

# Factors that Affect MSMEs Taxpayer Compliance

Ni Kadek Ria Fitriani<sup>1</sup>, Gayatri<sup>2</sup>, I Gusti Ayu Made Asri Dwija Putri<sup>3</sup>

<sup>1,2,3</sup> Udayana University

<sup>1,2,3</sup> Faculty of Economics and Business, Bali, Indonesia

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**Abstract:** This research was conducted to obtain empirical evidence of the examination of socialization, understanding and perception of MSMEs taxpayer compliance. This research was conducted in East Denpasar Sub District and South Denpasar Sub District which is the working area of East Denpasar Tax Office because the contribution of Annual Tax Return in 2018 decreased dramatically compared to previous years. The research respondents decided that 98 MSMEs taxpayers were determined by the probability sampling method, namely simple random sampling. Data collection was carried out using a questionnaire with multiple linear regression analysis techniques. Based on analysis test results show that socialization, understanding and perception have positive affect on MSMEs taxpayer compliance in East Denpasar Sub District and South Denpasar Sub District.

**Keywords:** MSMEs taxpayer compliance, socialization, understanding, perception, Government Regulation Number 23 of 2018.

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## I. INTRODUCTION

The government is trying to increase tax revenue by carrying out tax reforms aimed at simplifying the taxation system that includes tax rates, taxable income and tax collection systems (Ramadiansyah dkk., 2014). The current government continues to look for various sectors that have the potential to increase tax revenue. One of the sectors that is the center of government attention is the MSMEs. MSMEs are able to create jobs, assist in international trade, provide services and support for large companies and help in economic diversification (Aladejebi, 2018). MSMEs constitute a large and dominant number of businesses, compliance of MSME with tax laws and regulations will contribute to increase government revenue (Wahabu, 2017). Based on data from the Ministry of Finance of the Republic of Indonesia, in 2014 UMKM tax receipts were only IDR 2 trillion or less than 1% compared to MSMEs contribution to GDP of IDR 3,000 trillion. This became the basis for President Joko Widodo to implement a policy by reducing the Final Income Tax rates for Micro, Small and Medium Enterprises (MSMEs) from 1% to 0.5%. These provisions are regulated in Government Regulation Number 23 of 2018 which is effective as of July 1, 2018 in lieu of Government Regulation Number 46 of 2013 which previously set a final tax rate 1% for MSMEs. The taxation system governing MSMEs must be simplified and contain the principle of fairness to encourage taxpayer compliance with tax regulations (Ameyaw *et al.*, 2016).

Tax compliance is defined as the ability and willingness of taxpayers to comply with tax laws that is to state the correct amount of income each year and pay the right amount of tax (Wadesango *et al.*, 2018). Non-compliance behaviour with taxation obligations is caused by a lack of technical knowledge of taxation and considers the taxation system to be very complex and tends to complicate the community (Saad, 2014). One of the factors affecting taxpayer compliance is socialization. Research conducted by Angelia dan Fajriana (2018) concluded that the socialization of Government Regulation Number 23 of 2018 has a positive effect on the compliance of MSMEs taxpayers. The socialization will increase the taxpayer's knowledge and insight about the procedures for calculation and government policies so as to increase the taxpayer's knowledge. Another factor is the understanding of taxation which is everything related to taxation that is understood properly and correctly by taxpayers and can translate and / or apply what has been understood (Imaniati, 2016). Research conducted by Cahyani (2019) found that understanding taxation had a positive effect on MSME taxpayer compliance. When taxpayers understand the rules, taxpayers will be easier to carry out their tax

obligations (Herawati *et al.*, 2018). Taxpayers must be literate, meaning that they have various aspects of tax knowledge that are sufficient to carry out their tax obligations responsibly and on time. Without this knowledge, taxpayers will submit tax forms and pay taxes after the specified time period so that the risk will be penalized by the tax authority (Hassan *et al.*, 2016). The perception of taxpayers can also be a factor influencing taxpayer compliance. Taxpayer perceptions about the fairness of the tax system affect the ability to pay taxes (Ameyaw *et al.*, 2016). The implementation of government policies can run optimally if there is active participation from taxpayers so that taxpayers are required to have knowledge and understanding as well as good perceptions or trust in tax practices in Indonesia (Fatmawati, 2015). Research conducted by Angesti dkk., (2018) shows the results that the perception of MSMEs taxpayers on the application of Government Regulation Number 23 of 2018 has a positive effect on tax compliance.

Tax compliance behaviour needs to be grown continuously which is an act of sustainability so that tax compliance can be achieved (Adhimatra dan Noviari, 2018). Individual taxpayer of MSMEs in carrying out tax obligations are still relatively low, especially taxpayers who are registered at East Denpasar Tax Office. An overview of the level of individual taxpayer of MSMEs compliance in East Denpasar Tax Office 2014 to 2018 is presented in Table 1.

**TABLE 1: Number of Effective MSMEs Individual Taxpayers and Tax Returns Received at East Denpasar Tax Office 2014-2018**

Year	Effective MSMEs Individual Taxpayer (person)	Tax Return Received (sheet)	Percentage of Compliance (%)	Percentage Increase or Decrease (%)
2014	3,245	2,252	69.40	-
2015	3,417	3,129	91.57	24.21%
2016	3,693	3,341	90.47	-1.20%
2017	3,982	3,380	84.88	-6.18%
2018	4,796	3,077	64.16	-24.42%

Source: East Denpasar Tax Office, 2019

Table 1 shows that compliance of MSMEs individual taxpayer in reporting tax return in East Denpasar Tax Office area from 2014 to 2018 tends to decrease. Percentage of compliance reported tax return in 2015 to 2016 increased to above 90%, but the next year, namely 2017 has decreased and in 2018 decreased dramatically reach 64.16%. The percentage decrease from 2017 to 2018 occurred as much as 24.42%, thus indicating that there was a significant decrease in taxpayer compliance. Government Regulation Number 23 of 2018 was effectively implemented on July 1, 2018, but the compliance of MSMEs Individual Taxpayers in reporting tax returns actually decreased even though the government's goal to create a tariff reduction policy was to increase the level of compliance of MSMEs taxpayers.

This research refers to Attribution Theory. Attribution theory states that when individuals observe a person's behaviour, then these individuals try to determine whether caused externally or internally (Robbins, 2015: 105). The relevance of Attribution Theory with this research is that a person determines the level of compliance in fulfilling his taxation obligations influenced by internal factors namely the understanding and perception of taxpayers and external factors namely socialization. Theory of Planned Behaviour also supports this research because this theory explains how taxpayers plan their behaviour based on the beliefs of each individual in fulfilling their tax obligations. According to this theory, the behaviour of individuals in society is under the influence of certain factors which come from certain reasons and appear in a planned manner. The ability to do certain things depends on the fact that the individual has a purpose for the behaviour (Gitaru, 2017). Before individuals take an action, the individual will have confidence in the results obtained for his actions, and then the individual will decide to do or not do it. This relates to the belief of taxpayers regarding the results to be obtained from the benefits of compliance with their tax obligations.

## II. CONCEPTUAL MODEL AND HYPOTHESES

### The Effect of Socialization on MSMEs Taxpayer Compliance

Attribution theory defines socialization as an external cause that drives taxpayer actions to comply with tax obligations. External factors are behaviours that originate from outside the taxpayer themselves or behaviour caused by outside influences. The outside influence is the socialization carried out by related agencies that can influence the knowledge and understanding of taxpayers. Appropriate socialization can form a good understanding of the contents and procedures for implementing a regulation so that the information conveyed in the socialization is very important for taxpayer knowledge.

Theory of Planned Behaviour is also related to socialization, namely Control beliefs that refer to individual beliefs about the existence of things that support or hinder their behaviour. Tax socialization will be a control for taxpayers to build a good perception and form a good understanding of regulations. Incomplete information submitted at the time of socialization will also form an incomplete understanding, which can affect taxpayers in interpreting the information. The more socialization and more complete information delivered by the Directorate General of Taxes, the better the taxpayer's knowledge. Research conducted by Angelia dan Fajriana (2018), Darmanto (2018), and Setyorini (2016) show that socialization plays an important role in increasing MSMEs taxpayer compliance. Based on these descriptions, the hypotheses developed in this study are as follows.

**H<sub>1</sub>: Socialization has a positive effect on MSMEs taxpayer compliance.**

### **The Effect of Understanding on MSMEs Taxpayer Compliance**

Based on attribution theory, understanding taxpayers is an internal cause that can affect taxpayer actions in making decisions regarding taxpayer compliance behaviour in carrying out tax obligations. Behaviour caused by internal factors is behaviour that originates from within the taxpayer himself and is related to individual characteristics. This theory explains the individual's response to an event depending on how the individual concluded the event, so that different taxpayer understanding between one individual and another individual causes different attitudes in understanding the tax provisions.

Theory of Planned Behaviour is also related to understanding taxation, which is related to behavioural belief. Behavioural belief is an individual's belief in the results of a behaviour and evaluation of these results. This belief has the understanding that individuals accept positive or negative consequences for behaviour in their desire to do or not do an action. This theory has the effect of understanding taxpayers on the intention to fulfill their tax obligations. Taxpayers who understand about their tax obligations have confidence that their actions will produce good and beneficial results.

The implementation of taxation obligations can be fulfilled properly if the taxpayer has a good understanding of the applicable tax regulations. The higher the level of understanding of taxpayers regarding tax regulations, the compliance of taxpayers will also increase because taxpayers will know the procedures for calculation and the consequences or sanctions that result if they do not comply with tax obligations. Research results of Fatmawati (2015) and Cahyani (2019) stated that understanding taxation has a positive effect on MSMEs taxpayer compliance. This conclusion is also in line with research Angelia dan Fajriana (2018) which shows that the level of taxpayer understanding of Government Regulation No. 23 of 2018 has a positive effect on MSMEs taxpayer compliance. Research by Setyorini (2016) states that the higher the taxpayer's understanding, the higher the taxpayer's willingness to pay taxes. Based on these descriptions, the hypotheses developed in this study are as follows.

**H<sub>2</sub>: Understanding has a positive effect on MSMEs taxpayer compliance.**

### **The Effect of Perception on MSMEs Taxpayer Compliance**

Based on Attribution Theory, the perception of taxpayers is an internal cause that influences taxpayers in fulfilling their tax obligations. The taxpayer perception referred to in research is a process whereby a person organizes, interprets and manages himself regarding the simplicity, convenience, and fairness contained in Government Regulation No. 23 of 2018. Perception relates to the way individuals interpret or perceive a thing. That is, perceptions are positively correlated to the power of each individual's perception of a stimulus he gets. The positive perception of the taxpayer will further strengthen the awareness of the taxpayer concerned to fulfill their obligations voluntarily.

According to Theory of Planned Behaviour, especially related to perceptions of taxpayers that is normative belief where individuals will tend to take action if motivated by others who approve of the action. This factor explains a person's perceptions or views on the beliefs of others that will influence an individual's interest in doing or not performing the behaviour under consideration. Taxpayers who have the same perception about the simplicity of regulations, reduction in tariffs and fairness for taxpayers on new regulations will motivate taxpayers to be obedient in fulfilling their tax obligations. Subjective norms refer to individual subjective judgments about other people's preferences and support for a behaviour. Research conducted by Imaniati (2016) and Setiawan (2018) obtained the result that perceptions of taxpayers has a positive effect on MSMEs taxpayer compliance. Based on these descriptions, the hypotheses developed in this study are as follows.

H<sub>3</sub>: Perception has a positive effect on MSMEs taxpayer compliance.

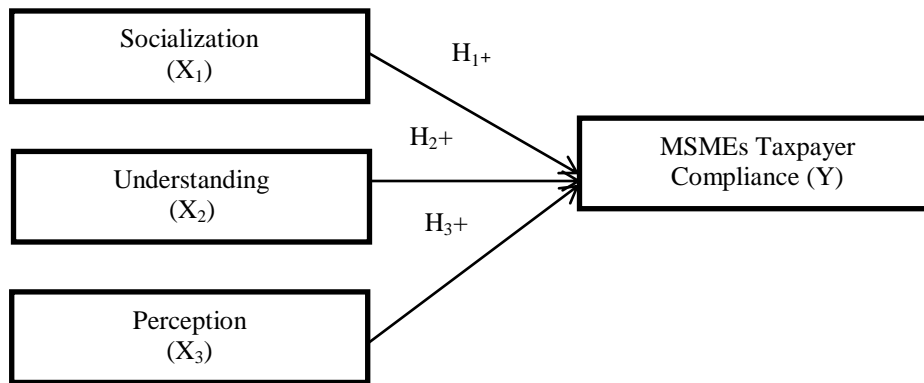


Figure 1: Conceptual Model

### III. RESEARCH METHODS

This study uses a quantitative approach. This research was conducted in the Denpasar City especially in the East Denpasar Sub District and South Denpasar Sub District which is a working area of the East Denpasar Tax Office. Researchers used the MSMEs individual taxpayer as population with a gross circulation of less than or equal to IDR4.8 billion per year. The population in this study amounted to 4,796 MSMEs operating in the East Denpasar Sub District and South Denpasar Sub District which are registered in East Denpasar Tax Office. Samples were selected using the simple random sampling method. Then the number of respondents was determined using the Slovin formula with the results of 98 MSMEs individual taxpayer samples registered at East Denpasar Tax Office as of December 2018. Data collection in this study used the questionnaire method. Respondents' answers were measured using a 5-point Likert scale. The data analysis technique used in the study is a regression test that is multiple linear regression analysis.

### IV. RESULTS AND DISCUSSION

The respondents used in this study have different characteristics or identities according to Table 2 as follows.

TABLE 2: CHARACTERISTICS OF RESPONDENT

No	Characteristic of Respondent	Amount	Percentage (%)
1	<b>Based on Gender</b>		
	Male	57	58
	Female	41	42
	<b>Total</b>	<b>98</b>	<b>100</b>
2	<b>Based on Age</b>		
	<20 years old	0	0
	20-30 years old	49	50
	31-40 years old	41	42
	41-50 years old	8	8
	>50 years old	0	0
	<b>Total</b>	<b>98</b>	<b>100</b>
3	<b>Based on Education</b>		
	Junior High School	0	0
	Senior High School	44	45
	Diploma	16	16
	Bachelor	38	39
	<b>Total</b>	<b>98</b>	<b>100</b>

4	<b>Based on Type of Business</b>		
	Trading	64	65
	Industry	9	9
	Services	25	26
	<b>Total</b>	<b>98</b>	<b>100</b>
5	<b>Based on 1 Year Gross Circulation</b>		
	<IDR300.000.000	67	68
	IDR300.000.000-IDR2.500.000.000	31	32
	IDR2.500.000.000-IDR4.800.000.000	0	0
	>IDR4.800.000.000	0	0
	<b>Total</b>	<b>98</b>	<b>100</b>

Source: Primary data processed, 2019

Based on Table 2 respondents were mostly men as much as 58%. Based on age, there are no respondents below the age of 20 years (0%), aged 20 years to 30 years by 50%, ages 31 years to 40 years by 42% and ages 41 years to 50 years by 8% and over age none of the 50 years (0%). One's last education can reflect the level of knowledge and understanding of the business he has. Based on Table 4.2 it can be seen that respondents with no junior high school education (0%), senior high school at 45%, Diploma at 16% and Bachelor at 39%. This type of business is used to determine the distribution of respondents' businesses, while trade businesses are 65%, industries 9% and services 26%. The amount of turnover per year shows that the respondent is classified as a MSMEs taxpayer and can determine whether including micro, small or medium businesses. The respondents who have a business turnover of less than IDR 300,000,000 a year are classified as small businesses as much as 68% of the total respondents and respondents who have a turnover of IDR 300,000,000 to IDR 2,500,000,000 are classified as micro businesses as much as 32%.

**TABLE 3: THE RESULT OF MULTIPLE LINEAR REGRESSION ANALYSIS**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0,776	0,239		3,252	0,002
Socialization (X <sub>1</sub> )	0,200	0,096	0,216	2,087	0,040
Understanding (X <sub>2</sub> )	0,275	0,123	0,294	2,246	0,027
Perception (X <sub>3</sub> )	0,351	0,129	0,360	2,271	0,008
<i>R Square</i>		0,673			
<i>Adjusted R Square</i>		0,662			
F		64,417			
P-value F		0,000			

Source: Primary data processed, 2019

Table 4.9 shows the results of multiple linear regression analysis that can be made the regression equation as follows:

$$Y = 0.776 + 0.200X_1 + 0.275X_2 + 0.351X_3 + e$$

The significance value of each independent variable is less than 0.05, so socialization, understanding and perception partially affect the tax compliance of MSMEs so that the hypothesis is accepted. Based on Table 3 can be known as follows:

1) The constant value indicates the value of the dependent variable if the independent variable is 0 (zero). A constant value of 0.776 has a statistical meaning if the socialization variable (X<sub>1</sub>), understanding (X<sub>2</sub>) and perception (X<sub>3</sub>) are worth or equal to zero (fixed or unchanged), then the level of compliance of MSMEs taxpayers tends to increase by 0.776.

2) The regression coefficient  $X_1$  value of 0.200 indicates that the socialization variable has a positive relationship on MSMEs taxpayer compliance. If the socialization variable increases by 1 unit, the MSMEs taxpayer compliance value will increase by 0.200 units assuming the other variables are constant.

3) The regression coefficient  $X_2$  value of 0.275 indicates that the understanding variable has a positive relationship on MSMEs taxpayer compliance. If the understanding variable increases by 1 unit, the MSMEs taxpayer compliance value will increase by 0.275 units assuming the other variables are constant.

4) Regression coefficient  $X_3$  value of 0.351 indicates that the perception variable has a positive relationship on MSMEs taxpayer compliance. If the perception variable increases by 1 unit, the MSMEs taxpayer compliance value will increase by 0.351 units assuming the other variables are constant.

Table 3 shows the results of the Adjusted R Square value of 0.662. This means that changes that occur in MSMEs taxpayer compliance can be explained by socialization, understanding and perception of 66.2%, while the remaining 33.8% is explained by other variables not tested in this study.

### **The Effect of socialization on MSMEs taxpayer compliance**

The results of this study support the attribution theory which explains that a person's behaviour is caused by internal and external factors. Socialization is an external factor that influences the actions of taxpayers. This external factor is an influence that comes from outside the taxpayer themselves. The more socialization and the more precise the content of the material delivered, the taxpayer knowledge will also increase so that it affects the taxpayer's actions to comply. The results of this study also support the theory of planned behaviour, namely control belief that refers to the beliefs of individuals about the existence of things that support or hinder their behaviour. Socialization can be a control for taxpayers in building a good understanding of tax regulations and can form a good perception of tax policy.

MSMEs taxpayers who have limited knowledge about taxation get benefit from the socialization. The information conveyed during the socialization has a very important role to form the understanding of taxpayers, especially regarding the latest MSMEs tax regulations, namely Government Regulation Number 23 of 2018. The more complete information conveyed during the socialization will facilitate taxpayers in interpreting the information so that taxpayers will know their tax obligations. The results of this study are in line with research by Angelia dan Fajriana (2018), the socialization of Government Regulation Number 23 of 2018 which has a positive effect on MSMEs taxpayer compliance. Research by Darmanto (2018) and Setyorini (2016) also obtained the same result that the socialization affected MSMEs taxpayer compliance. The higher the frequency of socialization and the better the implementation of socialization can increase the understanding and awareness of taxpayers to comply with their tax obligations.

### **The Effect of understanding on MSMEs taxpayer compliance**

The results of this study support the attribution theory which explains that understanding is an internal cause that influences taxpayer actions. Internal factors are influences that originate from within the taxpayer itself and are related to individual characteristics. The higher the taxpayer's understanding of his tax obligations, the higher the taxpayer's compliance. These results also support the theory of planned behaviour, namely behavioural belief, which is an individual's belief in the results of his behaviour and evaluation of these results. This belief means that the individual receives positive or negative consequences for his behaviour in his desire to do or not do something. So taxpayers who understand about their tax obligations have confidence that their actions can produce good and beneficial results.

Taxpayers who have a high understanding can increase motivation and awareness to fulfill their tax obligations. Related to the latest regulation, namely Government Regulation Number 23 of 2018, taxpayers who are familiar with the regulation can feel the ease and fairness of the tariff for MSMEs so that taxpayers will increase their compliance. The results of this study are supported by research conducted by Fatmawati (2015), Cahyani (2019) who stated that understanding has a positive effect on MSMEs taxpayer compliance. This research is also in line with research by Angelia dan Fajriana (2018) and Setyorini (2016). The higher the understanding of taxpayers regarding technical provisions, general provisions and the consequences that exist in tax regulations, the taxpayer compliance will increase.

### **The Effect of perception on MSMEs taxpayer compliance**

The results of this study support the attribution theory which explains that perception is an internal factor that influences taxpayer actions. The intended perception is the process of organizing and interpreting the ease, simplicity and fairness listed in Government Regulation Number 23 of 2018. The more positive the taxpayer's perception of the regulation, the



stronger the taxpayer's awareness to comply with the regulation. These results also support the theory of planned behaviour, namely normative belief where individuals will take an action if motivated by others who approve the action. The more perceptions of bad taxpayers can influence the more actions of taxpayers who do not comply because to form the perception of individuals considering various subjective opinions.

Taxpayers who have a positive outlook will interpret the information well. Perception that is in line with the government that views Government Regulation Number 23 of 2018 issued with the aim of simplicity of calculation and low tariffs will motivate taxpayers to be more obedient in carrying out their tax obligations. The results of this study are supported by the research of Imaniati (2016) and Setiawan (2018) who obtained the results that the perception of taxpayers has a positive effect on the MSMEs taxpayer compliance. The good perception of taxpayers who view the latest MSMEs tax regulations is fairer and simpler so that it makes easier for taxpayers to fulfill their obligations, so the level of MSMEs taxpayer compliance will also increase.

## V. CONCLUSION AND SUGGESTIONS

Based on the results of empirical testing and discussion, the conclusion of this research is socialization has a positive effect on tax compliance of MSMEs in East Denpasar Sub District and South Denpasar Sub District. This means that the more socialization carried out by the relevant agencies, the higher the level of MSMEs taxpayer compliance. Understanding also has a positive effect on MSMEs tax compliance in East Denpasar Sub District and South Denpasar Sub District. This means that the higher the level of taxpayers understanding on technical provisions and general provisions on taxation, the higher the level of MSMEs taxpayer compliance. Perception has a positive effect on tax compliance of MSMEs in East Denpasar Sub District and South Denpasar Sub District. This means that the better the perception of MSMEs taxpayers on the application of tax regulations, especially Government Regulation Number 23 of 2018, the higher the level of MSMEs taxpayer compliance.

Based on the research results and conclusions that have been described, there are some suggestion that can be given to the government as policy maker. The rapid development of technology makes it easier for most people to get information through the internet and social media. East Denpasar Tax Office is expected to increase socialization through websites and social media so that it can be accessed by many parties and it is hoped that relevant agencies will more aggressively conduct information related to the modernization of the taxation system such as new regulations. East Denpasar Tax Office staff are expected to be able to provide an understanding of the government's policy objectives to reduce the final income tax tariff so that the perception of taxpayers can be in line with the government's perception. Suggestions for further research are to look for other factors that affect MSMEs taxpayer compliance such as taxpayer awareness, tax sanctions, and tax officer services and also expand research locations. It is intended that the MSMEs sector is not only dominant in developing the country's economy but can also contribute through taxes.

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