

## **THE EFFECT OF TAX INCENTIVE AND TAX SERVICES DIGITALIZATION ON TAXPAYER COMPLIANCE DURING THE COVID-19 PANDEMIC WITH THE MODERATING ROLE OF SOCIALIZATION**

Alief Syah Fikry<sup>1)</sup>,

[fikryaliefsyah@gmail.com](mailto:fikryaliefsyah@gmail.com)

Juita Tanjung<sup>2)</sup>,

[Tanjung.juita18@gmail.com](mailto:Tanjung.juita18@gmail.com)

Maryati<sup>3)</sup>

[maryati.melani@gmail.com](mailto:maryati.melani@gmail.com)

Universitas Muhammadiyah Jakarta  
Jakarta Indonesia

### **ABSTRACT**

This study aims to explore the effect of tax incentive and tax services digitalization on taxpayer compliance during the COVID-19 pandemic with the moderating role of socialization. This study employs quantitative method with primary data obtained from questionnaires. The population of this study is individual taxpayers registered at the Tax Office of Indramayu, and with random sampling, we obtained 100 respondents as our samples. We analyzed the data using the Moderated Regression Analysis. The results of this study indicate that tax incentive does not have a significant positive effect on taxpayer compliance, while the tax services digitization has a positive and significant effect on taxpayer compliance. Furthermore, socialization has an insignificant negative effect in moderating the relationship between tax incentive on taxpayer compliance and socialization has no positive effect in moderating the relationship between tax services digitization and individual taxpayer compliance.

**Keywords:** Individual Taxpayer Compliance, Tax Incentive, Tax Services Digitalization and Socialization.

*Copyright © 2022, International Journal of Economics, Business and Entrepreneurship | IJEBE | FEB-UNILA*

### **INTRODUCTION**

2020 is the toughest year for all countries in the world due to a non-natural disaster, a force major situation, the Corona Virus Disease (Covid-19). Covid-19 had caused new problems across every sector, from healthcare to economy. Including Indonesia, on the economy, so many companies and businesses had been affected. They had to rigorously find the way to keep their business activities operational. One of the choices available was employment layoff. The layoffs were forced to be carried out due to the decline in people's purchasing power and the implementation of the Large-Scale Social Restriction (LSSR) resulting the decrease on the company's income so that they were unable to pay the employee salaries. To this extent, it would also have an impact on the realization of state tax revenues from employee income.

The failure in achieving the realization of tax revenues has been in place for the recent years. The percentage of realized tax revenues in 2019 only reached 88.44% or IDR 1,332.06 trillion from the target of IDR 1,577.56 trillion, this is less than 2018 that reached 92.23% (Lakin DJP, 2020). In fact, taxes have a very important role for state revenue in carrying out the development and governance. Taxes are specifically regulated in the Law Number 16 of 2009 concerning General Provisions and Tax Procedures. In this regulation, tax is defined as a mandatory contribution to the state owed by an individual or entity that is coercive in nature based on the law, without receiving direct compensation and shall be used for the purposes of the state for the prosperity of the people.

The layoffs during the Covid-19 pandemic would certainly have an impact on state tax revenues as previously taxpayers have now been laid-off. The Ministry of Finance revealed that due to the application of the LSSR, tax revenue in the trade sector was depressed at minus 18.42% during August to September 2020. The Ministry of Finance recorded the realization of tax revenues up to December 23, 2020 of IDR 1,019.56 trillion or 85.6% compared to Last year's tax revenue of IDR 1,312.4 trillion (Ministry of Finance, 2020). Thus, the plans and targets that have been prepared by the government in the arrangement of the State Budget (SB) bear the risk of not being realized due to the Covid-19 situation.

Anton (2020) explained that the decrease in income from the community resulting the decrease in people's purchasing power, making people less eager to pay taxes so that it had an impact on taxpayer compliance. The Directorate General of Taxes (DGT) noted that taxpayers who had reported their Annual Tax Return (ATR) in the first half of 2020, only reached 11.64 million reports or 60.34% of the target of 19 million taxpayers who have the obligation to report their taxes. Agustina & Agus (2020) also explained that taxpayer compliance is influenced by two factors. The internal factors including taxpayer knowledge of tax regulations, taxpayer awareness and taxpayer motivation on the obligations in reporting their tax. And the external factors, including the lack of service facilities and the taxation socialization. Therefore, to achieve the maximum target of tax revenue, tax payer compliance on the obligations of tax paying is crucial.

The government issued tax policies in the form of tax incentive and support for accelerated tax digitalization to increase taxpayer compliance. During the Covid-19 pandemic, the government took a role in issuing tax policies, for example the Regulation of the Minister of Finance Number 86 of 2020 replacing the Regulation of the Minister of Finance Number 44 of 2020 and the Regulation of the Minister of Finance Number 23 of 2020. And in 2021 the government issued the Regulation of the Minister of Finance 9 of 2021 concerning Tax Incentive for Taxpayers Affected by the 2019 Corona Virus Disease Pandemic (pajak.go.id, 2021).

The government provides tax incentive for taxpayers affected by the Covid-19 pandemic to support national economic resilience in the tax revenue sector. Latief & Mapparenta (2020) and Dewi et al. (2020) found that tax incentive has a positive effect on taxpayer compliance. The forms of tax incentive given to individual taxpayers as regulated in the Regulation of the Minister of Finance 9 of 2021 include the incentive on Income Tax of Article 21. Income Tax of Article 21 is a tax imposed on individual as a tax subjects on received or earned income in the tax year. This incentive was given for 4 months from the tax period of February to June of 2021. The taxpayers must be eligible to get the Income Tax incentive that borne by the government. They are obligated to have a Taxpayer Identification Number (TIN). They must be employees who receive incentive as taxpayers with certain business field classifications, or taxpayers in a special designated zone and have annual gross income not more than IDR 200 million. This incentive is given because it involves a large amount of individual taxes as Indonesia is currently dominated by individual taxpayers and Income Tax of Article 21 is a big contributor to tax revenues other than VAT.

The DGT noted several problems in providing tax incentive. First, there are companies that have not yet submitted an application for the tax incentive to the DGT resulting uncovered employees on the advantage of these incentive. Second, the decline in economic conditions that occurred in Indonesia. Therefore, the government hopes that by the end of December many parties have taken advantage of this incentive so that they can help increase state revenues through taxes.

Furthermore, the tax services digitization during the Covid-19 pandemic certainly has an influence on taxpayer compliance (Ismail et al, 2018). In the previous year, tax reporting, especially ATR, was carried out physically and directly at the Tax Office. However, during the COVID-19 pandemic, in order to reduce the number of patients infected with the virus, the government issued a policy to reduce activities outside the house and urged to work from home. Thus, current technological developments have changed several systems in Indonesia, one of which was carried out by the DGT which changed the tax system in Indonesia towards digitalization in terms of tax services. The DGT had launched several systems, like E-filling which is expected to assist taxpayers in reporting their taxes online and E-Billing which is used in electronic tax payments to make it easier for taxpayers to report and pay taxes. So, with these digitalized services, the government expects the increase on the level of taxpayer compliance.

However, the current phenomenon is that many taxpayers have not applied either E-Filling or E-Billing. This happens due to the limited knowledge and the lack of socialization on this digitized system of tax services (Jumadil et al., 2018). Socialization about the digitization of tax services is very important and must be carried out by the DGT, especially during the Covid-19 pandemic, because it can increase taxpayer knowledge as well as increasing taxpayer compliance. The higher level of knowledge will make it easier for the taxpayers to fulfill their tax obligations. Kartika & Sihar (2016) argue that socialization of taxation is an effort made by the DGT to provide knowledge to the public and especially taxpayers on everything regarding taxation both in terms of regulations and procedures through appropriate methods. Socialization to taxpayers can also be interpreted as providing insight and guidance to taxpayers on everything regarding taxation. Ismail et al. (2018) found that socialization has a positive influence in moderating the digitization of tax services through E-Filling on taxpayer compliance.

Based on the theory of planned behavior, taxpayers have various considerations in fulfilling their tax obligations caused by the value of trust in determining behavior, normative values, and self-control. This theory can be used to analyze the difference between attitudes and intentions. Intentions and behaviors are influenced by three factors: behavioral beliefs, normative beliefs, and control beliefs. Behavioral belief is an individual's belief in a person's normative expectations that become their belief and motivation to achieve these expectations. Normative belief relates to individuals who have beliefs about the results of a behavior that can shape their attitudes. Control belief is an individual's belief in things that support the existence of factors that can affect behavioral performance (Anjani, 2016). Therefore, this study aims to analyze the effect of tax incentive and the tax services digitalization on taxpayer compliance during the COVID-19 pandemic with the moderating role of socialization based on the theory of planned behavior. The novelty of this study is in the form interaction on socialization as the moderating role of the effect of tax incentive and the tax service digitization on the taxpayer compliance.

## **Literature review**

**The Theory of Planned Behavior (TPB)** is a refinement of the Theory of Reasoned Action (TRA) presented by Fishbein and Ajzen in 1975. In 1980, Ajzen explained TPB as an individual behavior that arises from their intention (Ajzen, 2008). TPB can be used to analyze the difference between attitudes and intentions as well as intentions and behaviors. It also can be developed to predict behaviors that are not under individual control. TPB is one of the behavioral theories used to explain the behavior of taxpayers on tax compliance (Mustikasari, 2007). It is relevant to explain the compliant behavior of taxpayers in fulfilling their tax obligations. This theory can also be utilized to analyze taxpayer compliance by exploring the difference between attitudes and intentions as well as intentions and behaviors. In this theory, there are three factors that influence the emergence of intentions. First, behavioral beliefs related to taxpayers who are aware and have confidence about the importance of paying taxes. Second, normative beliefs are related to changes in the tax system that will make the taxpayers belief in the tax system itself. To this extent, it will increase the level of taxpayer compliance as it will make easier for the taxpayers to pay their taxes. Third, control beliefs, in this case the application of tax incentive, are expected to be used

by taxpayers and support taxpayers to comply with their obligations in paying and reporting their taxes.

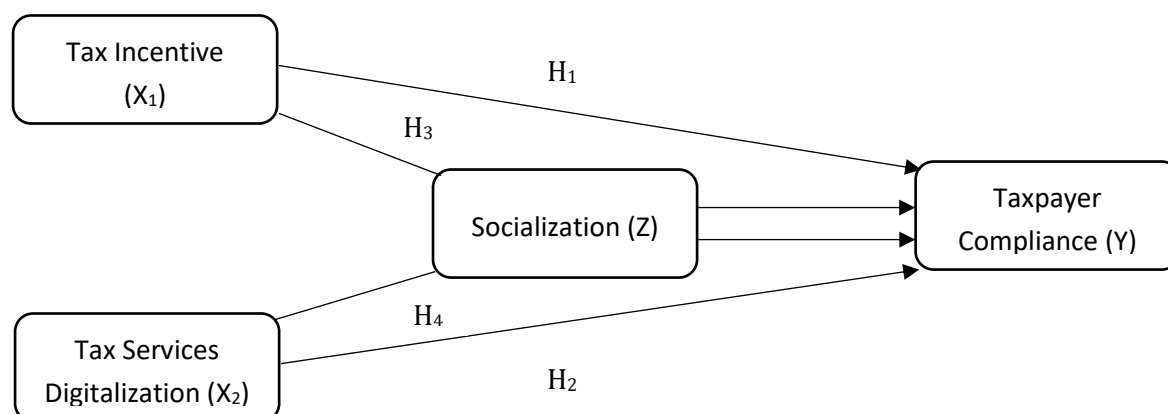
**Tax incentive.** Tax incentive is defined as fiscal policies carried out by the government in providing compensation in the field of taxation with aim to restore national economic conditions in short period of time. The Regulation of the Minister of Finance Number 9 of 2021 concerning Tax incentive for taxpayers affected by the Corona Virus Disease 2019 pandemic explains that the government needs to expand the tax sector as it is needed during the period of national economic recovery by providing much more tax incentive.

**Tax Services Digitalization.** The digitalization of tax services occurs through tax reformation that have been carried out for a long time, starting with basic changes in the provisions of tax laws and regulations. In the course of tax reformation, a system was also introduced for taxpayers to calculate, pay and self-report their payable tax. It is called as a self-assessment procedure of tax paying. This system replaces the old way of collecting taxes by giving the government, as the fiscus, the authority to determine the amount of payable tax. One form of successful tax reformation is the modernization of the tax service system through digital technology that already exists today to make it easier for taxpayers to report their tax in the form of E-Filling, E-Billing, e-Registration and others.

**Taxpayer compliance.** Taxpayer compliance is an important issue not only in Indonesia but throughout the world, both developed and developing countries. If the taxpayer is not compliant, it will result in a desire to take tax avoidance, even evasion, smuggling and tax negligence which will affect the reduction of state's tax revenue (Rahayu, 2017).

**Tax Socialization.** The Directorate General of Taxes has issued a regulation regarding Guidelines for the Arrangement of Work Plans and Reports on Tax Counseling Activities. The Director General of Taxes Act Number SE-98/PJ/2011 provides the guidance to increase the knowledge and understanding of the community about the importance of tax revenue for the state as well as increasing the level of taxpayer compliance, especially for taxpayers who have not reported their ART and have not made tax payments. To achieve the goal, tax socialization activities are divided into three focuses: activities for new taxpayers, activities for registered taxpayers and socialization activities for prospective taxpayers that aim to build awareness about the importance of taxes. In which, the tax socialization can be carried out directly or indirectly.

The independent variables in this study are **Tax Incentive** ( $X_1$ ) and **Tax Services Digitalization** ( $X_2$ ). And the dependent variable, **Taxpayer Compliance** ( $Y$ ) with **Socialization** ( $Z$ ) as a moderating variable. In order to see the relationship between variables, we build a framework through pictures below:



**Figure 1.** The effect of tax incentive and tax services digitalization on taxpayer compliance with the moderating role of socialization

**Thus, the hypotheses of this study are as follows:**

H<sub>1</sub>: Tax incentive has a positive effect on taxpayer compliance.

H<sub>2</sub>: Tax services digitalization has a positive effect on taxpayer compliance.

H<sub>3</sub>: Socialization strengthens or weakens the effect of tax incentive on taxpayer compliance.

H<sub>4</sub>: Socialization strengthens or weakens the effect of tax services digitalization on taxpayer compliance.

## Methods

This study employs a quantitative approach with primary data from a survey. The data was obtained directly from individual taxpayers registered at the Tax Office of Indramayu through questionnaire. The Tax Office of Indramayu was chosen because the non-compliance rate of individual taxpayers in 2019 reached 85%. The population of this research is the registered taxpayers at the Tax Office of Indramayu of 68,417 taxpayers. And with simple random sampling technique using the Slovin formula, we established the sample of 100 respondents.

This study explores three variables, the dependent variable, the independent variable, and the moderating variable. The tax incentive for individual taxpayers and tax services digitalization are examined as the dependent variable. Taxpayer compliance is examined as an independent variable, and socialization as a moderating variable. We analyze the data using Moderating Regression Analysis (MRA). Thus, the operational variables of this research are as follows:

**Table 1**  
**Variable Operation**

Variable	Definition	Indicator
Tax Incentive (X <sub>1</sub> )	Fiscal policy carried out by the government in providing compensation in the field of taxation to help restore national economic conditions quickly	<ol style="list-style-type: none"> <li>1. Fairness in providing tax incentives</li> <li>2. Benefits of having tax incentives</li> <li>3. Types of provided incentives</li> <li>4. Understanding of incentives</li> <li>5. Incentive accuracy</li> <li>6. Improving Taxpayer Compliance</li> </ol>
Tax Services Digitalization (X <sub>2</sub> )	Tax services that can be accessed directly via the internet	<ol style="list-style-type: none"> <li>1. Reporting accuracy</li> <li>2. Information for taxpayers about tax services digitalization</li> <li>3. Service quality</li> <li>4. Understanding of tax services digitalization</li> <li>5. Advantages of tax services digitalization</li> <li>6. Ability to use the digitalized service</li> </ol>
Taxpayer Compliance (Y)	Conditions in which taxpayers carry out their rights and obligations regularly in accordance with applicable tax regulations	<ol style="list-style-type: none"> <li>1. Register at the Tax Office</li> <li>2. Punctuality in reporting the Annual Tax Return</li> <li>3. Punctuality in paying</li> <li>4. Report Filling Accuracy</li> </ol>

		5. Taxpayers' understanding of the importance of compliant in paying taxes 6. Benefits sense of taxpayer compliance
Tax Socialization (Z)	The notification process which aims to increase the knowledge of both individuals and groups on taxation. The tax socialization is carried out so that the public or taxpayers are aware of the importance of the taxes they pay	1. Important role of socialization 2. Increase tax knowledge 3. Benefits of socialization 4. Accuracy of Socialization 5. Ability to provide socialization 6. Increase benefits for taxpayer compliance

## Results

### Reporting Research Results

All statements in this study have passed the validity and reliability tests. The results of the classical assumption test, including the normality test, the multiple collinearity test, the heteroscedasticity test, and the autocorrelation test, have also met the requirements. So, it is valid and reliable to continue examining the hypotheses. The results of the feasibility test (F test) shows that tax incentives and tax service digitalization simultaneously affect the taxpayer compliance with the significance value of 0.00, this means that the significance value is smaller than 0.05 or  $0.00 < 0.05$  and the calculated F is greater than the F table  $8,380 > 2.47$  (table 2). This also indicates that the partial test (t test) on the hypotheses is valid and reliable to be carried out.

**Table 2**  
**The F Test**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1741.477	5	348.295	8.380	.000 <sup>b</sup>
	Residual	3907.033	94	41.564		
	Total	5648.510	99			

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), Tax Incentive, Socialization, Tax Services Digitalization, Moderation 1, Moderation 2

The following is the partial test on the hypotheses with the t test (Table 2) and the partial MRA test also with t test (Table 3).

**Table 3**  
**The t Test**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	



1 (Constant)	4.876	2.991		1.630	.106
Tax Incentive	.051	.097	.052	.521	.604
Tax Services Digitalization	.332	.103	.319	3.220	.002
Socialization	.405	.151	.285	2.672	.009

a. Dependent Variable: Taxpayer Compliance

Based on table 3, the results show that:

1. The significance value of tax incentive on taxpayer compliance is more than 0.05, which is 0.106. The t value is 1.630, less than the value in the t table of 1.985. This means that  $H_a$  is rejected and  $H_0$  is accepted. The result shows that tax incentive does not have a significant positive effect on individual taxpayer compliance.
2. The significance value of 0.002 to individual taxpayer compliance is less than 0.05. The t value is 3.220, more than the value in the t table of 1.985. This means that  $H_a$  is accepted and  $H_0$  is rejected, proving that tax services digitalization has a positive significant effect on individual taxpayer compliance.

**Table 4**  
**The MRA Test with t Test**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.079	5.704		.365	.716
Sosialisasi	.537	.293	.379	1.834	.070
Moderasi 1	-.022	.024	-.713	-.891	.375
Moderasi 2	.014	.023	.435	.611	.543

a. Dependent Variable: Taxpayer Compliance

Based on table 4, the results show that:

1. The significance value of Socialization as the moderating variable on the effect of tax incentive on taxpayer compliance is 0.375, more than 0.05. The t value is -0.891, less than the value in the t table of 1.985. This means that  $H_a$  is rejected and  $H_0$  is accepted. The result shows that the moderating role of socialization on the effect of tax incentive on taxpayer compliance is not significant.
2. The significance value of Socialization as the moderating variable on the effect of tax services digitalization on taxpayer compliance is 0.543, more than 0.05. The t value is 0.661, less than the value in the t table of 1.985. This means that  $H_a$  is rejected and  $H_0$  is accepted. The result shows that the moderating role of socialization on the effect of tax services digitalization on taxpayer compliance is not significant.

## DISCUSSION

### The Effect of Tax Incentive on Taxpayer Compliance

The first hypothesis that proposed in this study is tax incentive has a significant positive effect on taxpayer compliance. However, the result of data analysis shows that tax incentive does not have

a significant positive effect on individual taxpayer compliance. It is not in line with the findings of Latief & Mapparenta (2020) and Dewi et al. (2020) who found that tax incentive has a positive effect on taxpayer compliance. Our finding proves that the allocations of tax incentive are different in each region depending on the policy. Thus, it does not affect taxpayer compliance to pay taxes. From the Theory of Planned Behavior (TPB), this is influenced a person's intention to comply with the tax regulation based on behavioral belief, normative belief, and control belief.

### **The Effect of Tax Services Digitalization on Taxpayer Compliance**

We uncovered that tax services digitalization has a positive and significant effect on taxpayer compliance. This is in line with the findings of Ismail et al. (2018) who found that tax services digitalization through e-Filing has a positive effect on taxpayer compliance. However, it contradicts the finding of Tambun et al. (2020) who found that tax services digitalization had no effect on taxpayer compliance. It also supported by The Theory of Planned Behavior (TPB) that explains the changes in the tax system with confidence will increase the level of taxpayer compliance and make them expect to make it easier to pay taxes.

### **The Moderating Role of Socialization on the Effect of Tax Incentive on Taxpayer Compliance**

We found that socialization has an insignificant negative effect in the relationship between tax services digitalization on taxpayer compliance. Thus, socialization cannot strengthen or weaken the role of tax incentives in increasing taxpayer compliance. Based on the Theory of Planned Behavior (TPB), taxpayer will comply with the tax regulation when they have the intention to do so, without the need for tax incentives and tax socialization provided by the government.

### **The Moderating Role of Socialization on the Effect of Tax Services Digitalization on Taxpayer Compliance**

This result shows that socialization has no significant effect in the relationship between tax services digitalization. It is supported by the finding of Fadilah & Sapari (2020) who found that the digitalized system of tax services had no effect on the level of taxpayer compliance. Tax services digitalization can increase taxpayer compliance but socialization cannot strengthen or moderate tax incentives in order to increase taxpayer compliance. In addition, the Theory of Planned Behavior (TPB) explains that behavior is caused by individuals with the emergence of intentions and behavior. The result contradicts the findings of Ismail et al. (2018) who found that socialization had a positive influence in moderating the tax services digitalization through e-Filing on taxpayer compliance.

## **CONCLUSION**

This study found that tax incentive and tax services digitalization simultaneously have a significant positive effect on taxpayer compliance. Partially, tax incentive does not have a significant positive effect on taxpayer compliance, while tax services digitalization has a significant effect to taxpayer compliance. Furthermore, tax socialization has an insignificant negative effect in moderating the relationship between tax incentive and taxpayer compliance. Socialization also positively does not have an effect on moderating the relationship between tax services digitalization and taxpayer compliance. Thus, we pose the suggestion to increase



the role of government in providing socialization to taxpayers about tax incentive and tax services digitalization to increase taxpayer compliance.

This study has several limitations include: 1) the variables used to examine taxpayer compliance are only limited to tax incentives and tax services digitalization, 2) This study only explored the Tax Office of Indramayu Regency, and 3) This study used IBM SPSS V26 as tool for data analysis. Therefore, we suggest the future researcher to: 1) add more variables which may have a greater contribution in investigating the taxpayer compliance determinants, 2) expand the area of research, and 3) use the latest version on data processing programs.

## References

- Ajzen, I. (2008). The Theory of Planned Behaviour. *Community Dental Health*, 25(2), 107–114.
- Anton, A. (2020). Penerbitan Peraturan Pemerintah Pengganti Undang-Undang Nomor 1 Tahun 2020 sebagai Strategi Kebijakan Pajak Pemerintah Indonesia Dalam Menghadapi Dampak Pandemi Covid-19 Terhadap Keuangan Negara. *Jurnal Pendidikan dan Keuangan*. Vol. 3 No. 2 (2020)
- Dewi, S., Widyasari & Nataherwin. (2020). Pengaruh Insentif Pajak, Tarif Pajak, Sanksi Pajak dan Pelayanan Pajak Terhadap Kepatuhan Wajib Pajak Selama Masa Pandemi Covid-19. *Jurnal Ekonomika dan Manajemen*. 9(2), 108-124.
- Direktorat Jenderal Pajak, Undang-undang Nomor 16 Tahun 2009 tentang Perubahan Keempat atas Undang-undang Nomor 6 tahun 1983 tentang Ketentuan Umum dan tata Cara Perpajakan.
- Fadilah, K., & Sapari. (2020). Pengaruh Penerapan Sistem E-Billing, E-Filling dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmu dan Riset Akuntansi*. 9(5).
- Kementrian Keuangan. (2020). Penerimaan Pajak Capai Rp.1.019,56 Triliun atau 85,65% dari Target. Dipetik Februari 2, 2021, dari Kementrian Keuangan: Penerimaan Pajak Capai Rp1.019,56 Triliun atau 85,65% dari Target ([kemenkeu.go.id](http://kemenkeu.go.id)).
- Latief, Z., & Mapparenta (2020). Pengaruh Kepercayaan Kepada Pemerinta, Kebijakam Insentif Pajak dan Manfaat Pajak Terhadap Kepatuhan Wajib Pajak. *Center of Economic Student Journal*, 3(3).
- Peraturan Menteri Keuangan (PMK) Nomor 9/PMK.03/2021 tentang Perubahan Keempat atas Peraturan Menteri Keuangan (PMK) Nomor 23/PMK.03/2020 tentang Insentif Pajak untuk Wajib Pajak Terdampak Pandemi Corona Virus Diseases 2019.
- Peraturan Pemerintah (PP) Nomor 23 Tahun 2018 tentang Pajak Penghasilan atas Penghasilan dari Usaha yang Diterima atau Diperoleh Wajib Pajak yang Memiliki Peredaran Bruto Tertentu.
- Rahayu, S. K. (2017). *Perpajakan Konsep dan Aspek Formal*. Bandung: PT. Rekayasa Sains.
- Riyadi, Slamet. (2020). Daftar Insentif untuk UMKM di Masa dan Susulan Pasca Pandemi. Dipetik November 23, 2020, dari Kementrian Keuangan: Daftar Insentif untuk UMKM di Masa dan Usulan Pasca Pandemi ([kemenkeu.go.id](http://kemenkeu.go.id)).
- Tambun, S., Sitorus, R. R., & Pramudya, T. A. (2020). Pengaruh Technology Acception dan Digital Taxation terhadap Kepatuhan Wajib Pajak dengan Pemahaman internet sebagai Variabel Moderating. *Balance Vocation Accounting Journal*, 4(1), 1-12.