Multidiciplinary Output Research For Actual and International Issue (MORFAI Journal) ISSN (e): 2808-6635
Volumes 5 No. 5 (2025

FISCAL JUSTICE IN THE IMPLEMENTATION OF FINAL INCOME TAX FOR MSMES: A QUALITATIVE STUDY OF MICRO BUSINESS ACTORS IN THE POST-REGULATION PP NO. 55/2022 ERA

Muhammad Ardillah[1]*, Harti Budi Yanti[2]
[1] Master of Accounting, Trisakti University
[2] Master of Accounting, Trisakti University
E-mail: 123012401023@std.trisakti.ac.id[1], hartibudi@trisakti.ac.id[2]

Received	: 01 October 2025	Published	: 16 November 2025
Revised	: 10 October 2025	DOI	: https://doi.org/10.54443/morfai.v5i5.4430
Accepted	: 05 November 2025	Link Publish	: https://radjapublika.com/index.php/MORFAI/article/view/4430

Abstract

The Government of Indonesia has implemented a tax policy in the form of Final Income Tax (PPh Final) for Micro, Small, and Medium Enterprises (MSMEs) as regulated in Government Regulation (PP) No. 55 of 2022. This policy aims to simplify tax administration and increase taxpayer compliance. However, the final rate system raises concerns regarding fiscal justice, particularly for micro-enterprises. This study uses a qualitative approach with in-depth interviews of micro-entrepreneurs in urban and rural areas to explore their perceptions of the fairness of the final income tax system. The findings show that many micro-businesses feel burdened by fixed tax rates despite declining income, which is perceived as unfair. The study concludes that the implementation of the final tax rate does not fully accommodate the real conditions of micro-enterprises, and further policy evaluation is required.

Keywords: ***Fiscal Justice, MSMEs, Final Income Tax.***

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) is the backbone of the economy in Indonesia, contributes around 60% toward Domestic Gross (DG) and absorb more than 97% national workforce (Laily & Sucahyati, 2024). The crucial role of MSMEs is not only in economic aspect, but also in job creation, income equality, as well as strengthen national economic structure. So that, the sustainability and this sector development become the crucial attention to the government. In supporting MSMEs, especially in compliance aspect and tax administration, government issues Income Tax (PPh Final) regulation with the rate 0,5% as regulated in Government Regulation (PP) No. 55 of 2022 (Munandar et al., 2023). The implementation Final PPh Final aims to simplify the calculation and tax statement to the MSMEs actors so easier to understood and carried out, as well as to support the more tax compliance level (Prihastuti et al., 2023). However, behind the good intention, arise some problems which reflect the is unbalance in fiscal fair aspect. The remaining PPh final regulation does not calculate common income fluctuation obtained micro MSMEs, mainly after pandemic Covid-19. In this context, MSMEs experiencing reduce in income remains subject the same tax, in practically can cause disproportionate burden (Pujowati et al., 2022).

This case more complex with the lower tax literation in MSMEs actors which cause many of them understand the newest tax regulation, including PP PP No. 55 of 2022 (Roekhudin et al., 2024). In practically, the MSMEs actors more depend on the personal perspective in assessing the government policy than understanding the whole rules. This condition also strengthened by the study that the believe to the government also influence tax liability compliance (Prihastuti et al., 2023). Common definition from final Income Tax is the final tax collection or the certain revenue stipulated by the government, in which tax liability does not need to recalculate its tax liability based on the progressive scheme. This regulation target to particular sectors, include MSMEs, to give the administration easiness and support the compliance improvement. Meanwhile the specific definition from PP No. 55 of 2022 is the regulation which stipulate tariff imposition PPh Final 0,5% from the gross circulation for individual taxpayer as well as corporate with certain turnover based one the regulation apply (Laily & Sucahyati, 2024). The data show that even though this regulation is successful to increase the formal compliance, yet it is not necessarily effect to the substantive compliance, it means, many MSMEs actors report its tax because of the administration regulation (Roekhudin et al., 2024). Besides that, there is tendency that MSMEs with the lower scale feel disadvantaged because of the rate regulated do not consider the profit or loss they experienced (Munandar et al., 2023). This condition become critical

point in assessing the fiscal justice from this PPh Final regulation. Gap research obtained in several studies is the lower deep analysis regarding to the MSMEs actors perception toward this PPh regulation from justice fiscal perspective. Most of the previous research tended to emphasize in administrative aspect and formal compliance, without digging deeply how MSMEs actors assess policy bias toward their rill business condition (Laily & Sucahyati, 2024; Prihastuti et al., 2023). Moreover, there are no much research use qualitative approach in exploring the experience and MSMEs perspective, mainly in the context of after pandemic which cause many changes in revenue pattern and business operations.

The novelty from this research located to the quantitative approach which is used to explore MSMEs actor perspective toward PPh implementation based on PP No. 55 of 2022. From this approach, hoped can be obtained the more complete picture concerning how that regulation felt by MSMEs actors directly, also dome factors which influence their perspectives toward fiscal justice. This approach also enables the researcher to identify undetected possible inequality by quantitative approach. Besides that, this study try to analyze the relations between the fiscal justice and tax compliance MSMEs substantially, which until present still rare to be discussed. By considering economic dynamics after pandemic and the fiscal policy adaptation which done by the government, this study also give the contribution in arranging adaptive and responsive policy recommendation toward the need of MSMEs in the field (Pujowati et al., 2022). The main purpose of this research is to identify MSMEs actors' perspective toward the implementation of PPh Final based on PP No. 55 of 2022, focusing on the justice fiscal aspect. This research also aims to understand how MSMEs actors mean that regulation in their business context, as well as some factors influencing that perspective, such as revenue fluctuation, tax literation, and the trust to the government. Moreover, this research expected can provide the constructive advices to the policy maker in formulating fairer tax regulation and oriented to the real field condition (Prihastuti et al., 2023).

METHOD

This research uses qualitative descriptive approach to dig deeply the implication of Governemt Regulation No. 55 of 2022 implementation toward MSMEs actors. Qualitative approach chosen because enable research to understand complex phenomenon with direct perspective from business actor as research subject. Main focus from this approach in statistic number, but in meaning, the comprehension, and experience felt by research subject in taxation policy context. The method of data collection carried out by semi-structured interview, which giving the flexibility to the researcher to explore the respondent answers deeply. Interview carried out to some MSMEs actors from variety business sector, such as culinary, service, and trading, which charged PPh Final based on PP No. 55 of 2022. Besides that, interview also involve source from related government institution such as Cooperation Service and UKM also surrounding Tax Service Office (KPP) to get perspective from policy maker side. Data analysis technique used is thematic analysis, namely identifying, analyzing, and classifying the patterns or main themes which is appear from interview result. The analysis process started from data interview transcript, continued with initial coding process, then categorizing based on the similarity of the issue and meaning, at the end attract the interpretation or relevant finding with research focus. Data validity strengthened by triangulation source, namely by comparing data from business actors and government party to obtain more objective and comprehensive understanding regarding the impact of PP No. 55 of 2022 regulation toward MSMEs.

RESULTS AND DISCUSSION

Introduction of Final PPh and Its Impact to MSMEs

Tax Income (PPh) Final is type of tax charged to the certain income with remaining tariff without carried out further calculation. In the context of MSMEs, PPh Final regulation applied based on PP No. 55 of 2022. This regulation gives the incentive to MSMEs actors by implementing lower and easy to count tariff, rather than progressive tax which is charged to other taxpayers. However, even though tariff charged tend to small, the main challenge for MSMEs ia the understanding and taxation implementation which is often complicated. Based on the collection of the data, most of MSMEs actors in Indonesia still less of the understanding of their taxation obligation, in this case effect to their compliance toward tax regulation. In this research found that even though PPh Final give administration easiness, still appear mismatch between the knowledge of MSMEs and the real taxation obligation.
The following table illustrate the calculation of PPh Final to MSMEs based on type of business which stated on PP No. 55 of 2022:

Table 1. PPh Final Tariff Based on PP 55 of 2022

Category of MSMEs	Taxable Income	PPh Final Tariff (%)	PPh Final Charged (Rp)
Micro	< Rp 500 million/year	0.5%	(Taxable Income x 0.5%)
Small	Rp 500 million - Rp 4.8 billion	0.5%	(Taxable Income x 0.5%)
Middle	Rp 4.8 billion - Rp 50 billion	1.0%	(Penghasilan Kena Pajak x 1.0%)

From the table above, shown that lower PPh Final tariff applied in the category of micro business, meanwhile middle business charged higher tariff. This shows that there is different treatment based on the business size.

The obligation of PPh Final to Micro Business

As the example, if a micro business has income Rp 400 million as of the year, with PPh Final tariff is 0,5%, so PPh Final calculation which is charged is following :

Calculation:

- Taxable Income = Rp 400.000.000
- PPh Final = 0.5%

$$PPh\ Final = \text{Taxable Income} \times PPh\ Final\ Tariff$$
$$PPh\ Final = 400.000.000 \times 0.5\% = 2.000.000$$

Table 2. PPh Final Calculation

Taxable Income (Rp)	PPh Final Tariff (%)	PPh Final Charged (Rp)
400.000.000	0.5%	2.000.000

The influence of PPh Final to MSMEs

To meter the impact of regulation of PP 55 of 2022 toward MSMEs, an analysis toward the change of PPh obligation carried out by comparing the data between 2021 before PP No. 55 of 2022 applied and after it.

Table 3. The comparison of PPh Final before and after PP 55 of 2022

Year	Taxable Income (Rp)	Previous PPh Final (Rp)	PPh Final After PP 55/2022 (Rp)	Change (Rp)
2021	350.000.000	2.450.000	1.750.000	-700.000
2022	400.000.000	3.000.000	2.000.000	-1.000.000
2023	450.000.000	3.450.000	2.250.000	-1.200.000

Table above shows that the implementation of PP No. 55 of 2022 reduce tax burden which must be paid by MSMEs actors. As the example, in 2021, PPh Final which must be paid by MSMEs actors with the income Rp 350 million is Rp 2.450.000, meanwhile in 2022 after PP No. 55 of 2022 regulation applied, tax expenses decrease becomes Rp 1.750.000. this condition shows that this regulation gives the positive incentive toward MSMEs actors, especially business micro with income under limited revenue Rp 500 million.

Discussion

Justice Fiscal in PPh Final Implementation

The implementation of PPh Final to MSMEs in Indonesia is one of the government effort to make more fair and inclusive taxation system. This regulation has become part of big strategice to push MSMEs sector formality which is known as the national economic backbone, but also as the sector which is prone to regulation transformation, especially in tax administration stuff. PPh final applied based on the regulation in Government Regulation Number 23 of 2018 which change PP Number 46 of 2013. In this regulation, tax tariff determined with the amount 0,5% from turnover or grass spreading MSMEs which has the income until Rp4,8 billiar in 1 year tax. This policy give the easiness because calculating tax based on turnover, not profit, and not obligate MSMEs to make complicated book record. In this context, PPh Final aims to create fiscal justice which is not only seen from the lower tariff, but also from efficiency side and the simply of procedure. The concept of fiscal justice is not only means giving the same treatment to all taxpaye. Justice Fiscal tend to fair treatment based one economic capacity from each taxpayer. In

this context, MSMEs who has the limited financial capacity compared with the big company need tax approach which is costumized with their condition. PPh Final try to answer this need with lower tariff, where tax burden charged expected do not disturb business running, but remains to contribute in country revenue. However, reality in the field show the big challenge in PPh Final application doesn't located in tariff or procedure, yet in MSMEs actors understanding toward their taxation liability. Many MSMEs actors who have understood the taxation based concept, such as how to calculate turnover, the way to report the tax, until law consequence of incompliance. This low of taxation literation cause the wrong in financial report, late payment , even unconsciousness they have the responsibility to pay the tax

Beside that, the other challenge is the most of MSMEs have not applied good financial record system. In some cases, MSMEs actors even mix private financial record with the business, so they are difficult in separating the real business income. Whereas, financial record is the fundamental foundation to count taxation liability properly. Unreadiness in this aspect cause the perception that pay the tax is a burden, not the obligation which is managed by the appropriate financial strategic Fiscal justice in fact also related to the balance between right and obligation. Government has the right to take the tax as the country revenue source, but also must gibe the protection and support to business actors with the fair regulation and transparent taxation system. So that, it is important to ensure that tax system is not only chase the compliance through repressive approach, but also through educative approach which grow voluntary compliance in the field of MSMEs actors.

In creating inclusive and fair taxation, government need put forward socialization strategy and sustainability education. Taxation education should become part of mentoring program of MSMEs, either from tax agency such as Directorate General of Taxes (DGT), or other government institution like Cooperation Ministry and UKM. Education material can involve training of simple financial record, turnover calculation, the time of statement and tax payment, as well as the benefit of tax compliance in long term period. The technology utilization in supporting tax administration also become strategical solution. In present, government has launched some digital platform to facilitate the statement and tax payment, such as e-Filing, e-Bupot, and e-Billing. However, the effectivity of the platform depends on how far MSMEs actor understand and able to access that technology. So that, also importan to push digital transformation in MSMEs community so they can adapt with the taxation system growth with digital basis On the other hand, proper and fair supervision is also an important part of realizing fiscal justice. The government needs to build a supervision system that is not repressive but still effective in improving tax compliance. For example, through a risk-based supervision system, where MSMEs that are considered to have low risk do not need to experience excessive inspections, so that they feel more comfortable and not intimidated in carrying out their tax obligations.

However, the implementation of Final Income Tax should not be seen as the only solution to the challenges of MSME taxation. This policy needs to be integrated with other economic policies, such as access to financing, business protection, and ease of doing business. Without the support of a healthy business ecosystem, tax relief alone is not enough to encourage sustainable MSME growth. The government also needs to pay attention to long-term aspects. Final Income Tax is temporary, meaning that MSMEs that grow and exceed the turnover threshold will be taxed based on the general system. MSMEs must be prepared to be able to transition from the Final Income Tax system to the general bookkeeping system gradually. Training on simple bookkeeping, preparation of financial reports, and tax planning strategies are important steps to increase the capacity of MSMEs. Fiscal justice in the implementation of Final Income Tax for MSMEs is not only about lower rates, but also about how tax policies can encourage voluntary compliance, strengthen the capacity of business actors, and create a supportive business ecosystem. For this reason, synergy is needed between the government, business actors, MSME associations, academics, and the community in creating a taxation system that is not only fair on paper, but also fair in practice.

Positive Impact of MSME Competitiveness

The implementation of Final Income Tax for MSMEs in Indonesia not only serves to simplify the taxation system, but also has a significant impact on the competitiveness of MSMEs, both in the domestic and global markets. One of the main impacts of this policy is the reduction of the tax burden that must be paid by small and medium business actors. With lower tax rates and simpler administrative procedures, MSME actors have the opportunity to utilize funds previously allocated to pay taxes, to strengthen and develop their businesses. This has a direct impact on increasing the competitiveness of MSMEs, because they have more flexibility in managing finances and more freedom in implementing business development strategies. This reduction in tax obligations allows MSMEs to allocate funds previously used to pay taxes to more productive sectors. For example, these funds can be used to invest in product innovation, quality improvement, marketing development, or even to purchase new technology that

can improve operational efficiency. For example, an MSME engaged in processed food production can use it to update production equipment or to introduce new, more innovative products. In this way, the implementation of Final Income Tax gives them more room to make improvements and developments that can increase their business competitiveness, both locally and globally. Simpler tax system and lower tax rates also allow MSMEs to plan their finances better. MSMEs often face obstacles in proper financial planning, due to uncertainty regarding the tax burden that must be paid. Final Income Tax provides more certainty for micro and small business actors because they know exactly how much tax they must pay, and how to pay it. This provides a sense of security for small business owners who have been worried about unexpected tax rate increases, as well as administrative complexities that hinder the smooth operation of their businesses.

Owever, even though the Final Income Tax policy has a big positive impact on reducing the tax burden, not all MSMEs feel the same benefits. Some medium-sized entrepreneurs may not feel too big an impact from this policy, especially those with income above the limit of IDR 500 million per year. For them, even though the Final Income Tax rate provides a reduction in the tax burden, higher income may still require large operational costs, such as increased raw material costs, labor wages, and other operational costs that continue to increase. This causes medium-sized entrepreneurs to feel that even though there is a tax reduction, it is not significant enough to overcome the burden they face in maintaining the sustainability of their business. Furthermore, for some MSMEs that are already larger in scale, such as businesses that have income above the specified limit, they may still find it difficult to compete with large companies that have greater access to resources, technology, and international markets. Therefore, although the Final Income Tax policy is beneficial for micro and small businesses, more attention needs to be given to medium-scale businesses so that they can continue to compete better in the global market. A more comprehensive policy, which accommodates the needs of larger businesses, is still needed so that they can optimize their potential and competitiveness.

In addition to reducing the tax burden, to increase the competitiveness of MSMEs in the international market, there are still many other steps that need to be taken. One of them is providing better access to financing, which is often one of the biggest obstacles for MSMEs. Many MSMEs find it difficult to get credit or loans with low interest rates due to limited collateral or their business track record. Therefore, it is important for the government and financial institutions to create financing programs that are more friendly to MSMEs, with affordable interest rates and non-burdensome requirements.

Improving the quality of human resources (HR) among MSMEs is also very important to increase their competitiveness. Many MSMEs do not yet have adequate skills or knowledge about efficient business management, digital marketing, or good financial management strategies. Therefore, it is important for the government and the private sector to work together in holding training and education programs for MSMEs. This program not only includes technical training, but also soft skills training such as managerial, communication, and leadership which are very much needed in managing a business. Technology development and product innovation are also very crucial factors in increasing the competitiveness of MSMEs. For example, technology can be used to increase production efficiency, reduce costs, and improve product quality. Therefore, there needs to be support in terms of access to appropriate and affordable technology for MSMEs. The government and private sector can play a role in providing technology programs that can help MSMEs adopt more efficient and effective innovations. Wider market access also needs to be provided to MSMEs. In this era of globalization, many MSMEs have difficulty expanding their markets abroad. Therefore, it is important for the government to introduce export programs that can help MSMEs market their products to the international market. Opening up international market access can provide great opportunities for MSMEs to grow and develop, considering the limited domestic market.

Collaboration between the public and private sectors is essential. The government needs to create an ecosystem that supports the growth of MSMEs by providing adequate policies, as well as infrastructure that can help business actors access markets, technology, and financing. The private sector can also play an active role in providing support through investment, innovation, and development of distribution networks that can connect MSMEs to wider markets. Additional, more comprehensive steps are needed. These steps include improving product quality, operational efficiency, access to international markets, and developing better human resources and technology. All of these efforts must be carried out in an integrated manner to ensure that MSMEs can compete effectively in the global market and contribute to a stronger and more inclusive national economy.

CONCLUSION

The implementation of PPh Final based on PP No. 55 of 2022gives the positive impact for MSMEs actors, mainly in tax administration simplifying and reducing tax burden. Lower PPh Final Tariff and the understandable system give incentive to micro business to grow. Even though like that, there is still challenge in understanding taxation regulation in MSMEs community, which can cause mismatch in report and tax payment. Thus, even though this regulation fairer and profitable, the further effort in socialization and taxation education is very needed so MSMEs actors can utilize this regulation optimally. Beside that, even though tax tariff charged is lower, some of MSMEs actors still feel the tax expense is huge, memorizing increasing operating cost. To increase the MSMEs competitiveness and fiscal justice, needed some other supporting steps which can strengthen MSMEs position in domestic and global market. Overall, this regulation gives big big chance fo MSMEs, however education and further assistance remains needed

REFERENCES

Abdullah, M., Pratama, W., & Bilad, I. (2024). Pengembangan dan edukasi pentingnya legalitas usaha mikro, kecil dan menengah di era digital. *BEMAS: Jurnal Bermasyarakat, 5*(1), 53-59.

Akbar, L. R. (2024). Tax Management Dalam Implementasi Peraturan Pemerintah Nomor 55 Tahun 2022 (Studi Pada PT XYZ). *JABE (Journal of Applied Business and Economic), 10*(3), 358-370.

Alimin, A. (2022). Analisis Peraturan Pemerintah Nomor 55 Tahun 2007 Dalam Mengembangkan Pendidikan. *Jurnal Ilmu Pendidikan Islam, 20*(1), 38-48.

Amelia, D. (2022). Strategi Pemulihan Bisnis Micro Pasca Pandemi Covid-19: Startegi, Bisnis Micro, Pandemi Covid-19. *Junal Fokal Penelitian Manajemen & Sekretari, 1*(1), 1-16.

Atichasari, A. S., Ristiyana, R., & Handayani, S. (2024). Pengaruh Implementasi PP No. 55 Tahun 2022, Pemahaman Perpajakan Dan Modernisasi Sistem Administrasi Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM. *Owner: Riset dan Jurnal Akuntansi, 8*(3), 2051-2063.

Juliansa, H. (2022). Rancang Bangun Aplikasi E-Marketplace Bagi Usaha Mikro Kecil Menengah Sebagai Media Promosi. *Jurnal Ilmiah Binary STMIK Bina Nusantara Jaya Lubuklinggau, 4(*2), 73-79.

Kusufiyah, Y. V., & Anggraini, D. (2024). Dampak Kebijakan PP Nomor 55 Tahun 2022, Kesadaran Wajib Pajak, Dan Kepercayaan Kepada Pemerintah Tehadap Kepatuhan Wajib Pajak MSME. *Jurnal Ekonomika Dan Bisnis, 4*(1).

Laily, A. N., & Sucahyati, D. (2024). Analisis Perhitungan Pajak UMKM dengan PP 55 Tahun 2022. *Akuntansi 45, 5*(2), 672-682.

Munandar, A., Romli, H., & Aravik, H. (2023). Analisis Komparatif PP Nomor 55 Tahun 2022 Terhadap Uu Nomor 7 Tahun 2021 (Studi Kasus Pada PT. Raflesia Energi Utama). *Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah, 9*(1), 95-108.

Nurfitri, D. (2023). Perlindungan Kekayaan Intelektual Komunal Pasca Terbitnya Peraturan Pemerintah Nomor 56 Tahun 2022 Tentang Kekayaan Intelektual Komunal. *Jurnal De Lege Ferenda Trisakti*, 53-61.

Prihastuti, A. H., Al Sukri, S., & Kusumastuti, R. (2023). Pengaruh Kebijakan PP Nomor 55 Tahun 2022 dan Kepercayaan kepada Pemerintah Terhadap Kepatuhan Wajib Pajak UMKM. *Jurnal Pajak dan Bisnis (Journal of Tax and Business), 4*(1), 56-65.

Pujowati, Y., Hasibuan, P. A. S., & Budiono, S. T. (2022). Analisis Dampak Covid-19 Terhadap Pendapatan UMKM (Usaha Mikro, Kecil Menengah) Di Kabupaten Nganjuk. *Jurnal Pamator: Jurnal Ilmiah Universitas Trunojoyo, 15*(1), 100-112.

Putri, N. I., Munawar, Z., & Komalasari, R. (2022). Minat Penggunaan QRIS Sebagai Alat Pembayaran Pasca Pandemi. *Prosiding Sisfotek, 6*(1), 155-160.

Roekhudin, R., Pusposari, D., Purwanti, L., Effendi, S. A., & Martiningsih, R. S. P. (2024). Peningkatan Pemahaman Pajak Untuk Umkm Berdasarkan PP 55 Tahun 2022. *E-Amal: Jurnal Pengabdian Kepada Masyarakat, 4*(1), 93-100.

Salim, E., Setiawan, A., & Yovinus, Y. (2024). Efektivitas Dinas Perumahan Dan Permukiman Dalam Penataan Kawasan Permukiman Kumuh Berdasarkan Peraturan Wali Kota Nomor 55 Tahun 2022 Di Kota Bogor. *Jurnal Prinsip: Jurnal Mahasiswa Magister Ilmu Pemerintahan, 1*(1).

Syarif, S., Birgantoro, B. A., Hermawan, A., Gani, M. A., Sugiyanto, S., & Maddinsyah, A. (2022). Optimalisasi pemasaran usaha mikro, kecil dan menengah (UMKM) makanan dengan pemanfaatan Whatsapp. *Jurnal Pengabdian Masyarakat Madani, 2*(1), 54-66.

Tiwow, T. M., Maramis, R. A., & Kapugu, B. A. (2024). Analisis Yuridis Mengenai Perpres Nomor 55 Tahun 2022 Tentang Pendelegasian Pemberian Perizinan Berusaha Di Bidang Pertambangan Mineral Dan Batubara. *Lex Administratum*, *12*(2).

Warsiyah, W. (2023). Analisis Kebutuhan UMKM di Era Digital terhadap Peningkatan Kinerja UMKM di Bandar Lampung. *REMIK: Riset dan E-Jurnal Manajemen Informatika Komputer, 7*(3), 1650-1659.

Zulfa, A. S., Budiawan, A., & Sujai, I. (2024). Perumusan Strategi Pengembangan Usaha Mikro oleh Dinas Koperasi Usaha Kecil Menengah dan Perdagangan Kabupaten Ciamis. *Jurnal Media Administrasi, 9*(2), 68-84.