

## DAFTAR PUSTAKA

- Ali, Merima, Odd Helge Fjeldstad, dan Ingrid Hoem Sjursen. 2014. "To Pay or Not to Pay? Citizens' Attitudes Toward Taxation in Kenya, Tanzania, Uganda, and South Africa." *World Development* 64:828–42. doi: 10.1016/j.worlddev.2014.07.006.
- Alviani, Vina, Analisa, Yusri Yusri, dan Nadya Novianty. 2023. "The Effect of Tax Knowledge on Willingness To Pay Taxes With Awareness of Paying Taxes As A Moderating Variable." *Klabat Accounting Review* 4(2):101–16. doi: 10.60090/kar.v4i2.1001.101-116.
- Apriadi, Harry, Arizona Mustikarini, dan Abdul Halim. 2020. "Analisis Perlakuan Pemenuhan Kewajiban Pajak Pertambahan Nilai (PPN) Bagi Usaha Mikro, Kecil, Dan Menengah (UMKM) Di Indonesia." *ABIS: Accounting and Business Information Systems Journal* 6(4). doi: 10.22146/abis.v6i4.58801.
- Arnold, Jens Matthias. 2012. *Improving the Tax System in Indonesia*. 998. Paris. doi: 10.1787/eco\_surveys-idn-2012-5-en.
- Badan Pusat Statistik Provinsi D.I Yogyakarta. 2024. *Berita Resmi Statistik: Pertumbuhan Ekonomi DIY Triwulan III-2024*. Daerah Istimewa Yogyakarta.
- Bornman, Marina, dan Pushetso Ramutumbu. 2019. "A Conceptual Framework of Tax Knowledge." *Meditari Accountancy Research* 27(6):823–39. doi: 10.1108/MEDAR-09-2018-0379.
- Breidert, Christoph. 2005. "Estimation of Willingness-to-Pay: Theory, Measurement, Application." diedit oleh B. Siegel dan N. Schweitzer., Deutscher Universitäts-Verlag, Wiesbaden.
- Conceição, Otavio Canozzi, Maurício Vitorino Saraiva, Adelar Fochezatto, dan Marco Tulio Aniceto França. 2019. "Brazil's Simplified Tax Regime and the longevity of Brazilian manufacturing companies: A survival analysis based on RAIS microdata." *Economica (Elsevier)* 19(2):164–86. doi: 10.1016/j.econ.2017.10.003.
- Creswell, John W., dan J. David Creswell. 2018. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. Fifth Edit. diedit oleh H. Salmon, C. Neve, M. O'Heffernan, D. C. Felts, dan A. Marks. London: SAGE Publications, Inc.
- Djufri. 2022. "Dampak Pengenaan Ppn 11% Terhadap Pelaku Dunia Usaha Sesuai UU No.7 Thn 2021 Tentang Harmonisasi Peraturan Perpajakan Di Indonesia." *Journal of Social Research* 1(5):391–404. doi: 10.55324/josr.v1i5.106.
- Dobos, Piroska, dan Katalin Takács-György. 2020. "The Impact of The Relationship Between The State, State Institutions and Tax Payers on

Willingness to Pay Tax.” *Serbian Journal of Management* 15(1):69–80. doi: 10.5937/SJM15-21750.

Dwi, Widyastuti Reni, dan Wulandari Renny. 2017. “Affecting Compliant with The Willingness to Pay Tax as an Intervening Variable Factor (Studies on The Taxpayer Owners of SMEs in Pontianak KPP).” *Journal of Advances in Humanities and Social Sciences* 3(3):152–63. doi: 10.20474/jahss-3.3.3.

Engelschalk, Michael, dan Jan Loerprick. 2016. “The Taxation of Micro and Small Businesses in Transition Economies: Country Experience of the Introduction of Special Tax Regimes.” *Journal of Tax Administration* 2(1):145–97.

Fox, William F., dan Matthew Murray. 2013. *Taxing the Small : Fostering Tax Compliance Among Small Enterprises in Developing Countries*. United States of America.

GOV.UK. n.d. “VAT Flat Rate Scheme.” *GOV.UK*. Diambil (<https://www.gov.uk/vat-flat-rate-scheme>).

Harjunawati, Sri, dan Syahril Addin. 2022. “ANALISA PENGARUH UU HPP PPN TERHADAP PDB INDONESIA TAHUN 2010 S/D 2021.” *Jurnal AKRAB JUARA* 7(2):260–68.

Hartati, Sri, dan Rosalina Anindia Sari Kartika. 2019. “Pengaruh Kesadaran Membayar Pajak, Kualitas Pelayanan Fiskus, Pengetahuan Dan Pemahaman Tentang Peraturan Perpajakan Terhadap Kemauan Membayar Pajak Pada Wajib Pajak Orang Pribadi Di Kantor Pelayanan Pajak Pratama Purwokerto.” *Probisnis* 12(2):47–54.

Haryani, Umi, dan Susianti. 2024. “Pengaruh Kenaikan Tarif Pajak Pertambahan Nilai Pasca Undang Undang Harmonisasi Perpajakan terhadap Kepatuhan Pajak UMKM di Indonesia.” *e-Journal Perspektif Ekonomi dan Pembangunan Daerah* 13(1):31–40.

IKPI. 2025. “Penerimaan Pajak Indonesia Terus Menurun, Tax Ratio 2024 Capai 10,07% PDB.” *Ikatan Konsultan Pajak Indonesia*. Diambil 11 Juni 2025 (<https://ikpi.or.id/penerimaan-pajak-indonesia-terus-menurun-tax-ratio-2024-capai-1007-pdb/#:~:text=IKPI%2C> Jakarta: Penerimaan perpajakan Indonesia, sebesar 10% 2C 31% 25 PDB.).

Indahsari, Devi Nur, dan Primandita Fitriandi. 2021. “Pengaruh Kebijakan Insentif Pajak Di Masa Pandemi Covid-19 Terhadap Penerimaan Ppn.” *Jurnal Pajak dan Keuangan Negara (PKN)* 3(1):24–36. doi: 10.31092/jpkn.v3i1.1202.

Indonesia, Dewan Perwakilan Rakyat Republik. 2007. *Undang-Undang Republik Indonesia Nomor 28 Tahun 2007 Tentang Perubahan Ketiga Atas Undang-Undang Nomor 6 Tahun 1983 Tentang Ketentuan Umum dan Tata Cara*

*Perpajakan*. Indonesia.

Inland Revenue. 2021. "GST (goods and services tax)." *Inland Revenue*. Diambil (<https://www.ird.govt.nz/gst>).

Jodi, Muhammad Abdurrahaman, dan Endra Murti Sagoro. 2020. "The Effect of Tax Awareness, Tax Sanctions, and Social Environment on Micro, Small, and Medium Entreprises Tax Compliance." *Profita Kajian Ilmu Akuntansi* 8(1).

Jogiyanto Hartono M, Prof., Dr., MBA., Ak., CMA., CA. 2017. *Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman-Pengalaman*. Keenam. Yogyakarta: BPFE.

Jogiyanto Hartono M., M.B.A., Ph.D., Prof., M. Acc. Ahmad Zaki, Ph. D. B. M. Purwanto, M.B.A., Prof. Catur Sugiyanto, M.A., Ph.D., M. Ec. Dewi Fatmawati, S.E., Ph. D. Eny Sulistyaningrum, M.A., Prof. Indra Bastian, M.B.A., Ph.D., Prof. Jogiyanto Hartono M., M.B.A., Ph.D., M. Si. Julianto Agung Saputro, S.E., S.Kom., Prof. Mahfud Sholihin, M.Acc., Ph.D., Ph. D. Mamduh M. Hanafi, M.B.A., Prof. Mudrajad Kuncoro, M.Soc.Sc., Ph.D., Ph. D. Nurul Indarti, Siviløkonom, Cand. Merc., M. Mgt. Rijadh Djatu Winardi, S.E., M. Mgt. Rokhima Rostiani, S.E., Ph. D. Rr. Tur Nastiti, M.Si., Ph. D. Suyanto, M.B.A., dan Ph. D. Wakhid Slamet Ciptono, M.B.A. 2018. *Metoda Pengumpulan dan Teknik Analisis Data*. diedit oleh P. Jogiyanto Hartono M., M.B.A., Ph.D. Yogyakarta: ANDI.

Kementerian Keuangan. 2024. *APBN KITA Kinerja dan Fakta*. Jakarta.

Kenny, Paul. 2002. "Ralph's 'Simplified Tax System': A Small Business Perspective." Hal. 1–17 in *Small Enterprise Association of Australia and New Zealand Conference, 2002*. SSRN.

Kharisma, Nurul, dan Imahda Khorri Furqon. 2023. "Analisis Dampak Kenaikan Tarif Pajak Pertambahan Nilai (PPN) Terhadap Masyarakat Dan Inflasi Di Indonesia." *Jurnal Sahmiya* 2:295–303.

Khozen, Ismail, dan Milla Sepliana Setyowati. 2023. "Managing Taxpayer Compliance: Reflections on the Drivers of Willingness to Pay Taxes in Times of Crisis." *Cogent Business and Management* 10(2):1–25. doi: 10.1080/23311975.2023.2218176.

Kristiana, Ida, dan R. Ery Wibowo Agung. 2018. "Faktor-Faktor Yang Mempengaruhi Kemauan Membayar Pajak Wajib Pajak UKM." *Maksimum Media Akuntansi Universitas Muhammadiyah Semarang* 8(2):57–65. doi: 10.26714/mki.8.2.2018.57-65.

Makara, Tshepiso, dan Nthathi Rametse. 2018. "Taxpayer Attitudes, Compliance Benefits Perceptions and Compliance Costs of The Value Added Tax System

in Botswana.” *Journal of the Australasian Tax Teachers Association* 13(1):246–75.

Makara, Tshepiso, dan Adrian Sawyer. 2019. “Possible Value Added Tax Simplification Measures for Small Businesses in Botswana-Lessons from New Zealand.” Hal. 1–22 in *31st Australasian Tax Teachers Association conference 2019*. Perth.

Malik, Muhammad Shaukat, dan Sabah Younus. 2020. “Voluntary Tax-compliance Behavior in SMEs; Evidence from Pakistan and Turkey.” *Review of Economics and Development Studies* 6(4):905–18. doi: 10.47067/reads.v6i4.289.

Maretanidanini, Sessa Tiara, Radhitya Wicaksana, Zalfa Aura Tsabita, dan Amrie Firmansyah. 2023. “Potensi Kepatuhan Pajak UMKM Setelah Kenaikan Tarif Pajak Pertambahan Nilai: Sebuah Pendekatan Teori Atribusi.” *Educoretax* 3(1):42–55. doi: 10.54957/educoretax.v3i1.372.

Miles, Matthew B., dan A. Michael Huberman. 1994. *Qualitative Data Analysis: An Expanded Sourcebook*. Sage Publications, Inc.

Miles, Matthew B., A. Michael Huberman, dan Johnny Saldana. 2014. *Qualitative Data Analysis, A Methods Sourcebook*. Third Edit. United States of America: Sage Publications, Inc.

Nainggolan, Junsun, dan Inayati Inayati. 2024. “Analisis Pengaruh Keadilan Pajak, Kesederhanaan Pajak dan Pengetahuan Pajak Terhadap Kepatuhan Pajak Pelaku UMKM.” *Owner: Riset & Jurnal Akuntansi* 8(2):1797–1809. doi: 10.33395/owner.v8i2.1978.

Natasya, Vina, dan Pancawati Hardiningsih. 2021. “Kebijakan Pemerintah Sebagai Solusi Meningkatkan Pengembangan UMKM di Masa Pandemi.” *Ekonomis: Journal of Economics and Business* 5(1):141–48. doi: 10.33087/ekonomis.v5i1.317.

Ng, Jing-Nie, Teck-Heang Lee, dan Siew-Chin Wong. 2020. “Factors Influencing Taxpayers’ Willingness to Pay Tax: A study of SMEs in Klang Valley.” *International Journal of Academic Research in Accounting, Finance and Management Sciences* 10(1):149–56. doi: 10.6007/ijarafms/v10-i1/7049.

OECD. 2020. *Revenue Statistics in Asian and Pacific Economies 2020*. Paris. doi: doi.org/10.1787/d47d0ae3-en.

Oldman, Alan Schenk and Oliver. 2007. *Value Added Tax A Comparative Approach*. New York: Cambridge University Press.

Prof. Dr. Lexy J. Moleong, M. A. 2017. *Metodologi Penelitian Kualitatif*. Revisi. Bandung: PT Remaja Rosdakarya.

- Ramdani, Edon, Satiman Satiman, dan Suparmin Suparmin. 2022. "Sosialisasi Pentingnya Pajak UMKM Untuk Meningkatkan Kontribusi Pendapatan Negara." *Jurnal Adi Dharma (Jurnal Pengabdian Kepada Masyarakat)* 1(1):1–5. doi: 10.58268/adidharma.v1i1.8.
- Sarfiah, Sudati Nur, Hanung Eka Atmaja, dan Dian Marlina Verawati. 2019. "UMKM Sebagai Pilar Membangun Ekonomi Bangsa." *Jurnal REP (Riset Ekonomi Pembangunan)* 4(2):137–46. doi: 10.31002/rep.v4i2.1952.
- SARS. 2024. "Turnover Tax." *SARS - South African Revenue Service*. Diambil (<https://www.sars.gov.za/types-of-tax/turnover-tax/#:~:text=What is it%3F,R 1 million or less.>).
- Sartono, Sawal, dan Eni Minarni. 2020. "Motif Penghindaran Pajak Pada Pemilik UKM." *Jurnal BENEFIT* 7(1):32–40.
- Sebele-Mpofu, Favourate Y. 2021. "The Informal Sector, The 'Implicit' Social Contract, The Willingness to Pay Taxes and Tax Compliance in Zimbabwe." *Accounting, Economics and Law: A Convivium* 13(3):1–40. doi: 10.1515/ael-2020-0084.
- Sinambela, Tongam, dan Suci Rahmawati. 2019. "Pengaruh Inflasi, Nilai Tukar Rupiah dan Jumlah Pengusaha Kena Pajak Terhadap Penerimaan Pajak Pertambahan Nilai." *Ekuivalensi Jurnal Ekonomi Bisnis* 5(1):83–97.
- Slatvinska, Maryna, Tamila Chyzhova, Olga Grytsay, Viktoriia Makarovych, Julia Kholodna, dan Helen Dibrova. 2022. "Analysis and Justification of the Choice of a Simplified Taxation System for Sustainable Development of Small and Medium-Sized Businesses." *Economic Affairs* 67(4):589–600. doi: 10.46852/0424-2513.4.2022.25.
- Sugiyono, Prof. Dr. 2019. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Kedua. diedit oleh M. Dr. Ir. Sutopo. S.Pd. Bandung: ALFABETA.
- Tajuddin, Eva Rianti Tenri Ajeng, dan Chermian Eforis. 2023. "The Determinations of Willingness To Pay Taxes." *Ultima Accounting* 15(1):111–27. doi: 10.31937/akuntansi.v15i1.3186.
- Tambunan, Tulus. 2021. "Micro, Small and Medium Enterprises in Times of Crisis: Evidence from Indonesia." *Journal of the International Council for Small Business* 2(4):278–302. doi: 10.1080/26437015.2021.1934754.
- Taqiyyuddiin, Muhammad Haidar, dan Suparna Wijaya. 2021. "Zero Exemption Threshold for Corporation As an Alternative To Increase Vat Revenue." *Accounting Research Journal of Sutaatmadja (ACCRUALS)* 05(02):81–106. doi: <https://doi.org/10.35310/accruals.v5i02.865>.
- Tarmizi, Muhamad Mulya. 2023. "Peningkatan Tarif PPN Indonesia: Dampak

Sosial Ekonomi dan Potensi yang Belum Terserap.” *Jurnal Ekonomi Indonesia* 12(1):55–68. doi: 10.52813/jei.v12i1.169.

Tran-Nam, Binh, Annet Wanyana Oguttu, dan Kyle Mandy. 2019. “Tax Complexity and Tax Simplification: A Critical Review of Concepts and Issues. In *Tax Simplification: An African Perspective.*” *Pretoria University Law Press (PULP)* 8–38.

Tugce Cifci. 2023. “The Best Guide To Understanding VAT In China.” *FDI China*. Diambil (<https://fdichina.com/blog/overview-vat-in-china/>).

Widarto, Edwin, Shanti, dan Budianto Tedjasuksmana. 2013. “Faktor-Faktor Yang Mempengaruhi Kemauan Untuk Membayar Pajak Pada Usaha Kecil dan Menengah di Surabaya.” *Jurnal Akuntansi Kontemporer (Jako)* 5(2):238–54.

Wulandari, Tri, Muammar Rinaldi, dan Yuwanti Anlikie. 2022. “The Influence of Taxpayer Knowledge, Tax Sanctions, and Taxpayer Awareness on the Willingness to Pay Taxes on Individual Taxpayers.” *Outline Journal of Management and Accounting* 1(2):80–87.

Yin, Robert K. 2003. *Case Study Research: Design and Methods*. 3rd Ed. diedit oleh K. Wiley, S. Robinson, dan G. Dickens. California: Sage Publications, Inc.