

THE INFLUENCE ANALYSIS OF PERCEPTION OF EFFECTIVENESS THE TAXATION SYSTEM REGULATIONS, LEVEL OF TRUST IN THE GOVERNMENT SYSTEM AND TAX LAW, UNDERSTANDING PUBLIC AND SELF-ASSESSMENT SYSTEM ON WILLINGNESS TO PAY TAX (Empirical Study at KPP Pratama Dua Bengkulu Province)

Ahmad Junaidi¹, Rina Yuniarti², Sherly Oktaviani³

Universitas Muhammadiyah Bengkulu

ahmadjunaidi@umb.ac.id, rinayuniarti@umb.ac.id, sherlyoktaviani06@gmail.com

Jl. H. Adam Malik No.17, Cemp. Permai, Kecamatan Gading Cempaka, Kota Bengkulu, Bengkulu

Corresponding email: ahmadjunaidi@umb.ac.id

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ABSTRACT

This study is a quantitative descriptive study that aims to determine the effect of the perspective of the effectiveness of taxation system regulations, the level of trust in the government system and tax law, public understanding and self-assessment system on willingness to pay tax. This study was conducted at the KPP Pratama Dua Office of Bengkulu Province from November to December 2024. Sample was 394 people taken using accidental sampling, which means that every taxpayer who carries out Tax administration at the Pratama Tax Office in Bengkulu City who meets the researcher can be used as a respondent. Then the data that has been collected is tested with the help of the SPSS.20 application program with its validity and reliability analysis. The results of the study show that (1). The perspective of the effectiveness of taxation system regulations has an effect on willingness to pay tax, (2). The level of trust in the government system and tax law influences the willingness to pay tax, (3). Public understanding influences the willingness to pay tax, (4). The self-assessment system influences the willingness to pay tax.

INTRODUCTION

Taxes are the main source of government revenue and constitute the largest contributor to Indonesia's state budget (APBN), accounting for more than 60% of the country's total revenue. The dominance of tax revenues over other state revenues makes taxes a vital asset for the state, improving development and public welfare. Therefore, taxes as the main source of state revenue are difficult to replace by other means.

However, when looking at tax revenue, since 2010 it has not reached its target. Even the tax revenue ratio tends to show a decline in its ratio. In 2020, for example, the tax revenue to GDP ratio was only about 6.9% or fell by 1.5% from the previous year, which had a ratio of 8.4%. In fact, tax revenues continue to decline if viewed from this ratio. Historically, since 2014, the actual tax revenue has never reached the maximum target. As quoted from the official website of the Ministry of Finance, the percentage of tax revenue from 2014 to 2023 has never reached its full potential, and the gap between target and realization is shown in the table below.

Table. 1 Tax Revenue Targets and Realization Period 2017–2023

Year	Target (Trillion Rp)	Realization (Trillion Rp)	Achievement (%)
2014	Rp 1,072.01	Rp 985.11	91.9
2015	Rp 1,294.57	Rp 1,055.35	81.5
2016	Rp 1,539.21	Rp 1,283.34	83.4
2017	Rp 1,472.91	Rp 1,151.03	78.2
2018	Rp 1,424.00	Rp 1,315.51	92.4
2019	Rp 1,577.56	Rp 1,332.68	89.6
2020	Rp 1,642.57	Rp 1,069.98	65.1
2021	Rp 1,743.64	Rp 1,277.50	99.3
2022	Rp 1,510.00	Rp 2,034.52	108.2
2023	Rp 1,869.23	Rp 2,115.24	101.75

Source: DJP Performance Report Data 2014 – 2023

The issue that needs to be highlighted in the tax sector is the low tax ratio, which reflects the decline in public compliance in paying taxes. The number of individual taxpayers registered as of July 5, 2023, reached 129.6 million taxpayers, but those who reported their Annual Tax Return (SPT) only amounted to 23.8 million people. This indicates that public awareness and willingness to pay taxes are still not optimal. Besides awareness, trust also affects tax compliance (Kemenkeu, 2023). Some of the factors that influence public compliance in paying taxes include perceptions of the effectiveness of the tax regulatory system, the level of trust in government and tax law, understanding of taxation, and the self-assessment system (Widodo, 2020).

Society plays a very important role in the success of a country's tax system because each individual has a different perception that can affect their willingness to

pay taxes (*willingness to pay tax*). The better the public's perception of the taxation system, the more likely they are to comply with paying taxes. The effectiveness of the tax regulatory system can be seen from the ease of taxpayers in fulfilling their tax obligations, such as reporting taxes through e-SPT and e-filing, making online tax payments, accessing information online, understanding tax regulations, and the ease of registering for a Taxpayer Identification Number (NPWP) (Fitriana, 2019). Previous research conducted by Andi (2018), Aljufi (2019), and Firmansyah et al. (2019) stated that the perception of the effectiveness of the tax regulatory system has a positive and significant effect on *willingness to pay tax*. A positive and significant influence is also shown in research by Wikaredi and Natalia (2019). However, different results were found by Fitriana (2019), Widodo (2020), and Hardimansyah (2022), who stated that the perception of the effectiveness of the tax regulatory system has a positive but insignificant effect on *willingness to pay tax*.

Trust and willingness to pay taxes (*willingness to pay tax*) are closely related to public trust in government and law. Trust in the government and law is a belief that arises in the community when the government is considered capable of ensuring legal certainty and fairness in tax collection (Wikaredi and Natalia, 2019). The higher the level of trust in the government and law, the better tax compliance will be. Research by Andi (2018), Aljufi (2019), and Firmansyah et al. (2019) shows a positive and significant influence on *willingness to pay tax* through the level of trust in government and law. However, research by Widodo (2020) shows different results, stating that the level of trust in government and law has a negative and insignificant effect on *willingness to pay tax*.

Public understanding of taxation (*understanding public of tax*) is also an important factor in increasing tax compliance. A good understanding will help taxpayers be aware of their rights and obligations. The more taxpayers understand the tax laws and regulations, the higher their level of compliance. Research by Andi (2018), Aljufi (2019), and Firmansyah et al. (2019) shows that public understanding of taxes has a positive and significant effect on *willingness to pay tax*.

Willingness to pay taxes is also influenced by the level of public trust in the government and the law. The level of trust in the government and legal system is a belief that is inherent in every society in this case causing a lack of willingness to pay taxes, among others, as the principle of taxation itself, namely that the results of tax collection are not directly enjoyed by taxpayers. The results of research by Wikardi and Natalia, (2019), Aljuni, (2019) and Saputra, (2021) show that the level of trust in the government and tax law systems has a positive and significant effect on the willingness to pay taxes. The results are different from the research by Andi, (2018), Violita, (2020), Widarto, (2021), Fitrana, (2019) which states that the level of trust in the government and legal systems found has no effect on the variable of willingness to pay taxes. Public knowledge and understanding of tax regulations is important for fostering willingness to pay taxes. Tax knowledge and understanding include ownership of NPWP, knowledge and understanding of taxpayer obligations and rights, knowing tax sanctions, having knowledge and understanding of PTKP and tax rates and knowing tax regulations. Taxpayers' knowledge and understanding of tax

regulations can affect their willingness to pay taxes. The results of Andinata's (2019) research show that the higher the taxpayer's knowledge and understanding of tax regulations, the higher the taxpayer's willingness to pay taxes. This research is supported by Aljuni, (2019) and Syafrudin, (2021) who state that public understanding (public knowledge and understanding) of taxation has a positive effect on the variable of willingness to pay taxes, while Fitriana's (2019) research has a negative effect. The results of the study that showed no influence were the results of the study (Andi (2018), Widarto (2021) Hardiningsih, (2022).

The self-assessment system is a tax collection system that gives taxpayers the authority to determine the amount of tax owed. Taxpayers are given responsibility for the obligation to implement taxes as a reflection of obligations in the field of taxation. However, in its implementation, the tax collection system based on this self-assessment system has many weaknesses, namely giving trust to taxpayers to calculate, pay and report their own taxes owed, in practice it is difficult to run as expected or even misused (Tarjo and Indra, 2018). The results of the study by Andiani and Hari, (2020) the practice of the self-assessment system can mediate the desire of taxpayers to pay tax revenue. The same research results were expressed by Firmansyah et al., (2019) who found that the practice of the self-assessment system mediates between tolerance, tax complexity and compliance. The results of Tamaela's research, (2023) showed that the self-assessment system had a negative and significant effect on taxpayers' desires. Research that showed that there was no effect of the self-assessment system on taxpayers' desires by (D.P. Sari, 2021).

LITERATURE REVIEW

The Concept of *Willingness To Pay Taxes*

Willingness to pay (WTP) is the willingness to pay that reflects the purchasing power possessed by individuals or households towards a good or service. The maximum limit they are willing to pay is called *willingness to pay* (WTP), which measures how much a buyer values a particular good or service. The maximum amount they are willing to pay is referred to as *willingness to pay* (WTP), which measures how much a buyer values a particular good or service (Gregory, 2017). The willingness to pay taxes (*willingness to pay taxes*) can be interpreted as the value that someone is willing to contribute (as determined by regulations) to finance state expenditures without receiving direct compensation (counterprestations). Willingness to pay taxes refers to the willingness of individuals to contribute a certain amount (stipulated by regulation) to fund government expenditures (Fitriana, 2019). Based on this definition, it can be concluded that willingness to pay taxes (*willingness to pay taxes*) can be interpreted as the value that someone is willing to contribute (as determined by regulation) to fund government expenditures without receiving direct compensation (counterprestations).

Perception Of Effectiveness The Taxation System Regulations

Perception is defined as an understanding or view of how a person interprets or

understands something. Perception is a physical function that begins with the sensing process and continues with the process of grouping, classifying, interpreting, and connecting several simultaneous stimuli. Perception is the process that concerns the entry of messages or information into humans. According to Robbins and Judge (2017), several factors can influence perception, including attitudes, personality, motives, interests, past experiences, and expectations.

The Level of Trust in the Government and Tax Law

In several developed countries that implement compulsory taxation, citizens are provided with social security benefits by the government, such as unemployment benefits, basic education, quality health insurance, and convenient transportation. These direct and indirect benefits encourage citizens to willingly pay taxes with the awareness that their taxes will be returned to them in the form of public services and facilities specifically designed for them. Citizens are also driven by their conscience to fulfill their tax obligations (Gregory, 2017). Trust in government and tax law can be interpreted as a positive assessment of the community regarding the credibility of government institutions and the government's ability to promote public welfare according to the laws and regulations in force. Public trust in the government is a key factor in building public trust to pay taxes. According to Gregory (2017), the government's credibility can be seen from its ability to provide welfare services to the people. The higher the level of trust in government institutions, the higher the level of tax compliance will be. This is because taxpayers believe that the government will allocate tax revenues responsibly and appropriately. In addition, the existence of a fair tax law enforcement system will encourage taxpayers to be more compliant with taxation regulations.

Understanding Public

Knowledge and understanding of tax regulations is the process by which taxpayers learn about taxation and apply that knowledge to pay taxes. The knowledge and understanding of tax regulations in question is understanding and comprehending the general provisions and procedures for taxation (KUP) which include how to submit a Tax Return (SPT), payment, place of payment, fines and deadline for payment or reporting of SPT (Resmi, 2019).

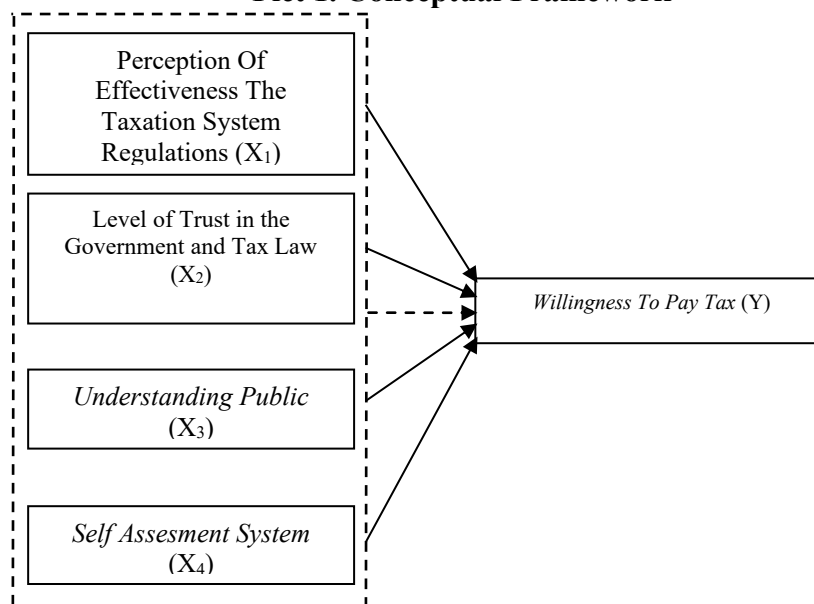
Self-Assessment System

The tax collection system adopted by Indonesia today is the *self-assessment system*, which means the amount of tax determined is set by the taxpayer and carried out independently through their tax return (SPT). According to Alviani (2023), with the *self-assessment system*, taxpayers bear a heavy responsibility because they must calculate their tax obligations, pay the amount owed, and report the correct amount of tax paid. The *self-assessment system* is implemented to build trust, where the government essentially entrusts taxpayers with managing their own taxation affairs. As a consequence, people are expected to be truly aware of the tax regulations and able to calculate the tax in accordance with the rules and prevailing tax regulations (Robbins and Judge, 2017).

RESEARCH METHOD

This research is a descriptive quantitative study with variable (X1) being the perception of the effectiveness of the tax system regulation, (X2) the level of trust in the government and tax law, (X3) public understanding, (X4) the *self-assessment system*, and the dependent variable (Y) *willingness to pay tax*. This research was conducted at the Pratama Tax Office (KPP Pratama) in Bengkulu City, carried out from November to December 2024 over a period of two months. The population in this study includes all taxpayers registered and receiving tax services at KPP Pratama Bengkulu, totaling 25,766 people. The sample in this study was 394 respondents taken using *accidental sampling*, which means any taxpayer carrying out tax administration at KPP Pratama Bengkulu who happened to meet the researcher and was willing to become a respondent. The data used in this study are primary data obtained by distributing questionnaires using a Likert scale. The collected data was then processed using SPSS 20 software, and the analysis was conducted for validity and reliability testing.

Pict 1. Conceptual Framework



RESULTS OF RESEARCH AND DISCUSSION

Hypothesis Test Results

The analysis testing technique used to test the hypothesis in this study used multiple linear regression analysis to analyze the influence of independent variables, namely the Perception of the Effectiveness of Tax System Regulation (X1), the Level of Trust in the Government System and Tax Law (X2), Public Understanding (X3) and Self Assessment System (X4) on the dependent variable Willingness To Pay Tax (Y).

Table. 2. Results of Multiple Linear Regression Analysis

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.505	1.264		.399	.690
	Perceptions of the effectiveness of regulations Taxation System	.638	.037	.504	17.463	.000
	Confidence level in Governance System and Tax Law	.210	.046	.175	4.539	.000
	Understanding public	.313	.033	.373	9.516	.000
	Self assesment system	.062	.028	.061	2.203	.028

a. Dependent Variable: Willingness to pay tax

Source: Primary Data processed 2024

Based on Table.2 above, the multiple linear regression equation can be arranged as follows: $Y = 0.505 + 0.638 X_1 + 0.210 X_2 + 0.313 X_3 + 0.062 X_4$

From this form of regression equation, it shows that:

- The constant value has a positive value of 0.505. This shows that if the variables of Perception of the Effectiveness of Tax System Regulations, the Level of Trust in the Government System and Tax Law, Public Understanding and Self Assessment System are considered constant or not, then the *Willingness To Pay Tax* value will remain at 0.505.
- The regression coefficient of the variable Perception of the Effectiveness of Tax System Regulation has a positive value of 0.638. This means that if the variable of Perception of Effectiveness of Tax System Regulation is considered constant, then the value of *Willingness To Pay Tax* is 0.638 for every increase in Perception of Effectiveness of Tax System Regulation.
- The regression coefficient of the variable level of trust in the government system and tax law has a positive value of 0.210. This means that if the variable Level of Trust in the Government System and Tax Law is considered constant, then the value of *Willingness To Pay Tax* is 0.210 for every increase in the Level of Trust in the Government System and Tax Law.
- The regression coefficient of the *Understanding Public* variable has a positive value of 0.313. This means that if the Public Understanding variable is considered constant, then the *Willingness To Pay Tax* value is 0.313 for each increase in Public Understanding.
- The regression coefficient of the *Self Assessment System* variable has a positive value of 0.062. This means that if the Self Assessment System variable is considered constant, then the *Willingness To Pay Tax* value is 0.062 for every increase in the Self Assessment System.

Determinant Coefficient Test (R²)

The determinant coefficient (R²) test is used to measure how much the ability of the dependent variable model can be explained by the independent variable in the study. The value of the determinant coefficient is shown as follows:

Table. 3. Determinant Coefficient Test (R2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.846a	.715	.712	2.26909

Source: Primary Data processed 2024

Table 3 shows the Adjusted R Square of 0.712. This means that 71.2% of the dependent variables of *Willingness To Pay Tax* (Y) can be explained by independent variables, namely the Perception of the Effectiveness of Tax System Regulations (X1), the Level of Trust in the Government System and Tax Law (X2), *Public Understanding* (X3) and the *Self Assessment System* (X4). While the remaining 28.8% was explained by other variable factors outside the testing in this study

Individual Parameter Significance Test (T Statistical Test)

The statistical test t shows how far an individual explanatory variable is influential in explaining the variation of the dependent variable (Ghozali, 2013: 98). The hypothesis testing criteria is accepted if the significant value < 0.05 , then the independent variable is able to significantly affect the dependent variable. The test results are as follows:

Table.4. Statistical Test Results T

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.505	1.264		.399	.690
	Perceptions of the effectiveness of regulations Taxation System	.638	.037	.504	17.463	.000
	Confidence level in Governance System and Tax Law	.210	.046	.175	4.539	.000
	Understanding publik	.313	.033	.373	9.516	.000
	Self assesment system	.062	.028	.061	2.203	.028

a. Dependent Variable: Willingness to pay tax

Source: Primary Data processed 2024

Based on Table.4, it can be explained that the results of the statistical test t are as follows:

- Perception of the Effectiveness of Tax System Regulation (X1) affects Willingness To Pay Tax (Y). Because it is seen from the t-calculation of 17,463 and the significant value of $0.000 < 0.05$, it is concluded that the variable of Perception of the Effectiveness of Tax System Regulation has a positive effect on *Willingness To Pay Tax* is proven to be acceptable.
- The level of trust in the government system and tax law (X2) affects the *Willingness*

To Pay Tax (Y). Because it is seen from the t-calculation of 4.539 and the significant value of $0.000 < 0.05$, it is concluded that the variable of the Level of Trust in the Government System and Tax Law has a positive effect on *Willingness To Pay Tax* is proven to be acceptable.

1. *Public Understanding* (X3) affects *Willingness To Pay Tax* (Y). Because it is seen from the t-calculation of 9,516 and the significant value of $0.000 < 0.05$, it is concluded that the *Public Understanding* variable has a positive effect on *Willingness To Pay Tax* is proven to be acceptable.
1. *Self Assessment System* (X4) affects *Willingness To Pay Tax* (Y). Because judging from the t-calculation of 2.203 and the significant value of $0.028 < 0.05$, it is concluded that the *Self Assessment System* variable has a positive effect on *Willingness To Pay Tax* is proven to be acceptable.

Simultaneous Significance Test (Statistical Test F)

The statistical test F is used to find out whether all independent or independent variables included in the model have a joint influence on the dependent/bound variables (Ghozali, 2013: 98). The test results are as follows:

Tabel. 5. Statistical Test Results F

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5033.567	4	1258.392	244.406	.000 ^b
	Residual	2002.872	389	5.149		
	Total	7036.439	393			

Sumber: Data Primer yang diolah 2024

In Table 5, the F-value of the calculation is obtained as 244,406 with a significance level of 0.000 or less than 0.05. This means that there is a significant influence of the variables of Perception of the Effectiveness of Tax System Regulations, the Level of Trust in the Government System and Tax Law, *Public Understanding* and *Self Assessment System* which can predict the variable *Willingness To Pay Tax*.

The Influence of the Perspective of the Effectiveness of Tax System Regulation on *Willingness To Pay Tax*

The first hypothesis (H1) which states that the perspective of the effectiveness of tax system regulations affects the *willingness to pay tax* is 56 empirically proven. Based on the results of multiple linear regression analysis, it was shown that the variable perspective of the effectiveness of tax system regulations had a tcal value of 17,463 and a significant value of $0.000 < 0.05$. This shows that H1 is accepted, meaning that the perspective of the effectiveness of tax system regulations affects the *willingness to pay tax*. This research is in line with Fikriningrum and Syafruddin, (2012) who also found that the perspective of the effectiveness of tax system regulation has a significant positive effect on *the willingness to pay tax*. With the factor of awareness

of paying taxes, knowledge and understanding of tax regulations, good perception of the effectiveness of the tax system.

The Influence of Trust in the Government System and Tax Law on Willingness To Pay Tax

The second hypothesis (H2) which states that the level of trust in the government system and tax law has an effect on the willingness to pay tax is empirically proven. Based on the results of multiple linear regression analysis, it was shown that the perception variable had a t-count value of 4.539 and a significant value of $0.000 < 0.05$. This shows that H2 is accepted, meaning that the level of trust in the government system and tax laws affects the willingness to pay tax. This research is in line with Sari and Dian, (2024) who in their research stated that it can be interpreted that respondents believe in the laws in taxes, the collection of taxes that will be reallocated to the people, trust in politicians and the government system. If the respondent believes in the law, the respondent also believes in the existing government system.

The Influence of Public Understanding on Willingness To Pay Tax

The third hypothesis (H3) which states that *public understanding* affects the *willingness to pay tax* is empirically proven. Based on the results of multiple linear regression analysis, it was shown that the perception variable had a t-count value of 9.516 and a significant value of $0.000 < 0.05$. This shows that H3 is accepted, meaning that public understanding affects the willingness to pay tax. This research is in line with Alviani, (2023) who in his research stated that tax knowledge is the basis that taxpayers must know in carrying out tax obligations such as calculating, paying, and reporting taxes paid. Without tax knowledge, taxpayers will find it difficult to understand the tax process and not know about the latest information and the latest tax system. Taxpayers will appreciate tax payments more if they have a clear picture of how they will be taxed.

The Effect of Self Assessment System on Willingness To Pay Tax

The fourth hypothesis (H4) which states that *the self-assessment system* has an effect on the *willingness to pay tax* is empirically proven. Based on the results of multiple linear regression analysis, it was shown that the perception variable had a t-count value of 2.203 and a significant value of $0.028 < 0.05$. This shows that H3 is accepted, meaning that the self-assessment system has an effect on the willingness to pay tax. This research is in line with Andiani and Hari, (2020) who in their research stated that understanding the applicable tax provisions makes it easier for taxpayers to carry out their tax activities independently and can carry out their tax activities properly.

CONCLUSION

Based on the research that has been carried out, the results of the study show that (1). The perspective of the effectiveness of tax system regulations affects the *willingness to pay tax*, (2). The level of trust in the government system and tax law affects the *willingness to pay tax*, (3). *Public understanding* affects the *willingness to*

pay tax, (4). *The self-assessment system affects the willingness to pay tax.* The suggestion that can be conveyed based on the results of this study is that the next research is recommended to use different research methods with this study, different populations and samples and more and more from this study, so that the results of the study are more likely to be generalized and get many reponents.

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