



Vol. 2. No. 1, December 2024

E-ISSN

: 3047-602X

DOI

: <https://doi.org/10.61942/oikonomia.v2i1.277>

Available :

: <https://jurnalhafasy.com/index.php/oikonomia>

MSME Actors' perception on the implementation of digital tax in Indonesia

Loso Judijanto¹, Nurul Hidayati Indra Ningsih², Rosma Ndiak³, Fitriani⁴

IPOSS Jakarta, Indonesia¹, Universitas Muhammadiyah Mataram², Universitas Muhammadiyah Luwuk^{3,4}

Received: November 12, 2024

Revised: December 10, 2024

Accepted: December 20, 2024

Published: December 31, 2024

Corresponding Author:

Author Name*: Loso Judijanto

Email*:

losojudijantobumn@gmail.com

Abstrak: *Digital tax has become an important issue in the era of technology-based economy, implemented in response to the increasing digital business activities, especially MSMEs. Although it aims to create a fair taxation system and increase state revenue, its implementation faces various challenges, especially related to business readiness and understanding. Many MSMEs still operate informally or semi-formally, so their understanding of digital tax is often limited. This phenomenon creates a significant information gap, especially in rural areas or for those who have just started digitalization. In addition, the diversity of perceptions towards this regulation affects the level of compliance, where some MSMEs find the policy burdensome, while others see it as a form of fairness and business professionalism. This study uses a descriptive qualitative approach to explore MSME players' perceptions of digital tax, with in-depth interviews and data analysis to understand the challenges and strategies adopted in dealing with the policy. The results are expected to provide strategic recommendations to improve the inclusiveness and effectiveness of digital tax implementation for MSMEs*

Keywords : *Digital Tax; MSME Perception; Technology Inclusion*



INTRODUCTION

Digital tax becomes one of the important issues in the era of technology-based economy. This regulation emerges as a response to the increasing digital business activities, including the contribution of Micro, Small, and Medium Enterprises (MSMEs). The government seeks to create a fair taxation system while increasing state revenue. However, the implementation of digital tax for MSMEs raises various challenges, especially related to the readiness and understanding of business actors. Many MSMEs still operate informally or semi-formally, so the application of this tax is often considered burdensome. On the other hand, the potential of digital tax to encourage MSMEs to become more professional and competitive is also an opportunity that has not been fully utilized. Therefore, understanding MSMEs' perception towards this policy is a strategic step in evaluating the effectiveness of its implementation.

Ignorance of MSME players on the concept and procedure of digital tax is a phenomenon that is often found. Many MSMEs do not have adequate access to tax information or lack socialization from the government. This creates a significant information gap, especially for MSMEs in rural areas or those that have just started digitalization (Kusnandar, 2020). In addition, some businesses feel scared and confused by new obligations that they perceive as complicated and bureaucratic. This ignorance can trigger resistance to policies and reduce the level of tax compliance among MSMEs. In fact, with a good understanding, digital taxes can be seen as an opportunity to expand markets and improve business professionalism. Therefore, government involvement in

providing education and technical assistance is crucial. This effort is expected to reduce the information gap and increase the confidence of MSME players.

In addition to the problem of ignorance, the response of MSME players to digital tax regulations also shows a diversity of perceptions. In her research, Rahayu (2023) mentioned that some business actors consider this policy burdensome, especially in the context of a post-pandemic economy that is still unstable. Many feel that digital tax favors large companies and pays less attention to the needs of small businesses. However, there are also MSME players who support this policy because they see it as a form of justice and formality in the business ecosystem. This perception is often influenced by the level of trust of business actors in the government and taxation institutions. Regulations that are considered fair and transparent can encourage better acceptance among MSMEs. Conversely, negative perceptions can create resistance that hinders the effectiveness of policy implementation. Thus, understanding the perception of MSME players is an important step in evaluating digital tax policy.

Digital tax also has a significant impact on the profitability and growth of MSMEs. For some businesses, digital tax is considered an additional burden that can reduce profit margins (Firdaus, 2024). This is especially felt by MSMEs that are still in the early stages of utilizing digital technology. On the other hand, this policy can encourage MSMEs to be more professional in managing finances and expanding markets. Some businesses have even started to design new strategies to optimize business opportunities while



Vol. 2. No.1 , December 2024

E-ISSN

: 3047-602X

DOI

: <https://doi.org/10.61942/oikonomia.v2i1.277>

Available

: <https://jurnalhafasy.com/index.php/oikonomia>

fulfilling tax obligations. However, this impact is highly dependent on the readiness of MSMEs to adapt to regulatory changes. Without adequate support, many MSMEs may actually feel pressured by this new policy. Therefore, it is important to evaluate the impact of digital tax on MSME business sustainability.

Technology readiness among MSMEs is a crucial factor in the success of digital tax implementation. Most MSMEs in Indonesia are still not fully connected to the digital ecosystem that supports tax reporting (Raharjo, 2022). Reliance on manual methods and lack of understanding of technology are often the main obstacles. In fact, digitalization is a key element in a modern taxation system. The government has provided various platforms and tools to facilitate businesses, but the adoption rate is still low. In addition, limited technological infrastructure in certain regions also exacerbates this problem. Thus, strengthening technological literacy among MSMEs is one of the solutions that needs to be pursued immediately. Good technology support can improve tax compliance while strengthening the competitiveness of MSMEs.

The level of tax compliance among MSMEs is one of the important indicators of the success of digital tax implementation. Low compliance rates can be caused by various factors, ranging from lack of understanding to distrust of policies (Kumaratih & Ispriyarso, 2020). Many businesses are concerned that this tax will only add to their burden without providing tangible benefits. However, high tax compliance can be achieved if MSMEs see incentives or direct benefits from the policy. Programs such as tax incentives for compliant MSMEs or free training are

motivational for businesses (Andreansyah & Farina, 2022). The government needs to adopt an inclusive and participatory approach to create trust and improve compliance. In this context, dialog between the government and MSME players is very important. This can create more effective and sustainable policies.

The government's role in supporting MSME players in facing digital taxes is equally important. In addition to providing education, the government needs to create regulations that are adaptive to the needs of MSMEs. Tax incentives, easy access to technology, and mentoring programs can be solutions to reduce the burden on businesses. In this case, cooperation with various parties such as educational institutions and business organizations can expand the scope of government programs. Without adequate support, many MSMEs may be reluctant or have difficulty fulfilling their tax obligations. This will not only impact state revenue but also the growth of the MSME sector as a whole. Therefore, digital tax policies need to be designed by considering the conditions and aspirations of MSME players. An inclusive approach can create a win-win solution for all parties. Overall, digital tax presents both opportunities and challenges for MSME players in Indonesia. This policy can be a tool to encourage digitalization and professionalization of MSMEs if implemented effectively. However, without the right strategy, this policy can actually become a burden that hinders the growth of the MSME sector. Therefore, it is important to understand the perceptions of MSME players towards this policy as part of the evaluation and improvement efforts. Technology readiness, tax literacy, and government support are key factors for the



success of digital tax. With an inclusive approach, digital tax can catalyze the growth of the MSME sector in the digital economy era. This study aims to explore the perceptions of MSME players regarding the implementation of digital tax and its implications for business sustainability. The results are expected to provide strategic recommendations for the government and MSME players

METHOD

This research uses a descriptive qualitative approach to explore MSME actors' perceptions of digital tax in Indonesia. Data was collected through in-depth interviews with 25 MSME players selected by purposive sampling, covering a variety of business types, business scales, and geographic locations. In addition, observations were made on the use of digital platforms to identify technical constraints, as well as document analysis related to digital tax policies. Data validity was strengthened through triangulation to compare results from various sources.

Data were analyzed using thematic analysis method with data reduction, data presentation, and conclusion drawing steps. This approach aims to understand the experiences, challenges, and strategies of MSMEs in dealing with digital tax policies. The research results are expected to provide strategic recommendations to improve the effectiveness and inclusiveness of digital tax policies..

RESULTS AND DISCUSSION

1. MSME's Perception of Digital Tax

Most MSME players expressed concerns regarding the complexity of digital tax procedures that they consider difficult. Many feel that digital tax provides

an additional burden that could potentially reduce their business profit margins. Ignorance of digital taxation rules and processes is often the main challenge that causes confusion. This makes many MSME players feel burdened by obligations that are considered complicated and require more time to understand and implement. In an interview, BD, a small business owner, stated,

"The digital tax reporting process is too complicated. We still rely on manual methods which makes things more difficult and time-consuming."

This concern is supported by data that 40% of MSME players stated that digital taxes are burdensome for them. This complexity reflects the need for simpler policies and better technical support to increase acceptance of digital taxes among MSMEs.

Most MSME players who feel burdened consider digital tax as an additional cost that is difficult to accommodate in their financial structure (Herdinata & Pranatasari, 2019). This is especially felt by small businesses that are still facing major challenges to maintain financial stability post-pandemic. Lack of technical understanding also magnifies this challenge, leading to reliance on more laborious manual means. Low financial and technological literacy among MSME players, as mentioned by Gaol (2024), is one of the main causes of the lack of compliance with digital taxation. Some businesses also feel that they lack support from the government in terms of education and technical guidance. This situation shows the importance of a more comprehensive approach in supporting



MSMEs to adapt to digital taxation policies more easily and efficiently.

However, not all MSME players view digital tax negatively. Around 30% of MSME players actually see digital tax as an opportunity to improve their business professionalism. For those who are already familiar with digital platforms, digital tax is considered a step forward towards structured business formalities. By following this regulation, they believe that their business will have greater credibility in the eyes of business partners and consumers. As expressed by L, an online shop owner,

"Digital tax makes our business more organized and professional. It helps us expand our business network with more serious partners."

A study by Hariyanto & Abbas (2021) supports this view, showing that tax formalities can provide the co-benefits of access to formal financing and broader partnership opportunities.

MSME groups that are optimistic about digital taxes generally have better technological literacy and digital understanding. They also tend to be more active in seeking information and training on new tax policies. This suggests that education and technical assistance are essential to encourage other MSMEs to be better prepared for digital taxation policies. Research by Azzahra & Fitriana (2024) emphasizes the importance of tax education to create better awareness and understanding among MSME players. With the right approach, the opportunity to reduce resistance and increase compliance with digital taxes can be achieved. This education also serves as a preventive measure to reduce the gap between MSMEs

that are already digitally advanced and those that are still lagging behind.

The biggest challenge faced is how to reduce the digital divide between MSMEs that are ready and those that still rely on traditional means. The government needs to take proactive steps by providing access to training, technical assistance, and easy-to-understand practical guidance. This approach is in line with Meijaard's (2020) *adaptive policy* theory, which emphasizes the need for flexible policies to accommodate the needs of different groups. If done well, this step can reduce resistance to digital taxes while increasing the overall success of policy implementation. The support provided will not only help MSME players overcome initial difficulties but also allow them to utilize digital taxes for long-term growth.

2. Tantangan Teknologi dan Infrastruktur

Technology and infrastructure challenges are one of the main barriers to digital tax reporting for MSMEs. Based on observation, only 35% of MSME players are fully prepared with adequate digital infrastructure to support electronic tax reporting. Most MSMEs still use manual methods such as financial recording in books or simple spreadsheets, which slows down the tax reporting and compliance process. This reliance on manual methods is due to old habits that are difficult to change without adequate incentives or technical support. In addition, limited knowledge on the use of tax applications is one of the main obstacles. An MSME player from the West Java region mentioned,



Vol. 2. No.1 , December 2024

E-ISSN

: 3047-602X

DOI

: <https://doi.org/10.61942/oikonomia.v2i1.277>

Available

: <https://jurnalhafasy.com/index.php/oikonomia>

“We are still confused about using the tax application, there is no one to guide us directly.”

These limitations not only slow down the process, but also increase the risk of errors in reporting. In the long run, this may reduce MSME actors' trust in the digital tax system. To strengthen the argument, research from Maharani & Hasibuan (2024) shows that technology adoption requires intensive assistance to be effective in the MSME sector.

One of the biggest challenges is limited access to technology, especially in rural areas. Digital infrastructure such as stable internet networks and adequate hardware are often not available. Many MSMEs in rural areas face barriers in adopting technology due to this lack of access. A small business owner in Yogyakarta expressed

“The internet is often down in our place, how can we report our taxes online?”

Another factor that exacerbates the situation is low digital literacy, which makes it difficult for MSME players to understand how digital devices and tax applications work. According to research by Sarjito (2023), the technology access gap in rural areas requires government intervention through inclusive policies that encourage digital infrastructure development. To overcome this barrier, the government needs to collaborate with internet service providers to expand network coverage. In addition, digital literacy programs that reach MSME players in rural areas should be designed in a sustainable manner. Direct counseling and simple online training can be a solution to improve digital literacy. With better access

to technology, MSMEs in rural areas can start adapting to the growing digital tax system.

The high reliance on manual methods shows that most MSMEs need more encouragement to switch to digital systems. The government can provide incentives in the form of subsidies or tax deductions for MSMEs that adopt digital tax reporting. In addition, the development of simple and user-friendly tax applications is needed so that MSMEs can easily switch from manual to digital methods. This step must be accompanied by an intensive training program that helps MSME players understand how to use the technology. One of the training participants in Yogyakarta stated,

“The training really helped us understand the tax applications, but more sessions are needed to become truly proficient.”

Research from Agustino et al (2024) highlights that user needs-based training can increase the success of technology adoption in the small business sector. This training can involve the private sector to provide software solutions that suit the needs of MSMEs. Not only that, educational campaigns on the benefits of digital tax systems also need to be intensified to increase the awareness of MSME players about the importance of switching to digital systems. With this effort, it is expected that the tax reporting process will become more efficient and accurate.

Technology and infrastructure limitations not only affect the tax reporting process, but also the overall tax compliance level of MSMEs. Slow and complex



reporting processes often result in delays in tax payments. In the long run, this can be detrimental to MSMEs due to the fines and sanctions that must be borne. To address this, the expansion of internet networks to rural areas should be a government priority. In addition, collaboration with the private sector to provide technology devices at affordable prices can be an effective solution. Increased access to technology also needs to be accompanied by increased digital literacy through various training programs. A technology expert in Jakarta commented,

"Investasi dalam literasi digital adalah kunci untuk mendorong transformasi digital UMKM."

This is in line with the findings of Regif et al. (2023), which states that strengthening digital literacy contributes significantly to increasing MSME productivity. With these steps, MSMEs will be better able to keep up with the development of the digital tax system. Digital transformation will ultimately increase the level of MSME tax compliance and create a healthier business ecosystem.

3. Digital Tax Impact on Compliance and Business Inclusion

The impact of digital tax on MSME business compliance and inclusion shows interesting dynamics. While MSME tax compliance rates are still low with only 50% of respondents fully complying with digital tax obligations, there are positive signals from the implementation of incentive programs such as training and technology support. This low compliance rate is largely due to a lack of trust in the transparency of digital tax regulations,

where many MSME players feel that the policies are still too complex and unfair. Regulatory complexity is often a major obstacle, as revealed by a survey by Indriani et al (2024), which states that regulatory uncertainty can reduce businesses' trust in the tax system. This is reinforced by the statement of an MSME actor in Central Java:

"We are often confused by the changing tax rules, and there is no easy-to-understand explanation."

However, 45% of MSME players who have participated in the training program reported increased motivation and understanding of the digital tax system, indicating that an inclusive approach can increase their participation.

The effectiveness of the incentive program is evident through the increased awareness and competency of MSME players in managing their tax obligations. The training program accompanied by the provision of user-friendly tax applications is a key factor in improving MSME players' perceptions and capabilities towards digital tax. A study by Ulfa & Aribowo, (2021) supports this, showing that incentives in the form of training can increase compliance by up to 40% in the MSME sector of developing countries. One of the training participants in Surabaya said,

"I feel more confident reporting taxes after training, but we still need advanced sessions to be really proficient."

This kind of training gives small business owners the confidence to start switching from manual methods to a more efficient digital system. In addition, the provision of adequate technological



infrastructure and direct guidance from facilitators are also key to the success of this program. This proves that the right support can reduce MSME players' hesitation towards the digital tax system.

Digital tax also contributes to the increased inclusion of MSME businesses in the digital economy ecosystem. Through technology adoption, MSMEs are not only able to comply with tax regulations but also gain additional benefits such as ease in monitoring cash flow, accessing business loans, and expanding customer networks through e-commerce platforms. Agung et al (2024) mentioned that digitalization plays an important role in driving business inclusion in the MSME sector, especially in developing countries. A business owner in Makassar shared his experience: "With the digital tax application, I can now more easily record all transactions and report them online, even though the internet network here is sometimes unstable." This transformation provides new opportunities for MSMEs to compete in a wider market and significantly improve their competitiveness. In addition, the implementation of digital taxation also allows MSME players to be more transparent in their financial records, making them more trusted by business partners and financial institutions.

However, to sustainably improve MSME compliance and business inclusion, a more comprehensive strategy is needed. The government needs to provide clear and transparent guidance on digital tax regulations and strengthen education through digital literacy programs. The provision of user-friendly tax applications must be balanced with continuous assistance for MSME players, especially in rural areas that still have limited access to

technology. A technology expert from Jakarta emphasized,

"Digital literacy is the key to MSME transformation. They need concrete guidance to face technological challenges."

In addition, collaboration between the government, private sector, and educational institutions can be an effective strategy to expand the scope of digital literacy and tax training programs. With these measures, MSMEs will not only be better able to comply with their tax obligations but also be increasingly integrated in the competitive modern business ecosystem.

4. MSME Strategies in Overcoming Digital Tax Challenges

Digital tax challenges faced by MSMEs are increasingly complex, especially in understanding and managing tax obligations in the digital era. Based on interviews with several MSME players, as many as 25% of them began to design new strategies by working with tax consultants or joining business groups to get more in-depth technical guidance. One of the MSME players revealed,

"Collaboration with tax consultants is very helpful in understanding the rules that change frequently, as well as ensuring more accurate reporting."

This strategy is in accordance with the concept of organizational adaptation in the face of external challenges, which emphasizes the importance of flexibility and cooperation to reduce the risk of errors in tax management. According to Michael Porter's Competitive Advantage theory, MSMEs that are able to adapt to a dynamic external environment through collaboration



and learning will be better able to compete in an increasingly complex market.

In addition, 20% of MSMEs utilize digital applications or platforms to simplify the tax reporting process. The use of this technology helps automate various processes such as tax calculation, document filing, and more structured report delivery. According to Rogers in the Diffusion of Innovation theory, technological innovations such as these facilitate the adoption of changes in organizations because they provide higher efficiency and reduce the possibility of errors. As expressed by one of the MSME owners.

"Digital applications make the tax reporting process much faster and more accurate, so we can focus on growing our business."

In addition, the Technology as Enabler theory states that the utilization of technology not only increases efficiency but also strengthens the ability of MSMEs to meet increasingly complex regulatory demands. Thus, the utilization of digital technology is key in improving operational efficiency as well as compliance with digital taxes.

5. Perception and Impact of Digital Tax on MSME Growth

Digital tax is considered by most MSME players as an additional burden that adds complexity to business management. Interviews with several MSME players revealed that they feel pressure to record digital transactions and report them to the tax authorities. One of the MSME players stated,

"We face challenges in integrating new technological systems that are

necessary to meet digital tax obligations."

However, on the other hand, many of them also realize that digital taxes can encourage business professionalism by forcing them to manage financial data more transparently and accurately.

In this context, this opinion is in line with a study stating that digitalization in tax management can strengthen transparency and operational efficiency (Kurniawan et.al., 2023). In addition, for MSMEs that are able to adopt technology well, digital tax can expand their market. The interview results show that MSMEs that integrate digital technology in their operational processes are able to reach a wider range of customers both domestically and abroad. This is in line with the concept of business digitalization that aims to increase competitiveness in the global market (Saputri et.al., 2023).

However, the interviews also show that many MSME players face barriers in adopting the technology needed to fulfill digital tax obligations. Lack of support from the government and lack of access to technology-based solutions are the main challenges that hinder the growth of MSMEs. This is in line with research stating that collaboration between the public and private sectors is essential to create an enabling environment for technology integration in the management of small and medium enterprises (Lubis & Sinaga, 2024). Thus, an inclusive approach involving education, training, and the provision of adequate technology infrastructure can be a solution to overcome the challenges faced by MSMEs in dealing with digital taxes.



CONCLUSIONS

MSMEs face various challenges in implementing digital tax, especially related to the complexity of procedures and limitations of technology and digital literacy. While most MSME players feel burdened by the perceived complexity of their obligations, there is optimism from those who have adopted technology to professionalize their businesses. Collaboration strategies with tax consultants and the use of digital applications have proven effective in reducing tax reporting difficulties. In addition, support from the government in providing training and technical guidance is essential to support the digital transformation of MSMEs in a more inclusive and sustainable manner..

REFERENCES

- Agung, A., Mubarrok, D. H., Timorani, J. N., Fitriani, S., Komara, B., & Puteri, F. R. (2024). Penguatan Potensi Usaha Mikro, Kecil dan Menengah (UMKM) Berbasis Bisnis Digital di Desa Mekarharja Ciamis. *Khidmat*, 2(2), 143-154.
- Agustino, L., Ridhoni, M., & Nawawi, M. (2024). PENGARUH PELATIHAN DIGITAL MARKETING TERHADAP KEBUTUHAN DAN TANTANGAN IMPLEMENTASI DI KALANGAN WIRAUSAHA MUDA PEMULA DI BANJARMASIN. *KINDAI*, 20(3), 261-277.
- Andreansyah, F., & Farina, K. (2022). Analisis pengaruh insentif pajak, sanksi pajak dan pelayanan pajak terhadap kepatuhan wajib pajak UMKM. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 5(2), 2097-2104.
- Azzahra, Q. S., & Fitriana, N. (2024). Peningkatan Kemampuan dan Pemahaman Perpajakan Bagi UMKM Abiera. *JURPIKAT (Jurnal Pengabdian Kepada Masyarakat)*, 5(4), 1542-1551.
- Firdaus, R. (2024). EFEKTIVITAS SISTEM INFORMASI AKUNTANSI UNTUK UMKM: STUDI LITERATUR TENTANG KENDALA DAN SOLUSI. *Jurnal Intelek Dan Cendekiawan Nusantara*, 1(6), 9286-9293.
- Gaol, V. L. (2024). *Implikasi Tax Morale, Digitalisasi Perpajakan dan Kualitas Pelayanan Fiskus terhadap Kepatuhan Wajib Pajak UMKM* (Doctoral dissertation, Politeknik Negeri Bali).
- Hariyanto, E., & Abbas, J. (2021). *Kajian Smart Sukuk: Potensi Pembiayaan Umkm Dan Pendalaman Pasar Keuangan Syariah*.
- Indriani, R., Mayasari, R. T., & Sarianti, B. (2024). SOSIALISASI HUKUM PAJAK SEBAGAI UPAYA MENINGKATKAN KESADARAN PAJAK BAGI PELAKU UMKM DAN MASYARAKAT KELURAHAN PEMATANG GUBERNUR. *Jurnal Pengabdian Masyarakat Ekonomi dan Bisnis Digital*, 1(2), 100-106.
- Kurniawan, Y. J., Herman Sjahruddin, S. E., Nuraeni, S. E., Swaputra, I. B., Astakoni, D. I. M. P., Par, M., ... & Agustina, E. S. (2023). *Digitalisasi manajemen keuangan*. Cendikia Mulia Mandiri.



Vol. 2. No.1 , December 2024

E-ISSN

: 3047-602X

DOI

: <https://doi.org/10.61942/oikonomia.v2i1.277>

Available

: <https://jurnalhafasy.com/index.php/oikonomia>

- Kusnandar, D. (2020). Pengaruh pengetahuan akuntansi, kebermanfaatan informasi akuntansi, dan pengalaman usaha terhadap pada pelaku umkm. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(3), 95-101.
- Lubis, P. S. A., & Sinaga, S. S. (2024). Inovasi Teknologi dan Transformasi Ekonomi: Peran Kewirausahaan dalam Pembangunan Ekonomi Daerah. *Jurnal Ekonomi, Bisnis dan Manajemen*, 3(1), 281-290.
- Maharani, D. A., & Hasibuan, R. R. (2024). Peningkatan kemampuan pemasaran digital pada UMKM di Desa Sumbang Purwokerto untuk meningkatkan daya saing dan jangkauan pasar. *Abdi Makarti*, 3(2), 130-141.
- Raharjo, R. (2022). Analisis Implementasi Marketplace dan Digital Payment pada Belanja APBN untuk Memberdayakan UMKM. *GEMILANG: Jurnal Manajemen dan Akuntansi*, 2(3), 27-46.
- Rahayu, A. M. P. (2023). ..(LENGKAPI STEMPLE PADA LEMBAR PERSETUJUAN, DAN LENGKEAPI STEMPEL DAN TTD PADA LEMBAR PENGESAHAN, UPLOAD ULANG)... *Respon Usaha Mikro Kecil (UMK) Kabupaten Ponorogo Dalam Pemberlakuan Kenaikan Harga Bbm Tinjauan Masalah Mursalah dan Efektivitas Hukum* (Doctoral dissertation, IAIN PONOROGO).
- Regif, S. Y., Seran, M. S., Naif, I. Y., Pattipeilohy, A., & Saputri, L. (2023). Literasi digital ekonomi hijau terhadap pemberdayaan UMKM desa di Kabupaten Langkat. *Jurnal Ilmu Politik dan Pemerintahan*, 9(1).
- SAPUTRI, S. A., BERLIANA, I., & NASRIDA, M. F. (2023). Peran marketplace dalam meningkatkan daya saing UMKM di Indonesia. *KNOWLEDGE: Jurnal Inovasi Hasil Penelitian dan Pengembangan*, 3(1), 69-75.
- Sarjito, A. (2023). Dampak Digitalisasi Administrasi Perdesaan di Negara Berkembang. *JURNAL ILMIAH ILMU ADMINISTRASI*, 13(2), 106-124.
- Ulfa, M., & Aribowo, I. (2021). Strategi meningkatkan kesadaran dan kepatuhan wajib pajak UMKM di Indonesia. *Jurnal Pajak Dan Keuangan Negara (PKN)*, 3(1), 64-71.
- ..
- .