



MSME Final Tax Policy, Compliance, and Business Sustainability: Literacy, Administrative Burden, Fairness, and Trust

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Abstract

Background: Micro, Small, and Medium Enterprises (MSMEs) are economically strategic, yet tax participation remains uneven. Indonesia applies a 0.5% Final Income Tax on qualifying gross turnover under Government Regulation Number 20 of 2026. Despite tariff simplification, literacy, administrative, fairness, trust, and working-capital constraints may affect compliance and business continuity.

Objective: This study examines MSME Final Income Tax implementation and identifies conditions supporting or inhibiting tax compliance and perceived business sustainability.

Methods: A qualitative descriptive-evaluative case study involved 16 purposively selected informants comprising micro- and small-enterprise operators, tax officers, consultants, academics, and MSME facilitators. Data were collected through interviews, observation, documentation, and focus-group discussions, then analyzed thematically using Tax Morale Theory, the Slippery Slope Framework, and Responsive Regulation Theory.

Results: The policy was not fully effective under the study's qualitative criteria. Low tax literacy, administrative and digital burdens, perceived inequity in turnover-based taxation, and uneven trust and facilitation constrained voluntary compliance and could pressure working capital. Thin-margin businesses perceived greater burdens, while responsive consultation and clearer services strengthened trust and willingness to comply.

Conclusion: Integrating the three theories explains how intrinsic willingness, institutional trust, legitimate authority, and proportionate regulatory responses jointly shape MSME compliance.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) occupy a strategic position within the structure of the Indonesian economy. MSMEs serve not only as a source of household income but also as a means of creating employment, promoting the equitable distribution of economic activity, reducing poverty, developing entrepreneurship, and strengthening national economic resilience. Their almost even distribution across the country makes this sector directly connected to the economic life of society, especially among low- and middle-income groups (Hidayati et al., 2023; Sutandi et al., 2020). Beyond their aggregate contribution to output and employment, MSMEs also serve as an entry point into the formal economy for households with limited access to salaried work. Government data for the 2024–2026 period estimate the number of MSME operators at around 64 million business units, most of which remain micro in scale and

subsistence in nature. Indonesia Statistics (2024) reports that MSMEs absorb approximately 97 percent of the workforce, contribute about 60.30 percent to Gross Domestic Product, and account for roughly 14.40 percent of national exports. These figures indicate that national economic resilience is, to a considerable extent, the resilience of millions of small, largely informal business units operating with limited capital and fluctuating turnover.

Despite their substantial economic role, MSMEs still face structural problems such as limited access to capital, low quality of human resources and management, and weak business legality (Teguh et al., 2022). Many micro-enterprises lack adequate financial record-keeping, have not separated personal and business finances, and record unstable turnover and profits. Amid the need to sustain MSMEs, the government also seeks to increase state revenue and broaden the tax base, one instrument being a Final Income Tax based on gross turnover with a low tariff and a simple calculation. Through Government Regulation Number 20 of 2026, promulgated on 22 April 2026, the tariff is maintained at 0.5 percent of turnover, applicable to individual taxpayers, qualifying individual limited liability companies, and cooperatives with gross turnover not exceeding IDR 4.8 billion in a tax year, while the portion of turnover up to IDR 500 million per year remains exempt for individual taxpayers (Kalbar, 2024). The policy is intended to balance the state's revenue interest against the administrative capacity of small operators, on the assumption that a simple, low tariff is easier to comply with than one based on net profit and standard bookkeeping.

Empirically, however, a striking gap exists between the large economic base of MSMEs and the low level of tax participation. Data from the Directorate General of Taxes show that in 2024 approximately 1.6 million MSME taxpayers were recorded, but only around 653,000 actually paid Final Income Tax, far below the number of registered taxpayers and the roughly 64 million operators nationwide. This gap cannot be equated with tax avoidance, since some operators fall below the IDR 500 million exemption, are no longer active, or face record-keeping limitations (Piliang, 2024). A second phenomenon concerns the use of turnover as the tax base: because turnover is not reduced by operating costs, two enterprises with identical turnover may have different profits and different abilities to pay, so thin-margin businesses may feel a heavier burden than high-margin ones. A third phenomenon concerns cash flow, as tax payment reduces the funds available for inventory, wages, production, or working capital at a stage when many micro-enterprises already operate with minimal liquidity buffers, while the digitalization of administration through Coretax since 1 January 2025 helps some operators but confuses those with limited digital literacy (Arifin & Yuniawan, 2017; Latief et al., 2022). Taken together, these phenomena suggest that policy effectiveness cannot be assessed from tariff design alone.

Prior studies on MSME taxation have largely used quantitative approaches to examine relationships among tariffs, understanding, socialization, sanctions, and compliance, but have not fully explained how operators experience, interpret, and respond to tax policy in daily practice (Haq & Misra, 2023; Khairani & Murtadha, 2025). Such survey-based studies establish statistical associations between variables such as tax knowledge or perceived fairness and the likelihood of compliance, yet they tend to treat compliance as a single outcome measured at one point in time, without capturing the ongoing process through which micro-entrepreneurs weigh administrative cost against benefit. Research that evaluates the effectiveness of the MSME final tax by linking compliance and business sustainability through a qualitative approach remains limited. This study therefore aims to evaluate the effectiveness of the MSME Final Income Tax policy in supporting the sustainability of micro and small enterprises, to identify its enabling and inhibiting factors, and to produce policy recommendations that are simple, fair, adaptive, and responsive (Cahyaningtyas & Ismiyanti, 2022; Wibisono & Budiarmo, 2021). Its novelty lies in situating the analysis within the 2026 policy change and integrating three theoretical frameworks (Tax Morale Theory, the Slippery Slope Framework, and Responsive Regulation Theory) so that effectiveness is examined across economic, psychological, and regulatory dimensions (Fachrainy & Sari, 2021; Oktaviani & Kurniawati, 2026). The specific gap is that survey evidence can identify whether literacy, fairness, or trust correlate with compliance, but it does not show how micro-enterprise operators simultaneously experience administrative burden, turnover-based fairness, trust in the authority, and working-capital pressure under the 2026 policy. This study addresses that process-level gap by examining the interaction of these mechanisms within the same qualitative case.

The strongest novelty of this study lies in integrating the perspectives of tax compliance

and business sustainability within the context of the 2026 policy change. Business sustainability here is understood not merely as firm survival but as the continued capacity of a micro or small enterprise to maintain stable turnover, retain working capital, and remain formally registered without being forced back into informality. This study not only assesses the effectiveness of the 0.5% Final Income Tax rate for MSMEs but also examines how the policy is understood, implemented, and experienced by micro and small business owners in their daily activities. Another aspect of the study's novelty is the use of a qualitative approach that integrates Tax Morale Theory, the Slippery Slope Framework, and Responsive Regulation Theory to analyze policy effectiveness simultaneously from economic, psychological, and regulatory dimensions, explaining why tax rate simplification does not automatically lead to improved compliance and business sustainability when issues of tax literacy, administrative cost, perceived unfairness, trust, and facilitation remain unresolved. The theoretical contribution is not merely the simultaneous use of three theories: Tax Morale Theory explains intrinsic willingness to comply, the Slippery Slope Framework explains how trust and legitimate power shape voluntary versus enforced compliance, and Responsive Regulation explains how regulatory responses should vary with taxpayer capacity and behaviour. Their integration provides a mechanism-based explanation of why a low statutory rate may coexist with weak compliance and sustainability when literacy, fairness, trust, and facilitation are deficient.

The MSME Final Income Tax Policy. The MSME Final Income Tax uses gross turnover as the tax base with a fixed tariff of 0.5 percent and is designed as an administrative simplification for operators without the capacity for full bookkeeping. Under Government Regulation Number 20 of 2026, the facility applies to taxpayers with gross turnover up to IDR 4.8 billion per year, with an exemption on the portion up to IDR 500 million for individual taxpayers ([Latuheru & Loupatty, 2024](#)). Conceptually, the simplicity of the tariff should lower compliance costs and encourage formalization; however, using turnover as the tax base raises an issue of horizontal equity because it disregards the differing cost structures and margins across business types. Effectiveness, therefore, must be viewed through taxpayers' compliance behavior rather than the tariff alone ([Anjelina et al., 2023](#)).

Tax Morale Theory. Tax morale refers to the intrinsic motivation to pay taxes, arising from moral awareness, a sense of responsibility, and belief in the benefits of taxation, rather than solely from the fear of audit and sanctions ([Adiyanti & Maryono, 2023](#); [Suhendro, 2018](#)). The OECD (2019) and Nasri and Yusoff (2026) positions tax morale as central to modern tax systems, which rest largely on voluntary compliance. Tax morale is shaped by trust in government, perceptions of corruption, the quality of public services, the fairness of the system, and the quality of the relationship between taxpayers and the authority ([Angel, 2018](#); [Dewanti & Widajantie, 2024](#)). In the MSME context, operators able to pay may still lack the willingness to do so if they view the system as unfair, whereas operators with economic constraints may still strive to comply out of social responsibility; thus, low compliance does not always reflect low moral awareness. This interpretation is consistent with tax-morale scholarship that treats intrinsic motivation and institutional context as complementary determinants of compliance ([Kornhauser, 2022](#); [OECD, 2019](#); [Torgler, 2007](#)).

Slippery Slope Framework. The framework explains that compliance is formed through voluntary compliance, resting on trust in the authority, and enforced compliance, resting on the authority's power through audits, supervision, and sanctions ([Ma et al., 2022](#)). Where trust is high and service and fairness are perceived, compliance develops voluntarily; where trust is low, the authority relies on enforcement, which may raise short-term compliance without building long-term commitment ([Primasari & Mutmainah, 2022](#)). The ideal climate combines high trust with legitimate power. The framework is relevant for MSMEs because non-compliance may stem from ignorance, record-keeping errors, technological difficulty, or economic inability, so the authority must distinguish taxpayers who are unable, who do not yet understand, who are negligent, and who deliberately evade. The original formulation emphasizes the joint roles of trust in authorities and legitimate power in shaping voluntary and enforced compliance ([Kirchler et al., 2008](#); [Tahar & Bandi, 2024](#)).

Responsive Regulation Theory. Regulators should respond differently according to the attitude, capacity, and behavior of the regulated party ([Achyani & Lestari, 2019](#); [Devitasari, 2022](#)). The regulatory pyramid begins with education, persuasion, service, and facilitation, escalating

through warnings, supervision, audits, and firmer sanctions only when a taxpayer remains non-compliant or deliberately violates the rules (Sadewo et al., 2025). Operators willing but unable to comply should receive education and facilitation, administrative errors should be met with opportunities to correct, and stricter enforcement should target those who conceal turnover or manipulate their business form. This graduated approach is consistent with responsive regulation, which calibrates regulatory intervention to the conduct and capacity of the regulated party (Braithwaite, 2002; Sulistyarini et al., 2023).

Integrated Conceptual Framework. Integrating the three theories allows effectiveness to be analyzed across internal motivation (tax morale), the interaction of trust and power (slippery slope), and proportionate regulatory response (responsive regulation) (Noorsyah et al., 2025; Pernanda & Arniati, 2013). A low tariff does not necessarily raise compliance if operators distrust the government or perceive unfairness, and strong enforcement does not necessarily produce voluntary compliance without service and facilitation. Effectiveness thus requires a balance among ease, fairness, trust, education, supervision, and enforcement, which serves as the principal lens of this study.

The objective of this study is to evaluate the effectiveness of the Final Income Tax policy for MSMEs in supporting the sustainability of micro and small businesses, while considering business owners' experiences and perceptions regarding policy implementation. Specifically, the study aims to identify the level of tax understanding and literacy among business owners; analyze the accessibility, affordability, and fairness of the policy; examine its impact on cash flow, profitability, administration, and business sustainability; and identify factors that support or hinder policy effectiveness. In addition, the study seeks to formulate policy recommendations that are simpler, fairer, more adaptive, and more responsive by strengthening tax education, simplifying administrative procedures, enhancing trust, improving facilitation, and implementing proportional regulations in accordance with the capacity and behavior of MSME taxpayers.

METHOD

This study employed a qualitative approach of a descriptive-evaluative type with a case-study design. The qualitative approach was chosen to obtain an in-depth understanding of the implementation of the MSME Final Income Tax policy from the perspectives of micro- and small-enterprise operators, tax officials, MSME facilitators, and other parties involved. Effectiveness was assessed not merely in terms of revenue or the number of registered taxpayers but also through the experiences, perceptions, responses, obstacles, and adaptation strategies of operators (Ilhami et al., 2024). The case examined the application of the policy to operators who already held a Taxpayer Identification Number (NPWP) and had used the scheme, compared with operators who were not yet registered or did not yet comply regularly. The research was conducted among micro- and small-enterprise operators. Because the locality and exact fieldwork dates were not available in the submitted source, the manuscript does not make location-specific claims regarding transferability (Pahlevianur et al., 2022).

The study used both primary and secondary data. Primary data were obtained through in-depth interviews, observation, and focus group discussions, while secondary data were drawn from tax legislation and provisions concerning the MSME Final Income Tax, socialization documents, MSME development reports, aggregate data on taxpayers and tax payments and reporting, agency reports, scholarly articles, and business records provided by informants. Personal tax documents were used only with the informants' consent, with the confidentiality of their identities and financial information safeguarded. Informants were selected through purposive sampling based on their knowledge, experience, and involvement in the implementation of the policy.

Table 1

Composition of Research Informants

Informant Group	Number of Informants
Micro-enterprise operators	6 persons
Small-enterprise operators	4 persons
Tax officers or tax counsellors	2 persons

Informant Group	Number of Informants
Consultants, tax volunteers, or academics	2 persons
Agencies, associations, cooperatives, or MSME facilitators	2 persons

Operators were selected based on criteria including having operated an active business for at least two years, belonging to the micro- or small-enterprise category, having current or previous tax obligations, being knowledgeable about their turnover, costs, profit, and cash flow, and representing diverse sectors such as trade, culinary businesses, services, home-based production, the creative economy, and digital enterprises. Data were collected through four techniques: semi-structured in-depth interviews lasting 45–90 minutes; observation of business conditions, record-keeping practices, and the use of digital payment facilities; documentation of regulations and administrative evidence; and focus group discussions to deepen and confirm findings across informants (Morissan, 2019; Poltak & Widjaja, 2024).

Data analysis was conducted thematically through transcription and organization, data condensation, coding, theme formation, data display, and the drawing and verification of conclusions in an interactive and iterative process. The themes were interpreted using Tax Morale Theory, the Slippery Slope Framework, and Responsive Regulation Theory. Data validity was maintained through source, technique, and time triangulation, as well as member checking, peer debriefing, an audit trail, and referential adequacy. Ethical principles of informed consent, confidentiality, and the academic-only use of data were also upheld (Moleong, 2002; Pahlevianur et al., 2022).

Policy effectiveness was operationalized qualitatively across six interrelated criteria: taxpayer understanding and literacy, administrative burden and compliance costs, perceived fairness, institutional trust and service accessibility, regulatory facilitation, and perceived effects on working capital and business continuity. The policy was interpreted as more effective when tariff simplicity was accompanied by manageable administrative requirements, understandable obligations, perceived fairness, supportive services, and the ability to remain compliant without undermining business continuity.

RESULTS AND DISCUSSION

Results

Understanding and Tax Literacy of MSME Taxpayers

The findings indicate that the level of understanding of MSME operators regarding the Final Income Tax policy remains heterogeneous. Most micro-enterprise operators recognize the existence of the 0.5% final tax rate but possess only a partial understanding of the applicable provisions. Several informants understood the tariff but were unable to explain the turnover threshold, annual exemption of IDR 500 million for individual taxpayers, payment procedures, reporting obligations, or recent regulatory amendments under Government Regulation Number 20 of 2026. The evidence also shows contrasting stakeholder positions: operators generally knew the 0.5% rate but differed in understanding thresholds and procedures, while tax-related stakeholders emphasized the need for practical dissemination and assistance. This cross-group contrast was used to support the literacy theme rather than relying on a single respondent category.

Interviews further revealed that taxpayers generally acquired information from social media, fellow entrepreneurs, or tax consultants rather than official government outreach programs. Consequently, misconceptions regarding tax obligations were still common. Some operators assumed that tax obligations arose immediately after obtaining a Taxpayer Identification Number (NPWP), whereas others believed that taxation depended solely on annual profit instead of gross turnover.

These findings demonstrate that policy simplification through a reduced tariff has not automatically improved taxpayers' understanding. Limited tax literacy remains one of the primary barriers to effective implementation.

Administrative Burden and Compliance Costs

The study found that administrative procedures remain a significant challenge,

particularly for micro-enterprises operating without dedicated accounting personnel.

Most operators still rely on manual bookkeeping and experience difficulties maintaining transaction records consistently. Although the Coretax digital system has improved administrative efficiency for digitally literate taxpayers, many respondents reported difficulties navigating the platform due to limited digital skills, unstable internet access, and unfamiliarity with electronic reporting systems. The interview pattern was consistent with the observed dependence on manual records and with documentation of increasingly digital administrative procedures, providing technique triangulation for the administrative-burden theme.

The administrative process therefore generates additional compliance costs in terms of time, effort, and financial resources. Several respondents stated that they preferred focusing on production and sales rather than completing tax administration.

Perceived Fairness of Turnover-Based Taxation

A recurring finding concerns taxpayers' perceptions regarding the fairness of using gross turnover as the tax base.

Respondents operating businesses with relatively low profit margins considered the policy less equitable because tax liabilities are calculated regardless of actual profitability. Businesses experiencing declining sales or temporary losses still become liable to pay tax once turnover exceeds the applicable threshold.

Conversely, respondents with relatively higher profit margins generally viewed the 0.5% tariff as affordable and administratively simple. This contrast between thin-margin and higher-margin businesses is treated as qualitative evidence that perceived fairness depends on cost structure, rather than as a uniform judgment about the statutory rate.

Overall, perceptions of fairness varied according to business characteristics, especially cost structure and profitability.

Impact on Business Sustainability

Most respondents acknowledged that tax payments reduce working capital available for purchasing inventory, paying wages, financing marketing activities, or expanding production.

Nevertheless, respondents also recognized several long-term benefits of tax compliance. Businesses maintaining tax compliance experienced improved business legitimacy, easier access to bank financing, greater credibility among business partners, and better opportunities to participate in government procurement programs.

These findings suggest that tax compliance may simultaneously generate short-term financial pressures while strengthening long-term business sustainability.

Trust, Service Quality, and Voluntary Compliance

Respondents generally expressed greater willingness to comply when tax officers provided clear information, responsive consultation, and practical assistance.

Conversely, uncertainty regarding regulations, inconsistent information, and limited communication reduced taxpayers' confidence in the taxation system.

Many respondents emphasized that educational assistance was more valuable than punitive enforcement, particularly for first-time taxpayers and small businesses with limited administrative capacity.

Regulatory Facilitation and Response to the 2026 Policy

The implementation of Government Regulation Number 20 of 2026 has introduced several adjustments concerning taxpayer eligibility and transition toward the general taxation regime.

Respondents indicated that the transition remains difficult due to insufficient dissemination of policy changes. Businesses approaching the turnover threshold often lacked adequate preparation for adopting more comprehensive bookkeeping practices required under the general taxation system.

The findings indicate that policy adaptation requires stronger facilitation, continuous education, and practical assistance rather than relying solely on regulatory enforcement.

Discussion

The findings demonstrate that the effectiveness of the MSME Final Income Tax policy cannot be evaluated merely through its relatively low tax rate. Instead, effectiveness depends upon taxpayers' understanding, perceptions, administrative capacity, institutional trust, and the quality of regulatory implementation.

Tax Literacy and Policy Effectiveness

The findings reveal that limited tax literacy remains the principal barrier to policy effectiveness. Although Government Regulation Number 20 of 2026 simplifies the tax tariff, many MSME operators still experience uncertainty regarding tax obligations.

This finding supports Tax Morale Theory, which argues that voluntary compliance is influenced not only by economic incentives but also by taxpayers' understanding, awareness, and intrinsic motivation. Limited knowledge weakens taxpayers' confidence in fulfilling their obligations voluntarily. In this study, tax morale is expressed through willingness to comply despite limited business capacity, while perceived unfairness and low understanding weaken that willingness. The relevant mechanism is therefore the interaction between intrinsic motivation and the taxpayer's interpretation of fairness and administrative feasibility.

Therefore, tariff simplification should be accompanied by continuous education and practical tax assistance.

Administrative Burden and Compliance Costs

The study demonstrates that compliance costs remain relatively high despite tariff simplification.

The introduction of digital administration through Coretax represents progress in tax modernization; however, digitalization alone cannot guarantee easier compliance for micro-enterprises with limited technological capabilities.

These findings indicate that administrative simplification should become an equally important policy objective alongside tariff reduction.

Fairness and Taxpayer Compliance

Perceptions of fairness emerged as one of the strongest determinants of taxpayer attitudes.

The use of turnover as the tax base creates horizontal inequity because businesses with identical turnover but different cost structures bear similar tax liabilities despite substantially different profitability levels.

This finding is consistent with Tax Morale Theory, which emphasizes that perceived fairness significantly influences intrinsic willingness to comply. When taxpayers perceive taxation as inequitable, voluntary compliance declines even when tax rates remain relatively low.

Trust and the Slippery Slope Framework

The findings strongly support the Slippery Slope Framework. Mechanistically, responsive consultation and clear communication appear to strengthen trust, which is associated with willingness to comply voluntarily, whereas reliance on sanctions alone represents the power-based route to enforced compliance. The data therefore suggest that trust and legitimate authority operate jointly rather than as substitutes in the MSME context.

Taxpayers receiving responsive services, accessible consultation, and transparent communication reported higher levels of trust and stronger willingness to comply voluntarily.

Conversely, compliance motivated primarily by fear of sanctions appeared less sustainable over the long term.

These findings suggest that strengthening institutional trust may produce more sustainable compliance than relying exclusively on enforcement mechanisms.

Responsive Regulation and Business Sustainability

The findings also support Responsive Regulation Theory, which proposes that regulatory responses should be proportional to taxpayers' capacity and behavior. The empirical pattern differentiates taxpayers who are willing but administratively constrained from those who

deliberately avoid obligations; this distinction explains why education and facilitation are appropriate first-line responses, with enforcement reserved for persistent or intentional non-compliance.

The study indicates that most MSME operators are willing to comply but require education, facilitation, and administrative assistance rather than punitive measures.

Consequently, tax authorities should prioritize consultation, mentoring, tax clinics, and simplified administrative procedures before escalating toward audits and sanctions.

Such an approach is expected to improve both taxpayer compliance and the long-term sustainability of MSMEs.

Overall Effectiveness of the MSME Final Tax Policy

Overall, the findings indicate that Government Regulation Number 20 of 2026 has successfully simplified the tax tariff but has not yet achieved comprehensive policy effectiveness. It has not yet met the qualitative effectiveness criteria used in this study across literacy, administrative burden, perceived fairness, trust/service accessibility, regulatory facilitation, and business continuity.

The principal obstacles include limited tax literacy, relatively high administrative compliance costs, perceived inequity arising from turnover-based taxation, and inadequate facilitation during policy implementation.

Therefore, improving policy effectiveness requires a more comprehensive strategy that integrates tariff simplicity with administrative simplification, taxpayer education, digital inclusiveness, institutional trust, and responsive regulatory practices. This integrated approach aligns with the combined perspectives of Tax Morale Theory, the Slippery Slope Framework, and Responsive Regulation Theory, which collectively explain that sustainable tax compliance depends not only on economic incentives but also on fairness, trust, and supportive governance.

CONCLUSION

The study concludes that the 0.5% MSME Final Income Tax policy has simplified the tariff but has not fully satisfied the qualitative effectiveness criteria applied here. Limited tax literacy, administrative burden, turnover-based fairness concerns, and uneven trust/facilitation constrain voluntary compliance and can pressure working capital. Integrating Tax Morale Theory, the Slippery Slope Framework, and Responsive Regulation shows that sustainable compliance depends on the interaction of intrinsic willingness, institutional trust and legitimate power, and regulatory responses matched to taxpayer capacity.

The study contributes a mechanism-based qualitative account linking tax compliance with perceived business sustainability in the 2026 policy context. Its implications are to pair tariff simplicity with practical education, accessible administration, trust-building service, and proportionate enforcement. Because the study is qualitative and context-bounded, future research should test these mechanisms across regions and sectors using mixed or longitudinal designs and objective indicators of compliance, administrative cost, and business continuity.

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AUTHOR CONTRIBUTION STATEMENT

Ibnu Aswat: Conceptualization, methodology, investigation, data collection, formal analysis, interpretation of findings, writing original draft, and writing review and editing. M. Fahmi: Conceptualization, methodology, validation, formal analysis, interpretation of findings, supervision, and writing review and editing. Both authors contributed to the critical revision of the manuscript, approved the final version for publication, and agreed to be accountable for the integrity and accuracy of the work.

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