Formosa Journal of Multidisciplinary Research (FJMR)
Vol. 4, No. 6, 2025: 2503-2514

Analysis of Understanding of PP No. 55 of 2022 and the Role of Tax Consultants on Tax Compliance among MSMEs in Surabaya during Economic Recovery

Awalia Kurniawati[1*], Lintang Venusita[2]
Universitas Negeri Surabaya, Indonesia
Corresponding Author: Awalia Kurniawati awalia.21045@mhs.unesa.ac.id

A R T I C L E I N F O

Keywords: Tax Compliance, Tax Understanding, Tax Consultant, Post Covid-19, MSMEs

Received : 16, May
Revised : 30, May
Accepted: 22, June

A B S T R A C T

This study aims to examine whether taxpayers' understanding of PP No. 55 of 2022 and the role of tax consultants influences tax compliance among MSMEs in the food and beverage sector. This research employs a descriptive quantitative method, and data were collected through a survey using questionnaires, which were analyzed using the Partial Least Square-Structural Equation Modeling (PLS-SEM). The results of the study indicate that understanding of PP No. 55 of 2022 and the role of tax consultants have a significant positive impact on the tax compliance level of MSMEs in Surabaya. The study concludes that effective tax socialization and support from tax consultants are crucial in raising awareness and improving tax compliance among MSMEs.

DOI: https://doi.org/10.55927/fjmr.v4i6.252
ISSN-E: 2829-8896
https://npaformosapublisher.org/index.php/fjmr

INTRODUCTION

Indonesia's post-COVID-19 economic recovery represents a crucial phase for ensuring national macroeconomic stability. Following the official end of the pandemic in June 2023 (Rusman, 2023), household consumption began to recover, reversing the sharp decline experienced in 2020 (Pratiwi, 2022). This rebound period presents both opportunities and challenges, especially for Micro, Small, and Medium Enterprises (MSMEs), MSMEs contribute more than 60% to the national GDP and provide jobs for 97% of the workforce (Haryo Limanseto, 2021), positioning them at the heart of Indonesia's recovery strategy.

Among MSMEs, the food and beverage (F&B) sector holds the largest share, particularly in urban centers like Surabaya, which accounts for over 11% of East Java's MSMEs (DISKOPUKM, 2024). In this city, F&B businesses make up nearly 30% of MSMEs or about 112,363 business units, underlining their economic impact and potential for generating tax revenue (Wienanto, 2024). However, tax compliance within this group remains a concern. Limited knowledge of tax laws and insufficient access to tax education are among the primary obstacles. The perceptions taxpayers hold regarding tax rates and the administrative systems in place also influence their willingness to comply (Ariyanto et al., 2020). To ease the burden, the government introduced incentives like the 0.5% final income tax and simplified reporting without bookkeeping under PP No. 55 of 2022 (Alandra, 2024). According to research by Setyawan et al., (2023) and Oktris et al., (2024), taxpayers' understanding of tax regulations significantly influences their tax compliance levels.

In light of these challenges, tax consultants have emerged as essential partners in helping MSMEs fulfill their tax obligations. In Surabaya, around 120 registered tax consultants are available to guide businesses in understanding and complying with relevant tax regulations (SIKOP Kemenkeu, 2024). Their assistance not only reduces the risk of administrative errors but also improves the timeliness of tax submissions (Satvika, 2024). Research indicates that MSMEs utilizing tax consultant services tend to demonstrate higher compliance levels (Nugraheni et al., 2021). Therefore, this study seeks to analyze the impact of MSMEs' understanding of PP No. 55 of 2022 and the role of tax consultants on tax compliance during Indonesia's post-pandemic recovery (Aningtiyas, 2019).

LITERATURE REVIEW

Theory of Planned Behaviour

The Theory of Planned Behavior suggests that individuals are rational decision-makers who utilize available information in a structured manner. Before engaging in any action, individuals evaluate the potential outcomes and objectives, and then determine whether or not to proceed (Ajzen, 1991). Behavioral intention is shaped by three core components: attitudes toward the behavior, subjective norms, and perceived behavioral control.

Tax Compliance

Compliance reflects a person's internal sense of duty as a responsible citizen to obey rules and regulations set by relevant authorities or institutions. Tax compliance refers to a taxpayer's awareness and adherence to their tax responsibilities and entitlements (Waluyo, 2020). Sirait, C. C., & Toly, (2018), tax compliance can be divided into two types: formal and material compliance. Formal compliance involves fulfilling tax obligations as outlined in legal procedures, while material compliance refers to the substantial or actual fulfillment of obligations in line with the spirit and content of tax laws. Material compliance, therefore, encompasses formal compliance.

Previous Research

Previous research serves as a basis for identifying research gaps and gaining insights for further investigation. The references used in this study consist of published theses and journal articles relevant to the research topic. This study refers to five key prior studies:

1. Suyono et al., (2021) carried out a study titled "The Effect of Taxation Understanding and Tax Perception on the Application of the Amendment to Government Regulation No. 46 of 2013 into No. 23 of 2018 on Tax Sanctions and Personal MSME Taxpayer Compliance in Pekanbaru." This study applied a descriptive quantitative methodology. The findings indicated that taxation understanding did not influence MSME taxpayer compliance in Pekanbaru. However, the amendment from Government Regulation No. 46 of 2013 to No. 23 of 2018 had a positive impact as it influenced MSME taxpayer compliance. Moreover, tax sanctions significantly affected MSME taxpayer compliance.
2. Andika Putra Telaumbanua (2020) carried out a study entitled "Analysis of the Application of Government Regulation No. 23 of 2018, Understanding of Taxation, and Tax Sanctions Against MSME Taxpayer Compliance." This study aimed to examine the effect of Government Regulation No. 23 of 2018, taxation understanding, and tax sanctions on MSME taxpayer compliance at Plaza Harmoni, Tangerang City. The study applied descriptive analysis and utilized questionnaires for data collection. The findings showed that the implementation of Government Regulation No. 23 of 2018, taxation understanding, and tax sanctions had a positive and significant effect on MSME taxpayer compliance
3. Ayu & Handayani, (2024) conducted a study entitled "Analysis of the Role and Benefits of Tax Consultant Services on the Improvement of Taxpayer Compliance for Individuals and Business Entities." This study used a quantitative methodology. The research findings demonstrated that the role of tax consultant services has a positive effect on enhancing the compliance of both individual and corporate taxpayers.
4. Hygi Prihastuti et al., (2023) conducted a study entitled "The Influence of Government Regulation No. 55 of 2022 Policy and Trust in Government on MSME Taxpayer Compliance." This study employed a quantitative approach using descriptive and explanatory methods. The research results indicated that both Government Regulation No. 55 of 2022 and trust in government significantly influenced MSME taxpayer compliance in Pekanbaru. The combined influence of the policy and trust in government accounted for more than 50% of tax compliance variation

5. Andika Putra Telaumbanua (2020) carried out a study entitled "Analysis of the Application of Government Regulation No. 23 of 2018, Understanding of Taxation, and Tax Sanctions Against MSME Taxpayer Compliance." This study aimed to examine the effect of Government Regulation No. 23 of 2018, taxation understanding, and tax sanctions on MSME taxpayer compliance at Plaza Harmoni, Tangerang City. The study applied descriptive analysis and utilized questionnaires for data collection. The findings showed that the implementation of Government Regulation No. 23 of 2018, taxation understanding, and tax sanctions had a positive and significant effect on MSME taxpayer compliance.

Research Hypothesis

A solid understanding of tax rules can enhance taxpayers' awareness and sense of responsibility, which leads to higher levels of compliance. This aligns with the findings of Andika Putra Telaumbanua, (2020), who discovered that comprehension of Government Regulation No. 23 of 2018 positively and significantly influences MSME taxpayer compliance. Taxpayers with adequate knowledge of tax regulations tend to comply more fully, emphasizing the role of tax understanding in promoting compliance. Based on this reasoning, the first hypothesis is proposed:

H1: Understanding of Government Regulation No. 55 of 2022 has a positive effect on taxpayer compliance.

Tax consultants serve a vital function in helping taxpayers accurately and promptly meet their tax obligations, thereby improving compliance levels. With the help of tax consultants, taxpayers often feel more confident in fulfilling their responsibilities and avoiding administrative errors or legal breaches. This is supported by the research of Ayu & Handayani (2024), which showed that tax consultant services positively contribute to improved compliance. Based on this, the second hypothesis is proposed:

H2: The role of tax consultants has a positive effect on taxpayer compliance.

METHODOLOGY

This study applies a quantitative research approach with the aim of examining the relationship between variable assumptions. The population in this study were food and beverage MSMEs in Surabaya with a total of 112.363 and the sample rounded up to 400 respondents, with the following criteria: (1) Own a culinary (Food & Beverage) Micro, Small, and Medium Enterprise. (2) Domiciled in Surabaya, East Java, Indonesia. As a result, a sample of 400 respondents was obtained based on the Slovin formula.

RESEARCH RESULT

his research employs the Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach as the primary method for data analysis, utilizing SmartPLS version 3 software to conduct and interpret the statistical evaluation. The software facilitates the assessment of both the measurement (outer) and structural (inner) models.

Outer Model

The measurement model analysis is conducted to evaluate the associations between latent constructs and their observed indicators. This stage includes two main assessments: validity and reliability testing.

Validity Test

Validity testing aims to determine the extent to which an instrument accurately captures the concept it is designed to measure. It involves evaluating how effectively the measurement tool reflects the underlying construct within the research. A higher validity score indicates a stronger representation of the intended variable. In this study, validity is assessed using both convergent validity and discriminant validity measures.

1. ***Convergent Validity***

   Convergent validity is evaluated through factor loadings and the Average Variance Extracted (AVE). According to Ghozali and Latan, (2015), indicators are deemed valid if the factor loading exceeds 0.7 and the AVE is greater than 0.5. However, Hair et al. (2014) suggests that a loading value above 0.5 is still considered acceptable.

Table 1. Factor Loading and AVE Score

	Factor Loading	**AVE**
Y.1	0,946	
Y.2	0,921	
Y.3	0,927	0,872
Y.4	0,939	
Y.5	0,936	
X1.1	0,788	
X1.2	0,838	
X1.3	0,887	
X1.4	0,884	0,724
X1.5	0,781	
X1.6	0,863	
X1.7	0,882	
X1.8	0,877	
X2.1	0,963	
X2.2	0,967	
X2.3	0,967	0,936
X2.4	0,971	
X2.5	0,971	

As presented in Table 1, all indicators in this study display factor loadings above 0.5 and AVE values exceeding 0.5. This confirms that the indicators fulfill the requirements for convergent validity in this research model, indicating a strong association between the indicators and their respective latent variables.

2. *Discriminant Validity*

Discriminant validity ensures that each latent construct is distinctly different from the others and that the constructs are not excessively correlated. Hair et al. (2014) recommends evaluating discriminant validity using the Fornell-Larcker criterion and cross-loadings.

Table 2. Fornell-Larcker criterion

	Y	X1	X2
Y	**0,934**		
X1	0,816	**0,851**	
X2	0,374	0,323	**0,968**

Based on the Fornell-Larcker criterion in Table 2, the square roots of the AVE for each construct are greater than the correlations with other constructs, fulfilling the criterion.

Table 3. Cross-Loading score

	Y	X1	X2
Y.1	**0,946**	0,757	0,358
Y.2	**0,921**	0,754	0,356
Y.3	**0,927**	0,764	0,364
Y.4	**0,939**	0,758	0,321
Y.5	**0,936**	0,779	0,348
X1.1	0,625	**0,788**	0,212
X1.2	0,668	**0,838**	0,249
X1.3	0,718	**0,887**	0,306
X1.4	0,705	**0,884**	0,273
X1.5	0,655	**0,781**	0,249
X1.6	0,725	**0,863**	0,277
X1.7	0,729	**0,882**	0,306
X1.8	0,724	**0,877**	0,315
X2.1	0,349	0,309	**0,963**
X2.2	0,352	0,291	**0,967**
X2.3	0,379	0,328	**0,967**
X2.4	0,370	0,329	**0,971**
X2.5	0,360	0,302	**0,971**

Additionally, Table 3 illustrates that each indicator's loading on its respective construct is higher than its loading on other constructs, which meets the cross-loading requirement. As Ghozali (2016) notes, a cross-loading value above 0.7 indicates an ideal relationship. Hence, the findings confirm that the model satisfies the criteria for discriminant validity, demonstrating that the indicators are well-differentiated and aligned with their intended constructs.

Reliability Test

Reliability refers to the consistency and stability of a measurement instrument across different instances or evaluators. A measurement is considered reliable when it produces consistent outcomes upon repeated application. Reliability is typically assessed using Cronbach's Alpha and Composite Reliability (CR). According to Hair et al. (2014), a construct is considered reliable if the Cronbach's Alpha is above 0.7 and the CR exceeds 0.6 (Hair et al., 2014).

Table 4. Reliability Test

	Cronbach's Alpha	*Composite Reliability*
Y	0,963	0,971
X1	0,945	0,954
X2	0,983	0,987

Table 4 shows that both Cronbach's Alpha and Composite Reliability values for each construct exceed the recommended thresholds. Thus, it can be concluded that the instrument used in this study is reliable and capable of producing consistent results when measuring the same construct multiple times.

Inner Model

The structural model, or inner model, is analyzed to evaluate the hypothesized causal relationships among the latent variables. The model's predictive power is assessed using the R-Square (R^2) value, which indicates the proportion of variance in the endogenous construct explained by the exogenous variables. According to Hair et al. (2014), an R^2 value of 0.75 or higher is considered substantial, 0.50 is moderate, and 0.25 is weak.

Table 5. R-square Test

	R-*Square*	**R-***Square Adjusted*
Y	0,680	0,679

The R-Square analysis reveals an Adjusted R^2 value of 0.679, indicating that 67.9% of the variance in tax compliance (Y) is explained by tax understanding (X1) and the role of tax consultants (X2), while the remaining 32.1% is attributed to other factors not included in the model. This suggests that the model has a moderate explanatory power.

Hypothesis Test

To examine the effects of exogenous variables on endogenous variables, hypothesis testing is performed using significance testing through the bootstrapping procedure in SmartPLS 3.0. This method involves repeated resampling of the original dataset. The evaluation criteria include the t-statistic and the p-value, with the threshold for significance being a t-value greater than 1.96 and a p-value below 0.05 (Ghozali, 2021).

Table 6. Hypothesis Test

	Original Sample (O)	**T Statistics (|O/STDEV|)**	**P Values**
X1 -> Y	0,777	26,797	0,000
X2 -> Y	0,124	4,335	0,000

The hypothesis test results indicate that the effect of tax understanding related to Government Regulation No. 55 of 2022 (X1) on tax compliance (Y) yields a t-statistic of 26.797 and a p-value of 0.000, thus supporting H1. This signifies a positive and significant impact of tax understanding on the tax compliance behavior of MSMEs in Surabaya's food and beverage sector.

Similarly, the role of tax consultants (X2) on tax compliance (Y) produces a t-statistic of 4.335 and a p-value of 0.000, which also meets the significance criteria. Therefore, H2 is accepted, indicating that tax consultants positively influence tax compliance among food and beverage MSMEs in Surabaya.

DISCUSSION

The Influence of Understanding Government Regulation No. 55 of 2022 on Tax Compliance Among MSMEs in Surabaya During the Economic Recovery Period

These findings are in line with the Theory of Planned Behavior (TPB) by Ajzen (1991), which posits that a person's behavior, including tax compliance, is determined by three core factors: their attitude toward the behavior, the subjective norms surrounding it, and their perceived control over performing it.

In terms of Attitude Toward the Behavior, the results show that taxpayers who have a clear understanding that taxes are a compulsory contribution to the state and a civic duty for business owners tend to develop a favorable attitude toward tax compliance. According to Ajzen (2005), the more positively an individual views a behavior, the more inclined they are to carry it out.

Additionally, participants who frequently accessed tax-related information through platforms like social media, workshops, or training sessions felt greater pressure from their social circles to fulfill tax obligations. This aligns with Venusita et al., (2025), who found that taxpayer knowledge improved after attending training. Exposure to such information reinforces the idea that paying and reporting taxes is a norm that should be followed, thereby enhancing compliance. This represents the Subjective Norm element in TPB, as outlined by Ajzen (2005).

Regarding Perceived Behavioral Control, this relates to taxpayers' beliefs about their capability to fulfill tax obligations and is shaped by the ease or difficulty they associate with the process (Ajzen, 2005). The study showed that taxpayers who were confident in completing and submitting their tax returns (SPT), and who understood tax penalties, were more likely to comply. A stronger sense of capability was associated with timely filings and efforts to avoid fines or debts (Ajzen, 1991).

Overall, the findings confirm that understanding tax regulations significantly influences tax compliance through the development of positive attitudes, the impact of social norms, and increased self-efficacy. Therefore, enhancing tax education especially regarding Government Regulation No. 55 of 2022 can be an effective measure to boost compliance among MSMEs.

The Influence of the Role of Tax Consultants on Tax Compliance Among MSMEs in Surabaya During the Economic Recovery Period

Tax consultants play a key role in fostering a positive attitude toward tax compliance. According to the study, taxpayers expressed greater confidence in meeting tax requirements when supported by consultants, showing that their involvement enhances positive perceptions of the importance of complying. This was reflected in survey findings where many respondents submitted their SPTs on time and were more aware of the consequences of non-compliance.

In terms of Subjective Norms, tax consultants serve as influential figures who help establish behavior standards within the taxpayer's social and professional environment (Ajzen, 2005). Respondents mentioned that consultants consistently informed them about regulatory changes, aligning their behavior with expected norms. This finding aligns with (Nugraheni et al., 2021), who stated that authoritative figures such as consultants or experts can boost taxpayers' intent to comply.

The research also found that tax consultants assist in correctly filling out tax returns and help avoid penalties, indicating that their role enhances taxpayers' perception of their ability to meet tax obligations accurately. When taxpayers feel supported in calculating taxes and resolving tax issues, their confidence in fulfilling obligations increases. This correlates with tax compliance indicators such as being free from penalties/arrears and having the ability to calculate taxes accurately.

Assistance from tax professionals significantly improves compliance because they reduce regulatory ambiguity and provide a sense of security in the reporting and payment process. Therefore, the presence and quality of tax consultants' roles not only help administratively but also shape the psychological and social aspects of taxpayers to comply. Through the mechanisms explained in TPB, the role of tax consultants contributes significantly to the formation of tax compliance behaviour among MSMEs.

CONCLUSIONS AND RECOMMENDATIONS

Based on the problem background presented and the discussion explained in the previous chapter, the following conclusions can be drawn:

1. The understanding of Government Regulation No. 55 of 2022 has a positive effect on tax compliance among food and beverage MSMEs in Surabaya. The higher the level of tax understanding among MSME entrepreneurs, the higher the tax compliance within the MSME community.

2. The role of tax consultants has a positive effect on tax compliance among food and beverage MSMEs in Surabaya. MSME entrepreneurs who are currently using or have used tax consultant services are more likely to comply with tax regulations.

ADVANCED RESEARCH

The scope of this research is focused solely on MSME actors in the food and beverage (F&B) sector in Surabaya, within the context of post-COVID-19 economic recovery, examining the impact of taxpayer understanding of Government Regulation No. 55 of 2022 and the role of tax consultants on MSME tax compliance levels. This study only addresses variables related to Government Regulation No. 55 of 2022 and does not include other irrelevant tax policies.

For future researchers, it is recommended to include additional variables such as sanctions, motivation, or trust in the government, which may be more relevant to upcoming economic and tax-related issues that could influence tax compliance. Furthermore, since all respondents in this study were MSMEs from the food and beverage sector, future studies could expand the scope by including MSMEs from other sectors as the research object.

REFERENCES

Ajzen, I. (1991). *The theory of planned behavior*. Organizational Behavior and Human Decision Processes. https://doi.org/10.1016/0749-5978(91)90020-T

Alandra, N. (2024). *Pajak UMKM di Indonesia: Kenali Tarif Pajak UMKM dalam PP 55/2022*. https://www.pajak.com/komunitas/opini-pajak/pajak-umkm-di-indonesia-kenali-tarif-pajak-umkm-dalam-pp-55-2022/

Andika Putra Telaumbanua, R. (2020). Analysis of the Application of Government Regulation No.23 of 2018, Understanding of Taxation and Tax Sanctions Against MSMEs Taxpayer Compliance. *Jurnal Komunitas Dosen Indonesia, ECo-Fin*, *2*(1). https://jurnal.kdi.or.id/index.php/ef

Aningtiyas, D. R. S. (2019). *Mengenal Profesi Konsultan Pajak*. Https://Pajak.Go.Id/. https://pajak.go.id/id/artikel/mengenal-profesi-konsultan-pajak

Ariyanto, D., Akuntansi, J., Ekonomi, F., & Nuswantara, D. A. (2020). *Pengaruh Persepsi Tarif Pajak Terhadap Kepatuhan Wajib Pajak Umkm*. *8*(3). http://jurnalmahasiswa.unesa.ac.id/index.php/jurnal-akuntansi/AKUNESA:JurnalAkuntansiUnesa

Ayu, S., & Handayani, A. E. (2024). Analisis Peran dan Manfaat Jasa Konsultan Pajak Terhadap Peningkatan Kepatuhan Wajib Pajak Orang Pribadi dan Badan. *Soetomo Accounting Review*, 2. https://doi.org/https://doi.org/10.25139/sacr.v2i5.9440

DISKOPUKM. (2024). *Infografis dan Nilai Tambah UMKM Jawa Timur*. https://data.diskopukm.jatimprov.go.id/satu_data/

Ghozali, I. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23* (8th ed.). Badan Penerbit-Undip.

Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10*. Badan Penerbit UNDIP Semarang.

Ghozali, I., & Latan, H. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. Badan Penerbit UNDIP Semarang.

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis* (7th ed.).

Haryo Limanseto. (2021). *UMKM Menjadi Pilar Penting dalam Perekonomian Indonesia*. Https://Ekon.Go.Id/. https://ekon.go.id/publikasi/detail/2969/umkm-menjadi-pilar-penting-dalam-perekonomian-indonesia

Hygi Prihastuti, A., Al Sukri, S., Jusmarni, & Kusumastuti, R. (2023). Pengaruh Kebijakan PP Nomor 55 Tahun 2022 dan Kepercayaan kepada Pemerintah Terhadap Kepatuhan Wajib Pajak UMKM. *Jurnal Pajak Dan Bisnis (Journal of Tax and Business)*, *4*(1), 56–65. https://mail.stpi-pajak.ac.id/jurnal/index.php/JPB/article/view/76

Nugraheni, A. P., Sunaningsih, S. N., & Khabibah, N. A. (2021). Peran Konsultan Pajak terhadap Kepatuhan Wajib Pajak. *Jurnal Akuntansi Terapan Indonesia*, *4*(1), 49–58. https://doi.org/https://doi.org/10.18196/jati.v4i1.9701

Oktris, L., Muktiasih, I., & Azhar, Z. (2024). *Understanding of Taxation , Taxpayer Morality , and Tax Compliance in Indonesia : The Importance of Tax Awareness*. *16*(1), 1–14. https://doi.org/10.26740/jaj.v16n1.p1-p14

Pratiwi, Y. R. (2022). *Pemulihan Perekonomian Indonesia Setelah Kontraksi Akibat Pandemi Covid-19*. Djkn.Kemenkeu.Go.Id. https://www.djkn.kemenkeu.go.id/kpknl-banjarmasin/baca-artikel/14769/Pemulihan-Perekonomian-Indonesia-Setelah-Kontraksi-Akibat-Pandemi-Covid-19.html

Rusman. (2023, November 20). *Keppres 17/2023: Berakhirnya Status Pandemi COVID-19 di Indonesia*. Https://Jdih.Maritim.Go.Id/Berita/Keppres-172023-Berakhirnya-Status-Pandemi-Covid-19-Di-Indonesia.

Satvika. (2024). *Apa Saja Peran dan Tugas Konsultan Pajak Atau Tax Consultant di Indonesia ?* Satvika.Co.Id. https://satvika.co.id/peran-dan-tugas-tax-consultant-di-indonesia/

Setyawan, M. D., Alfakhrizi, A., & Mubarok, A. A. (2023). The Effect Of Taxpayer Knowledge And Accountancy Understanding On Taxpayer Compliance In Sidoarjo. *International Economic Conference of Business and Accounting*, *4*(1).

SIKOP Kemenkeu. (2024). *Daftar Konsultan Pajak*.

https://sikop.kemenkeu.go.id/front/carikonsultan

Sirait, C. C., & Toly, A. A. (2018). Faktor Faktor Yang mempengaruhi Kepatuhan Wajib Pajak Dalam Memenuhi Kewajiban Membayar Pajak di Surabaya. *Tax And Accounting Review*, 41–48.

Suyono, S., Vivian, Y., Sekolah, R., Ekonomi, T. I., & Indonesia, P. (2021). Taxpayers Perception Regarding Application of Amendment to PP No.46 of 2013 become PP No.23 of 2018 on the Compliance of Personal MSME Taxpayers. *Jurnal Aplikasi Manajemen (Journal of Applied Management)*, *19*(1), 99–111. https://doi.org/10.21776/ub.jam.2021.019.01.10

Venusita, L., Pujiono, Aisyaturrahmi, & Nuswantara, D. A. (2025). Pelatihan Pajak UMKM Bagi Masyarakat Migran Indonesia Di Malaysia. *ABIMANYU: Journal of Community Engagement*, *6*, 41–49. https://doi.org/https://doi.org/10.26740/abi.v6n`1.p41-49

Waluyo, T. (2020). Pemeriksaan Terhadap Wajib Pajak yang Tidak Menyampaikan SPT, Ketentuan dan pemilihannya sesuai SE 15/PJ/2018. *Simposium Nasional Keuangan Negara*, 677–1115.

Wienanto, S. A. (2024). *Kementerian Perdagangan Sebut Waralaba Makanan dan Minuman Terbesar, Capai 47 Persen*. Www.Kemendag.Go.Id. https://www.kemendag.go.id/berita/pojok-media/kementerian-perdagangan-sebut-waralaba-makanan-dan-minuman-terbesar-capai-47-persen