

In sum, tax training policy must undergo a strategic evolution from a predominantly compliance-oriented paradigm to a more holistic and transformative educational approach. Such an approach should not only aim to increase taxpayers' technical understanding of their obligations but also foster trust in the fiscal system, reinforce perceptions of procedural and distributive fairness, and nurture a sense of civic duty. When training programs integrate these broader social and psychological dimensions, they are more likely to cultivate a tax-conscious and cooperative citizenry. This shift is essential for building long-term voluntary compliance, particularly in contexts where distrust of institutions or limited fiscal literacy may hinder effective tax governance. Ultimately, well-designed tax training initiatives can function as instruments of civic empowerment, strengthening the legitimacy of the tax system and enhancing its overall performance.

CONCLUSION

Based on the findings of this study, it can be concluded that tax training exerts a positive and statistically significant influence on the enhancement of tax awareness among small business entrepreneurs. The regression analysis confirms a strong and direct relationship between the quality of tax training and the level of taxpayer awareness, indicating that more effective training initiatives are associated with greater comprehension and engagement with tax obligations. Specifically, tax training has been shown to improve taxpayers' understanding of their rights and responsibilities, reduce errors in tax reporting, and foster a more favorable perception of the tax system. These outcomes underscore the pivotal role of tax education not only in ensuring technical compliance but also in cultivating civic responsibility and enhancing trust in fiscal institutions.

In light of these results, several practical recommendations can be proposed. The Medan Petisah Tax Office is encouraged to intensify its efforts in delivering regular and structured tax training programs, particularly those tailored to the unique characteristics and informational needs of small-scale entrepreneurs. Such programs should go beyond theoretical frameworks and incorporate practical components, including the procedures for filing tax returns, completing tax forms, and using digital platforms such as e-filing systems. To broaden access and improve effectiveness, these training initiatives should be delivered through diverse channels, encompassing both in-person sessions and online modules. By adopting a more inclusive and user-oriented training model, tax authorities can enhance voluntary compliance, strengthen institutional legitimacy, and contribute to the development of a more tax-literate and cooperative taxpayer base.

REFERENCES

Abdullah, K., Jannah, M., Aiman, U., Hasda, S., Fadilla, Z., Taqwin., Masita., Ardiawan, K, N., & Sari, M, K. (2022). *Metodologi Penelitian Kuantitatif*. Yayasan Penerbit Muhammad Zaini.

Arief, M. A., & Fadhilah, D. (2024). UMKM Sosialisasi Dan Pelatihan Pajak Untuk UMKM Binaan BKM Ikhlas Persatuan. *Jurnal Pengabdian Masyarakat Tjut Nyak Dhien*, *3*(2), 103-114. https://doi.org/10.36490/jpmtnd.v3i2.1345

Atifah & Masdar, N. A. (2024). Hubungan Implementasi Sistem Administrasi Perpajakan Modern Terhadap Peningkatan Kepatuhan Wajib Pajak Dalam Membayar Pajak di KPP Pratama Maros. *Journal Axegnal: Tax And Economic Insights Journal*, *1*(1), 19-24.

dinasrimulyani, & Furqon, I, K. (2021). Analisis Efektivitas Pemungutan Pajak Bumi dan Bangunan Sektor Perdesaan dan Perkotaan (PBB-P2) di Kabupaten Pemalang. *Jurnal Aktiva : Riset Akuntansi Dan Keuangan*, *3*(2), 62 -75. https://doi.org/10.52005/aktiva.v3i2.125

Fadilah, I. N., & Surenggono (2024). Pengaruh Penerapan E-Filing, Sosialisasi Pajak, Tingkat Pemahaman Pajak, Sanksi Pajak Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Di Kpp Pratama Surabaya Mulyorejo. *Jurnal Akuntansi Keuangan dan Bisnis*, *2*(2), 191-199.

Furqon, I. K., & Faturrokhman, M. L. (2024). Analisis Efektifitas Dan Kontribusi Pemungutan Pajak Restoran, Reklame, Dan Penerangan Jalan Pada Pad Kabupaten Pekalongan. *Al Fiddhoh: Journal of Banking, Insurance, and Finance*, *5*(2), 116-129.

Hanifah, H., Salsabillah, L., Fitri, A. T., Febriani, R. M., & Hidayatullah, R. (2025). Landasan Teori, Penelitian Relevan, Kerangka Berpikir Dan Hipotesis Penelitian Pendidikan. *IHSAN: Jurnal Pendidikan Islam*, *3*(2), 391-404.

https://djpb.kemenkeu.go.id/portal/id/berita/lainnya/opini/4133-umkm-hebat,-perekonomian-nasional-meningkat.html

Indaryani, A. S., & Juliarini, A. (2020). Menjawab tantangan pelaksanaan penagihan pajak menuju reformasi perpajakan Indonesia. *InFestasi*, *16*(1), 44-57.

Khalimi & Prawira, D. (2022). *Hukum Pajak Dan Kepabeanan Di Indonesia*. Jakarta. KENCANA.

Kusuma, L. W., & Diana, N. (2022). Pengaruh Pemahaman Perpajakan, Insentif Pajak Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Usaha Mikro, Kecil, Dan Menengah (Studi Pada UMKM yang Terdaftar di KPP Pratama Malang Utara). *e_Jurnal Ilmiah Riset Akuntansi*, *11*(03).

Lolowang, E., Sondakh, J. J., & Mintalangi, S. S. (2024). Analisis kepatuhan wajib pajak UMKM di Kantor Pelayanan Pajak Pratama Manado. *Riset Akuntansi dan Portofolio Investasi*, *2*(2), 487-496.

Mulyati, Y., & Ismanto, J. (2021). Pengaruh Penerapan E-Filing, Pengetahuan Pajak dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak pada Pegawai Kemendikbud. *Jurnal Akuntansi Berkelanjutan Indonesia*, *4*(2), 139-155.

Nugroho, V. Q., & Kurnia, K. (2020). Pengaruh Sosialisasi Perpajakan, Kesadaran Wajib Pajak, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmu dan Riset Akuntansi (JIRA)*, *9*(1).

Nurhidayati, Muamarah, H. S., & Budiarsih, R. (2021). Analisis Determinan Tax Morale Pelaku Usaha Mikro Kecil Dan Menengah (UMKM) . *Akurasi : Jurnal Studi Akuntansi Dan Keuangan*, *4*(2), 257-272. https://doi.org/10.29303/akurasi.v4i2.119

Pangestu, T. S. C., & Hanifia, M. S. (2024). Determinan Kepatuhan Wajib Pajak Dalam Membayar Pajak Sesuai Dengan Omzet Yang Didapatkan Untuk Usaha Mikro, Kecil, Dan Menengah. *Neraca: Jurnal Ekonomi, Manajemen dan Akuntansi*, *2*(6), 377-396.

Pratiwi, R. ., Machfuzhoh, A. ., & Puspanita, I. . (2023). Sosialisasi Undang-Undang Harmonisasi Dan Pelatihan Perpajakan Orang Pribadi Terhadap Hipmi Pandeglang. *Community Development Journal : Jurnal Pengabdian Masyarakat*, *4*(1), 394–400. https://doi.org/10.31004/cdj.v4i2.12236

Ramadhani, M., Taning, A. Z., & Nuryani, H. S. (2024, January). Analisis Optimalisasi Inovasi Pajak Bumi Dan Bangunan Perdesaan Dan Perkotaan (PBB-P2) Di Kabupaten Sumbawa. In *Prosiding Seminar Nasional Manajemen Inovasi* (Vol. 7, No. 001, January, pp. 151-160).

Ramdhanny, I., & Juliarini, A. (2022). Analisis Kewajiban Perpajakan Badan Usaha Milik Desa Dalam Kebangkitan Ekonomi Pascapandemi Covid-19. *Info Artha*, *6*(2), 139-148.

Sartono, S. (2023). Perkembangan Hukum Perpajakan di Indonesia. *Journal on Education*, *5*(3), 8937-8946.

Sihombing, S., & Sibagariang, S, A. (2020). *Perpajakan (Teori dan Aplikasi)*. Bandung: Widina Bhakti Persada Bandung**.**

Siregar, N. M., & Damanik, D. N. (2022). Aspek Perpajakan Pengelolaan Keuangan Desa (Pemahaman Perangkat Desa). *JURNAL MUTIARA AKUNTANSI*, *7*(1), 33-57.

Sugiyono. (2017). *Metode penelitian kuantitatif, kualitatif, dan R&D* (Ed. 24). Bandung: Alfabeta.

Sulistyowati, R., Mas'adah, M., Nataliawati, R. ., Singgih, C. T. ., Ardichy, M. F. ., & Sari, Y. E. . (2023). SOSIALISASI PELATIHAN PERPAJAKAN BAGI MASYARAKAT PELAKU UMKM KEC. KEDUNGADEM KAB. BOJONEGORO. *Community Development Journal : Jurnal Pengabdian Masyarakat*, *4*(4), 9286–9289. https://doi.org/10.31004/cdj.v4i4.20418

Tangoy, J. A., Engka, D. S., & Masloman, I. (2023). Faktor Yang Mempengaruhi Penunggakan Pajak Kendaraan Bermotor Di Samsat Manado. *Jurnal Berkala Ilmiah Efisiensi*, *23*(1), 1-12.

Wulandari, M. M. T., & Siswanta, A. R. L. (2023). Upaya Pengembangan Kewirausahaan Koperasi Dan Usaha Mikro Kecil Dan Menengah Pasca Covid-19. *Soedirman Law Review*, *5*(1).

Yam, J. H., & Taufik, R. (2021). Hipotesis penelitian kuantitatif. *Perspektif: Jurnal Ilmu Administrasi*, *3*(2), 96-102.

Zaki, M., & Saiman, S. (2021). Kajian tentang Perumusan Hipotesis Statistik Dalam Pengujian Hipotesis Penelitian. *JIIP-Jurnal Ilmiah Ilmu Pendidikan*, *4*(2), 115-118.

Zandra, R. A. P., Nurfitriasih, D. M., & Nurindrasari, D. (2023). Pengembangan Modul Digital Interaktif Perpajakan. *Jurnal Pendidikan Akuntansi (JPAK)*, *11*(3), 228-240.