

The influence of tax authority services, tax socialization, and tax policy on taxpayer compliance, with risk preferences as a moderating variable in the voluntary disclosure program in Ternate City

Oktofianus Franszeblum Kotta

Corresponding author:

fiston2012@gmail.com

Sam Ratulangi University
Indonesia

Jenny Morasa

Sam Ratulangi University
Indonesia

Jessy D. L. Warongan

Sam Ratulangi University
Indonesia

Received 14 March 2024

Revised 1 May 2024

Accepted 5 May 2024

Published online 6 May 2024

DOI: 10.58784/cfabr.128

ABSTRACT

This study aims to determine the influence of tax authorities services, tax socialization, and tax policy on taxpayer compliance with risk preferences as a moderating variable during the Voluntary Disclosure Program in Ternate City. The sample is the taxpayers and the data is obtained by questionnaire based on a Likert scale. This study applies structural equation model - partial least square to explain the correlation between indicators in construct variables (convergent validity test), test the consistency of the measuring instrument used (reliability test), and measure the extent to which a construct is different from other constructs (validity test discriminant). The coefficient of determination is carried out to explain the proportion of the dependent variable explained by the independent variable, the path coefficient test to explain the direction of the relationship between the independent variable and the dependent variable, and the effect size test to see how the independent variables to predict the dependent variable. The results show that partially tax authorities' services do not have a significant influence on taxpayer compliance, while tax socialization, tax policy, and risk preferences have a significant influence on taxpayer compliance. Risk preferences moderate the influence of tax authorities' services and tax socialization on taxpayer compliance, but do not moderate the influence of tax policy on taxpayer compliance in the Voluntary Disclosure Program in the Ternate City.

Keywords: tax authorities services; tax socialization; tax policy; risk preferences

JEL Classification: G28; H26

©2024 Oktofianus Franszeblum Kotta, Jenny Morasa, Jessy D. L. Warongan



This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

1. Introduction

Government efforts to increase tax revenue need to be accompanied by taxpayer compliance. Taxpayer compliance is reflected through the implementation of a self-assessment

system or the process of calculating, paying and reporting tax obligations independently by the taxpayer. Empirically, Hakim and Faisol (2023) found that one of the government's effective efforts to increase tax revenue is

the voluntary disclosure program (or PPS). According to Suharno (2022), voluntary disclosure is a program that aims to increase voluntary taxpayer compliance based on the principles of simplicity, legal certainty, and benefit. Apart from that, Suharno (2022) explains that the PPS is one of the government's strategic steps to improve the budget deficit and increase the tax ratio.

Ternate City is one of the regions that contribute to state revenues through the voluntary disclosure program. Ternate City is one of the working areas of the Regional Office of the Directorate General of Taxes for North, Central Sulawesi, Gorontalo and North Maluku through the Ternate Pratama Tax Service Office (or KPP Pratama). In the PPS program, KPP

Pratama Ternate recorded the participation of 310 taxpayers, 396 certificates (or SUKET), and income tax (or PPh) deposits of IDR. 25,628,323,381 based on the disclosure of total net assets of IDR. 220,731,708,042. Table 1 presents a comparison of the Tax Amnesty and PPS Programs at KPP Pratama Ternate during 2022. There was a decrease of 1,255 taxpayers participating in PPS compared to the Tax Amnesty Program. In addition, 310 taxpayers in PPS out of 52,886 registered taxpayers indicate that only 0.59% of taxpayers participate. The amount of assets disclosed and the amount of income tax deposits also decreased during the PPS compared to the Tax Amnesty Program or IDR respectively. 4,093,618,074,451 and IDR. 33,573,742.

Table 1. Comparison of the Tax Amnesty Program (Volume I) and PPS (Volume II) in Ternate City

Description	Tax Amnesty	PPS	Differences
Number of participants (taxpayers)	1,565	310	1,255
Assets disclosed (IDR)	4,314,349,782,493	220,731,708,042	4,093,618,074,451
Income tax payment (IDR)	59,201,713,123	25,628,323,381	33,573,742

Source: Processed data based on KPP Pratama Ternate taxpayer master file

After implementing PPS, the government lowered the final tax income target in the 2022 APBN where the revenue target is IDR. 112.23 trillion as the previous target was IDR. 131.6 trillion (Attachment I to Presidential Regulation 98/2022). This condition indicates that there are still issues related to taxpayer compliance after the implementation of PPS. The role of taxpayer compliance in supporting the effectiveness of PPS implementation needs to be accompanied by improving the quality of government services in the tax sector. Ermawati and Nurhayati (2022), Putri et al. (2022), Santhi et al. (2022), and Trihana and Ismunawan (2022) prove that tax authorities' services have a significant impact on taxpayer compliance. On the other hand, socialization regarding PPS policies is thought to tend to generate

responses that can influence tax compliance. This condition is consistent with the findings of Putri et al. (2018), Bahir et al. (2022), Djo (2022), Fadhilah and Afiqoh (2022), and Nofenlis et al. (2022) which show the impact of tax socialization on taxpayer compliance.

The current development of globalization has directed society to become more responsive, participatory and critical of all forms of tax policy so that it tends to influence compliance as taxpayers (Putri et al., 2018; Kussuari & Boenjamin, 2019). In other conditions, Leviana et al. (2022) found that risk preferences play an important role in determining taxpayer compliance beliefs and behavior. This study assumes that tax authorities' services, tax socialization, risk preferences, and tax policy have an impact on taxpayer compliance with PPS.

Therefore, this study aims to determine the relationship and influence of tax authorities' services, tax socialization, risk preferences, and tax policy on taxpayer compliance during PPS in Ternate City. The variables in this study use indicators that refer to applicable tax laws and regulations.

2. Literature review

Tax authority services and taxpayer compliance

The attribution theory by Heider (1958) provides an overview of how external factors determining individual behavior. One of the implications of attribution theory in taxation is the relationship between tax authority services and taxpayer compliance as found by Ramadhanty and Zulaikha (2020) and Hadiananto et al. (2024). According to Subroto (2020), services (including law enforcement) are seen as the right approach to ensure tax compliance. As the world becomes increasingly democratic, especially in the era of the self-assessment system, the main task of tax administration has shifted towards facilitating voluntary compliance. This condition is consistent with the findings of Ermawati and Nurhayati (2022), Putri et al. (2022), Santhi et al. (2022), Trihana and Ismunawan (2022), and Yanto and Sari (2021) who found that improving the quality of tax authority services tends to increase taxpayer compliance. Based on the studies, the first hypothesis is presented below.

H1: Tax authority services have a significant effect on taxpayer compliance

Tax socialization and taxpayer compliance

Mead (1972) and Andayani et al. (2020) explain that socialization is a process that shapes a human's perception or self-development. Irianto and Jurdi (2022) explain that intensive socialization is the focus of tax management institutions

which is used to increase taxpayer compliance. Empirically, Putri et al. (2018), Djo (2022), and Fadhilah and Afiqoh (2022) found that tax socialization has a positive and significant impact on taxpayer compliance. Djo (2022) emphasizes that high intensity of socialization will be accompanied by a better understanding of taxation so that taxpayers are able to complete tax obligations obediently. Based on the studies, the second hypothesis is presented below.

H2: Tax socialization has a significant effect on taxpayer compliance

Tax policy and taxpayer compliance

In the context of slippery slope framework theory, Kirchler et al. (2008) explain that the higher the authority of the tax authority (a combination of power and trust), the higher the tax compliance. Power is defined as the power of the tax authority which has authority and policy in providing services to taxpayers and the tax administration system, where the main function is to focus on tax compliance (Haning et al., 2020). Putri et al. (2018) show that tax policy plays a significant role in increasing taxpayer compliance and increasing state revenue. In a similar case, Kussuari and Boenjamin (2019) concluded that the policy in the form of tax amnesty had a significant positive impact on taxpayer compliance. Leviana et al. (2022) also proves that the tax amnesty policy has a positive effect on taxpayer compliance. Based on the studies, the third hypothesis is presented below.

H3: Tax policy has a significant effect on taxpayer compliance

Risk preferences and taxpayer compliance

Consistent with Kahneman and Tversky (1979) in the context of prospect theory, Suriani (2022) emphasizes that individuals tend to make decisions based on risk options. In addition, consistent with attribution theory, Ginting et al.

(2022) explain that risk preferences in taxation are possible sanctions that must be borne by taxpayers as a reflection of compliance behavior which is influenced by internal and external factors. However, a study from Heliani et al. (2019) in Sukabumi shows that risk preferences tend to be insignificant on taxpayer compliance. Based on the studies, the fourth hypothesis is presented below.

H4: Risk preferences have a significant effect on taxpayer compliance

Tax authority services and taxpayer compliance which moderated by risk preferences

Notice the opinions by Suriani (2022) regarding prospect theory and Subroto (2020) regarding attribution theory then it can be assumed that the quality of tax services plays a very important role in minimizing risks for taxpayers related to compliance. Empirically, Yanto and Sari (2021) prove that risk preferences can moderate the relationship between tax authority services and taxpayer compliance. Based on the studies, the fifth hypothesis is presented below.

H5: Risk preferences significantly moderate tax authority services on taxpayer compliance

Tax socialization and taxpayer compliance which moderated by risk preferences

In the context of socialization theory and prospect theory, conveying information through socialization is useful for developing taxpayers' understanding of tax obligations or policies and risks through sanctions by applicable regulations. Through developing understanding, it is hoped that taxpayer compliance will be increased. On this condition, the government has established uniform taxation socialization for the public through Circular Letter of the Director General of Taxes Number SE-22/PJ/2007. Evidence by Heliani et al. (2019) shows that risk preferences cannot

moderate the relationship between tax socialization and taxpayer compliance. This study assumes that risk preference indicators need to be based on PMK-196/PMK.03/2021 as the implementing rules of the Law on Harmonization of Tax Regulations (UU HPP) regarding PPS. Based on the studies, the sixth hypothesis is presented below.

H6: Risk preferences significantly moderate tax socialization on taxpayer compliance

Tax policy and taxpayer compliance which moderated by risk preferences

The UU HPP is part of a tax administration reform strategy that aims to increase taxpayer compliance. One implementation of the UU HPP is PPS which is useful for minimizing the risk of taxpayer non-compliance regarding reporting of property ownership. Mareti and Dwimulyani (2019) prove that risk preference is a reinforcing variable of tax policy through tax amnesty on taxpayer compliance. Based on the studies, the seventh hypothesis is presented below.

H7: Risk preferences significantly moderate tax policy on taxpayer compliance

3. Research method

This study uses a quantitative approach to hypothesis testing according to the opinion of Sugiyono (2018). As suggested by Hair et al. (2022), the sample in this study was 50 taxpayers who were PPS participants at KPP Pratama in Ternate. Hypothesis testing in this study uses Structural Equation Model-Partial Least Square (SEM-PLS) analysis which consists of exogenous latent variables (tax authority services, tax socialization, tax policy, and risk preferences) and endogenous latent variables (taxpayer compliance). Both exogenous latent variables and endogenous latent variables are measured using a Likert scale with a weight of 1 to 5. In detail, Table 2 presents

the operational definitions of variables from this study.

Table 2. Operational definitions

Variable	Indicator	Reference
Tax authority services (X1)	• Tax officer behavior (X1.1)	SE-45/PJ/2007
	• Standby to serve (X1.2)	
	• Security officer's welcome (X1.3)	
	• Queue handling (X1.4)	
	• Explanation of incomplete reports/letters (X1.5)	
Tax socialization (X2)	• Information media (X2.1)	SE-22/PJ/2007
	• Slogan (X2.2)	
	• Delivery method (X2.3)	
	• Socialization material (X2.4)	
	• Extension activities (X2.5)	
Tax policy (X3)	• The simplicity of the policy makes it easy to understand (X3.1)	UU HPP and PMK-196/PMK.03/2021
	• The simplicity of the policy makes it easy to implement (X3.2)	
	• Legal certainty (X3.3)	
	• Tariff benefits (X3.4)	
	• Benefits of protection (X3.5)	
Risk preference (Z)	• Risk of imposition of Final Income Tax and Tax Amnesty Law sanctions on assets acquired up to 2015 (Z1)	• PMK-196/PMK.03/2021
	• Risk of imposition of Final Income Tax and interest sanctions on assets acquired in 2016 to 2020 (Z2)	• PP-36/2017
	• Risk of cancellation of PPS certificate (Z3)	• Article 8 paragraph 3 of the Tax Amnesty Law
	• Additional risk of Final Income Tax due to default (Z4)	• UU HPP article 11 paragraph 2
	• The risk of data/information being used as the basis for investigations, inquiries and/or criminal prosecution (Z5)	• UU HPP article 13 paragraph 2
Taxpayer compliance (Y)	• Details of the list of assets according to actual conditions (Y1)	PMK-196/PMK.03/2021
	• Detailed list of debt amounts according to actual circumstances (Y2)	
	• Calculation of net asset value in accordance with applicable guidelines and regulations (Y3)	
	• The asset acquisition period is disclosed in accordance with the applicable terms and conditions (Y4)	
	• Not being investigated, or undergoing a criminal offense in the field of taxation (Y5)	

Source: Processed Data, 2023

4. Result and discussion

Result

Figure 1 presents the model framework and results of the analysis of the

relationship between exogenous variables and endogenous variables using SmartPLS 4.0.

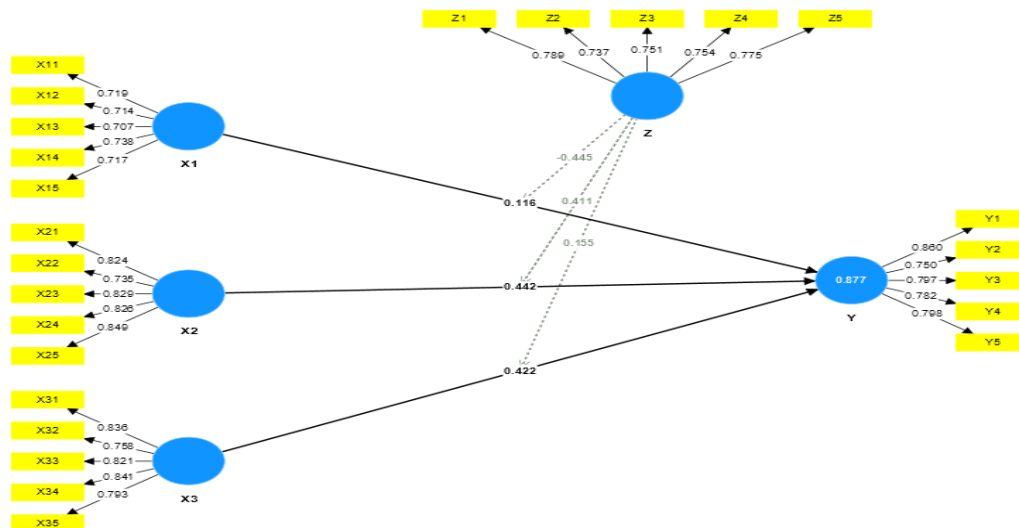


Figure 1. Model framework

Source: Data processed with SmartPLS, 2023

Loading indicators. Referring to Hair et al. (2022), Table 3 shows that the outer loading value is greater than 0.7 for each indicator. These results indicate that each

loading indicator reflects a strong correlation with the latent variable.

Table 3. Indicator loadings (outer loading)

	X1	X2	X3	Y	Z
Item 1	0.719	0.824	0.836	0.860	0.789
Item 2	0.714	0.735	0.758	0.750	0.737
Item 3	0.707	0.829	0.821	0.797	0.751
Item 4	0.738	0.826	0.841	0.782	0.754
Item 5	0.717	0.849	0.793	0.798	0.775

Source: Data processed with SmartPLS, 2023

Convergent validity. Referring to Hair et al. (2022), the assessment of convergent validity can use average variance extracted (AVE) with a reference value above 0.50. Table 4 shows that all latent variables have AVE values above 0.5 or 50%. These results indicate that latent variables can explain the variance of the indicators.

Construct reliability. According to Hair et al. (2022), data reliability can refer to Cronbach's alpha, composite reliability

(rho_a), and composite reliability (rho_c) with reference values above 0.7. Table 4 shows that all variables from this study have Cronbach's alpha, composite reliability (rho_a), and composite reliability (rho_c) above 0.7. These results indicate that all the variables used are reliable.

Table 4. Convergent validity and construct reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Extracted (AVE)	Variance
X1	0.772	0.781	0.842	0.517	
X2	0.872	0.871	0.907	0.662	
X3	0.869	0.871	0.905	0.656	
Y	0.857	0.859	0.897	0.637	
Z	0.819	0.823	0.873	0.580	

Source: Data processed with SmartPLS, 2023

Discriminant validity test. According to Hair et al. (2022), Heterotrait-Monotrait (HTMT) measures the correlation between constructs. If a strong correlation occurs between constructs, it indicates a discriminant validity problem in the equation model. According to Hair et al.

(2022), the HTMT reference value should be below 0.90. Table 5 shows that the relationship between construct variables is below 0.90. These results indicate that each construct variable is unique and different from one another.

Table 5. Heterotrait-Monotrait (HTMT)

	X1	X2	X3	Y	Z	Z x X3	Z x X2	Z x X1
X1								
X2	0.470							
X3	0.683	0.560						
Y	0.621	0.845	0.819					
Z	0.569	0.767	0.537	0.831				
Z x X3	0.301	0.402	0.254	0.274	0.546			
Z x X2	0.304	0.535	0.445	0.308	0.583	0.783		
Z x X1	0.227	0.342	0.247	0.360	0.481	0.843	0.725	

Source: Data processed with SmartPLS, 2023

Coefficients of determinant (R^2). This value is a measure of the proportion of the variance of an endogenous construct that is explained by the predictor construct. This explains the position of the variables studied as well as the influence of one

variable on another in the model to certain endogenous constructs (Hair et al., 2022). Table 6 shows that the model of Y can be explained by X1, X2, X3, and Z by 0.877 or 87.7%.

Table 6. R-Square

	R-Square	R-Square adjusted
Y	0,877	0,857

Source: Data processed with SmartPLS, 2023

Path coefficients. Referring to Hair et al. (2022), this value shows the estimated direction of the path relationship in the structural model. A path coefficient value of +1 indicates a perfect positive relationship, a path coefficient value of 0 indicates no relationship, and a path coefficient value of -1 indicates a perfect negative relationship. Table 7 shows that

X1, X2, X3, and Z directly have a positive relationship with Y. In the indirect relationship, X2 and not significant. Other findings show that X1 which is moderated by Z has a negative relationship to Y.

Effect size (f^2). Referring to Hair et al. (2022), effect size (f^2) is used to assess the impact of the predictor construct on the endogenous construct. Based on Cohen's

test, Hair et al. (2022) explain that the f^2 classification consists of less than 0.02 (no measurable effect), 0.02 (small effect), 0.15 (medium effect), and 0.35 (strong effect). Table 7 shows that only the direct relationship X1 to Y and the indirect relationship X3 which is moderated by Z to Y have a small effect. Otherwise, the relationship between other variables has a strong effect.

Hypothesis testing. Based on the path coefficients and level of significance, several important points were found in this study. First, tax authority services (X1) do not directly have a significant impact on taxpayer compliance (Y), so this study rejects H1. Second, tax socialization (X2) directly has a significant impact on taxpayer compliance (Y), so this study

accepts H2. Third, tax policy (X3) directly has a significant impact on taxpayer compliance (Y) so this study accepts H3. Fourth, risk preference (Z) directly has a significant impact on taxpayer compliance (Y) so this study accepts H4. Fifth, tax authority services (X1) which are moderated by risk preferences (Z) have a significant impact on taxpayer compliance (Y) so this study accepts H5. Sixth, tax socialization (X2) which is moderated by risk preferences (Z) has a significant impact on taxpayer compliance (Y) so this study accepts H6. Seventh, tax policy (X3) which is moderated by risk preferences (Z) does not have a significant impact on taxpayer compliance (Y) so this study rejects H7.

Table 7. Path coefficients

Path	Coefficients	f^2	Mean	St. Dev.	t-stat.	p-value
X1 -> Y	0.116	0.062	0.143	0.115	1.010	0.313
X2 -> Y	0.442	0.807	0.423	0.120	3.682	0.000
X3 -> Y	0.422	0.778	0.409	0.141	2.990	0.003
Z -> Y	0.321	0.377	0.301	0.162	1.976	0.048
X1.Z -> Y	-0.445	0.496	-0.372	0.151	2.952	0.003
X2.Z -> Y	0.411	0.620	0.367	0.154	2.669	0.008
X3.Z -> Y	0.155	0.077	0.131	0.129	1.200	0.230

Source: Data processed with SmartPLS, 2023

Discussion

Tax authority services and taxpayer compliance

The results of the analysis show that tax authority services are not significant to taxpayer compliance during PPS in Ternate City. The most likely assumption from these findings is that there is a development in the mindset of taxpayers to utilize tax administration and consulting services from third parties. Some of the most logical causal factors are limited time related to taxpayers' routine activities, the complexity of tax regulations to understand, and minimizing errors in calculating, depositing and reporting taxes. The implication is that taxpayer compliance is not only formed through

intensity in obtaining services directly from the tax authority. The findings of this study are not consistent with Ramadhanty and Zulaikha (2020), Ermawati and Nurhayati (2022), Putri et al. (2022), Santhi et al. (2022), Trihana and Ismunawan (2022), Yanto and Sari (2021), and Hadiananto et al. (2024).

Tax socialization and taxpayer compliance

The results of the analysis show that tax socialization is significant for taxpayer compliance. These findings are consistent with the socialization theory of Mead (1972) as developed by Andayani et al. (2020). In addition, consistent with Putri et al. (2018), Djo (2022), Fadhilah and Afiqoh (2022), and Irianto and Jurdi

(2022), the finding indicates that intensive socialization is an important factor in increasing taxpayer compliance. The findings from this study imply that the Directorate General of Taxes plays an important role in educating taxpayers through secondary socialization. Through socialization, taxpayers are expected to develop themselves, especially at the stage of accepting collective norms.

Tax policy and taxpayer compliance

The results of the analysis show that tax policy is significant for taxpayer compliance during PPS in Ternate City. These findings indicate that one of the efforts to increase taxpayer compliance in Ternate City can be achieved through the launch of tax policies. Tax policy through PPS tends to cause taxpayers in Ternate City to comply in disclosing the truth of reporting assets and unreported income. This compliance arises if taxpayers are assumed to expect other tax benefits such as rates, protection, legal certainty, and simplicity. Consistent with the slippery slope framework theory of Kirchler et al. (2008), these findings imply that the synergy of power from the tax authority with the trust of taxpayers has an important role in shaping compliance behavior. This finding is consistent with Putri et al. (2018), Kussuari and Boenjamin (2019), and Leviana et al. (2022).

Risk preferences and taxpayer compliance

The results of the analysis show that risk preferences are significant for taxpayer compliance. These findings indicate that risk preferences in the form of tax sanctions (which are reflected in indicators) play an important role in determining taxpayer compliance. Consistent with the prospect theory of Kahneman and Tversky (1979), these findings imply that taxpayer compliance in Ternate City tends to be influenced by attitudes to avoid tax risks. This finding is

consistent with Ginting et al. (2022) and Suriani (2022) but not consistent with Heliani et al. (2019).

Tax authority services and taxpayer compliance which moderated by risk preferences

The results of the analysis show that risk preferences significantly weaken the influence of tax authority services on taxpayer compliance so that it is inconsistent with Yanto and Sari (2021). Previously, this study rejected H1 so that risk preferences did not result in increased taxpayer compliance. This finding implies that risk preferences tend to have a worrying effect on taxpayers. The worry effect causes taxpayers to be more pessimistic about dealing directly with the tax authorities regarding assets that must be disclosed. Therefore, taxpayers tend to choose to calculate, deposit, and report taxes independently or use the services of third parties during PPS.

Tax socialization and taxpayer compliance which moderated by risk preferences

The results of the analysis show that risk preferences can moderate tax socialization on taxpayer compliance so it is not consistent with Heliani et al. (2019). Risk preferences in the form of sanctions and socialization of implementation procedures in accordance with applicable tax regulations during PPS tend to influence the psychology of taxpayers to increase taxpayer compliance. Consistent with the socialization theory of Mead (1972), this finding implies that a person can place himself in the position of society at large in the life of the nation and state as a taxpayer. Consistent with Kahneman and Tversky's (1979) prospect theory, this finding also implies that a person's psychology is capable of making decisions based on the choices offered and the consequences of these choices.

Tax policy and taxpayer compliance which moderated by risk preferences

The results of the analysis show that risk preferences are unable to moderate the relationship between tax policy and taxpayer compliance so it is inconsistent with Mareti and Dwimulyani (2019). This finding implies that risk preference is not the main determining factor in the relationship between tax policy and taxpayer compliance. Consistent with the slippery slope framework theory, these findings imply that taxpayer compliance can be based on voluntary or expected tax benefits.

5. Conclusion

Based on the findings, it can be concluded that the role of third parties is in providing tax administration and consultation services for taxpayers. This condition also indicates that the excellent service standards from the tax authority are not sufficient to accommodate service needs in the information technology era through computerized and integrated systems. Furthermore, this study shows that the high intensity of tax socialization activities tends to result in increased taxpayer compliance.

The findings from this study also show that taxpayer compliance can be determined by tax policy, especially when accompanied by the benefits of tariffs, protection, legal certainty, and simplicity. However, the findings also indicate that risk preferences in the form of tax sanctions are able to have an effect on the psychology of taxpayers which significantly influences the formation of compliance behavior. Empirically, the moderation of risk preferences for tax authority services is the pessimistic attitude of taxpayers to be more open to the tax authorities regarding asset disclosure during PPS.

This study also shows that taxpayers' good understanding of tax risks through socialization causes increased taxpayer

compliance. In the final findings, this study shows that risk preferences do not play a role in tax policy in shaping taxpayer compliance. Based on the findings, this study suggests that the tax authorities can increase the intensity of outreach. This is because socialization is a key factor in forming taxpayer compliance behavior. Future studies are also recommended to develop the model from this study in other locations. Apart from that, the use of other independent variables and expanding the sample needs to be done to develop the findings.

References

- Andayani, T., Febryani, A., & Andriansyah, D. (2020). Pengantar Sosiologi, Cetakan Pertama. Medan: Yayasan Kita Menulis.
- Bahir, N. F., Mahaputra, I. N. K. A., & Sudiartana, I. M. (2022). Pengaruh persepsi wajib pajak, sanksi perpajakan, pelayanan fiskus, self assessment, dan sosialisasi perpajakan terhadap kepatuhan wajib pajak orang pribadi pada KPP Pratama Denpasar Timur. *Kumpulan Hasil Riset Mahasiswa Akuntansi*, 4(2), 103-114. <https://ejournal.unmas.ac.id/index.php/kharisma/article/view/4849>
- Djo, K. Y. W. (2022). Pengaruh pemanfaatan teknologi informasi, sosialisasi pajak dan penerapan e-filling terhadap kepatuhan wajib pajak: Studi kasus pada wajib pajak Kota Yogyakarta. *Jurnal Literasi Akuntansi*, 2(2), 119-128. DOI: 10.55587/jla.v2i2.49
- Ermawati, N., & Nurhayati, N. (2022). Pengaruh kesadaran wajib pajak, pelayanan fiskus, sanksi pajak terhadap kepatuhan wajib pajak orang pribadi. *Bandung Conference Series: Accountancy*, 2(1), 790-797. <https://proceedings.unisba.ac.id/index.php/BCSA/article/view/2149>

- Fadhilah, P. N., & Afiqoh, N. W. (2022). Pengaruh kesadaran wajib pajak, sosialisasi pajak, penerapan e-filing, dan sanksi pajak terhadap kepatuhan wajib pajak orang pribadi. *RISTANSI: Riset Akuntansi*, 3(1), 12-26. DOI: 10.32815/ristansi.v3i1.1002
- Ginting, R. Abidin, N., Argubi, A. H., Andary, R. W., & Firmansyah, H. (2022). Pengantar Ilmu Komunikasi. Bandung: Media Sains Indonesia.
- Hadianto, H. P., Hidayat, W. W., & Ningrum, E. P. (2024). Pengaruh kesadaran wajib pajak, kualitas pelayanan fiskus, dan penerapan sistem e-samsat terhadap kepatuhan wajib pajak kendaraan bermotor di Kota Bekasi pada Kantor Samsat Kota Bekasi. *SENTRI: Jurnal Riset Ilmiah*, 3(3), 1458-1468. DOI: 10.55681/sentri.v3i3.2424
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), 3rd Edition. California: SAGE Publications Inc.
- Hakim, M. T. A., & Faisol, M. (2023). Tax amnesty dan program pengungkapan sukarela: Manakah yang lebih efektif? *Journal of Accounting and Financial Issue*, 4(2), 34-45. DOI: 10.24929/jafis.v4i2.2989
- Haning, M. T., Hamzah, H., & Tahili, M. H. (2020). Determinants of public trust and its effect on taxpayer compliance behavior in South Sulawesi Province, Indonesia. *Public Policy and Administration*, 19(2), 205-218. <https://ojs.mrui.eu/ojs/public-policy-and-administration/article/view/5155>
- Heider, F. (1958). The psychology of interpersonal relations. New York: Wiley. DOI: 10.1037/10628-000
- Heliani, Yulianti, R., & Sunandar, N. (2019). Pengaruh sosialisasi perpajakan, pelayanan aparat pajak dan pemahaman wajib pajak terhadap kepatuhan wajib pajak dengan preferensi risiko sebagai variabel moderasi. *Jurnal Aktiva: Riset Akuntansi dan Keuangan*, 1(2), 49-61. DOI: 10.52005/aktiva.v1i2.165
- Irianto, E. S., & Jurdi, S. (2022). Politik perpajakan kontemporer: Pertautan ekonomi, politik, dan demokrasi, Edisi Pertama. Jakarta: Kencana.
- Kahneman, D., & Tversky, A. (1979). Prospect theory: An analysis of decision under risk. *Econometrica*, 47(2), 263-291. DOI: 10.2307/1914185
- Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The “slippery slope” framework. *Journal of Economic Psychology*, 29(2), 210-225. DOI: 10.1016/j.joep.2007.05.004
- Kussuari, & Boenjamin, P. (2019). Pengaruh kebijakan pengampunan pajak dan modernisasi sistem informasi perpajakan terhadap kepatuhan wajib pajak orang pribadi. *Jurnal Informasi, Perpajakan, Akuntansi, dan Keuangan Publik*, 14(1), 59-80. DOI: 10.25105/jipak.v14i1.5080
- Leviana, M., Adriani, A., & Norlena. (2022). Pengaruh pengampunan pajak, pemahaman peraturan perpajakan, pemahaman akuntansi, kualitas pelayanan fiskus terhadap kepatuhan wajib pajak dengan preferensi risiko sebagai variabel moderating. *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, 4(8), 3471-3488. DOI: 10.32670/fairvalue.v4i8.1447

- Mareti, E. D., & Dwimulyani, S. (2019). Pengaruh pemahaman peraturan perpajakan, kualitas pelayanan fiskus, sanksi pajak dan tax amnesty terhadap kepatuhan wajib pajak dengan preferensi resiko sebagai variabel moderasi. *Prosiding Seminar Nasional Pakar 2020 Buku II*, 2.51.1-2.51.16. DOI: 10.25105/pakar.v0i0.4334
- Mead, G. H. (1972). *Mind, self, and society: From the standpoint of a social behaviorist*. Chicago and London: The University of Chicago Press.
- Nofenlis, M. I., Putri, A. A., & Sari, D. P. (2022). Pengaruh lingkungan sosial, norma subjektif, dan sosialisasi perpajakan terhadap kepatuhan wajib pajak orang pribadi karyawan. *ECOUNTBIS: Economics, Accounting and Business Journal*, 2(1), 108-119. <https://jom.umri.ac.id/index.php/ecountbis/article/view/232>
- Putri, A., Diana, N., & Sudaryanti, D. (2022). Analisis faktor kesadaran membayar pajak, pengetahuan peraturan perpajakan, dan pelayanan fiskus terhadap kepatuhan wajib pajak orang pribadi. *E-Jurnal Ilmiah Riset Akuntansi*, 11(7), 27-40. <https://jim.unisma.ac.id/index.php/jra/article/view/17885>
- Putri, C., Rispantyo, & Kristianto, D. (2018). Pengaruh sosialisasi pajak, kesadaran wajib pajak, kebijakan pajak dan sanksi pajak terhadap kepatuhan wajib pajak orang pribadi Surakarta. *Jurnal Akuntansi dan Sistem Teknologi Informasi*, 14(4), 540-550. <https://ejurnal.unisri.ac.id/index.php/Akuntansi/article/view/2970>
- Ramadhanty, A., & Zulaikha, Z. (2020). Pengaruh pemahaman tentang perpajakan, kualitas pelayanan fiskus, sistem transparansi perpajakan, kesadaran wajib pajak, dan sanksi perpajakan terhadap kepatuhan wajib pajak orang pribadi. *Diponegoro Journal of Accounting*, 9(4), 1-12. <https://ejournal3.undip.ac.id/index.php/accounting/article/view/29037>
- Santhi, K. A., Mendra, N. P. Y., & Saitri, P. W. (2022). Pengaruh sanksi pajak, sistem administrasi perpajakan modern, kualitas pelayanan fiskus, tarif pajak dan pemeriksaan pajak terhadap tingkat kepatuhan wajib pajak orang pribadi. *Kumpulan Hasil Riset Mahasiswa Akuntansi*, 4(1), 376-386. <https://ejournal.unmas.ac.id/index.php/kharisma/article/view/4581/>
- Subroto, G. (2020). *Pajak dan pendanaan peradaban Indonesia*. Jakarta: Elex Media Komputindo.
- Suharno. (2022). *Panduan lengkap program pengungkapan sukarela wajib pajak*. Jakarta: Edukasi Insan Cerdas.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif*, Cetakan 1. Bandung: Alfabeta.
- Suriani, S. (2022). *Financial Behavior*, Cetakan 1. Medan: Yayasan Kita Menulis.
- Trihana, S., & Ismunawan. (2022). Pengaruh kesadaran, pengetahuan, pelayanan fiskus dan sanksi perpajakan terhadap kepatuhan wajib pajak orang pribadi di Kota Surakarta. *Jurnal Inovasi Penelitian*, 2(12), 4025-4036. <https://stp-mataram.e-journal.id/JIP/article/view/1511>
- Yanto, A. F. F., & Sari, R. P. (2021). Moderasi preferensi risiko pengaruh pemeriksaan pajak dan pelayanan fiskus terhadap kepatuhan wajib pajak. *Jurnal Proaksi*, 8(2), 451-459. DOI: 10.32534/jpk.v8i2.2046