

THE ANALYSIS OF MILLENNIAL ENTREPRENEUR'S RESPONSES ON GOVERNMENT FINANCE REGULATION IN MANADO CITY

ANALISA RESPON WIRAUSAHAWAN MILENIAL TERHADAP PERATURAN PAJAK PEMERINTAH DI KOTA MANADO

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Abstract: Many businesses that continue to grow at this time can help empower MSMEs in Manado city. Hence increasing millennial generation in entrepreneurship will increase the level of acquisition in Manado city. Government has issued government regulation No.46 of 2013, precisely valid starting from July 1, 2013. About tax, in order to facilitate and simplify taxation rules for MSMEs, in this government regulation is calculated from the turnover of each month by 1% and become 0.5% (PP no 23 of 2018). The purpose of this study is to analyse what are the response of millennial entrepreneurs to the government finance regulation. This research is qualitative research by using interview, observation, and using secondary data from media like books, articles, previous researches that support this research. The result show that the attention of the government for millennial entrepreneurs in manado city is important with more socialization about taxation and the awareness of respondent by paying taxes. Recommendation for respondents and the millennial entrepreneurs in Manado city, it should be more orderly in carry out obligations as a taxpayer, so it can help develop MSMEs in Manado city and support the development of the country.

Keywords: income tax

Abstrak: Banyak bisnis yang terus tumbuh saat ini dapat membantu memberdayakan UMKM di kota Manado. Meningkatkan generasi milenial dalam kewirausahaan akan meningkatkan tingkat akuisisi di kota Manado. Pemerintah dalam rangka memfasilitasi dan menyederhanakan aturan perpajakan untuk UMKM, telah mengeluarkan peraturan pemerintah No.46 tahun 2013 tepatnya berlaku mulai 1 Juli 2013. Pajak dalam peraturan pemerintah ini dihitung dari omset setiap bulan sebesar 1% dan menjadi 0,5% (PP no 23 tahun 2018). Tujuan dari penelitian ini adalah untuk menganalisis apa tanggapan pengusaha milenial terhadap peraturan keuangan pemerintah. Penelitian ini adalah penelitian kualitatif dengan menggunakan wawancara, observasi, dan dalam penelitian ini penulis mengambil data sekunder dari media seperti buku, artikel, penelitian sebelumnya yang mendukung penelitian ini. Hasil penelitian menunjukkan bahwa perhatian pemerintah untuk pengusaha milenial di kota Manado adalah penting dengan adanya lebih banyak sosialisasi tentang perpajakan dan kesadaran responden dalam membayar pajak. Rekomendasi bagi responden dan pengusaha milenial di kota Manado ialah harus lebih tertib dalam menjalankan kewajiban sebagai wajib pajak, sehingga dapat membantu mengembangkan UMKM di kota Manado dan mendukung pengembangan negara.

Kata kunci: pajak penghasilan

INTRODUCTION

Research Background

Today is the era of Millennial Generation, where the Millennial Generation is a Y / Cohort Generation (demographic group) born after Generation X, which is a young generation born in the 1980s to the 1990s, which is currently between 19 and 38 years old. The Millennial Generation (Y Generation) has its own distinct characteristic that is, they were born when the TV has been colored, the mobile phone and also the internet have been introduced in their generation. So this generation is very proficient in technology.

Today, the world has many changes, which is the continued development of MSMEs in various countries and the corners. Where MSMEs are various types of businesses which are differentiated based on assets and turnover. Entrepreneurship is defined as an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organising, markets, processes and raw materials through organising efforts that previously had not existed. With the presence of millennials at this time, we can meet a variety of new businesses and that have never been developed but with a newer look, there is a modification of technologies that have not existed before that was run by millennial generations. With the addition of new businesses, countries can continue to develop better, in competing locally between cities and globally between countries. As more millennials participate in forming new businesses, and also participate in MSMEs, problems such as the unemployment rate will decrease.

In entrepreneurship, of course, there are various challenges that will be faced by entrepreneurs. One of them is called income tax. Where income tax is the government issues PP (Government Regulation) no. 46 of 2013, namely income tax on income from business received or obtained by a taxpayer with certain gross circulation. Income Tax is required for entrepreneurs (individual taxpayers or corporate taxpayers) who have a temporary business with a turnover of less than 4.8 Billion annually, businesses that are not yet commercially operating, and businesses within 1 year after commercially operated with gross circulation exceeding 4.8 billion. The existence of income tax for taxpayers is one of the challenges that we can see from entrepreneurs.

Manado City is one of the cities that has a lot of businesses currently underway. From culinary businesses, fashion and agribusiness ventures. Many millennial generations also participated in developing their ideas in building small businesses, to large businesses that we can find in Manado City. However, when the business has entered into a vase which is obliged to pay taxes, it becomes a challenge for taxpayers to comply with the applicable regulations. The taxpayers should be obliged to comply with all existing regulations for the sake of mutual comfort and national welfare. So In this study, researchers will Analyze the response of Millennial Entrepreneurs On Government Finance Regulation In Manado City.

Research Objective

The purpose of this research is to Analyze The Response of Millennial Entrepreneurs On Government Finance Regulation in Manado City.

THEORETICAL REVIEW

Theories

Entrepreneurship

Shane and Venkataraman (2000) Entrepreneurship is defined as an activity that involves the discovery, evaluation and exploitation of opportunities to introduce new goods and services, ways of organising, markets, processes and raw materials through organising efforts that previously had not existed. Most economists today agree that entrepreneurship is a necessary ingredient for stimulating economic growth and employment opportunities in all societies.

Millennial Entrepreneurs

Main (2017) defined that The term Millennials generally refers to the generation of people born between the early 1980s and 1990s, according to. Some people also include children born in the early 2000s. The Millennial Generation is also known as Generation Y, because it comes after Generation X — those people between the early 1960s and the 1980s. The publication Ad Age was one of the first to coin the term "Generation Y," in an editorial in August 1993. But the term didn't age well, and "Millennials" has largely overtaken it. But the terms basically mean the same thing. This age group has also been called the Peter Pan or Boomerang Generation because of the propensity of some to move back in with their parents, perhaps due to economic constraints, and a growing

tendency to delay some of the typical adulthood rites of passage like marriage or starting a career. "Gen Y is the first generation to grow up with entrepreneurial role models and Millennial Entrepreneur tend to be highly collaborative and less protective when it comes to ideas. Fern (2009:10)

Income Tax

Amalia (2016) In mid-2013 the government has issued Government Regulation No. 46 of 2013 concerning Income Taxes on Income from Businesses Received or Obtained by Taxpayers who have a Specific Gross Distribution. This regulation is actually intended for Micro, Small and Medium Enterprises (MSMEs) in Indonesia because this regulation regulates the taxation of taxpayers who have a turnover of less than 4.8 billion in one year. One of the reasons for the issuance of PP 46/2013 is to provide regulatory certainty and ease in taxation matters for MSMEs which are currently developing. After the release of PP 23/2018, the government needs to conduct massive socialization to disseminate information regarding the enactment of PP 23/2018. Do not let taxpayers still use the one percent rate for payment in July 2018, then after the deadline for using PP 23/2018 suddenly requested to use the normal rate of article 17.

MSME

Micro, small and medium businesses (MSMEs) is a general term in the economic realm that refers to productive economic businesses owned by individuals or business entities in accordance with the criteria established by Law No. 20 of 2008 (Wikipedia). MSMEs has an important role in the national economy, which can be seen from the development of several indicators such as the number of MSME actors, the workforce absorbed by MSMEs, the contribution of MSMEs to gross domestic product (GDP), and the contribution of MSMEs to total non-oil exports.

Previous Research

Research by Wadesango et al (2018)

The study examined tax compliance of small and medium enterprises (SME) in a developing country. This study reviewed literature on tax compliance and tax systems. The study explored a scholarly review of the main factors affecting small and medium enterprises to compliance through the Self-assessment system (SAS). All relevant data being combined into information was revealed in this study ascertaining all the components which need to be clarified about self-assessment and its implications on tax compliance. The conclusions of the study showed that in developing countries, SAS needs to take note of the many factors that cause noncompliance other than tax knowledge. A relationship between taxpayer and tax collector is also influenced by economic and psychological factors.

Research by Tee, Opoku, Boadi (2016)

This paper reviewed about Taxation that plays important role in the development of every economy as well as the growth of Small and Medium Enterprises (SMEs). In a middle-income country like Ghana, the role of SMEs is critical in pushing the socioeconomic development agenda of the country further. Therefore, alignment of the tax system to the specific SME growth needs can be considered an important agenda for the policy makers. Keeping this issue at focus, the study aimed to explore the managers/ executive officers' perception of the tax system in Ghana on the profitability of their businesses. The study is based on a survey of 102 managers/ Executive officers of the selected SMEs in the Ga West Municipality in the Greater Accra region of Ghana. The

Research by Ikani, Gemade (2015)

This study is on the effects of multiple taxation on the performance of small and medium scale enterprises (SMEs). Over the years, small and medium scale enterprises (SMEs) have been an avenue of job creation and the empowerment of Nigerian citizens, providing about 50% of all jobs in Nigeria and also for local capital formation. However, the mortality rate of these small firms is very high. Among the factors responsible for these untimely close-ups are tax related issues, ranging from multiple taxation to enormous tax burdens. The study therefore examines the effect of multiple taxation on SMEs survival. The study involves a survey research design with a population of 91. The research therefore, recommends that government should come up with uniform tax policies that will favour the development of SMEs in Nigeria and government should put into consideration the size of SMEs when formulating tax policies.

Research by Yefni, Gunawan, Nurulita (2017)

The purpose of this study is to identify the impact of Government Regulation 46/2013 to the income tax revenue of Micro, Small and Medium Enterprises. This research uses Paired Sample t-Test as data analysis method. This research shows that Government Regulation 46/2013 can be used to increase national income through income tax article 4. This happens because there are easy procedures in the calculation and income tax scheme. Therefore, the researcher recommends that the tax collector's office apply the rules consistently.

Research by Inasius (2012)

The results indicated that Income Tax on Small and Medium Enterprises (SMEs) has been amended in the Tax Law number 36 of 2008 concerning Income tax (the latest Income Tax Act). In the the latest Income Tax Act, tax rate for small and medium business entity with gross circulation up by 4.8 billion rupiahs receives 50% tariff cuts out of the normal rate. This implies a reduction in rates for small and medium enterprises since 2009 compared to rates based on the previous Income Tax Act (the old Income Tax Act). From the research conducted using comparative research method, descriptive, and document analysis, it shows that there is a decrease in tax rates based on the latest Income Tax Act, but the principle of justice in the taxation of SMEs is still less than the old Income Tax Act.

Research by Estiningsih (2014)

This study shows that One of a country's income comes from taxes, the state income can be obtained from all potential resources originating from within the country. The State Revenue and Expenditure Budget (APBN) from year to year, always gives the task to the Directorate General of Taxes to increase tax revenues to the state. Tax compliance (tax compliance) in fulfilling tax responsibilities is one of the obstacles that can hinder the effectiveness of tax collection. Small and medium enterprises (SMEs) are economic sectors that have a significant role in the national economy. But in reality the imbalance of the contribution of SMEs in paying taxes occurs mismatch which is an indication that the level of compliance of SMEs in fulfilling tax obligations is still very low.

Conceptual Framework

This part discuss about the conceptual framework from the variable of this study



Figure 1. Conceptual Framework

Source: Data Analysis Method, 2019

This study aims to Analyze The Respond of Millennial Entrepreneurs On Government Finance Regulation in Manado City.

RESEARCH METHOD

Research Approach

This research is qualitative research. Qualitative data analysis is the classification and interpretation of linguistic (or visual) material to make statements about implicit and explicit dimensions and structures of meaning-making in the material and what is represented in it.

Population

In this research, The population is MSMEs in Manado City.

Sampling Technique

Use Purposive sampling as the Sampling technique.

Sample

The sample is young people (millennial entrepreneurs) in MSMEs in 20s until 30s years old.

Data Collection Method

The data collection method collected by two types. First is primary data, In this research will use in depth interview and observation to gather the data as the primary data. Second is secondary data, In this research the author will take the secondary data from Media like books, articles, previous researches that support this research.

Operational Definition of Research Variables

Table 1. Definition of Research Variables

NO	Variables	Definition	Indicator
1.	Income Tax	An income tax is a tax that governments impose on income generated by businesses and individuals within their jurisdiction.	<ul style="list-style-type: none"> - Tax Knowledge - Taxpayer awareness - Fiscus Services - Tax Rates

Source: Author's, 2019

Data Analysis Method

Data Reduction

Refers to the process of selecting, coding, and categorizing the data. In this research, the researcher get the data from interview with the millennial entrepreneurs. Miles, Huberman (1984:61)

Data Display

Refers to ways of presenting the data. A selection of quotes, a matrix, a graph, or chart illustrating patterns in the data may help the researcher to understand the data. Miles, Huberman (1984:63)

Drawing Conclusion

is the final analytical activity in the process of qualitative data analysis. Miles, Huberman (1984:65)

RESULTS AND DISCUSSION

Results

Informant 1

Income tax is a government regulation that must be followed by all the tax payers. The informant can be called an orderly tax payer because she knows about the consequences and fines that would be charged. Yet it does not prevent the informant to be an entrepreneur because she continues to be active and passionate in running her business. She also hopes that the government would be wise in making regulations for the MSMEs so that everyone will feel comfortable.

Informant 2

Insights about income tax is important for all the tax payer. Informant 2 claimed that he did not know about the rules or regulation about income tax because the lack of attention from the government about income tax. This is in line with what he said about how he always forget to pay taxes. Yet this is not related to the tax officer services. He also hopes that the government would pay more attention to the young entrepreneurs.

Informant 3

As an entrepreneur, of course the informant 3 claimed that he knows the consequences when not paying taxes. Because he is a busy person, the problem of forgetting to pay taxes often happens, yet he never pay the taxes late. With the good services of the tax officer, the process of paying taxes is often run well. With the awareness of the tax payer, actually can support the government to develop the country.

Informant 4

Talking about taxation rules, there must be consequences when we don't pay taxes. Informant 1 claimed that he never violate to pay taxes but sometimes often forget the date to pay it. He also knows that there is an

online system that can use to pay the taxes from now, but he is a person who wants to do the transaction directly in tax office so he can also ask to the tax officials about new policies and other matters. As a entrepreneurs, he hopes the government should re-socialize the MSMEs and those who just want to start a business, paying more attention to MSME entrepreneurs who are still millennial in order to increase tax knowledge for young entrepreneurs.

Informant 5

Obedying the rules and obligations of paying taxes is very important for MSMEs. But it is different with the informant 5. Speaking of convenience, I just agree when paying at the tax office. But if the service of the tax officer is not friendly to us, that could be the reason why we often violate to pay taxes. Small things can give big effect. Himself claimed that disagree with the current tax rate, because he's business is not big enough and the existing tax rate is applied the same as other big businesses. He also added some suggestions for the government that the government should be more clear about the existing taxation, adding attention to the MSMEs with the socialization.

Informant 6

According to Informant 6, when not paying taxes means disobeying government regulations. During the tax payment process at the Tax Office, he said that he has experience when paying taxes, but received quite poor service for himself, but it depends on the services of existing tax officer. he He also added that he did not know if the government in Manado provided the same assistance to MSMEs, especially for those of us as millennials who had just wanted to start a business. In his opinion, when the government is more concerned with MSMEs, there will be an impact where MSMEs can be more disciplined in paying taxes, and of course the results can help support the development of the surrounding area and empower MSMEs in Manado.

Informant 7

In business, of course there are rules that must be obeyed by entrepreneurs, including income tax. Informant 1 said that tt's his first time registering his business in taxation. he also said that himself got a good impression from the tax officer at the tax office. Fortunately the applicable tax rate, Informant 7 argues that he himself agreed with the current tax rate. He also suggested that the government would be able to help and support all MSMEs in Manado as a whole without categorizing in terms of existing businesses, so that young people in Manado could also develop and MSMEs in Manado could be better.

Informant 8

According to Informant 8, we will be fined for paying taxes late or not paying taxes. He also added that He himself was often late paying taxes due to her busy schedule. He was quite happy with the service from the tax officer because they wanted to help and provide solutions to taxpayers who had been fined for delay in paying taxes. He believes that with the regulation regarding income tax, it can certainly help support the country's development. He also added the suggestion that the government and the people in charge of tax matters, should pay more attention to all taxpayers, and conduct socialization if there is a new policy of conduct that will apply.

Informant 9

Speaking of the consequences, Informant 9 said that if you do not pay taxes, you will be fined. She said that she never brake the rule because she don't want to be fined. From the tax rates, She agrees with the applicable tax rate. For informant 9, the existing tax rate does not really affect in become entrepreneur and of course the regulation on income tax can really help support the country's development.

Informant 10

Income tax is a government regulation that must be followed by all the tax payers. Informant 10 also added that she was uncertain about the rules and regulations that apply in addition to the rules and regulations in general. Fortunately she always dealt with friendly tax officers. But now there is an online payment system, so everything has been made easier without having to go to the tax office directly. She also added some suggestions where all the income from the existing income tax would not be misused by the local government, and it was hoped that the government would pay more attention to MSMEs in Manado.

Discussion

Tax Knowledge

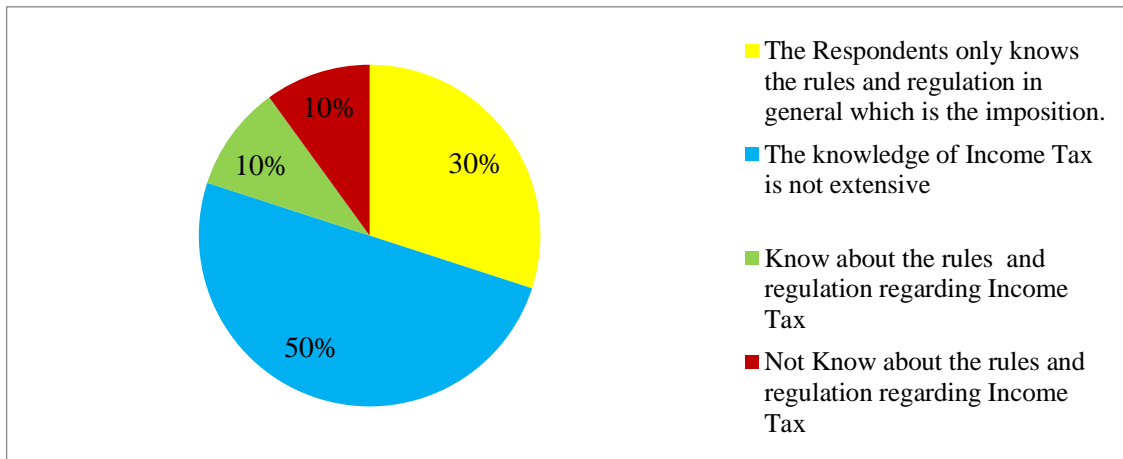


Figure 2. Tax Knowledge

Source: Author's, 2019

In this chart, we can see that the The percentage that dominates is 50% which is the knowledge of the Respodents about the Income Tax is Not Extensive. Where the results of existing studies prove that the lack of knowledge from the respondents due to lack of socialization from the government. With the lack of knowledge of the respondents regarding tax regulations, this can be a reason why respondents often violate the rules of paying taxes, or late to pay taxes. With the extensive of knowledge of the respondents regarding taxation, this can make the respondents more aware of paying taxes and adhering to the rules of taxation so as to assist the government in developing MSMEs in the Manado City. In Ginting, Sabijono and Pontoh (2017) Journal said, knowledge of taxation is still considered lacking in socialization because most people still do not understand how to calculate the tax.

Tax Awareness

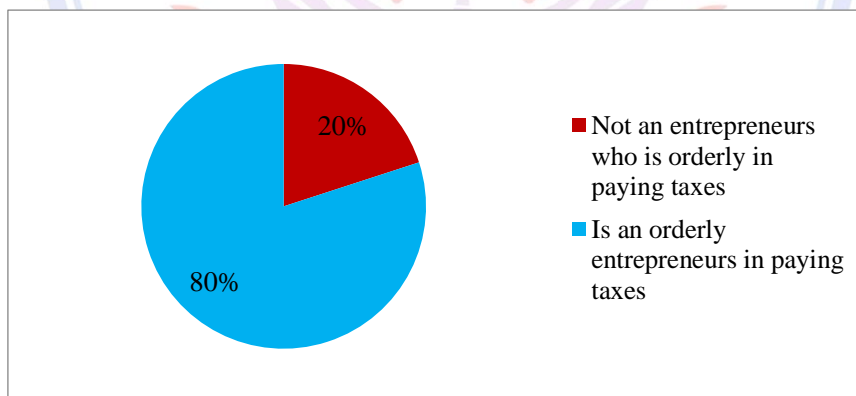


Figure 3. Tax Awareness

Source : Author's, 2019

In this chart, we can see that the percentage that dominates is 80% which is the Respondent tend to be an orderly entrepreneur in paying taxes. The results of this research stated that the awareness of the respondents in paying taxes has a different response to the income tax. Where, when the respondents have sufficient knowledge about taxation, and when the income from their business is very sufficient to pay taxes, the respondents will not dispute the rules regarding the applicable income tax. However, it is different from 2 of 10 respondents who responded that they are not an entrepreneur who is orderly in paying taxes. Both respondents responded that they themselves did not know much about the regulations or extensive knowledge about taxation, and supported by the government's response to the respondents, who argued that there was still a lack of attention from the

government towards young entrepreneurs in Manado City. The lack of attention can trigger the mindset and attitude of the respondent's ignorance of the regulations imposed by the government for Millennial Entrepreneurs. Therefore, this can be the reason why the two respondents claimed that they are not an entrepreneur who is orderly in paying taxes and also that it can influence their behavior in complying with applicable tax regulations. This is in accordance with research by Nugroho and Zulaikha (2012) the result is the factors that influence the willingness to pay taxes with the awareness of paying taxes as an intervening variable. The variables, knowledge and understanding of tax regulations, quality tax services and perceptions of taxation effectiveness have a significant influence on the awareness of paying taxes.

Fiscus Services

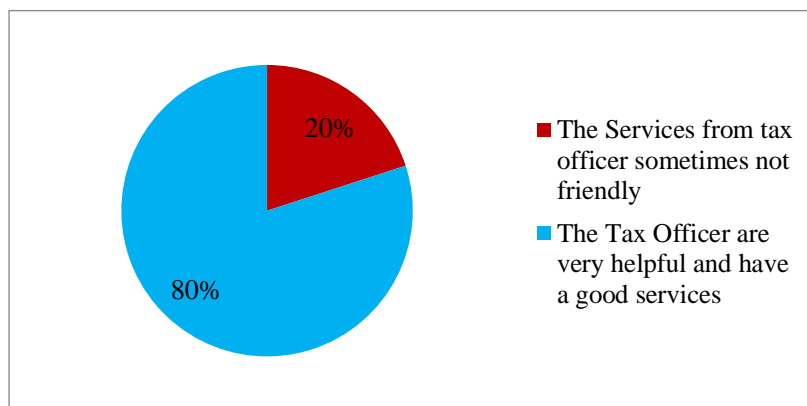


Figure 4. Fiscus Services

Source: Author's, 2019

In this chart, we can see that the percentage that dominates is 80% which is The Tax Officer are very Helpful and have a good services. The results of this research stated that with the services of the tax officers who assisted the respondents in the tax payment process, it could have a good impact on respondents who would later be more orderly and feel comfortable when they wanted to pay taxes. But there are other opinions obtained from the respondents, where sometimes the services of the tax officer are not as expected. When the respondents received poor service, this was the reason why the respondents did not orderly pay taxes due to the inconvenience. Same like with the previous research from Nugroho and Zulaikha (2012) showed the services provided by the tax officer during the taxation process are related to the attitude of the taxpayer. The taxation process involves the tax officer and the taxpayer makes the services provided by the tax officer contribute to the attitude of the taxpayer in following the taxation process. The better the tax officer, the taxpayer will have a positive attitude towards the taxation process.

Tax Rate

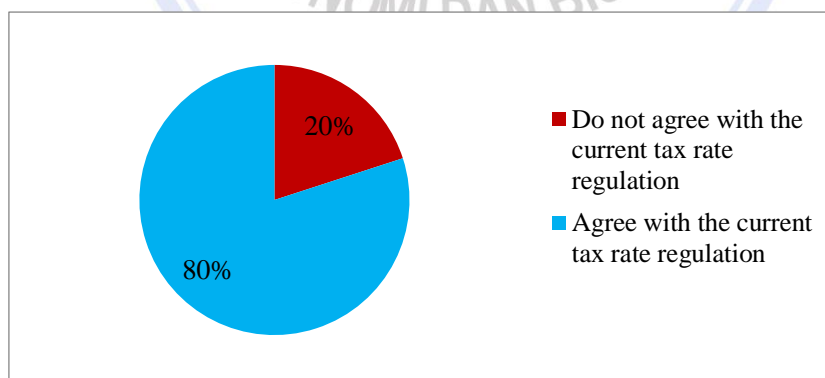


Figure 5. Tax Rate

Source: Author's, 2019

In this chart, we can see that the percentage that dominates is 80% which is The respondents agreed with the current tax rate regulation. The respondents argued that the current tax rate would certainly be able to help support the country's development and empower MSMEs in Manado City. The regulations on taxation can no longer be disputed by Entrepreneurs, so the Millennial Entrepreneurs must manage their business and business income in order to carry out their obligations as taxpayers.

CONCLUSION AND RECOMMENDATIONS

Conclusion

From the results of the response above stated that the attention of the government for millennial entrepreneurs in Manado City is very important because it can change the mindset of the entrepreneurs in obedience in paying taxes. More socialization about taxation in the Manado City for the entrepreneurs is needed for taxpayers, especially for those who are still newbie in the term of taxation. (From the research, it can be concluded that: Firstly, the knowledge and understanding of tax regulation in the society will increase if the government conduct more socialization about the regulation and legislation of taxation and its amendments. Secondly, the research proves that the knowledge and understanding of tax regulation and taxpayer awareness has a significant direct effect on tax compliance, both individually and simultaneously). The Respondents still have some problems in order to pay taxes, which is in terms of knowledge, awareness and time to manage their business in taxation. However, respondents are still enthusiastic in running their business.

Recommendations

For respondents and the millennial entrepreneurs in Manado City, It should be more orderly in carry out obligations as a taxpayer, so it can help develop MSMEs in Manado City and Support the development of the State.

For the government as well as tax officer who have relevance in the terms of taxation to pay more attention to millennial entrepreneurs in Manado City and provide more socialization to taxpayers, so it can help respondents in their awareness of obligations as taxpayers.

For future researchers, who will make the same research as this research, it is possible to help this research with more data and use samples for all entrepreneurs in Manado City, with the addition of other indicators.

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