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# THE NEED FOR TAX LITERACY EDUCATION AND THE MEANING OF TAX PAYMENTS AS NON-PHYSICAL STATE DEFENSE FOR MSMES: A QUALITATIVE STUDY

**Zahwa Angelika [1*], Raja Oloan Tumanggor [2], Arlyanov Sutan Fadhla Raharjo [3], Hana Putri Chandra [4], Vivi Juliawati [5]**

[1,2,3,4,5] Psychology Study Program, Undergraduate Level, Tarumanagara University, Jakarta, Indonesia
*Correspondence writer
E-mail: zahwa.705230283@stu.untar.ac.id [1], rajat@fpsi.untar.ac.id [2], arlyanov.705230303@stu.untar.ac.id [3], hana.705230221@stu.untar.ac.id [4], vivi.705230225@stu.untar.ac.id [5]

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**Abstract**

Taxes are a major source of state revenue, yet many micro, small, and medium enterprises (MSMEs) still struggle to understand and fulfill their tax obligations. This study explores the need for tax literacy education among MSMEs and how they interpret tax payments in relation to non-physical national defense. The study used a qualitative approach with a descriptive design. Semi-structured interviews were conducted with four MSMEs and one tax officer, then analyzed using reflexive thematic analysis . Three themes emerged: (1) variations in tax literacy and the need for practical education; (2) ignorance of basic tax obligations as a major barrier, with compliance tending to be reactive; and (3) tax payments as non-physical national defense and social mutual cooperation. Participants with business experience, access to information, and contact with tax officers or consultants felt more capable of fulfilling their obligations, while entrepreneurs who were still starting out or had limited administrative and digital skills considered taxation complicated. Participants desired education based on real-life examples and step-by-step guides, and tax officers emphasized the importance of education from the start of the business and the use of official channels. These findings suggest that tax education for MSMEs needs to be practical, specific to the type of business, and provided from the early stages of the business, while also linking tax obligations to citizens' contributions to national development. Due to the small sample size, the findings should be carefully translated to other contexts.

**Keywords:** tax literacy, MSMEs, non-physical national defense, tax education, reflexive thematic analysis.

## INTRODUCTION

Taxes are citizens' mandatory contributions to the state, used to finance government operations and various public needs. As a primary source of state revenue, taxes support national development and public services (Atichasari et al., 2024). For micro, small, and medium enterprises (MSMEs), tax obligations extend beyond paying taxes. MSMEs also need to understand tax regulations, maintain business records, report income, and follow administrative procedures in accordance with applicable regulations (Atichasari et al., 2024). Therefore, the ability to understand tax information is crucial for running a sustainable business.

MSMEs make a significant contribution to economic activity in Indonesia (Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, 2023). MSMEs make a significant contribution to the Indonesian economy. In a press release published on August 24, 2023, the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (2023) stated that the MSME sector contributed 61% to Gross Domestic Product (GDP), or IDR 9,580 trillion, and absorbed 97% of the total workforce. This contribution demonstrates the importance of MSMEs in supporting economic activity and providing employment in Indonesia. However, some MSMEs still struggle to fulfill their tax obligations. This difficulty relates not only to willingness to pay but also to understanding the ever-evolving procedures. Regulatory changes, digital administration systems, and technical tax terms can be obstacles for business actors who lack adequate understanding (Atichasari et al., 2024).

Limited understanding makes it difficult for MSMEs to determine what to do, from registration and calculation to payment and reporting. Therefore, tax issues among MSMEs do not always reflect a lack of awareness of their tax obligations. These problems can also stem from limited access to tax information and education tailored to the needs of business owners. Agusti and Rahman (2023) found that tax literacy significantly influences MSMEs' trust in tax authorities and their perception of their authority, which in turn supports voluntary compliance.

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The importance of taxes is evident in state revenues. According to the Ministry of Finance (Ministry of Finance of the Republic of Indonesia, 2026), the provisional realization of state revenues in 2025 reached IDR 2,756.3 trillion, with non-tax state revenues (PNBP) amounting to IDR 534.1 trillion and grants amounting to IDR 4.3 trillion. With deductions, tax revenues are approximately IDR 2,217.9 trillion, or approximately 80.5% of total revenues, compared to PNBP at 19.4% and grants at 0.2% (author's calculations). Taxes thus contribute significantly to the sustainability of national development.

This contribution demonstrates that taxpayer compliance is linked to the sustainability of public programs. Riduwan and Andajani (2023) found that some business actors view paying taxes not only as a legal obligation but also as a manifestation of community concern and a shared contribution to national development. Conversely, limited understanding of tax procedures can make it difficult for some business actors to fulfill their obligations. Therefore, tax literacy education needs to be designed based on the experiences and real-life needs of MSMEs, rather than solely focusing on conveying regulations.

Previous research on MSME taxation has largely examined factors influencing taxpayer compliance. Agusti and Rahman (2023) examined tax literacy, trust in tax authorities, and tax attitudes, while Atichasari et al. (2024) examined the influence of tax understanding and modernization of the administrative system on MSME compliance. Riduwan and Andajani (2023) provide perspective on how business actors interpret taxes as a social contribution. However, there is little research that explores the need for tax literacy education from the direct experiences of MSME actors, or links that need to non-physical national defense awareness. This research fills this gap.

This study aims to explore the need for tax literacy education among MSMEs and how they interpret tax payments as a contribution to the state. The study answers three questions: (1) how MSMEs and tax officials describe the level of MSME tax literacy and the obstacles they face; (2) what form of tax literacy education MSMEs need; and (3) how participants interpret tax payments, and how this relates to non-physical national defense.

## LITERATURE REVIEW

### Tax Literacy and Tax Compliance of MSMEs

Tax knowledge has long been viewed as a key component in shaping individual attitudes toward taxes (Eriksen & Fallan, 1996). In the context of MSMEs, tax literacy extends beyond simply knowing that taxes must be paid. It encompasses understanding regulations, understanding taxpayer rights and obligations, recording transactions, and the ability to follow administrative procedures. Agusti and Rahman (2023) report that among MSMEs in Indonesia, tax literacy plays a central role in building trust in tax authorities and encouraging voluntary compliance. Atichasari et al. (2024) also link tax understanding and modernization of the administrative system to MSME taxpayer compliance. Overall, these studies demonstrate that literacy is relevant to compliance, but they have not shed much light on the types of education that MSMEs themselves find useful.

### Behavioral Perspectives on Tax Compliance

Two frameworks are used here as sensitization concepts, not as tested hypotheses. The theory of planned behavior states that behavior is shaped by attitudes, subjective norms, and perceived behavioral control, namely beliefs about the ability to perform the behavior (Ajzen, 1991). The slippery slope framework distinguishes forced compliance, driven by authority, from voluntary compliance, driven by trust in authority (Kirchler et al., 2008). The first framework helps interpret the gap between appreciating taxes and being able to carry them out; the second framework helps interpret whether compliance arises from external demands or from understanding.

### Non-Physical Tax Payments and National Defense

The Indonesian legal framework views participation in national defense as both a right and an obligation of every citizen (Republic of Indonesia, 1945, Article 27 paragraph (3) and Article 30 paragraph (1); Republic of Indonesia, 2002, Article 9 paragraph (1)). Taxes and other compulsory levies for state purposes are regulated by law (Republic of Indonesia, 1945, Article 23A). In this perspective, national defense is not limited to military or physical forms, but also includes responsibility, concern, and participation in national development. Priyatno (2019) argues that citizen involvement in paying taxes is a form of national defense through indirect contributions to community welfare and national development, and the Directorate General of Taxes (nd) also explains tax payment as a form of non-physical national defense. Riduwan and Andajani (2023) show that business actors can view taxes as a way of caring for the community. Tax compliance by MSME actors can thus be understood as one way for citizens to participate in maintaining the sustainability of national and state life.


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## RESEARCH METHODS

### Research Design

This study used a qualitative approach with a descriptive design to explore the needs of tax literacy education and the meaning of tax payments among MSMEs. A qualitative approach was chosen to understand participants' experiences, perspectives, and meanings in depth based on information obtained directly from them. Qualitative research does not aim for statistical representation, but rather for the depth and richness of information from participants that aligns with the research objectives (Staller, 2021). Data were analyzed using reflexive thematic analysis , which views themes as shared patterns of meaning actively developed by researchers (Braun & Clarke, 2019, 2021).

### Participants

Participants were recruited using purposive sampling , which is a selection technique based on characteristics relevant to the research objectives (Staller, 2021). The criteria were: (a) having an operating MSME, (b) having experience or knowledge of tax obligations, and (c) being willing to be interviewed voluntarily. Five participants were involved: four MSME actors (N1–N4) and one tax officer (PP). The tax officer was involved to provide institutional perspectives that could be compared with the experiences of the business actors. The adequacy of the number of participants was assessed using the concept of information power (Malterud et al., 2016): the research objectives were narrow, participants were selected for their specific relevance, and the interviews were expected to yield dense information, although the small sample size still limited the range of experiences captured. Participant characteristics are presented in Table 1.

**Table 1. Participant characteristics**

| Code | Role | Type of business / sector | Location | Length of business | Tax status |
|---|---|---|---|---|---|
| N1 | MSME actors | Building material | Palembang | 10 years | Taxpayer Identification Number |
| N2 | MSME actors | Hospitality | Palembang | 2 years | Taxpayer Identification Number |
| N3 | MSME actors | Baker | Central Jakarta | 5 years | Taxpayer Identification Number |
| N4 | MSME actors | Convection | Central Jakarta | 15 years | Taxpayer Identification Number |
| PP | Tax officer | Not applicable | Karawang | Not applicable | Not applicable |

### Research Instruments

A semi-structured interview guide was used to explore the understanding, perceptions, experiences, and needs of tax literacy education among MSMEs. The guide covered four dimensions: (a) level of understanding of tax provisions, (b) experiences and obstacles in accessing tax information, (c) need for tax literacy education programs, and (d) the meaning of tax obligations as a contribution to the state. Questions were structured openly so that researchers could conduct in-depth probing based on participant responses. The guide was developed based on the research focus and questions (Phillips & Holland, 2026). Examples of questions used included: "In your opinion, to what extent do MSMEs understand tax obligations?", "Have you ever experienced difficulties or confusion regarding taxation while running your business? If so, can you describe it?", and "In your opinion, why do citizens need to fulfill their tax obligations?"

### Data Collection Procedures

Interviews were conducted individually. Before the session began, the researcher explained the purpose, procedures, data confidentiality, and participants' rights, and then obtained consent. Interviews followed a predetermined guideline, with flexible follow-up questions. With participants' permission, interviews were recorded and later transcribed . Interviews with MSME informants were conducted online on October 2–3, 2026, using the Zoom application. Interviews were conducted in Indonesian with an average duration of 30 minutes.

### Data analysis

Transcripts were analyzed using reflexive thematic analysis (Braun & Clarke, 2006, 2021; Byrne, 2022) through six phases: familiarizing oneself with the data, generating initial codes, generating initial themes, reviewing themes, defining and naming themes, and writing a report. Each group member transcribed the interview results verbatim with each informant and officer. After all interview results were transcribed verbatim, each section of the interview was coded using Microsoft Excel. Coding was performed by examining information relevant to the research focus. The coding results were then reviewed to identify patterns or similarities in responses, which were


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then grouped into themes. The identified themes were then discussed with group members to determine the themes used in the research findings.

**Data Trust, Reflexivity, and Ethical Considerations**

Research quality was assessed using the criteria for reflexive thematic analysis and the trustworthiness criteria in thematic analysis (Braun & Clarke, 2021; Nowell et al., 2017). Research quality was assessed through a reflective analysis process. Each group member transcribed verbatim the results of interviews with each informant and officer. After all interview results were transcribed verbatim, each section was coded using Microsoft Excel. The coding results were then discussed collectively to identify patterns and similarities in the responses emerging from the data. The patterns found were then grouped into several themes, which were used in compiling the research findings. The authors are undergraduate psychology students, so their disciplinary backgrounds and initial assumptions about taxes and national defense may have influenced the interviews and their interpretations. To minimize the potential influence of these assumptions, the authors used open-ended questions, explored participant responses, and discussed the interpretation of the data collectively. Participation was voluntary and based on informed consent , and participants were identified only by codes. Each participant freely agreed to participate in the interviews without any coercion . To protect privacy, the identities of MSMEs and tax officials are not included in the transcripts or research results. Researchers use codes or initials to substitute for participants' true identities. Interviews with tax officials were conducted based on the participants' personal consent and do not represent the institutions or agencies where they work.

## RESULTS AND DISCUSSION

### Results

Reflexive thematic analysis of the interview data yielded three themes. These themes are summarized in Table 2 and described below.

**Table 2. Themes, subthemes, and supporting data**

| Theme | Subtheme | Supporting data |
|---|---|---|
| 1. Variations in tax literacy and the need for practical education | Literacy varies by business experience, access to information, and contact with tax officials or consultants; business owners want calculation examples and step-by-step guidance. | N1, “If possible, there should be a video or easy-to-follow guide, so if there are changes to the rules, we can immediately see how to do it.”<br><br>N2 "The main difficulty is when the tax regulations and applications change. Sometimes I'm confused about how to calculate the tax, how to create a payment code, and how to report online on my phone or laptop. In the end, I often give up and ask my children for help because I'm afraid of pressing the wrong button." |
| 2. Ignorance of basic obligations as a major obstacle to compliance | New taxes are only recognized when administrative needs arise; official channels are preferred over internet or social media information. | PP: "Usually, they'll find out when they start applying for a loan at the bank. Suddenly, they're stuck, their NPWP expires, or something. Then, they'll go to the office and we'll re-explain their obligations." |
| 3. Taxes as non-physical national defense and social mutual cooperation | Taxes as collective contributions (mutual cooperation); taxes as legal compliance and social responsibility | N3 "Taxes directly contribute to the state, right? So, the taxes paid don't go through any offices. They go directly to the state and are directly utilized by the Tax Office (KPP). So, yes, it's one way to renovate our country, as we call it. Changing the size, changing the path, something like that. Only through a system or by paying taxes properly."<br><br>N1: "Paying taxes is a form of mutual cooperation and our collective effort as citizens to manage the country. The government needs funds to build state facilities. Therefore, by honestly paying taxes, we are helping to protect and care for the continuity of this country together." |

### Theme 1: Variations in tax literacy and the need for practical education

Tax understanding varies among MSMEs. N1 and N2 demonstrated a relatively better understanding, likely based on business experience, access to information, and interactions with tax officials or consultants. N1 viewed

taxes as an obligation that must be paid on time and is beneficial to regional revenue. However, this understanding is accompanied by a need for more applicable education. N2 stated:

> "What is most needed are live calculation examples with real numbers and simple step-by-step guides." (N2)

This quote demonstrates that MSMEs require not only information about tax obligations but also operational guidance for calculating taxes, creating payment codes, storing proof of payment, and reporting. Therefore, education needs to use simple language, examples appropriate to the type of business, and simulations directly related to turnover, expenses, business records, and reporting procedures. "Maybe because times are different now, the system must be online, so I have to go the extra mile to understand taxation using the online system, even though I'm still not used to it."

**Theme 2: Ignorance of basic obligations as a major barrier to compliance**

From the perspective of tax officials, the main obstacle for MSMEs isn't always the amount of tax or the complexity of regulations, but rather a lack of understanding of basic tax obligations. Some business owners only realize the importance of taxes when they need banking services, apply for business permits, apply for loans, or when they need a Taxpayer Identification Number (NPWP). This suggests that compliance can be reactive, occurring after MSMEs encounter specific administrative needs. Therefore, tax officials believe that education needs to begin as soon as a business is running, not just after problems arise. Tax officials also emphasize the importance of accessing official channels, namely the Directorate General of Taxes (DGT) or the Tax Service Office, so that MSMEs obtain accurate information and don't rely on information from the internet or social media that may not comply with tax regulations. "Let us know that our official channel is the DGT. So, if possible, go to the official tax office, or here, our official Instagram or email address."

**Theme 3: Taxes as non-physical national defense and social mutual cooperation**

MSMEs view taxes not merely as an administrative obligation, but as a citizen's contribution to development, public services, and public facilities. In this context, paying taxes is understood as a form of non-physical national defense because it reflects legal compliance, social responsibility, and participation in maintaining the nation's sustainability. N3 states:

> "Paying taxes is a form of mutual cooperation and our collective effort as citizens to manage the country. The government needs funds to build state facilities, so by honestly paying taxes, we are helping to safeguard and maintain the sustainability of this nation together." (N3)

This statement emphasizes that tax awareness can be understood as a collective action: society contributes through taxes so that the state can provide facilities and services for the common good. This statement emphasizes that tax awareness can be understood as a collective action: society contributes through taxes so that the state can provide facilities and services for the common good. The term "defending the country" in this discussion is the researcher's interpretation based on participant statements regarding contributions through tax payments to the state.

Interpretatively, MSME tax compliance appears to be influenced not only by legal obligations but also by the ability of business actors to understand and apply tax regulations in their daily business activities. Business actors with access to information, business experience, and assistance from tax officials or consultants tend to view taxes as a manageable obligation. Business actors still starting out or with limited administrative and digital skills tend to view taxes as complex and error-prone. Overall, these three themes demonstrate a gap between awareness that taxes are important for development and practical readiness to calculate, pay, and report taxes independently.

**Discussion**

Theme 1 indicates that tax literacy is uneven and appears to be related to experience and access to information and assistance. This aligns with Atichasari et al. (2024) and Agusti and Rahman (2023) who link tax understanding and literacy to compliance. Participants' expressed need for calculation examples and step-by-step guidance suggests that for these participants, the gap lies less in knowing that taxes must be paid and more in the ability to implement them, which resembles the notion of perceived behavioral control (Ajzen, 1991). The request for specific examples is also consistent with differences in regulations by business type. Law Number 1 of 2022 includes the sale of food and beverages by restaurants that meet the criteria for serving services and catering providers that meet the criteria within the scope of Certain Goods and Services Tax (PBJT), while the delivery of food and beverages by shops or supermarkets that do not solely sell food and beverages, as well as by food or beverage factories, is excluded from the PBJT (Republic of Indonesia, 2022b, Article 51).

Differences also exist in income tax. Government Regulation Number 20 of 2026, which amended Government Regulation Number 55 of 2022 (Republic of Indonesia, 2022a), stipulates that individual income from services related to freelance work and income subject to final income tax based on separate provisions are not


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considered business income subject to final income tax of 0.5% (Republic of Indonesia, 2026, Article I number 3). The explanation provides an example: income from someone who teaches piano independently is considered income from freelance work, while income from a piano course business that employs others is not (Republic of Indonesia, 2026, Explanation of Article I number 3). This distinction is difficult to implement without examples related to one's own business, thus supporting participants' demand for practical, case-based education. This condition is also relevant to the diverse characteristics of the participants' businesses, ranging from building materials trading (N1), accommodation/hotels (N2), food businesses such as homemade bakeries (N3), to clothing manufacturing (N4). These differences in business characteristics indicate that tax education needs to be accompanied by case examples that are appropriate to the type and conditions of MSME businesses so that provisions regarding types of income and tax obligations are easier to understand.

Theme 2 is based on the accounts of tax officials and should be read as the institutional perspective of one informant, rather than a general finding. The fact that business owners only become aware of taxes when administrative needs arise suggests compliance driven by external demands, rather than by understanding, a pattern that, within the slippery slope framework , is closer to forced rather than voluntary compliance (Kirchler et al., 2008). Complexity may also play a role. Schipp et al. (2026), through a survey of tax officials and companies, found that officials tended to perceive regulations as more complex, while companies emphasized the complexity of procedures, particularly tax guidance and tax audits. Education for MSMEs may therefore need to encompass both rules and procedures. Resource constraints are another possible contributing factor. The East Java Provincial Statistics Agency (2025) reported that in 2024, only 23.53% of micro and small businesses in East Java had annual revenues of IDR 100 million or more, leaving approximately 76.47% with lower revenues, and 7.58% with revenues of less than IDR 5 million. These figures are from one province and one sector and cannot be generalized to the participants in this study. They are simply used to illustrate that many small businesses operate with limited resources, which can make accessing tax consulting services difficult.

Theme 3 shows that MSMEs can now view taxes as a collective contribution, in line with Priyatno (2019), who describes paying taxes as defending the state through indirect contributions to welfare and development, which also supports fiscal resilience and sovereignty, and with the Directorate General of Taxes (nd). This finding also aligns with Riduwan and Andajani's (2023) findings that business actors associate taxes with community concern and have a legal basis in constitutional provisions and laws regarding citizen participation in national defense (Republic of Indonesia, 1945, 2002). It is worth noting that N3 frames taxes as mutual cooperation; the labeling of them as non-physical national defense is partly the author's interpretation. At the same time, as Theme 1 demonstrates, this positive meaning does not automatically equip business actors to calculate, pay, and report taxes. Education that only emphasizes the civic meaning of tax will not eliminate practical barriers, while purely technical training will miss participants' existing motivations. An integrated approach seems more appropriate.

## CONCLUSION

The MSMEs in this study demonstrated varying levels of tax literacy. Some understood that taxes are both an obligation and a contribution to the state, but participants with less experience or administrative preparation found taxes complex and risky to handle alone. Participants desired education in simple language, real-world examples, and step-by-step guidance, and tax officials added that education should begin as soon as the business is operational and rely on official channels. Participants also understood paying taxes as a civic responsibility and a form of mutual cooperation, which the authors interpret as a form of non-physical national defense. Tax literacy education is therefore needed both to help MSMEs fulfill their administrative obligations appropriately and to reinforce the meaning of tax citizenship.

### Implications

For tax authorities, local governments, and universities conducting community service, these findings suggest: (a) providing basic tax education at the early stages of a business, for example when the business is registered or a taxpayer identification number is issued; (b) developing modules based on example calculations by business type, with step-by-step guides for calculations, payment codes, payment receipt storage, and reporting; (c) providing mentoring or clinics so that business owners can practice with their own business figures; (d) directing business owners to official DGT channels and tax offices; and (e) linking technical materials to tax citizenship goals.

### Limitations and Suggestions

This study involved five participants: four MSMEs and one tax officer. All interviews were conducted online via Zoom, thus not covering a specific research location. The findings cannot be statistically generalized and should be carefully translated to other contexts. The data were self-reported, compliance was not measured, and the association with non-physical national defense involves the author's interpretation. Future research could involve a

larger and more diverse sample of MSMEs, more than one tax officer, and other regions and sectors; use mixed methods to examine the relationship between tax literacy, the meaning of citizenship, and compliance; and pilot and evaluate educational programs based on the needs identified here.

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