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ANALYSIS OF MSME ACTORS' PERCEPTIONS IN FACING DIGITAL TRANSFORMATION (CASE STUDY OF MSME ACTORS IN SITUBONDO TOWN SQUARE)

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Abstract

Digital transformation has become an essential strategy for enhancing the competitiveness of Micro, Small, and Medium Enterprises (MSMEs) amid rapid technological advancements and changing consumer behavior. However, the level of acceptance and readiness among MSME owners to adopt digital technology varies, particularly for micro-scale businesses in regional areas. This study aims to analyze MSME owners' perceptions of digital transformation and identify the perceived benefits and challenges of implementing digital technology among MSMEs located around Alun-Alun Situbondo. A descriptive qualitative approach was employed, with data collected through observation, in-depth interviews, and documentation involving purposively selected MSME owners. The findings indicate that most participants have a positive perception of digital transformation, recognizing its potential to expand market reach, increase sales, and improve communication with customers through social media and other digital platforms. Nevertheless, several obstacles remain, including limited digital literacy, inadequate technological skills, financial constraints, and insufficient mentoring. The synthesis of the findings suggests that the success of digital transformation depends not only on the readiness of MSME owners but also on support from local government, educational institutions, and other stakeholders through training programs, mentoring, and improved digital infrastructure. Therefore, policies focused on strengthening the digital capacity of MSME owners are needed to ensure sustainable digital transformation and enhance the competitiveness of MSMEs at both local and national levels.

Keywords: MSMEs; Digital Transformation; MSME Perception; Digital Literacy

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

INTRODUCTION

Digital transformation has become one of the primary drivers of change across various economic sectors, including the Micro, Small, and Medium Enterprises (MSMEs) sector (Verhoef et al., 2021a). The rapid advancement of information and communication technologies has fundamentally changed production processes, marketing strategies, transaction methods, and interactions between business owners and consumers (Omrani et al., 2024). The utilization of various digital platforms, such as social media, online marketplaces, and digital payment systems, provides MSMEs with opportunities to expand market reach, improve operational efficiency, and strengthen competitiveness in an increasingly competitive business environment. Therefore, the ability of MSME owners to adapt to digital transformation has become a crucial factor in ensuring business sustainability.

In Indonesia, MSMEs make a significant contribution to national economic growth through employment generation, increased household income, and contributions to the Gross Domestic Product (GDP). Nevertheless, the level of digital technology adoption among MSME owners remains uneven. While some MSMEs have adopted digital technologies as marketing and transaction tools (Omrani et al., 2024), many others continue to face various challenges, including limited digital literacy, inadequate human resources, financial constraints, and insufficient support during the digitalization process. These conditions indicate that digital transformation is not solely determined by the availability of technology but is also influenced by business owners' perceptions and their readiness to embrace change.

Previous studies have demonstrated that digital transformation can improve MSME productivity, operational efficiency, and marketing performance. These studies have primarily focused on the level of digital technology adoption, the factors influencing technology utilization, and its impact on business revenue growth (Verhoef et al., 2021a). Furthermore, several studies have found that positive perceptions regarding the ease of use and perceived usefulness of technology encourage MSME owners to adopt various digital platforms in their business operations. However, most existing studies have concentrated on urban areas or regions with relatively high levels of digitalization, whereas research examining MSME owners' perceptions in developing regions remains relatively limited.

The Situbondo Town Square (Alun-Alun Situbondo) is one of the major economic activity centers where various MSMEs operate across diverse business

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

sectors, including culinary businesses, fashion, and retail trade. As digital technologies become increasingly integrated into business activities, MSME owners in this area are faced with growing demands to utilize technology as part of their business development strategies. However, the levels of understanding, readiness, and acceptance of digital transformation vary considerably. Some business owners have adopted social media and instant messaging applications as promotional tools, while others continue to rely on conventional marketing methods. These differences indicate that MSME owners' perceptions of digital transformation constitute an important aspect that requires further investigation (Lestari & Asri, 2025).

Based on these conditions, there remains a research gap regarding how MSME owners perceive digital transformation at the local level, particularly in the Situbondo Town Square area. Most previous studies have primarily measured the level of technology adoption or examined factors influencing the use of digital technologies (Rahimi et al., 2024; Verhoef et al., 2021b), while studies focusing on MSME owners' perceptions as a foundation for assessing their readiness to undergo digital transformation remain limited. Therefore, this study is expected to provide a more comprehensive understanding of MSME owners' perceptions of digital transformation, as well as the factors that facilitate and hinder its implementation.

This study aims to analyze MSME owners' perceptions of digital transformation, identify the perceived benefits, and explore the various challenges encountered in implementing digital technologies among MSMEs operating in the Situbondo Town Square area. The findings are expected to provide valuable insights for local governments, relevant institutions, and MSME stakeholders in formulating strategies to improve digital literacy, develop business assistance programs, and design policies that support the acceleration of digital transformation among MSMEs (Creativity et al., 2025; Rusdiani Rusdiani, 2026).

This study was conducted on May 19, 2026, in the Situbondo Town Square area using a descriptive qualitative approach. Research informants were selected through purposive sampling, consisting of MSME owners who had been operating their businesses in the area and possessed experience in using and utilizing digital technologies. Data were collected through observation, in-depth interviews, and documentation. Subsequently, the data were analyzed using the Miles and Huberman interactive analysis model, which includes data reduction, data display, and conclusion drawing (Haoxing & System, n.d.), to obtain a

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

comprehensive understanding of MSME owners' perceptions in responding to digital transformation.

LITERATURE REVIEW

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) constitute one of the most strategic sectors in national economic development due to their significant contribution to employment generation, income improvement, and regional economic growth. According to the **Law of the Republic of Indonesia No. 20 of 2008**, MSMEs are defined as productive enterprises owned by individuals or business entities that meet specific criteria based on business assets and annual turnover. Over time, MSMEs have demonstrated remarkable resilience in responding to various economic challenges, including those arising during the COVID-19 pandemic and the digital era (Nhật, 2025).

The rapid advancement of information technology has encouraged MSMEs to adopt various forms of innovation in order to remain competitive. Digital technologies are no longer used solely as promotional tools but also for financial management, customer service, digital payment systems, and the expansion of marketing networks. Consequently, the ability of MSMEs to adapt to technological change has become an important indicator of their business competitiveness.

Digital Transformation

Digital transformation refers to the process of organizational change through the adoption and integration of digital technologies to enhance effectiveness, efficiency, innovation, and value creation for both organizations and customers. Verhoef et al. (2021) argue that digital transformation extends beyond the mere implementation of technology; it involves a comprehensive transformation of business strategies, operational processes, organizational culture, and business models.

Within the MSME sector, digital transformation is reflected in the use of social media for marketing, online marketplaces for sales, digital payment applications, digital accounting systems, and various communication platforms for customer engagement. The adoption of digital technologies offers numerous benefits, including increased productivity, improved operational efficiency, reduced operating costs, expanded market reach, and enhanced service quality (Octiva et al., 2024).

Nevertheless, the success of digital transformation depends on several factors, including digital literacy, human resource readiness, infrastructure

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

availability, financial capacity, and government support. Therefore, digital transformation should be viewed not merely as technological change but also as a transformation in the behavior and mindset of business owners (Noor Permadi et al., 2025).

MSME Owners' Perceptions

Perception is the cognitive process through which individuals receive, organize, and interpret information to develop an understanding of an object or phenomenon. According to Robbins and Judge (2019), perception influences how individuals interpret their environment and subsequently determine their attitudes and behaviors.

In the context of digital transformation, MSME owners' perceptions refer to how business owners evaluate the benefits, ease of use, risks, and challenges associated with digital technologies. Positive perceptions tend to increase business owners' willingness to integrate digital technologies into their business activities, whereas negative perceptions may hinder the technology adoption process.

The perception indicators examined in this study include:

1. Knowledge of digital technologies;
2. Experience in using digital technologies;
3. Perceived benefits of digital transformation;
4. Perceived ease of technology use; and
5. Perceived barriers to the implementation of digital technologies.

Technology Acceptance Model (TAM)

The **Technology Acceptance Model (TAM)**, developed by Davis (1989), is one of the most widely adopted theoretical frameworks for explaining individuals' acceptance of information technology. TAM proposes that an individual is more likely to accept and use a technology if it is perceived as useful (**Perceived Usefulness**) and easy to use (**Perceived Ease of Use**).

Perceived Usefulness refers to the degree to which an individual believes that using a particular technology will enhance job performance. In the context of this study, perceived usefulness may include increased sales, more effective promotional activities, greater operational efficiency, and expanded market opportunities.

Meanwhile, **Perceived Ease of Use** refers to the extent to which an individual believes that a technology is easy to learn, understand, and operate without requiring excessive effort. The easier a technology is perceived to use, the greater the likelihood that MSME owners will be willing to adopt it.

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

The TAM framework was selected for this study because it effectively explains how MSME owners' perceptions influence their readiness to embrace digital transformation. Moreover, numerous previous studies have demonstrated that the two primary TAM constructs significantly influence individuals' intentions and decisions to adopt digital technologies.

Digital Literacy

Digital literacy refers to an individual's ability to access, understand, evaluate, and effectively utilize information through digital media in a responsible manner. According to UNESCO (2021), digital literacy encompasses not only technical skills in operating digital devices but also critical thinking, communication, collaboration, digital safety, and problem-solving competencies.

In the context of MSMEs, digital literacy plays a crucial role in determining the success of digital transformation initiatives. Business owners with higher levels of digital literacy are generally more capable of adopting technological innovations than those with limited digital competencies.

RESEARCH METHOD

Research Method

This study employed a qualitative research approach using a descriptive research design. A qualitative approach was selected because the study aimed to gain an in-depth understanding and description of the perceptions of Micro, Small, and Medium Enterprise (MSME) owners regarding digital transformation based on their experiences, perspectives, and real-life business conditions (W. J. Creswell, 2014). Through this approach, the researcher was able to obtain comprehensive insights into MSME owners' understanding of digital transformation, the perceived benefits, and the various challenges they encounter in adopting digital technologies.

The study was conducted on **May 19, 2026**, in the **Situbondo Town Square (Alun-Alun Situbondo)**, Situbondo Regency, East Java, Indonesia. This location was selected because it serves as one of the region's major economic activity centers, where various types of MSMEs—including culinary businesses, fashion retailers, beverage vendors, and trading enterprises—operate. Therefore, the site was considered representative for examining MSME owners' perceptions of digital transformation.

The study utilized both primary and secondary data sources. Primary data were collected directly from MSME owners operating in the Situbondo Town Square area through in-depth interviews and field observations. Research participants were selected using **purposive sampling**, whereby informants were

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

chosen according to predetermined criteria (Arif Rachman, Yochanan, Andi Ilham Samanlangi, 2024). The criteria included MSME owners who had operated their businesses for at least one year, were willing to participate in the study, and possessed experience or knowledge regarding the use of digital technologies in their business activities. Secondary data were obtained from various sources, including academic books, scholarly journal articles, government reports, publications issued by the Indonesian Central Statistics Agency (BPS), official institutional documents, and other relevant literature related to the research topic.

Data were collected using three techniques: observation, in-depth interviews, and documentation. Observation was conducted to directly examine business activities and the utilization of digital technologies by MSME owners. Semi-structured in-depth interviews were carried out using an interview guide to explore participants' perceptions of digital transformation, the benefits they experienced, the challenges they encountered, and their expectations regarding the future development of digitalization among MSMEs. Documentation served as supporting evidence and included photographs of business activities, business profiles, policy documents, and statistical data relevant to the study.

To ensure the trustworthiness of the findings, this study employed **source triangulation** and **methodological triangulation**. Source triangulation was conducted by comparing information obtained from multiple informants, while methodological triangulation involved comparing findings derived from observations, interviews, and documentation. These procedures enhanced the credibility and validity of the collected data.

The collected data were analyzed using the **interactive data analysis model** developed by **Miles, Huberman, and Saldaña**, which consists of three stages: **data condensation**, **data display**, and **conclusion drawing and verification**. During the data condensation stage, the researcher selected, simplified, and categorized the collected data according to the research objectives. The data were subsequently presented in descriptive narrative form to facilitate interpretation. Finally, conclusions were drawn and verified by identifying patterns, themes, and relationships emerging from the data, thereby providing a comprehensive understanding of MSME owners' perceptions of digital transformation in the Situbondo Town Square area.

The research process began with problem identification, followed by a literature review, the development of research instruments, and the selection of research participants. Data collection was then conducted through observation, interviews, and documentation. The collected data were subsequently analyzed

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

using the Miles, Huberman, and Saldaña interactive analysis model. Finally, conclusions were drawn, and recommendations were formulated based on the research findings.

RESULTS AND DISCUSSION

Overview of the Research Site

This study was conducted in the MSME business area surrounding Situbondo Town Square (Alun-Alun Situbondo), Situbondo Regency, East Java, Indonesia. The area serves as one of the region's major economic centers, accommodating various types of businesses, including food and beverage vendors, fashion retailers, handicraft producers, accessories merchants, and service providers. Commercial activities take place daily, with visitor numbers increasing during the late afternoon, evening hours, and weekends.

Field observations revealed that most MSME owners had already adopted smartphones as their primary means of communicating with customers. However, the extent of digital technology utilization varied considerably. While some business owners actively used social media, instant messaging applications, and digital payment systems, others continued to rely primarily on conventional face-to-face transactions.

Characteristics of Research Participants

The study involved six MSME owners selected through purposive sampling based on business duration, business type, and experience with digital technology.

Table 1.

Characteristics of Research Participants

No	Business Category	Number	Percentage
1	Culinary	3	50%
2	Beverage	3	50%
Total		**6**	**100%**

Source: Primary Research Data (2026).

As presented in Table 1, the participants represented two business sectors: culinary and beverage enterprises, each accounting for three participants (50%). These sectors constitute the dominant economic activities in the Situbondo Town

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

Square area, making them appropriate representatives for examining MSME owners' perceptions of digital transformation.

MSME Owners' Perceptions of Digital Transformation

Interview findings indicated that most MSME owners viewed digital transformation as an opportunity to enhance business growth.

Table 2.
MSME Owners' Perceptions of Digital Transformation

Perception	Number of Participants
Very Positive	1
Positive	3
Neutral	0
Less Positive	2
Negative	0
Amount	**6**

Source: Primary Research Data (2026).

Three participants expressed positive perceptions of digital transformation. They stated that social media platforms and digital applications enabled them to introduce their products to a broader customer base. In addition, digital promotion was considered more cost-effective than conventional marketing methods.

Conversely, two participants reported less positive perceptions. They perceived digital technologies as relatively complicated due to limited skills in operating digital marketing applications.

These findings suggest that MSME owners' perceptions are strongly influenced by their previous experiences with technology. Business owners who had experienced the benefits of digitalization tended to demonstrate more positive perceptions than those with limited or no prior experience.

Forms of Digital Technology Utilization

Digital transformation extends beyond social media usage to include the adoption of online marketplaces and digital payment systems.

Table 3.
Digital Technology Utilization among MSMEs

Digital Technology	Number of Users
WhatsApp Business	6
Instagram	5

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

Tiktok	4
Marketplace Platforms	2
Facebook	4
QRIS (Digital Payment)	3

Source: Primary Research Data (2026).

Table 3 demonstrates that all participants used **WhatsApp Business** as their primary communication channel with customers. Instagram emerged as the second most frequently used promotional platform due to its effectiveness in showcasing product photographs and videos.

In contrast, marketplace adoption remained relatively limited. Most participants preferred conducting transactions directly through social media because they perceived it as easier to understand and manage.

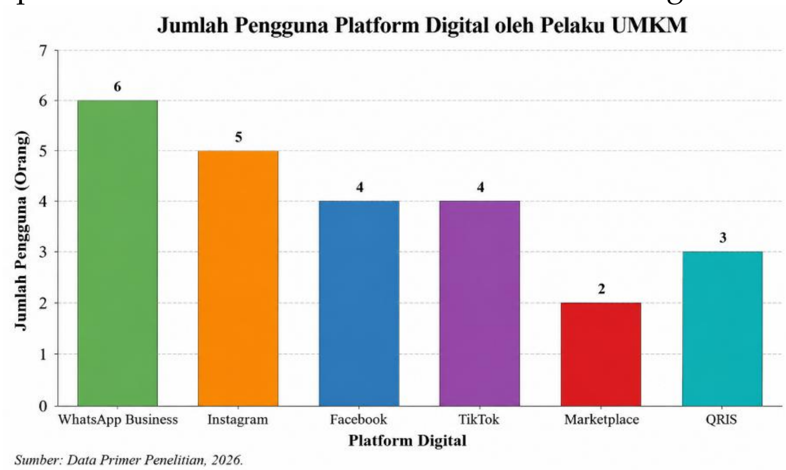

Figure 1.
Level of Digital Platform Utilization among MSMEs

Figure 1 illustrates that WhatsApp Business and Instagram were the most widely utilized digital platforms. This finding indicates that digitalization among MSMEs in the Situbondo Town Square area remains largely focused on customer communication rather than the comprehensive digitalization of business processes.

Factors Influencing MSME Owners' Perceptions

Interview findings identified several factors influencing MSME owners' perceptions of digital transformation.

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

Table 4.
Factors Influencing MSME Owners' Perceptions

Factor	Frequency
Ease of technology use	6
Increased sales	3
Promotional capability	4
Digital literacy	3
Government support	2
Experience using technology	4

Source: Primary Research Data (2026).

Ease of technology use emerged as the most influential factor shaping participants' perceptions. Respondents indicated that user-friendly applications increased their willingness to integrate digital technologies into their business operations.

Moreover, increased sales constituted another important motivation for adopting digital platforms. Several participants reported acquiring new customers after promoting their businesses through social media.

Challenges of Digital Transformation

Although most participants expressed positive perceptions of digital transformation, several challenges remained.

Table 5.
Challenges Encountered by MSMEs

Challenge	Number of Participants
Limited digital content creation skills	5
Low digital literacy	4
Financial constraints	3
Transaction security concerns	2

Source: Primary Research Data (2026).

The findings revealed that the principal challenge was the limited ability to produce effective digital promotional content. Most participants lacked sufficient knowledge of product photography, promotional graphic design, and social media marketing strategies.

Furthermore, limited digital literacy prevented many MSME owners from effectively utilizing marketplace platforms and social media analytics to support business growth.

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

Discussion

The findings indicate that MSME owners in the Situbondo Town Square area generally hold positive perceptions of digital transformation. These perceptions have been shaped by direct experience with social media, instant messaging applications, and digital payment systems, all of which have contributed to more effective marketing practices and broader customer reach.

Digital transformation has altered traditional marketing approaches by shifting businesses from exclusively face-to-face sales toward digital-based marketing strategies (Ekonomi et al., 2019). Social media has become the most widely utilized promotional channel because it is relatively inexpensive while enabling businesses to reach larger audiences (Ginting et al., 2025).

Despite these positive developments, the study also found that digital transformation has not yet been fully optimized. Limited digital literacy, inadequate promotional content creation skills, and low marketplace adoption indicate that MSME digitalization remains at an early stage of development (Isalman et al., 2022). These findings suggest that successful digital transformation requires not only technological availability but also continuous capacity building through training and business mentoring. Such initiatives are expected to strengthen future marketing strategies (Lubis, 2004).

The results further demonstrate that positive perceptions alone are insufficient to ensure successful digital transformation unless accompanied by improvements in technical competencies, supportive public policies, and adequate access to digital technologies. As argued by Rahayu and Day (2015), technological readiness and individual capabilities are essential prerequisites for translating positive perceptions into successful technology adoption.

Policy Synthesis

The findings indicate that the objectives of this study were successfully achieved by identifying MSME owners' perceptions of digital transformation, the factors influencing these perceptions, and the challenges encountered during the implementation of digital technologies.

Most MSME owners in the Situbondo Town Square area exhibited positive perceptions of digital transformation because of its perceived benefits, including expanded market access, increased sales, improved customer communication, and greater transaction efficiency through digital payment systems. Nevertheless, the effectiveness of digital transformation remains constrained by limited digital literacy, insufficient digital content creation skills, and low adoption of online marketplace platforms.

Based on these findings, several policy recommendations are proposed. These include implementing regular digital marketing training programs, providing mentoring for the effective use of marketplace platforms and social media, strengthening digital content creation competencies, and fostering collaboration among local governments, higher education institutions, business communities, and MSMEs. This quadruple helix partnership approach is considered essential for bridging digital skill gaps at the local level (Carayannis & Kaloudis, 2010). The implementation of these policies is expected to accelerate digital transformation while enhancing the competitiveness of MSMEs in Situbondo Regency.

CONCLUSION

Based on the findings of this study, it can be concluded that MSME owners in the Situbondo Town Square area generally hold positive perceptions of digital transformation. These perceptions are founded on the belief that the utilization of digital technologies, such as social media, instant messaging applications, and digital payment systems, enables businesses to expand their market reach, improve communication with customers, and facilitate transaction processes. Nevertheless, the level of digital technology utilization remains suboptimal, as many MSME owners have not yet fully adopted online marketplace platforms or maximized the use of digital media. This condition is influenced by limited digital literacy, inadequate digital content creation skills, financial constraints, and insufficient experience in utilizing digital technologies to support business operations.

The findings further indicate that successful digital transformation among MSMEs depends not only on the availability of digital technologies but also on the readiness of human resources and the support of multiple stakeholders. Accordingly, this study recommends strengthening MSME digital transformation programs through digital literacy training, mentoring on the effective use of social media and online marketplace platforms, capacity building in digital content creation, and expanded access to digital payment systems. Furthermore, sustained collaboration among local governments, higher education institutions, financial institutions, business communities, and digital platform providers is essential to enhance the capabilities of MSME owners, enabling them to adapt to technological advancements and improve their business competitiveness.

The policy implications of this study suggest that the Government of

Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

Situbondo Regency should incorporate digital transformation into its regional MSME development strategy by designing programs that prioritize the enhancement of digital competencies among business owners. Such programs should be implemented continuously through practical training, intensive mentoring, and regular evaluation of technology adoption among MSMEs. In addition, higher education institutions can contribute as strategic partners by providing community engagement–based assistance, while private sector organizations and digital service providers can support MSMEs by expanding access to digital technologies, facilitating digital promotion, and delivering education on the effective use of digital platforms. Synergistic collaboration among these stakeholders is expected to accelerate the digital transformation of MSMEs, thereby enabling businesses in the Situbondo Town Square area to increase productivity, expand market opportunities, and strengthen their competitiveness within the evolving digital economy.

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Vol. 6 No. 2, 2026, 4525–4540 e-ISSN 2798-0170

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