



Socialization, Knowledge, Understanding, And The Complexity Of Tax Administration Towards The Use Of Tax Incentives During A Pandemic

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Abstrak—Virus covid-19 telah berdampak secara masif dalam kehidupan masyarakat, meskipun sebenarnya virus ini hanya menyerang kesehatan manusia, namun faktanya tidak hanya manusianya yang tumbang tetapi juga sector lainnya ikut tumbang, khususnya sector ekonomi. Berbagai upaya dilakukan pemerintah untuk mengatasi wabah virus covid-19. Salah satunya adalah pembatasan kegiatan masyarakat di luar rumah, dengan dalih agar tidak tidak menciptakan kerumunan, yang harapannya dapat memperlambat laju penularan virus covid-19. Dimana kebijakan ini telah merubah tatanan bermasyarakat, dan berdampak pada berbagai sector. Mulai dari pembelajaran, peribadatan, dan perdagangan dilakukan secara online. Pemerintah terus berusaha untuk memulihkan perekonomian masyarakat salah satunya dalam sector UMKM dimana UMKM punya peran penting dalam pertahanan perekonomian bangsa. Untuk itu pemerintah mengambil langkah dalam mendukung pemulihan adalah dengan menerbitkan Peraturan Menteri Keuangan Nomor 82/PMK.03/2021, Beleid yang mengatur perubahan PMK-9/PMK.03/2021 ini memperpanjang jangka waktu pemberian insentif sampai dengan Desember 2021. Namun faktanya, pemanfaatan insentif pajak oleh UMKM masih jauh dari target. Oleh sebab itu penelitian ini hadir untuk mengkaji apakah ada pengaruh sosialisasi, pengetahuan dan pemahaman, serta kompleksitas administrasi terhadap pemanfaatan insentif pajak oleh UMKM. Menggunakan kuesioner, dengan responden wajib pajak UMKM kota Malang sebanyak 99 responden, data yang terkumpul dianalisis dengan regresi linier berganda. Didapati hasil bahwa pengetahuan dan pemahaman, serta kompleksitas administrasi pajak berpengaruh positif terhadap pemanfaatan insentif pajak. Sedangkan sosialisasi tidak berpengaruh terhadap pemanfaatan insentif pajak. Faktanya, meskipun sudah dilakukan sosialisasi oleh DJP, pemanfaatan insentif pajak oleh UMKM masih jauh dari target.

Kata Kunci: Sosialisasi; Pengetahuan; Kompleksitas Administrasi; Insentif

Abstract—The Covid-19 virus has greatly impacted people's lives. It not only attacks human health but also other sectors, especially in the economic sector. The government has made various efforts to overcome the COVID-19 outbreak. One of them is the restriction of community activities in public to avoid crowds. It is done to slow down the rate of COVID-19 virus transmission. This policy has changed the social order and impacted various sectors. The learning process, worship, and the trading transaction is shifting from offline to online. The government continues trying to restore the community's economy, one of which is in the MSMEs sector, where it has an essential role in maintaining the national economic stability. Therefore, the government supports the recovery by issuing the Minister of Finance Regulation Number 82/PMK.03/2021, the regulation which regulates the amendment to PMK-9/PMK.03/2021 extends the period of providing incentives until December 2021. However, the tax incentives utilized by MSMEs have not reached the target. By using a questionnaire, the collected data were analyzed using multiple linear regression. It was found that knowledge and understanding, as well as the complexity of tax administration, positively affect the Utilization of tax incentives. Meanwhile, socialization does not affect the use of tax incentives. In fact, although the Directorate General of Taxation (DGT) has conducted socialization, the Utilization of tax incentives by MSMEs is far behind the target.

Keywords: Socialization; Knowledge; Administrative Complexity; Incentives

1. INTRODUCTION

Whether we like it or not, we have to face the reality of coexistence with the Covid-19 Virus, although it has been almost two years since the government established the Covid-19 response situation on March 2, 2020. The Covid-19 virus has had a massive impact on people's lives although in fact, this virus only attacks human health but the fact is that not only human beings have fallen, but also other sectors have fallen, especially the economic sector. The government made various efforts to overcome the Covid-19 virus outbreak. One of them is the restriction of community activities outside the home, under the pretext of not creating crowds, which hopefully can slow down the rate of transmission of the Covid-19 virus. The policy has changed the order of society and has had an impact on various sectors in various parts of the world. Starting from learning, worship, and trading is carried out online (Nisa et al., 2020).

One of the sectors that has been severely affected is the economic sector. Therefore, to save the country's economy, the government issued a new policy or the so-called "new normal era". New normal is a new life paradigm where humans must dare to coexist with the Covid-19 virus, by implementing health protocols, such as wearing masks, maintaining distance, and implementing a healthy and clean lifestyle by washing hands frequently. In the economic sector, the new normal is expected to be able to restore community activities, which in turn can improve income that had decreased due to activity restrictions (Saniananda, 2021).

The government continues to strive to restore community communication, one of which is in the MSME sector, where MSMEs have an essential role in defense of the nation's economy. The reason is that MSMEs contribute 61.7 percent to the Gross Domestic Product (GDP), equivalent to Rp. 8.95 trillion of Indonesia's total GDP of Rp. 14.83 trillion and reduce unemployment by contributing more than 95% of the total labor force (Lapkin DJP, 2019). For this



reason, the government takes steps to support recovery by issuing Minister of Finance Regulation Number 82 / PMK.03 / 2021, the Regulation which regulates changes to PMK-9 / PMK.03 / 2021, extends the period of providing incentives until December 2021. The reason is that this tax incentive has been given since 2020, the early period of entering the pandemic. Because the government understands the difficulty of MSME taxpayers in fulfilling their tax obligations (Saputra & Meivira, 2020).

PMK 44, which was passed on April 27, 2020, is a new type of tax incentive that was not previously contained in PMK No. 23. The new tax incentive, which is defined as the Final Income Tax is sourced from Government Regulation No. 23 of 2018 borne by the government (Final Income Tax Incentive for MSMEs DTP). With this tax incentive, MSMEs are given leeway not to pay taxes from what was 0.5% from April to d. September 2020 and through PMK 86, the tax incentive period is extended to December 2020 (Saniananda, 2021).

It is a good step if this incentive can be used correctly by MSMEs, but based on data from the directorate general of taxes, taxpayers who benefit from tax incentives are only 201,000 of the 2.3 million MSMEs who paid the final income tax in 2019 with an incentive value of IDR 129 billion from the total ceiling of Rp. 2.4 trillion. round 72 percent of the total 67 million MSMEs in the country are affected by Covid'19 (Lapkin DJP, 2019). The impacts experienced are varied. Some stop, reduce turnover and have difficulty obtaining capital or loans (Antika et al., 2021).

The practice in the field shows that MSME actors often feel troubled by applicable tax provisions. Some have difficulty applying taxation provisions, especially during this pandemic where all tax activities have been cleaned up online from incentive registration, to reporting. To be able to take advantage of this policy, taxpayers are required to apply through the official website of the directorate general of taxes (Budiman et al., 2020).

For this reason, socialization and education are needed to provide knowledge and understanding to MSME taxpayers about the benefits of tax incentives. Achmad et al. (2020), Antika et al. (2021) concluded that tax socialization plays a significant role in using tax incentives. In addition, knowledge and understanding of taxpayers are also very much needed in tax incentives (Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020)(Achmad et al., 2020).

The complexity of taxation problems can be a challenging affair for taxpayers; as workers who take care of tax affairs, it is appropriate to use easy ways to manage taxes. Especially for free workers such as MSMEs who are still pioneering in developing their business. If taxation problems take up a lot of time, how can their business run effectively and efficiently (Achmad et al., 2020).

Sudrajat & Ompusunggu. (2015) conclude that Tax Socialization has a positive and significant influence on the use of tax incentives. Tax knowledge has a positive and significant influence on tax incentives. Ningsih, shafira sri (2020), emphasized that tax knowledge and understanding have a positive and significant influence on increasing the use of PP tax incentives no. 23 of 2018, ease of tax services has a positive and significant effect on increasing the use of PP tax incentives no. 23 of 2018.

Several studies on tax incentives have been carried out; the studies are dominated by discussions about policies regulated by incentives. Not many have discussed the causes of the low use of incentives by MSME taxpayers. Due to the fact that this incentive policy is extended until the end of 2021, the use of incentives by MSME taxpayers is still below the target. For this reason, in this study, researchers will examine more deeply whether there is an influence on socialization, understanding of taxation, and the complexity of tax administration on the use of tax incentives by MSME taxpayers.

2. METHOD RESEARCH

2.1 Basic Research Framework

2.1.1 Socialization

Socialization is a series of efforts made by the Directorate General of Taxes to provide information and knowledge to the public, especially taxpayers, to know everything about taxation, regulations, and tax procedures, through appropriate methods. Tax socialization can be done directly in the form of counseling or assistance. Socialization of taxation can also be done indirectly, namely through advertisements in print, electronic, and social media. Socialization needs to be carried out so that the public can know tax regulations and procedures for fulfilling tax obligations. With socialization, it is hoped that can increase the use of tax incentives (Arini et al., 2021).

2.1.2 Knowledge and understanding of taxation

Tax knowledge is tax information that can be used by taxpayers as a basis for acting, making decisions, and determining certain directions or strategies in relation to the implementation of their rights and obligations in the field of taxation. Tax knowledge is very important, because tax knowledge is a taxpayer's understanding of tax laws, tax regulations and tax procedures that are used as the basis for taxpayers to carry out their tax rights and obligations (Kumala & Junaidi, 2020).



2.2.3 Complexity of tax administration

The complexity of tax administration is a condition when taxpayers do not understand the content, understanding, and procedures regulated in tax administration (R. Sari, 2018). Complexity is the level at which a person thinks that using a new system increasing difficulty or *effort* expended. So the lower the level of complexity of tax administration, in this case, e-filing, will increase the interest of taxpayers in using e-filing (R. H. Sari et al., 2020) Based on the description of the phenomenon and the literature review, the hypothesis can be formulated as follows:

H1: socialization, knowledge, and understanding, as well as the complexity of tax administration, have a positive effect on the use of tax incentives by MSMEs

H1a: socialization has a positive effect on the use of tax incentives by MSMEs

H1b: knowledge and understanding have a positive effect on the use of tax incentives by MSMEs

H1c: the complexity of tax administration has a positive effect on the use of tax incentives by MSMEs

Based on the description of the literature review above, the conceptual framework can be described as follows in figure 1:

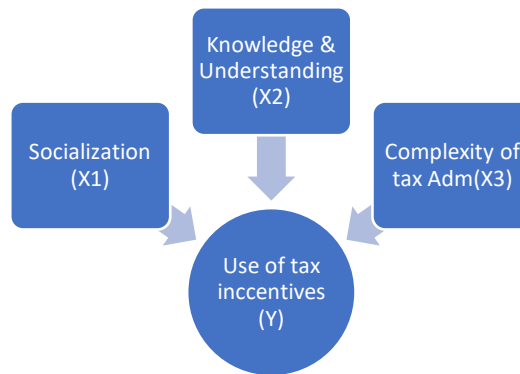


Figure 1. Conceptual Framework

2.2 Research Methods

The population in this study is MSME taxpayers registered with the North Malang KPP. The population of this study was 15,490 from the number of individual taxpayers of MSMEs registered at the North Malang KPP. This study did not take samples from the entire population but took samples by *purposive sampling* method. With sample criteria in the form of; 1,) is an individual taxpayer of a business actor, 2) gross income of less than 4.8M per year. The sample in this study amounted to 99, which was calculated by the Slovin formula. As the following calculation:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{15.490}{1 + 15.490 (0,1)^2}$$

$$n = 99$$

The data used in this study are primary data. Which is obtained directly from the taxpayer by questionnaire. The data collection method used is a survey. That focuses on samples that have been selected from the population.

2.3 Operational Definition of Variable

2.3.1 Tax Socialization

The Tax Socialization Variable (X₁) consists of 3 indicators, namely Counseling (X_{1,1}), Implementation (X_{1,2}), and Socialization Methods (X_{1,3}). Counseling Indicators consist of 3 items, namely clarity of counseling delivery (X_{1,1,1}), Accuracy of Counseling Delivery (X_{1,1,2}), and Effectiveness of Counseling Delivery (X_{1,1,3}). The Implementation Indicator consists of 1 item, namely the timeliness of organizing (X_{1,2,1}), while the socialization method indicator consists of 2 items, namely the intensity of guidance (X_{1,3,1}) and the Frequency of Dissemination of information through social media (X_{1,3,2}). The indicators researchers got from winerungan research (2013) which has been processed by researchers. The development and use of measuring instruments in research on this variable consist of 6 question items with 5 points on the Likert scale, and the assessment criteria are: point 1 Strongly disagree (STS), point 2 disagrees (TS), point 3 is neutral (N), point 4 agrees (S), and point five strongly agrees (SS).

2.3.2 Knowledge and Understanding of Taxation

Variables of Knowledge and Understanding of Taxation consist of 2 general indicators: tax knowledge (X_{2,1}) and Taxation Understanding (X_{2,2}). Taxation knowledge indicators consist of 3 items; general provisions of taxation (X_{2,1,1}), Functions of Taxation Facilities (X_{2,1,2}), and Tax Sanctions (X_{2,1,3}). Indicators of tax understanding consist of 2 items: understanding the registration procedure (X_{2,2,1}), and understanding reporting procedures (X_{2,2,2}). The



indicators obtained by researchers from the research of Khasanah (2014) and Wardani (2017) which researchers have processed.

2.3.3 Ease of Taxation Services

The Variable Indicator of Ease of Taxation Services (X_3) consists of 2 items, namely Registration ($X_{3,1}$) and Reporting ($X_{3,2}$). The registration indicator consists of 1 item: the submission of incentive applications ($X_{3,1,1}$). The reporting indicator consists of 3 items, namely service features ($X_{3,2,1}$), form filling ($X_{3,2,2}$) and Final reporting ($X_{3,2,3}$). The indicator was obtained by the researcher from Dewi's research (2020) which has been processed by the researcher.

2.3.4 Utilization of Tax Incentives PMK No. 44/2020

In the midst of the coronavirus pandemic, the government, through PMK No. 44 of 2020, provides incentives for final income tax borne by the government (DTP), especially for business actors or MSMEs. This rule is an amendment to PMK No. 23/03/2020. Through this policy, MSMEs can apply for a final tax exemption of 0.5%. Thus, MSMEs no longer need to deposit taxes and tax cutters or collectors no longer need to order or collect taxes when making payments to MSME actors.

The dependent variable in this study is the Utilization of PMK No. 44/2020 (Y) which consists of 1 indicator, namely government policy ($Y_{1,1}$). Government policy indicators consist of 5 items, namely utilizing tax regulations ($Y_{1,1,1}$), utilizing by reporting realization ($Y_{1,1,2}$), utilizing incentives for business continuity ($Y_{1,1,3}$), utilizing tax incentives from April to December 2020 ($Y_{1,1,4}$) and utilizing tax incentives to help encourage economic recovery ($Y_{1,1,5}$). There researcher got the researcher from the research of Safriansyah & Asiah (2018), Nisa et al., (2020) which has been processed by the researcher.

3. RESULTS AND DISCUSSION

3.1 Normality Test

The normality test is carried out to see whether in the regression model, the disruptive or residual variables are normally distributed, it can be seen from table 1 that the probability value or asymp. The sig (2-tailed) of each variable > 0.05 then it can be said that the variable is normally distributed.

Table 1. Normality Test Test Results

N		X1	X2	X3	And
		95	95	95	95
Normal Parameters(a,b)	Mean	1,8014	1,9177	1,6771	2,0646
	Std. Deviation	,60523	,57768	,64381	,17566
Most Extreme Differences	Absolute	,127	,114	,124	,139
	Positive	,127	,114	,124	,097
	Negative	-,112	-,098	-,094	-,139
Kolmogorov-Smirnov Z		1,242	1,113	1,209	1,352
Asymp. Sig. (2-tailed)		,092	,167	,107	,052

Table 1 shows that the tax socialization variable (X1) has a K-S value of 1.242 with a significant K-S value of 0.092. The variable knowledge and understanding of taxation (X2) has a K-S value of 1.113 with a significant K-S value of 0.167. The tax administration complexity variable (X3) has a K-S value of 1.209 with a significant K-S value of 0.107. While the utilization of PMK 44 in 2020 (Y) has a KS value of 1,352 with a significant K-S value of 0.052. So it can be concluded that the data is normally distributed.

3.2 Validity And Reliability Test

Table 2. Validity and Reliability Test Results

Variable	Item	R Calculate	R Table	Cronbach's Alpha	Criteria	Decision
Tax Socialization	X1.1	0,856	0,2017	0,884	> 0,6	Reliable
	X1.2	0,837	0,2017			Valid
	X1.3	0,833	0,2017			Valid
	X1.4	0,694	0,2017			Valid
	X1.5	0,741	0,2017			Valid
	X1.6	0,817	0,2017			Valid
						0,888



Variable	Item	R Calculate	R Table	Cronbach's Alpha	Criteria	Decision
Knowledge and Understanding of Taxation	X2.1	0,832	0,2017	0,897	> 0,6	Valid
	X2.2	0,759	0,2017			Valid
	X2.3	0,842	0,2017			Valid
	X2.4	0,863	0,2017			Valid
	X2.5	0,863	0,2017			Valid
Ease of Taxation Services	X3.1	0,916	0,2017	0,877	> 0,6	Reliable
	X3.2	0,853	0,2017			Valid
	X3.3	0,869	0,2017			Valid
	X3.4	0,864	0,2017			Valid
	Utilization of PMK 44 of 2020	Y1.2	0,832			0,2017
	Y1.3	0,739	0,2017	Valid		
	Y1.4	0,825	0,2017	Valid		
	Y1.5	0,766	0,2017	Valid		

Assessments of the validity and reliability of research equipment must be made in order to turn the data into the testing of the presented hypotheses. All of the instruments employed in this study passed the validity and reliability tests, as shown in Table 2's findings.

3.2 Hypothesis Test

1. Simultaneous test (Test F)

Table 3. F Test Results

Model		Sum of Squares	df	Mean Square	F	Itself.
1	Regression	1983,794	3	661,265	345,926	,000(a)
	Residual	173,954	91	1,912		
	Total	2157,747	94			

Based on the table above, it is known that the calculated F value is 345.926 with a significant value of F 0.000. Because the significant value of F is less than 0.05, it can be concluded that the variables of socialization, knowledge and understanding of taxation and the complexity of tax administration together affect the variables of tax incentive utilization.

2. Coefficient adjusted R square

Table 5. Test results Adjusted coefficient R square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,959(a)	,919	,917	1,383

From the results of the table above, it shows that the adjusted value of R Square is 0.917. so that the variables of tax socialization, knowledge and understanding of taxation and the complexity of tax administration can explain the variable Utilization of tax incentives of 91.7%, while the remaining 8.3% is explained by other variables.

3. Partial Test (T Test)

Table 4. Partial Test Results (T Test)

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Itself.
		B	Std. Error			
1	(Constant)	1,195	,387		3,085	,003
	socialization of taxation	,115	,076	,114	1,522	,132
	knowledge and understanding of taxation	,462	,076	,448	6,066	,000
	ease of taxation services	,456	,069	,436	6,606	,000

3.4 Discussion



1. The effect of socialization on the use of tax incentives

Based on the results of the t test in the table, the result of the t value is 1.522 and the significant value of t is 0.132. Because the significant value of t is greater than 0.05. It can be concluded that tax socialization has no effect on the use of tax incentives. In accordance with the facts in the field of tax incentive utilization as of October 2020, the realization of the Utilization of new tax incentives is IDR 29.68 trillion or 24.6%. The results of this study are not in line with the research of Ratna et, al (2020), which states that socialization plays a role in the use of tax incentives. In fact, socialization has been carried out by DGT in various ways, but the use of tax incentives by MSMEs is still far from the target. It turns out that socialization alone is not enough, it requires intense assistance and communication with taxpayers. So that the taxpayer knows the benefits of tax incentives (Mudiarti & Mulyani, 2020).

2. The effect of knowledge and understanding on the Utilization of tax incentives

Based on the results of the t test in the table, the result of the t value is 6.066 and the significant value of t is 0.000. Because the significant value of t is less than 0.05. So it can be concluded that knowledge and understanding of taxation has a positive effect on the use of tax incentives. Different levels of knowledge and understanding of taxpayers will affect the assessment of each taxpayer to behave obediently in carrying out tax obligations. A high understanding of taxpayers will make taxpayers choose to be obedient in carrying out their tax obligations. The results of this study are in line with the research of Fazriputri et al., (2021).

3. The effect of the complexity of tax administration on the use of tax incentives

Based on the results of the t test in the table, the result of the t value is 6.606 and the significant value of t is 0.000. Because the significant value of t is smaller than 0.05, it can be concluded that the complexity of tax administration has a positive effect on the use of tax incentives. Based on data from the Directorate General of Taxes on June 20, 2020, the realization of the use of new tax incentives amounted to IDR 120 billion or equivalent to 5% of the total budget of IDR 2.4 trillion and the convenience was also carried out by the directorate general of taxes from the previous MSME taxpayers if they want to take advantage of tax incentives must submit a pp 23/2018 certificate, currently taxpayers only need to submit a realization report through the Incentive e-Reporting application Covid-19 on the DGT website. With the reflection of the convenience provided by the Directorate General of Taxes, it turns out that it significantly affects the use of incentives; as of October 14, 2020, the utilization of incentives reached Rp.460 billion, or a total of 229,850 MSME taxpayers who took advantage of this incentive with a realization value equivalent to 19% or an increase of 14% from before. The results of this study are in line with Yulianti, (2022) and Yuli Agustina et al., (2021).

4. CONCLUSION

This study aims to determine the influence of tax socialization, knowledge and understanding of taxation, and the ease of tax services on the use of PMK 44 of 2020. The respondents used were MSME taxpayers registered at the North Malang KPP. Based on the data that has been collected and hypothesis testing that has been carried out to determine the utilization of PMK 44 in 2020. It can be concluded that there is an influence on tax socialization, knowledge and understanding of taxation, and the complexity of tax administration on the use of tax incentives. Knowledge and understanding, as well as the complexity of tax administration has a positive effect on the use of PMK 44 tax incentives in 2020. Sufficient knowledge and understanding of the tax system will encourage taxpayers' interest in utilizing tax incentives. Simple and easy-to-do tax administration will encourage taxpayers' interest in utilizing tax incentives. Meanwhile, socialization has no effect on the use of tax incentives. Because even though socialization has been carried out, the use of tax incentives by MSMEs is still far from the target. The next researcher is expected to be able to multiply independent variables because there are many other variables that can affect the use of PMK 44 in 2020, such as the influence of facilities & infrastructure, taxpayer education levels, and income, besides that subsequent research can use other methods in data collection such as direct interviews so that data from respondents better describes the real conditions.

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