



## Taxpayers Compliance Determinants Using Fischer Model

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### Abstract

This study aimed to analyze factors influencing person's taxpayer compliance in paying Granting Income tax (PPh 21) in Semarang City. It was in form of a descriptive quantitative approach. The type of data used in this study was primary data collected using survey method. 9 independent variables and one dependent variable were involved in this investigation and further analyzed using multiple regression analysis using SPSS 25. It was found that gender influenced taxpayer compliance, while each of the gender had no significant difference. The level of education had a positive effect on taxpayer compliance, the effectiveness of the taxation systems had no effect, the possibility of detection and penalties had a negative and significant effect on taxpayer compliance, tax rates did not have a significant effect on taxpayer compliance, tax system justice had no significant effect significant on taxpayer compliance, social environment had a positive and significant impact on taxpayer compliance, and opportunities for non-compliance had a negative and significant impact on taxpayer compliance. The last, income levels had a positive and significant impact on taxpayer compliance.

**Keywords:** Taxpayer, Income Tax, Income, Tax Compliance

### Abstrak

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi kepatuhan wajib pajak seseorang dalam membayar wajib pajak PPh 21 yang ada di Kota Semarang. Jenis penelitian ini menggunakan pendekatan kuantitatif deskriptif. Jenis data yang digunakan dalam penelitian ini adalah data primer. metode pengumpulan data yang digunakan pada penelitian ini adalah metode survei. Variabel yang dipakai pada penelitian ini berjumlah 9 variabel independen dan 1 variabel dependen. Metode analisis data yang digunakan adalah analisis regresi berganda dengan menggunakan SPSS 25. Hasil penelitian ini menunjukkan bahwa gender memiliki pengaruh terhadap kepatuhan wajib pajak, wajib pajak laki-laki dan perempuan tidak menunjukkan adanya perbedaan yang signifikan. Tingkat pendidikan, berpengaruh positif terhadap kepatuhan wajib pajak, Efektivitas sistem perpajakan tidak memiliki pengaruh, kemungkinan deteksi dan pinalti memiliki pengaruh negatif dan signifikan terhadap kepatuhan wajib pajak, tarif pajak tidak memiliki pengaruh yang signifikan terhadap kepatuhan wajib pajak, Keadilan sistem perpajakan tidak memiliki pengaruh yang signifikan terhadap kepatuhan wajib pajak, Lingkungan sosial memiliki pengaruh positif dan signifikan terhadap kepatuhan wajib pajak, Peluang untuk tidak patuh memiliki pengaruh negatif dan signifikan terhadap kepatuhan wajib pajak, dan Tingkat pendapatan memiliki pengaruh positif dan signifikan terhadap kepatuhan wajib pajak.

**Kata Kunci:** Kepatuhan Wajib Pajak, Pajak, Penghasilan, Pasal 21

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## INTRODUCTION

One of the sources of state revenue that is included in the APBN is from taxation sector. Taxes are an obligation given to every citizen who meets the requirements in accordance with the law to pay an amount of money for coercive state treasuries without receiving direct compensation (Mardiasmo, 2011). There are many types of taxes in Indonesia that contribute supporting to the state budget, one of which is the type of income tax, which is a tax with large revenues every year in Indonesia.

**Table 1.** The Realization of Granting Income Tax (PPH 21) & Total Income Tax (in billion IDR)

Year	Revenue of PPh 21 (realization)	Revenue of Total Income Tax	Contribution (%)
2015	602.308,13	1.205.478,89	49,96
2016	666.212,40	1.249.499,5	53,31
2017	646.793,5	1.304.316,3	49,58
2018	749.977	1.472.908	50,91
2019	818.564,9	1.603.293,9	51,05

Source: Ministry of Finance, 2019

The table above shows that the average income tax contribution to domestic tax revenue was around 50% each year. Thus, income tax was a tax that had a significant influence to support the state revenue and expenditure budget (APBN). However, the increase in domestic tax revenue every year did not fully reflect the success of the taxation system in Indonesia. This was also indicated by the relatively low tax ratio data in Indonesia.

The table below shows that the growth of the tax ratio in Indonesia during the last 5 years has experienced fluctuation. According to the Organization for Economic Co-operation and

Development (OECD), Indonesia is in the lowest rank of the 17 countries affiliated with a tax ratio of 11.5% in 2018.

According to the Ministry of Finance, the international standard or ideal tax ratio is 15%. The tax ratio above shows that the level of taxpayer compliance in Indonesia was still below the international standard figure or Indonesia's ideal tax ratio. At the same time, taxation performance has not been maximum in tax collection. This reason that causes this fiscal imbalance is caused by the expansion of spending that is too large and not matched by high state revenues (Setyoningrum & Purwanti, 2020).

**Table 2.** The Percentage of Tax Ratio in Indonesia 2015-2019

Year	Tax Ratio (%)
2015	11,6
2016	10,8
2017	10,7
2018	11,5
2019	10,7

Source: Directorate General of Taxes 2019

Based on the Director-General of Taxes Regulation No. PER-32 / PJ / 2015, PPh 21 is tax on income in the form of salaries, honorarium wages, donations, and other payments in any name and form in connection with work or position, services, and activities carried out by individual domestic taxes. Indonesia is a country that is included in the category of a country that is densely populated.

The island of Java is the region with the most populous population in Indonesia. Specifically, it has Central Java region with a population density of around 34.55 million people (Statistics Indonesia, 2019). This

condition makes the data on the acquisition of PPh 21 tax revenue in Central Java continues increase which every year. It is in line with a theory saying that a high population will increase the amount obtained from the resident taxpayer (Musgrave 1989).

**Table 3.** The Tax 21 Income in Central Java 2014-2018 (in billion IDR)

Year	Income Tax
2014	2,699,580,19
2015	5,018.799,24
2016	4,757,885,70
2017	5,056,702,39
2018	5,620,529,97

Source: Directorate General of Taxes Regional Office I Central Java 2018

Table 3 shows that the income tax recipients of PPh 21 in 2015 compared to 2014 were significant. This change indicated good progress in the tax system and tax collection in Central Java Province. However, in 2016 the tax 21 income experienced a sharp decline. This had an impact on the gap in the income tax for PPh 21 of 2016.

35 districts/cities in Central Java contributed in supporting the results of income tax 21 in Central Java each year. One of them is Semarang City which is the capital of Central Java Province. In addition, as the capital city of Central Java Province, of course, Semarang City becomes the economic center of Central Java Province. It surely makes Semarang people income has an average rate above other districts/cities.

Apart from being the center of the economy in Central Java, Semarang City is a center for all services related to the regional

administration of Central Java. The city of Semarang has noted that there was always an increase of taxpayers from 2014 to 2018. However, this increase was accompanied by a decrease in registered taxpayers indicated by fluctuating growth. The comparison of tax notification or SPT realization tended to be lower than that of registered SPT taxpayers. It can be assumed that there were still many people in Semarang City who were disobedient in paying their taxpayers.

Taxpayers in Semarang City are still dominated by employee taxpayers compared to non-employee taxpayers or corporate taxpayers. This condition requires improvement in the tax system focusing on increasing taxpayer compliance. By doing so, non-employee taxpayers or taxpayers can fully participate in fulfilling their tax obligations as citizens. Employee taxpayers in Semarang City are taxpayers who have the highest level of compliance ratio compared to other taxpayers.

The growth in the compliance ratio of employees' tax obligations indicates fluctuations from year to year. In 2015 the level of compliance ratio was 76%, in 2016 the level of compliance ratio reached 70%, in 2015 the level of compliance ratio achieved 70%, in 2018 the level of compliance ratio reached 96%, and in 2019 the level of compliance ratio was 82%. These require further action quickly the same things will not occur continuously over a long period of time.

SPT realization data are far proportional to registered taxpayers in Semarang City. This continued from year to year starting from 2014-2018. It was due to the increase in registered taxpayers but still very far from the realization of

SPT. In other words, there still found non-compliance of taxpayers.

The existence of non-compliance could also indicate the ineffectiveness of the tax system in Semarang City in implementing tax collection. The average growth rate of taxpayer compliance in submitting SPT was still very slow, reaching only 1.62% from 2014-2018.

Fischer et al. (1992) Classifies 4 different structural categories regarding factors affecting tax compliance. First is demography. The demographic structure of the Fischer model has two main important factors that have a relationship with tax compliance, namely gender and education factors. Second is tax Structure. The tax structure is divided into three factors, namely the effectiveness of the tax system, the possibility of detection and tax penalties/sanctions, and tax rates.

Third is attitudes and Perceptions. Fischer argues that there are two 2 concepts of attitudes and perceptions that exist in the model, namely the perception of fairness in the tax system and the influence of the surrounding/social environment. And fourth is possibility of Disobedience. The structure of the opportunity for non-compliance is divided into two, including the opportunity for non-compliance and the level of income.

The purpose of this research was to analyze the influence of gender, level of education, the effectiveness of the tax system, the possibility of detection and penalties, tax rates, tax system justice, the influence of the social environment, opportunities for non-compliance, and income levels on mandatory compliance taxes in Semarang City.

## RESEARCH METHODS

This research used quantitative approach by involving primary data collected through survey method. In conducting the survey, the researchers used two instruments, namely interview and the questionnaire. The questionnaire is a data collection technique that does not require the presence of researchers but is sufficiently represented by a list of questions that has been carefully compiled in advance.

It is presented in the form of question items or a scale to respondents according to the investigated variables, namely gender, level of education, the effectiveness of the tax system, probability of detection and penalties, tax rates, tax system justice, social environmental impact, opportunities for non-compliance, and taxpayer income and compliance rates.

Research using a questionnaire list is mostly carried out in qualitative research since it requires opinions of other people or respondents. Once the ideas are collected, those are converted into quantitative data based on the weight (score) of each alternative answer chosen (Sunyoto, 2011).

For sampling technique, this study used non-probability sampling in form of snowball. It was done by sampling data sources which were initially small in number and then enlarged. The urgency of doing it because the few data sources have not been able to provide satisfactory data, so the researchers decided to look for other informants who are used as data sources (Sugiyono, 2017: 218-219).

Multiple linear regression analys using SPSS 25 application was utilized to analyzed the data. It aimed to determine whether or not there was an influence of the independent variable on the dependent variable, namely taxpayer

compliance. To test the quality of the data, the researchers used validity and reliability tests.

Meanwhile, to obtain BLUE regression equation, classic assumption tests was carried out, covering data normality, multicollinearity, heteroscedasticity, and autocorrelation. Different test in form of Independent sample T-test was also conducted to see whether there were differences between male and female taxpayers. The multiple regression analysis equation models can be stated as follows :

$$Y = a + \beta_1X_1+ \beta_2X_2+ \beta_3X_3+ \beta_4X_4+ \beta_5X_5+ \beta_6X_6+ \beta_7X_7+ \beta_8X_8+ \beta_9X_9+e.....(1)$$

Information :

- Y = Taxpayer Compliance
- a = Constant
- X<sub>1</sub> = Gender
- X<sub>2</sub> = Education Level
- X<sub>3</sub> = Possible Detection And Penalty
- X<sub>4</sub> = Effectiveness of The Taxation System
- X<sub>5</sub> = Tax Rate
- X<sub>6</sub> = Fairness of The Taxation System
- X<sub>7</sub> = Influence of Social Environment
- X<sub>8</sub> = Chance of Disobedience
- X<sub>9</sub> = Income Level
- e = error

**RESULTS AND DISCUSSION**

The reliability test can determine whether a research instrument is reliable or not. If the Cronbach's Alpha value > r table, the questionnaire is declared reliable. On the other hand, if the Cronbach's Alpha value < r table, the questionnaire is declared unreliable. Table 4 presents the reality test.

Based on the results of the reliability test, it was found that all variables had Cronbach's alpha> r table value, namely 0.1654. Cronbach's

alpha results were the same in all variables of X<sub>1</sub>, X<sub>2</sub>, X<sub>3</sub>, X<sub>4</sub>, X<sub>5</sub>, X<sub>6</sub>, X<sub>7</sub>, X<sub>8</sub>, and X<sub>9</sub>, so it could be concluded that all the variables were reliable. Further, all items used in each independent variable could be used in this study.

Apart from reliability test, the researchers performed validity test using product-moment person correlation formula. In this test, if r-count > r-table, the results of the item are declared valid, but if r-count> r table, the item is declared invalid (Ghozali, 2013: 27).

**Table 4.** Reliability Test

Variables	Cronbach's alpha	R table	Information
Taxpayer Compliance	0,77	0,1654	Reliable
Gender	0,729	0,1654	Reliable
Education level	0,633	0,1654	Reliable
Possible Detection And Penalty	0,821	0,1654	Reliable
Effectiveness of the Taxation System	0,561	0,1654	Reliable
Tax Rate	0,757		Reliable
Fairness of the Taxation System	0,756	0,1654	Reliable
Influence of Social Environment	0,431	0,1654	Reliable
Chance of Disobedience	0,781	0,1654	Reliable
Income Level	0,459	0,1654	Reliable

Source : Data Processed, 2020

The results of the validity test of the independent and dependent variables in the research in the table 5 showed that the coefficient of correlation gave valid results for each variable. This can be seen from the R count value of each item and the total items of the independent and dependent variables which were greater than the R table value. It implied that the items used were able to measure the variables in the study and the question items used for this study were declared valid.

**Table 5.** Validity Test

One-sample Kolmogorov-Smirnov test			
N	Std.Deviation	Test Statistic	Asymp.Sig (2-tailed)
100	0,95757563	0,075	0,188

Source : Data Processed, 2020

The coefficient of determination ( $R^2$ ) was 0.800. This meant that 80% of the dependent variable, namely Taxpayer Compliance could be explained by the independent variables in this study, namely Gender, Education Level, Tax System Effectiveness, Possibility of Detection and Penalties, Tax Rates, Tax System Fairness, The Influence of Social Environment, Opportunities for Disobedience, and Income Level. Meanwhile, the rest 20% was explained by variables outside of this study factors. The higher the coefficient of determination ( $R^2$ ), the better it would be in explaining the dependent variable in a study.

The t-statistic value for the independent variable  $X_1$  Gender was  $7.962 > 0.1654$ , while its significance value was  $0.000 < 0.05$ . It meant that  $H_a$  was accepted or the independent variable of  $X_1$  (Gender) affected the taxpayer compliance variable. The results of hypothesis testing are in

line with Tjen (2016) that the factors influencing tax compliance in Indonesia are gender factors.

The t-statistic value for the independent variable  $X_2$  (Education level) was  $5.533 > 0.1654$ , while its significance value was  $0.000 < 0.05$ . It made  $H_a$  accepted and meant that the independent variable  $X_2$  (Education level) affected the taxpayer compliance variable. These results are also supported by a research conducted by Putri (2016) that the level of education of a person affects the compliance of taxpayers in paying their taxes.

**Table 6.** Result of Regression Analysis

Variabels	Coefficient	T-statistics	Prob.
Gender	0,412	7,962	0.000
Education level	0,312	5,533	0.000
Possible			
Detection And	0,078	1,507	0,135
Penalty			
Effectiveness of			
the Taxation	-0,292	-4,759	0.000
System			
Tax Rate	0,028	0,487	0,628
Fairness of the			
Taxation	0,112	1,804	0,075
System			
Influence of			
Social	0,310	5,480	0.000
Environment			
Chance of			
Disobedience	-0,560	-10,256	0.000
Income Level	0,201	3,426	0.001

$R^2 = 0,8000$

F-statistics =39,897

Source : Data Processed, 2020

A person with higher level of education will find it easier to understand the provisions and regulations of the applicable taxation field.

According to John (2011), those with higher education certainly understand better and better understand the importance of paying taxes as an obligation as citizens.

The t-statistic value for the independent variable X<sub>3</sub> (The effectiveness of the Taxation System) was  $1.507 > 0.1654$ , while its significance value was  $0.135 < 0.05$ . It caused H<sub>0</sub> accepted and proved that the independent variable X<sub>3</sub> (The level of education) had no effect on the taxpayer compliance variable. This happened due to the significance value of variable X<sub>3</sub> (Education Level) which was greater than the significance of 0.05 and the t-statistic value was smaller than the t table.

These results contradicted the research hypothesis that the effectiveness of the tax system has a significant positive effect on taxpayer compliance. In the same way, this result is not in accordance with a previous research by Kiki (2017) the effectiveness of the taxation system has a positive effect on taxpayer compliance.

However, looking back at the taxation system applied in Indonesia using the self-assessment tax system, this system provides flexibility to taxpayers in calculating and reporting their taxes. Tarjo and Kusumawati (2006) state that self-assessment system has many deficiencies related to giving taxpayers trust to calculate, calculate, pay, and report the tax owed himself, which in practice is difficult to run as expected, even misused (Tarjo and Indrawati, 2006)

The t-statistic value for the independent variable X<sub>4</sub> (The possibility of detection and penalty) was  $-4.759 > 0.1654$ , while its significance value was  $0.000 < 0.05$ , so H<sub>a</sub> was accepted, meaning that the independent

variable X<sub>4</sub> (The possibility of detection and penalty) affected the taxpayer compliance variable. Rasmini (2016) states that tax sanctions are an effective obligation to encourage taxpayers to fulfill their taxpayer obligations.

Therefore, the results obtained from variable X<sub>4</sub> had the same results as to how to trigger effects on taxpayer compliance. However, in this study the tax sanction variable/possibility of detection and penalties had a negative effect which meant that the higher the tax sanctions/the possibility of detection and penalties being applied, the lower one's taxpayer compliance would be.

The t-statistic value for the independent variable X<sub>4</sub> (The tax rate) was  $0.487 > 0.1654$  and its significant-value value was  $0.628 < 0.05$ . This made H<sub>0</sub> accepted, or it meant that the free variable X<sub>4</sub> (Tax rates) did not affect the taxpayer compliance variable. It was because the significant value of the variable X<sub>4</sub> (the tax rate) was greater than the significance of 0.05 and its t-statistic value was smaller than the t table.

Ezer (2017) states that the tax rate variable has a significant effect on taxpayers. According to Kirchlner et.al (2008), reducing the tax rate does not always have an impact on increasing compliance. The t-statistic value for the independent variable X<sub>6</sub> (The Fairness of the Taxation System) was  $1.804 > 0.1654$  and its significance value of  $0.628 < 0.05$ , so H<sub>0</sub> was accepted.

It proved that the independent variable X<sub>6</sub> (Tax system justice) had no effect on taxpayer compliance variables due to the greater significance value of the variable X<sub>4</sub> than the significance of 0.05. This result is inversely proportional to previous research conducted by Fadilah (2016) which discovered that the

Taxation System Justice variable affects taxpayer compliance. However, several studies constitute the basis for the reason that the Taxation System Fairness variable does not affect taxpayer compliance.

In a previous research by Dian (2012), the perception of justice in the tax system is explained by many things, including perceptions of justice in the general justice tax system and distribution of the tax burden, perceptions of justice in the tax system regarding government reciprocity, perceptions of justice in the tax system on special provisions, perceptions of justice in the tax system regarding tax rates, perceptions of fairness about the tax system and personal interests.

The t-statistic value for the independent variable X7 (the influence of the Social Environment) was  $5.480 > 0.1654$ , while its significance value of  $0.000 < 0.05$ . These data made  $H_a$  accepted or it meant that the independent variable X7 (The influence of the Social Environment) affected the taxpayer compliance variable.

These results are in accordance with the most recent research conducted by Nabila (2019) that the results of the social environment have a positive and significant effect on taxpayer compliance. Unity of taxpayers can be influenced by the social environment. This is because the influence of the social environment can trigger behavior to imitate one another if a person is in a good environment (obeying the rules) towards their obligations (Salam 2015; 27).

The t-statistic value for the independent variable X8 (The probability of non-compliance) was  $-10.256 > 0.1654$ , while its significance value was  $0,000 < 0.05$ , meaning that  $H_a$  was accepted or the independent variable X8 (The opportunity to not comply) had an effect on the taxpayer

compliance variable. Ajzen (1991) found that a person's behavior can be influenced by the intention to behave, while the intention itself is influenced by 3 factors, namely subjective norms, behavioral control, and behavioral attitudes.

The t-statistic value for the independent variable X9 (Income level) was  $-3.426 > 0.1654$  and its significance value was  $0.001 < 0.05$ , so  $H_a$  was accepted. It meant that the independent variable X9 (Income level) affected the taxpayer compliance variable. This is in accordance with a previous research by Mardina, et al (2016) that income has a significant effect on taxpayer compliance.

According to Fischer et al (1992) there is a positive relationship between total income and taxpayers. namely the level of income received by the taxpayer resulting in a higher reported income. Thus, it can be concluded that the higher the level of income received by taxpayers will increase the taxpayer compliance.

## CONCLUSION

Based on the results of the discussion the following conclusions are drawn. First, gender variable has an influence on taxpayer compliance. It is seen from results of taxpayers that female and male gender do not show a significant difference in the taxpayer compliance behavior. Second, the education level variable has a positive and significant effect on taxpayer compliance.

The higher the education level of a person's taxpayer, the more obedient he will be. Third, the tax system effectiveness variable does not have a significant effect on taxpayer compliance. Every tax system's effectiveness that is carried out does not have an impact on a person's taxpayer compliance to become more

obedient and obedient. Fourth, the detection probability and penalty variables have a negative and significant effect on taxpayer compliance.

This shows that the firmer the possibility of penalties and penalties being implemented, the lower one's taxpayer compliance in Semarang City will be. Fifth, the tax rate variable does not have a significant effect on taxpayer compliance. This shows that an increase in tax rates will not always result in a person's taxpayer compliance becoming higher and more obedient. Sixth, the tax system justice variable does not have a significant effect on taxpayer compliance.

The increase in justice of the tax system carried out in Semarang City does not affect how a person's taxpayer behaves obediently and obediently to pay taxes. It means that the tax system justice variable has no effect on how a person's taxpayer behaves obediently and obediently. Seventh, the variable of social environment influence has a positive and significant effect on taxpayer compliance. The higher the influence of a good social environment, the more obedient a person's taxpayers will be.

Eighth, the opportunity variable for non-compliance has a negative and significant effect on taxpayer compliance. This means that the higher the chance for non-compliance in the field of taxation, the more deviant and disobedient a person's taxpayer tends to behave in paying his tax obligations. Ninth, the income level variable has a positive and significant effect on taxpayer compliance. The higher the income or revenue from a person's taxpayer, the easier he will pay or complete the taxpayer's obligations.

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