TESTING THE EFFECT OF REGULATIONS AND KNOWLEDGE ON THE COMPLIANCE OF THE INDIVIDUAL TAX PAYER HAVING INDEPENDENT BUSINESS IN PONTIANAK, WEST KALIMANTAN

Reni Dwi Widyastuti, Renny Wulandari[2*] and Febriati

Lecturers of Accounting Department, Faculty of Economics, Panca Bhakti University, Indonesia

*Corresponding Author Email: rennyusna@gmail.com

ABSTRACT

The purpose of this reasearch is to measure the impact of regulation and knowledge of the taxpayer from taxation to tax compliance on paying taxes in the city of Pontianak in West Kalimantan. Variables are to be composed of independent variables, regulation and knowledge of the income tax, and the dependent variable is the tax compliance on paying taxes.

The research method with data collection using sampling purpose that individual taxpayers have free enterprise and domicile taxpayer and his efforts were in Pontianak, while the data processing is done by the author uses statistics with SPSS for windows version 20.

Based on the analysis that has been conducted by researchers showed that the regulations of the variables directly impact on tax compliance on tax payments. Variable tax knowledge directly affect tax compliance. Assesment of the effect of variable regulation by moderating knowledge regulation, the result was not significant to tax compliance on paying taxes.

Keywords: Central Bureau of Statistics, Self Assessment System, General Provisions and Tax Procedures

INTRODUCTION

a. Background

Tax for the country is one of the largest sources of income in Indonesia. The data from the Central Bureau of Statistics (BPS) said that the Revenue on State Budget (APBN) of Indonesia in taxes in 2014 reached 70% of total state revenues. This revenue is spent by the Goverment on administration, infrastructure, social needs for improving the welfare and prosperity of the people. It is hoped that the Infrastructure can drive the Indonesian Economy. In other words, the business actors should be supported with good infrastructure. This shows that the tax is very important to the financial viability of the Republic of Indonesia, as the function of taxes fulfilling the budgeting function.

The use of tax by the state is to achieve the objectives of the country, that is to increase the prosperity and welfare of the community, as well as to address the social problems in society. In research, Ruyadi (2009) and Rahayu Hana (2014) explains the tax as a form of social function, which is a social contract between the government and its citizens.

The research conducted by Chau and Leung (2009) examined the factors that affected tax revenues in a country. They include awareness and tax compliance of the taxpayer in the country. This means that the higher level of awareness the taxpayer has will encourage citizens to meet their compliance to pay their taxes. The government receives greater revenue from the tax. The tax levied by the current government is of several kinds. One of them is Income tax.

The self-assessment is a system which is in force in Indonesia, especially the income tax is one of the tax reforms, and it is followed with another tax extension program, as set out in the regulation of other financial minister. The regulation issued by the Ministry of Finance No.17/PMK.03/2013, concerning tax inspection, this regulation aims to improve the efficiency and enhancing the public confidence in the tax authorities.

The government through the finance minister has issued the regulation number 91/PMK.03/2015 concerning the Collection & Removal of Administrative Sanctions over the delay in submission of the Notice, Rectification & Late Payment or Tax Collector (PPSA), or what so-

called the Sunset Policy II applied in 2008. The government aims to increase the taxpayer's obedience which is accompanied with the tax socialization for improving the knowledge of the society related to the new tax regulations.

Data obtained from the General Directorate of Taxation show the figures that there were 27.57 million private people across Indonesia who run their business had their tax ID numbers in 2015. The Directorate General of Tax department of West Kalimantan has obtained the data related to the number of people having the tax ID number in West Kalimantan. There are approximately 900 thousand owners of the Tax ID numbers in West Kalimantan, spread in 12 regencies and cities and the most number of Tax ID holders come from the city of Pontianak.

The primary tax office recorded that the Tax ID number owner adds up to around 160,000 people with the composition of 14,000 Tax ID numbers owned by the legal entities and 146,000 individuals having the Tax ID number. Out of the 146,000 individuals, approximately 45,365 people with the TAX ID number (33%) have had business and they shall report and submit their letter of tax due every year. Approximately 51% of the Tax ID number individual holders must collect their tax due letter timely every year.

It is recorded that there was an increase in the tax ID number owners in 2014, nearly 143,000 people. This means that there was an increase in the tax ID number holders as many as 11.18%, but on the other side, there was only an increase of 2.8% of the tax ID number holders submitting their letter of tax notice. This increase is not as high as the increase in the number of the Tax ID number owners. This is very interesting to do the further research on the reason why the increase in the number of tax ID number owners is in fact not in line with the collection of the annual tax due letter.

b. Problem Statement

Based on the above mentioned information in the background, the problems which can be formulated are as follows:

1.   The influence of the taxation regulation on the taxpayer's obedience at the primary tax office of Pontianak.

2.   The influence of the tax knowledge on the taxpayer's obedience at the primary tax office of Pontianak.

3.   Does the knowledge moderate the direct influence of the taxation regulation on the taxpayer at the primary tax office of Pontianak?

c. The Goal of the Research

The goal obtained in this research is to know and measure:

1.   The influence of the taxation regulation on the taxpayer's obedience at the primary tax office of Pontianak.

2.   The influence of the tax knowledge on the taxpayer's obedience at the primary tax office of Pontianak.

3.   Whether the knowledge moderates the direct influence of the taxation regulation on the taxpayer at the primary tax office of Pontianak.

d. The Benefits of the research

For the academician, this research can give the description on the correlation and the factors that can give the influence to predict the variables that can increase the taxpayer's obedience so that this can be contributed to the government. This research is also led to the individual taxpayer who has small scale business which should be paid attention by the government in making up its tax policy to encourage the business climate in Indonesia.

I. LITERATURE REVIEW

According to Prof. Dr. H. Rochmat Soemitro, SH (2004) in his book 'A Brief Introduction to Tax Law', says "Tax is a shift of wealth from the private sector to the public sector under laws which can be enforced by not obtaining the benefits directly can be shown, which is used to finance public expenditure and used as a driver, resistor or to achieve goals that are beyond the financial sector of the State ".

a. Tax Obligation for Individual person

The application of the Self Assessment System requires awareness of tax knowledge of tax and provisions that support the implementation of this system. These systems require active participation of each taxpayer in order that the tax revenue meet the tax purposes as a tool of the state to increase the prosperity of its people.

The research conducted by Thia Dwi Utami (2013), explains that according to Law No. 28, Year 2007 on the Provisions and Tax Procedures, hereinafter called taxpayer is an individual or entity, which includes the taxpayer, cutting taxes, and the tax collector, with rights and obligations in accordance with the provisions of the taxation laws and regulations of taxation.

The term taxpayer refers to the individual person or entity in any form or in any productive activity.

b. Provisions/Acts

According to the Law No. 28, Year 2007 on General Provisions and Tax Procedures which describes among other things regulating the system, penalties and tariffs as well as the authority of the institutions in the implementation of taxation. The Regulation No. 17/PMK.03/2013, issued by the Ministry of Finance on how to do tax inspection, it aims to improve the efficiency and increase the public confidence in the tax authorities of tax. Taxes in Indonesia, among others, the Income Tax (VAT), Land and Building Tax (PBB), Value Added Tax (VAT), and some other taxes which are levied and divided according to the level of government, namely the Central Government or Local Government. While there are several adopted tax collection system, namely, Official Assessment System, Self Assessment System and Witholding System, and each kind of tax uses one of these systems.

Taxes in Indonesia include the Income Tax (VAT), Land and Building Tax, Value Added Tax (VAT), and some other taxes which are levied and divided according to the level of government, namely the Central Government or Local Government. While there are some adopted Tax Collection System, namely, Official Assessment System, Self Assessment System and Witholding System, and each kind of tax using one of these systems.

The Official Assessment System which is characterized by the amount of tax payable is on the tax authorities. The taxpayer is passive, and taxes arise after the issuance of the determination by the tax authorities. The Self Assessment System which is characterized to have the authority to determine the amount of tax payable is on the taxpayer's own, and the taxpayer is active in calculating, reporting and depositing, its own tax on the tax payable, tax

authorities only supervise. Witholding Tax System, which is characterized by the authority to determine the amount of tax which is determined by a third party, such as an employer, and others as stipulated in the Regulation of the Ministry of Finance.

The government through the Finance Ministry has issued the Regulation 91/ PMK.03/ 2015 concerning the Collection & Removal of Administrative Sanctions over the delay in submission of the Notice, Rectification & Late Payment or Tax Collector (PPSA), or what so-called Sunset Policy II after having been conducted in 2008. The government's aim is to increase the tax compliance and accompanied with socialization in order to increase public knowledge of the rules and the new tax regulation.

c. Sanctions

The legal basis of the tax penalties is stipulated in the respective articles of Law in Taxation General Provisions. Taxation sanctions may be imposed if the taxpayer makes a violation, especially on the obligations specified in the General Provisions Act Taxation.

The concept of tax penalties, according to Mardiasmo (2009) states that the tax penalty is a guarantee that the provisions of tax legislation will be adhered to or in other words tax penalty is a deterrent so that the taxpayer does not break the taxation norms. It can be concluded that sanctions are the tax laws and regulations that must be followed to prevent the taxpayer from violating the tax norms.

The Indicators of sanctions according to the tax itself according to Yadnyana (2009) are as follows:

a. Imposed criminal sanctions for violators of tax rules are quite heavy.

b. Imposed administrative penalties for violators of tax rules are very light.

c. Imposition of severe sanctions is one means of educating the taxpayer.

d. Sanctions should be imposed on violators of tax without tolerance.

e. Imposition of sanctions for violations of tax can be negotiated.

d. Tax Tariff

Tariff is the basic guideline in determining the amount

of the tax debt for the individual or entity, in addition to determine the tax debts (Judisseno, 2005). The government plays an important role in making up its policy to determine the tariff percentage, (Soemitro, 2004). For the government, the tax tariff will facilitate in gaining the state revenue from the tax. On the contrary, the public is subject to tax and this tax will be felt by the public that their budget is diminishing to meet their needs.

e. Tax Knowledge

Loo, Mckerchr and Hansfordn (2009) states that: "Tax knowledge of the Taxpayers refers to correct ability to report his or her taxable income, claim reliefs and rebates and compute tax liabiity". Meanwhile, Andriani (2000) states that the tax knowledge is the knowledge of the concept of general provisions in the field of taxation, the type of tax that is applicable in Indonesia ranges from tax subject, tax object, tax rates, calculation of withholding taxes, registration taxes owed up to how charging tax reporting. It can be concluded that the knowledge of the tax is the tax information that is used by the taxpayer in calculating and reporting tax liability. The indicator of knowledge of the tax itself according to Nur Hidayati (2008) consists of:

a. Knowledge of payment deadlines and its reporting.
b. Knowledge of general provisions and procedures of taxation.
c. Knowledge of the tax system.

f. The Taxpayer's obedience

According to Zain Mohammad (2003), taxpayer compliance is referred to as the climate of awareness of complying and fulfilling the obligations, reflected in situations in which the taxpayer has the mandatory understanding about the provisions of the tax legislation, fills out the tax forms completely and clearly, calculates the amount of tax payable correctly and pays the tax on the due time."

According to Erard and Feinstein quoted by Oleg Chaizi Nasucha and raised again by Siti Kurnia (2009), understanding the taxpayer compliance is like guilt and shame, the perception of the taxpayer towards fairness and justice of the tax burden they bear, and the influence of satisfaction towards the government services.

From some of the conclusions drawn above, tax compliance is the taxpayer who is obedient and submissive to implement the taxation liabilities.

The indicators of taxpayer's compliance, according to Chaizi Nasucha cited by Siti Kurnia (2010) are:

a. Submitting the annual income tax report on time.
b. The taxpayer's obedience in registering himself.
c. Adherence to deposit the back of the notification.
d. Adherence to the counting and payment of taxes owed and
e. Compliance in payments and arrears.

Also, according to Erard and Feinstein quoted Oleg Chaizi Nasucha and in raised again by Siti Kurnia Rahayu (2009) understanding of taxpayer compliance is 'Guilt and shame, the perception of the taxpayer on fairness and justice the tax burden they bear, and the influence of satisfaction to government services.'

From some of the conclusions drawn above, tax compliance is the taxpayer obedient and submissive to implement taxation liabilities.

Indicators of taxpayer compliance itself according to Chaizi Nasuha cited by Siti Kurnia (2010) states that:

a. Delivering the annual income tax returns on time.
b. Tax compliance in the register.
c. Adherence to depositing the back of the notification.
d. Adherence to the counting and payment of taxes owed and
e. Compliance in payments and arrears.

g. Previous research

According to Hardiningsih and Yulianawati (2011), the consciousness of paying taxes and the quality of services significant positive effect on willingness to pay taxes. While knowledge of tax laws, tax regulation understanding and perception of the effectiveness of the tax system does not influence the willingness to pay taxes. In this research the independent research variables are consciousness of paying taxes, tax law knowledge, understanding tax laws, the perception of the effectiveness of the tax system, and the quality of service on the other hand the dependent variable is the willingness to pay taxes.

According to Rajif, Mohamad (2012), the understanding, quality of service, and the firmness of

tax penalties significant positive effect on tax compliance. In this research the independent research variables are understanding, quality of service, and the firmness of tax penalties and the dependent variable is tax compliance.

METHODOLOGY

a. Object and Subject of Research.

The research object in this study is the individual taxpayer's obedience. The research subject in this study is the primary tax office of Pontianak, West Kalimantan.

b. Sampling Technique.

1. Target and realization

The population in this study is the individual taxpayer registered at the Primary Tax Office, Pontianak. The population of the individual taxpayers registered at the primary tax office is 146,000 people. Where the individual taxpayers who have the small and medium scale business is estimated to add up to 45,000 people.

2. Sample

The sampling technique is measured by means of Slovin formula in Sekaran (2003). The number of population in this research is as many as around 46,000 people. The precision level used is about 30%. So the number of the taxpayers which will be sampled is as many as 168 taxpayers at the Primary Office of Pontianak.

c. Type of primary data by means of distributing the questionnaire to the individual tax payers.

d. Operational Definitions:

1) The taxpayer's obedience:

From some of the abovementioned conclusions, tax compliance is the taxpayer who is obedient and submissive to implement the taxation liabilities. The Indicators of taxpayer's compliance according to Chaizi Nasucha cited by Siti Kurnia (2010) are as follows:

a.   Delivering the annual income tax returns on time.

b.   Tax compliance in the register.

c.   Adherence to deposit back the notification.

d.   Adherence to counting and payment of taxes owed and

e.   Compliance in payments and arrears.

2)   Regulation of Taxation:

It can be concluded that the tax penalty is the legislation that must be followed to prevent the taxpayer from violating the tax norms. The indicators of sanctions according to Yadnyana (2009) are as follows:

a.   Imposed criminal sanctions for violators of tax rules are quite heavy.

b.   Imposed administrative penalties for violators of tax rules are very light.

c.   Imposition of severe sanctions by one means of educating the taxpayer.

d.   Sanctions should be imposed on violators of tax without tolerance.

e.   Imposition of sanctions for violations of tax can be negotiated.

f.   Rates are basic guideline in determining how much tax debt individual or entity, should pay (Judisseno, 2005). To determine the tariff percentage, the government plays an important role in making up its policy of tax tariff. This tax tariff will facilitate the government to get revenues from tax, but on the contrary, this tax tariff will be felt to diminish their budget to meet their needs.

3)   Tax Knowledge:

It can be concluded that the knowledge of the tax is the tax information that is used by the taxpayer in calculating and reporting tax liability. The indicators of knowledge of the tax according to Nur Hidayati (2008) consists of:

a.   Knowledge of payment deadlines and reporting.

b.   Knowledge of general provisions and procedures of taxation.

c.   Knowledge of the tax system.

RESULTS

Based on the results of validity and reliability, all variables are valid and reliable. Like the normality test, multicollinearity and heteroscedasticity.

Table 1: The output of the Partial statistic Test l

Independent Variable	B	*t*-count	*t*-table	Sig. *t*
X1	0.267	8.090	1,97445	0.000
Permanent	13.681	15.830		
R2	0.283	Sig. F		0.000
Adjusted R2	0.278	F count		65.455

a. The influence of tax knowledge on the taxpayer's obedience

$Y = a + b1X1 + e$

Ho; b1 = 0 ; there is no influence of the regulation on the taxpayer's obedience

Ha; b1 > 0 ; there is the influence of the regulation on the taxpayer's obedience

Criteria:

Ho is accepted if t count $\leq t$ table or $\alpha > 0{,}05$

Ha is accepted if t count $> t$ table or $\alpha \leq 0{,}05$

Model:

$Y = 13.681 + 8.090 + e$

So, in this study, F-count (65 455) > F-table (3.05), the regression equation model formed has a high goodness of Fit t-count X1 (8.090) > t table (1.97445), or because the significant value of the variable of 0.000 is below 0.05, Ha is accepted. It can be concluded that there is the influence of the regulation on the taxpayer's obedience.

b. The influence of the tax knowledge on the taxpayer's obedience

Independent Variable	B	t-count	t-table	Sig. T
X2	0.344	6.616	1,97445	0.000
Constant	12.464	10.100		0.000
R2	0.209	Sig. F		43.776
Adjusted R2	0.204	F count		

$Y = a + b2X2 + e$

Ho; b2 = 0 ; there is no influence of tax knowledge on the taxpayer's obedience

Ha; b2 > 0 ; there is the influence of the tax knowledge on the taxpayer's obedience

Criteria:

Ho is accepted if t-count $\leq$ t-table or $\alpha > 0{,}05$

Ha is accepted if t-count $>$ t-table or $\alpha \leq 0{,}05$

Model :

$Y = 12.464 + 6.616 + e$

So, in this study, F count (43.776) > F table (3,05), the regression equation model formed has a high goodness of Fit t-count X1 (6.616) > t-table (1,97445), or because the significant value of the variable of 0.000 is below 0.05, Ha is accepted. It can be concluded that there is the influence of the tax knowledge on the taxpayer's obedience.

c. Hypothesis 3

Independent Variable	B	t-count	t-table	Sig. t
X1	-0.161	-0.811	1,97445	0.418
X2	-0.100	-0.572	1,97445	0.568
X3	0.013	1.767	1,97445	0.079
Constant	18.736	4.264		
R2	0.333	Sig. F		0.000
Adjusted R2	0.320	F count		27.231

Ho; b3 < 0 ; The tax knowledge does not moderate the correlation of regulation with the taxpayer's obedience.

Ha; b3 $\neq$ 0 ; The tax knowledge moderates the correlation of regulation with the taxpayer's obedience.

Criteria :

Ho is accepted if t-count $\leq t$-table or $\alpha > 0{,}05$

Ha is accepted if t-count $> t$-table or $\alpha \leq 0{,}05$

So, in this study, F count (27.231) > F table (3,05), the regression equation model formed has a high Goodness of Fit t-count X1 (1,767) < t-table (1,97445), or because the significant value of the variable of 0.000 is below 0.05, Ha is accepted. It can be concluded that the tax knowledge does not moderate the correlation of regulation with the taxpayer's obedience.

DISCUSSION

The contribution value of the influence of tax regulation and tax knowledge can be seen in adjusted R2 value obtained which is equal to 0.320 or 32% while the remaining 68% is influenced by other variables that are not described in this study.

1. Effect of Tax Regulation (X1) on the taxpayer's obedience (Y).

t-count X1 (8.090) > t-table (1.97445), or because the significant value of 0.000 is below 0.05 Ha accepted. It can be concluded that there are the influence of significant regulations on the taxpayer's obedience. The results of this research, together with the research conducted by Rajif, Mohamad (2012) who found out the positive effect of regulatory/tax provisions for sanctions, tariffs and tax collection system (self assessment system) and there is the significant impact on tax obedience. Taxpayers who pay taxes do not want to get sanction for not paying their tax. Based on the

Regulation of the Ministry of Finance, the Entry no. 17/PMK.03/2013 about the tax inspection, it aims to improve the efficiency and the simplicity and increase the public confidence in the tax authorities.

2.   Effect of Tax Knowledge (X2) on the taxpayer's obedience (Y) t-count X1 (6616) > t-table (1.97445), or because the significant value at 0.000 of the variable is below 0.05 Ha accepted. It can be concluded that there are significant effect of tax knowledge on the taxpayer's obedience and this result is not the same as the research conducted by Hardiningsih and Yulianawati 2011, which found that knowledge of the tax has no effect on the willingness to pay taxes.

Knowledge of the taxation is very important for the taxpayer. This is consistent with the existing taxation system in Indonesia, namely the self assessment system that obliges taxpayers to know all fulfillment of the tax obligations. One of them is the knowledge of the sunset policy that is stipulated by the Government through the Ministry of Finance with the regulation number 91/PMK.03/2015 concerning Collection & Removal of Administrative Sanctions over the delay in submission of the Notice, Rectification & Late Payment or Tax Collector (PPSA), or what so-called Sunset Policy II after having been conducted in 2008. The purpose of the government is to increase the tax submission followed by socialization in order to increase public knowledge of the rules and the new tax regulation and most recent tax regulation in 2016 is the tax amnesty.

3.   Tax Knowledge (X2) does not moderate the correlation of the tax regulation with the taxpayer's obedience (Y).

t-count X3 (1.767) < t-table (1.97445), or because the significant value at 0.000 of the variable is above 0.05 then 0.079 Ha rejected. It can be concluded that the Tax Knowledge does not moderate the relationship of tax regulation with the taxpayer's obedience. This means that tax knowledge does not weaken or strengthen correlation of the regulation of Taxation with the Taxpayer Compliance.

CONCLUSION & IMPLICATION

Based on the results of this study, the effect of regulations/tax provisions and tax knowledge on the taxpayer's obedience, and its implications on tax revenue at Tax Office of Pontianak are as follows:

1.   Regulation/tax regulations loading systems, tariffs, and tax penalties in Indonesia proves influential on taxpayer's obedience with the positive direction of 28% which means that if sanctions, tariffs, the higher the taxpayer for non-compliance will encourage the taxpayer to avoid sanctions or tend to adhere. The tax rate for taxpayers in terms of computation time, delivery, and payment of taxes will have implications on the increasing amount of tax revenue on the tax office of Pontianak. The self assessment system will raise the awareness and responsibility of tax calculation for taxpayers. The tax notification reporting system, tax filings manually and e-filling will encourage efficiency and provide convenience for taxpayers. While sanctions will be incentive for taxpayers to comply with the payment of taxes. This has implications for the increased number of taxpayers who report on time on tax office of Pontianak.

2.   Knowledge of taxation in this study proves influential on taxpayer's obedience with the positive direction. By 20% means that knowledge of the tax would encourage taxpayer compliance for following all the regulations of taxation that taxpayers know. This means that tax knowledge directly influences the tax compliance 20% is influenced by other variables. It also means that more and more taxpayers who get tax knowledge will have implications on tax compliance in tax office of Pontianak.

3.   Tax Knowledge does not moderate tax regulation/taxation provisions of the taxpayer's obedience with the negative direction. This means that the findings in this model that the remaining 33.3% is influenced by other variables. That does not exist in this study, the implications in these findings on tax office of Pontianak, knowledge of taxation in relation to the regulation on tax compliance is not reinforced or weakened by the tax knowledge.

Figure 1
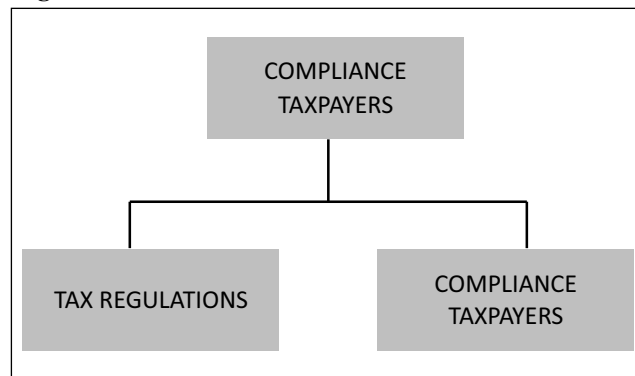
REFERENCES

Andriani, P. J. A. (2000). Pajak dan Pembangunan. UI Press. Jakarta

Chau, G. & Leung, P. (2009). A critical review of Fisher tax compliance model: A research synthesis. *Journal of Accounting and Taxation.* 1(2), pp 34-40.

Hana, R. & Hadiprajitno, P. B. (2014). Analisis Faktor-Faktor Yang Mempengaruhi epatuhan Wajib Pajak Dalam Membayar pajak (Studi Empiris Pada Wajib Pajak Orang Pribadi Yang Melakukan Kegiatan Usaha Di Kota Semarang). *Diponegoro Journal of Accounting,* 3(4), pp 1-13.

Hardiningsih, P. & Yulianawati, N. (2011). Faktor-Faktor Yang Mempengaruhi Kemauan Membayar Pajak. *Dinamika Keuangan Dan Perbankan.* 3(2). pp 126-142.

Judisseno, R. K. (2005). Pajak dan Strategi Bisnis. Gramedia Pustaka Utama, Jakarta.

Loo, E. C. Mckerchar, M. & Hansford, A. (2009). Understanding The Compliance Behaviour of Malaysian Individual Taxpayers Using A Mixed Method Approach. Journal of The Australian Tax Teachers Association, 4(1), pp 181-202.

Mardiasmo. (2009). Perpajakan. Edisi Revisi 2009. Penerbit Andi. Yogyakarta.

Peraturan Mentri Keuangan. 91/PMK.03/2015. Tentang Pengurangan Atau Penghapusan Sanksi Administrasi.

Peraturan Mentri Keuangan. No 17/PMK.03/2013. Tata Cara Pemeriksaan Pajak.

Rahayu, S. K. (2009). Perpajakan Indonesia. Graha Ilmu. Yogyakarta.

Rahayu, S. K. (2000). Perpajakan Indonesia. Konsep dan Aspek Formal. Graha Ilmu. Yogyakarta.

Rajif, M. (2012). Pengaruh Pemahaman, Kualitas Pelayanan, Dan Ketegasan Sanksi Perpajakan Terhadap Kepatuhan Pajak Pengusaha UKM Di Daerah Cirebon. Skripsi. Fakultas Ekonomi Jurusan Akuntansi. Universitas Gunadarma.

Soemitro, R. (2004). Asas dan Dasar Perpajakan 1 dan 2. PT Refika Aditama. Bandung.

Supriyati, & Hidayati, N. (2008). Pengaruh Pengetahuan Pajak Dan Persepsi Wajib Pajak Terhadap Kepatuhan Wajib Pajak. *Jurnal Akuntansi dan Teknologi Informasi,* 7(1), pp 41- 50.

Utami, T. D & Kardinal. (2013). Pengaruh Kesadaran Wajib Pajak dan Sanksi Pjak terhadap Kepatuhan Wajib Pajak Orang Priadi pada Kantor Pelayanan Pajak Pratama Palembang Seberang Ulu. Jurusan Akuntansi S1. STIE MDP.

Yadnyana, I. K. (2009). Pengaruh Moral dan Sikap Wajib Pajak pada Kepatuhan Wajib Pajak Koperasi di Kota Denpasar. Fakultas Ekonomi Universitas Udayana, Denpasar.

Zain, M. (2003). Manajemen Perpajakan. Salemba Empat, Jakarta.