



Contents lists available at insancendikia.or.id

ARBITRASE

(Journal of Economics, Accounting, Management and Business)

ISSN: 3124-8985

Journal homepage: <https://ojs.insancendikia.or.id/index.php/Arbitrase>



An Evaluation of Tax Non-Compliance through a Root Cause Analysis Approach among MSMEs in South Jakarta

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Article Info

Keyword:

Tax Non-Compliance, MSMEs, Root Cause Analysis, Fishbone Diagram, Tax Compliance

ABSTRACT

This study investigates the root causes of tax non-compliance among Micro, Small, and Medium Enterprises (MSMEs) in South Jakarta by applying the Root Cause Analysis (RCA) approach. The research adopts a qualitative method with a descriptive case study design. Data were obtained through in-depth interviews with selected MSME owners using purposive sampling techniques based on the relevance of respondents to the research objectives. The analysis process included data reduction, data presentation, and conclusion drawing, supported by the use of the Fishbone (Cause and Effect) Diagram as an analytical tool. The findings reveal that MSME tax non-compliance is influenced by four major factors, namely People, Management, Environment, and Material. Among these factors, People and Environment were identified as the most dominant causes. Low tax literacy, misunderstandings regarding tax obligations, limited awareness, and insufficient tax socialization from authorities contribute significantly to non-compliance behavior among MSMEs. In contrast, Management and Material factors, such as weak financial administration systems and financial limitations, act as supporting factors that reinforce the persistence of tax non-compliance. This study recommends strengthening tax literacy programs, improving simple financial recording systems, enhancing tax socialization and assistance services, and providing supportive fiscal incentives for MSMEs. These efforts are expected to improve voluntary tax compliance and support sustainable MSME development.



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Introduction

Tax constitutes the largest source of state revenue, which is utilized to finance various public needs, including infrastructure development and public services. According to Law Number 28 of 2007, tax is defined as a mandatory contribution imposed on citizens based on statutory regulations and has a coercive nature. In the context of Micro, Small, and Medium Enterprises (MSMEs), Gunadi (2017) emphasizes that awareness and compliance of business actors toward tax obligations are crucial in supporting national development. However, in Indonesia, the level of tax compliance among MSME actors remains a significant issue that requires serious attention.

In a modern economic system, taxation plays a central role as a fiscal instrument in regulating the economy. Musgrave (1959) states that taxation functions as a tool for income redistribution, economic stabilization, and growth promotion. The MSME sector in Indonesia, which contributes more than sixty percent of Gross Domestic Product and absorbs ninety-seven percent of the workforce, possesses substantial potential

in terms of tax contribution. Nevertheless, the low level of tax compliance in this sector poses a major challenge that hinders optimal tax revenue collection (Ministry of Cooperatives and SMEs, 2021). Data from Statistics Indonesia (BPS, 2022) further indicate that MSMEs have long served as the backbone of the national economy. Based on data from the Ministry of Cooperatives and SMEs, there are more than sixty-four million MSMEs in Indonesia, employing the majority of the labor force. In South Jakarta, MSMEs play a vital role as drivers of the local economy. However, this potential has not been fully realized in terms of tax contribution, indicating the existence of issues related to low tax compliance among business actors.

Micro, Small, and Medium Enterprises (MSMEs) hold a strategic role in the national economy, including in the Special Capital Region of Jakarta. MSMEs not only absorb a large portion of the workforce but also function as key drivers of local economic activities. Despite their significant contribution, tax compliance within this sector remains a serious concern, particularly in South Jakarta, which is one of the regions with the highest concentration of MSMEs in the province. Based on data from the Department of Food Security, Marine Affairs, and Agriculture (KPKP) of DKI Jakarta, the number of MSME actors participating in the Jakpreneur program in 2023 reached 243,972 business units, with South Jakarta recording the highest number at 67,208 MSMEs. The composition of MSMEs can be observed in Table 1 below.

Table 1. Distribution of MSMEs by Region in DKI Jakarta (2023)

No	Region	Number of MSMEs
1	South Jakarta	67.2
2	East Jakarta	50.88
3	West Jakarta	48.2
4	North Jakarta	39.39
5	Central Jakarta	34.71
6	Thousand Islands	3.49
	Total	243.9

The MSME sector in Jakarta is predominantly engaged in culinary, fashion, handicrafts, and various service industries, with the majority of business actors being within the productive age range of 40–44 years. The Provincial Government of DKI Jakarta, through the Jakpreneur Program, has undertaken various initiatives to enhance the capacity and revenue of MSMEs, with a target to increase the turnover of 325 MSME actors in 2024. In the previous year (2023), the total turnover of assisted MSMEs was recorded at IDR 122.6 billion.

These efforts are implemented through the provision of entrepreneurship training, assistance in obtaining business permits and certifications such as distribution permits (BPOM, PIRT, PSAT), halal certification, Intellectual Property Rights (IPR), packaging design, financial literacy, as well as access to financing. The detailed mentoring programs are presented in Table 2 below.

Table 2. MSME Development Programs by the DKI Jakarta Provincial Government

No.	Type of Assistance	Objective
1	Entrepreneurship Training	To enhance managerial and production competencies
2	Distribution Permits (BPOM, PIRT, PSAT)	To ensure product legality for broader market access
3	Halal Certification	To ensure product quality assurance and build consumer trust
4	Intellectual Property Rights (IPR)	To protect business creations (trademarks/designs)
5	Packaging Design	To attract consumers and increase product value
6	Financial and Tax Literacy	To improve understanding of financial reporting and tax compliance
7	Access to Financing	To facilitate business development through credit access

Despite extensive development programs, the level of tax compliance among MSMEs remains low, driven by limited tax understanding, negative perceptions, and weak tax literacy within administrative practices. This condition indicates deeper underlying issues, making the Root Cause Analysis (RCA) approach relevant to identify the fundamental causes of MSME tax non-compliance in South Jakarta.

Although the number of MSMEs continues to grow, tax revenue realization has not met expectations. The Directorate General of Taxes (2022) attributes this gap to low compliance, while Setiawan (2020) highlights limited understanding of tax regulations and complex administrative processes as key barriers. Furthermore, tax knowledge is a critical determinant of compliance (Nurmantu, 2010), and low tax literacy among MSMEs in

South Jakarta remains a major issue (Widodo, 2019). Supriyadi (2020) emphasizes that better understanding improves compliance, yet this remains relatively low (Dewi, 2021).

RCA is considered an effective method to identify root causes of non-compliance (Anderson, 2015), addressing both internal factors such as tax literacy and awareness, and external factors including regulatory complexity (Santoso, 2021). Previous studies have largely focused on knowledge and socialization aspects (Kusuma, 2019), leaving a gap that this study aims to fill. Government initiatives such as PP No. 23 of 2018 have attempted to improve compliance, yet their effectiveness remains uncertain. Tax non-compliance results in lost state revenue (Fitriana, 2020) and affects regional fiscal optimization (Priyono, 2021). Therefore, this study employs qualitative methods to provide deeper insights and develop targeted strategies.

This research offers novelty by applying RCA to develop a more comprehensive tax compliance model (Suryadi, 2020), providing both theoretical contributions and practical policy recommendations. Ultimately, understanding root causes is essential to designing effective strategies to improve MSME tax compliance and support national economic development.

Method

This study employs a qualitative research approach using a descriptive case study design to gain an in-depth understanding of tax non-compliance among Micro, Small, and Medium Enterprises (MSMEs) in South Jakarta. The qualitative approach is considered appropriate due to the complex and contextual nature of the phenomenon under investigation, which involves subjective perceptions, behavioral factors, and real-life experiences of MSME actors. As noted by Creswell (2016), qualitative research is particularly suitable for exploring complex social phenomena through interpretative analysis of participants' perspectives. Furthermore, the case study method is adopted to address "how" and "why" questions related to tax non-compliance within a real-life context. Yin (2018) emphasizes that case studies are effective when the boundaries between a phenomenon and its context are not clearly defined, which is highly relevant in examining the interaction between internal and external factors influencing MSME tax behavior. In addition, Miles, Huberman, and Saldaña (2014) argue that qualitative research enables the identification of non-linear and context-specific causal relationships, which are essential in understanding tax compliance behavior.

The data for this study were collected through in-depth interviews with five MSME actors selected using purposive sampling. The selection criteria were based on their relevance to the research focus, particularly their experience and involvement in tax-related activities. This approach allows the researcher to obtain rich and meaningful insights into the underlying causes of tax non-compliance. To ensure a systematic analysis, this study integrates the Root Cause Analysis (RCA) approach as the primary analytical framework. RCA is defined as a structured method used to identify the fundamental causes of a problem rather than merely addressing its symptoms (Anderson & Fagerhaug, 2006). This approach is particularly relevant in the context of tax non-compliance, as it enables the identification of both internal factors, such as tax literacy and awareness, and external factors, including regulatory complexity and policy effectiveness (Aguinis, 2013).

The data analysis process follows three main stages: data reduction, data display, and conclusion drawing, as suggested by Miles et al. (2014). In the reduction stage, irrelevant data are filtered to focus on key themes related to tax non-compliance. In the display stage, the data are organized systematically to facilitate interpretation. Finally, conclusions are drawn by identifying patterns and relationships among the observed variables. To further support the RCA process, this study utilizes the Fishbone (Cause and Effect) Diagram to map the root causes of tax non-compliance. This tool allows for the categorization of contributing factors into major dimensions such as human resources, management processes, environmental conditions, and financial aspects. According to Chauhan (2007), such tools are effective in identifying interrelated causes within complex systems.

In order to ensure the validity and reliability of the findings, this study applies data triangulation and consistency checks throughout the research process. This includes cross-verifying interview results, maintaining detailed documentation, and ensuring that interpretations are grounded in empirical evidence. As highlighted by Creswell (2016), validation in qualitative research is essential to enhance the credibility and trustworthiness of the results.

Results and Discussions

Research Findings and Root Cause Analysis (RCA)

The first research question examines the factors influencing tax non-compliance among MSMEs in South Jakarta. Based on in-depth interviews with thirty-seven respondents, four key factors were identified: limited understanding, technical constraints, misperceptions, and enforced compliance.

Table 3. Annual Summary of Key Factors Causing MSME Tax Non-Compliance

Main Theme	Respondents	Interpretation/Analysis
Lack of understanding of tax regulations	R2, R3, R7, R8, R10, R11, R13, R14, R17, R18, R20, R23, R25, R26, R37	Limited tax literacy, particularly regarding tax return (SPT) procedures and payment deadlines.
Technical difficulties in using e-systems	R2, R4, R6, R11, R14, R15, R17, R18, R19, R20, R21, R23, R25, R26, R28, R33	Challenges in using e-filing and e-billing systems often delay reporting and reduce compliance levels.
Misperceptions about tax obligations	R2, R4, R9, R26, R28, R34, R37	The belief that small businesses are not required to pay taxes due to weak socialization and literacy.
Compliance due to enforcement	R22	Compliance tends to be enforced rather than voluntary, reflecting low intrinsic awareness.

The findings indicate that tax non-compliance among MSMEs in South Jakarta is primarily driven by limited understanding of tax regulations, technical difficulties in using electronic tax systems, misperceptions about tax obligations, and compliance influenced by external enforcement. Several respondents, including R2, R3, R7, R8, R10, R11, R13, R14, R17, R18, R20, R23, R25, R26, and R37, reported that they do not fully understand tax procedures, particularly regarding annual tax return (SPT) reporting and payment deadlines. For instance, R18 admitted, "I often forget but still pay regularly," while R23 stated, "I only pay personal tax; I just found out about MSME tax." These responses suggest that non-compliance is largely due to limited knowledge rather than intentional avoidance, supporting the argument that MSMEs still face tax literacy challenges (Nurmantu, 2018).

In addition, many respondents highlighted technical barriers in using e-filing and e-billing systems, describing them as complicated and difficult to understand. This reflects that digital tax transformation has not yet been fully accessible for MSMEs, particularly due to insufficient guidance and training, as also noted by Devos (2014). Misperceptions about tax obligations further contribute to non-compliance, with some respondents believing that small businesses are not required to pay taxes, indicating weak tax socialization and literacy. Moreover, compliance is often triggered by warnings from tax authorities rather than intrinsic awareness, reflecting an enforced compliance pattern rather than voluntary compliance, consistent with the Fischer Model (Devos, 2014).

Table 4. Summary of Findings on MSMEs' Understanding, Knowledge, and Perceptions of Taxation

Aspect	Respondents	Key Findings
Understanding	R1, R2, R4, R5, R8, R9, R10, R13, R15, R17, R18, R20, R21, R24, R27, R29, R30, R32, R33, R35	Understand basic obligations (NPWP, SPT), but lack technical and procedural knowledge.
Knowledge	R3, R4, R6, R7, R11, R13, R14, R18, R19, R20, R21, R22, R23, R25, R26, R28, R37	Limited understanding of tax rates and deadlines, leading to frequent late payments.
Positive Perception	R12, R31, R34, R36	Taxes are perceived as an obligation, with consistent and routine compliance.
Negative Perception	R26	Taxes are perceived as a burden or irrelevant, resulting in neglect or compliance only when enforced.

The findings indicate that most MSME respondents understand basic tax obligations, such as having a Taxpayer Identification Number (NPWP) and submitting annual tax returns (SPT). However, this understanding remains largely normative, while technical knowledge related to reporting procedures and tax payments is still limited. For example, R4 stated that MSMEs are often perceived as not required to pay taxes due to lack of awareness, while R15 highlighted difficulties in using online systems, leading to reliance on direct visits to tax offices. This suggests that limited technical understanding may result in administrative errors that affect compliance.

In terms of knowledge, respondents generally demonstrate weak understanding of tax rates, procedures, and deadlines. R18 emphasized the lack of guidance, which creates confusion, while R23 admitted occasional

delays due to forgetfulness, resulting in warnings. This condition reflects that insufficient tax knowledge contributes to delayed compliance, supporting Devos (2014), who identifies tax knowledge as a key determinant of compliance behavior.

MSME perceptions of taxation vary between positive and negative views. Some respondents perceive taxes as irrelevant to small businesses, while others consider them an additional financial burden, particularly when income is unstable. For instance, R26 expressed difficulty in complying due to fluctuating income levels. These differing perceptions indicate that attitudes toward taxation significantly influence compliance behavior, where negative perceptions tend to lead to non-compliance, while positive perceptions encourage compliance despite existing challenges.

Comparative Analysis

The interview results reveal diverse compliance patterns among MSME respondents. Those with adequate understanding and positive perceptions, such as R1, R12, R27, R29, R31, and R36, tend to demonstrate voluntary compliance despite facing technical challenges, consistent with the voluntary compliance concept in the slippery slope framework, which emphasizes taxpayer trust in the tax system and authorities.

In contrast, respondents with limited understanding and negative perceptions, such as R7, R22, and R26, exhibit enforced compliance, where obligations are fulfilled only after external intervention or warnings, reflecting the dominance of power-based enforcement. Meanwhile, respondents with low knowledge but normative awareness, such as R3, R5, R16, R20, and R35, occupy a middle position, often making administrative errors without intentional avoidance, indicating potential trust that could be strengthened through education and technical guidance.

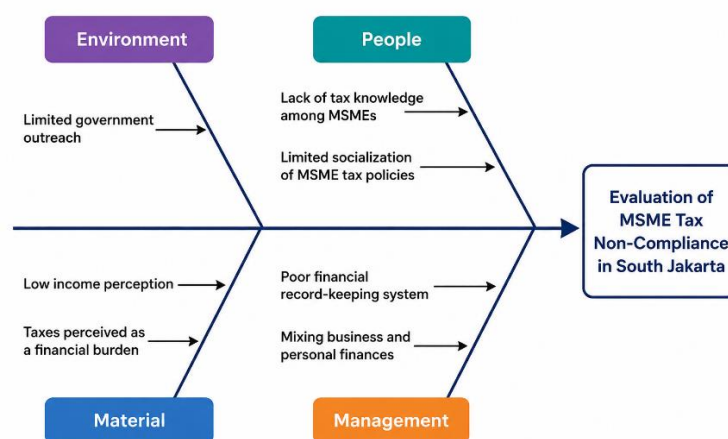


Figure 1. Fishbone Analysis

The findings reveal that MSME tax non-compliance in South Jakarta is influenced by multiple interrelated factors, analyzed using the Fishbone (Cause and Effect) approach based on the 4M categories: People, Management, Environment, and Material. Among these, the human factor emerges as the most dominant, as many respondents demonstrate limited tax understanding and perceive that small businesses are not obligated to pay taxes. Compliance behavior is often driven by external enforcement, such as warnings from tax authorities, rather than intrinsic awareness, reflecting an enforced compliance pattern consistent with the Fischer Model (Devos, 2014).

From a management perspective, weak financial practices also contribute significantly to non-compliance. Many MSMEs lack proper financial record-keeping systems and tend to mix business and personal finances, making it difficult to calculate tax obligations accurately. This finding aligns with Suandy (2019), who emphasizes that proper accounting records are a prerequisite for tax compliance.

External factors further exacerbate the issue, particularly limited government outreach and the perceived complexity of tax regulations. Several respondents expressed a lack of awareness regarding MSME tax obligations, indicating insufficient tax socialization and reduced trust in the tax system. This supports Kirchler (2007) in the Slippery Slope Framework, which highlights the importance of trust and service quality in fostering voluntary compliance. Although financial constraints are also mentioned, they are not the primary driver of non-compliance. Instead, cognitive and perceptual factors play a more significant role, as some respondents with positive understanding still attempt to comply despite financial limitations.

Table 5. Summary of Root Cause Analysis (RCA) of MSME Tax Non-Compliance

Category (4M)	Main Causes	Impact on Tax Compliance
People (Human Resources)	Low tax literacy, misperceptions, compliance driven by enforcement	Late reporting, compliance tends to be enforced rather than voluntary
Management (Process)	Poor financial record-keeping, lack of SOPs, mixing business and personal funds	Inaccurate tax reporting, high risk of administrative errors
Environment (Regulation & Context)	Limited socialization, complex regulations, lack of assistance	Reduced trust in the tax system, strengthened negative perceptions
Material (Financial & Cost)	Unstable income, high operational costs	Taxes perceived as an additional burden, leading to delayed payments

Based on the research findings and fishbone analysis, several strategies can be implemented to improve MSME tax compliance in South Jakarta. These strategies are developed based on the key factors identified, namely People, Management, Environment, and Material.

Table 6. Strategies for Improving MSME Tax Compliance by Category

Category (4M)	Improvement Strategies
People (Human Resources)	a. Conduct regular training on MSME taxation b. Provide structured tax education programs for MSMEs
Management (Methods & Process)	c. Assist MSMEs in developing financial SOPs (manual or digital) d. Encourage the adoption of efficient accounting systems
Environment (Regulation & Context)	e. Increase MSME awareness through tax-related events and campaigns f. Propose supportive government policies for MSME tax compliance
Material (Financial & Cost)	g. Provide discount or subsidy schemes for MSME tax payments

Discussion

People (Human Resources)

The findings indicate that low tax literacy and misperceptions among MSMEs are the primary drivers of tax non-compliance. Many business owners lack a proper understanding of tax procedures and obligations, with some even assuming that small businesses are not subject to taxation. This condition reflects a fundamental gap in tax knowledge, which directly affects compliance behavior, as also highlighted by Nurmantu (2018), who identifies tax literacy as a key determinant of compliance. Furthermore, compliance behavior among MSMEs tends to be characterized by enforced compliance rather than voluntary compliance. Many respondents only fulfill their tax obligations after receiving warnings from tax authorities, which aligns with the Fischer Model (Devos, 2014). This suggests that external enforcement mechanisms play a more dominant role than internal awareness, indicating the need for continuous education and capacity building to foster long-term voluntary compliance.

Management (Process)

From a managerial perspective, weak financial record-keeping practices represent a significant barrier to tax compliance. Most MSMEs do not maintain structured financial records or standard operating procedures, leading to inaccurate tax calculations and reporting. This finding is consistent with Suandy (2019), who emphasizes that proper accounting practices are essential for ensuring tax compliance. Additionally, this issue is not necessarily driven by intentional non-compliance but rather by limited managerial capacity among MSME actors. Studies such as Yasa and Martadinata (2020) suggest that businesses with simple or unstructured bookkeeping systems tend to exhibit lower compliance levels compared to those with organized financial management systems. Therefore, improving financial management practices is crucial to reducing administrative errors and enhancing compliance.

Environment (Regulation & Context)

External factors, particularly limited tax socialization and complex regulatory frameworks, also play a critical role in shaping MSME tax behavior. Many respondents reported a lack of guidance and insufficient exposure to tax education programs, resulting in low awareness and reduced trust in the tax system. This finding supports Kirchler's (2007) Slippery Slope Framework, which highlights the importance of trust in fostering voluntary compliance. Moreover, previous studies such as Oladipupo and Obazee (2016) and Widyastuti (2021) confirm that effective tax communication and clear regulations significantly improve compliance. When tax systems are perceived as complex and inaccessible, taxpayers are more likely to disengage, leading to enforced rather than voluntary compliance. Thus, strengthening outreach, simplifying regulations, and improving service quality are essential to building trust among MSMEs.

Material (Financial & Cost)

Financial constraints, such as unstable income and high operational costs, are also identified as contributing factors to tax non-compliance. MSMEs often struggle to allocate funds for tax payments, especially during periods of declining revenue. However, the findings suggest that financial limitations are not the primary determinant of compliance behavior.

This observation aligns with Kamil (2015), who argues that while income levels influence the ability to pay taxes, cognitive and behavioral factors such as awareness and knowledge play a more significant role in shaping compliance. Some respondents with positive perceptions and sufficient knowledge still attempt to comply despite financial challenges, indicating that financial factors act more as supporting constraints rather than dominant causes.

Conclusions

This study provides a comprehensive understanding of the factors influencing tax non-compliance among micro, small, and medium enterprises in South Jakarta through the application of Root Cause Analysis. The findings reveal that tax non-compliance is a multidimensional phenomenon shaped by the interaction of human, managerial, environmental, and financial factors. Among these, human-related aspects, particularly limited tax literacy, weak awareness, and misperceptions about tax obligations, emerge as the most dominant contributors. Many MSME actors lack sufficient understanding of tax procedures, resulting in compliance behavior that is largely driven by external enforcement rather than internal motivation. Managerial limitations, especially weak financial record-keeping practices and the absence of structured procedures, further exacerbate the problem by increasing the likelihood of administrative errors in tax reporting. In addition, environmental factors, such as limited tax socialization and the perceived complexity of regulations, reduce trust in the tax system and hinder the development of voluntary compliance. Although financial constraints are present, they are not the primary determinant, as cognitive and perceptual factors play a more significant role in shaping taxpayer behavior. Overall, the study confirms that improving tax compliance among MSMEs requires a holistic approach that prioritizes tax education and awareness, strengthens financial management practices, and enhances the quality of tax administration and outreach. By addressing these root causes, it is possible to shift compliance behavior from enforced compliance toward voluntary compliance, thereby supporting a more sustainable and effective tax system.

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