Improving Tax Compliance Through E-Filing as a Moderating Variable

Beni Hartono [1], R.A Widyanti Diah Lestari [1], Robin [1], Adi Budiarso [1]
Master of Accounting, Faculty of Economics and Bussiness, Batam University, Indonesia
e-mail: bennyhartono1991@gmail.com

ABSTRACT

The research was conducted to examine how tariffs, sanctions, and awareness affect compliance and e-filing as a moderator. This study is included in the quantitative model. The population includes educators at a foundation engaged in education in Batam City. Purposive sampling based on specific criteria was used, resulting in 171 respondents. Data analysis used SmartPLS version 4.0.9 for the measurement model, structural model, and model goodness. The study shows that tariffs, sanctions, and awareness positively and significantly affect tax compliance. However, e-filing does not strengthen the effect of tariffs on compliance. In addition, the results show that e-filing has the ability to increase the effect of awareness and sanctions on compliance.

Keywords: Rates, Penalties, Awareness, Compliance, E-filing

INTRODUCTION

Fiscal revenue is the highest source of income in Indonesia's state budget. The government continues to increase its largest source of income in the field of taxation, including by issuing various policies aimed at increasing the tax revenue ratio. In addition, the government is also implementing alternative measures to increase taxpayer compliance and awareness. The government is taking alternative steps by providing access that allows taxpayers to report their tax obligations.

As the main source of state revenue, taxes aim to equalize development and serve as a pillar of the economy and a benchmark for a country's economic growth. State revenue from the taxation sector as of December 2024 reached IDR 1,932.4 trillion, growing 100.5% from the target, with a growth of 3.5% year on year (yoy). Meanwhile, customs and excise revenue in 2024 reached IDR 300.2 trillion or 101.3% of the target, with a growth of 4.9% yoy. Tax revenue itself experienced very good growth of 9.3% despite slowing down compared to the previous year until the end of 2024.

APBN (triliun rupiah)	2023				2024			
	Perpres 75/2023	Realisasi s.d. 30 November	% thd Perpres 75/2023	Growth (%, yoy)	APBN	Realisasi s.d. 30 November	% thd APBN	Growth (%, yoy)
A. Pendapatan Negara	2.637,25	2.460,99	93,32	3,51	2.802,29	2.492,70	88,95	1,29
I. Pendapatan Dalam Negeri	2.634,15	2.459,16	93,36	3,49	2.801,86	2.469,09	88,12	0,40
1. Penerimaan Perpajakan	2.118,35	1.914,82	90,40	3,56	2.309,86	1.946,68	84,28	1,66
a. Pajak	1.818,24	1.669,92	91,84	6,44	1.988,88	1.688,93	84,92	1,14
b. Kepabeanan dan Cukai	300,11	245,00	81,64	(12,57)	320,98	257,75	80,30	5,20
2. PNBP	515,80	544,24	105,51	3,22	492,00	522,41	106,18	(4,01)
II. Penerimaan Hibah	3,10	1,82	58,87	54,65	0,43	23,61	5.483,77	1.193,97
B. Belanja Negara	3.117,18	2.510,56	80,54	(3,96)	3.325,12	2.894,47	87,05	15,29
I. Belanja Pemerintah Pusat	2.302,46	1.774,46	77,07	(5,73)	2.467,53	2.098,65	85,05	18,27
1. Belanja K/L	1.000,84	890,18	88,94	1,41	1.090,83	1.049,72	96,23	17,92
2. Belanja Non K/L	1.301,61	884,28	67,94	(11,86)	1.376,70	1.048,93	76,19	18,62
II. Transfer Ke Daerah	814,72	736,10	90,35	0,60	857,59	795,82	92,80	8,11
C. Keseimbangan Primer	(38,53)	359,70	(933,61)	184,61	(25,51)	47,07	(184,56)	(86,91)
D. Surplus/(Defisit) Anggaran	(479,93)	(49,57)			(522,83)	(401,77)		
% Surplus/(Defisit) thd PDB	(2,27)	(0,24)			(2,29)	(1,81)		
E. Pembiayaan Anggaran	479,93	284,26	59,23	(35,74)	522,83	426,81	82,02	50,85

Figure 1. State Budget Realization
Source: *(Kementrian Keuangan, 2024).*

 *corresponding author's email: bennyhartono1991@gmail.com

Figure 1 Tax Revenue Development
Source: (Kementrian Keuangan, 2024)

Based on the above state budget realization, throughout November 2024, there was an increase in the tax sector. The net growth rate was recorded at 1.14% (yoy), which is considered good when compared to October 2024, which contracted by 0.42% (yoy). On the other hand, the gross growth rate showed a positive trend from July and increased until the end of November 2024. In terms of value, total tax revenue realization reached 84.92% of the target, which is IDR 1,688.93 trillion. Through the self-assessment system, the government provides convenience in tax reporting for taxpayers. Tax calculation, payment, and reporting can be done by taxpayers. With the implementation of the self-assessment system, it is hoped that tax administration can be carried out in a more orderly, controlled, simple, and easy-to-understand manner. Tax officials are responsible for educating, investigating, and supervising the implementation of tax obligations. On the other hand, taxpayers are required to regularly report the amount of tax owed and paid (Harti, 2019). Various government policies that have been issued are not always in line with expectations to increase revenue in the tax sector. Looking at the 2024 tax revenue ratio, it still does not meet the target and has only been realized at 97%, although it is still in the positive category.

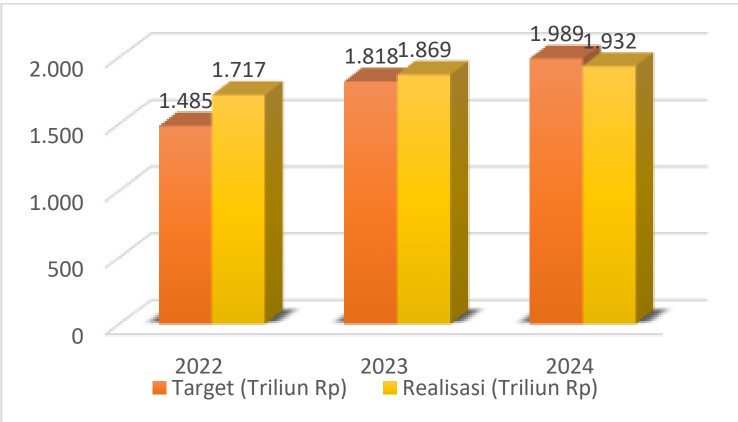

Figure 2 Realization of Tax Revenue 2022-2024
Source: (Kementrian Keuangan, 2024)

Tax revenue realization in general has increased over the past three years. In 2024, tax revenue realization increased from Rp1,869 trillion in 2023 to Rp1,932 trillion. However, in percentage terms, tax revenue realization in 2024 decreased by 97.13% compared to 102.81% in the previous year. This means that there was a 5.68% decrease in tax revenue realization. One of the factors and determinants of revenue performance from the tax sector is compliance.

In Indonesia, the level of tax compliance is still considered quite low, which has an impact on the stagnation of state revenue. Income tax is collected not only from business entities but also from individuals. An important factor that should increase revenue in the tax sector is the compliance of

*corresponding author's email: bennyhartono1991@gmail.com

taxpayers in completing their tax returns. However, in reality, the imposition of tax rates is a problem for the state, especially in terms of taxpayer compliance. According to the results of Rahayu (2017) research, taxpayer compliance is a problem and challenge for developed and developing countries that requires serious attention. Tax awareness includes how the public, as taxpayers, understand the function and benefits of taxes. People who have extensive knowledge about taxation can contribute to increasing taxpayer awareness (Rahayu, 2020). Compliance, understanding of tax rates, and awareness among taxpayers are still not optimal. In fact, with high compliance and awareness, the realization of annual tax return reporting can reach its target.

According to Sirait dan Surtikanti (2021) in their research, tax rates have a specific impact on compliance, and compliance will increase when tax rates are low. This is also supported by the results of Zulma (2020) research, which found that compliance is significantly influenced by the level of tax awareness. Meanwhile, Ristanti *et al.*(2022) argue that imposing tax penalties in the form of fines affects the level of individual compliance in reporting taxes. In line with Ristanti's research, Sandra (2021) also concludes in her research that this has a positive impact on tax compliance for business taxpayers. One alternative method used by the government to increase tax revenue is through fines or sanctions for taxpayers who neglect to report their taxes. Sanctions can ensure that tax regulations are obeyed. In other words, tax sanctions serve as a deterrent for taxpayers to avoid neglecting tax standards (Boediono, 2020). Tax compliance also refers to the ability of each taxpayer to fulfill their obligations in accordance with tax regulations, also known as the compliance rate. A good tax compliance rate is very important as a form of contribution to economic development. The objective of tax compliance involves compliance with tax regulations and provisions, which include tax filing, reporting, and payment (Norasmila, 2014).

As a rapidly developing industrial city, Batam is an exclusive area and the second largest city in the Sumatra and Riau Islands region. Batam's population has grown significantly. This certainly increases the achievement of tax reporting targets for its people. However, low taxpayer awareness means that Batam has not been able to maximize its revenue from the tax sector. Tax compliance data for reporting annual tax returns at the South Batam Tax Office.

Table 1 Annual Tax Return Report for Individual Taxpayers

Fiscal Period	Registered Taxpayers	Taxpayers are required to report	Taxpayers Reporting Tax Returns	Realization
2019	308.712	64.398	53.529	83%
2020	341.939	69.467	51.857	75%
2021	370.573	67.957	56.316	83%
2022	400.034	75.350	65.900	87%
2023	427.426	85.118	75.569	89%

Source: South Batam Tax Office (2024)

Based on the above data, it can be concluded that in Batam, the total number of taxpayers registered at the South Batam Tax Office has increased significantly over the last five years, from 308,712 taxpayers in 2019 to 427,426 registered taxpayers in 2023. This increase in numbers has not been matched by an increase in tax return filings by taxpayers. The realization of tax obligations through tax return filings has been fluctuating. In 2019, the realization of taxpayers reporting their tax returns was 83%, then dropped to 75% in 2020 and increased in the last two years to 83% in 2021 and 87% in 2022. In 2023, the realization of taxpayers reporting their tax returns increased again to 89%.

LITERATURE REVIEW

Compliance theory provides an explanation of a situation in which a person complies with rules and orders that have been given. Compliance theory was developed by Allingham, (1991), who assumed

*corresponding author's email: bennyhartono1991@gmail.com

a high level of non-compliance in economic terms. According to this theory, not everyone is willing to pay taxes voluntarily, and what happens is a tendency to refuse or even resist. This study uses compliance theory as a conceptual framework for tax compliance, which is influenced by independent variables and e-filing as a moderating variable. Meanwhile, Ajzen, (1991) Theory of Planned Behavior (TPB) is the basis of reasoned action with the aim of predicting the behavior of individuals or a person at a specific time and place (Alwi, 2023).

Taxpayer Compliance

Compliance can mean obedience, discipline, and willingness to follow rules or orders. According to Pramitasari (2022 : 62), it is "a situation in which tax officials carry out their fiscal rights and obligations." Material and formal compliance are two types of compliance. Taxpayers who have fulfilled all their tax obligations in accordance with the law have met formal tax compliance. Meanwhile, formal compliance is the action of a person or entity in fulfilling applicable administrative obligations or rules, without considering whether these obligations are carried out with deep intention or understanding. This means that this type of compliance focuses more on conformity with established procedures or legal forms.

Tax

Taxes are collected in accordance with mandatory laws for the purposes of the state. Taxes, which are imposed on a mandatory basis without direct compensation, are levied on the public. Taxes are now an important component of the state economy. Referring to the taxation regulations in Law No. 7 of 2021 HPP, taxes are costs that must be paid by every citizen who is liable, regulated by laws and regulations in a mandatory manner and without receiving direct benefits, used for the benefit of the state in development.

Tax Rates

Tax rates are proportional values in the form of percentages (%) approved by Indonesian tax laws. Tax rates are determined based on percentages (%) or nominal values (Juri *et al*., 2023). Resmi (2019) states that tax rates are the amount of tax levies determined in the form of percentages as the basis for calculating tax payable. According to Zulma (2020) in his research, tax rates must be formulated by considering the sustainability of the needs and businesses of taxpayers, which can affect the economic sector, especially the economy of individual taxpayers, causing it to weaken. The government needs a solution to adjust tax rates for middle-income taxpayers by issuing tax relaxation policies that can help the government continue to receive revenue from the tax sector so as not to burden taxpayers.

Tax Penalty

Penalties are imposed if someone violates the rules. Mardiasmo (2016) states that penalties are part of the guarantee that tax standards are complied with, obeyed, and followed. Tax penalties serve as a deterrent to prevent tax violations. Criminal and administrative penalties are the consequences for tax violators.

According to Mardiasmo (2016) administrative sanctions are obligations paid for the state deficit, such as interest and additional tariffs, while criminal sanctions are recorded as a final legal deterrent used by the tax authorities to set tax standards. Law No. 7 of 2021 HPP regulates various provisions related to taxation in Indonesia, including administrative tax sanctions. Research by Ivana dan Kesuma, (2023) emphasizes that sanctions increase tax compliance for reporting annual tax returns.

Taxpayer Awareness

Awareness is a personal condition of understanding, comprehending, and feeling (Rahayu, 2020). Awareness has an important meaning in relation to influencing tax compliance. Taxpayers with high awareness are more sensitive to following and complying with the applicable regulations in their obligation to report tax obligations. The more sensitive taxpayers are to their tax obligations, the better they understand and fulfill them (Muliari, 2011). Suandy (2011:128) states that taxpayer awareness means that a person consciously and willingly files tax returns. The results of research by Malendes *et al*., (2024) state that there is a positive impact of taxpayer awareness on the level of compliance.

*corresponding author's email: bennyhartono1991@gmail.com

E-Filling

Referring to Director General of Taxes Regulation No. Per 03/PJ/2015, it states that tax returns can be submitted electronically using the e-filing facility or online tax reporting. Meanwhile, according to Mardiasmo (2016), online annual tax returns can be submitted instantly via the DGT website, known as E-Filing. The use of E-filing eliminates the need to visit the tax office in person and facilitates more effective and efficient tax reporting. The results of research by Suci *et al*., (2024) show that e-filing has a positive impact on increasing compliance. Trisnawati (2023) states that e-filing and tax rates significantly influence and impact compliance. This proves that there is a positive relationship between e-filing and tax compliance rates. Advances in science and technology can improve the efficiency and quality of taxation services, make tax payments and reporting easier, and increase compliance rates.

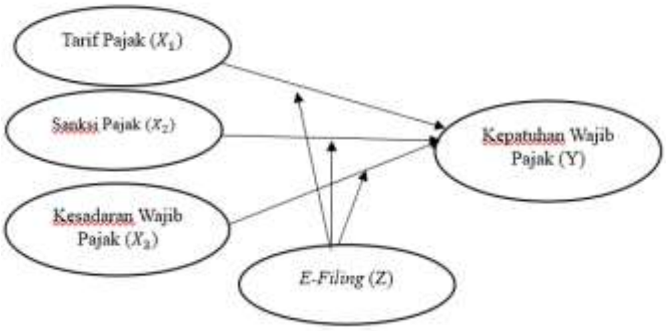

Figure 3 Research Model
Source: Data processed by researchers (2025)

RESEARCH METHODS

The study used a quantitative approach. The population consisted of educators at an educational foundation in Batam City, and the sample was selected using purposive sampling based on certain criteria. The research data sources were primary data obtained from questionnaires and interviews. The entire population was used as the sample, and 171 respondents met the criteria. There are three independent variables in this study, namely Tariff (X1), Sanctions (X2), and Awareness (X3), as well as Taxpayer Compliance (Y), and the moderating variable of E-Filing (Z). Data analysis was performed using SmartPLS 4.0.9, which included descriptive statistical analysis, out-of-model and in-model tests, simultaneous tests, and hypothesis testing.

Table 2 Variable Measurement Indicators

Variable	Indicators	Scale
Tax Rate (X1)	High income means paying more income tax - Fair tax rates for all taxpayers - Tax rates according to income - Tax rates burden taxpayers	1–5
Tax Penalties (X2)	Late reporting and paying taxes is subject to sanctions - Level of application of sanctions - Tax sanctions increase tax compliance - Elimination of sanctions increases tax compliance	1–5
Taxpayer Awareness (X3)	Knowing the tax laws and provisions - Knowing the function of taxes as state financing - Understanding that taxes are implemented in accordance with applicable laws - Calculating, paying and reporting taxes correctly - Compliance with self-registration	1–5
Taxpayer Compliance (Y)	Compliance in reporting Annual Tax Returns - Compliance in calculating and paying taxes owed - Compliance in paying tax arrears - Ease of reporting Tax Returns	1–5

*corresponding author's email: bennyhartono1991@gmail.com

E-Filing (Z)	Ease of access - Proof of receipt of e-SPT - Data security aspects	1–5

Source: Data processed by researchers (2025)

RESULTS AND DISCUSSION

Overview of Research Object

This study uses quantitative methods with primary data sources. The research sample consists of educators or lecturers working at an educational foundation in Batam City, with a population of 300 people. Through a predetermined selection process, 171 respondents were selected based on the established criteria.

Data Analysis

The data analysis techniques used in this study included outer model testing (validity, reliability, and discriminant validity), inner model testing, and hypothesis testing.

Validity Test

The validity test included convergent and discriminant validity. Convergent validity can be measured by the AVE (Average Variance Extracted) value, where an instrument is said to have convergent validity if the factor loading and AVE values are above 0.70 and 0.50, respectively. Meanwhile, discriminant validity is obtained by the cross-loading value, and if the cross-loading is achieved, the instrument is considered valid above 0.70.

Table 3. Average Variance Extracted (AVE)

Variable	*Average variance extracted (AVE)*
E-filing Z	0,735
Taxpayer Compliance Y	0,641
Tax Awareness X3	0,665
Tax Sanctions X2	0,714
Tax Rates X1	0,636

Source: Output SmartPLS 4.0.9 (2025)

The AVE value of the structural variable is > 0.5, meaning that the variable is considered valid and can be tested with further sources.

Reliability Test

Table 4 Composite Reliability Score

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
E-filing Z	0,880	0,886	0,917	0,735
Taxpayer Compliance Y	0,813	0,817	0,877	0,641
Tax Awareness X3	0,833	0,854	0,888	0,665
Tax Sanctions X2	0,864	0,870	0,908	0,714
Tax Rates X1	0,809	0,818	0,875	0,636

Source: Output SmartPLS 4.0.9 (2025)

*corresponding author’s email: bennyhartono1991@gmail.com

From the table above, the nominal composite reliability has a value >0.70, which means that the instrument of the statement on the variable is relevant and reliable. In addition, the above value also illustrates that the construct has good model reliability so that it has high consistency.

Hypothesis Testing

The results of the hypothesis test are a comparison of the t-statistic value with the t-table. The hypothesis test uses bootstrapping, which identifies the t-statistic value and p-value that will later be used in assessing the significance of the relationship between variables. The hypothesis will be accepted if it meets the criteria of a t-statistic value > 1.96 and a p-value < 0.05.

Table 5. Hypothesis Test Results

Hypothesis	Correlation	*t-statistics*	*p-values*	*Conclusion*
H1	X1 -> Y	3,481	0,001	Accepted
H2	X2 -> Y	2,764	0,006	Accepted
H3	X3 -> Y	3,33	0,001	Accepted
H4	Z -> X1 -> Y	0,081	0,936	Rejected
H5	Z -> X2 -> Y	2,165	0,03	Accepted
H6	Z -> X3 -> Y	2,062	0,039	Accepted

Source: Output SmartPLS 4.0.9 (2025)

The first hypothesis of this study is that tariffs have a positive and significant effect on compliance. The results of the hypothesis analysis on the tariff variable related to compliance are positive. Meanwhile, the p-value is 0.001<0.05, which means that tariffs have a significant effect on compliance and H_1 is accepted. This finding is in line with Purwati (2022), where tariffs have a significant impact on increasing compliance. Sirait dan Surtikanti (2021) also state that tariffs have a specific effect in increasing compliance; if the tariff is small, compliance increases.

The second hypothesis for the sanction variable has a positive effect on compliance as seen from the p-value or significance of 0.006 < 0.05, meaning that compliance is influenced by sanctions, so H_2 is accepted. This finding indicates that taxpayers are more diligent in reporting taxes with higher sanctions. Research by Ivana dan Kesuma (2023) states that sanctions increase compliance in reporting Annual Tax Returns. Machmudah dan Putra (2020) in their research stated that tax payment compliance is influenced by the sanctions imposed.

The third hypothesis states that awareness has an effect on tax compliance. The nominal p-values show 0.001 < 0.05, meaning that awareness has a significant positive impact on increasing compliance, so H_3 is accepted. This finding indicates that taxpayers care about their taxes, so they will be more diligent in paying them. Nuriasilva (2024) also states in her research that there is a positive effect between awareness and compliance levels. Meanwhile, Perdana (2020) found that awareness has a significant positive impact on compliance at the Tabanan Tax Office. This condition implies that increased public awareness is followed by increased compliance.

The fourth hypothesis, the interaction of the moderating variables of e-filing and rates on compliance, has no significant effect. On the other hand, the nominal p-value shows a figure of 0.936 > 0.05, so it can be stated that e-filing strengthens the effect of rates on increasing compliance, therefore H_4 is rejected. Juri dan Fatimah (2023) in their research stated that tax rates cannot be moderated by e-filing in strengthening the effect of increased tax compliance. Meanwhile, Putra (2020) findings state that rates have an insignificant effect on compliance when adding e-filing as a moderator.

 *corresponding author's email: bennyhartono1991@gmail.com

The fifth hypothesis for the interaction of the moderating variables of e-filing and sanctions with nominal taxpayer compliance yielded a p-value of 0.030 < 0.05, which means that the e-filing variable is able to moderate the positive and significant effect of sanctions in increasing compliance, so H_5 is accepted. This research describes the effect of e-filing strengthening when sanctions are enforced. Another finding by Wijaya (2022) is that the moderating variable of e-filing strengthens the effect of sanctions on increasing compliance. Cahyanti (2024) research states that e-filing increases the positive effect of tax sanctions on compliance.

The sixth hypothesis for the interaction of the moderating variables of e-filing and awareness with compliance has a nominal p-value of 0.039 < 0.05. It can be concluded that the moderating variable of e-filing can moderate negative awareness significantly in increasing compliance. This finding indicates that the effect of e-filing weakens when awareness increases. Research by Nuriasilva (2024) states that the ease of e-filing can increase awareness in relation to increased compliance. The more taxpayers are aware, the more compliant they will be. Similar results were presented by Malendes *et, al*.(2024) in their research, which found that tax awareness has a significant positive effect in its interaction and relationship with tax compliance.

CONCLUSION

Compliance is positively and significantly influenced by tax rates. The results of the study indicate that changes in tax rates or the level of tax rates will keep taxpayers compliant as long as the rates remain reasonable. Sanctions have a significant effect in improving compliance. The existence of strict and fair sanctions can encourage taxpayers to comply with the consequences of non-compliance, thereby increasing compliance. Awareness has a positive and significant effect on increasing compliance. These findings confirm that taxpayers who are aware of their obligations tend to be more sensitive.

E-filing does not strengthen the effect on tax rates with mandatory compliance. These results indicate that the existence of e-filing does not always strengthen the relationship between tax rates and compliance. Individuals tend to focus more on the benefits of e-filing without having to consider the size of the tax rate. E-filing reinforces the influence of sanctions on compliance. The use of e-filing can make tax reporting more efficient and effective in a flexible manner. On the other hand, e-filing can prevent errors in tax calculations so that the impact of miscalculations that may be subject to administrative sanctions can be anticipated. E-filing reinforces the effect of awareness on compliance. Several e-filing features, such as the notification feature, make it easier for users to become more active when they are fully aware of the tax reporting deadline due to the notification.

For tax authorities, continue to strive to improve compliance by increasing tax awareness activities and providing excellent service to taxpayers. Tax reporting systems such as e-filing should be made easier to use, with high security and features that make it easier for novice taxpayers to quickly understand and improve compliance. For educational institutions, assist and provide guidance and counseling to educators who do not yet understand taxation. For taxpayers, always report tax obligations within the specified time frame.

REFERENCES

Ajzen, I. (2012). The theory of planned behavior. *Handbook of Theories of Social Psychology: Volume 1*, 438–459. doi:10.4135/9781446249215.n22

Allingham. (2018). *Illicit activity: The economics of crime, drugs and tax fraud* (Vol. 1, pp. 1–289). doi:10.4324/9781315185194

Alwi, M., Karismawan, P., & Fatimah, S. (2023). Efektivitas penggunaan e-filing dan tingkat kepatuhan wajib pajak dalam melaporkan SPT pada KP2KP Selong tahun 2011–2020. *Jurnal Aplikasi Perpajakan*, 4(1), 35–50. doi:10.29303/jap.v4i1.54

Cahyanti, F. D., & Mulyani, S. D. (2024). Peran e-filing sebagai variabel moderasi terhadap kepatuhan wajib pajak. *Jurnal Ekonomi Trisaksti*, 4(2), 463–470.

Pramitasari, D. A. (2022). *Konsep kepatuhan pelaporan wajib pajak dengan media e-SPT*. Media Sarana Sejahtera.

 *corresponding author's email: bennyhartono1991@gmail.com

Perdana, E. S. (2020). Pengaruh kesadaran wajib pajak, pengetahuan perpajakan, dan sanksi perpajakan pada kepatuhan wajib pajak UMKM. *E-Jurnal Akuntansi*, 30(6), 1458–1469.
Harti, D. (2019). *Administrasi Pajak*. Erlangga.
Ivana, C., & Kesuma, A. I. (2023). Pengaruh penerapan e-filing, sanksi perpajakan serta tarif pajak terhadap tingkat kepatuhan wajib pajak orang pribadi dalam melaporkan SPT tahunan. *Jurnal Ilmiah Bisnis dan Perpajakan (Bijak)*, 5(2), 130–141. doi:10.26905/j.bijak.v5i2.9823
Juri, M., & Fatimah, C. N. (2023). Pengaruh insentif pajak, tarif pajak, sanksi pajak, dan pelayanan terhadap kepatuhan wajib pajak badan sebelum dan saat pandemi COVID-19. *Jurnal EKSIS*, 19(1), 28–43. doi:10.46964/eksis.v19i01.389
Kementerian Keuangan. (2024). *APBN Kita (Kinerja dan Fakta)*. Kementerian Keuangan Republik Indonesia.
Machmudah, N., & Putra, U. Y. (2020). Pengaruh tarif pajak, pengetahuan perpajakan, dan sanksi pajak terhadap kepatuhan pembayaran pajak UMKM kuliner. *Repository Universitas Ahmad Dahlan*, 2(3), 1–15.
Malendes, D., Sabijono, H., & Weku, P. (2024). Pengaruh pengetahuan perpajakan, kesadaran wajib pajak dan sanksi pajak terhadap kepatuhan wajib pajak dalam membayar PBB di Kecamatan Pulau Batang Dua Kota Ternate. *Riset Akuntansi dan Portofolio Investasi*, 2(2), 93–100. doi:10.58784/rapi.131
Mardiasmo. (2016). *Perpajakan* (Ed. terbaru). Andi.
Muliari, N. K., & Setiawan, P. E. (2011). Pengaruh persepsi tentang sanksi perpajakan dan kesadaran wajib pajak pada kepatuhan pelaporan wajib pajak orang pribadi. *Jurnal Ilmiah Akuntansi dan Bisnis*, 6(1), 1–23.
Norasmila. (2014). *Ethics, governance and corporate crime: Challenges and consequences* (Vol. i). doi:10.1108/s2043-052320140000006013
Nuriasilva, S. G. (2024). Pengaruh kesadaran wajib pajak dan pengetahuan PBB terhadap kepatuhan masyarakat membayar PBB di Desa Pasirtanjung, 1278–1288.
Purwati, D. (2022). Pengaruh penerapan e-filing, tarif pajak, serta pelayanan fiskus terhadap kepatuhan wajib pajak pelaku UMKM (Studi kasus di Pertokoan Kebon Jeruk 3 Jakarta). *Ekonomi dan Bisnis*, 1(2).
Rahayu, S. K. (2017). *Perpajakan: Konsep dan aspek formal*. Rekayasa Sains.
Rahayu, S. K. (2020). *Perpajakan: Konsep, sistem, dan implementasi* (Edisi revisi). Graha Ilmu.
Resmi, S. (2019). *Perpajakan: Teori dan kasus* (Edisi sebelas). Salemba Empat.
Ristanti, F., Khasanah, U., & Kuntadi, C. (2022). Literature review pengaruh penerapan pajak UMKM, sosialisasi perpajakan dan sanksi perpajakan terhadap kepatuhan wajib pajak. *Jurnal Ekonomi dan Perpajakan*, 1(2), 380–391.
Sandra, A., & Chandra, C. (2021). Pengaruh tarif pajak, sanksi pajak dan kesadaran pajak terhadap kepatuhan wajib pajak orang pribadi usahawan. *Jurnal Online Insan Akuntan*, 5(2), 153. doi:10.51211/joia.v5i2.1435
Sirait, N. D., & Surtikanti, S. (2021). Tarif pajak, tingkat kesadaran wajib pajak dan sanksi perpajakan terhadap kepatuhan wajib pajak kendaraan bermotor (Studi kasus pada Samsat Kota Cimahi). *Journal of Economics, Management, Business and Accounting*, 1(1), 37–48. doi:10.34010/jemba.v1i1.5018
Usvita, S. R., & Dewi, Y. (2024). Pengaruh tarif pajak dan e-filing terhadap kepatuhan wajib pajak UMKM dengan peran relawan pajak sebagai variabel moderasi di KPP Pratama Padang Satu, 1–3.
Trisnawati, E. (2023). Pengaruh sosialisasi, tarif, sistem e-filing terhadap kepatuhan wajib pajak dengan program PPS sebagai variabel pemoderasi. *JPEK (Jurnal Pendidikan Ekonomi dan Kewirausahaan)*, 7(1), 206–216. doi:10.29408/jpek.v7i1.13384

 *corresponding author's email: bennyhartono1991@gmail.com

Wijaya, A. K. (2022). Pengaruh moderasi sanksi pajak terhadap kepatuhan wajib pajak. *Binpatria*, 17(5), 1–12.

Zulma, G. W. M. (2020). Pengaruh pengetahuan wajib pajak, administrasi pajak, tarif pajak dan sanksi perpajakan terhadap kepatuhan pajak pada pelaku usaha UMKM di Indonesia. *Journal of Economics and Business*, 4, 288–294. doi:10.33087/ekonomis.v4i2.170

s

*corresponding author's email: bennyhartono1991@gmail.com