

JABM

JOURNAL of
ACCOUNTING, BUSINESS and MANAGEMENT

- Influence of School Principal Leadership, Work Motivation, and Work Discipline on Teacher Performance in the Bangun Mulia Vocational School**
Sabaruddin Sinulingga, Beti Nurbaiti and Zian Fachrian 1-10
- IFRS Adoption and Audit Delay: The Case of the Large French Listed Companies**
Lobna Loukil 11-27
- A Comparative Analysis of Electricity Companies' Sustainability Reporting in Australia and India**
Mehadi Mamun 28-41
- Impacts of Board Quality on Financial Performance in Conventional and Participatory Banks During and after the Covid-19 Crisis: Evidence from Emerging and Developing Countries**
Achraf Haddad 42-69
- The Influence of Recruitment, Extrinsic Rewards, and Training on Employee Performance in PT. Bakrie Metal Industries Bekasi**
Widi Nugroho and Beti Nurbaiti 70-77
- Do Capital Intensity and Profitability Affect Tax Avoidance in Manufacturing Company in Indonesia?**
Tirta Budi Kusuma and Friska Firnanti 78-85
- Impact of Organisational Culture on Organisational Commitment: Evidence from Pakistan**
Bilal Nawaz Kayani 86-96
- What should a Judiciary Administrator do to Monitor the Manager-Employees Relationship? Evidence from a Sample of Tunisian Confiscated Companies**
Abdelaali Bahri and Faten Zoghلامي 97-111
- Influence of Tax Awareness and Knowledge Against the Compliance of Personal Tax Reporting with Religiosity as an Intervening Variable at the Auliya Insan Utama Foundation**
Rahmad Hidayat, Beti Nurbaiti, and Zian Fachrian 112-123

Influence of Tax Awareness and Knowledge Against the Compliance of Personal Tax Reporting with Religiosity as an Intervening Variable at the Auliya Insan Utama Foundation

Rahmad Hidayat*
Beti Nurbaiti†
Zian Fachrian‡

Abstract

This research was conducted with the aim to determine the direct effect between tax knowledge and tax awareness on tax compliance, and to determine the indirect effect of tax knowledge and tax awareness on tax compliance through intervening variable religiosity. The population in this study were all employees at the Auliya Insan Utama foundation with a saturated sampling method of 94 employees. In this study, the authors used the structural equation modeling (SEM) quantitative method with the help of Lisrel 8.8 software. The test results show there is a positive relationship between tax awareness and tax knowledge on tax compliance, where the value of t- value > 1.96. The test results also show that there is no indirect effect between tax awareness on tax compliance through intervening variable religiosity, as well as no indirect effect between tax knowledge on tax compliance through intervening variable religiosity.

Keywords: tax knowledge, tax awareness, tax compliance, religiosity.

I. INTRODUCTION

Recent crisis in US triggered by sub-mortgage bond and Asia economics turmoil in 1998 raise concern about a financial institution systemic risk contribution. A troubled bank may affect all existing banks because interconnected business transaction among them. Systemic risk become a challenging research topic in recent years (Brownlees & Engle, 2012). There are two views in academic literature which try to unveil impact of banking industry competition level to systemic risk. These two views have a sharp conflicting argument and contradiction: “competition-fragility” and “competition-stability”. Competition-fragility view states higher bank competition level creates fragility in banking system. On the other hand, competition-stability view predicts competition builds more stable banking industry.

Controversy between two opposing views, “competition-fragility” and “competition-stability” may be solved referring to recent research like Martinez-Miera and Repullo (2010) which shows the relationship between competition and bank stability has a pattern that resembles inverse U-shape, which means that increased competition can initially improve banking system stability because competition will encourage banks to be more efficient and because there is no dominant bank in the credit market so that the selection of bank credit customers becomes more prudent. But, if the competition continues to increase at some level, excessive competition will cause what is predicted by

* Master of management program students. Faculty of Economics and Business, University of Bhayangkara Jakarta Raya, Indonesia. E-mail: rahmadhidayat_ips@yahoo.co.id.

† Assistant professor. Lecturer in the master of management. Faculty of Economics and Business University of Bhayangkara Jakarta Raya, Indonesia. E-mail: bettysigit@gmail.com.

‡ Lecturer. Faculty of Economics and Business, University Pranata Indonesia. E-mail: zian.f11@gmail.com.

the view of “competition-fragility” that banking system becomes more fragile. The relationship between competition and banking system stability is not linear and resembles quadratic function.

To test empirically two competing theoretical view (“competition-fragility” and “competition-stability”), we test the relationship of the bank’s competitiveness and the bank contribution to systemic risk. I propose a hypothetical quadratic function to describe relationship between systemic risk and bank competition.

The biggest challenge in systemic risk research is to determine the exact definition of systemic risk and how to measure it (Danielsson et al., 2016; Anginer et al., 2018). There are quite diversified systemic risk definitions and each definition produces a different measurement method

The most basic problem in systemic risk modeling is the availability of financial data of each bank and how we can measure the correlation of individual bank’s financial condition with other banks is not always available to researchers who do not. Therefore, researchers build a systemic risk measurement model that fully uses market data which is can be obtained from stock market. Assuming financial markets are efficient, market data fully reflects the intrinsic condition of each bank. The systemic risk model in financial institutions that uses financial market data is the systemic expected shortfall proposed by Acharya (2009) where SES measures the contribution of each bank to systemic risk by observing the market price of each bank on the stock exchange and its correlation with the overall market.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Several studies explain the importance of tax compliance with state revenue. Waluyo (2016), examines the effect of adding NPWP, tax audit, tax collection and tax compliance to simultaneous and partial tax revenue. The results of his research, among others, showed that 1) increasing the number of taxpayers (addition of NPWP) had an effect on tax revenue, 2) tax compliance had an effect on tax revenue, and 3) addition of taxpayers (NPWP), tax audits, tax collection and compliance taxes simultaneously affect tax revenue. According to Muslichah (2015), the effect of religiosity has a positive and significant effect on compliance behavior.

2.1. Understanding Tax

According to Adriani (2000), “taxes are public contributions to the state (which can be forced) that are owed by those who are required to pay them according to regulations (laws) with no achievement back which can be directly appointed and the use is to finance public expenditures due to the duty of the state to administer the government”. According to Sunarko (1998), “tax as an obligation to hand over part of the wealth to the state treasury is due to a situation, event, and act which gives a certain position, but not as a punishment, according to regulations set by the government and can be forced, but there is no reciprocal service from the state directly, to maintain public welfare”.

Based on the foregoing understanding, it can be concluded that: (1) taxes are levied based on laws and regulations that are enforceable; (2) tax payments cannot be demonstrated by individual counterparts by the government; (3) taxes are levied by the state, both the central and regional governments; (4) tax is intended for government expenditures, which if there is still a surplus of income, is used to finance public investment; and (5) tax can also have a purpose other than budgetary, which is to regulate.

2.2. Tax Compliance

In Al-Maghrebi et al. (2016), tax compliance is defined by various official tax administration agencies such as the Internal Revenue Service (IRS) in the United States and the Inland Revenue Board of Malaysia (IRBM) as the level of taxpayer willingness to comply with tax regulations voluntarily and calculate all necessary taxes, also declare the correct income and pay all taxes, penalties, and interest on time by claiming actual deductions and exceptions. According to James (1991) in Adimasu and Daare (2017), tax compliance is defined as the reporting of all income from various sources and payment of all tax obligations by meeting the legal requirements and tax regulations.

Based on the various opinions above, the authors can conclude that tax compliance is the awareness and willingness of taxpayers to comply with tax regulations that apply in a country, and are willing to pay and report taxes on income on a voluntary and timely basis.

2.3. Tax Awareness

According to Tulenan et al. (2017), taxpayer awareness is a condition where taxpayers know, understand and implement tax provisions correctly and voluntarily. But in reality there are still many people who are not aware of their tax obligations and still try to avoid tax efforts so as not to bear a large tax burden. Hassan (2017) in Boualam (2018) defines tax awareness is that taxpayers are convinced that income will be taxed. This requires that tax authorities rationalize public expenditure so that taxpayers feel that public resources provide direct and indirect benefits and services.

Based on some of the above understanding, the writer can conclude that tax awareness is a condition where taxpayers understand or know their taxation rights and obligations and have the ability and voluntary desire to fulfill their tax obligations, because taxpayers feel that public resources provide direct and indirect benefits and services directly to the taxpayer.

2.4. Tax Knowledge

According to Fauziati et al. (2016) in Newman et al. (2018), states that knowledge of taxation in general is an understanding of the concept of essential tax policies implemented in a country. Kasipillai (1997) in Udin (2015) states that tax knowledge refers to an understanding or awareness of the basic rules and regulations established by the income tax law in connection with the responsibilities of taxpayers in submitting their tax return forms.

Widayati and Nurlis (2010) in Haryaningsih (2018), stated indicators of tax knowledge are as follows: (1) ownership of NPWP; (2) understanding of taxation rights and obligations; (3) basic understanding of taxation; (4) understanding the self assessment system; (5) understanding of sanctions if committing tax violations; (6) understanding of non-taxable income (PTKP), taxable income (PKP) and tax rates; and (7) understanding tax regulations through socialization.

2.5. Religiosity

According to Mitayani (2019), religiosity is an impulse that exists in individuals to do good as they should be regulated in religion, such as believing in the existence of God, carrying out all commands and avoiding his prohibitions. According to Worthington et al (2003) in Jun and Yoon (2018), religious affiliation is self-identification of a person's association with religion, such as being Muslim, Christian, or Buddhist. Religious commitment is defined as the extent to which a person embraces religious values, beliefs, and practices and uses them in everyday life. According to Ali (2013), religiosity

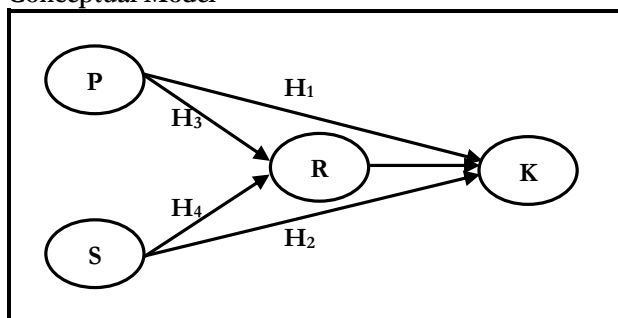
commitment is divided into two types: (1) intrapersonal religious commitment, which comes from the beliefs and attitudes of individuals; and (2) interpersonal religious commitment, which comes from the involvement of individuals with religious communities or organizations.

2.6. Conceptual Model

Based on the literature review above, there is a relationship between tax knowledge (PP), tax awareness (SP) on tax compliance (KP), and religiosity (RG) as an intervening variable. To explain the relationship between PP, SP, KP and RG variables, it can be seen in the following framework of thinking:

Figure 1

Conceptual Model



Notes: PP= tax knowledge, SP= tax awareness, KP= tax compliance, and RG= religiosity.

2.7. Research Hypothesis

Hypothesis 1 (H₁): there is a direct influence between tax knowledge on tax compliance.

Hypothesis 2 (H₂): there is a direct influence between tax awareness on tax compliance

Hypothesis 3 (H₃): there is an indirect effect between tax knowledge on tax compliance through intervening variable religiosity.

Hypothesis 4 (H₄): there is an indirect effect between tax awareness on tax compliance through intervening variable religiosity.

III. RESEARCH METHODOLOGY

The study was conducted at the Auliya Insan Utama foundation, located at Jl. Jombang Raya No. 01 RT. 001/RW. 007 Perigi, Pondok Aren, Kota Tangerang Selatan, Banten, during the period from 1 to 30 June 2020. The method used in this study is a quantitative method. Samples taken in this study were 94 people, consisting of the Principal, Homeroom Teacher, Teacher, Manager and Administrative and General Staff. Data were obtained primarily by distributing research questionnaires to these respondents.

Data is processed using Lisrel software because it contains simultaneous structural equations (Wijanto, 2015). SEM aims to test the relationships between variables that exist in a model. Structural equation modeling can be described as an analysis that combines a factor analysis approach, structural model, and path analysis. This study uses the Confirmatory Factor Analysis technique on SEM which is used to confirm the most dominant factors in a group of variables. To get the best model, through CFA selection of valid latent variable indicators with standardized loading factor (SLF) ≥ 0.50 is selected.

According to Wijanto (2015), the SEM program through its trajectory diagram and mathematical model describes the influence relationship between the variables in it. In

general, we can distinguish the influence or what is more popular with the term “effect” to the direct effect, indirect effect and total effect.

Table 1
Details of the 9 Goodness of Fit Index (GOFI) Indicators

GOFI Indicator	Description of the GOFI Indicator	Standard Values for Good Match
RMSEA	Root Mean Square Error of Approximation	≤ 0.08
NFI	Normed Fit Index	≥ 0.90
NNFI	Non-Normed Fit Index	≥ 0.90
CFI	Comparative Fit Index	≥ 0.90
IFI	Incremental Fix Index	≥ 0.90
RFI	Relative Fit Index	≥ 0.90
Std. RMR	Standardized Root Mean Square Residual	≤ 0.05
GFI	Goodness of Fit Index	≥ 0.90
AGFI	Adjusted Goodness of Fit Index	≥ 0.90

Source: Wijanto (2015).

A variable has good validity to the construct or latent variable if the value of standardized loading factor (SLF) ≥ 0.50. A good construct reliability is if the value of construct reliability (CR) ≥ 0.70 and variant extract (VE) ≥ 0.50. The formula used is as follows:

$$CR = \frac{(\sum \text{Standardized Loading})^2}{(\sum \text{Standardized Loading})^2 + \sum \text{Error}} \dots\dots\dots (1)$$

$$VE = \frac{\sum \text{Standardized Loading}^2}{N} \dots\dots\dots (2)$$

Where N is the number of observed variables.

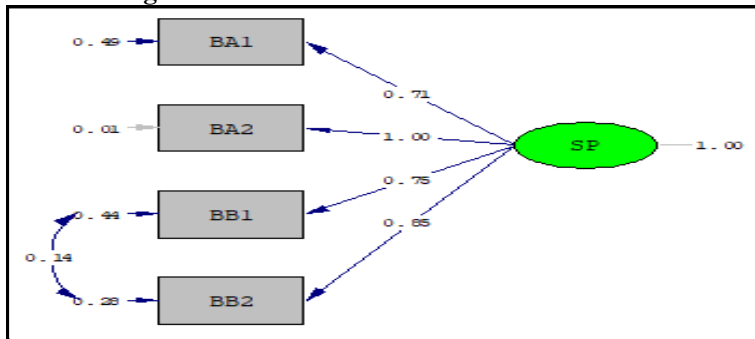
The fit/structural model with a significance level of 0.05, the t-value of the structural equation must be ≥ 1.96. The hypothesis is accepted if the absolute value of t (t-value) ≥ 1.96, and the coefficient of t-value (either positive or negative) matches the relationship between the variables listed in the research hypothesis.

IV. RESULTS AND DISCUSSIONS

The results of data processing from the model fit test, the validity and reliability test have good indicators, where the output image can be seen in the section below:

4.1. Measurement Test of SP

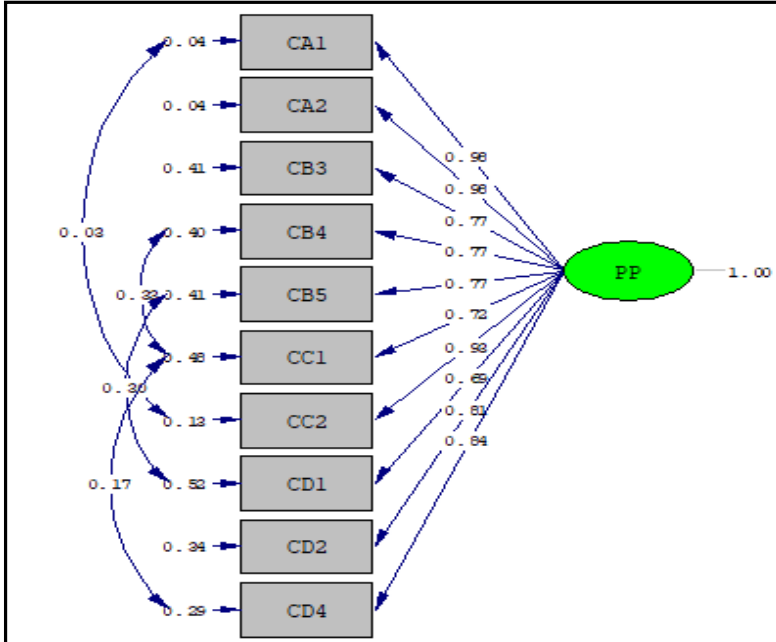
Figure 2
SP Path Diagram



Where: Chi-square= 2.24, df= 2, p-value= 0.22662, RMSEA= 0.064

4.2. Measurement Test of PP

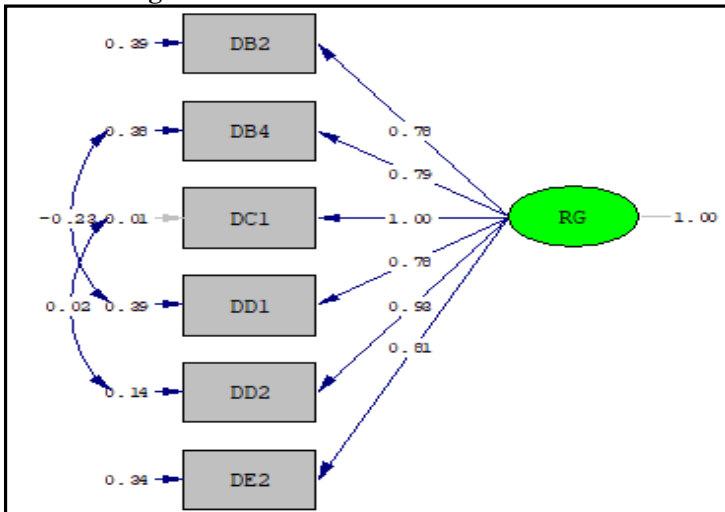
Figure 3
PP Path Diagram



Where: Chi-square= 34.63, df= 31, p-value= 0.29867, RMSEA= 0.064

4.3. Measurement Test of RG

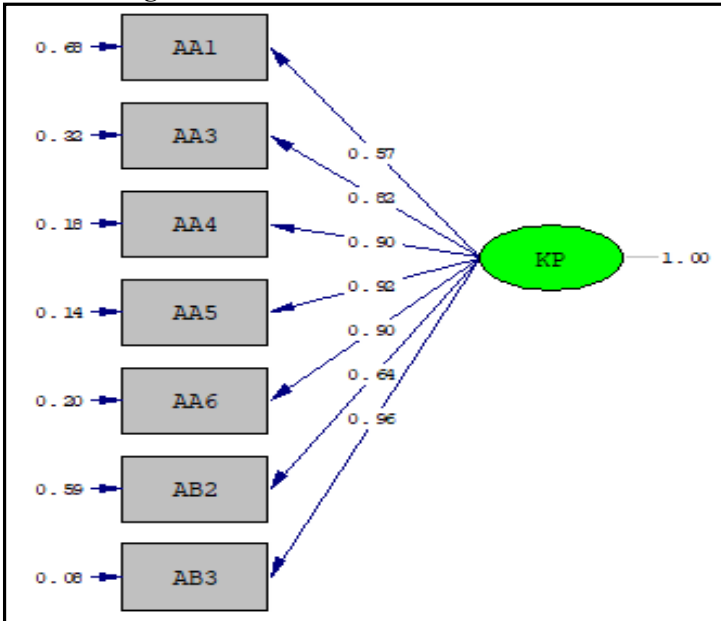
Figure 4
RG Path Diagram



Where: Chi-square= 9.63, df= 8, p-value= 0.29179, RMSEA= 0.084

4.4. Measurement Test of KP

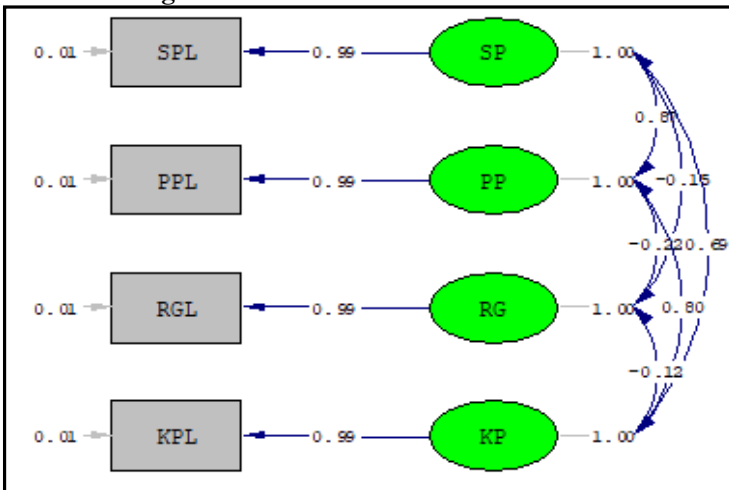
Figure 5
KP Path Diagram



Where: Chi-square= 14.54, df= 14, p-value= 0.41065, RMSEA= 0.036

4.5. Confirmatory Factor Analysis (CFA) Test

Figure 6
CFA Path Diagram

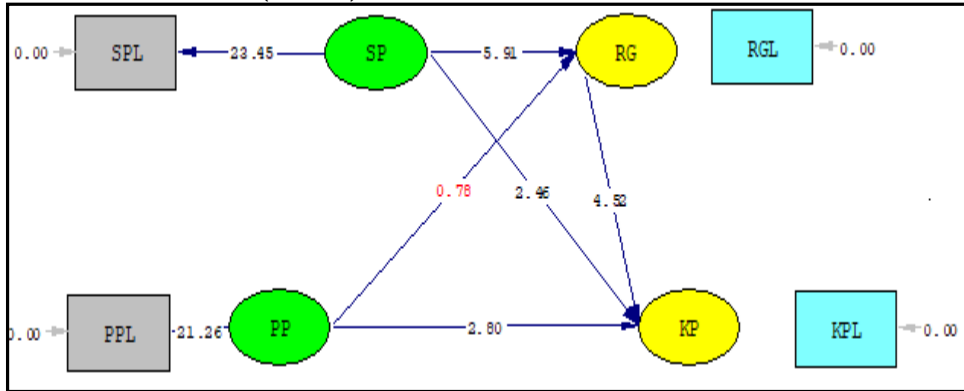


Where: Chi-square= 0.00, df= 0, p-value= 1.00000, RMSEA= 0.000

4.6. Structural Model Test/Hypothesis Test

Figure 7

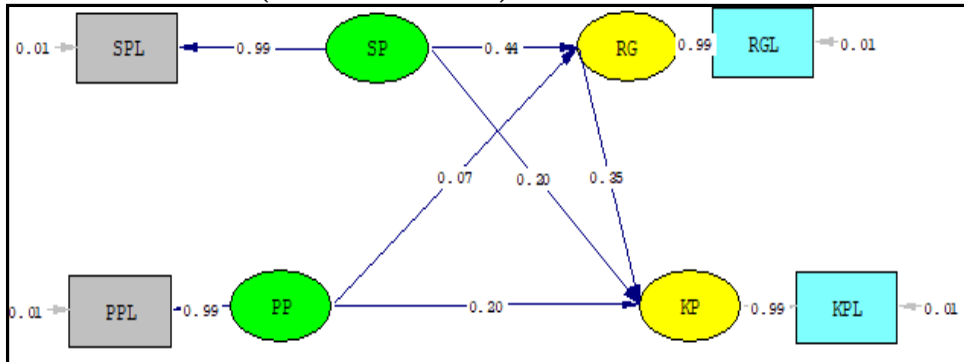
Structural Model Test (t-Value)



Where: Chi-square= 0.00, df= 0, p-value= 1.00000, RMSEA= 0.000

Figure 8

Structural Model Test (Standard Coefficient)



Where: Chi-square= 0.00, df= 0, p-value= 1.00000, RMSEA= 0.000

Table 2

Hypothesis Results

Description	Variables Relationship	t-Value	Standard Coefficient			Conclusion
			Direct Effect	Indirect Effect	Total Effect	
Hypothesis 1	There is a direct relationship between SP latent variables with KP	2.46	0.20	-	0.20	Hypothesis 1 was accepted and because of the absolute value of t-value > 1.96 and there was a positive relationship between SP and KP variables
Hypothesis 2	There is a direct relationship between PP latent variables and KP	2.80	0.20	-	0.20	Hypothesis 2 was accepted and because of the absolute value of t-value > 1.96 and there was a positive relationship between PP and KP variables

To be continued Table 2.

Description	Variables Relationship	t-Value	Standard Coefficient			Conclusion
			Direct Effect	Indirect Effect	Total Effect	
Hypothesis 3	There is an indirect relationship between SP latent variables with KP through RG	-	0.20	0.154	0.354	Hypothesis 3 was rejected because the coefficient of indirect effect < direct effect; so it can be concluded that there is no indirect effect from SP to KP through RG
Hypothesis 4	There is an indirect relationship between PP latent variables and KP through RG	-	0.20	0.0245	0.2245	Hypothesis 4 was rejected because the coefficient of indirect effect < direct effect; so it can be concluded that there is no indirect effect from PP to KP through RG

The test results found that hypothesis 1 was accepted because the absolute value of t-value > 1.96 is that there is a positive relationship between the variables of tax awareness and tax compliance. The next test result is hypothesis 2 is accepted because the absolute value of t-value > 1.96 is that there is a positive relationship between the variables of tax knowledge and tax compliance. The results of hypotheses 3 and 4 are show that there is no indirect effect between tax awareness on tax compliance through intervening variable religiosity, as well as no indirect effect between tax knowledge on tax compliance through intervening variable religiosity.

Hypothesis 1 is in line with Yayuk et al. (2017), who conducted research with the aim of providing insight into the needs the government for ongoing socialization about the importance of paying taxes. His research also aims to analyze tax awareness, whether it can mediate the knowledge and understanding of tax regulations on tax compliance or not. The results showed that knowledge, understanding of tax regulations and tax awareness together contributed to tax compliance.

Hypothesis 2 is in accordance with research results Hardiningsih et al. (2020), who analyze the effect of tax knowledge, tax sanctions, and tax socialization of tax compliance, which is mediated and moderated by the level of tax awareness and tax education, respectively. The results showed that tax knowledge, tax sanctions, and tax socialization all had a significant positive effect on tax awareness and tax compliance. Not in line with the results of the study above, Kamil (2015) found that tax knowledge has a negative and significant relationship to taxpayer compliance. This shows that taxpayers who have a good level of tax knowledge will actually look for loopholes to avoid or reduce tax obligations. These results are in line with the results of research by Lestari and Wicaksono (2017) namely knowledge about tax does not significantly influence tax compliance.

Hypothesis 3 and 4 are in line with Nurhimah's research (2018) which shows that the variable of religiosity does not affect tax compliance. Religiosity refers to an individual's commitment to his religion. This is because there is no linkage between

religion and taxation. The role of religiosity that has no effect on tax compliance occurs because some UMKM taxpayers surveyed consider paying taxes only concerning formal worldly affairs and is not a religious obligation.

The inability of the variable religiosity in moderating other variables, also found by Fauziah and Murharsito (2019) who examined religiosity in moderating the influence of financial ethics on ethical behavior (ethical attitudes), where the result is the religiosity variable as a moderating variable unable to moderate the relationship between financial ethics and behavior ethical. Ansar et al. (2018) shows extrinsic religiosity does not moderate the relationship between financial ethics and tax avoidance. This is because individuals who have extrinsic religious orientations tend to use religion for their own purposes and fulfill their own interests, even those individuals are motivated to use their religion for personal gain. This happens when most of the individuals assume that tax avoidance is ethical to do where most individuals assume that tax avoidance can be seen as an ethical action because the tax fund's they have paid will only be in vain by not getting benefits or rewards and will only be corrupted by the government.

V. CONCLUSION

The conclusions of this study are as follows:

1. There is a positive influence between tax awareness on tax compliance. This means that the increase in tax awareness will increase tax compliance, and vice versa, the decrease in tax awareness will also reduce the level of tax compliance.
2. There is a positive influence between tax knowledge on tax compliance. This means that the increase in tax knowledge, will also increase tax compliance, and vice versa, the lack of tax knowledge, will reduce the level of tax compliance.
3. Tax awareness has no effect on tax compliance through intervening variable religiosity. Good tax awareness, supported by a good level of religiosity, does not positively affect tax compliance.
4. Tax knowledge has no effect on tax compliance through intervening variable religiosity. Good tax knowledge supported by a good level of religiosity does not positively affect tax compliance.

From the results above, it can be concluded that although most employees of the Auliya Insan Utama foundation still do not have a TIN, they actually have adequate understanding and awareness of the importance of taxes for the country's development. That is due to the more intensive tax socialization by the Directorate General of Taxes, both through social media, and direct socialization at the Tax Service Office. In addition, the management of the Auliya Insan Utama foundation in collaboration with the tax consultant, has conducted several socialization and training courses on taxation of its employees. The ownership of NPWP as the initial media for reporting and depositing taxes to the state, needs to be socialized again to the employees of the Auliya Insan Utama foundation because the current management process is very easy and can be online (online).

Good tax awareness is supported by a good level of religiosity, does not positively affect tax compliance. Based on interviews with several respondents, namely employees of the Auliya Insan Utama foundation, some respondents in this study have the notion that tax obligations are two different things from religious obligations, and consider tax payments not to be obligations, as religious obligations must be fulfilled such as zakat. Some respondents also think that taxation tends to be despotic, because tax, which is the largest component of state revenue, makes tax officials aggressively try to achieve tax revenue targets by all means.

Good tax knowledge is supported by a good level of religiosity, does not positively affect tax compliance. Some respondents in this study had the notion that double taxation had occurred, that is, when income had been deducted with income tax, but then when the income was spent on goods and services, still we have to pay the value added taxes of 10 %. There is also an assumption that tax should not be used as the main source of state revenue, but state revenue can be obtained by optimizing oil and gas management and good BUMN management. A more extreme view of some respondents is the assumption that tax avoidance is considered as an ethical action because tax funds that have been paid in part are corrupted by government and private entities by inflating the state budget and spending unnecessary goods and services.

Adequate tax knowledge supported by a good level of religiosity is proven not to have an effect on tax compliance, likewise a good tax awareness supported by a good level of religiosity, does not positively influence tax compliance. This is caused by various negative opinions from some foundation employees regarding taxation as explained previously. For this reason, it is necessary to further socialize to employees of Auliya Utama Insan that in the teachings of various religions, God commands that humans, in addition to worship, which is to obey the commands and stay away from God's prohibition, must also be able to live in society, work and sacrifice for the welfare of the community, including by paying taxes.

REFERENCES

- Adimasu, N. A., & Daare, W. J. (2017, November). Tax awareness and perception of tax payers and their voluntary tax compliance decision: Evidence from individual tax payers in SNNPR, Ethiopia. *International Journal of Scientific & Research Publications*, 7(11), 686-695. <https://www.ijsrp.org/research-paper-1117/ijsrp-p7184.pdf>.
- Adriani, P. J. A. (2000). *Pajak dan pembangunan*. Jakarta: UI Press.
- Ali, N. R. M. (2013). *The influence of religiosity on tax compliance in Malaysia*. Retrieved December 31, 2019, from <http://hdl.handle.net/20.500.11937/2069>.
- Al-Maghrebi, M. S., Ahmad, R., & Palil, M. R. (2016, August). Budget transparency and tax awareness towards tax compliance: A conceptual approach. *South East Asia Journal of Contemporary Business, Economics & Law*, 10(1), 95-101.
- Ansar, R., Mahdi, S. A. R., & Susi, W. (2018). The relationship of money ethics on tax evasion with intrinsic religiosity, extrinsic religiosity, and materialism as moderating variables (case on private taxpayers listed in KPP Pratama Ternate). *Accountability*, 7(2), 33-47.
- Asrinanda, Y. D. (2018). The effect of tax knowledge, self assessment system, and tax awareness on taxpayer compliance. *International Journal of Academic Research in Business & Social Sciences*, 8(10), 539-550. <https://doi.org/10.6007/ijarbss/v8-i10/4762>.
- Boualam, O. (2018, July 23rd-24th). *Tax awareness and social responsibility case study of Algeria* (pp. 24-27). Proceedings of ISER 142nd International Conference, Barcelona, Spain. https://www.worldresearchlibrary.org/up_proc/pdf/1798-153577497424-27.pdf.
- Fauziah, F. E., & Murharsito, M. (2019). The effect of money ethics on ethical attitudes with religiosity as the moderating variable. *Media Economics & Management*, 34(1), 70-84. <https://doi.org/10.24856/mem.v34i1.912>.
- Hardiningsih, P., Januarti, I., Oktaviani, R. M., & Srimindarti, C. (2020). The determinants of taxpayer compliance with tax awareness as a mediation and education for moderation. *Scientific Journal of Accounting & Business*, 15(1), 49-60.

- Haryaningsih, I. (2018). *The influence of tax knowledge, quality of tax service, and tax awareness on the motivation of paying taxes for individual taxpayers at KPP Pratama Kebumen*. Retrieved December 31, 2019, from <https://eprints.uny.ac.id/60514/>.
- Jun, B. W., & Yoon, S. M. (2018, October). Taxpayer's religiosity, religion, and the perceptions of tax equity: Case of South Korea. *Religions*, 9(11), 1-15.
- Kamil, N. I. (2015). The effect of taxpayer awareness, knowledge, tax penalties and tax authorities services on the tax compliance: Survey on the individual taxpayer at Jabodetabek and Bandung. *Research Journal of Finance & Accounting*, 6(2), 104-111.
- Lestari, T., & Wicaksono, M. (2017). Effect of awareness, knowledge and attitude of taxpayers tax compliance for taxpayers in tax service office Boyolali. *International Journal of Economics, Business & Accounting Research (IJEBAR)*, 1(1), 12-25.
- Mitayani, S. P. (2019). *The influence of understanding of taxation, love of money, religiosity, subjective norm, and likelihood of detecting fraud on taxpayers' perceptions of tax evasion ethics (case study on individual taxpayers registered at the Pratama Surakarta Tax Service Office)*. Retrieved December 31, 2019, from <http://eprints.ums.ac.id/71689/>.
- Muslichah. (2015). The effect of simplification on tax compliance and religiosity as moderating variable. *Finance & Banking*, 19(1), 98-108.
- Newman, W., Mwandambira, N., Charity, M., & Ongayi, W. (2018). Literature review on the impact of tax knowledge on tax compliance among small medium enterprises in a developing country. *Journal of Legal, Ethical & Regulatory Issues*, 22(4), 1-15.
- Nurhimah, D. (2018). *The influence of religiosity, implementation of e-filing and tax compliance fees on MSMEs tax compliance (case study of MSME taxpayers registered at the Sukoharjo Primary Tax Service Office)*. Retrieved March 23, 2020, from <http://eprints.iain-surakarta.ac.id/2415/>.
- Sunarko. (1988). *Taxation*. Bandung: Armus.
- Taxation, D. G. (2019). *Ratio tax (tax ratio) from time to time*. Retrieved November 16, 2019, from <https://www.pajak.go.id/id/86-rasio-pajak-tax-ratio-dari-masa-ke-masa>.
- Tulenan, R. A., Sondakh, J. J., & Pinatik, S. (2017). The influence of taxpayer awareness, fiscal service quality, and tax sanctions on individual taxpayer compliance at KPP Pratama Bitung. *Accounting Research Journal Going Concern*, 12(2), 296-303. <https://doi.org/10.32400/gc.12.2.17682.2017>.
- Udin, N. M. (2015). *Malaysian tax system and individual tax knowledge* (pp. 1-26). Retrieved December 31, 2019, from <https://www.semanticscholar.org/author/N.-M.-Udin/96972845?sort=inf luence&page=3>.
- Waluyo. (2016). The effect of addition of taxpayers number, tax audit, tax billing, and taxpayers compliance toward tax revenue. *The Accounting Journal of BINANLAGA*, 1(1), 37-44.
- Wijanto, S. H. (2015). *Metode penelitian menggunakan structural equation modeling dengan Lisrel 9*. Jakarta: Lembaga Penerbit Fakultas Ekonomi UI.
- Yayuk, N. R., Margono, S., Eka, A. T., & Sudjatno. (2017). The role of taxpayer awareness, tax regulation and understanding in taxpayer compliance. *Journal of Accounting & Taxation*, 9(10), 139-146. <https://doi.org/10.5897/jat2017.0267>.