

# Behavioral Factors Of Taxpayer's Compliance In The New Millennium In Indonesia

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## Abstract

This research attempts to investigate the behavior of taxpayer's attitude obedience to their tax compliance attitude. Factors that influence the behavior of tax compliance attitude in this research are tax like taxpayer's knowledge, taxpayer's understanding, and taxpayer's anxiety. This research uses polled sample data of taxpayer's in Indonesia. The data is processed by SmartPLS. The result of this research found that taxpayer's understanding influence the taxpayer's compliance. This research concludes that the taxpayer's will have an attitude to obey the tax obligators if there is an understanding of tax.

**Keywords:** Tax Compliance Attitude, Tax Knowledge, Tax Understanding and Indonesia.

## I. Introduction

Indonesia's tax system for individual and corporate income is becoming more compatible, with the goal of continuing to offer justice to income groups as taxpayer behavior changes. The Office of the Secretary General of Taxation, which is under the authority of the Ministry of Finance, is responsible for implementing individual and corporate taxes in Indonesia with the aim of collecting taxes from various income groups in accordance with tax rules. The goal of the Office of the Secretary General of Taxation in collecting taxes is to increase national revenue to support Indonesia's long-term development and economy. As a result, the tax code is the most important source of national income, and it must be implemented realistically according to the current economic situation.

The tax method used in Indonesia is a system of self-assessment, with the taxpayer verifying the estimate and paying it. Taxpayer's are required to include reports in addition to calculating and paying themselves, so that taxpayer's have a strong sense of responsibility because such a tax system requires good, honest, and complete knowledge from the taxpayer's. Meanwhile, the importance of this tax system is to raise the awareness of taxpayer's. The effect of their awareness of these taxes can increase their compliance with tax payments and tax reports.

Taxpayer compliance will improve in understanding and implementing tax requirements improve. This accuracy is also influenced by the variables studied. The majority of research results show a relationship between attitudes and behaviors, which makes the study addressing the impact on tax attitudes interesting. Studies on tax avoidance and tax compliance among taxpayer's are part of this. Tax ethics (tax attitude) has also been an important predictor of the possibility of tax evasion.

Article 23A of the 1945 Constitution and additional regulations, such as Law No. 28 of 2007 on General Provisions and Tax Procedures for regulating taxation in Indonesia by using self-assessment in official assessment. A self-assessment system is a method of tax collection that allows taxpayer's to calculate, deposit and report their tax payments. Taxpayer's in this context are parties who are actively involved in the calculation, payment, and reporting of tax amounts to the Tax Services Office (KPP) or through the government's online administrative system.

Taxpayer compliance is a complex phenomenon that can be viewed from multiple angles. According to some research that has been conducted, tax compliance in Indonesia is still low. This can be seen in the percentage of tax compliance in Indonesia, which remains below 65% year on year. Due to the number of people

who do not yet have a Tax Identification Number (NPWP) and submit a high annual Tax Collection Letter has caused Indonesia to have a poor level of tax compliance (SPT).

## 2. Literature Review

### 1. Taxation System In Indonesia

In Indonesia, a manual system has been used to collect all information about taxpayer's. According to The Business Times (2018), Indonesia's efforts to increase public investment in infrastructure and stimulate economic growth are highly depend on tax increases.

Paying taxes is the conduct of complying with the payment of taxes on unpaid and unpaid tax debts without imposing fines or penalties in accordance with the rules already outlined. Furthermore, according to Ngadiman and Huslin (2015), service quality has a positive impact on tax payment compliance.

Tax exemption is defined by Hutagaol (2007) as a government policy in the field of taxation that allows people in debt to pay fines and additional taxes instead of tax abolition. Tax exemptions, according to Alm et al. (2009), have a favorable impact on tax revenue.

According to Braithwaite (2001), performance appraisal tax payments are only used to influence tax compliance. Muda et al. (2013) claim that as tax authorities, their propensity to keep promises to comply with tax laws may be greater.

### 2. Theory of Planned Behaviour

According to Ajzen and Fisbein (1980), three elements influence the emergence of behavioral intentions:

1. Behavioral Beliefs. Behavioral beliefs about the effect of activity and an individual's evaluation of the outcome of that action are referred to as behavioral beliefs.
2. Normative Beliefs. Normative Beliefs are beliefs about the normative expectations of others and the desire to satisfy them. Alternatively, normative perceptions may be seen as beliefs or motivations about desired expectations that occur as a result of the influence of others.
3. Control Beliefs. Control Beliefs are beliefs in the presence of things that can support or prevent desired behavior. A person's perception is seen to arise and is associated with objects that support or hinder his or her actions.

### 3. Theory of Financial Behavior

When faced with difficult decisions, a person's financial behavior includes components of risk and return (Kabra et al., 2010; Teoh, 2012; Jamaludin, 2013). Risk factors are divided into two categories: individual risk and product risk. Individual risk refers to a person's willingness to take risks, while product risk refers to the degree to which a product is exposed to disaster (Croy, 2010).

### 4. Determinants of Tax Development Efforts in Indonesia

Besley and Persson (2013) emphasize an economic approach to taxation and development that focuses on how economic change influences the evolution of the tax system. In developing countries, the implementation of effective tax collection can have a positive impact on the country's economic development. The common economic approach according to Besley and Persson (2013), also considers the impact of the tax system on the economy. A well-designed tax structure can reduce losses and tax inefficiencies while increasing growth rates.

### 5. Determinants of Behavior to Tax Payment Business in Indonesia

According to Mitu (2016), the income tax system is unsafe and too difficult for consumers to fully understand to pay taxes. Thus, voluntary compliance and non-compliance are two basic categories of behavior. Behavioral attitudes come in many forms. To ensure a voluntary method of tax payment, a strong commitment from the taxpayer, fairness and a desire to comply with the law must be encouraged, as well as good moral and civic attitudes. The urge to take actions deemed "doing the right thing" is a key factor in tax compliance. In addition, according to Gerger et al. (2014), there are four factors that influence taxpayer behavior: 1) transparency in the system, 2) government trust, 3) taxpayer rights and 4) self-imposed barriers.

### 6. Tax Payment Compliance

According to McBarnet (2001) analysts, tax payment attitudes can be divided into four categories. First, taxpayer's who are dedicated to their work and pay their taxes on time. Second, taxpayer's pay taxes independently and are aware of the need to do so. Third, taxpayer's who do not pay taxes on time or in full. The fourth group is law-abiding taxpayer's.

According to Palil and Mustafa (2011), tax compliance is defined as the ability to comply with tax rules by declaring income and assets owned as well as paying the actual amount owed based on

income. This situation should be rectified as soon as possible by enforcing tax rules.

### 7. Taxpayer Knowledge

Mahat (2007) also claims that because of the widespread knowledge among taxpayer's, it is to educate them about the honesty and fairness of the government system. In this case, the number of people who pay taxes will increase as the people become more aware of legal justice and the Indonesian tax system.

### 8. Taxpayer Understanding

Tax knowledge is a term used to describe procedures closely related to tax rules and notices. Taxpayer's should have high tax knowledge due to the obligation to pay taxes, as well as the ability to understand and comply with tax laws and regulations (Fitriani Mansur, 2021). Increased awareness and understanding of taxes help many people accept and trust the government in terms of paying duties (Oladipupo & Obazee, 2016).

### 9. Taxpayer Anxiety

According to Bobek (1997), there are two types of attitude motives for tax payment: positive and negative. Taxpayer's who have a positive attitude and anxiety towards their tax system believe that it is assessed objectively for fairness. Moreover, the interest-driven taxpayer claims that the system is fair and equitable if he benefits from it. According to Bobek and Hartfield (2003), attitudes about tax compliance are an important component that can motivate taxpayer's to comply with the law.

## 3. METHODS

The study design of this paper is based on the study approach to study the causal relationship. Researchers have chosen to conduct correlation research in this study, which attempts to establish relationships, interdependencies, or links between two or more variables that are difficult to assess experimentally.

Levels of studies are used in this work, along with quantitative methodologies based on correlation studies. This study allows researchers to collect subjective ideas and suggestions from several people to see if there are any opinions or advice for the target demographics set based on Sekaran (2003). The primary data of this study is a questionnaire because the research questions save

time and help the researcher deliver a more robust response when compared to interviews and dialogues.

A questionnaire is a collection of formal questions used to gather information from respondents. The survey technique was conducted by distributing questionnaires around the region of Indonesia, which covered different locations and positions, in Medan, Jakarta, and Surabaya. In addition, the researcher used open and closed questions, and the research questions were offered in Indonesian.

The purpose of this study is to outline the questionnaire that will be filled by Indonesian respondents. This procedure is based on an independent study completed by many previous researchers and has been modified to fit the study of the factors influencing an individual's compliance with tax payments.

Indonesians are taxpayer's and the target of the study. The respondents of this study are taxpayer's who have registered with the Regional Tax Office (KPP) DJP District Office in Jakarta, Surabaya, and Medan. The sample of this study will use numbers that represent taxpayer's registered with the Tax Office in Jakarta, Surabaya, and Medan for this study. In this study, the sampling method used is coincidence sampling, i.e. a coincidence-based sampling approach, where anyone who meets the researcher by chance can be used as a sample while if the individual is forced to comply is considered an appropriate data source. The total sample is about 384. The study will send 184 research questions to respondents in Jakarta, 100 research questions to respondents in Surabaya, and 100 research questions to respondents in Medan, to get at least 384 responses.

The data analysis technique used which is the Partial Least Square (PLS) approach to Structural Equation Modeling (SEM) through the overall effect of perception has been adopted in this work.

## 4. Analyze And Result

### I. Description of Study Data

The number of responses was limited to 384 taxpayer's. In this survey, however, a total of 318 people were surveyed. The distribution of respondents according to the area where they are registered is as below.

**Tables 1.** Distribution of Respondents by Country of Registration

No	Registered Respondent	Registered Place Area	Frequency	Percentage
1.	KPP Pratama Medan Timur	Medan	12	3.77
2.	KPP Pratama Belawan	Medan	5	1.57
3.	KPP Pratama Petisah	Medan	6	1.89
4.	KPP Pratama Polonia	Medan	15	4.72
5.	KPP Pratama Lubuk Pakam	Medan	3	0.94
6.	KPP Pratama Medan Barat	Medan	8	2.52
7.	KPP Pratama Medan Kota	Medan	27	8.49
8.	KPP Pratama Kebon Jeruk Satu	Jakarta	15	4.72
9.	KPP Pratama Kebayoran Baru Satu	Jakarta	19	5.95
10.	KPP Pratama Grogol Petamburan	Jakarta	14	4.40
11.	KPP Pratama Jatinegara	Jakarta	10	3.14
12.	KPP Pratama Kebayoran Lama	Jakarta	12	3.77
13.	KPP Pratama Pasar Rebo	Jakarta	9	2.84
14.	KPP Pratama Menteng Satu	Jakarta	17	5.36
15.	KPP Pratama Cakung Dua	Jakarta	3	0.94
16.	KPP Pratama Mampang Prapatan	Jakarta	9	2.83
17.	KPP Pratama Gubeng	Surabaya	17	5.32
18.	KPP Pratama Wonocolo	Surabaya	12	3.77
19.	KPP Pratama Mulyorejo	Surabaya	8	2.52
20.	KPP Pratama Rungkut	Surabaya	5	1.57
21.	KPP Pratama Pabean Cantikan	Surabaya	32	10.07
22.	KPP Pratama Krembangan	Surabaya	21	6.60
23.	KPP Pratama Palmerah	Jakarta	3	0.94
24.	KPP Pratama Tanah Abang Tiga	Jakarta	7	2.20
25.	KPP Pratama Kalideres	Jakarta	1	0.31
26.	KPP Pratama Kelapa Gading	Jakarta	1	0.31
27.	KPP Pratama Pasar Minggu	Jakarta	6	1.89
28.	KPP Pratama Tebet	Jakarta	5	1.57
29.	KPP Pratama Duren Sawit	Jakarta	6	1.89
<b>Amount</b>			<b>318</b>	<b>100.0</b>

The profile of respondents is based on the area where the respondent is registered, as in Table 1. In the Jakarta, cluster found the majority of respondents as many as 27 individual taxpayer's, or 8.49 percent, registered with the Tax Office (KPP Pratama Kelapa Gading) according to where the respondent is registered. Individual taxpayer's registered with the Tax Office (KPP Pratama Jakarta Cakung Satu (8 people, or 2.52 percent); Kemayoran (17 people, or 5.36 percent); Kebon Jeruk Satu (15 people, or 4.72 percent); Kebayoran Baru Satu (19 people) people, or 5.95 percent); Menteng Dua (12 people, or 3.77 percent); Pesanggrahan and Pasar Minggu (16 people, or 5.04 percent); Grogol Petamburan (14 people or 4.40 percent).

## 2. Respondent Demographics

The demographics of 318 individual taxpayer's from three clusters (Medan, Jakarta, and Surabaya) found through participation in the study questions are listed below (questionnaire).

The majority of individual taxpayer's are Surabaya as many as 32 people or 10.07 percent who are registered with the Tax Office (KPP Pratama) Taxation Cantikan, the rest Wonocolo (1 person or 0.31 percent); Krembangan (21 people, or 6.6 percent); Mulyorejo (8 people, or 2.52 percent); Rungkut (5 people, or 1.57 percent). The majority of 15 individual taxpayer's found in Medan are registered with the Polonia Tax Officer (KPP Pratama), while the rest are from Medan Timur (12 people or 3.77 percent), Petisah (6 people or 1.89 percent), Belawan (5 people or 1.57 percent), and Lubuk Pakam (3 people or 0.94 percent).

**Tables 2.** Respondent Demographics

No	Special Characteristics of Respondents	Statement	Frequency	Percentage
1.	Has a tax reference number (Has NPWP)	Yes	318	100.0
		No	-	-
		<b>Amount</b>	<b>318</b>	<b>100.0</b>
2.	Gender	Male	263	82.70
		Female	55	17.30
		<b>Amount</b>	<b>318</b>	<b>100.0</b>
3.	Marital Status	Married	138	43.40
		Not Married	180	56.60
		<b>Amount</b>	<b>318</b>	<b>100.0</b>
4.	Education	High School Diploma	20	6.29
		Diploma	40	12.59
		Bachelor Degree	207	65.09
		Master Degree	46	14.46
		Doctorate degree	5	1.57
		<b>Amount</b>	<b>318</b>	<b>100.0</b>
5.	Occupation	Entrepreneurs	-	-
		TNI/ POLRI/ PNS	91	28.62
		Private Employees	227	71.38
		<b>Amount</b>	<b>318</b>	<b>100.0</b>
6.	Length of work	1-5 years	44	13.84
		6-10 years	140	44.03
		11-15 years	104	32.70
		>15 years	30	9.43
		<b>Amount</b>	<b>318</b>	<b>100.0</b>

According to Table 2, 318 individual taxpayer's, or 100 percent, have a tax reference number (NPWP). Then, out of 318 respondents, 263 men (82.70 percent) and 55 women (17.30 percent) were found. 57 individuals (or 17.92 percent) were between the ages of 21 and 30, 72 people (or 22.64 percent) were between the ages of 31 and 40, 124 people (or 39.00 percent) were between the ages of 41 and 50, and 65 people (or 20.44 percent) were over of 50.

### 3. Measurement Design Analysis

Measurement design results for four variables: taxpayer's knowledge, taxpayer's understanding, taxpayer's anxiety, and individual taxpayer compliance:

#### 1. Convergent Validity

The validity review results were based on 32 (thirty -two) indicators used to measure four variables (Tax payer's knowledge, taxpayer's understanding, taxpayer's anxiety, and individual taxpayer's compliance) The communality score was > 0.5, score AVE was > 0.5, and the outer loading score was 0.7. This concludes the validity of 57 determinants or indicators used to assess four variables ( taxpayer's knowledge, taxpayer's understanding, taxpayer's anxiety and individual taxpayer compliance).

#### 2. Validity on the Discrimination Scale

The square root values of AVE for each latent variable marked with a shadow effect can be seen in Table 3 for the correlation scores of each latent variable in the measurement design test.

**Table****3. Discrimination Validity Test Results**

Latent Variables	PKP C	PTP C	SPC	PTP
	0,764			
Taxpayer Understanding	0.671			

Taxpayer Compliance	0.645	0.645		
Taxpayer Knowledge	0.567	0.567	0.567	
Taxpayer Anxiety	0.543	0.543	0.543	0.543
			0.543	

According to Table 3, the square root value of AVE and the correlation score both showed higher scores. The AVE square root score for tax is 0.764, which is higher than the taxpayer understanding correlation score, which is 0.671, and the score is higher than the tax compliance latent variable correlation score, which is 0.645. The

discrimination validity test uses Fornell-Lacker criteria for the variables of taxpayer knowledge, taxpayer understanding, tax payer anxiety and compliance individual taxpayer's have discriminatory validity, according to these findings.

### 3. Reliability

Table 4 shows the results of the reliability test

**Table 4.** Reliability Score

Latent Variables	Composite Reliability	Alpha Cronbach's	Description
Taxpayer Understanding	0.915 $\geq$ 0.70	0.806 $\geq$ 0.60	Believable
Taxpayer Compliance	0.852 $\geq$ 0.70	0.651 $\geq$ 0.60	Believable
Taxpayer Knowledge	0.871 $\geq$ 0.70	0.652 $\geq$ 0.60	Believable
Attitudes of Uncertainty	0.821 $\geq$ 0.70	0.627 $\geq$ 0.60	Believable

According to table 4, the composite reliability score is greater than 0.70 and the Cronbach's alpha score is greater than 0.6. As a result, the reliability scores (internal consistency) for the four variables can be concluded as reliable.

### 4. Structural Design Analysis

Studies are accepted based on empirical data by testing the structural model otherwise they will be

rejected. Therefore, it is important to conduct an overall evaluation of the feasibility of the internal model (GoF) by looking at the one hundred variance score parameters used in this study, which include the following:

#### 1. Predictive Relevance

If the value of  $Q^2 > 0$ , the model has a predictive relevance; if a value of  $Q^2 < 0$  indicates that the model does not, the model has no predictive significance.

**Table 6.** Blindfolding Calculations

Latent Variables	SSO	SSE	$Q^2 (1-SSE/SSO)$
Taxpayer Knowledge	4416.000	4416.000	N/A
Taxpayer Understanding	7360.000	3026.000	
Taxpayer Anxiety	4416.000	4416.000	
Taxpayer Compliance	3680.000	2550.555	0.739

The  $Q^2$  score for the endogenous latent variable, namely taxpayer compliance (0.739), can be seen in Table 6. It is concluded that it has a predictive value of relevance (small), (moderate), and large, which are calculated manually using the following formula:

$$q^2 = \frac{Q^2_{\text{included}} - Q^2_{\text{excluded}}}{1 - Q^2_{\text{included}}}$$

The third structural model was evaluated by looking at changes in the value of  $R^2$ , which aimed to see whether the external latent variable had a

strong influence on the endogenous latent variable. With criteria (0.02), (0.15), and (0.35), the f-square imprint size number indicates that it has moderate, simple, or medium and large effect scores. So, using the formula, we can calculate the size score of the f-square effect.:<sup>2</sup>

$$f^2 = R^2_{\text{included}} - R^2_{\text{excluded}} / 1 - R^2_{\text{included}}$$

The average community index multiplied by the R<sup>2</sup> model yields the overall evaluation criteria for interior design (GoF) for the entire design. GoF values vary from 1 to 0 with the following interpretations: 0.1 (Small GOF), 0.25 (Medium GOF), and 0.36 (Large GOF), which are the formulas for the GoF Index:

$$\text{GoF} = \sqrt{\text{AVE} \times R^2}$$

**Table 7.** Overall Fit (GoF) Inner Model

Latent Variables	AVE	R <sup>2</sup>
Taxpayer Knowledge	0.773	N/A
Taxpayer Understanding	0.733	N/A
Taxpayer Anxiety	0.725	N/A
Taxpayer Compliance	0.742	0.742
Average	0.730	0.726
GoF score (according to the formula)	0.728	
Conclusion	GoF is Big	

Based on Table 7, it can be shown that the overall suitability of the model has a score of more than 70 percent. This indicates that the overall model developed in this study has high predictive power to explain the relationship between exogenous latent variables such as knowledge, understanding, uncertainty, as well as tax compliance.

## 5. Significant Structure Design with Bootstrapping

To be able to find and examine the findings of structural design interest this study used a bootstrap process, which required a rearrangement of all the original query data. The results of the bootstrap method with 2000 subsamples statistically showed the value of the correlation path coefficient of each latent variable had a significant influence i.e. taxpayer knowledge (PTPC), taxpayer understanding (PKPC), taxpayer anxiety (SPC), and taxpayer compliance (PPC) which are both of the two-tailed t-statistical levels. Table 8 illustrates this in more depth:

**Table 8.** Latent Variable T-Statistical Scores

Latent Variables	PTP
Taxpayer Knowledge	1.402
Taxpayer Understanding	13.342
Taxpayer Anxiety	1.589
Taxpayer Compliance	N/A

Based on Table 8, it can be explained that on the influence of taxpayer's has the strongest effect on taxpayer compliance of 13.342.

## 6. Direct Effect Hypothesis Test Results

The total effect of the direct influence test yields the following results, which can be found in Table 9.

**Table 9.** Total Direct Effect Test Results

(Hypothesis)	(Correlation)	(Expectation)	Sample Mean	T-Statistic	P-Value (2-Tailed)	(Conclusion)
H1	PTPC → PPC	Sig.	0.040	1.402	0.074	H1 Rejected
H2	PKPC → PPC	Sig.	0.542	13.342	0.000	<b>H2 Accepted</b>
H3	SPC → PPC	Sig.	0.038	1.589	0.061	H3 Rejected

The following are the findings of the hypothesis test on the direct effect with the bootstrapping approach, as shown in table 9.

1. H<sub>1</sub>: The effect of PTPC on PPC  
The sample mean score of 0.040 for the direct influence of exogenous latent PTPC

(Taxpayer Knowledge) on the endogenous latent variable PPC (Taxpayer Compliance) had a t-statistic of 1.402 (1.96) and a p-value of 0.074 ( $> 0, 05$ ). Hypothesis 1 proved to be rejected, it led to the conclusion that Taxpayer Knowledge (PTPC) had no effect on Taxpayer Compliance (PPC).

2. H<sub>2</sub>: The effect of PKPC on PPC

The sample mean score of the direct effect of the exogenous latent variable PKPC (Taxpayer Understanding) on the endogenous latent variable PPC (Taxpayer Compliance) was 0.542, with a t value of 13.342 ( $> 1.96$ ) and a p value of 0.000 ( $< 0.05$ ). Hypothesis 2 is accepted and this means that Taxpayer Understanding (PKPC) has a significant impact on Taxpayer Compliance (PPC).

3. H<sub>3</sub>: The effect of SPC on PPC

With a sample mean score of 0.038, a t value of 1.589 (1.96), and a p value of 0.061 ( $> 0.05$ ), showing the direct effect of the exogenous latent variable SPC (taxpayer anxiety) on the endogenous latent variable PPC (Taxpayer Compliance) on the endogenous latent variable PPC (Compliance Taxpayer's) on the endogenous latent variable PPC (Tax Hypothesis 3 proved to be rejected leading to the conclusion that taxpayer anxiety (SPC) has no effect on Taxpayer Compliance (PPC).

## 7. Indirect Effect Hypothesis Test Results

Before looking at the results of the indirect effect of exogenous latent variables, such as taxpayer knowledge, taxpayer understanding, taxpayer anxiety, on the endogenous latent variables of taxpayer compliance, the Baron and Kenny (1986) method revealed that exogenous latent variables, such as taxpayer knowledge, taxpayer understanding, and taxpayer anxiety had a significant effect on taxpayer compliance.

## 5. Conclusion

Based on the discussion above, it can be stated that according to the results of this study, only the understanding of taxpayer's has a significant impact on their compliance, but the knowledge and anxiety of taxpayer's does not affect their compliance.

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