

## DAFTAR PUSTAKA

- Agusti, R. R., & Rahman, A. F. (2023). Determinants of tax attitude in small and medium enterprises: Evidence from Indonesia. *Cogent Business and Management*, 10(1). <https://doi.org/10.1080/23311975.2022.2160585>
- Amruddin, Priyanda, R., Agustina, T. S., Ariantini, N. S., Rusmayani, N. G. A. L., Aslindar, D. A., Ningsih, K. P., Wulandari, S., Putranto, P., Yuniati, I., Untari, I., Mujiani, S., & Wicaksono, D. (2022). *Metodologi Penelitian Kuantitatif*. Pradina Pustaka.
- Aondo, R. M. (2019). Effectiveness of Taxpayer Education on Tax Compliance for Small and Medium Enterprises in Kenya: A Study of Selected Business Enterprises in Kitengela Town in Kajiado County. *Fair East Publishers Journal Homepage: International Journal of Management & Entrepreneurship Research*, 1(3), 114–123. <https://doi.org/10.51594/ijmer.v1i3.16>
- Ariani, M., & Syamsurizal. (2022). Kepatuhan Wajib Pajak Orang Pribadi Ditinjau dari Transparansi Informasi, Modernisasi Teknologi Pelayanan Pajak dan Sanksi Pajak. *Jurnal Informasi, Perpajakan, Akuntansi, Dan Keuangan Publik*, 17(1), 111–130. <https://doi.org/10.25105/jipak.v17i1.10396>
- Arifin, S. A. K., & Sriyono, S. (2022). The Effect of Tax Literacy, Service Quality of Tax Employees, Financial Attitudes, and Tax Understanding on Taxpayer Compliance. *Indonesian Journal of Innovation Studies*, 20. <https://doi.org/10.21070/ijins.v20i.710>
- Astuti, R. D., & Astuti, T. D. (2023). The Influence of Tax Service Quality, Tax Sanctions, Taxpayer Awareness, and Tax Socialization on Individual Taxpayer Compliance. *Jurnal Inovasi Bisnis Dan Akuntansi*, 4(2), 656–666. <http://journal.al-matani.com/index.php/invest/index>
- Bani-Khalid, T., Alshira'h, A. F., & Alshirah, M. H. (2022). Determinants of Tax Compliance Intention among Jordanian SMEs: A Focus on the Theory of Planned Behavior. *Economies*, 10(2), 30. <https://doi.org/10.3390/economies10020030>
- CNN Indonesia. (2020, December 3). *Sri Mulyani soal Kesadaran Pajak Minim: Dianggap Penjajahan*. <https://www.cnnindonesia.com/ekonomi/20201203155439-532-577615/sri-mulyani-soal-kesadaran-pajak-minim-dianggap-penjajahan>
- Cummings, R. G., Martinez-Vazquez, J., McKee, M., & Torgler, B. (2009). Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment. *Journal of Economic Behavior and Organization*, 70(3), 447–457. <https://doi.org/10.1016/j.jebo.2008.02.010>

- Cvrlje, D. (2015). Tax Literacy as An Instrument of Combating and Overcoming Tax System Complexity, Low Tax Morale and Tax Non-Compliance. *The Macrotheme Review*, 4(3), 156–167.
- Damayanti, M., & Fajriana, I. (2021). Pengaruh Moral, Ketegasan Sanksi Perpajakan Dan Peluang Untuk Melakukan Penghindaran Pajak Terhadap Tingkat Kepatuhan Wajib Pajak Orang Pribadi (Studi Pada Kantor Pelayanan Pajak Pratama Lahat). *Publikasi Riset Mahasiswa Akuntansi (PRIMA)*, 3(1), 11–19. <https://doi.org/10.35957/prima.v3i1.1747>
- Dewi, D. K. (2022). The Effect Of Socialization, Taxpayer Awareness And Tax Morale On Taxpayer Compliance (Study On Smes Benai District Kuantan Singingi Regency). *International Journal of Educational Research & Social Sciences*, 3(5), 1808–1816. <https://doi.org/10.51601/ijersc.v3i5.476>
- Direktorat Jenderal Pajak. (2022). *Laporan Tahunan 2022 Direktorat Jenderal Pajak*.
- Fauzia, M., & Djumena, E. (2018, October 4). *IMF: Indonesia Seharunya Punya "Tax Ratio" 15 Persen*. Kompas.Com. <https://ekonomi.kompas.com/read/2018/10/04/193900426/imf--indonesia-seharunya-punya-tax-ratio-15-persen>
- Freudenberg, B., Chardon, T., Brimble, M., & Isle, M. B. (2017). Tax Literacy of Australian Small Businesses. *Journal of Australian Tax*, 18(2), 21–61.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE Publications, Inc.
- Hakki, T. W., & Surjadi, M. (2023). Pengaruh Moral Pajak Dan Etika Uang Terhadap Kepatuhan Wajib Pajak UMKM Dengan Peran Sistem Digitalisasi Pajak Sebagai Pemoderasi Saat Era New Normal Pandemi COVID-19. *Jurnal Analisa Akuntansi Dan Perpajakan*, 7(1), 1–18. <https://doi.org/10.25139/jaap.v7i1.5518>
- Hartinah, D. A. S., Kusumawati, A., & Rasyid, S. (2023). Analisis Kepatuhan Wajib Pajak Orang Pribadi : Sosialisasi Pajak Sebagai Variabel Moderasi. *Owner: Riset & Jurnal Akuntansi*, 7(1), 195–218. <https://doi.org/10.33395/owner.v7i1.1262>
- Hassan, S. Y., & Ramli, A. (2022). The Relationship Between Tax Morale and Tax Compliance: Evidence from SMEs in Mogadishu, Somalia. *International Journal of Mechanical Engineering*, 7(3), 394–403.
- Hoiriah, & Erica, D. (2023). The Effect of Tax Sanctions on Individual Taxpayer Compliance at KPP Pratama Jakarta Pasar Rebo. *Jurnal Scientia*, 12(4), 1030–1033. <http://infor.seaninstitute.org/index.php>

- Intansari, M. R., & Supramono. (2022). The Effect of Tax Literacy on Tax Compliance: The Moderating Role of Patriotism. *Technium Social Sciences Journal*, 34, 455–464. [www.techniumscience.com](http://www.techniumscience.com)
- Jusoh, Y. H. M., Mansor, F. A., Razak, S. N. A., & Noor, W. N. B. W. M. (2021). The Effects of Tax Knowledge, Tax Complexity and Tax Morale Towards Tax Compliance Behaviour Among Salaried Group in Malaysia. *Advances in Business Research International Journal*, 7(2), 250–266.
- Kementerian Keuangan RI. (2023). *APBN Kita Kaleidoskop 2022*.
- Kogler, C., Muehlbacher, S., & Kirchler, E. (2013). Trust, Power, and Tax Compliance: Testing the “Slippery Slope Framework” Among Self-Employed Taxpayers. *WU International Taxation Research Paper Series*, 2013(5). <https://doi.org/10.2139/ssrn.2294886>
- Kuhuparuw, V. J., Ardiansyah, A., & Nunumete, L. S. (2022). The Effect of Tax Literacy, Taxpayer Awareness, and Tax Sanctions on Compliance with OP Annual SPT Submission. *Budapest International Research and Critics Institute (BIRCI-Journal)*, 5(4), 30534–30547. <https://doi.org/10.33258/birci.v5i4.7211>
- Ma'rufah, K., & Sari, R. P. (2023). Moderasi Literasi Pajak: Pengaruh Tingkat Pendidikan terhadap Kepatuhan Wajib Pajak Dosen di Perguruan Tinggi Surabaya. *Equilibrium*, 12(2), 134–142. <https://doi.org/10.35906/equili.v12i2.1516>
- Moučková, M., & Vitek, L. (2018). Tax literacy. *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, 66(2), 553–559. <https://doi.org/10.11118/actaun201866020553>
- Mursalin. (2020). Pengaruh Moral Wajib Pajak, Penghindaran Pajak, Sanksi Perpajakan, dan Sikap Wajib Pajak terhadap Kepatuhan Wajib Pajak Orang Pribadi di Kantor Pelayanan Pajak Pratama Palembang Seberang Ulu. *Jurnal Media Wahana Ekonomika*, 17(4), 340–354. <https://doi.org/10.31851/jmwe.v17i4.5097>
- Musyaffi, A. M., Khairunnisa, H., & Respati, D. K. (2022). *Konsep Dasar Struktural Equation Model- Partial Least Square (SEM-PLS) Menggunakan SmartPLS*. Pascal Books.
- Nichita, A., Batrancea, L., Marcel Pop, C., Batrancea, I., Morar, I. D., Masca, E., Roux-Cesar, A. M., Forte, D., Formigoni, H., & da Silva, A. A. (2019). We Learn Not for School but for Life: Empirical Evidence of the Impact of Tax Literacy on Tax Compliance. *Eastern European Economics*, 57(5), 397–429. <https://doi.org/10.1080/00128775.2019.1621183>
- Night, S., & Bananuka, J. (2020). The mediating role of adoption of an electronic tax system in the relationship between attitude towards electronic tax system

- and tax compliance. *Journal of Economics, Finance and Administrative Science*, 25(49), 73–88. <https://doi.org/10.1108/JEFAS-07-2018-0066>
- Obaid, M. M. A., Ibrahim, I., & Udin, N. M. (2020). An investigation of the determinants of tax compliance among yemeni manufacturing SMEs using the fisher model. *International Journal of Psychosocial Rehabilitation*, 24(4), 1809–1824. <https://doi.org/10.37200/IJPR/V24I4/PR201289>
- Ong, M. H. A., & Puteh, F. (2017). Quantitative Data Analysis: Choosing Between SPSS, PLS and AMOS in Social Science Research. *International Interdisciplinary Journal of Scientific Research*, 3(1), 14–25. [www.ijjsr.org](http://www.ijjsr.org)
- Osirim, M. (2023). Taxpayers' Perception of Public Sector Fiscal Responsibility and Voluntary Tax Compliance Behaviour in Rivers State, Nigeria. *Journal of Accounting and Taxation*, 3(1), 1–21. <https://doi.org/10.47747/jat.v3i1.1065>
- Pawama, S. D., Sondakh, J. J., & Warongan, J. D. L. (2021). Pengaruh Kesadaran Wajib Pajak, Transparansi Pajak dan Penggunaan Aplikasi E-Filing terhadap Kepatuhan Wajib Pajak Orang Pribadi pada UMKM di Kota Manado. *Jurnal Riset Akuntansi Dan Auditing "GOODWILL"*, 12(2), 167–178. <https://doi.org/10.35800/jjs.v12i2.36300>
- Permata, S. D., & Murtanto. (2022). Influence of Incentive Policy Taxes and Tax Services on Taxpayer Compliance with Tax Socialization as a Moderating Variable in MSME Taxpayers during the Covid-19 Pandemic. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 5(3), 20962–20974. <https://doi.org/10.33258/birci.v5i3.6115>
- Putra, L. A., Loist, C., Butarbutar, N., Efendi, & Sudirman, A. (2023). The Influence of Service Quality and Tax Sanctions on Taxpayer Compliance. *International Journal of Business, Law, and Education*, 4(2), 952–959. <https://doi.org/10.56442/ijble.v4i2.268>
- Putri, D. R., & Junaidi, A. (2023). Pengaruh Literasi Perpajakan, Penerapan E-Filing, Sanksi Perpajakan dan Pengetahuan Perpajakan terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Akuntansi*, 12(2), 137–154. <http://ejournal.utmj.ac.id/index.php/akuntansi>
- Rahma, M. (2019). Transparansi Pajak dan Kepercayaan Wajib Pajak Terhadap Kepatuhan Wajib Pajak (Survei pada Wajib Pajak Kota DKI Jakarta). *Jurnal Buana Akuntansi*, 4(1), 1–18. <https://doi.org/10.36805/akuntansi.v4i1.632>
- Ramadhanty, A., & Zulaikha. (2020). Pengaruh Pemahaman Tentang Perpajakan, Kualitas Pelayanan Fiskus, Sistem Transparansi Perpajakan, Kesadaran Wajib Pajak, dan Sanksi Perpajakan terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Diponegoro Journal of Accounting*, 9(4), 1–12.
- Risa, N., Bilqis, G. D., & Susanti, N. L. (2023). Pengaruh Penerapan Insentif Pajak, Tax Literacy dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak

- UMKM. *Jurnal Riset Akuntansi & Komputerisasi Akuntansi (JRAK)*, 14(1), 58–81. <https://doi.org/10.33558/jrak.v14i1.5842>
- Robbins, S. P., & Judge, T. A. (2013). *Organizational Behavior*. Pearson Educations, Inc.
- Safitri, E., & Jaeni. (2023). Pengaruh Transparansi Pajak oleh Fiskus dan Trust terhadap Kepatuhan Wajib Pajak Orang Pribadi (WPOP) dengan E-Filling sebagai Variabel Moderasi. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi Undiksha)*, 14(03), 678–690. <https://doi.org/doi.org/10.23887/jimat.v14i03.65182>
- Schmitt, J. (2014). Attribution Theory. In *Wiley Encyclopedia of Management*. John Wiley & Sons, Ltd.
- Silaen, O., & Pangaribuan, H. (2023). The Impact of Tax Socialization and the Stringency of Tax Sanctions on Taxpayer Compliance Among Business Owners in the Lembang Area. *Ilomata International Journal of Tax and Accounting*, 4(4), 755–770. <https://doi.org/10.52728/ijtc.v4i4.894>
- Slemrod, J. (2019). Tax compliance and enforcement†. *Journal of Economic Literature*, 57(4), 904–954. <https://doi.org/10.1257/jel.20181437>
- Solteo, G. L., & Schneider, S. F. (2022). Influence of Organizational Transparency on Employees Trust among Cooperatives in Davao del Norte. *International Journal of Research Publications*, 98(1), 1–25. <https://doi.org/10.47119/ijrp100981420223013>
- Subekti, K. V., & Tarigan, M. T. H. (2023). The Influence of Taxation Knowledge, Taxpayer Morale and Taxpayer Awareness on MSME Taxpayer Compliance in Jakarta with Tax Sanctions as Moderation. *Saudi Journal of Economics and Finance*, 7(8), 365–372. <https://doi.org/10.36348/sjef.2023.v07i08.001>
- Sudjana. (2015). *Metoda Statistika*. Tarsito.
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Taing, H. B., & Chang, Y. (2020). Determinants of Tax Compliance Intention: Focus on the Theory of Planned Behavior. *International Journal of Public Administration*, 44(1), 62–73. <https://doi.org/10.1080/01900692.2020.1728313>
- Timothy, J., & Abbas, Y. (2021). Tax morale, perception of justice, trust in public authorities, tax knowledge, and tax compliance: a study of Indonesian SMEs. *EJournal of Tax Research*, 19(1), 168–184.
- Tjondro, E. (2018). Individual Satisfaction and Tax Morale: The Perspective of Different Profession in Indonesia. *Journal of Public Administration and Governance*, 8(2), 14–37. <https://doi.org/10.5296/jpag.v8i2.13168>

- Umar, Z., Syawalina, C. F., & Khairunnisa. (2018). Pengaruh Akuntabilitas dan Transparansi Pengelolaan Keuangan Daerah terhadap Kinerja Instansi Inspektorat Aceh. *KOLEGIAL: Jurnal Manajemen, Bisnis, Dan Akuntansi*, 6(2), 136–148.
- Waluyo, & Ali, J. (2023). The Mediating Tax Complexity on The Influence of Tax Fairness and Transparency on Tax Compliance in Small and Medium Enterprises at Jakarta. *Proceedings of the International Conference on Sustainability in Technological, Environmental, Law, Management, Social and Economic Matters, ICOSTELM 2022, 4-5 November 2022, Bandar Lampung, Indonesia*. <https://doi.org/10.4108/eai.4-11-2022.2328958>
- Wardani, D. K., Adia Adi Prabowo, & Arwiyah Nurul Aini. (2022). Pengaruh Transparansi Pajak Oleh Fiskus Dan Trust Terhadap Kepatuhan Wajib Pajak (Studi Kasus Pada Wajib Pajak Orang Pribadi di Kabupaten Belitung Timur). *AKUA: Jurnal Akuntansi Dan Keuangan*, 1(2), 141–148. <https://doi.org/10.54259/akua.v1i2.207>
- Yuliati, N. N., & Fauzi, A. K. (2020). Literasi Pajak, Kualitas Pelayanan, Sanksi Perpajakan dan Kepatuhan Wajib Pajak UMKM. *Akuntansi Bisnis & Manajemen (ABM)*, 27(2), 26–44. <https://doi.org/10.35606/jabm.v27i2.668>