

# The Influence of Taxation Knowledge, Awareness of Tax Payers, And the Effectiveness of the Tax System against Taxpayer Compliance (Study on the Tax Payers of Private Entrepreneurs in the Cikarang Region)

Riani Chandra Dewi\*

University of Mercu Buana, Jl. Meruya Selatan No.1, Rw.1, Meruya Sel., Kec. Kembangan, Kota Jakarta Barat, Daerah Khusus Ibukota Jakarta 11650, Indonesia

DOI: 10.36348/SJEF.2019.v03i09.008

| Received: 30.08.2019 | Accepted: 07.09.2019 | Published: 29.09.2019

\*Corresponding author: Riani Chandra Dewi

## Abstract

The purpose of this study is to examine how much influence tax knowledge, taxpayer awareness and tax system effectiveness has on taxpayer compliance. The population of this study is 7,355 private business taxpayers in the Cikarang Region of Bekasi, then samples were drawn using method convenience sampling to obtain 93 samples. The analytical method used is quantitative and analytic statistics used are multiple linear regression analysis. The results showed that the awareness of taxpayers did not affect the compliance of taxpayers while tax knowledge and the effectiveness of the taxation system affected the compliance of individual business taxpayers in the Cikarang region. The data analysis technique used in this study was SPSS v.25.

**Keywords:** Taxation Knowledge, awareness of tax payers, the effectiveness of the tax system, Taxpayer Compliance.

**Copyright @ 2019:** This is an open-access article distributed under the terms of the Creative Commons Attribution license which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use (NonCommercial, or CC-BY-NC) provided the original author and source are credited.

## INTRODUCTION

State expenditures such as subsidies are increasingly increasing, the government must increase its main source of income, namely revenue from the taxation sector. This is seen from the terms of the State Budget (APBN) each year, where revenue from the tax sector is the most dominant revenue. Given the importance of the role of taxes, the Directorate General of Taxes under the auspices of the Ministry of Finance has made various strategic efforts to maximize tax collection. One obstacle that can hamper the effectiveness of tax collection is tax compliance (Tax Compliance). Taxpayer compliance must be applied in every individual taxpayer to pay and report taxes on time. Sri Mulyani Indrawati [1] suggested that the level of tax compliance is still low tax compliance. According to him, there are still many entrepreneurs who do not obey paying taxes. Yon Aarsal [2] revealed that the low tax revenue from entrepreneurs is due to the lack of comparative data on non-employee taxpayers' income. Meanwhile, the tax reporting mechanism in Indonesia is based on the taxpayer's self-assessment. Robert Pakpahan [3] of 36 million WPs who had to report SPT, only 12.50 million reports or 72.60% of WPs reported SPT. Adilega Tanius [4] The

target of tax revenue to the West Java II Regional Tax Office in 2017 is 33.7 trillion until December 2017. But for taxpayer compliance in the West Java II Regional Tax Office is still low, due to the lack of tax knowledge. Dedi Suhartoni [5] revealed the level of compliance of individual taxpayers in the scope of work of the West Java II Regional Tax Office is very low, the influencing factor is caused by the lack of taxation knowledge on the implementation of the self system assessment. Especially from the business community, the taxpayer who was monitored said that his business was losing money. Yoyok Satiotomo [6] revealed that taxpayer compliance among entrepreneurs to pay taxes is still low, the phenomenon is influenced by the level of taxpayer awareness that is still low. In addition, not a few who are not open in reporting financial transactions that have an impact on the amount of tax value that is not appropriate. Wisniati Arifah [7] said that Taxpayer Awareness (WP) in Bekasi City to carry out its obligation to report Tax Notification (SPT) is still quite minimal. Fiki Ariyanti [8] revealed that individual taxpayers are still afraid to report the SPT using e-filing. There are still many taxpayers who are reluctant to use it for reasons they do not understand. Concerns about using e-filing when delivering SPT in large

quantities. The main problem if at any time the internet experiences errors or down so that the data is not recorded, lost and instead does not enter the DG Tax database. Waluyo [9] revealed that efficiency of taxes, profitability and growth of assets have an impact on leverage. This shows that companies tend to use taxes efficiently by maximizing costs, which can be reduced by income by using debt. However, for some entrepreneurs, taxes are considered as an expense that automatically reduces the profits received by the company. Others see the tax report process as very difficult and time-consuming. Cikarang is an area in Bekasi Regency which is an industrial sector. Cikarang's position as an industrial center in the West Java Regional Tax Office II plays an important role in Indonesia's second largest tax contributor. The achievement of the tax revenue target in the West Java Regional Tax Office II is 144.68% which is Rp 5.7 trillion from the target of Rp 3.9 trillion. But the level of taxpayer compliance in fulfilling his tax obligations is still relatively low, no exception for individual business taxpayers.

Research on the influence of tax knowledge, awareness of taxpayers and the effectiveness of the taxation system on taxpayer compliance has been conducted by several researchers. Research conducted by Eka Susilawati [10] reveals that tax knowledge affects the compliance of business people's individual taxpayers, this is because knowledge of regulations will encourage Taxable Entrepreneurs to be able to be submissive, obedient and will make them carry out their rights and obligations honestly in carrying out its tax obligations. Nurlis and Islamiah Kamil [11] revealed that knowledge does not affect taxpayer compliance, this is because good tax knowledge is not always expected to comply with tax obligations because some may have been misused in their efforts to avoid taxes. Oladipupo, AO and Obazee, U [12] revealed that taxation knowledge influences taxpayer compliance, this is because knowledge about taxation plays an important role, so that taxpayers can carry out their tax obligations properly and correctly. Raja Resna Oktadini [13] revealed that knowledge of tax regulations does not affect taxpayer compliance. This means that the education received by the taxpayer does not guarantee that a taxpayer is more aware of his willingness to pay tax obligations. Natrah Saad [14] revealed that tax knowledge has an effect on taxpayer compliance.

Niway Ayalew Adimasu [15] the results of the study revealed that awareness of taxpayers affects tax compliance. Awareness of taxpayers can be seen from the seriousness and desire of taxpayers to fulfill their tax obligations as indicated in the understanding of taxpayers on the function of taxes and the seriousness of taxpayers in paying and reporting taxes. Istika Herliani Ulfa [16] revealed that taxpayer awareness has no effect on taxpayer compliance, Lack of awareness by taxpayers is followed by lack of capacity to pay,

taxpayers who don't intentionally disobey, neglect. Taxpayers feel that the obligation to pay taxes does not have added value directly to him. Dyah Sawitri [17] revealed that taxpayer awareness influences taxpayer compliance. Siti Nurlaela [18] revealed that awareness of taxpayers has no effect on taxpayer compliance, this proves that respondents are not yet aware that tax payment is a very important thing for the State. Januar Dio Brata [19] shows that awareness of taxpayers has a significant effect on taxpayer compliance, taxpayers who are tax conscious, will have confidence about the importance of paying taxes to help carry out state development.

Popi Fauziati [20] revealed that the effectiveness of the taxation system has an effect on taxpayer compliance. The effectiveness of the taxation system can help taxpayers in carrying out all tax processes on time such as tax payments, SPT reporting, and additional information about tax regulations easily wherever WP is located. Mawaddah Warohmah [21] revealed that the effectiveness of the taxation system had no effect on taxpayer compliance. The main problem if at any time the internet experiences errors or down so that the data is not recorded, lost and instead does not enter the DG Tax database. Ainil Huda [22] revealed that the effectiveness of the taxation system has an effect on taxpayer compliance. An internet-based taxation system has been utilized by WP and is considered to facilitate taxpayers in fulfilling their tax obligations. Inna Navitasari Zahra [23] revealed that the effectiveness of the taxation system does not affect taxpayer compliance. The problem is that taxpayers are afraid that the data will not be recorded and not entered in the DG Tax database. This happens because there is a lack of socialization regarding tax systems that is and is less known by taxpayers. Muhammad Ilham [24] revealed that the effectiveness of the taxation system has an effect on taxpayer compliance.

## **DISCUSSION, FRAMEWORK FOR THINKING AND HYPOTHESES**

### **DISCUSSION**

#### **The Theory of Compliance (Compliance Theory)**

The first compliance theory expressed by Allingham, Sandmo [25] this compliance theory assumes that the high level of non-compliance can be seen from a person's economic side. This theory reveals that no individual is willing to pay taxes voluntarily, therefore individuals will always oppose to pay taxes (risk aversion). Individuals are assumed to have a fixed income that must be reported to the government to determine the amount of tax that must be paid. Unreported income is not taxed, but the consequences are that individuals may be audited with a penalty of equal amount to be paid for any income that is not taxed.

## **Taxpayer compliance**

Siti Kurnia Rahayu [26] tax compliance can be defined as a condition where taxpayers fulfill all tax obligations and exercise their tax rights. Compliance with taxpayers is the fulfillment of tax obligations performed by taxpayers in the context of contributing to development today which is expected to be in given voluntarily fulfillment. Compliance is a very important aspect considering the taxation system in Indonesia adopts a self system assessment which in its process absolutely gives trust to the Taxpayer to calculate, pay and report their obligations.

Tahar and Rachman [27] compliance regarding taxation is a responsibility to God, for the government and the people as taxpayers to fulfill all tax obligation activities and carry out their taxation rights. Taxpayer Compliance is a behavior that is based on the awareness of a Taxpayer on his tax obligations while still based on the laws and regulations that have been set. One of the ways by the DG Tax government is to reform the tax administration system modernization in the form of improving services for taxpayers through e-system based services such as e-registration, e-filing, e-SPT, and e-billing. This is done so that taxpayers can register themselves, carry out tax returns, calculate and pay taxation easily and quickly online. This is in accordance with the theory of compliance (Compliance Theory).

## **Taxation Knowledge**

Notoatmodjo [28] knowledge is the result of human sensing, or the result of knowing someone about an object through their senses. Knowledge of the intended taxation regulations is that individual taxpayers know the functions, benefits, and obligations of taxation. In addition, taxpayers must also understand how to fill tax returns, calculate, pay and report tax payable correctly and on time. Knowledge of tax regulations is important to foster compliance because how taxpayers are told to obey if they do not know how tax regulations. Trisnasari [29] taxation knowledge is a result of someone who is obtained through the results of sight and sensing about an object related to taxation techniques both about rates, taxation techniques, renewal in the field of taxation and the benefits of obtaining if the taxpayer has fulfilled information about the procedures tax administration in accordance with the provisions in the Taxation Law. A person's knowledge is influenced by several factors such as education, media and other information. By having high knowledge, taxpayers will understand about how to register themselves as taxpayers and obtain NPWP, understand about the benefits and functions of taxation. Knowledge of tax laws, the function of paying taxes, and the tax system in Indonesia has an important role to foster behavior. tax submissive From the description above, it can be said that tax knowledge is tax information that can be used by taxpayers as a basis for acting, making decisions, and knowing their obligations and rights in the taxation field.

## **Taxpayer Awareness**

According to the Big Indonesian Dictionary, awareness is a state of knowing, understanding, and feeling. Awareness to comply with applicable provisions (tax law) certainly concerns the factors whether the provisions have been known, recognized, valued, and obeyed. Taxpayer awareness is a condition where taxpayers know, acknowledge, respect and obey the applicable tax provisions and have seriousness and desire to fulfill their tax obligations. Siti Kurnia Rahayu [26] awareness of taxpayers is a condition where taxpayers understand and understand the meaning, function, and purpose of paying taxes to the state. With a high awareness of taxpayers will give effect to improve tax compliance better.

## **Effectiveness of the Taxation System**

Effectiveness consists of effective basic words which means something that is successful or can be achieved in accordance with the objectives to be addressed. Effectiveness has the meaning of a measurement that states how big the target (quality, quantity, and time) has been achieved [30]. Official Siti [31] taxation system is a taxation procedure that is intended to provide more justice, improve services to taxpayers, increase certainty and law enforcement and anticipate advances in information technology that are intended to improve the professional taxation apparatus. The effectiveness of the taxation system can help taxpayers to pay or report tax returns easily wherever the taxpayer is. For example, taxpayers can make NPWP via online using e-Registration. Then taxpayers can pay taxes via e-Payment and with e-Filing taxpayers can report tax returns without having to come to the tax office. Basically, the target of effective taxation system is an effort to increase taxpayer compliance in fulfilling tax obligations and implementing tax regulations.

## **Framework for Thinking**

### **The effect of taxation knowledge on taxpayer compliance**

Knowledge of general provisions and tax procedures has been regulated in Law Number 16 of 2009. Knowledge of taxation plays an important role, so that taxpayers can carry out their tax obligations properly and correctly. With this knowledge, taxpayers know and understand taxation. Trisnasari [29] taxation knowledge is a result of someone who is obtained through the results of vision and sensing about an object related to good taxation techniques, it will increase taxpayer compliance in taxation obligations.

### **The Effect of taxpayer awareness on tax compliance**

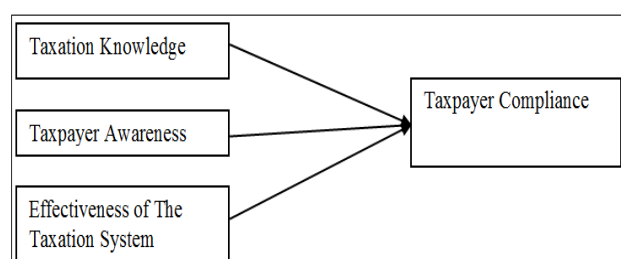
Siti Kurnia Rahayu [26] awareness of taxpayers is a condition where taxpayers understand and understand the meaning, function, and purpose of paying taxes to the state. Awareness of taxpayers can be seen from the seriousness and desire of taxpayers to fulfill their tax obligations as indicated in the

understanding of taxpayers on the function of taxes and the seriousness of taxpayers in paying and reporting taxes. Ideally to realize tax awareness and care, the public must continue to be invited to know, acknowledge, respect and obey the applicable tax provisions. With a high awareness of taxpayers will give effect to improve tax compliance better.

### Effect of the effectiveness of the taxation system on taxpayer compliance

Arifin [30] Effectiveness has the meaning of a measurement that states how much the target (quality, quantity, and time) has been achieved. While understanding the taxation system according to Siti Official [31], the taxation system is a taxation procedure intended to improve services to taxpayers, and to anticipate advances in information technology in the field of taxation. Ease of registering yourself as a taxpayer through e-registration, ease in submitting annual tax returns for individual taxpayers through e-Filing, and ease in paying taxes through e-Billing, as well as socialization conducted by KPP units. With the effectiveness of a good taxation system, it will have an effect on increasing the compliance of individual taxpayers in their tax obligations.

Based on the previous description above, the model in this study can be illustrated in a frame of mind as follows:



### Hypothesis

From the formulation of the problem posed in this study, statistical hypothesis is as follows:

- H<sub>1</sub> : Knowledge of tax effect on tax compliance
- H<sub>2</sub> : Awareness of the taxpayer influence on taxpayer compliance
- H<sub>3</sub> : Effectiveness of the taxation system affects the taxpayer compliance

### Research Design

In conducting research on the issues discussed, researchers conduct research using descriptive analytical methods with a causal research approach. This research was conducted to test the hypothesis (hypothesis testing) by testing the relationship of all variables studied (causal research). Sugiyono [32] mentioned that causal design is useful for analyzing how a variable influences other variables, and is also useful in experimental research, where the independent

variable is treated in a controlled manner to see its effects on the dependent variable directly. Researchers used the design of this study to analyze the effect of tax knowledge, taxpayer awareness and effectiveness of the taxation system on the compliance of individual taxpayers with the object of business researchers who live in the Cikarang region. This research was carried out scientifically through field research (field search) using a survey of respondents. Data collection methods are proposed to respondents and respondents respond according to their opinions. To measure the opinions of respondents, a Likert scale is used with a Likert scale, so the variables measured are translated into indicators and then indicators are used as starting points for compiling instrument items which can be statements or questions.

## RESEARCH RESULTS

Results showed that tax knowledge affects the compliance of taxpayers of individual entrepreneurs. This shows that the higher the tax knowledge, the higher the taxpayer compliance. Because tax knowledge can improve taxpayer compliance in meeting tax obligations. Taxpayers who have extensive knowledge about taxation will be increasingly motivated to meet their tax obligations and tend to do taxation rules in accordance with applicable regulations. The results of this study are consistent with previous studies conducted by research by Eka Susilawati [10], Oladipupo, AO and Obazee, U [12], Natrah Saad [14] that knowledge of taxation affects tax compliance. Knowledge about taxation plays an important role, so that taxpayers can carry out their tax obligations properly and correctly. However, this study is not in accordance with research conducted by Nurlis and Islamiah Kamil [11] and Raja Resna Oktadini [13] who revealed that knowledge has no effect on tax compliance, good tax knowledge is not always expected to comply with tax obligations because it has been misused in avoiding tax.

The results showed that there was no significant relationship between taxpayer awareness and tax compliance. High and low awareness of taxation in the community can be an obstacle in the problem of collecting taxes from the public. This can be due to a lack of understanding of the direct reciprocity of the tax they have paid. The results of this study are in line with the results of research by Istika Herliani Ulfa [16] and Siti Nurlaela [18] who revealed that taxpayer awareness does not affect tax compliance. However, the results of this study are inconsistent, in contrast to the results of previous studies conducted by Niway Ayalew Adimasu Research [15], Dyah Sawitri [17], Januar Dio Brata [19] that the results of his research mention that taxpayer awareness has a significant effect on individual taxpayer compliance. The higher awareness of taxpayers will be the use of tax contributions in developing the country, the tax obligations will be fulfilled and obeyed.



The results showed that the effectiveness of the taxation system affects the compliance of taxpayers of individual entrepreneurs. For taxpayers e-filing and e-billing in the taxation system is a means and infrastructure that helps taxpayers to carry out their tax obligations so that taxpayers feel the ease and benefits they feel and can increase taxpayer compliance. A good taxation system can provide time efficiency for taxpayers so that the perception of ease so that it can affect the willingness of individual taxpayers to meet their tax obligations and tax reporting. The results of

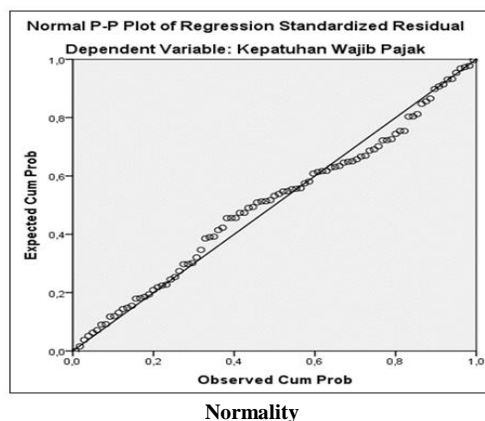
this study are consistent with research conducted by Popi Fauziati [20], Ainil Huda [22], Muhammad Ilham [24] showing that the effectiveness of the taxation system has a significant influence on tax compliance. This study is not in accordance with the research of Mawaddah Warohmah [21] and Inna Navitasari Zahra [23] which revealed the effectiveness of the taxation system does not affect the compliance of taxpayers. The problem is that taxpayers are afraid that the data will not be recorded and not entered in the DG Tax database.

#### Test of Results Validity

Variabel	Item	$R_{hitung}$	$R_{tabel}$	Ket
Taxation Knowledge	PP 1	0,578	0,265	Valid
	PP 2	0,607	0,265	Valid
	PP 3	0,683	0,265	Valid
	PP 4	0,581	0,265	Valid
	PP 5	0,612	0,265	Valid
	PP 6	0,817	0,265	Valid
Taxpayer Awareness	KW 1	0,627	0,265	Valid
	KW 2	0,677	0,265	Valid
	KW 3	0,552	0,265	Valid
	KW 4	0,606	0,265	Valid
	KW 5	0,611	0,265	Valid
	KW 6	0,753	0,265	Valid
Effectiveness of The Taxation System	ES 1	0,664	0,265	Valid
	ES 2	0,679	0,265	Valid
	ES 3	0,694	0,265	Valid
	ES 4	0,503	0,265	Valid
	ES 5	0,669	0,265	Valid
	ES 6	0,617	0,265	Valid
Taxpayer Compliance	KP 1	0,658	0,265	Valid
	KP 2	0,691	0,265	Valid
	KP 3	0,639	0,265	Valid
	KP 4	0,524	0,265	Valid
	KP 5	0,525	0,265	Valid
	KP 6	0,746	0,265	Valid

#### Results of Test Reliability

Variabel	Cronbach Alpha	cut off
Taxation Knowledge	0,724	0,70
Taxpayer Awareness	0,710	0,70
Effectiveness of the taxation system	0,709	0,70
Taxpayer Compliance	0,701	0,70



**Multicollinearity Test**

Coefficients <sup>a</sup>			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Taxation Knowledge	,810	1,234
	Taxpayer Awareness	,965	1,036
	Effectiveness of the taxation system	,799	1,251
a. Dependent Variable: Compliance with Taxpayers			

**Heteroskedasticity Test**

Coefficients <sup>a</sup>			
Model		T	Sig.
1	(Constant)	1,325	,189
	Taxation Knowledge	,652	,516
	Taxpayer Awareness	-,728	,469
	Effectiveness of the taxation system	-,579	,564

**Table koefisien determinasi**

Model Summary <sup>b</sup>		
Model	R	R Square
1	,768 <sup>a</sup>	,590

**Results of Regression Analysis**

Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	,329	,364	
	Taxation Knowledge	,368	,068	,405
	Taxpayer Awareness	,109	,063	,121
	Effectiveness of the taxation system	,444	,073	,465
a. Dependent Variable: Taxpayer Compliance				

**Partial Test Result (T Test)**

Coefficients <sup>a</sup>			
Model		T	Sig.
1	(Constant)	,903	,369
	Taxation Knowledge	5,375	,000
	Taxpayer Awareness	1,748	,084
	Effectiveness of the taxation system	6,126	,000
Dependent Variable: Taxpayer Compliance			

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$\text{Patuh} = 0,329 + 0,368 X_2 + 0,109 X_1 + 0,444 X_3 + e$$

**Model Suitability Test Results (F Test )**

ANOVA <sup>a</sup>			
Model		F	Sig.
1	Regression	42,722	,000 <sup>b</sup>
	Residual		
	Total		
a. Dependent Variable: Taxpayer Compliance			
b. Predictors: (Constant), Taxation Knowledge, Taxpayer Awareness, Effectiveness of the taxation system			

## CONCLUSIONS AND SUGGESTIONS

### CONCLUSIONS

Based on the discussion presented in the previous chapter, conclusions can be drawn as follows:

1. Tax knowledge affects taxpayer compliance.  
This shows that tax knowledge possessed by individual business taxpayers in the Cikarang region is quite good. Good tax knowledge, it will be easy for taxpayers to comply with tax regulations so that in carrying out their tax obligations will increase taxpayer compliance.
2. The Taxpayer awareness does not affect taxpayer compliance.  
This shows that the taxpayers of individual entrepreneurs in the Cikarang region are still low, taxpayers lack the sense of awareness and interest of taxpayers to be obedient in carrying out their tax obligations. Low taxpayer awareness can cause taxpayer compliance to also be low.
3. The effectiveness of the taxation system affects the compliance of taxpayers.  
This shows that the effectiveness of the taxation system can help taxpayers in carrying out all tax processes on time such as tax payments, tax returns, and additional information about tax regulations easily wherever WP is located. This facility can improve taxpayer compliance, especially individual entrepreneur taxpayers in the Cikarang region.

### SUGGESTIONS

Based on the results of research that has been done, the suggestions given are:

1. Suggestions for individual taxpayers of entrepreneurs in the Cikarang area  
Taxpayers of individual entrepreneurs who are in the Cikarang region to be able to follow taxation socialization, follow and study the development of the taxation system. Because this way the taxpayer will get an understanding and information about the taxation provisions and the development of the latest taxation system, so that the taxpayer understands or understands and is aware of his obligations to deposit and report his tax obligations.
2. Future studies are recommended to use more than 3 independent variables related to the taxpayer compliance of businesspersons who may be factors that cause tax compliance that have not been presented in this study.

### REFERENCES

1. Mulyani, I. (2017). Sindiran Sri Mulyani ke Pengusaha: Gaji Tinggi Tak Bayar Pajak. <https://www.liputan6.com/bisnis/read/2845685/sindiran-sri-mulyani-ke-pengusaha-gaji-tinggi-tak-bayar-pajak>. Diakses 03 Februari 2017.
2. Yon, A. (2016). Pengusaha Bayar Pajak Lebih Sedikit Dari Pekerja. <http://fakta.co.id/2016/11/15/pengusaha-bayar-pajak-lebih-sedikit-pekerja/>. Diakses 15 November 2016.
3. Robert, P. (2018). Dari 34 Juta Wajib Pajak, Baru 12,5 Juta Orang RI Laporkan SPT. <https://finance.detik.com/berita-ekonomi-bisnis/d-3800819/dari-34-juta-wajib-pajak-baru-125-juta-orang-ri-lapor-spt>. Diakses 05 Januari 2018.
4. Adilega, T. (2017). Taxpayer Compliance is Low, but Tax Revenue in West Java II DJP Regional Office Becomes the Second Largest in Indonesia. <http://rri.co.id/jakarta/post/berita/464847/layanan-publik/compliance-of-taxpayers-is-low-but-tax-revenue-in-the-regional-office-of-djp-jabar-ii-is-the-second-largest-in-indonesia.html>. Accessed December 6, 2017.
5. Dedi, S. (2017). Cikarang is the Largest Tax Contributor in Indonesia. <http://spiritnews.co.id/daerah/cikarang-selatan-penyumbang-pajak-terbesar-se-indonesia>. Accessed December 6, 2017.
6. Yoyok, S. (2016). Tingkat kesadaran warga Jabar bayar pajak masih rendah. <https://www.merdeka.com/peristiwa/tingkat-kesadaran-warga-jabar-bayar-pajak-masih-rendah.html>. Diakses 03 Maret 2016.
7. Wisniati, A. (2017). Kesadaran Wajib Pajak Melaporkan SPT Masih Minim. <http://dakta.com/news/8613/kesadaran-wajib-pajak-melaporkan-spt-masih-minim>. Diakses 31 Maret 2017.
8. Fiki, A. (2015). Taxpayers Still Afraid to Report SPT on E-Filing. <https://www.liputan6.com/bisnis/read/2195350/wajib-pajak-masih-takut-lapor-spt-pakai-e-filing>. Accessed March 23, 2015.
9. Waluyo. (2018). Do Efficiency of Taxes, Profitability and Size of Companies affect Debt A Study Companies Listed in The Indonesia Stock Exchange. *European Research Studies Journal*, 21(1).
10. Susilawati, E. (2017). Knowledge of Tax Regulations, Modernization of the Tax System, and Compliance of Personal Entrepreneur Taxpayers in Pulo Gadung District. *Accounting journal. Institute of Business and Information*, 6(1).
11. 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 & Bandung). *Research Journal of Finance and Accounting*, 6(2), 104-111.
12. Oladipupo, A. O., & Obazee, U. (2016). Tax Knowledge, Penalties and Tax Compliance in Small and Medium Scale Enterprises in Nigeria. Creative Commons Attribution International License University of Benin, Nigeria.

13. Oktadini, R. R. (2018). Analysis Of Factors Affecting Taxpayers Compliance Paying Local Taxes With Taxpayers Awareness As an Intervening Variable. *Procuratio*, 6(1).
14. Natrah, S. (2014). Tax Knowledge, Tax Complexity and Tax Compliance: Taxpayers View. *Procedia - Social and Behavioral Sciences*, 109 (2014), 1069-1075.
15. Adimassu, N. A. (2016). Determinants of Voluntary Tax Compliance Behavior in Self Assessment System: Evidence from SNNPRS, Ethiopia. *International Journal of Science and Research (IJSR)*, 5(12): 967-973.
16. Ulfa, H. I. (2015). The Influence of Awareness, Tax Knowledge and Attitudes of Taxpayers to Compliance of Free Employment Taxpayers in East Semarang KPP. Bachelor Thesis, Dian Nuswantoro University. Semarang.
17. Sawitri, D. (2017). The Influence of Tax Knowledge and Quality of Service Tax Authorities to the Individual Taxpayer Compliance through Taxpayer Awareness. *International Journal of Economic research*, ISSN: 0972-9380 Volume 14. Number 13.
18. Nurlaela, S. (2014). Pengaruh Pengetahuan, Kesadaran, Persepsi terhadap Kepatuhan Wajib Pajak Orang Pribadi yang Melakukan Pekerjaan Bebas. *Jurnal Paradigma*, 11(2).
19. Januar, D. B. (2017). Pengaruh kesadaran Wajib Pajak, Pelayanan Fiskus, dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak Orang Pribadi yang Melakukan Kegiatan Usaha dan Pekerjaan Bebas. *Forum Ekonomi*, 19(1).
20. Fauziati, P. (2015). Pengaruh Efektivitas Sistem Perpajakan dan Pelayanan Fiskus terhadap Kepatuhan Wajib Pajak. *Akuntabilitas*, 8(1), 47-50.
21. Mawaddah, W. (2014). Pengaruh Pengetahuan dan Pemahaman terhadap Peraturan Perpajakan, Persepsi Atas Efektivitas Sistem Perpajakan terhadap Kepatuhan Wajib Pajak Pekerjaan Bebas. *Jurnal Akuntansi S1, STIE MDP*.
22. Ainil, H. (2015). Effectiveness of Taxation System, Trust, Tax Rate and Benefit of NPWP of Tax Payment Compliance. *Jom FEKON*, 2(2).
23. Zahra, N. I. (2017). Effect of Tax System Effectiveness and Taxation Knowledge on Taxpayer Compliance. Bachelor Thesis. Faculty of Islamic Economics and Business, Surakarta State Islamic Institute.
24. Muhammad, I. (2017). Faktor-Faktor yang Mempengaruhi Kemauan Membayar Pajak Wajib Pajak Orang Pribadi yang Melakukan Pekerjaan Bebas. *Journal of Accounting*, 6(2).
25. Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of public economics*, 1(3-4), 323-338.
26. Siti Kurnia Rahayu. (2017). Perpajakan Indonesia. Konsep dan Aspek Formal. Yogyakarta: Graha Ilmu.
27. Tahar, R. (2014). Pengaruh Faktor Internal dan Faktor Eksternal terhadap Kepatuhan Wajib Pajak. *Jurnal Akuntansi dan Investasi*, 15, 57-67.
28. Notoatmodjo. (2013). Metodologi Penelitian. Jakarta: Rineka Cipta.
29. Trisnasari. (2017). Pengaruh Kesadaran Wajib Pajak, Sosialisasi Perpajakan dan Pengetahuan Perpajakan terhadap Kemauan Wajib Pajak Dalam Mengikuti Program Tax Amnesty. *Jurnal Akuntansi*, 7(1).
30. Arifin. (2015). Effect of the Effectiveness of the Tax Administration System, Tax Awareness, Tax Sanctions and Fiscal Services on the Compliance of Individual Taxpayers in the Primary Tax Office. *Perbanas review*, 1(1), 35-52.
31. Siti, R. (2014). Perpajakan Teori dan Kasus Edisi 8. Jakarta: Salemba Empat.
32. Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D Cetakan Ke 23. Bandung: Alfabeta.