

THE EFFECT OF TAX KNOWLEDGE AND TAX SANCTIONS ON TAXPAYER COMPLIANCE OF PERSONAL ENTREPRENEURS IN THE STATIONERY SECTOR

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Abstract: Tax is one of the national incomes owned by Indonesia. Tax will later be used to build and develop the existing infrastructure in Indonesia. Tax is an obligation for citizens who are registered as individual taxpayers. One way to be a good citizen is to pay taxes on time. However, there are still many taxpayers who have not complied with their tax obligations. There are several factors that affect the compliance of individual taxpayers, such as knowledge of taxation and tax sanctions. The purpose of this study is to determine the effect of knowledge of taxation and tax sanctions on individual taxpayer compliance among stationery entrepreneurs. The population in this study are stationery entrepreneurs on the island of Java. The sample taken is 50 respondents through a questionnaire. The research method used is multiple linear regression. The results of the study indicate that tax knowledge does not affect taxpayer compliance, while tax sanctions affect taxpayer compliance.

Keywords: tax knowledge, tax sanctions, taxpayer compliance

INTRODUCTION

Indonesia is a developing country and taxes are one of the biggest sources of national income. According to Dr. M.J.H. Smeet, tax is a tax that is owed to the government under general norms. The tax can be enforced, does not show any contradiction shown in individual terms and is intended to finance government spending (De Economische Betekenis Belastingen). In accordance with article 23A of the 1945 Constitution, taxes and other levies that are coercive for the needs of

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the state are regulated by the national income law. Later, it is used to improve and develop central and regional infrastructure. The behavior of paying taxes itself requires self-awareness from the community (Darussalam, 2016).

Tax Revenue in Indonesia

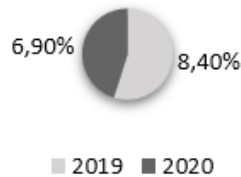


Figure 1 Tax Revenue in Indonesia

Based on the data above, in 2019 national income from taxes was 8.4% or equivalent to 1.33 trillion rupiah. However, in 2020 the value decreased to 6.9% or equivalent to 1.072 trillion rupiah due to the COVID-19 pandemic. In carrying out tax obligations, one of the things that needs to be done is SPT reporting. The report acts as a means to show whether the taxpayer complies with the tax obligations. In completing the SPT report, the taxpayer fills in the data in accordance with the existing facts. If the report is not appropriate and receives a letter of inaccuracy in filling out but does not pay according to the specified time, it can be considered that the taxpayer has not complied with their tax obligations.

In reporting, there are three systems that can be used for tax reporting, namely the Official Assessment System, Self-Assessment System, and Withholding System (Mardiasmo, 2009). In Indonesia, following the self-assessment system regulations, taxpayers are responsible to pay taxes, such as tax reporting and tax payment in accordance with the provisions of the applicable law (Fernando & Arisman 2017).

Individual Taxpayers are individuals who are not associated with any business entities. In accordance with Article 17 of the Income Tax Law, individual taxpayers are only obliged to pay the tax payable based on the income received. In general, individual taxpayers are divided into two, namely domestic taxpayers and foreign taxpayers. Individual taxpayers report their income through the annual tax return.

Taxpayer compliance is the responsibility to God and the government to carry out tax obligations and tax rights (Tahar & Rachman, 2014). Based on a survey conducted by the Director General of Taxes, in 2019 there were 13.3 million people who paid their taxes or 73% of the population. While in 2020, the number increase to 14.76 million people or with a ratio of 78%. While the rest are still not obedient to paying taxes. As of now, the government has not met its target where they expect 80% of taxpayers to comply with their tax obligations.

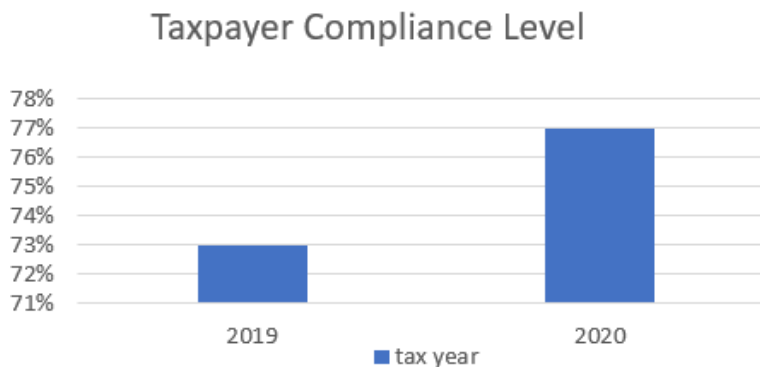


Figure 2 Taxpayer Compliance Level

There are several factors that cause low taxpayer compliance, such as tax knowledge and tax sanctions. A lack of knowledge about taxation can be caused by not understanding the applicable taxation (Merliyana & Saefurahman, 2017). With a lack of knowledge about filling out the SPT, socialization is needed to increase an understanding about filling out the annual SPT correctly, which act as a proof that the taxpayer has paid taxes correctly and on time. Understanding how to complete SPT will increase the chance for taxpayers to be more obedient in carrying out their tax obligations. Another factor is tax sanctions. According to Tiraada (2013), tax sanction under Articles of Law No. KUP. 28 of 2007 is imposed if the taxpayer fail to submit the tax return on time in accordance with the SPT deadline. The period is set in accordance with article 3 paragraph 3 and article 3 paragraph 4. The following is the content of the article in accordance with individual taxpayers: Annual Income Tax for individual taxpayers, no later than 3 months after the end of the tax year.

Indonesia has been acting as a leading center of stationery production, both locally and internationally, making it a great place to start or expand a business. With more people looking for new designs, new brands, the stationery business sector has grown by 11.72%. Indonesia is also a big exporter with 900 products including pencils, crayons, etc. In rural areas, e-commerce sales are still slower than in-store sales due to the lack of internet access. While in urban areas, e-commerce sales are starting to appear, especially with internet access. Currently, retail sales are still the main source of stationery distribution in Indonesia. During the pandemic, as most activities are carried out online, stationery sales has decline, which lead to lower income, and some people were unable to pay their taxes on time. Meanwhile, during the new normal period, business activities began to be carried out offline, leading to an increase in sales and tax obligations. Stationery will always be necessary for activities, especially when the activity is offline, such as attending school. As the income has increased, taxpayers must pay the appropriate tax. Entrepreneurs will report their own SPT and make tax payments independently through a self-assessment system.

Knowledge about taxation is also essential for these entrepreneurs so that they can comply with their tax obligations correctly and on time, which lead to a better taxpayer compliance. The entrepreneur that will be discussed in this study is an entrepreneur whose business operation is to sell stationery. Entrepreneurs as individual taxpayers are expected to be obedient in their tax obligations. But if the individual violates the law, he will be given tax sanctions according to the violation.

The aim of this study is to determine the effect of tax knowledge and tax sanctions on individual taxpayer compliance. The aim is set based on the understanding that tax is one of the largest incomes for the Indonesian government. Therefore, registered taxpayers must comply with their tax obligations. What distinguishes this research from other studies is that the respondents in this study are entrepreneurs who work in the stationery sector. Entrepreneurs in the field of stationery are found to be able to reduce unemployment rate and are more likely to pay taxes to tax officials. The stationery sector is a field that has experienced growth of more than 10%, which makes this field more attractive because stationery is a necessity to carry out daily activities.

There are several questions that this study will explore to provide benefits to the people who read it. The following is the problem formulation for this research:

1. Does knowledge of taxation affect the compliance of entrepreneur taxpayers in the field of stationery?
2. Does the tax sanction affect the compliance of entrepreneur taxpayers in the field of stationery?

Research by Sabil et al. (2018) found that low tax knowledge will affect taxpayer compliance, as the study found a positive influence between tax knowledge and taxpayer compliance. This means that if public's tax knowledge increases, the mandatory compliance the tax rate will also increase. There are 52% of respondents who agree that the understanding of taxation affects taxpayer compliance. In a previous study by Halawa & Saragih (2017), the result shows that tax sanctions have a positive and significant effect on taxpayer compliance. It can be said that if tax sanctions increase, taxpayer compliance will also increase.

The purpose of this study is to investigate the effect of tax knowledge and tax sanctions on entrepreneur behavior in the field of stationery on their ability to comply with tax obligations. Everyone is expected to have different answers and reasons according to their respective needs and interests. This will enable the researcher to see the influence of the independent variable on the dependent variable and whether they have a significant or insignificant effect.

By conducting this study, the researcher wants to contribute to several parties. For academics, this research may add on knowledge about the effect of taxation knowledge and tax sanctions on taxpayer compliance, more specifically within entrepreneurs in the field of stationery whom can reduce unemployment rates in tax payments. For practice, this research can provide information to increase knowledge for individual taxpayers working in the stationery field and can socialize about tax knowledge and sanctions that can increase taxpayers' attention to their tax obligations. So the hypothesis are:

H1 = there is an positive influence between tax knowledge on taxpayer compliance

H2 = there is an positive influence between tax sanction on taxpayer compliance

METHOD

This research is quantitative research conducted by distributing questionnaires to the respondents that meet the criteria. Quantitative research is research that emphasizes the objective phenomena through existing numbers. This research is a correlative study in which the implementation is to determine the effect between variables. The population of this study are all entrepreneurs in the field of stationery in Java. The sample will be taken through a purposive sample approach. Purposive sample is sample taken because the researcher has certain characteristics and is already heading to one of the targets to achieve the research objectives. The sample criteria are all entrepreneurs in the stationery sector who have been registered as taxpayers and have made their own tax obligations. The minimum respondents for this study is expected to be 50 people.

The data source that will be used is primary data where the researcher will distribute questionnaires to the target audience. Primary data sources are data obtain by the researcher through direct questionnaires (Sabil et al., 2018). The study type is classified as a quantitative study, as the study explains the relationship between variables and tests the theory.

Table 1 The Relationship between Variables, Tests the Theory

Variable	Conceptual Definition	Indicators	Source
Tax Sanction	Tax sanctions are a guarantee that the provisions of tax laws will be obeyed, adhered to, and obeyed, or in other words, are a deterrent so that taxpayers do not violate tax norms (Mardiasmo; 2016).	<ul style="list-style-type: none"> • The sanctions given must be clear. • The sanctions are in accordance with the scope of legislation. • The sanctions given are balanced. • It is better if direct sanctions have a deterrent effect. 	Mardiasmo (2016) Siti Kurnia Rahayu (2010)
Tax Knowledge	A process where taxpayers understand the laws and regulations related to taxes and understand the procedures for the tax system, such as paying taxes (Wijayanti; 2015).	<ul style="list-style-type: none"> • Knowledge of tax regulations. • Knowledge of tax sanctions. • Knowing the new tax provisions in the government. • Knowing the tax function. • Understand tax payment procedures. 	Wijayanti (2015) Siti Kurnia Rahayu (2017) Diana Sari (2016) Dewi Kusuma Waradani (2017)

Tax Compliance	Responsibility to God and the government to carry out tax obligations and tax rights. (Tahar and Rahmat; 2014)	<ul style="list-style-type: none"> • Taxpayers understand or try to understand all statutory provisions. • Fill out the tax form completely. • Calculate the amount of tax owed correctly. 	Tahar dan Rahmat (2014) Siti Kurnia Rahayu (2017)
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The data collection procedure is using questionnaire and the respondents are stationery entrepreneurs. The analysis technique will be carried out with instrument tests, namely validity tests and reliability tests of classical assumption tests, including normality tests, multicollinearity tests, and heteroscedasticity tests. In addition, multiple regression analysis will be carried out to show the effect of one variable with other variables. This test will be carried out with the Stata application.

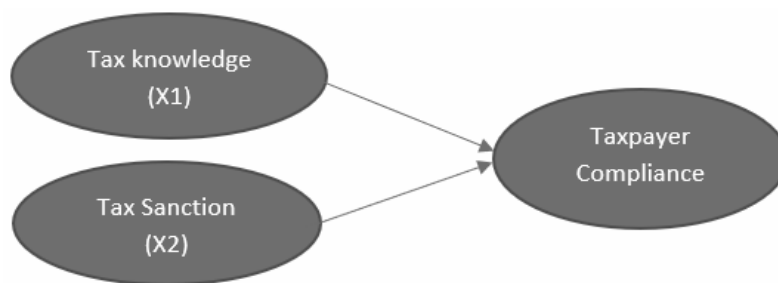


Figure 3 Thinking Framework and Analysis Model

RESULTS

Descriptive Data

A survey with 50 respondents of stationery entrepreneurs has been conducted to address the effect of tax knowledge and tax sanctions on taxpayer compliance. The following are the results of the instrument test, classical assumption test, and multiple regression test.

Table 2 Descriptive Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
X1	50	16.06	3.033217	7	23
X2	50	11.98	3.254448	5	19
Y	50	16.64	3.367067	6	24

Validity and Reliability Test

Based on Table 3 shows that there are 6 questions that match the indicators related to the tax knowledge of the stationery entrepreneur. With 50 respondents, the r table is 0.27. This calculation can be found by calculating its N where it is the number of respondents reduced by 2 so that the result of N is 48 and the r table for N 48 is 0.27 The following is a validity test for tax knowledge. The test scale for alpha is 0.787 where it exceeds 0.7 which indicates it is in accordance with the applicable conditions. By looking at the table above, it can be seen that the 6 questions are valid because they exceed the r table, which is 0.27.

Table 3 Tax Knowledge Validity Test

Item	Item Test Correlation (r Calculation)	Item Rest Correlation	Alpha
Question 1	0.7662	0.7076	0.7456
Question 2	0.6968	0.6307	0.7571
Question 3	0.8165	0.7725	0.7424
Question 4	0.7148	0.6582	0.7584
Question 5	0.7915	0.7390	0.7428
Question 6	0.5853	0.5066	0.7707

Based on Table 4 shows that there are 5 questions that are in accordance with the indicators related to tax sanctions for stationery entrepreneurs. With 50 respondents, the r table is 0.27. This calculation can be found by calculating the N where it is the number of respondents reduced by 2 so that the N result is 48 and the r table for the N 48 is 0.27 The following is a validity test for tax sanctions. The test scale for the alpha is 0.8137 where it exceeds 0.7 which indicates that it is in accordance with the applicable conditions. By looking at the

Table 4 Tax Sanction Validity Test

Item	Item Test Correlation (r Calculation)	Item Rest Correlation	Alpha
Question 1	0.8926	0.8645	0.7712
Question 2	0.8755	0.8383	0.7656
Question 3	0.8327	0.7870	0.7751
Question 4	0.8507	0.8178	0.7838
Question 5	0.7282	0.6651	0.7928

table above, it can be seen that the 5 questions are valid because they exceed the r table, which is 0.27.

Based on Table 5 shows that there are 5 questions that match the indicators related to the tax knowledge of the stationery entrepreneur. With 50 respondents, the r table is 0.27. This calculation can be found by calculating the N where it is the number of respondents reduced by 2 so that the N result is 48 and the r table for N 48 is 0.27. The following is a validity test for tax knowledge. By looking at the table below, it can be seen that the 6 questions are valid because they exceed the r table, which is 0.27.

Table 5 Taxpayer Compliance Validity Test

Item	Item Test Correlation (r Calculation)	Item Rest Correlation	Alpha
Question 1	0.8436	0.8183	0.7773
Question 2	0.8344	0.8036	0.7727
Question 3	0.8727	0.8424	0.7592
Question 4	0.8027	0.7686	0.7772
Question 5	0.8397	0.8025	0.7630
Question 6	0.7594	0.6934	0.7646

The reliability test was carried out to show the level of stability of the measuring instrument owned. The method used is Cronbach's Alpha. An instrument variable is considered reliable if its Cronbach's alpha exceeded 0.70. Whereas if the value is less than 0.70, it is considered not real. The following table shows the reliability test results. From table 6, the independent variable and the dependent variable have values of more than 0.7 So, it can be said that the data is reliable.

Table 6 Reliability Test

Variable	Reliability Test Result
Tax Knowledge (X1)	0.7837
Tax Sanction (X2)	0.8137
Taxpayer Compliance (Y)	0.8008

Classical Assumption

Normality test is used to determine whether the data has been normally distributed. If the data is not normally distributed, then the data is invalid and

cannot be used for this research. The following table is a normality test result. The data can be said to be normal if the prob>z is more than 0.05. Through the normality test, namely Shapiro Wilk which has been carried out through Stata, the three variables tested indicated as normal data.

Table 7 Normality Test

Variable	W	V	z	Prob>z
Tax Knowledge (X1)	0.97028	1.398	0.714	0.23751
Tax Sanction (X2)	0.97484	1.183	0.359	0.35990
Taxpayer Compliance (Y)	0.96528	1.633	1.046	0.14785

The multicollinearity test was conducted to determine whether there is a perfect correlation in the regression model between the independent and dependent variables. A good regression model is found when they do not show multicollinearity. The multicollinearity test was carried out using the Variance Inflation Factor (VIF) method. The regression model did not experience multicollinearity if the VIF is less than 10. The following table shows the multicollinearity tests that have been carried out. Based on the table 8, the VIF of the two independent variables, namely knowledge of taxation and tax sanctions, is 1.70, which means they are less than 10. Thus, the two variables do not experience multicollinearity. It can be concluded that there is no correlation or there is a weak correlation between the two independent variables.

Table 8 Multicollinearity Test

Variable	VIF	1/ VIF
Tax Knowledge	1.70	0.589099
Tax Sanction	1.70	0.589099

A good regression model is one that does not show heteroscedasticity or homoscedasticity. The homoscedasticity is indicated when the points on the graph are in random places and do not have a definite shape. Meanwhile, if the data has a heteroscedasticity pattern, the points on the graph will form a wave-like shape, widening and then narrowing, narrowing and then widening. In the Figure 3, the points are in random places and do not have a definite shape. In

addition, the points are below and above the number 0. Thus, the data does not occur heteroscedasticity and this data is homoscedastic – meaning that it is feasible to use.

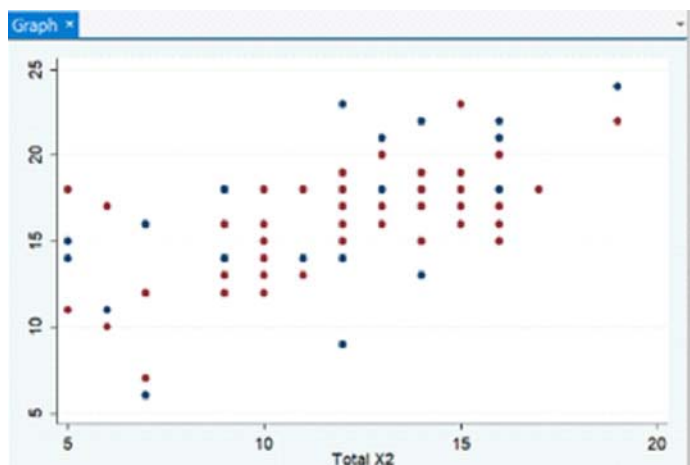


Figure 4 Heteroscedasticity Scatterplot

Multiple Linear Regression, F-test, and t-test

After carrying out the classical assumptions and the regression model to indicate the feasibility, the multiple linear regression test will be carried out. Multiple linear regression aims to analyze the hypothesis that makes knowledge of taxation and tax sanctions the independent variable and individual taxpayer compliance with as the dependent variable (Merliyana & Saefurahman, 2017). Through the Stata application, the following regression model is obtained:

Table 9 Multiple Linear Regression Test

Y	Coefficient	Std. Err.	t	P> t	[95% conf. interval]
X1	0.2675783	0.1706515	1.57	0.124	-0.757283 0.610884
X2	0.417501	0.159051	2.62	0.012	0.975317 0.7374704

Looking at the regression model above, the regression coefficient is found to be accepted or rejected if it is within the 95% confidence (alpha: 0.05). So, the multiple linear regression formula is obtained as follows:

$$KWP = 7.341 + 0.2675 x_1 + 0.4175 x_2 + e$$

- The constant obtained is 7341. So, if the knowledge of taxation and tax sanctions is 0 then taxpayer compliance is 7341.
- The constant obtained from knowledge of taxation is 0.2675 which indicates that knowledge of taxation has a positive and direct effect on taxpayer compliance. So, if tax knowledge increases by 1%, taxpayer compliance will also increase by 0.2675.
- The constant obtained from tax sanctions is 0.4175 which indicates that tax sanctions have a positive and direct effect on taxpayer compliance. So, if tax knowledge increases by 1%, taxpayer compliance will also increase by 0.4175.
- The result of the largest regression is in tax sanctions with a total of 0.4175 which indicates that tax sanctions are the most influencing factor on taxpayer compliance.

The F-test is used to determine the joint effect of the independent variable on the dependent variable. Variables are said to be influential if $F_{count} > F_{table}$. For the probability, 5% / 0.05 will be used. F table obtained a value of 3.186582. The following are the results of the t-test of this study for each independent variable. Based on the table 11, the value of $F_{count} > F_{table}$. It indicates that the two independent variables, namely tax knowledge and tax sanctions, affect the dependent variable, namely taxpayer compliance.

Table 10 F-test

Variable	F-count	F-Table
Tax Knowledge	12.41	3.186582
Tax Sanction		

The t-test aims to show the effect of the independent variable on the dependent variable (Ghozali, 2009). Variables are said to be influential if the $t_{count} > t_{table}$ or the significant probability value is less than 0.05. T table obtained the value of 2.009575. The following are the results of the t-test for each independent variable of this study. Based on the table 11, knowledge of taxation (X1) with a t-count of 1.57 and the significance is 0.124. So, it can be said that t-count is smaller than the t table meaning that tax knowledge does not have a significant effect on taxpayer compliance. Tax sanctions X2 with t-count of 2.62 indicates that t-count is greater than t table. Thus, it can be said that tax

sanctions significantly influence taxpayer compliance with a significance of 0.012.

The Effect of Tax Knowledge on Taxpayer Compliance

In accordance with the existing results on multiple linear regression, the study found that tax knowledge has no effect on taxpayer compliance. Taxpayers are not too concerned with tax knowledge so that the level of tax knowledge possessed by stationery entrepreneur taxpayer will not affect taxpayer compliance in paying their tax obligations. Some taxpayers do not have a deep understanding on taxation, but still able to fulfil their tax obligations. According to Fernando & Arisman (2017), tax knowledge does not affect taxpayer compliance due to the lack of tax socialization. Even when an individual has a high or low knowledge, it does not affect the behavior of taxpayers towards their obligations.

The Effect of Tax Sanction on Taxpayer Compliance

In accordance with the existing results on multiple linear regression, the study found that tax sanctions affect taxpayer compliance. The higher the tax sanctions are, the higher the chance for taxpayer to be compliance. In this study, the stationery entrepreneur taxpayers feel more afraid of the tax sanctions than having adequate knowledge of taxation. Thus, tax sanction is found to be quite influential for individual taxpayers in carrying out their tax obligations. In certain conditions, some entrepreneurs do not really understand taxation but because they have previously opened a business and must pay taxes. Their intention to pay taxes is due to their fear of getting administrative sanctions if they pay their taxes late. According to the research of Halawa & Saragih (2017), tax sanctions have a positive effect on taxpayer compliance. Thus, it can be said that the application of tax sanctions can shape a person's behavior to comply with their tax obligations.

DISCUSSION

The theory of planned behavior is a theory developed by Ajzen (1991), which analyzes individual attitudes, subjective norms and individual perceived

control to predict behavior that is outside the individual's control. Consumer attitudes measure the way a person perceives an object to be positive or negative. Perceived behavioral control is a condition where individuals believe whether something is easy or difficult to do. The relationship with this research is that the theory of planned behavior is in accordance with the effect of tax knowledge and tax sanctions on taxpayer compliance. With the knowledge of taxation, taxpayers can find out the appropriate attitude to make tax payments. Tax knowledge is not only about understanding about tax payments but also about reporting and tax sanctions (Merliyana & Saefurahman, 2017). With an understanding of receiving high tax sanctions, taxpayer compliance will also increase (Merliyana & Saefurahman, 2017).

The results of the questionnaire regarding tax knowledge and tax sanctions on taxpayer compliance completed by 50 respondents who work as stationery entrepreneurs can be concluded that:

1. The result $t_{table} > t_{arithmetic}$ on tax knowledge indicates that tax knowledge has no effect on individual taxpayer compliance. This shows that having a deeper knowledge about taxation does not guarantee that the taxpayers will be in compliance with the tax obligations. In accordance with the theory of planned behavior, it turns out that knowledge of taxation does not influence a person's behavior in this case is taxpayer compliance. The result of this study are in accordance with the research of Fernando & Arisman (2017) entitled *The Effect of Tax Socialization, Tax Knowledge, and Tax Sanctions on Individual Taxpayer Compliance*, said that tax knowledge has no effect on individual taxpayer compliance.
2. The result of the tax sanctions in $t_{arithmetic} > t_{table}$ indicates that the tax sanctions have an effect on the compliance of individual taxpayers of stationery entrepreneurs. This shows that the higher the tax sanctions are, the higher the chance for individual taxpayers to be compliance. In accordance with the theory of planned behavior, tax sanctions are one of the reasons for the level of taxpayer compliance of stationery entrepreneurs. There is another research conducted by Halawa & Saragih (2017) entitled *The Effect of Tax Awareness, Tax Sanction, Attitude of the Fiskus to Compliance with Mandatory Compliance at KPP Pratama Lubuk Pakam*, The purpose of this study was to determine the effect of tax awareness, tax sanctions and the attitude of the

tax authorities on individual taxpayer compliance at KPP Pratama Lubuk Pakam. This study focuses on three factors that affect taxpayer compliance, namely tax awareness, tax sanctions and the attitude of the tax authorities. The object of this research is the individual taxpayer at KPP Pratama Lubuk Pakam. The results of this study found that tax sanctions have a positive effect on taxpayer compliance.

Recommendation that can be given are:

1. For the government, they can conduct socialization to individual taxpayers so that they can better understand general taxation rules and their tax obligations. Administrative sanctions must still exist so that there is a sense of deterrence for taxpayers who violate the rules.
2. For practitioners, the results of this study can gain more attention to taxpayers to better understand their tax obligations and tax sanctions that apply in Indonesia.
3. For further research to add new variables on future studies. It can also narrow or widen the scope of research from the respondents. It could also change the respondents' criteria, such as entrepreneurs in other fields (food, hospitality, etc.).

The limitation of this research is that it cannot cover all stationery entrepreneurs in Indonesia and its scope is only on the island of Java. There is only one data source, namely questionnaire so the conclusion obtain is only based on the results of the questionnaire. The limitation of the questionnaire is that the respondents might not answer the questions according to the actual situation. For future research, they can be extend the scope that is another city or another island. It also can study other variables, such as socialization of tax, service quality, etc.

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