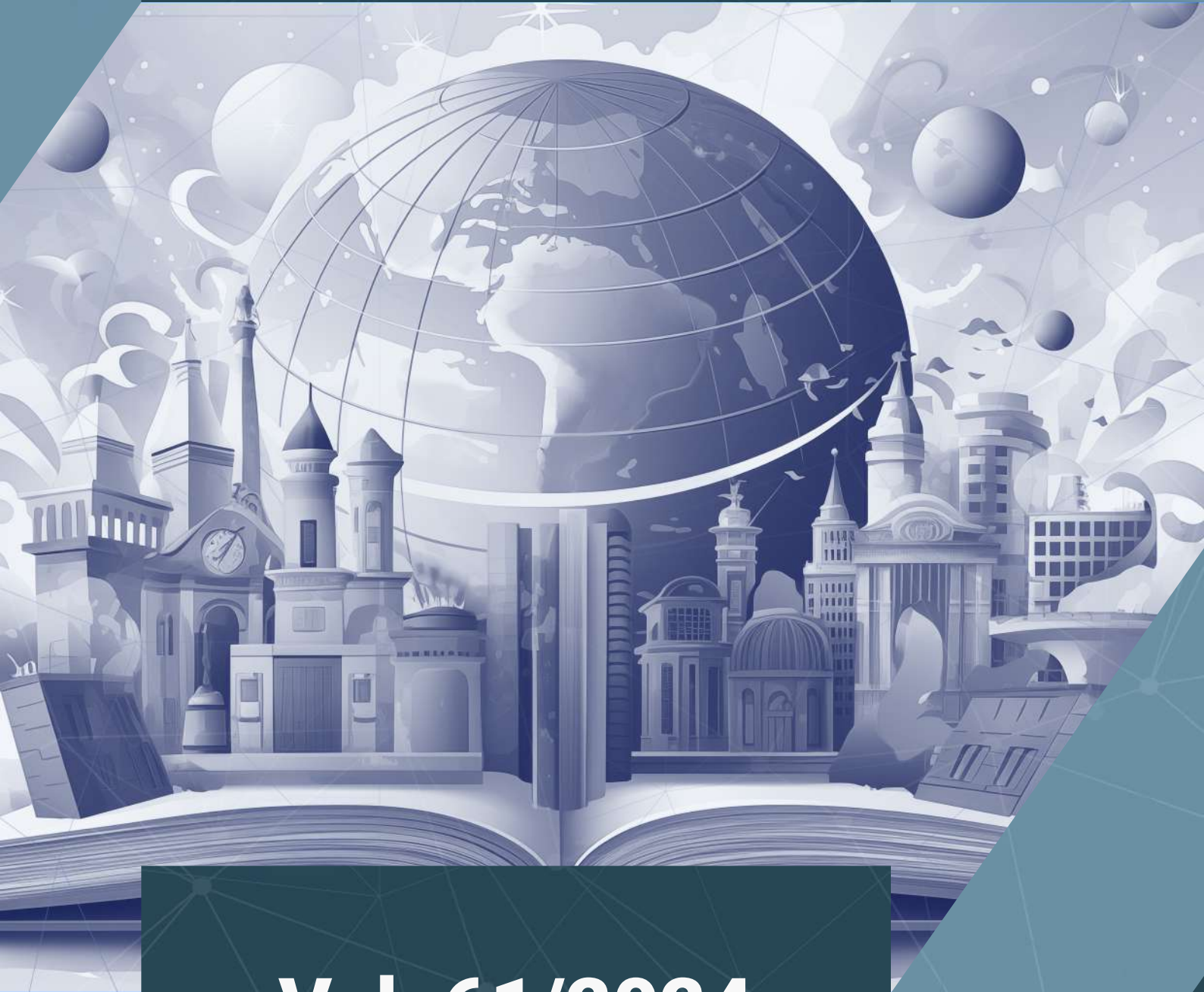




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## The Moderating Effect of Service Quality on the Relationship between Income and Tax Compliance

Nur Muhammad Arifiyanto<sup>1</sup>, Bunyamin Bunyamin<sup>2</sup>, Wiyarni Wiyarni<sup>3</sup>

<sup>1,2,3</sup> Postgraduate STIE Malangkecewara, Indonesia

wiyarni08@gmail.com, nurmuhammadarifiyanto@gmail.com, benz@stie-mce.ac.id

**Abstract.** This research aims to test 1) the effect of income on tax compliance, 2) the effect of service quality on tax compliance, 3) the effect of income on tax compliance with service quality as a moderating variable. The approach used in this research is quantitative. The sample in this study was 140 taxpayers who paid motor vehicle tax at the Situbondo Regency SAMSAT Office. The data collection technique uses a questionnaire with a Likert scale and data analysis uses multiple linear regression analysis using SPSS 22.0 for Windows. Research results: show that 1) Income has a significant effect on tax compliance, 2) Service quality has a significant effect on tax compliance, and 3) Service quality moderates the effect of income on tax compliance.

**Keywords.** Income, Tax Compliance, Service Quality, Taxpayer

### Introduction

Taxes are the main source of the State which is used to finance routine expenditure and development in order to achieve prosperity and welfare of society (Ainun & Imahda, 2021). The role of taxes in people's prosperity is so large, efforts to increase tax revenues continue to be made by the government (Hantono, 2021). This is because taxes are a definite source of contributing funds to the state which is a reflection of community cooperation in state financing (Moh, 2017). Maximizing tax revenues does not only rely on the role of tax officers, but also requires the active role of the community or taxpayers themselves (Rosmawati, 2021). With taxes, the government can provide funds to carry out its responsibilities for the welfare of society (Syamsul, 2020).

Motor vehicle tax (PKB) is a tax that is collected by level 1 local governments because it is a provincial tax. Motorized vehicles are all wheeled vehicles and their trailers that are used on all types of land roads and are driven by technical equipment in the form of motors or other equipment whose function is to convert a certain energy resource into motor power for the motorized vehicle in question, including heavy equipment and tools. large equipment that uses wheels and motors in its operation and is not permanently attached as well as motorized vehicles that are operated in water (Kemala, 2015).

Revenue in the Motor Vehicle Tax sector in Situbondo Regency was able to obtain income that exceeded the target that had been set. This shows compliance with the payment and reporting of motor vehicle tax. Tax compliance is that taxpayers have the awareness to fulfill

their tax obligations in accordance with applicable regulations without the need for inspections, thorough investigations, warnings or threats and the application of sanctions, both punitive and administrative (Endang, et al., 2016). So a compliant taxpayer is a taxpayer who obeys and fulfills and carries out tax obligations in accordance with statutory provisions.

Taxpayer compliance is influenced by several factors, one of which is income. Income is an increase in the value of wealth plus consumption in a certain period (Cynthia & Djauhari, 2020). Income is the value of net worth or savings because it represents an increase in consuming potential. Income is money that someone receives as compensation after they provide goods, services or investment capital which is used to meet daily needs (Dissanayake & Premaratna, 2020). Taxpayers who have a lower amount of income have a lower level of tax compliance, conversely, the level of income received by taxpayers is high, resulting in the amount of income reported being higher (Ezer & Ghazali, 2017).

In increasing taxpayer compliance, contingent variables are needed that influence the relationship between variables. For this reason, service was chosen as a moderating variable which is thought to strengthen or weaken this influence. Good tax services can overcome the problems that taxpayers often face, both regarding reporting procedures, procedures for filling out tax forms, and calculating tax obligations, so that they can increase tax compliance (Hasmi, 2019). Good service will encourage taxpayers to be more compliant with their obligations to pay taxes. Good tax service can certainly increase taxpayer compliance in paying their taxes (Putri et al., 2017).

Previous studies found that income has a significant effect on tax compliance (Ezer & Ghazali, 2017; Dissanayake & Premaratna, 2020; Cynthia & Djauhari, 2020). Related with service quality, several studies stated that service quality has a significant effect on tax compliance (Ilhamsyah et al., 2016; Hasmi, 2019; Masari & Suartana, 2019). Based on the results of the previous studies, the purpose of this study is to investigate the impact of income on tax compliance and put the service quality as moderating variable.

## **Literature Review**

### **Tax Compliance**

Tax compliance is the behavior of taxpayers (individuals and entities) to fulfill all tax obligations and exercise their tax rights. A compliant taxpayer is a taxpayer who complies with his obligations (Siti & Nina, 2020). In the large Indonesian dictionary, obedience means obedience, obedience. Compliance is the motivation of a person, group or organization to act in accordance with established rules (Nurulita, 2017). Thus, taxpayer compliance is a series of actions carried out by taxpayers in accordance with established procedures and provisions. Taxpayer compliance is an important thing in society and is one of the benchmarks for the success of tax revenue.

There are two types of compliance, namely formal compliance and material compliance. Formal compliance is a situation where a taxpayer can fulfill tax obligations formally with the provisions contained in the tax law. For example, the deadline for submitting a Notification Letter (Nora, 2016). Material compliance is a situation where the Taxpayer substantively/essentially fulfills all material tax provisions, namely in accordance with the letter and spirit of the tax law. A person is said to be obedient and aware of his obligations if taxpayers understand or try to understand all provisions of tax laws and regulations, fill out the form completely and clearly, calculate the amount of tax owed correctly, and pay taxes owed on time (Sizka et al., 2021).

According to Dissanayake & Premaratna (2020), taxpayers are categorized as compliant taxpayers if they fulfill the following requirements: n time in submitting tax report for all types of taxes in the last 2 years, have no tax arrears for all types of taxes, unless you have obtained permission to pay installments and defer taxes, and never been sentenced for committing a crime in the field of taxation within the last 10 years.

### **Income**

According to Ezer & Ghozali, (2017) taxpayer income is the income obtained by taxpayers in fulfilling tax obligations which is closely related to the amount of income, so one thing that is considered in tax collection is the level of income. Cynthia & Djauhari, (2020) stated that taxpayers' income is obtained from their main or side jobs. Meanwhile, according to Dissanayake & Premaratna, (2020) income is money that a person receives as compensation after providing services, goods or investment capital to meet daily needs.

According to Dissanayake & Premaratna, (2020) income level is the level of income obtained by a person, both income in the form of money and goods that are calculated to be received by a person within one month. The taxpayer's income indicators are as follows: Income obtained, ability to pay taxes, main work, other income, and side work. Income obtained by tax payer means remuneration from business in the form of money or goods with the aim of meeting someone's living needs. Ability to pay taxes is a person's ability to pay taxes to fulfill their obligations. Main work is a person's ability to earn a steady income. Other works mean results that someone receives for their expertise. Side work is a person's ability to obtain additional results from the main job.

### **Service Quality**

Service quality is the expected level of excellence and control over this excellence to fulfill the taxpayer's wishes. In other words, there are two main factors that influence service quality, namely, expected service and perceived service. The implication is that whether the quality of services is good or bad depends on the ability of service providers to meet taxpayers' expectations consistently (Gusar & Helen, 2015).

Service quality is a factor that determines the level of success of a company's quality, namely the company's ability to provide quality services to taxpayers and as a company strategy to defend itself and achieve success in facing competition (Ilhamsyah et al., 2016). To be able to provide quality service For good purposes, it is necessary to build a close relationship between the service provider and the service recipient. Thus, service quality is a key success factor for a service provided to the community.

In relation to tax compliance, service quality has several main dimensions, depending on the context. There are several indicators of service quality that are often used as references, namely: tangible, reliable, responsive, guarantee of certainty, and empathy (Putri et al., 2017). Tangible means the company's ability to demonstrate its existence to external parties. Reliable is the company's ability to provide services as promised accurately and reliably. Responsive is a policy to help and provide fast and appropriate service to waiting customers, creating a negative perception of service quality. Guarantee of certainty means knowledge of politeness, and the ability of company employees to foster taxpayers' trust in the company. Empathy means providing sincere and individual or personal attention to taxpayers by trying to understand their wishes.

There are several researches related with taxpayer income, service quality, and tax compliance. Hasmi (2019) found that partially the quality of tax services has an effect on

taxpayers, but different results were obtained by using the risk variable as a mediator. The risk of not being able to mediate the relationship between the quality of tax services and taxpayer compliance. Study conducted by Ezer & Ghozali (2017) shows that the level of income has a positive and significant effect on the level of taxpayer compliance, tax rates do not have a significant effect on the level of taxpayer compliance, tax sanctions have a significant positive effect on the level of taxpayer compliance and the probability of tax inspection has a positive and significant effect on the level of taxpayer compliance. Overall, economic factors including income levels, tax rates, tax sanctions and the probability of tax audits influence the level of taxpayer compliance.

Voluntary compliance has a positive relationship, while forced compliance shows a negative relationship with the taxpayer's income level. In addition, the results prove that income level is a determinant of taxpayer compliance. In addition, it has been determined that tax authorities must take adequate steps to review the strategies developed to implement tax policy (Dissanayake & Premaratna, 2020). Masari & Suartana, (2019) also found that service quality has a positive effect on regional taxpayer compliance.

### Conceptual Framework

Based on the literature reviews and results of previous studies, the conceptual framework of this research can be seen in the figure 1 below.

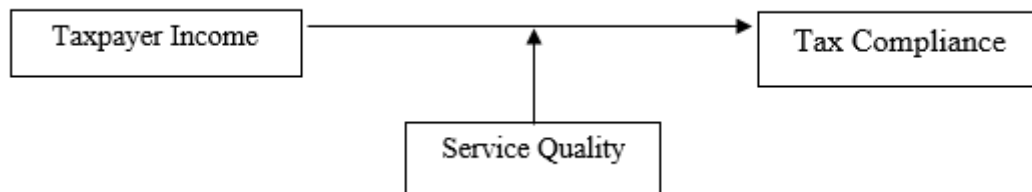


Figure 1  
Conceptual Framework

Based on the conceptual framework above, the hypotheses of this study can be stated as follow:

1. H1: Taxpayer income has a significant effect on tax compliance
2. H2: Service quality has a significant effect on tax compliance
3. H3: Service quality significantly moderates the influence of taxpayer income on tax compliance

### Research Method

The purpose of this study is to investigate the impact of income on tax compliance with service quality as moderating variable. This research used an explanatory type with a quantitative approach. The population for this research are all taxpayers who pay motor vehicle tax at the SAMSAT Situbondo District Office and the sample is 140 tax payer. This study has three variables, namely: independent variable (tax payer income), dependent variable (tax compliance), and moderating variable (service quality). The tax payer income in this study is measured by earned income, ability to pay taxes, main work, other income, and income from side job. Tax compliance is measured by taxpayers understanding of tax laws and regulations, calculate the amount of tax owed, and correct pay the taxes stated on time. Service quality as a moderating variable is measured by tangible, reliability, responsiveness, guarantee of certainty, and empathy. This study used IBM SPSS Statistics 25 for analyzing the data. Analyzing the

data for this study consists of validity test, reliability test, classical assumption tests, and hypotheses tests.

## Result and Discussion

### Results

Respondents of this study is classified by gender, age, education, job, and income. Based on gender, there are 91 respondents (65%) are male and 49 (35%) are female. The majority age of the respondents are between 31-36 years old that are 46 respondents or 32.86%. The education level of respondents majority are undergraduate (55 respondents or 39.28%). Most of respondents are government employees that are 43 respondents or 30.72%. The income of respondents are about 4,000,000 IDR until 5,000,000 IDR that are 43 respondents or 30.72%.

To calculate the correlation in the validity test, use the Pearson Product Moment correlation. Table 1 below shows the result of validity test.

Table 1  
Results of Validity Test

No.	Item	R-count	R-table	Criteria
<b>Income (X)</b>				
1	Statement Number 1	0,558	0,166	Valid
2	Statement Number 2	0,636	0,166	Valid
3	Statement Number 3	0,417	0,166	Valid
4	Statement Number 4	0,558	0,166	Valid
5	Statement Number 5	0,462	0,166	Valid
<b>Tax Compliance (Y)</b>				
1	Statement Number 1	0,690	0,166	Valid
2	Statement Number 2	0,704	0,166	Valid
3	Statement Number 3	0,709	0,166	Valid
4	Statement Number 4	0,494	0,166	Valid
5	Statement Number 5	0,645	0,166	Valid
6	Statement Number 6	0,719	0,166	Valid
<b>Service Quality(Z)</b>				
1	Statement Number 1	0,561	0,166	Valid
2	Statement Number 2	0,684	0,166	Valid
3	Statement Number 3	0,643	0,166	Valid
4	Statement Number 4	0,439	0,166	Valid
5	Statement Number 5	0,494	0,166	Valid
6	Statement Number 6	0,699	0,166	Valid

Based on the results of testing the validity of the research variables above, it can be seen that all the statement items in the questionnaire are valid because they have an r-count greater than r-table ( $n-2 = 140-2 = 138$ ) = 0.166. So it can be concluded that all variable statement items used in this research are suitable for use in research and are declared valid.

To see the reliability of each instrument used, this study used the Cronbach's alpha coefficient ( $\alpha$ ). Table 2 below shows the results of Cronbach's alpha.

Table 2  
Cronbach's alpha

Variable	Cronbach Alpha	Critical Value	Criteria
Income	0,843	0,7	Reliable
Tax Compliance	0,854	0,7	Reliable
Service Quality	0,824	0,7	Reliable

The results of the reliability testing in the table above show that all variables have a fairly large Cronbach alpha, namely above 0.7, so it can be said that all the measuring concepts for each variable from the questionnaire are reliable so that in the future the items in each of these variable concepts suitable to be used as a measuring tool for research variables.

A good regression model is a regression model that meets the classical assumptions, namely, the assumptions of normality, multicollinearity, heteroscedasticity and autocorrelation. The following is an explanation of the classic assumption test that will be carried out in this research.

Table 3  
Normality Test

No	Normality Test	Result
1.	Kolmogorov-Smirnov Z	0.469
2.	Asymp. Sig. (2-tailed)	0.980

Based on the statistical results, the probability of asymp.sig on the unstandardized residual is 0.980, which is greater than 0.05. So it shows that the data distribution in this study is normal.

Table 4  
Multicollinearity Test

No	Results	Value
1.	Tolerance	0.904
2.	VIF	1.230

Based on the results of the classical assumption test calculations in the collinearity statistics section, it can be seen that for the two independent variables, the tolerance value results are  $0.904 > 0.10$  and the VIF value results are  $1.230 < 10.00$ , which means there is no multicollinearity.

Table 5  
Heteroscedasticity

Variable	Sig
Income	0.169
Service Quality	0.513

Based on the table above, it can be seen that this research variable has a sig value  $> 0.05$  (income  $0.169 > 0.05$ , service quality  $0.513 > 0.05$ ), so it can be concluded that heteroscedasticity does not occur.

Table 6  
Autocorrelation

Results	Sig
dU	1.7678
Durbin-Watson	2.054
4- dU	2.2322

Based on the results of the Durbin-Watson statistical test above, the Durbin-Watson statistical value is equal to, the dL and dU values known from the Durbin-Watson table for  $n = 140$  and  $k = 3$  at the 5% significance level, the dL value is 1.6804 and the dU value is 1.7678. Based on the results of the autocorrelation test, it can be concluded that the Durbin-Watson significance value is in the  $dU < DW < 4-dU$  area, which means there is no autocorrelation.

Table 7 below shows the result of the influence of income and service quality toward tax compliance.

Table 7  
Coefficient Values  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	20.550	3.539		5.807	.000
Income	.235	.132	.222	2.269	.009
Service Quality	.238	.087	.226	2.720	.007

a. Dependent Variable: Tax Compliance

As shown in table 7, the results obtained from the multiple linear regression test for the regression equation from this research are as follows:

$$Y = \alpha + \beta_1 X + \beta_2 Z + \varepsilon$$

$$Y = 20.550 + 0.235X + 0.238Z$$

From the results of the regression equation presented above, the conclusions that can be conveyed are as follows:

1. The value of the constant ( $\alpha$ ) obtained is 20,550 with a positive sign, where this result shows that if the income (X) and Service Quality (Z) variables are 0 then the tax compliance value (Y) is 20,550.
2. The regression coefficient value for the income variable (X) was obtained at 0.235 with a positive sign, where this result shows that if income increases by one unit assuming the value of the other independent variables does not change, then the tax compliance variable will increase by 0.235. The income variable (X) was found to have a positive effect on tax compliance (Y) because the t-statistic value was 2.269 and the significance (Sig) of the income variable was found to be 0.009. Because the Sig value.  $0.009 < \text{probability } 0.05$ , then the effect is significant on tax compliance. So it can be concluded that income has a significant effect on tax compliance.
3. The regression coefficient value for the service quality variable (Z) was obtained at 0.238 with a positive sign, where this result shows that if service quality increases by one unit

assuming the value of the other independent variables does not change, then the tax compliance variable will increase by 0.238. The service quality variable (Z) was found to have a positive effect on tax compliance (Y) because the t-statistic value was 2.720 and the significance (Sig) of the income variable was found to be 0.007. Because the Sig value.  $0.007 < \text{probability } 0.05$ , then the effect is significant on tax compliance. So it can be concluded that service quality has a significant effect on tax compliance.

Table 8 below shows the result of coefficient determination test (R-Square).

Table 8  
R-Square Value  
Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.227 <sup>a</sup>	.052	.038	2.517

a. Predictors: (Constant), Service Quality, Income

b. Dependent Variable: Tax Compliance

The results obtained in table 8 regarding the coefficient of determination test results in this research were a value (R square) of 0.052 or equal to 5.2%. This figure means that the variables of service quality and income together have an effect on tax compliance by 5.2%. Meanwhile, the remaining value ( $100\% - 5.2\% = 94.8\%$ ) is influenced by other variables outside the regression model in this study.

Table 9 below shows the result of moderating effect.

Table 9  
Moderating Effect  
Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.425	0.590		5.807	0.000
	Income	.235	.132	.222	2.269	0.009
	Service Quality	.238	.087	.226	2.720	0.007
	Income*Service Quality	.054	.020	.278	2.640	0.009

a. Dependent Variable: Tax Compliance

Based on the results shown in table 9, the second stage research moderation regression test found that the significance value of the moderating variable (Revenue\*Service Quality) was significant at  $0.009 < 0.05$ . Where the beta value was found to be positive at 0.054. From the results of the regression test in equations (1) and (2), it can be concluded that service quality is a moderator for the relationship between incomes and tax compliance. The interaction effect

(income\*service quality) is 0.054, which means that service quality strengthens the effect of income on tax compliance by 0.054.

### **Discussions**

1. The results of hypothesis testing show that income (X) has a significant effect on tax compliance (Y). The results of this research are in line with research by Ezer & Ghazali (2017) which states that income level has an effect on taxpayer compliance and research by Cynthia & Djauhari (2020) which found that income level has a positive and significant effect on the level of taxpayer compliance. According to Law No. 38 of 2008 concerning income tax, income is defined as any additional economic capacity received (cash basis) or acquired (accrual basis) by taxpayers, whether originating from Indonesia, which can be used for consumption or to increase the taxpayer's wealth. concerned, by name and in whatever form. The income obtained will increase the taxpayer's economic capacity, thereby increasing the taxpayer's ability to pay taxes. A person's income or income is not only obtained from formal business activities such as work, but income can be obtained from investments in the form of land ownership, rice fields or property buildings. The higher a person's income, the greater the taxpayer's compliance with paying taxes. Taxpayers who have a lower amount of income have a lower level of tax compliance, conversely, the level of income received by taxpayers is high, resulting in the amount of income reported being higher (Ezer & Ghazali, 2017).

2. The test results of this research show that service quality (Z) has a significant effect on tax compliance (Y). The results of this research are in line with research by Ilhamsyah, Endang, et al., (2016) which states that service quality has a positive effect on motor vehicle taxpayer compliance. Hasmi, (2019) also found that the quality of tax services affects taxpayers. Good tax services can overcome the problems that taxpayers often face, both regarding reporting procedures, procedures for filling out tax forms, and calculating tax obligations, so that they can increase tax compliance (Hasmi, 2019). Good service will encourage taxpayers to be more compliant with their obligations to pay taxes. Good tax service can certainly increase taxpayer compliance in paying their taxes (Putri et al., 2017). Good service from officers is highly demanded to increase taxpayer compliance in paying taxes. If officers are friendly and able to provide explanations about taxes, taxpayers will feel well served. Good service causes taxpayer compliance to increase. If service quality increases, it will have an impact on taxpayer compliance in fulfilling their obligations (Hasmi, 2019).

3. The results of this study indicate that service quality strengthens the influence of income on tax compliance. Tax compliance means that taxpayers have the awareness to fulfill their tax obligations in accordance with applicable regulations without the need for inspections, thorough investigations, warnings or threats and the application of sanctions, both punitive and administrative (Ilhamsyah, Endang, et al., 2016). So a compliant taxpayer is a taxpayer who obeys and fulfills and carries out tax obligations in accordance with statutory provisions. Taxpayer compliance is influenced by several factors, one of which is income. A person's income or income is not only obtained from formal business activities such as work, but income can be obtained from investments in the form of land ownership, rice fields or property buildings. In increasing taxpayer compliance, contingent variables are needed that influence the relationship between variables. In this research, service is a moderating variable that strengthens this influence. Good service will encourage taxpayers to be more compliant with their obligations to pay taxes. Good tax service can certainly increase taxpayer compliance in paying their taxes (Masari & Suartana, 2019).

### Conclusion

This research aims to examine the effect of income and service quality on taxpayer compliance in paying motor vehicle tax at SAMSAT Situbondo Regency. The results of this research show that taxpayers' income has a significant effect on compliance in paying their taxes. Service quality in this research also has a significant effect on taxpayer compliance in paying taxes. Apart from that, the quality of service at SAMSAT Situbondo Regency is also able to strengthen the influence of income on taxpayer compliance in paying their tax obligations.

The Situbondo Regency SAMSAT Samsat is expected to further increase taxpayer compliance in paying motor vehicle taxes by routinely maintaining the quality of services provided to taxpayers and providing transparent information to taxpayers. Further research needs to be carried out to test the influence of other variables that have not been examined in this research, such as taxpayer awareness, understanding of tax regulations and taxpayer motivation.

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