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Determinants of Individual Taxpayer Compliance

Jeshella Novitalia¹, Nia Yuniarsih^{2}*

^{1,2} Accounting Department, Universitas Katolik Darma Cendika, Indonesia
nia.yuniarsih@ukdc.ac.id*

A B S T R A C T

Taxes are mandatory contributions to the state owed by individuals or entities that are compelling based on law, with no direct reciprocity and are used for state purposes for the greatest prosperity of the people. Every taxpayer who has fulfilled the subjective and objective requirements following the provisions of tax legislation is obliged to register at the Directorate General of Taxes office whose working area covers the residence or domicile of the taxpayer and will be given a Taxpayer Identification Number (NPWP). A taxpayer identification number (NPWP) is a number assigned to taxpayers to deliver tax administration. It is used as a taxpayer's identity in their taxation rights and obligations.

This study aimed to determine the effect of understanding tax regulations, the quality of fiscus services and tax sanctions on individual taxpayer compliance; using quantitative research methods Population of all personal taxpayers at KPP Pratama Sawahan Surabaya with a total of 75 respondents. The sample used in this study used a non-probability sampling technique. Data collection techniques using questionnaires.

Based on multiple regression tests, the results of the variable understanding of tax regulations and the quality of financial services do not affect the compliance of individual taxpayers. Tax sanctions have a significant effect on individual taxpayer compliance. The limitation of this study is that the research location is expected in further research to expand the research object area. There are differences in perception and understanding that are different for each respondent. The originality in this research that understanding tax regulations is not the main factor in improving taxpayer compliance.

Keywords: Understanding tax regulations, Quality of taxpayer services, Tax sanctions affect individual taxpayer compliance

INTRODUCTION

Indonesia is a developing country with low income; the Indonesian state began to impose a self-assessment system or is in charge of making calculations of taxes to be paid, paying tax deficiencies, and reporting to the Direktorat Jenderal Pajak. Many people do not believe in the existence of taxes, but from the community environment only recognize taxes as a tradition of making multiple payments to the government, not understanding the basis, purpose and purpose of paying taxes due to a lack of understanding about taxes. This will lead to tax laws and regulations violations using tax avoidance (Ramadhanty & Zulaikha, 2020). This disobedience will later be corrected in several ways, namely, by increasing the understanding of tax regulations, improving service quality by providing convenience and comfort to taxpayers who will pay taxes, sharing awareness to taxpayers of the importance of tax payments, and increasing tax sanctions so that taxpayers do not violate the tax regulations that have been set (Erlina et al., 2018)

Taxpayer compliance can be defined as a situation where taxpayers fulfill all tax obligations and exercise taxation rights. Taxpayers fulfill all tax obligations and exercise their taxation rights. Compliance of individual taxpayers is a situation where taxpayers, both those who work as employees and those who do not. Individual Taxpayer compliance is a situation where taxpayers, both those working as employees and those who carry out activities or independent work fulfill all their tax obligations and rights in accordance with taxation in accordance with the applicable tax laws and regulations. Compliance in taxation is formal, namely compliance with the rights and obligations of taxpayers, procedures and sanctions in taxation. obligations, procedures and sanctions in taxation. Tax compliance is also defined as a condition in which the taxpayer fulfills all tax obligations and carries out his taxation rights obligations and exercise their taxation rights (Yuniarsih & Natalia, 2020) .

Understanding tax regulations is a process where taxpayers know about the importance of a tax and apply that knowledge to pay taxes. Understanding tax regulations is a process by which taxpayers understand and know about the rules and laws and procedures for taxation and apply them to tax activities such as paying taxes, reporting tax returns, and etc. If someone already understands and understands about taxes, there will be an increase in taxpayer compliance (Bertha Beloan et al., 2019). There are several indicators of taxpayers knowing and understanding tax regulations, namely the obligation to have an Nomor Pokok Wajib Pajak, every taxpayer who has income is required to register to obtain an NPWP as a means of tax administration, knowledge and understanding of rights and obligations as a taxpayer. If taxpayers already know their obligations as taxpayers, then they will do it, one of which is paying taxes, Knowledge and understanding of Penghasilan Tidak Kena Pajak, Penghasilan Kena Pajak and tax rates, taxpayers understand and know tax regulations through socialization conducted by Kantor Pajak Pratama.

Providing services or serving is also related to taxation that has an interest in the organization in accordance with the main rules and procedures that have been determined. Good service is a must that must be done by the State to the people who have participated in the development of the State through tax payments. The community needs to get an appreciation for their

willingness to provide services in return for the positive response that has been done (Wahyuningsih, 2019). Increasing tax revenue in addition to the quality of tax officer services that affect the increase in taxpayer compliance, there are other factors that can affect taxpayer compliance, namely the quality of tax law enforcement in the form of tax sanctions. In order for tax regulations to be obeyed by taxpayers, there must be tax sanctions for violators.

Quality is a condition related to products, human services, processes, and the environment that meet or exceed the expectations of those who want it. Quality not only emphasizes the final result's aspect, namely the product or service, but also involves human quality, process quality and environmental quality. Service quality is a service that can provide satisfaction to customers and remains within the limits of meeting service standards that can be accounted for. (Sari & Fidiana, 2017). Several indicators in the quality of fiscal services can be assessed using indicators of reliability, assurance, responsiveness, empathy and tangibility.

Tax is the quality of tax law enforcement in the form of tax sanctions. In order for tax regulations to be obeyed by taxpayers, there must be tax sanctions for violators. Tax sanctions are the consequences received by taxpayers when taxpayers do not comply with tax regulations. This shows that the implementation of tax revenue does not always run smoothly as expected, because there are many factors that make taxpayers not report taxpayers or slow in paying their tax obligations. So that these actions can be said to be taxpayers not complying with tax regulations (Akib et al., 2017).

Sanctions are actions in the form of punishment that must be given to people who have violated the rules. Rules or laws are signs for someone doing an activity about what to do and what not to do. Sanctions are needed so that regulations or laws are not violated. Tax sanctions are a guarantee that the provisions of tax laws and regulations (tax standards) will be obeyed / adhered to / obeyed, in other words tax sanctions are a deterrent so that taxpayers do not violate tax norms (Yunia et al., 2021).

The imposition of heavy tax sanctions is one way to educate taxpayers so that taxpayers who are subject to sanctions will become better and more aware of their rights and obligations as taxpayers so that they no longer make the same mistakes or violations. And without tolerance in any form, No Tolerance The purpose of tax sanctions imposed on violators without tolerance is to punish taxpayers who are subject to sanctions without tolerance or relief of sanctions or penalties of any kind so that they will become deterrent and no longer make the same mistakes or violations. The sanctions imposed should be balanced, and the sanctions imposed should have an immediate effect.

Research Hypothesis

Understanding tax regulations affect individual taxpayer compliance

Understanding tax regulations is a process where taxpayers understand and know about the rules and laws in tax procedures and apply them to carry out tax activities such as paying taxes, reporting tax returns, and so on. Then there will be an increase in taxpayer compliance. According to Mareti & Dwimulyani (2019) understanding tax regulations affects individual taxpayer compliance, knowledge and understanding of the rights and obligations as taxpayers

is very important for the community, one of which is paying taxes, if the community has understood tax regulations, there will be an increase in taxpayer compliance. (Hardiningsih, 2011) found that low taxpayer compliance is caused by taxpayer knowledge and perceptions about taxes and tax officials that are still low. Some taxpayers obtain tax knowledge from tax officers, besides that there are those who get it from information media, tax consultants, seminars and tax training.

H₁ : Understanding tax regulations affects individual taxpayer compliance

Quality of taxpayer services affect individual taxpayer compliance

Fiskus service quality is the quality of service provided by tax officials. The services provided by tax officials (fiskus) can be in the form of communicating good information to taxpayers so that taxpayers feel satisfied with the services provided by these tax officials. Therefore, if the taxpayer's perception is satisfied with the services provided by the tax authorities, the taxpayer will obey paying taxes. According to Wahyuningsih (2019) the quality of fiscal services has a positive effect on taxpayer compliance the services provided must be in accordance with the applicable operational standards so that people will be more trusting and aware that paying taxes plays a full role in state development. Fiscal services affect taxpayer compliance in order to discipline taxpayers to always report or pay taxes every period. Excellent service is a form of the State's seriousness in providing the best service to the community, which is carried out by tax officials or tax authorities (Mareti & Dwimulyani, 2019).

H₂ : Quality of taxpayer services affect individual taxpayer compliance

Tax sanctions affect individual taxpayer compliance

Tax sanctions are actions in the form of penalties given by law enforcement to people who are negligent in their obligation to pay taxes. With the tax sanctions given to these individual taxpayers, they are afraid of being sanctioned according to the applicable provisions and regulations if they do not carry out their tax obligations. Tax sanctions are a guarantee that the provisions of tax laws and regulations (tax norms) will be obeyed other words, tax sanctions are a deterrent so that taxpayers do not violate tax norms. According to Erlina et al. (2018) tax sanctions affect taxpayer compliance, the imposition of heavy tax sanctions is one of the means to educate taxpayers so that taxpayers who are subject to sanctions will become better and more aware of their rights and obligations as taxpayers so that they no longer make the same mistakes or violations and without any tolerance in any form. Previous research on the effect of tax sanctions on individual taxpayer compliance found inconsistent results. Research conducted by Halawa dan Saragih (2019) states that tax sanctions have a significant effect on taxpayer compliance.

H₃ : Tax sanctions affect individual taxpayer compliance

RESEARCH METHODS

Research Objectives

The object of this research is the effect of understanding tax regulations, fiscal services, and tax sanctions on individual taxpayers at KPP Pratama Sawahan Surabaya.

Research Approach and Data Sources

This study uses a quantitative method by proposing a hypothesis and then performing statistics to accept or reject the hypothesis. The research uses primary data, namely data taken and processed from sources directly, from KPP Pratama Sawahan Surabaya through online media. Identify the results of questionnaires and problems to research subjects to be used to test hypotheses.

Data Collection Techniques

The population of this study was individual taxpayers in the KPP Sawahan Surabaya area. The sample is part of the number and characteristics possessed by the population. The sampling technique in this study used a random sampling method which was carried out randomly without regard to the strata in the population. According to Ferdinand, (2014) in this multivariate, the minimum number of samples is calculated based on the formula $N = 25 \times$ independent variables. The hypothesis in this study was tested using multiple liner regression analysis with the SPSS 25. So that the following equation is obtained:

$$ITC = a + b_1 UT + b_2 QT + b_3 TS + \varepsilon$$

Description:

ITC = Individual Taxpayer Compliance

a = Constant

b = Regression coefficient

UT = Understanding tax regulations

QT = Quality of taxpayer services

TS = Tax Sanctions

ε = Standard Error

RESULTS & DISCUSSION

Validity and Reliability Test

According to Sugiono & Susanto (2017) This validity test is carried out to determine the extent to which a measuring device can measure what is being measured. The test results in this study show that the value of $r_{count} > r_{table}$ (0.1914) for each of the statement items so that it can be declared valid as a whole (Table 1). The reliability test is used with the aim of measuring and knowing whether a variable used in this study is reliable or not. The basis for decision decision-makings: if a variable has Cronbach Alpha more than or equal to 0.60 then the variable can be reliable. Conversely, if a variable has a Cronbach Alpha of less than 0.60 then the variable can be said to be unreliable. It can be concluded that all variables used in this study starting from the independent variable and the dependent variable can be said to be reliable (Table 2).

Table 1. Validity Test

Variable	Conclusion	Variable	Conclusion
UT1.1	Valid	TS3.1	Valid

UT1.2	Valid	TS3.2	Valid
UT1.3	Valid	TS3.3	Valid
UT1.3	Valid	TS3.4	Valid
QS2.1	Valid	ITC1.1	Valid
QS2.2	Valid	ITC1.2	Valid
QS2.3	Valid	ITC1.3	Valid
QS2.4	Valid	ITC1.4	Valid
QS2.5	Valid		

Source : SPSS 25 (2023)

Table 2. Reliability Test

Variable	Cronbach's Alpha if Item Deleted
Individual Taxpayer Compliance understanding tax regulations	0,711
Quality of taxpayer services	0,787
Tax Sanctions	0,806

Source : SPSS 25 (2023)

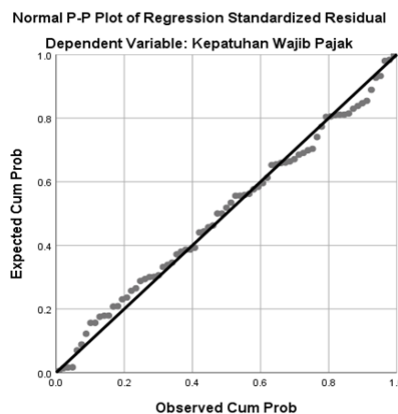
Classic Assumption Test

The classical assumption test is an analysis conducted to assess whether in an Ordinary Least Square (OLS) linear regression model there are classical assumption problems. The regression model must fulfill the classical assumption test rules, including:

a) Normality Test

The normality test in this study used an histogram. The following is a normality test graph that researchers did in conducting this research.

Figure 1. Normality Test



Source : SPSS 25 (2023)

In the picture above, dan Fuad (2014) it can be seen that the data spreads around the diagonal line, therefore it can be concluded that the regression model in this study has normality assumptions.

according to Ghozali seen that the data

b) Multicollinearity Test

According to the multicollinearity test aims to test whether the regression model found a correlation between independent variables. To test the presence or absence of multicollinearity, you can use the Tolerance Value or VIF (Variance Inflation Factor) value. If the Tolerance value ≤ 0.10 and $VIF \geq 10$, it can be said that multicollinearity occurs. Conversely, if the Tolerance Value > 0.10 or $VIF < 10$, then there are no symptoms of multicollinearity. Based on Table 3, according to Ghozali (2011: 105) states that all Tolerance variables are greater than more significant d VIF is less than 10, so it can be concluded that the regression model does not have symptoms of multicollinearity symptoms because the Tolerance value is more than 0.10 and VIF is less than <10 .

Table 3. Multicollinearity Test

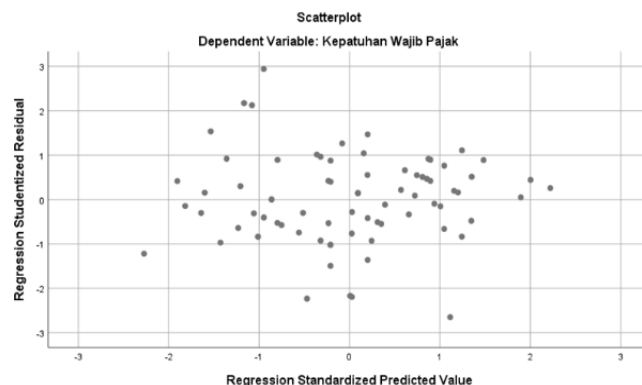
Variable	Tolerance	VIF
Understanding tax regulations	0,644	1,897
Quality of taxpayer services	0,752	1,849
Tax Sanctions	0,705	1,985

Source : SPSS 25 (2023)

c) Heteroscedasticity Test

According to Ghozali & Fuad, (2014) The heteroscedasticity test is used with the aim of testing whether in a regression model there is an inequality of residual variance from one observation to another. If the variance of the residuals from one observation to another is constant, it can be called homoscedasticity and if the variance is different, this can be called heteroscedasticity. With the following analysis: If there is no clear pattern and the points spread above and below the number 0 on the Y axis, then there are no symptoms of heteroscedasticity.

Figure 2. Heteroscedasticity Test



Source: SPSS 25 (2023)

According to Ghozali (2011: 105), it can be seen that there is no clear pattern, the points spread above and below the number 0 on the Y axis. Therefore, researchers can conclude that in this study there are no symptoms of heteroscedasticity.

d) Autocorrelation Test

From the results of the calculation table above, the durbin watson (d) value of 1.762 is greater than the upper limit (du) 1.736 and less than (4-du) 4-1.736 = 2.532. So it can be said symptoms of autocorrelation, thus the multiple linear regression analysis for the research hypothesis test above can be continued.

Table 4. Autocorrelation Test

Model	Durbin-Watson
1	1,929

Source : SPSS 25 (2023)

RESULTS & DISCUSSION

Multiple Regression Test

Table 5. Multiple Regression Test

Adjusted R Square	0,461	
	Sig.	
Anova test	0,000	
Variable	Unstandardized Coefficients	Sig.
Constant	2,487	
Understanding tax regulations	0,048	0,061
Quality of taxpayer services	0,632	0,059
Tax Sanctions	0,205	0,000

Source : SPSS 25 (2023)

Based on the results of multiple linear regression calculations in table 4.8, it can be seen that the formula is as follows

$$ITC = 2,487 + 0,048 UT + 0,632 QT + 0,205 TS + \epsilon$$

Based on table 4, Ghazali (2016: 64) states that the Adjusted R Square value of 0.461 indicates that the variables Understanding tax regulations, Quality of taxpayer services, Quality of taxpayer services have contributed to Individual Taxpayer Compliance by 46.1%. While other independent variables explain the remaining 53.9%. The t test is used to test how far the influence of independent variables individually in explaining the dependent variable. The basis for decision making is as follows (a) If the significant value is less than 0.05, the hypothesis is accepted (b) If the significant value is more than 0.05, the hypothesis is rejected.

These results explain that Understanding Tax Regulations will not form a better level of tax compliance. Knowledge and understanding of tax regulations is a process where taxpayers

know about taxation and apply that knowledge to pay taxes. According to researchers, in understanding taxation, people should already know about taxes, it's just that people are reluctant to pay because there are personal needs and their priority scale on taxes is still very lacking, making people disobedient to taxes (Arisandy, 2017)

Taxpayer prioritizes technology nowadays, therefore people who are old such as the elderly and people who do not understand technology or stutter technology cause them to be reluctant to pay taxes and have to come to the location of payment or tax reporting according to domicile, they also h; they wait a long time so that they feel wasted time and tired until their name is called by the tax authorities, if the service is accelerated without waiting a long time, there will be an increase in tax payments. Quality of taxpayer services is one of the things that increases the interest of taxpayers in fulfilling their tax obligations and it is hoped that tax service officers must have good competence in all matters relating to taxation in Indonesia. Quality of taxpayer services from tax agencies are important to attract the attention of taxpayers, taxpayers are entitled to good service of course and can make the level of taxpayer compliance increase. The results of this study support the results of research Astari et al., (2022) which state that service quality has no effect on taxpayer compliance.

Tax sanctions have a significant effect on tax compliance. this means that the higher the tax sanctions, the higher the tax compliance. Tax sanctions make taxpayers aware that they will arise in carrying out their obligations in terms of taxation. Taxpayers will feel more burdened if they see tax sanctions that will increase costs so that they prefer to comply. Every community certainly does not want to be subject to sanctions in the form of fines or criminal penalties with high enough tax interest is expected to make the community a deterrent, therefore with the existence of tax sanctions the community becomes obedient and obedient to taxes both payment and annual tax return reporting, so that the community will become a person who is obedient to taxation and has a contribution to the State. Tax sanctions are a guarantee that the provisions of tax laws and regulations (tax norms) will be obeyed (Halawa & Saragih, 2019) ; (Bahri et al., 2018).

CONCLUSION & SUGGESTION

Based on the results of the research conducted on the data above, the conclusions that can be drawn by researchers are as follows:

- a) Understanding of tax regulations has no effect on individual taxpayer compliance. Understanding tax regulations can provide information for taxpayers in understanding taxation so that it can generate motivation for taxpayers to pay annual taxes, but the more people understand tax regulations does not mean that taxpayers are obedient in carrying out their tax obligations.
- b) Quality of taxpayer services has no effect on individual taxpayer compliance. Service Quality Fiskus provides its services to the community with full attention, care and empathy. Still, some people are less comfortable with the services provided by the tax

authorities so they are not compliant in carrying out their obligations to pay annual taxes.

- c) Tax Sanctions affect the compliance of individual taxpayers. The higher the taxpayer understands the tax sanction regulations, the higher the level of taxpayer compliance in paying annual taxes or reporting annual tax returns.

Suggestion

Based on the conclusions of the results of this study, suggestions that can be given and conveyed are as follows:

- a) For the community, especially taxpayers who already have an NPWP, it is hoped that they will play a more active role in fulfilling tax obligations and take more advantage of the programs provided by the government.
- b) For KPP Sawahan more often to conduct socialization activities to the community so that people understand what taxation is, what programs are provided and are aware of taxes and play an active role in reporting annual tax returns or paying taxes.
- c) For further researchers, this research can provide an overview of the effect of understanding tax regulations, the quality of fiscal services, and tax sanctions on individual taxpayer compliance. For further research, the number of research samples is not limited to individual taxpayers, but added to corporate taxpayers by expanding the sampling criteria.

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