

**THE INFLUENCE OF TAX UNDERSTANDING AND TAX SANCTIONS ON
LAMPUNG MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs)
TAXPAYER COMPLIANCE**

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Abstract

This study aims to analyze the understanding of taxes and tax sanctions on the taxpayer compliance of MSMEs Lampung. The sample used in this research is 57 taxpayer respondents who are registered with DJP Bengkulu Lampung. The sampling technique used in this study is simple random sampling. The type of data used is primary data. This type of research is quantitative research with data collection techniques, namely the method of distributing questionnaires to Lampung MSMEs taxpayers. The data analysis technique in this study was carried out using the SmartPLS version 4.0 software program method. The results of this study indicate that tax understanding and tax sanctions have a positive and significant effect on Lampung MSMEs taxpayer compliance.

Keywords: Taxpayer Compliance, Tax Understanding, Tax Sanctions.

1) INTRODUCTION

According to the Law of the Republic of Indonesia Number 28 of 2007, Taxes are mandatory contributions to the state owed by individuals or entities that are coercive, with no direct benefits and are used for state needs for the greatest prosperity of the people. With the provisions of the law in force, paying taxes is not only an obligation, but the right of every taxpayer, both an individual and an entity, to contribute to development financing, and the benefits are not obtained directly. The following table shows state revenue realization (billions of rupiah) for 2021-2022.

Table 1. State Revenue Realization (Billions of Rupiah) 2021-2022.

Source of Revenue	Year	
	2021	2022
I. Revenue	1.733.042,80	1.845.556,80
Tax Revenue	1.375.832,70	1.510.001,20
Domestic Tax	1.324.660,00	1.468.920,00
Income Tax	615.210,00	680.876,95
Value Added Tax and Sales Tax on Luxury Goods	501.780,00	554.383,14
Property Tax	14.830,00	18.358,48
Land and Building Rights Acquisition Fees	0,00	0,00
Excise	182.200,00	203.920,00
Other Taxes	10.640,00	11.381,43
International Trade Tax	51.172,70	41.081,20

Import duty	33.172,70	35.164,00
Export Tax	18.000,00	5.917,20
<u>Non-Tax Revenue</u>	<u>357.210,10</u>	<u>335.555,62</u>
Source of Revenue	Year	
	2021	2022
Revenue of Natural Resources	130.936,80	121.950,11
Income from Separated State Assets	30.011,20	37.000,00
Other Non-Tax Revenue	117.949,70	97.808,00
Revenue of the Public Service Agency	78.312,40	78.797,56
II. Grant	2.700,00	579,90
<u>Amount</u>	<u>1.735.742,80</u>	<u>1.846.136,70</u>

Source: Indonesian Statistics Center (2022)

Based on table 1, tax revenues from 2021 to 2022 will increase in line with the economic recovery after the Covid-19 pandemic. It can be seen from table 1 that the biggest contribution of tax revenue is from income tax (PPh) and Value Added Tax and Sales Tax on Luxury Goods (PPN and PPnBM). Next is excise revenue, even though the Covid19 pandemic is recovering, excise revenue continues to increase or grow. Excise revenue comes from none other than the cigarette industry in Indonesia, considering that many Indonesian people consume cigarettes. State revenue after tax is Non-Tax Revenue and Grants. Grants are the smallest state revenue because they depend on the type of activity giving the grant.

Tax revenue will determine how much the budget is in state costs to realize the development or plans that have been designed, therefore in order to obtain a lot of tax revenue requires a series of efforts from both the object and the existing tax subject. Income tax is a source of tax revenue, Micro, Small and Medium Enterprises (MSMEs) are part of the supporting source of income tax income Prawagis et al. (2016).

Based on Law no. 20 of 2008, the criteria for Micro, Small and Medium Enterprises (MSMEs) are divided into two parts, namely net worth or annual sales receipts, based on type, they are divided into three, namely Micro, Small and Medium. According to Putri (2016), Micro, Small and Medium Enterprises (MSMEs) actually have extraordinary capacity in economic development, progress in economic development, processing of labor and being a place for community creativity.

Based on Government Regulation Number 23 of 2018 the amount of tax given to MSMEs is 0.5% of gross income. For MSMEs that have a gross income of more than IDR 4,800,000,000 per year, they will be subject to a tax of 0.5%. On April 1 2022, the government issued a policy whereby MSMEs that have a turnover of less than IDR 500,000,000 per year will not be subject to final PPh, which was originally charged at 0.5%. Final PPh is PPh article 4 paragraph 2 which is imposed on individual, corporate and company taxpayers whose turnover does not exceed IDR 4,800,000,000 per year.

The table for the number of MSME taxpayers registered for each KPP is as follows:

Table 2. Number of MSME Taxpayers registered for each KPP

KPP Name	Year
	2021
KPP Pratama Metro	5012
KPP Pratama Bandar Lampung 1	2959
KPP Pratama Bandar Lampung 2	2275
KPP Pratama Natar	3341
KPP Prata Kotabumi	5199
AMOUNT	18786

Source: Directorate General of Taxes Bengkulu and Lampung (2022).

Based on the table, the number of MSMEs taxpayers registered with the Bengkulu and Lampung Directorate General of Taxes in 2021 is 18,786. However, this is different from the number of MSMEs registered with the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the number of registered Lampung MSMEs is 157,258, meaning that only 11.9% of MSMEs are registered with the Bengkulu and Lampung Directorate General of Taxes. With the difference in the number of MSMEs registered with DJP Bengkulu Lampung and the Ministry of Cooperatives and Human Resources, do MSMEs not understand taxation, and are the tax sanctions received considered light by MSMEs taxpayers.

The factors that influence MSMEs compliance to pay taxes are understanding tax regulations and tax sanctions. This is in line with previous research conducted by Fahluzy & Agustina (2014) entitled factors influencing MSMEs taxpayer compliance indicating that knowledge and understanding of tax regulations have a significant effect on tax compliance. Siregar (2017) states that tax sanctions and tax awareness together have an influence on taxpayer compliance. And also according to Suyanto & Kholifah (2015) sanctions in taxation are important because the Indonesian government chooses to implement a self-assessment system in the framework of implementing tax collection.

2. LITERATURE REVIEW

Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior (TPB) is a further development of the Theory of Reasoned Action (TRA) in 1967, this theory was put forward by Fishbein and Ajzen in 1975. The Theory of Planned Behavior (TPB) reveals that all actions or behavior begin with intention. , behavior cannot appear suddenly. The difference between the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) is in the perceived behavioral control variable (perceived behavioral control).

Theory of Planned Behavior (TPB) if related to this research, the real and relevant behavioral control is the obedient behavior or obedience of taxpayers in carrying out tax obligations. Taxpayers will behave in compliance with taxation if they

have an understanding of the results and evaluation of a behavior (beliefs strength and outcome evaluation). If tax sanctions are connected to this theory, they are included in the control beliefs factor, because they can measure the control of how strongly tax sanctions influence perceived behavioral control, which ultimately results in taxpayers being motivated to comply with tax regulations.

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Taxpayer Compliance

Taxpayer compliance is an action in which the taxpayer performs his tax obligations. According to Fahluzy & Agustina (2014), tax compliance is a taxpayer who exercises his rights and obligations in an obedient manner and according to laws and regulations and applicable tax procedures. The same thing was conveyed by Rahayu (2013) obedient taxpayers are taxpayers who carry out tax obligations in accordance with applicable tax laws. The same opinion was conveyed by Febriani & Kusmuriyanto (2015) tax compliance is the time when taxpayers can fulfill all tax obligations and exercise their tax rights. Based on the definition above, tax compliance means that taxpayers can exercise their rights and obligations in accordance with applicable tax laws.

Tax Understanding

According to Pamuji et al. (2014) understanding taxation is all matters relating to taxation that taxpayers can understand well and correctly and can translate and/or apply what they have understood. Cahyani & Noviri (2019) stated that taxpayers' low understanding of tax regulations is one of the weaknesses of MSMEs taxpayers at this time. These weaknesses can affect MSMEs taxpayers in fulfilling their tax obligations. By understanding the tax regulations that taxpayers have, it will make it easier for MSMEs taxpayers to calculate and pay taxes.

Tax Sanctions

Tax sanctions are one of the factors that can affect taxpayer compliance. (Mardiasmo, 2013) tax sanctions are a guarantee based on tax laws that can be obeyed or lived. If there are strict tax sanctions, MSMEs taxpayers can comply in paying taxes. (Pranata et al., 2015) states that tax sanctions that can be imposed on violators can be in the form of administrative sanctions or criminal sanctions.

Hypothesis Development

Taxpayer understanding is one of the factors that can influence tax compliance. According to Cahyani & Noviri (2019) the level of understanding of MSMEs taxpayers regarding taxation can be seen from their understanding when calculating the tax owed, paying tax and reporting the tax owed. With taxpayers' understanding of

calculating taxes owed, paying taxes and reporting taxes owed, it is hoped that it can increase the tax compliance of MSMEs taxpayers in carrying out their tax obligations. This is supported by research by Putri (2016), Ilhamsyah et al. (2016), Purnamasari et al. (2017), Indrawan & Binekas (2018) and Cahyani & Noviari (2019) which stated that taxpayer understanding has a positive effect on taxpayer compliance.

H₁: The influence of taxpayer understanding on taxpayer compliance.

Tax sanctions are actions and penalties that force taxpayers to comply with the provisions of the applicable tax law. Rahayu (2013) states "Taxpayers will obey (due to pressure) if taxpayers think that they will be subject to severe sanctions because they have committed violations". The same thing was conveyed by Cahyani & Noviari (2019) which stated that if the taxpayer had the notion that he would be subject to sanctions if he committed a violation. This is supported by research by Ilhamsyah et al. (2016), Pujiwidodo (2016), Prawagis et al. (2016), Cahyani & Noviari (2019), Purnamasari et al. (2017) and Siregar (2017) who stated that tax sanctions have a positive effect on taxpayer compliance.

H₂: The effect of tax sanctions on taxpayer compliance.

Conceptual Framework

The following is the conceptual framework used in this research.

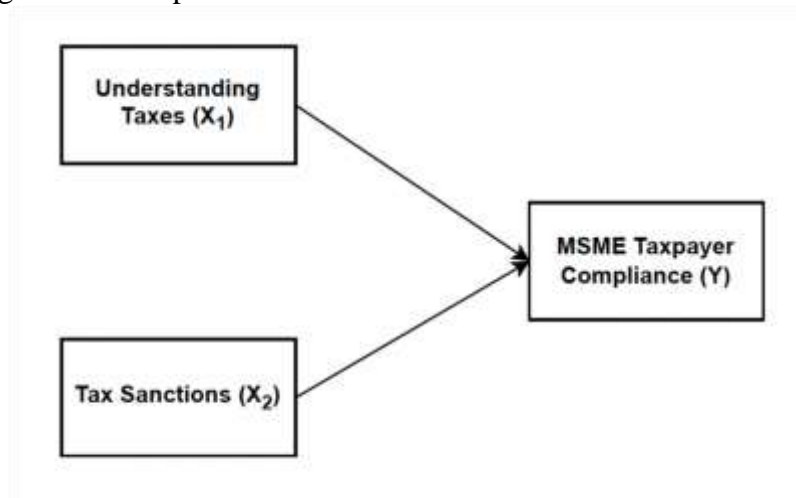


Figure 1. Conceptual Framework

3. RESEARCH METHOD

This research uses a type of quantitative research. The technique used in data collection is a questionnaire technique. The population of Micro, Small and Medium Enterprises (MSMEs) taxpayers in the Lampung region, in taking samples for this study used a simple random sampling technique where the total sample for this study obtained 77 taxpayer respondents. However, only 57 questionnaires could be processed and analyzed further. Data obtained from the results of distributing questionnaires contained data that did not meet the criteria, namely that many respondents chose answer three (Neutral), the data results for answer three (Neutral) showed doubt or lack of understanding of the question asked.

In this study using a quantitative research approach. The method of collecting data in this study was carried out in three ways, namely:

1. Researchers obtain data related to research in books, journals, and other scientific works related to research.

2. Survey with short interviews to the Public Relations section and information data managers regarding tax service offices in Lampung at the Bengkulu and Lampung Directorate General of Taxes.
3. Field research that obtains respondent data by distributing questionnaires to taxpayers. The list of questions attached to the questionnaire is filled in by the respondent and taken back by the researcher.

The following are the results of distributing the questionnaire:

Table 3. Percentage of Questionnaire Distribution

No.	Note	Amount	Percentage
1.	Questionnaire filled out by respondents	77	100%
2.	Questionnaires that do not meet the criteria	20	25,9%
3.	Questionnaires that can be processed and analyzed	57	74,1%

Source: Data processed by researchers, 2023

Table 4. Respondent Characteristics

	Characteristics	Amount	Percentage
Type of business	Trader	52	91,2%
	Service	5	8,8%
	500 < 1 Billion	33	57,9%
Income	1 Billion < 2 Billion	20	35,1%
	2 Billion < 3 Billion	3	5,3%
	3 Billion < 4 Billion	1	1,7%

Sumber : Data diolah oleh peneliti, 2023

Respondents in this study were identified based on the type of business and turnover. Respondents with the type of business traders have a percentage of 91.2% and the type of service business is 8.8%. Meanwhile, respondents with a turnover of 500 < 1 billion had a percentage of 57.9%, a turnover of 1 billion < 2 billion had a percentage of 35.1%, a turnover of 2 billion < 3 billion had a percentage of 5.3%, and a turnover of 3 billion < 4 Billion has a percentage of 1.7%.

Operational Definition of Variables

1. Tax Understanding

- Understanding of how to calculate, pay and report taxes independently
- Understanding of taxpayers that taxes are state revenue
- Understanding of SPT reporting limits
- Understanding of taxpayers related to tax obligations.

2. Tax Sanction

- Delays in reporting and paying taxes must be subject to sanctions
- Level of application of sanctions
- Sanctions are used to increase taxpayer compliance
- Elimination of sanctions increases taxpayer compliance.

3. Tax Compliance of MSME Taxpayers

- Taxpayers register themselves at the Tax Service Office
- Calculating taxes by the taxpayer himself
- Paying taxes done by the taxpayers themselves
- Reporting of Tax Returns is carried out by the taxpayer himself.

4. RESULTS AND DISCUSSION

Validity Test

The following are the results of the SEM PLS model calculations:

Table 5. Outer Loading Values

	Tax Understanding	Tax Sanction	Taxpayer Compliance
X1.1	0,736		
X1.2	0,713		
X1.3	0,723		
X1.4	0,737		
X1.5	0,734		
X1.6	0,799		
X1.7	0,764		
X1.8	0,765		
X2.1		0,771	
X2.2		0,743	
X2.3		0,700	
X2.4		0,732	
X2.5		0,801	
X2.6		0,784	
X2.7		0,722	
X2.8		0,716	
Y.1			0,876
Y.2			0,879
Y.3			0,765
Y.4			0,842
Y.5			0,849
Y.6			0,836
Y.7			0,758
Y.8			0,768

Source: Processed results of Smart PLS 4.0, 2023

Based on the table above, Convergent validity can be seen from the correlation between the indicator scores and the variable scores. An indicator is considered valid if it has an outer loading value of > 0.5 so it can be concluded that the measurement meets the convergent validity criteria. In the outer loading output, it can be seen that the results of the loading factor show that all indicators meet convergent validity. This

finding is evidenced by the absence of indicator items that obtain a loading factor value of <0.5 , this means that it has a high level of validity.

Reliability Test

The following are the results of the reliability test processed using PLS:

Table 6. Cronbach's Alpha Test Results, Composite Reliability, and Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Tax Understanding	0,931	0,910	0,558
Tax Sanctions	0,887	0,910	0,558
Taxpayer Compliance	0,888	0,944	0,677

Source: Smart PLS 4.0 processed results, 2023

Based on the results of the reliability test above, it can be concluded that the value of all constructs has a value above 0.70, thus that each construct is reliable. The results of the data analysis process through the research model with SmartPLS 4.0 obtained the AVE value in table 4 which shows the AVE value for all constructs > 0.5 according to what is required. In the table above, the AVE value has the lowest value of 0.558 and the highest value is 0.677.

Loading Factor Results

Following are the results obtained for each statement on variables X1, X2, and Y obtained as follows:

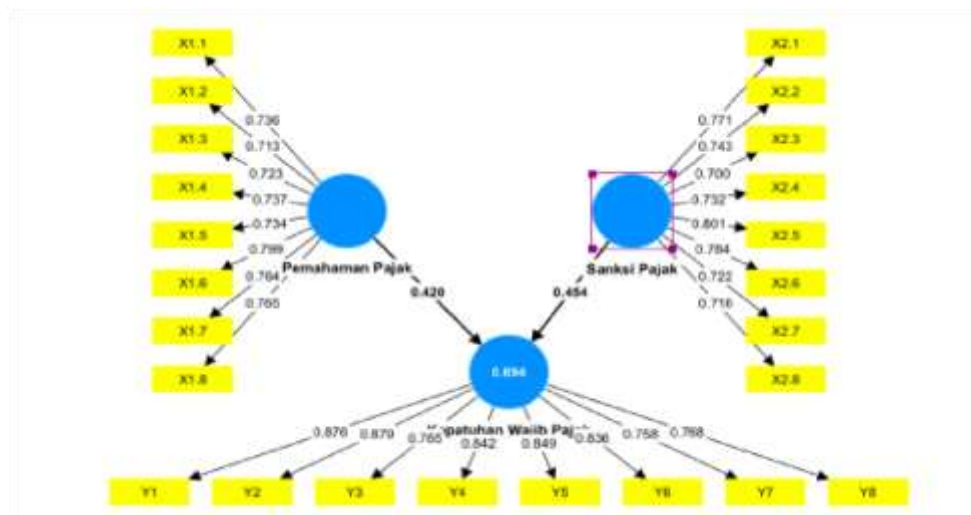


Figure 2. Loading Factor Results

Based on the figure it can be seen that the results of the loading factor have the highest value of 0.849 and the lowest is 0.713. This shows that the value of each indicator is >0.5 , which means that each indicator in the variable has a high level of validity.

Model Structure Test (Inner Model)

Coefficiency Of Determination (R^2)

The following are the results of the R Square test:

Table 7. R Square Test Results

Model	R Square	R Square Adjusted
1	0,694	0,682

Source: Processed results of Smart PLS 4.0, 2023

Based on the table above, the variables understanding taxes and tax sanctions have an influence of 69.4% on the taxpayer compliance variable. Based on decision rules, the variables understanding taxes and tax sanctions have a strong influence on taxpayer compliance.

Path Coefficients (β)

The following are the results of the path coefficient test:

Table 8. Path Coefficient Test Results

	<i>Original Sample</i>	<i>Sample Mean</i>	<i>Standard Deviation</i>	<i>T Statistics</i>	<i>P Value</i>
Tax Understanding -> Taxpayer Compliance	0,420	0,432	0,164	2,567	0,010
Tax Sanctions -> Taxpayer Compliance	0,454	0,451	0,168	2,711	0,007

Source: Smart PLS 4.0 processed results, 2023

Based on the table above, it results that understanding of taxes on taxpayer compliance obtains a P Value of 0.010 and tax sanctions on taxpayer compliance obtains a P Value of 0.007. It can be concluded that each independent variable has a significant influence on the dependent variable.

Hypothesis Test

The following are the results of hypothesis testing: **Table**

9. Hypothesis Testing

Hypothesis	t table	t value	Note
Hypothesis 1	1,65	2,567	Supported
Hypothesis 2	1,65	2,711	Supported

Source: Processed results of Smart PLS 4.0, 2023

The results of testing the research hypothesis give the meaning that the independent variables consisting of understanding of taxes and tax sanctions used in this study separately have a positive and significant influence on the tax compliance of Lampung MSMe taxpayers.

The influence of Tax Understanding on Tax Compliance with MSMEs Taxpayers

The results of the research that has been conducted show that tax understanding has a positive and significant influence on tax compliance. This is in accordance with several previous studies that became references, namely research conducted by Indrawan & Binekas (2018) and Purnamasari et al., (2017). There is a positive and significant influence between tax understanding and tax compliance, which can be seen from the t test, which is 2.567 and the t table is 1.65, so this hypothesis is declared supported.

The results of research conducted by researchers are also in line with the opinion expressed by Cahyani & Noviari (2019) who concluded that the higher the understanding of taxation, the greater the compliance of MSMEs taxpayers. This test supports the theory of planned behavior, namely that taxpayers will behave in compliance with taxation if they have an understanding of the results and evaluation of a behavior (beliefs strength and outcome evaluation).

Effect of Tax Sanctions on Tax Compliance of MSME Taxpayers

The results of the research that has been done show that tax sanctions have a positive and significant effect on tax compliance. This is in accordance with several previous studies that became a reference, namely research conducted by (Punamasari et al., 2017). There is a positive and significant influence between tax sanctions on tax compliance which can be seen from the t test, which is 2.711 and the t table is 1.65 so this hypothesis is declared supported.

The results of research conducted by researchers are also in line with the opinion expressed by (Siregar, D, 2017) who concluded that the higher the value of the tax penalty variable, the higher the level of taxpayer compliance in paying taxes. This test supports the theory of planned behavior, which can measure how strong tax sanctions affect perceived behavioral control, which ultimately motivates taxpayers to comply with their tax regulations.

5. CONCLUSION

Based on the results of research on understanding taxes and tax sanctions, it can be concluded that:

1. Tax understanding of MSMEs taxpayer compliance has a significant effect in a positive direction because taxpayers already understand SPT reporting regulations so that taxpayers can carry out their tax obligations.
2. Tax sanctions on MSMEs taxpayer compliance have a significant effect in a positive direction because taxpayers feel that tax sanctions are needed because taxpayers consider that strict tax sanctions for MSME taxpayers can increase compliance in paying taxes.

6. IMPLICATIONS

After conducting research regarding understanding taxes and tax sanctions on MSMEs taxpayer compliance, it is known that the implication is understanding taxes and tax sanctions. The tax sanctions variable obtains the original sample value which provides the direction of influence and the largest influence on taxpayer compliance. This shows that many taxpayers feel that tax sanctions are very important because they prevent tax violations from occurring.

Understanding taxes and tax sanctions is a factor that influences taxpayer compliance, because the independent variable has a strong influence on taxpayer compliance of 69.4%.

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