

Determinant of Tax Compliance of MSME Taxpayers During the Covid-19 Pandemic

(Case Study at the Regional Office of the Central Java Director
General, Indonesia)

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ABSTRACT

The COVID-19 pandemic has slowly affected the economy of MSMEs. Most MSME entrepreneurs must feel the negative impact and experience difficulties maintaining their business. This condition will affect tax revenue which is the mainstay of state revenue. MSMEs in the Central Java Province of Indonesia are areas experiencing a relatively high spread of Covid 19 thus, MSME actors will experience a decrease in income which can have an impact on non-compliance with tax obligations. Research on the impact of the Covid-19 pandemic on MSME taxpayer compliance is exciting to study because there are still MSME taxpayers who experience an increase in income and have a positive impact. This study aims to test the compliance of MSME Individual Taxpayers at the Regional Office of the Directorate General of Taxes in Central Java, Indonesia, during the Covid-19 pandemic. The sampling technique used was accidental sampling. Data was obtained by distributing questionnaires to MSME actors registered at the Regional Office of the Directorate General of Taxes, Central Java, Indonesia, as many as 100 respondents. Data processing method using multiple regression. The results show that taxpayer awareness, tax knowledge, tax sanctions, and education level affect the compliance of MSME taxpayers who are domiciled in Central Java Province, Indonesia, during the covid-19 pandemic.

Keywords: *Taxpayer awareness, Tax Knowledge, Taxation Sanctions, Education Level, Compliance of MSME Taxpayers, Covid-19*

1. INTRODUCTION

Tax is the most dominant energy source of the country that is very potent to support national development financing. Since pandemic covid-19, many entrepreneurs have experienced a decrease in sales turnover, difficulty distributing goods, and difficulty obtaining raw materials. The impact of this pandemic is not only felt by Industry Workers but MSME entrepreneurs who have an essential role in the national economy; this fact can be seen that many workers are directly involved in the movement of MSME business. The number of MSMEs in Indonesia reached 64.19 million with the composition of MSMEs as much as 64.13 million (99.92%) from the entire business sector. This business group is experiencing the negative impact of the covid-19 pandemic [1].

According to the Law of the Republic of Indonesia No. 11 2020, Article 1 defines tax, which is a mandatory

contribution to the state-owned by an individual or entity that is coercive under the law, without receiving direct compensation and is used for state purposes for an amount of - the great prosperity of the people. Taxes are the most dominant source of state revenue in the implementation of development and towards the welfare of society. The obligation to pay taxes applies to every citizen under applicable regulations. MSME entrepreneurs are huge taxpayers considering that their population dominates business actors with 99.92%, so they become crucial elements in state revenue, especially taxes. However, although the number of MSMEs dominates national entrepreneurs, the contribution of state tax revenues is still meager.

With the promulgation of Government Regulation through PP No. 23 of 2018, MSMEs get facilities with a lower income tax rate of 0.5% of sales turnover and are

final. Through this scheme, the government intends to encourage the ease of entrepreneurship and increase the compliance of MSME taxpayers so that MSMEs will gain access to higher grades and be more open. In addition to the priority of the Government regulations, the government also provides the opportunity to allocate time to prepare for the preparation of financial statements for seven years for individual taxpayers, four years for CV, firms, and cooperatives, while for corporate taxpayers three years starting from the time the government regulations apply. The priority provided by the government is the provision of a simple financial bookkeeping/recording application for MSMEs free of charge, namely the Micro Business Accounting Report (LAMIKRO). The facilities and priorities provided are one of the government's efforts in encouraging Small, Medium, and Micro Enterprises (MSMEs) to improve compliance in carrying out tax obligations. Tax negligence that will ultimately harm the state, namely tax revenues, is not achieved according to the targets that have been set.

Table 1.

Income Tax Year Tax Return Compliance Ratio, 2016-2020 (Billion)

Discription	2020	2019	2018	2017	2016
Taxpayers Registered	19.006.794	18.334.683	17.653.046	16.598.887	20.165.718
Notification Letter submitted	14.755.255	13.394.502	12.551.444	12.047.967	12.249.993
Compliance Ratio	77,63%	73,06%	71,10%	72,58%	60,75%

Source: DJP Annual Report

The compliance ratio is between the number of Annual Income Tax Returns submitted by taxpayers or received in a particular tax year and the number of registered taxpayers required to submit an SPT at the beginning of the year. The total taxpayer compliance ratio showed an increasing trend from 2016 to 2020. Although there was an increase in taxpayer compliance, tax revenue at the end of 2020 decreased due to the Covid-19 pandemic. Realization of tax revenue from income tax from 2016 to 2020 experienced the following trends;

Table 2.

Realization of Income Tax Revenues 2016-2020 (billion)

discreption	2020	2019	2018	2017	2016
tax revenue	670379,5	772265,7	749977,0	646793,5	666221,4

Source: DJP Annual Report

Tax compliance problems are always encountered and become a classic problem faced by various countries that implement the tax system, thus affecting the low compliance ratio of taxpayers. Various studies have been conducted and the conclusion is that the issue of compliance can be seen in terms of, among others, law enforcement, taxpayer understanding of tax regulations, knowledge, and taxation of quality of service.

[2] Stated the results of his research that factors that affect taxpayer compliance significantly are the understanding of tax regulations, tax knowledge, tax sanctions, quality of service. The non-compliance of taxpayers in carrying out their obligations has become a common problem. There are several factors that can affect the level of compliance a person will pay taxes including fiscus services, tax sanctions, level of understanding, tax awareness, socialization of taxation, and perception of the effectiveness of taxation [3].

Taxpayer awareness is one of the factors of taxpayer compliance. Taxpayer awareness is high, the higher the compliance of taxpayers [4]. However, there is still a problem about low taxpayer awareness. Low awareness is caused by people who do not obey the tax law, lack of trust in the tax apparatus, no direct reciprocity from the government and the difficulty of reporting taxation, and the lack of government socialization.

The lack of government socialization affects the knowledge of taxpayers' taxation. Knowledge of taxation means that taxpayers understand information about the basis of taxation so that taxpayers are willing to comply with applicable tax regulations. Taxation knowledge of taxpayers can be measured by knowledge and understanding of taxpayers' rights, obligations, and responsibilities. The higher the knowledge possessed by the taxpayer, the less the occurrence of tax [5]. If MSMEs have understood tax incentives, they will benefit from tax incentives owed by the government during the covid-19 pandemic from April to December 2020. Therefore, they can survive without considering the tax burden to be paid.

Tax sanctions are a guarantee that the provisions of tax legislation can be obeyed or lived [6]. Tax sanctions are imposed on taxpayers who do not comply with tax rules. Tax sanctions in the form of administrative sanctions and criminal sanctions. Taxpayers can avoid tax sanctions by paying taxes on time and in accordance with the provisions of tax laws.

The level of education becomes one of the factors of taxpayer compliance. With the level of taxpayer education that is still low it will affect the level of tax compliance. The higher the level of education, the more knowledgeable the tax benefits so as to improve taxpayer compliance [7].

2. THEORETICAL FOUNDATION

2.1. Theory of Planned Behavior

The *Planned Behavior Theory* (TPB) explains that non-compliance with taxpayer behavior is influenced by variables such as attitudes, subjective norms, and perceptions of behavior control. TPB states that intentions may affect individual compliance or violation of tax regulations. Ajzen [8] behavioral intentions depend on three factors: Behavioral *beliefs* are individual beliefs in the results of behavior and evaluation of those results. *Normative beliefs* are external impulses or motivations that will affect a person's behavior. *Control beliefs* are beliefs about the existence of things that support or inhibit behaviors that support or inhibit the behavior to be done and the perception of the things that support and inhibit the behavior. Associated with this study, *the Theory of Planned Behavior* explains the behavior of taxpayers in fulfilling their obligations.

2.2. Taxpayer Compliance

Taxpayer compliance is a state when the taxpayer understands or seeks to understand all the provisions of tax laws and regulations, fill out tax forms completely and clearly, correctly calculate the amount of taxes owed, pay taxes and report on time [9]. Taxpayer compliance is behavior that reflects the taxpayer realizing that orderly in the payment of taxes, reporting on taxation both masa and yearly on the taxpayer concerned must be in accordance with the applicable tax provisions.

2.3. Taxpayer Awareness

According to Nasution [10, p. 62] taxpayer awareness is the attitude of taxpayers who have understood and are willing to carry out their obligations to pay taxes and have reported all their income without anything being hidden in accordance with applicable provisions. The view on paying taxes is a testament to the love of the homeland and it is the responsibility of citizens to contribute in realizing the welfare of society through development, therefore increasing Tax awareness for citizens is an important factor in improving taxpayer compliance.

2.4. Knowledge of Taxation

Tax knowledge is a tax science that contains regulations based on law and the study of the benefits of taxes themselves owned by taxpayers [11]. Knowledge of taxation must be owned by the taxpayer and is the most basic thing because without knowledge of taxation

will find it difficult to meet his tax obligations [12]. The government has made several efforts to increase taxpayer knowledge by socializing tax regulations through various mass media and providing consultation through tax revenues. The goal is to raise taxpayer awareness to comply with tax obligations.

2.5. Tax Sanctions

Tax sanctions are a guarantee that the provisions of tax laws and regulations (tax norms) will be followed, obeyed, and obeyed, or can in other words tax sanctions are a deterrent (preventive) so that taxpayers do not violate tax norms [6]. The purpose of tax sanctions is to provide a deterrent effect for taxpayers to always comply with applicable tax obligations.

2.6. Level of Education

Education is basically an effort to develop human resources that is carried out systematically, pragmatically, and tiered in order to produce qualified people who can provide benefits and at the same time improve their dignity and dignity [13]. Education according to [14] is the process of forming culture, attitudes, dispositions, and behavior early on. Through education members of the public will know the rights and obligations as citizens, including tax obligations.

2.7. Micro, Small and Medium Enterprises (MSMEs)

According to Government Regulation of the Republic of Indonesia Number 7 of 2021 article 1:

- a. Micro-business is a productive business owned by individuals and / or individual business entities that met the criteria.
- b. Small Business is a productive economic business that stands alone, conducted by individuals or business entities that are not subsidiaries or are not branches of companies owned, controlled, or become part of either directly or indirectly from medium enterprises or large businesses that meet the criteria.
- c. Medium Enterprises is a stand-alone productive economic venture, conducted by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become part of either directly or indirectly with Small Businesses or large businesses that meet the criteria.

2.8. Condition of MSMEs in the Covid-19 period

The Covid-19 pandemic has caused almost all MSMEs to feel the economic and social impact. One of the impacts felt by MSMEs due to the Covid-19 pandemic is the decline in public consumption. [15] revealed that social distancing and restrictions on mobility had an impact on the decline in the income of MSME actors. Restricted activities during a pandemic put pressure on the economy, thus making society refrain from shopping. It has the effect of decreasing the income and turnover of MSMEs. However, there are still many MSMEs that are still able to survive. Especially MSMEs whose type of business is related to preventing the spread of Covid-19 experienced a surge in demand. It cannot be denied that there are positive and negative impacts from this pandemic case that will affect the behavior of MSME taxpayers in carrying out their tax obligations, especially the incentives provided by the government in the form of Income Tax (PPh) incentives.

2.9. Hypothesis Research

2.9.1. Effect of Taxpayer Awareness on Taxpayer Compliance

Taxpayer awareness is a situation where the public or taxpayer understands their obligations and has a willingness to fulfill obligations and provide participation to the state that will be used to support state development [16] Previous researches conducted by [17], [9], [18] and [19] compliance. With the attitude of awareness that taxpayers have about taxes and tax benefits for the welfare of the community in advancing development if paying taxes will be able to realize their responsibility in fulfilling tax obligations, tax compliance will increase. Based on the basis of previous theories and research put forward the following hypotheses;

H₁: taxpayer awareness has a positive influence on the compliance of MSME taxpayers

2.9.2. Influence of Tax Knowledge on Taxpayer Compliance

Tax knowledge is the desire that one or more people understand to accept a behavior and motivate in carrying out its obligations. Knowledge of taxation is the ability of a taxpayer in understanding tax regulations both about the rate in accordance with the law to be paid and the useful use of taxes for common needs [20]. A person who has an education will have awareness and adherence to his rights and obligations without coercion and threats. A knowledgeable taxpayer will have a self-

conscious attitude towards compliance to pay taxes. Previous research conducted by [11], [5], [19], [7] and [9] positively affects taxpayer compliance. Based on the basis of previous theories and research put forward the following hypotheses;

H₂: Tax knowledge has a positive effect on the compliance of MSME taxpayers

2.9.3. Effect of Tax Sanctions on Taxpayer Compliance

Sanctions are one of the factors that can control so that no violating behavior occurs; if the taxpayer does not comply, it will get sanctions. Tax sanctions guarantee that the provisions of tax legislation can be obeyed or lived [6] Previous research conducted by [7], [21], [19] and [9] shown results that tax sanctions have a positive effect on taxpayer compliance. Based on previous theories and research, put forward the following hypotheses;

H₃: Tax sanctions have a positive effect on the compliance of MSME taxpayers

2.9.4. Influence of Education Level on Taxpayer Compliance

A higher level of education will lead to a greater The higher the level of public education, it will lead to the better understanding of the provisions and legislation in the applicable taxation sector. People with higher education will better understand and understand the importance of paying taxes. [13], [22] and [23]. Based on the basis of previous theories and research, the following hypotheses are based;

H₄: The level of education has a positive effect on the compliance of MSME taxpayers

3. RESEARCH METHODS

The object in this study is the taxpayer of an individual MSME who is registered and active in the Regional Office of the Central Java Indonesia Provincial Tax Director General. The data used is primary data. Data collection using convenience sampling. The type of data used in this study is quantitative data in the form of numbers that are the result of recapitulation of questionnaires sent to respondents.

3.1. Data Collection Methods

The data collection method is done using a questionnaire that contains several questions to respondents that will be asked by researchers regarding taxpayers' existence, tax knowledge, tax sanctions, and education levels. To measure respondents' opinions, a 5-

level likert scale of answer preferences with the following options:

- Number 1: Strongly Disagree (STS)
- Number 2: Disagree (TS)
- Number 3: Neutral (N)
- Number 4: Agree (S)
- Number 5: Strongly Agree (SS)

3.2. Variables and Operational Definitions of Variables

3.2.1. Dependent Variables

Taxpayer compliance is the behavior of taxpayers who willingly without being forced to carry out tax obligations in the form of calculating taxes, paying taxes, and reporting taxes [16]. Compliance of MSME Personal Taxpayer (Y) in this study is the extent to which MSME Private Taxpayers can carry out their tax obligations properly and correctly in accordance with tax regulations [2].

3.2.2. Independent Variables

3.2.2.1. Taxpayer Awareness

Taxpayer awareness is a condition in which the public or taxpayer knows his obligations to taxation and also has a willingness to fulfill his tax obligations and give a role to the state that will be used to support the development of the country. Taxpayer awareness is defined as the state of a conscious attitude of knowing or understanding, against the function of taxes that have consequences to pay their taxes properly [24].

3.2.2.2. Knowledge of Taxation

Knowledge of taxation is the ability of a taxpayer in knowing the tax regulations both about the tax rate they will pay, or the tax benefits that will be useful for their lives [25]. Taxpayers who know the tax laws and regulations, by paying taxes, report tax returns both in the period and year in accordance with the stipulated time and consequently if they do not do then the taxpayer will comply in carrying out tax obligations.

3.2.2.3. Tax Sanctions

Taxpayers who violate tax regulations will receive sanctions. The tax sanctions referred to in this study are preventive or preventive measures so that taxpayers do not violate tax norms that have been determined and are firm and do not distinguish one taxpayer from another. [2] Sanctions imposed in taxation include administrative

sanctions and criminal penalties, the type of sanctions depending on the violations committed by the taxpayer.

3.2.2.4. Education Level

The level of education is the high level of education pursued by taxpayers through formal education used by the government and authorized by the education department [13]. The level of education will affect a person's perception of ethics. A highly educated person is considered to have high ethics as well as high moral reasoning [26]. Through the educational process one will realize and understand the rights and obligations as a citizen including complying with tax obligations.

3.3 Methods and analysis of data

The hypothesis tests conducted by using multiple linear regression, t test, f test, and coefficient of determination^(R²). Before test of hypthoteses, this study conducted instrument tests including validity tests and reliability tests, then classical assumption tests include normality tests, multicollinearity tests, heteroskedasticity tests. The equation of multiple regressions in this study is as follows:

$$TC = \alpha + b_1TA + b_2TS + b_3KT + b_4LE + e$$

- Information:
- TC= Taxpayer Compliance
- α = Constant
- b_1, b_2 = Regressioncoefficient
- TA = Taxpayer Awareness
- TS = Tax Sanctions
- KT = Knowledge of Taxation
- LE = Level of Education
- ϵ = term error

4. RESULTS AND DISCUSSIONS

All classic assumption tests were complied to the parameter previously stated. The regression equations can be formulated for this study could shownas follows:

$$TC = 5,289 + 0.263TA + 0.183KT + 0.272TS + 0.407LE+ e$$

Tabel 3
Multiple Regression Test Result

Variable	Regression Coefficient	T hitung	Sig
Konstanta	5,289	2,499	0,014
Tax Awarenesss	0,263	3,597	0,001
Taxation Knowledge	0,183	2,571	0,012
Tax Sanction	0,272	2,873	0,005
Level Education	0,407	2,278	0,026
$R^2 = 0,523$		$F_{hitung} = 26,051$	
AdjustedR ² = 0,503		Sig = 0,000	

Resourcer : Data Processing SPSS, 2021

4.1. Influence of Taxpayer Awareness on Compliance of MSME Private Taxpayers

Based on the t test conducted obtained the value of t calculated $> t_{table}$ of $3.597 > 0.6771$ and a significant value of $0.001 < 5\%$, so that H_1 is received which means taxpayer awareness affects the compliance of MSME Personal Taxpayers. It can be explained that the higher the awareness of taxpayers, the more it will increase the compliance of MSME Private Person Taxpayers and conversely the lower the taxpayer awareness, the lower the compliance of MSME Private Taxpayers. The phenomenon of the findings of this study even though the covid-19 pandemic period taxpayers still perform tax obligations. The high level of awareness of taxpayers in paying taxes in a timely manner and knowing the tax benefits to be paid increases the compliance of MSME Private Taxpayers. This research supports and is in line with the research [17], [9], [18] and [19] MSME Personal Persons taxpayers.

4.2. Influence of Tax Knowledge on Compliance of Taxpayers of Private Persons of MSMEs

Based on the t test conducted obtained the value of t calculated $> t_{table}$ of $2.571 > 0.6771$ and a significant value of $0.012 < 5\%$, so that H_2 is received which means that tax knowledge affects the compliance of MSME Personal Taxpayers. Taxpayers who have an education will be aware and obedient to their rights and obligations without being forced and threatened by some sanctions or penalties. Taxpayers who have knowledge of taxation will have an attitude towards compliance with tax obligations. Under pandemic conditions, MSME taxpayers continue to carry out their obligations to pay taxes during pandemic. The higher the taxpayer's about taxation the more it increases compliance, and the lower taxpayer's knowledge about taxation, the lower the Taxpayers compliance decreases. The results of this study support research [11], [5], [19], [7] and [9] influences compliance of MSME Personal Taxpayers.

4.3. Effect of Tax Sanctions on Compliance of MSME Private Taxpayers

Based on the result of the t test conducted by the t calculated value of $> t_{table}$ of $2.873 > 0.6771$ and a significant value of $0.005 < 5\%$, so that H_3 is accepted which means tax sanctions affect the compliance of MSME Personal Taxpayers. Sanctions are a deterrent. Sanctions can be administrative sanctions, interest, and criminal sanctions. The existence of tax sanctions is

expected to improve taxpayer compliance. Although in the covid-19 pandemic the application of tax sanctions is in accordance with applicable regulations. The stricter and heavier the sanctions received by taxpayers will be more compliant and vice versa. The results of this study are in line with the research [7], [21], [19] and [9] taxpayers of MSMEs.

4.4. Influence of Education Level on Compliance of Taxpayers of Private Persons of MSMEs

Based on the test t test conducted obtained the value of t calculated $> t_{table}$ of $2.278 > 0.6771$ and significant value of $0.026 < 5\%$, so that H_4 is received which means that the level of education affects the compliance of MSME Personal Taxpayers. Hasil this research can be explained that the higher the level of education, the taxpayer is more aware of the provisions and regulations in the field of taxation that applies and understands and understands the importance of paying taxes, even in times of financial difficulties in the future. pandemic Covid-19. These findings are in line with research [22] and [23] that the level of education has an effect on the compliance of MSME Personal Taxpayers.

5 CONCLUSIONS.

This research aims to analyze the influence of taxpayer awareness, tax knowledge, tax sanctions, and education levels on the compliance of MSME Personal Taxpayers during the covid-19 pandemic registered in Central Java Tax Director General's Office of Indonesia. Based on the analysis of the data carried out, it can be concluded that; awareness taxpayers affect the compliance of MSME Private Taxpayers in the covid-19 pandemic. Tax knowledge affects the compliance of MSME Private Taxpayers during the covid-19 pandemic. Tax sanctions affect the compliance of MSME Private Taxpayers during the covid-19 pandemic. The level of education affects the compliance of MSME Private Taxpayers during the covid-19 pandemic.

6. LIMITATIONS OF RESEARCH

The results of this study cannot be generalized due to several limitations. This study uses a questionnaire method given to individual taxpayers in the work area of the Regional Office of the Directorate General of Taxes, Central Java, Indonesia. The researchers did not go directly to the respondents in sampling but through correspondence. This study only uses four variables, including taxpayer awareness, tax knowledge, tax sanctions, and education level that affect

MSME Individual Taxpayer compliance, to add variables to further research.

7. SUGGESTION

Due to the study's limitations, it is recommended that the sampling area be expanded again, for example, throughout Indonesia, in addition to delivering questionnaires to respondents by going directly to respondents and assisting by guiding when filling out the questionnaires. Further research is suggested to add variables that theoretically affect MSME taxpayer compliance. In addition, the object of research is not only individual taxpayers but also corporate taxpayers so that it can provide a broader picture of the factors that affect taxpayer compliance.

8. CONTRIBUTIONS OF RESEARCHERS

This research contributes in the form of a contribution of thought based on research findings to the Central Java Regional Tax Office that to increase taxpayer compliance, the Director-General of Taxes needs to increase tax knowledge to taxpayers in several more massive ways through the socialization of tax regulations directly. In addition, socialization is carried out through media that are often reached by taxpayers or through collaboration with strategic partners related to taxpayers, such as tax consultants and/or university tax centers. Increased knowledge of taxation will increase tax awareness so that tax compliance will increase. In addition, the Director-General of Taxes should impose strict and fair tax legal sanctions on violations of applicable regulations so that taxpayers carry out their tax obligations by applicable regulations.

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