

Research article

MSME Tax Compliance During the COVID-19 Pandemic

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Abstract.

The COVID-19 pandemic has had a significant impact on MSME actors who are experiencing an economic crisis. The decline in people's purchasing power has also greatly affected the sustainability of MSME businesses. The economic crisis experienced by MSMEs can unwittingly be a threat to the national economy, especially tax revenues. This study aims to examine the effect of the level of tax evasion, the level of trust in the legal system and government, the knowledge of tax incentives, the use of tax incentives, and tax digitalization on tax compliance. The respondents of this study were 195 MSME actors in Kudus Regency, Indonesia. Data were analyzed through multiple linear regression analysis. The results showed that the level of tax evasion, knowledge of tax incentives, utilization of tax incentives, and tax digitization had a positive effect on tax compliance, while the level of trust in the legal system and government did not affect tax compliance.

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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are the most important pillars in the Indonesian economy. The number of MSMEs in Indonesia is 64.19 million, where the composition of micro and small businesses is very dominant, namely 64.13 million or about 99.92% of the entire business sector. MSMEs have a major contribution to Indonesia's Gross Domestic Product (GDP) of 61.07% or Rp. 8,573.89 trillion. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total workforce and can collect up to 60.4% of total investment [1].

At the end of 2019, the world community was shocked by the 2019 Coronavirus disease (Covid-19). The Covid-19 pandemic has had economic, social, and political implications in almost all countries, including Indonesia [2]. Restrictions on community activities as an effort to deal with the Covid-19 pandemic have caused significant economic losses nationally [3]. A Bank Indonesia survey stated that as many as 87.5%

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of MSMEs were affected by the Covid-19 pandemic. Of this amount, around 93.2% of them were negatively affected on the sales side [4].

The existence of Covid-19 has had a significant impact on MSME actors in Kudus Regency who are experiencing an economic crisis. The reason is, the decline in people's purchasing power due to the Covid-19 pandemic has greatly affected the sustainability of MSME businesses. The economic crisis experienced by MSMEs can unwittingly be a threat to the national economy, especially tax revenues. One of the government's support for MSMEs during the Covid-19 pandemic is the provision of incentives for the Government-borne MSME Final PPh (DTP). This incentive is given to MSME actors with a final tariff of 0.5% (according to PP No. 23/2018). This incentive is regulated in PMK No. 82/PMK.03/2021 concerning amendments to the Regulation of the Minister of Finance Number 9/PMK.03/2021 concerning Tax Incentives for Taxpayers Affected by the 2019 Corona Virus Disease Pandemic. Thus, MSME taxpayers do not need to pay taxes. MSME actors who want to take advantage of this tax incentive policy do not need to submit a certificate as per related regulations but simply submit a monthly realization report.

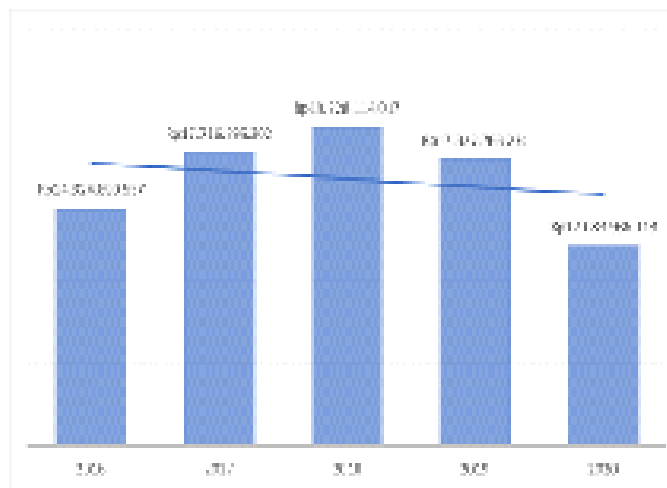


Figure 1: Total MSME Taxpayer Revenue in Kudus Regency 2016-2020.

The implementation of the tax incentive policy, which aims to help the economy of taxpayers during the Covid-19 pandemic, is used by taxpayers as an effort to evade taxes. Suhaidar et al. [5] found that there was an increase in tax evasion during the Covid-19 pandemic. The results of the research by Suhaidar et al. [5] support the publication published by the OECD [6] which explains that during the Covid-19 period, crime in terms of taxation tends to increase due to government assistance programs that are carried out very quickly to provide opportunities for individuals and businesses to commit tax crimes.

The Tax Justice Network [7] states that corporate tax avoidance in Indonesia is US\$ 4.78 billion or equivalent to Rp. 67.6 trillion and US\$ 78.83 million or around Rp. 1.1 trillion comes from individual taxpayers. Although tax evasion is not prohibited by tax law, tax evasion causes the state to lose huge amounts of money. This has an impact on the decline in state income and not optimal development and distribution of people's welfare.

The Directorate General of Taxes (DGT) revealed that the number of MSMEs in Indonesia as of August 2021 reached 64.19 million. However, MSMEs that have taken advantage of the final PPh incentives for DTP MSMEs are only around 15% or 9.8 million, which means that this tax incentive policy has not yet reached all MSME actors. Physical contact restrictions imposed by the government also encourage taxpayers to digitize in the implementation of their tax rights and obligations. The online-based tax service carried out by the government is currently the right moment where taxpayers with all their limitations during the Covid-19 pandemic can still carry out activities related to taxation through online tax services. This can create good cooperation between the government and the community on tax compliance.

The researcher intends to carry out an update from previous studies that examine the compliance of MSME taxpayers during the Covid-19 pandemic with the existence of tax incentive policies and tax digitalization and how the level of evasion and the level of trust of taxpayers in the government during the Covid-19 pandemic so that the research This study aims to examine the level of tax evasion, the level of trust in the legal system and government, knowledge of tax incentives, utilization of tax incentives, and tax digitalization on tax compliance.

2. Literature Review and Hypotheses Formulation

2.1. Fiscal Psychology Theory

Tax is a mandatory contribution whose incentives cannot be enjoyed directly by the taxpayer. To improve voluntary tax compliance, taxpayers must obtain real evidence that the tax paid is evidence that can be felt directly by citizens. This is called the theory of fiscal psychology. Fiscal psychology theory emphasizes the loss of motivation of taxpayers to pay taxes caused by the absence of direct benefits from paying taxes [8].

Fiscal psychology theory is a combination of economic and psychological approaches which is another better choice in explaining tax compliance. Based on the theory of

fiscal psychology, although the public cannot directly feel the impact of the taxes paid, the Indonesian government must be transparent. The government must publicly demonstrate that the tax is indeed used for public procurement, not for the government.

2.2. Attribution Theory

Attribution theory is a theory that assumes that a person's behavior is influenced by two factors, namely external factors and internal factors [9]. Internal factors are factors that arise within the individual, for example, effort or ability, while external factors are factors that arise from outside the individual, for example, luck. Based on attribution theory, if someone wants to make observations on the behavior of others, then they want to know whether the behavior is influenced by internal factors or external factors [10].

2.3. Slippery Slope Theory

The Slippery Slope Theory proposed by Kirchler [11] contradicts the understanding of tax compliance. Taxpayers become compliant because they calculate that the cost of non-compliance is more expensive. Furthermore, taxpayers become obedient because they feel obliged to obey as other taxpayers do. Kirchler et al. [11] describe tax compliance with two other dimensions, namely the authority of the tax authority and trust in the tax authority. The authority of the taxation authority means that the tax authority is tasked with detecting illegal tax evasion, among others through auditing and imposing sanctions on taxpayers who evade while trust in the taxation authority is illustrated that the tax authority tends to be of service and has good faith in carrying out its work.

2.4. Level of Tax Evasion and Tax Compliance

Tax evasion is an active effort made by taxpayers in terms of reducing, eliminating, illegally manipulating tax debts, or avoiding not paying taxes as owed according to tax rules. According to the theory of fiscal psychology, several conditions cause a person to not be able to directly feel the impact of paying taxes so that someone does tax evasion. Conditions that cause tax evasion are [12] environmental conditions, disappointing tax authority services, high tax rates, and poor tax administration systems.

The act of the taxpayer who intentionally does not report in full the wealth and income that should be taxable can be subject to punishment. This taxpayer's action is possible due to the lack of supervision from the tax authorities, especially during the

Covid-19 pandemic, where almost all regions in Indonesia are subject to restrictions on community activities. Tax sanctions and the possibility that taxpayers can be audited by the tax authorities can cause taxpayers to be reluctant to do tax evasion [13]. In addition, the reasons why taxpayers are reluctant to do tax evasion are the quality of public services that taxpayers can feel directly and the convenience of taxpayers in carrying out their tax obligations, supported by low fees and levies if taxpayers carry out their obligations correctly and appropriately. The higher the perception that tax evasion is a common practice, the lower the individual's intrinsic motivation to pay taxes (14,15)

H1: The level of tax evasion has a negative effect on tax compliance

2.5. Level of Trust in the Legal System and Government and Tax Compliance

The real performance of the government in dealing with Covid-19 can foster taxpayer confidence in the government. Latief et al [16] argue that the trust of the people in the government is influenced by the operation of the public sector and services to the community itself. The Slippery Slope Theory can explain how the relationship that exists today between the state and its citizens. If individuals perceive that the state can be trusted, then the level of trust of taxpayers will increase as well as the level of compliance with tax regulations. Therefore, good relations between taxpayers and the state must always be maintained with positive actions through a well-functioning tax authority and a positive social atmosphere.

According to Scholz & Lubell [17] the level of trust of taxpayers in the legal system and government determines the level of taxpayer compliance. Taxpayers who trust the government show a higher level of compliance than taxpayers who do not trust the government. Thus, individual beliefs affect the urge of citizens to commit and comply with regulations. If the state acts in a trustworthy manner, then taxpayers will be willing to have more tax compliance. If the public already believes that the government's performance through policies for protecting and recovering the economy of MSMEs during the Covid-19 pandemic is generally good, it will automatically motivate taxpayers to pay taxes.

H2: The level of trust in the legal system and the government has a positive effect on tax compliance

2.6. Tax Incentive Knowledge and Tax Compliance

The tax incentive policy during the Covid-19 pandemic is a tax reform provided by the Ministry of Finance in response to the declining income of business actors affected by the Covid-19 outbreak. The six tax incentives that can be utilized by the community until the end of 2021 are stated in PMK No. 82/PMK.03/2021 regarding amendments to PMK No. 9/PMK.03/2021 concerning Tax Incentives for Taxpayers Affected by the 2019 Corona Virus Disease Pandemic. Knowledge of tax incentives obtained from tax authorities plays an important role so that taxpayers can participate in utilizing this tax incentive policy. Tax incentives during the Covid-19 pandemic for MSMEs, namely the 0.5% final income tax incentive borne by the government (DTP). MSMEs no longer need to pay taxes and parties who transact with MSMEs also do not need to take tax cuts when transacting.

Based on attribution theory, knowledge of tax incentives comes from individual taxpayers themselves. MSME taxpayers feel that they are given convenience from the government with this policy. The socialization of tax incentives from the tax authorities increases the knowledge of taxpayers so that taxpayers can understand and take advantage of the tax incentive policies provided by the government. The results of research conducted by Kumala & Junaidi [18] and Ariyanto, et al. [19] results that tax knowledge has a positive effect on tax compliance.

H3: Knowledge of tax incentives has a positive effect on tax compliance

2.7. Tax Incentive Utilization and Tax Compliance

Tax incentives are a policy carried out by the government in the form of reducing the tax burden borne by taxpayers or taxes borne by the government (DTP). This tax incentive provides facilities to taxpayers who no longer need to pay or deposit taxes within a predetermined period according to government policy. Based on research by Selvi & Ramdhan [20] the tax incentive policy aims to ease the burden and socio-economic impact which is the handling of the impact of Covid-19. Another study states that tax incentives are an effective step in handling the impact of Covid-19 [21].

Based on the attribution theory, the use of tax incentives by taxpayers is an external factor that makes taxpayers more leverage in utilizing the tax incentive programs issued during the Covid-19 pandemic and can later improve taxpayer compliance. The existence of tax incentives will be very beneficial for MSME actors, especially for businesses affected by the pandemic. The tax incentives provided by the government

provide convenience for MSME actors because MSME taxpayers do not need to deposit taxes owed, but only need to make a realization report every month. This will increase the awareness of taxpayers in paying off their tax obligations. The results of research conducted by Daniel & Faustin [22] and Latief et al. [16] show that the use of tax incentives has a positive effect on tax compliance.

H4: Utilization of tax incentives has a positive effect on tax compliance

2.8. Tax Digitalization and Tax Compliance

The use of information technology is one of the main pillars of the 2021-2024 tax reform that will be implemented by the DGT. In addition, tax digitization is also an initiative for the government to increase the tax ratio. The digitization process in the taxation system is believed to be able to change several fundamental matters, one of which is taxpayer compliance. Tax digitization is a program as a form of implementation of tax reform which is an improvement or refinement of performance and institutions to be more efficient and economical [23].

The Covid-19 pandemic has forced the government to implement Large-Scale Social Restrictions (PSBB), which of course restricts people from carrying out their activities. This is necessary to reduce the spread of the Covid-19 virus. In terms of taxation, the public can access tax services online without having to come to the tax service office and at the same time avoid crowds. The government provides tax digitization facilities that can meet the needs of the community related to their obligations as taxpayers. According to attribution theory, tax digitization is an external factor because tax digitization is carried out by the tax authorities so that it can affect the perception of taxpayers in taking attitudes and actions to carry out their tax obligations. Tax digitization has a positive effect on taxpayer compliance [24]. Another study states that as a step in handling the impact of Covid-19, namely by achieving the target of state revenue from tax revenues, it is carried out through tax digitization [25].

H5: Tax digitization has a positive effect on tax compliance

3. Research Methods

This type of research is quantitative research. The independent variables in this study are the level of tax evasion, the level of trust in the legal system and government, knowledge of tax incentives, the use of tax incentives, and tax digitization while the

dependent variable is tax compliance. The data was obtained by using a questionnaire that was distributed directly to the respondents.

Research Variables	Indicators	Scale
Tax evasion rate	Administrative services	Ordinal
	Tax audits	
	Quality of public services	
	Official high cost economy	
Level of trust in the legal system and government	Trust in government	Ordinal
	Belief in the legal system	
	Trust in the Official Judiciary	
Knowledge of tax incentives	Tax incentive policies are published	Ordinal
	Through various media	
	Comprehensibility and the simple completion of the tax incentive policy by the tax authorities with the applicable tax regulations	
Utilization of tax incentives	Absorance of justice to taxpayer's obtained from tax law certainty	Ordinal
	Ease in implementing tax incentive policies	
	Comprehensibility between tax incentive policies and other tax regulations	
Tax digitalization	A digital-based tax service application	Ordinal
	Easy access to tax information	
	Ease of using the tax service application	
	Digital tax service innovation	
Tax compliance	Tax payment registration	Ordinal
	Payment of taxes	
	Submission of SPT	
	Comprehensibility of the amount of tax liability that must be paid and the actual calculation	
	Awards for the early payment of tax arrears	
	Absent of tax arrears	

Figure 2: Measurement of Research Variables.

The population in this study was 7,407 MSME taxpayers in Kudus Regency as of December 31, 2020. The sampling technique was purposive sampling with the following criteria: 1) MSMEs registered as individual taxpayers at KPP Pratama Kudus, 2) MSMEs took advantage of tax incentives borne by the government, and 3) MSMEs have used e-tax applications (e-billing and e-filing). Respondents in this study were 195 MSME actors in Kudus Regency.

The analysis tool uses multiple linear regression analysis. Previously the researchers had tested the validity and reliability tests for each research indicator with the result that all research indicators were valid and all research variables had high reliability and the indicators in this research questionnaire were related to each other. Classical assumption tests were conducted in this study, namely normality test, multicollinearity test, and heteroscedasticity test. The coefficient of determination test, F test, and t-test was carried out to test the feasibility of the research model and find out whether the results of the research hypothesis were accepted or rejected.

4. Discussion

4.1. Normality test

Normality test is used to test whether, in the regression model, confounding variables or residuals are normally distributed. The normality test was carried out through the Kolmogorov-Smirnov test which can be said to be normally distributed if the significance value is > 0.05 .

	Unstandardized Residual
N	195
Asymp. Sig. (2-tailed)	.200 ^a

Figure 3: Normality Test Results.

Based on table 2, it can be concluded that the residual data is normally distributed because of the Asymp. Sig. (2-tailed) of 0.200 is greater than the probability value of 0.05.

4.2. Multicollinearity Test

Multicollinearity test was used to test whether the regression model found a correlation between independent variables. The regression model is said to be good if there is no correlation between the independent variables. Multicollinearity test can be seen from the tolerance value and Variance Inflation Factor (VIF). If the tolerance value is > 0.1 or the VIF value is < 10 , it can be concluded that there is no multicollinearity in the data to be processed.

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.425	2.217
	X2	.329	3.138
	X3	.449	1.829
	X4	.366	2.757
	X5	.252	3.972

Figure 4: Multicollinearity Test Results.

Table 3 shows the results of the calculation of the tolerance value > 0.1 and the VIF value < 10 so it can be concluded that in all independent variables in this study there is no multicollinearity between the independent variables in the regression model.

4.3. Heteroscedasticity Test

A heteroscedasticity test was carried out to test whether in the regression model there was an inequality of variance from the residuals of one observation to another observation. A good regression model, which is homoscedasticity or not heteroscedasticity. The heteroscedasticity test can use the park test with the condition that it is said to pass the heteroscedasticity test is a significant value > 0.05.

		Coefficients ^a	
		B	Sig.
1	X1	.977	.991
	X2	1.755	.089
	X3	1.430	.156
	X4	.875	.381
	X5	1.417	.160

Figure 5: Heteroscedasticity Test Results.

Based on table 4 shows that each variable has a significance value > 0.05. So, it can be concluded that this research produces a good regression model and there is no heteroscedasticity.

4.4. Multiple Linear Regression Analysis

Multiple linear regression analysis is one of the analytical tools used to determine the causal effect between one variable and other variables.

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	2.576	2.106		1.223	.234
X1	.006	.103	.006	2.059	.043
X2	.251	.115	.259	1.185	.061
X3	.044	.096	.041	2.455	.040
X4	.258	.152	.219	1.990	.034
X5	.321	.119	.361	2.206	.028

a. Dependent Variable: Y

Figure 6: Results of Multiple Linear Regression Analysis.

Based on table 5, the research model is obtained:

$$Y = 2.576 + 0.006X1 + 0.251X2 + 0.044X3 + 0.258X4 + 0.321X5 + e$$

4.5. Coefficient of Determination Test

The coefficient of determination test is used to show how much influence there is between the independent variable and the dependent variable.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.361 ^a	.178	.156	1.887

Figure 7: Coefficient of Determination Test Results.

Table 6 shows the amount of Adjust R Square has a value of 0.156. It can be concluded that the contribution of the independent variable to the dependent variable influences 15.6% and 84.4% is influenced by other variables not examined in this study.

4.6. F Test

The F test is used to determine the effect of the independent variables together on the dependent variable.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	459,439	5	91,888	25,799	.000 ^b
	Residual	334,801	190	3,562		
	Total	794,240	195			

Figure 8: F Test Results.

Table 7 shows a value of $0.000 < 0.05$, it can be concluded that the variables of the level of tax evasion, the level of trust in the legal system and government, knowledge of tax incentives, the use of tax incentives, and tax digitization together have a significant effect on tax compliance.

T-test

The t-test is used to prove the truth of a hypothesis.

Based on table 8, it can be concluded that H1 is rejected because the significance value is $0.043 < 0.05$ and t count is $2.059 > t$ table 1.972, but has a positive direction so that the level of tax evasion has a positive effect on tax compliance. The facility for reducing and waiving tax administration sanctions during the Covid-19 pandemic was able to improve tax compliance. In addition, taxpayers tend to be obedient because they have received satisfactory service from the tax authorities and the tax digitization is continuously updated by the DGT. Tax evasion tends to always exist because it

<i>Hypothesis</i>	<i>t</i>	<i>Sig.</i>	<i>Research result</i>
<i>X1 has a negative effect on Y</i>	2,059	0,043	H1 rejected
<i>X2 has a positive effect on Y</i>	1,185	0,061	H2 rejected
<i>X3 has a positive effect on Y</i>	2,455	0,040	H3 accepted
<i>X4 has a positive effect on Y</i>	1,990	0,034	H4 accepted
<i>X5 has a positive effect on Y</i>	2,206	0,008	H5 accepted

Figure 9: t-test Results.

involves money. For taxpayers, paying taxes reduces money and reduces the economic capacity of their business. So, wherever possible taxpayers will always look for ways to be able to pay taxes as low as possible.

Table 8 shows a significance value of $0.061 > 0.05$ and t count $1.185 < t$ table 1.972 so that the level of trust in the legal system and government does not affect tax compliance and H2 is rejected. Weak internal and external government conditions have disappointed some elements of society, but the public is aware that all countries are also experiencing the same conditions as the Indonesian government. Trust in the government is one of the keys in handling the impact of Covid-19. In this study, taxpayers have confidence in the government to overcome various domestic economic problems such as the impact of the Covid-19 pandemic, this does not affect taxpayers to comply with taxes.

Based on table 8, knowledge of tax incentives has a positive effect on tax compliance because the significance value is $0.040 < 0.05$ and t count is $2.455 > t$ table is 1.972 so H3 is accepted. Every taxpayer has the right to obtain up-to-date information on tax incentive policies. Tax incentive policies have been published by the tax authorities through various media, both print and electronic. The number of webinars discussing tax incentives during the Covid-19 pandemic has been able to increase the knowledge of MSME actors. The suitability of the implementation of the tax incentive policy is also by the self-assessment system in force in Indonesia. The tax authorities assist and supervise every taxpayer who has taken advantage of this policy.

The use of tax incentives has a positive effect on tax compliance. This can be seen in table 8 where the significance value is $0.034 < 0.05$ and t count is $1.990 > t$ table is 1.972 so that H4 is accepted. The provision of tax incentives by the government, especially to MSME actors, has a positive effect in increasing Indonesia's economic growth during the Covid-19 pandemic because MSMEs are one of the sectors that are the main key in efforts to recover the national economy due to the pandemic. The existence of tax incentives will increase the awareness of taxpayers in paying off their tax obligations and increase the level of investment. In addition, tax incentives will also

increase public spending. This will certainly accelerate Indonesia's economic recovery during the pandemic. The existence of this tax incentive will save MSME actors from bankruptcy due to the Covid-19 pandemic so that economic activities among MSMEs can still run as they should without being burdened with taxes. Tax incentives can reduce the expenses of a business. Tax incentives can increase public spending because the price of a product in the market will be relatively lower due to tax incentives.

Based on table 8, it can be concluded that H5 is accepted because the significance value is $0.008 < 0.05$ and t count is $2.206 > t$ table is 1.972 so that tax digitization has a positive effect on tax compliance. Tax digitization is the right step in providing tax services with no need for face-to-face meetings during the Covid-19 pandemic. Tax digitization services carried out by the DGT can make taxpayers act to carry out their tax obligations. Digital-based tax service applications provide taxpayers with easy access to tax information. In addition, innovations in digital services also provide taxpayers with the convenience of using tax service applications.

5. Conclusion

MSME taxpayer compliance during the Covid-19 pandemic with the existence of tax incentive policies and tax digitalization and how the level of evasion and the level of taxpayer trust in the government during the Covid-19 pandemic is the goal of this study. The results of this study conclude that the level of tax evasion, knowledge of tax incentives, utilization of tax incentives, and tax digitalization have a positive effect on tax compliance while the level of trust in the legal system and government does not affect tax compliance.

This research is limited to individual MSME taxpayers registered at KPP Pratama Kudus who have utilized tax incentives and tax digitization. This study is also limited to the use of five variables, namely the level of tax evasion, the level of trust in the legal system and government, knowledge of tax incentives, the use of tax incentives, and tax digitalization on tax compliance. It is suspected that other variables affect tax compliance during the Covid-19 pandemic that can increase the percentage of contributions for the better.

Suggestions that can be given for further research are to add other variables that can affect tax compliance during the Covid-19 pandemic, such as economic conditions and business innovation. The implication of this research is to provide an overview to the DGT that the tax incentive policies and tax digitization have made it easier for taxpayers

to understand tax rules and make taxpayers take advantage of this facility to increase taxpayer compliance.

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