

# The Effect of Tax Understanding and Knowledge of Tax Regulations on Taxpayer Compliance, and The Impact on Tax Revenue (A Study in Pratama Tax Office of Serang Regency Banten Province)

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## Abstract

*Tax is a mandatory contribution which is one of the sources of state revenue that will be used for spending in the form of ABPN and APBD. The achievement of tax revenue at KPP Pratama of West Serang Regency is still low so that tax compliance is considered far from what is expected. This study examines the effect of understanding tax and tax regulations on taxpayer compliance and their impact on tax revenue at KPP Pratama Serang Regency, Banten Province. This study using quantitative methods in the form of a survey with several variables, namely the independent variable of tax understanding ( $X_1$ ) and knowledge of tax regulations ( $X_2$ ), the intervening variable (between) taxpayer compliance, ( $Y$ ) has a stronger effect on tax revenue. ( $Z$ ). The results show that taxes have a positive effect on taxpayer compliance. The understanding of the tax compliance will be understood if the taxpayer knows the benefits provided and the function of the tax. The sanctions are needed to provide lessons for tax violators. Thus, it is expected that tax regulations are obeyed by taxpayers.*

**Keywords:** Taxpayer, Tax, Compliance, Revenue

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## Introduction

Tax is a mandatory contribution to the public for the state that is indebted obtained from taxpayers, both personal and coercive entities based on Government Regulation Number 09 of 2021. Tax is one of the sources of state revenue that will be used for spending in the form of ABPN and APBD. The existence of Government Regulation Number 94 of 2020 concerning the calculation of taxable income and settlement of income tax in the current year, shows that state revenue is clearly the result of 80% of state income from taxes.

The realization of tax revenue in 2019 was achieved with the target of 90.4% of tax revenues of 1,957.2 consisting of tax revenues of Rp. 1,545.3 trillion (86.5% of the target of the 2019 APBN), non-tax revenues (PNBP) of Rp. Rp. 405 trillion (107.1% of the 2019 APBN target) and grants of IDR 6.8 trillion (Ministry of Finance, 2019). Meanwhile, in 2018 the realization of tax revenue was Rp. 1,424.8 trillion. When compared with the realization of tax revenues, in 2019 there was a growth of 1.7%. Tax revenue growth which is still contracting shows that there is still pressure on Indonesia's economic performance due to the impact of Covid-19 which caused an economic slowdown that occurred throughout 2020.

Tax revenue shortfall in 2019 and 2020 reached Rp128.8 trillion, indicating that although it did not reach the target, but it was growing. It is proven that until December 31, 2020, the total annual tax return (SPT) received by the Directorate General of Taxes (DGT) reached 14.76 million. With a total of 19 million SPT taxpayers, the formal compliance ratio in 2020 will reach 78%, higher than the previous year's achievement of 72.9%. (Ministry of Finance, 2020).

The contribution of tax revenue from taxpayers has a very important role for state revenue. From 2020 to 2021, state revenue increase 21.6%. The Data of amount of tax receipts in Serang KPP Banten Province that have reported Annual Tax Returns (SPT) are 575.00 Individual Taxpayers (OP) while the Number of Taxpayers is 1,149,720. The achievement of tax revenue at KPP Pratama West Serang is still low so that tax compliance is considered far from what is expected. It was recorded that throughout 2019, only 60 percent of taxes were paid by taxpayers. This achievement is far from the target set at the beginning by KPP Pratama West Serang, which is a minimum of 73 percent. The head of the KPP West Serang, Triyani Yuningsih said that they were targeting a tax of 1.18 trillion rupiah, but in the reality only 60 percent or around 708 billion rupiah was successfully paid by taxpayers. Of this amount, most of it comes from government administration, around 34 percent (Putri, 2020).

KPP Pratama West Serang continues to make efforts to increase public awareness about taxes, one of them is counseling. KPP Pratama continues to strengthen communication with various stakeholders so that tax revenue can be achieved. "Communication continues to be intensified, especially with local governments because KPP Pratama has more government agencies, for public understanding of taxes is still low which has an impact on tax

payments. At KPP Pratama West Serang, there are at least five tax revenue sectors, namely government 34%, retail traders 24%, financial services and insurance 13.4%, construction 6.6%, manufacturing industry 2.2%.

Tax regulations for individual and corporate taxpayers do not include permanent establishments and do not include income from services in connection with independent work. This regulation was established with the aim of increasing revenues or contributions to state development from the tax sector.

Tax is a preventive tool so that taxpayers do not violate tax norms. With the existence of tax regulations in the regions, tax sanctions are very important to maintain tax norms. For this reason, the sanctions given to taxpayers are administrative sanctions and sanctions.

Based on the description and phenomena above, the writers are interested in conducting in-depth research on the level of understanding, tax regulations and compliance have an impact on tax revenue. The distinguishes of this research is that the research locus is in the Serang Regency and the research subject is individual taxpayers which is associated with low tax revenues. Therefore, the writers are interested in conducting research with the title "The Effect of Understanding Taxes and Tax Regulations on Taxpayer Compliance and The Impact on Tax Revenue."

## Methods

This study uses a quantitative approach that describes objective phenomena and maximizes objectivity, the design of this research is carried out using numbers. statistical processing, structure and controlled experiments (Moleong 2017). Based on the type of investigation, the type of research used is causality research. Based on the technique of obtaining it, the data in this study are primary data obtained directly by writers in the field through survey methods. This research is a survey, and the instrument of this research is using a questionnaire.

Research variables are everything in any form determined by the researcher to be studied so that information is obtained about it, then conclusions are drawn (Sugiyono, 2016:38). With the suitability in the title of this research which is determined by the writer, namely Understanding Tax and Tax Regulations on tax compliance with tax revenues, so the writers make the variables used in this study into independent variables ( $X_1$  and  $X_2$ ), intermediate variables (Y), and the dependent variable (Z). In this study, the independent variables are tax understanding ( $X_1$ ) and knowledge of tax regulations ( $X_2$ ). The intervening variable (between) is taxpayer compliance (Y), and has a stronger effect on tax revenue (Z).

**Table 1: Operational Research Variables**

Variables	Dimensions	Indicator	Scale	Questionnaire Number
<b>Pemahaman Pajak (<math>X_1</math>)</b> (Handayani 2011)	Pemahaman mengenai pembayaran, penghitungan, melaporkan yang sudah menjadi ketentuan	1. Kepemilikan NPWP	Ordinal	1
		2. Hak dan kewajiban wajib pajak	Ordinal	2
		3. Sanksi perpajakan	Ordinal	3
		4. Tarif pajak	Ordinal	4
<b>Pemahaman Peraturan Perpajakan (<math>X_2</math>)</b> (Resmi 2009)	Pengetahuan dan pemahaman perpajakan tentang sanksi jika melakukan pelanggaran perpajakan	1. pemahaman mengenai PTKP dan PKP	Ordinal	5
		2. Mengikuti sosialisasi yang dilakukan oleh KPP	Ordinal	6
		3. Mengikuti training perpajakan	Ordinal	7
<b>Kepatuhan Wajib Pajak (Y)</b> (Melliana 2017)	Patuh terhadap ketentuan matrial dan yuridis formal perpajakan	1. Mendaftarkan diri sebagai wajib pajak	Ordinal	8
		2. Mengisi SPT lengkap dan benar sesuai dengan besarnya pajak terhutang dan benar		9
	Patuh terhadap kewajiban tahunan	1. Menyetorkan SPT	Ordinal	10
		2. Kepatuhan dalam penghitungan dan pembayaran pajak terutang	Ordinal	11
		3. Kepatuhan wajib pajak dalam pembayaran tunggakan pajak (STP/ SKP) sebelum jatuh tempo	Ordinal	12
<b>Penerimaan</b>	Sumber penerimaan	1. Target Penerimaan Pajak PPh	Ordinal	13

Variables	Dimensions	Indicator	Scale	Questionnaire Number
Pajak (Z) (Siti Resmi (2016))	Ukuran penerimaan	2. Realisasi Penerimaan PPh	Ordinal	14
		3. Jumlah Pajak PPh yang di setorkan	Ordinal	15
		4. keurangan atau kelebihan pembayaran PPh	Ordinal	16

In measuring the independent variable on the dependent variable, this study uses a Likert scale using five alternative answers as follows.

**Table 2. Likert Scale Rating**

No.	Answer	Score
1	Very Agree	5
2	Agree	4
3	Doubtful	3
4	Disagree	2
5	Very Disagree	1

The sampling technique used was incidental sampling, that any respondents who matched with the population criteria met earlier were used as samples, until the number met 100 respondents. In this study, the data analysis method used the Structural Equation Model (SEM), in this case Lisrel. The instrument in this research is a questionnaire which is an indicator of a variable or construct. Before being used in the study, the questionnaire was tested for validity and reliability testing.

Inner models (inner relations, structural models and substantive theory) describe the relationship between latent variables based on substantive theory. The structural model was evaluated using R-square for the dependent variable, Stone-Geisser Q-square test for predictive elevation and t-test as well as the significance of the coefficients of the structural path parameters. In assessing the model with PLS, it begins by looking at the R-square for each dependent latent variable. The interpretation is the same as the interpretation in the regression. Changes in the R-square value can be used to assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect (Ghozali, 2017). In addition to looking at the R-square value, the Partial Least Square (PLS) model is also evaluated by looking at the relevance predictive Q-square for the constructive model. Q square measures how well the observed values are generated by the model as well as the estimated parameters. The hypothesis test used is the t test.

## Result and Finding

### A. Description of Research Object

This study was carried out with the aim of testing whether Tax Understanding and knowledge of tax regulations on taxpayer compliance, and their impact on revenue as moderating variables. The sample selected is an individual taxpayer who does free work in Serang Regency/City.

#### 1. Respondent Profile

Based on the results of all the questionnaires distributed, there were 90 questionnaires, and based on the characteristics of the respondents, they were differentiated by gender and age. Based on the criteria of the dominant sex, 70% are male and 30% are female. Age criteria are divided into 4 groups, namely 17-25, 25-35, 35-45, 45-55 years. The following is the result of field data based on age.

**Table 3: Respondent Characteristic Based on Age**

Age	Frequency	Percentage
17 - 25	29	32.22%
25 - 35	28	31.11%
35 - 45	20	22.00%
>45	13	14.44%
Total	90	100%

The results of the table above explain that 29 respondents aged 17-25 filled out the questionnaire, while those aged 25-35 filled out the questionnaire as many as 28 respondents, aged 35-45 filled out 20 respondents and aged 45-55 filled out 13 respondents. It can be concluded that respondents who filled out the questionnaire were dominated by the age of 17-25 years.

## 2. Respondent Profile Based on Education Level

The education level of the respondents was divided into 5 (five) groups, namely Senior High School, Diploma, Bachelor Degree, Master Degree, and Doctoral degree. Based on the total number of respondents who filled out the questionnaire, namely 100 respondents, the following is the result of field data based on the last education of the respondents.

**Table 4: Respondent Characteristic Based on The Last Education Degree**

Last Education	Total	Percentage
SMA	44	48.89%
Diploma	4	4.44%
Bachelor	29	32.22%
Master	12	13.33%
Doctoral	1	1.11%
<b>Total</b>	<b>90</b>	<b>100%</b>

The results of table 4 show that the majority of respondents who filled out the questionnaire were at the senior high school education level with a total of 44 respondents or 48.89%. The second highest number is at the bachelor level with 29 respondents or 32.22%, then master level with 12 respondents or 13.33%, Diploma with 4 respondents or 4.44%. Respondents with doctoral education level are 1 respondent or 1.11%.

## 3. Respondent Profile Base on Profession

Based on the results of Table 5 below, the respondent professions are Teachers 7 Entrepreneurs 12 PNS respondents 7 Labor respondents 4 Doctor respondent 1 Student respondents 5 ASN respondents 3 Private employees 47 Travel bureau respondents 4 Hospitality respondents 10 respondents, the highest respondent value is Private employees with a value Respondent 47.

**Table 5: Respondent Characteristic Based on Profession**

Profession	Total	Percentage
Teacher	7	7.78%
ASN	9	10.00%
Entrepreneur	28	51.11%
Employee	46	51.11%
Total	90	100%

## B. Description of Research Variables

The Tax Understanding research variable contain of 5 indicators.

**Table 6. Research Variavles**

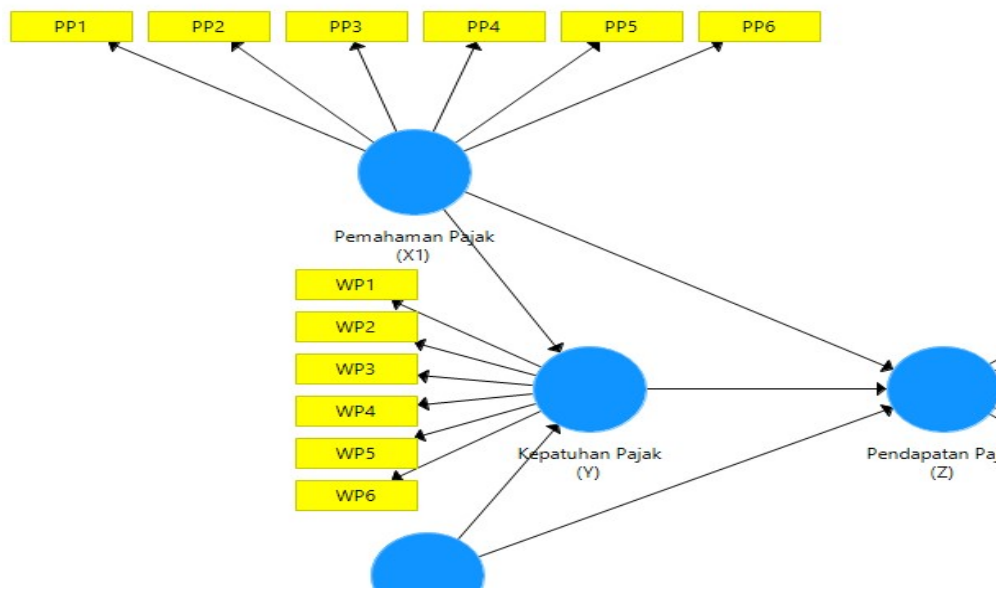
Dimension	Indicator	Frequency dan Percentage					Mean
		STS	TS	TB	S	SS	
Tax Understanding	Mengetahui secara umum dan tata cara perpajakan di Indonesia	4	6	31	25	24	4,35
		6%	7%	34%	28%	26%	
	Mengetahui dan paham mengenai system perpajakan	8	14	23	21	24	4,43
		9%	15%	26%	23,3%	27%	
	Mengetahui Hak dan kewajiban menjadi wajib pajak	5	7	18	30	30	4,30
		6%	8%	20%	33%	33%	
	Mengetahui batas PTKP, PKP dan Tarif pajak	5	13	33	15	24	4,08
		56%	14%	37%	17%	27%	
Mengetahui sebagai wajib pajak harus memiliki NPWP	2	3	10	22	53	4,35	
	2%	3%	11%	24%	54%		
Selalu ikut sosialisasi tentang pajak	3	4	10	29	44	4,43	

Dimension	Indicator	Frequency dan Percentage					Mean	
		STS	TS	TB	S	SS		
		4%	5%	11%	32%	49%		
Knowledge of Tax Regulations	Mengetahui bayar pajak merupakan kewajiban warga Negara	3	0	3	16	68	4,30	
	Mengetahui bahwa pajak berguna untuk warga Negara	3	2	7	24	54	4,08	
	Mengetahu bahwa ada perubahan peraturan tentang pajak	6	10	24	18	32	4,05	
	Memahami tentang pendaftaran NPWP	3	4	18	27	38	3,06	
		3	4	20	30	42		
		6	8	29	18	29	4,06	
		Memahmai tentang PTKP, PKP, Tarif	7	9	32	20	32	
Tax Obligations	Mendaftarkan diri sebagai wajib pajak sukarela	3	4	13	29	41	4,05	
	Mengisi SPT sesuai ketentuan Perundang-undangan pajak	3	4	14	32	46	3,06	
	Menyampaikan SPT tepat Waktu.	4	7	23	19	37	4,06	
		4	8	26	21	41		
		5	6	26	18	35		
		6	7	29	20	39		
		Menghitung pajak penghasilan	5	9	19	23	34	3,06
Tax Revenue	Membayar pajak penghasilan	5	9	19	23	34	4,56	
		6	10	21	26	38		
		3	8	20	23	36		
		3	9	22	26	40		
		7	6	24	25	28	3,87	
		Pajak digunakan untuk biaya pengeluaran Pemerintah/Daerah	4	3	10	27	46	4,09
		4	3	11	30	51		
	Pajak merupakan Kontribusi pajak Kepada Negara	2	2	10	28	48	4,76	
	2	2	11	31	53			
	Penerimaan Pajak memegang peranan penting	3	2	15	22	48	4,85	
	3	2	17	24	53			
	Penerimaan pajak digunakan untuk menukung pembangunan Negara	3	1	12	21	53	4,13	
	3	1	13	23	59			
	Pajak salah satu sumber penerimaan negara terbesar	4	2	13	22	49	4,56	
	4	2	14	24	54			
	Kerja sama fiskus dan wajib pajak sangat diperlukan	3	2	21	25	39	4,69	

Based on the table above, it shows that the amount of data analyzed is 90 WPOP respondents (Individual Taxpayers). The average value of the questionnaire from several variables of tax understanding, knowledge of tax regulations, taxpayer compliance, tax revenue, the average value is 4.05. This shows that WPOP (Individual Taxpayer) in the Serang City/Regency, on Tax Understanding, Knowledge of Tax Regulations on Tax Revenue. properly in matters relating to maintaining the reliability of the awareness values of taxpayers, in the common interest, to build the State from tax revenues, which is strengthened by the applicable tax laws.

### C. Validity and Reliability Test

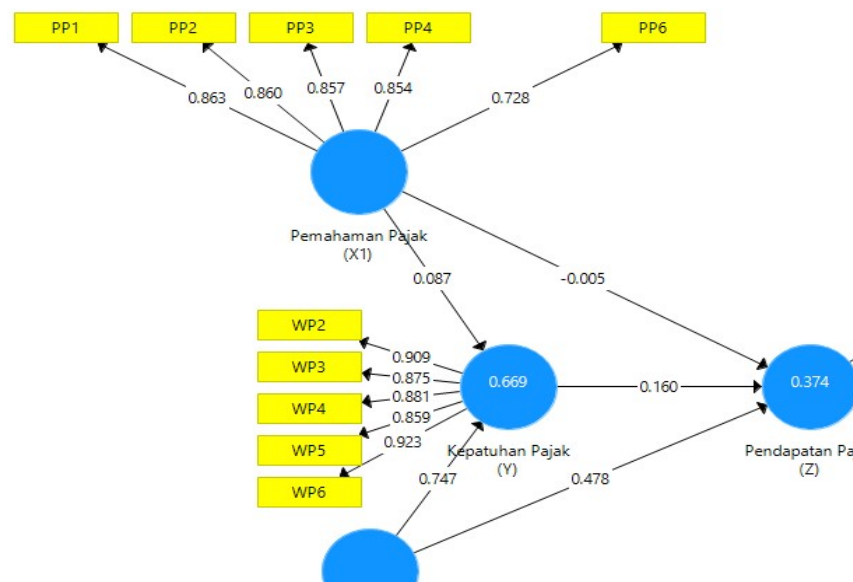
The results of the loading factor validity test are known for all loading values > 0.7, which means that it has met the validity requirements based on the loading value. Furthermore, validity testing is carried out based on the average variance extracted (AVE) value. Output loading Variable X<sub>1</sub>, X<sub>2</sub>, Y, Z states Valid > 0.5. After the indicator is dropped, then the analysis is carried out again. The following in Figure 4.4 is the output of the two path diagrams of the structural equation. Based on the output in the path diagram below, the loading factor for the second order has met convergent validity, i.e. the indicator value is above 0.5. All loading factors, both in the second and first orders, are significant at the 5% level, so that these indicators are declared valid.



**Picture 1. Path Chart**

A variable is reliable if it has a composite reliability value above 0.70 and Cronbach's alpha above 0.50. From the results of the data above, all variables have a composite reliability value above 0.70 and Cronbach's alpha above 0.70. So, it can be concluded that the indicators used in each variable have good reliability or are able to measure the construct. The process of testing the structural model uses the value of R-square (R2) which is the goodness of fit test of the model.

The coefficient of determination for the financial statement quality variable gives an R-square value of 0.669 which means that the variability of the taxpayer compliance construct which can be explained by the accrual-based Tax Revenue construct variable, the implementation of the Compliance level is 66.90% while 33.10% is explained by other variables not contained in this research model. Based on the results of testing the following hypothesis, the image below explains the flow chart for testing the hypothesis



**Picture 2. Hypothesis Testing Flow**

## **D. Significance Test**

### **1. Understanding Tax can Affect Taxpayer Compliance**

The path parameter coefficient obtained from the influence of the tax understanding variable on taxpayer compliance is 0.526 and the Sample Mean value is 0.104 while the average value is 0.083 at the Tstatistic value of 0.635 < 1.96 at the significance level = 0.05 (5%) which states that There is no significant effect of Tax Understanding on Taxpayer Compliance The results of this study do not support the hypothesis.

### **2. Knowledge of Tax Regulations Affect Taxpayer Compliance**

The path parameter coefficient obtained from the effect of the Tax Regulation Knowledge variable on taxpayer compliance is 0.00 and the Sample Mean value is 0.081 while the average value is 0.113 at the Tstatistic value 5.956 < 1.96 at the significance level = 0.05 (5%) which states that there is no significant effect of Tax Understanding on Taxpayer Compliance The results of this study do not support the hypothesis.

### **3. Taxpayer Compliance Affect Tax Revenue**

The path parameter coefficient obtained from the influence of the Taxpayer Compliance variable on Tax Revenue is 0.21 and the Sample Mean value is 0.582 while the average value is 0.105, the Tstatistic value is 1.254 > 1.96 at the significance level = 0.05 (5%) which states that there is a significant effect of Taxpayer Compliance on Tax Revenue The results of this study do not support the hypothesis.

### **4. Understanding Tax on Tax Revenue**

The path parameter coefficient obtained from the effect of the Tax Understanding variable on Tax Revenue is -0.972 and the Sample Mean value is -0.173 while the average value is 0.106 at the Tstatistic value 0.035 > 1.96 at the significance level = 0.05 (5%) which states that there is a significant effect of understanding tax on tax revenues. The results of this study do not support the hypothesis.

### **5. Taxpayer Compliance on Tax Revenue**

The path parameter coefficient obtained from the effect of the Taxpayer Compliance variable on Tax Revenue is 0.001 and the Sample Mean value is 0.052 while the average value is 0.266 at the Tstatistic value 3.489 < 1.96 at the significance level = 0.05 (5%) which states that There is no significant effect of understanding tax on tax revenue. The results of this study do not support the hypothesis.

## **E. Discussion**

### **1. The Effect of Tax Understanding on Taxpayer Compliance**

The results of hypothesis testing indicate that there is no significant effect of Tax Understanding on Taxpayer Compliance. So it can be concluded that it is more effective if the Tax Understanding of the taxpayer has a level of Taxpayer Compliance with the existing system, therefore the Individual Taxpayer (WPOP) is 90 respondents. This can be seen from the results of descriptive statistics where the City / District Taxpayers of Serang have implemented the Taxation system well. According to (Lovihan 2014). Understanding tax regulations is a way for taxpayers to understand existing tax regulations. Taxpayers who do not understand tax regulations clearly tend to be disobedient taxpayers. While the results of this study are supported by I Gede Putu (2014) Finding this shows that the understanding of taxpayers has no effect on individual taxpayer compliance, then taxpayer compliance will be fulfilled, significantly, as individual taxpayers who pay tax obligations to build Country.

### **2. The Effect of Knowledge of Tax Regulation on Taxpayer Compliance**

The results of the Hypothesis Testing show that there is no significant effect of Knowledge of Tax Regulations on Taxpayer Compliance. Knowledge of taxation is knowledge of the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia ranging from tax subjects, tax objects, tax rates, calculation of tax payable, recording of tax payable, to how to fill out tax reporting. This tax knowledge is not only a conceptual understanding based on the Taxation Act. The results of this study are supported by Nanik Ermawati's research (2018) which shows that tax knowledge has no effect on taxpayer compliance. And research (Ghoni 2012) states that knowledge of taxation has no effect on taxpayer compliance, as the absence of growth to develop the region.

### **3. Taxpayer Compliance on Tax Revenue**

The results of the Hypothesis Testing show that there is a significant effect of Taxpayer Compliance on Tax Revenue, according to Yenni (2018) explaining the need to create a committed tax compliance model. Commitment is the basis for taxpayers and the tax authorities share their respective roles and obligations proportionally. Tax compliance with commitments will support self-assessment-based tax collection, which places full authority on taxpayers to carry out their own tax provisions voluntarily. The level of compliance will determine tax revenue. If the value of taxpayer awareness increases, the value of tax revenue will be significant. The results of this study are supported by research (Rakhmadhani 2020) which shows that the level of taxpayer compliance and tax collection has an effect on tax revenue. While the research shows Supported by Research (Yefi, Hery 2019) shows that the level of taxpayer compliance as measured by the submission of the Article 21 Income Tax Return has a positive and significant effect on tax revenue.

#### **4. Understanding of Tax on Tax Revenue**

The results of the Hypothesis Testing show that there is a significant effect of Tax Understanding on Tax Revenue, the factors that influence Taxpayer Compliance include the lack of understanding of taxpayers, taxpayers do not understand how Tax Sanctions are, and Taxpayer awareness is still low about the importance of tax revenue itself. . So the research focuses on examining how the influence of these three factors on taxpayer compliance. The relevant research is research from Nur Ghailina (2018). The results of this study are supported by Resti Yuliana's research, (2017) there is a positive and significant influence on Taxpayer's Understanding of PP No. 46 of 2013 on Income Tax Revenue.

#### **5. Knowledge of Tax Regulations on Tax Revenue**

The results of the Hypothesis Testing show that there is no significant effect of Knowledge of Tax Regulations on Tax Revenue. Tax knowledge is the process of changing the attitudes and behavior of a taxpayer or group of taxpayers in an effort to mature humans through teaching and training efforts. Knowledge of public tax regulations through formal and non-formal education will have a positive impact on taxpayer awareness to pay taxes.

### **Conclusion**

Based on the problem of study, hypothesis testing and discussion that presented in the previous chapter so we can conclude that:

1. Tax understanding has a positive effect on taxpayer compliance. The understanding of the taxpayer will increase if the taxpayer has a good perception of the tax itself. The understanding of the taxpayer will understand if the taxpayer knows the benefits provided and the function of the tax.
2. Knowledge of Tax Regulations has a positive effect on taxpayer compliance, because it is important for taxpayers to understand tax rules and sanctions so that they know the legal consequences of what is done or not done. Sanctions are needed to provide lessons for tax violators. Thus, it is expected that tax regulations are obeyed by taxpayers.
3. Taxpayer compliance with tax revenue, because taxpayer compliance has a very strong positive influence on tax revenues to encourage progress and state financing for both development and central and regional governments.
4. Understanding of tax toward tax revenue to measure the strength of the influence of tax revenue or weakening the influence of tax revenue, because understanding of taxes from all taxpayers cannot be understood either from the applicable provisions.

The knowledge of Tax Regulations on Tax Revenue, as a very important reference for taxpayers, both from tax rules that deposit, calculate, and pay taxes owed, to support the central and the regional government financing and provide progress to continue the development of the country

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