

Analysis of Factors that Influence Taxpayers Compliance in Fulfilling Taxation Obligations

Ayu Fuady Sania

*Faculty of Economic and Business
Padjadjaran University*

Ivan Yudianto

*Faculty of Economic and Business
Padjadjaran University*

Abstract: This study aims to determine the factors that affect taxpayer compliance. This research uses taxpayer awareness, moral obligation, and quality of tax service as factors. A questionnaire was used as research instruments in data collection. Respondents in this research are e-Commerce business actor who uses an online marketplace. Multiple linear regression with SPSS program version 23 is used for data analysis. The results of this study concluded that taxpayer awareness, moral obligations, and the quality of tax service simultaneously influenced significantly to taxpayer compliance. Then the test partially produces the taxpayer awareness, and the quality of tax service has a positive and significant effect on taxpayer compliance, while the moral obligation has not a positive and significant effect on taxpayer compliance.

Keywords: *Taxpayer awareness; Moral obligation; Quality of tax service; Taxpayer compliance; online e-Commerce marketplace.*

Introduction

The source of state revenue comes mostly from tax revenue, under its function, namely the tax has a budget function (budgetary) where tax is one source of funds for the government to finance its expenditures. Tax is an essential thing for the country because, with the tax, the government can provide services to its people whose purpose is for the greatest prosperity of the people. Since the tax reforms carried out in 1983, self-assessment systems have become one of the tax collection systems adopted in Indonesia, where self-assessment systems are applied to all types of taxes except land

and building taxes (Hasan 2008). In the self-assessment system, tax compliance is required of each taxpayer's self because tax compliance is like the backbone of the self-assessment system (Brotodihardjo, 1995 in Hasan, 2008). According to Siat and Toly (2013) with a self-assessment system, the government's function, in this case, the Directorate General of Taxation, only facilitates the self-assessment system to run well, while its implementation is highly dependent on taxpayer compliance. The issue of tax compliance has become an important issue in Indonesia because if the Taxpayer is not compliant, it can lead to the desire to take action to avoid tax evasion and neglect which in turn will harm the

state, namely reduced tax revenue. (Fuadi and Mangoting, 2013).

It can be seen from the Regulation of the Minister of Finance No. 74 of 2012 concerning the Procedure for Determination and Revocation of Taxpayers with Specific Criteria in Order to Refund Preliminary of Overpay Tax

Payment states that one of the criteria of a taxpayer can be said to be obedient; namely, the taxpayer must be on time to deliver a Tax Return (SPT). So to find out about tax compliance, one of them can be seen from the compliance ratio in submitting SPT.

Table 1. Compliance Ratio For Submission of Annual Income Tax Returns.

Description/Year	2016
Registered Tax Payers	32.769.215
Registered Tax Payers – Tax Return Mandatory	20.165.718
Compliance Ratio Target (%)	72,50%
Compliance Ratio Target – Tax Return (3 X 2)	14.620.1
Tax Return Realization	12.735.463
Compliance Ratio (5 : 2)	63,15%

Sources: *Statement of Finance Ministry Performance (2016)*

It can be seen from the table above that the compliance ratio has not met the target; this means that the application of the self-assessment system is not yet fully optimal. There is a potential ineffectiveness of taxpayers in carrying out their tax obligations through this self-assessment system, which allows taxpayers to fail in carrying out their obligations, this is one of the problems that cause low compliance ratios so as not to reach the target.

In the era of digitalization, technology development is rapidly increasing. Along with the development of technology, technology emerged in the form of e-Commerce, where e-Commerce can facilitate trade transactions so that sellers and buyers do not have to face to face directly. The growth of e-Commerce in Indonesia from year to year has increased; this proves that more and more people are interested in e-Commerce.

In the Statement of Finance Ministry Performance (2016) stated that the value of e-commerce transactions in 2013 was Rp. 1,800,000,000.00 then increased to Rp. 2,600,000,000.00 in 2014, then in 2015 it increased again to Rp. 3,500,000,000.00. The Head of the Management Sub-

Directorate of Transformation Nufransa Wira Sakti said that despite the increase in the value of e-commerce transactions, many e-commerce businesses still do not have a Tax Identification Number.

Many factors influence taxpayers to comply with taxation and carry out their tax obligations properly; of course, the factors of tax compliance are very diverse. These factors can come from internal taxpayers themselves or the external or environment around the taxpayer. In this study, researchers identified factors that influence Small Medium Entrepreneur (SMEs) taxpayer compliance based on e-commerce, namely taxpayer awareness and taxpayer morality as internal factors, as well as tax service quality as an external factor.

Literature Review and Hypothesis Development

The relationship between Taxpayer Awareness and Taxpayer Compliance

Taxpayer awareness is important in carrying out a self-assessment system. If the taxpayer's awareness increases, it will foster motivation for the taxpayer to

comply in carrying out his tax obligations. According to Suryadi in Rasmini and Rohmawati (2012), taxpayers awareness will increase if the community has a positive perception of tax. Muliarti and Setiawan's research (2010) concluded that the taxpayer awareness variable has a positive and significant effect on the compliance of individual taxpayer reporting in the East Denpasar Tax Office. There are also taxpayer compliance studies related to e-Commerce activities, namely research conducted by Arisandy (2017), which concludes that taxpayer awareness significantly influences the compliance of individual taxpayers who conduct online business activities in Pekanbaru.

Hypothesis 1: *Taxpayer awareness has a positive effect on taxpayer compliance in fulfilling its tax obligations.*

The relationship between Moral Obligations and Taxpayer Compliance

Besides tax awareness, internal factors that affect tax compliance are moral. Moral also becomes one of the factors that can influence tax compliance where morals can cause people to be reluctant (passive) in paying taxes. As with Mardiasmo (2016: 10) explains that there are obstacles in tax collection, one of which is passive resistance where people are reluctant (passive) to pay taxes, can be caused among others: intellectual development of society and moral society, a tax system that is (perhaps) difficult understood, and a control system that cannot be done or carried out properly. The results of the study from Wanzel (2002) in Layata and Setiawan (2014) revealed that taxpayers have good moral obligations so taxpayers will tend to behave honestly and obey the rules that have been given so that this has an impact on taxpayer compliance in fulfilling the tax. Research conducted by Artha and Setiawan (2016) concluded that the variable moral obligation positively influences the compliance of individual

taxpayers in the Government Regulation Number 46 the Year 2013 scheme.

Hypothesis 2 = *Moral obligation has a positive effect on taxpayer compliance in fulfilling its tax obligations.*

Relationship of Tax Service Quality with Taxpayer Compliance

Tax service quality is one of the factors that can influence taxpayer compliance, in which quality taxation services will provide a positive perspective for taxpayers so that the taxpayers will be motivated to comply with their obligations. The form of taxation services can be in the form of services provided by tax officers, as well as services derived from electronic taxation systems, given that the taxation system in Indonesia has implemented a digital taxation system or commonly called e-system. Research from Fuadi and Mangoting (2013) states that the service quality of tax officers partially has a significant effect on improving Small Medium Entrepreneur taxpayer compliance. Then the results of research from Tambun and Eko Witriyanto (2017) stated that e-System has a significant and positive effect on the level of taxpayer compliance.

Hypothesis 3: *Tax Service Quality has a positive effect on taxpayer compliance in fulfilling its tax obligations.*

Taxes Concept

The definition of tax according to Law Number 16 of 2009 concerning the fourth amendment to Law Number 6 of 1983 concerning General Provisions and Procedures for Taxation in Article 1 paragraph 1, stated that tax is a compulsory contribution to the state-owned by an individual or a compelling entity based on the Law, by not getting compensation directly and used for state purposes for the greatest prosperity of the people."

There are two tax functions according to Siti Resmi (2014: 3), namely budgetary function and regular function. Then in collecting taxes, there are several tax collection systems according to Siti Resmi (2014: 11), namely the official assessment system, the self-assessment system, and withholding system.

E-Commerce

Definition of e-commerce, according to Carnaghan and Klassen (2004) is a common term used in the business organizational transactions or functions rather than through human acting within traditional organizational structures or functions." Nufransa (2014: 12) defines the term e-Commerce which stands for electronic commerce as a mechanism for buying and selling transactions using internet facilities as a communication medium. Directorate General of Taxes Circular Number 62 the Year 2013 concerning Affirmation of Taxation Provisions on E-Commerce Transactions, dividing e-Commerce into four types based on the category of transaction models, namely Online Marketplace, Classified Ads, Daily Deals, and Online Retail.

Taxpayer Compliance

Safri Nurmantu (2005) defines tax compliance as a condition in which taxpayers fulfill all tax obligations and carry out their taxation rights. There are two types of compliance, namely:

- a. Formal compliance is a condition in which taxpayers fulfill their obligations formally under the provisions of the Taxation Law.
- b. Material compliance is a condition in which the taxpayer substantially or essentially fulfills all the provisions of the taxation material, namely under the contents and soul of the Taxation Law. Material separation can also include formal compliance.

Sony and Siti (2006:112) conclude the definition of tax compliance that in principle tax compliance is the action of taxpayers in fulfilling their tax obligations under the provisions of the laws and regulations and the implementation of taxation applicable in a country.

The Theory of Planned Behavior (TPB) model is often used in tax compliance research. This model can explain significantly taxpayers' non-compliance behavior. According to this model, taxpayers are strongly influenced by attitude variables, subjective norms, and perceived behavioral controls (Mustikasari, 2007). Taxpayer compliance is measured by indicators revealed by Norman D. Nowak in Sony and Siti (2006) and Muliarti and Setiawan (2010).

Taxpayer Awareness

Muliarti and Setiawan (2010) define taxpayer awareness as a condition in which taxpayers know, understand, and implement tax provisions correctly and voluntarily. So if the level of awareness of taxpayers is higher then the understanding and implementation of tax obligations will also be better so that it can improve taxpayer compliance.

To foster awareness of taxation in taxpayers, adequate knowledge is needed, wherewith the knowledge of taxation can provide a positive perception for taxpayers. Rasmini and Rohmawati (2012) revealed that by increasing tax knowledge in the community through taxation knowledge, both formal and informal, will have a positive impact on the awareness of taxpayers to pay taxes.

With the tax collection system, namely the self-assessment system, it is vital to voluntarily obey each taxpayer's self, to build voluntary compliance, awareness of each taxpayer's self is needed. The awareness of taxpayers is vital because, with taxpayers aware of their tax obligations, taxpayers can be motivated to carry out their obligations regarding taxes.

Taxpayer awareness is measured by indicators revealed by Muliarti and Setiawan (2010).

Moral Obligations

Artha and Setiawan (2016) define moral obligations as individual morals that are owned by someone but may not be owned by others, such as ethics, living principles, feelings of guilt, voluntary and correct tax obligations that will be linked to the fulfillment of tax obligations.

One theory that is a reference in assessing the compulsory taxpayer moral is the theory of moral reasoning proposed by Kohlberg. In this theory, the relation with the context of tax compliance states that moral decisions are influenced by the application of sanctions at a low level of moral reasoning, the expectation of fairness at a moderate level, and the issue of fairness at the highest level. So, taxpayers who use morals more in making tax payment decisions will be more compliant than other taxpayers. Taxpayers with the same moral level but who have different perceptions will have different reactions to tax compliance (Jayanto, 2011). Moral obligations in this study are measured by indicators of ethics, principles of life, and feelings of guilt.

Quality of Tax Services

Lupiyoadi and Hamdani (2009) explain the notion of quality according to ISO 9000 that is a degree achieved by characteristics inherent in fulfilling the requirements, where these requirements are stated needs or expectations, usually implied or mandatory. So the quality as interpreted by ISO 9000 is a combination of properties and characteristics that determine the extent to which output can meet the requirements of customer needs. Customers who determine and assess how far these characteristics and characteristics understand their needs.

Supadmi (2009) states that quality service is a service that can provide satisfaction to customers and remain within the limits of meeting service standards that can be accounted for and must be carried out continuously.

The quality of service for tax officers is essential to be improved in order to increase taxpayer compliance in fulfilling its tax obligations. In the same study, Supadmi (2009) concluded that quality service must be sought to provide security, comfort, smoothness, and legal certainty that can be accounted for. The quality of service for tax officers is measured using the SERVQUAL (Service Quality) model, namely direct evidence, reliability, responsiveness, assurance, and empathy.

The quality of taxation services, in addition to the aspect of the tax officer, also needs to be considered from the aspect of the electronic taxation system. Electronic taxation system or commonly called e-system, provides several facilities to support taxpayers in fulfilling their obligations. The definition of e-system according to Liberty Pandiangan (2008:35) in Masitoh and Indrianti (2017) is a system that is used to support smooth administration through internet technology, so that all work processes and taxation services are expected to run smoothly, quickly and accurately. The quality of the electronic system of taxation (e-system) is measured by the five dimensions used by Nelson et al. (2005:206) in Fendini (2013), namely system reliability, system flexibility, system integration, system accessibility and system response time.

Research Methodology

This study uses quantitative data types with data collection methods of survey research strategies with a questionnaire. The population studied in this study are all e-Commerce-based SMEs who run online marketplace business transaction activities and act as sellers or

online marketplace merchants who have become taxpayers. The sample chosen in this study uses incidental sampling technique which is a chance-based sample determination technique, that anyone who accidentally / incidentally meets with the researcher can be used as a sample if viewed as someone who happens to be found suitable as a data source.

The population is not known with certainty, so in determining the number of samples needed, researchers use the formula developed by Rao Purba (1996).

$$n = \frac{Z^2}{4(moe)^2}$$

Information:

n = number of samples

Z = level of confidence in determining the sample

moe = margin of error or error rate

Based on this formula, the number of samples produced for this study is equal to 100 respondents obtained from the following calculations:

$$n = \frac{(1,96)^2}{4(0,1)^2} = \frac{3,8416}{0,04} = 96,04$$

From the results of these calculations, the number of samples was 96 respondents, but in order for this study to be fit, the researchers rounded up the number of samples to 100 respondents.

Given the data collection of survey research strategies with tools such as questionnaires, to obtain valid and reliable research results, validity, and reliability were tested. Then the classical assumption test, which includes the multicollinearity test, heteroscedasticity test, and normality test is carried out.

The analysis technique used is multiple linear regression because this study is to find out how the influence of taxpayer awareness factors, moral obligations, and the quality of taxation services on taxpayer compliance. The form of multiple linear regression equations with three predictors or three independent variables for this study are as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Information:

Y = Taxpayer Compliance

X₁ = Taxpayer Awareness

X₂ = Moral Obligations

X₃ = Quality of Tax Service

α = Constants

β₁-β₃ = Regression Coefficient

ε = Disturbing Variables

Results And Discussion

Results

This research was conducted by distributing 100 questionnaires to businesses that meet the criteria of respondents, namely business conduct (private person) who have e-Commerce-based business with the type of online marketplace business model, which already has an NPWP, domiciled in Bandung both Bandung City and Bandung Regency and also used an electronic taxation system (e-System). Of the 100 questionnaires distributed, only 78 questionnaires were collected which met the criteria for the respondent and can be processed.

Data Analysis Results

After testing the validity and reliability, it can be concluded that all items of the statement are valid and feasible to be used as a measurement tool in this study and each item questionnaire on the four variables of this research can be relied upon to measure their respective variables.

Then a classic assumption test is also performed, the results of the classic assumption test of this study indicate that the regression model used has met all three classical assumption tests so that it can be said that this research regression model reflects Blue Linear Unbiased Estimator (BLUE).

Multiple linear regression analysis is used to determine the effect of Taxpayer Awareness (X₁), Moral Obligation (X₂), and Tax Service Quality (X₃) on Taxpayer Compliance (Y). Then using the SPSS version 23 program, the primary data is

processed and analyzed, thus displaying the following results:

Table 2. Multiple Linear Regression Results

Independent Variable	Taxpayers Compliance		
	B	t	Sig.
Constanta	-3,144	-1,332	0,187
Taxpayers Awareness (X_1)	0,526	3,972	0,000
Moral Obligation (X_2)	0,063	0,334	0,739
Tax Service Quality (X_3)	0,299	3,807	0,000
Determination Coefficient	0,599		
F-Count	36,809		
Sig. F	0,000		
Multiple Linier Regression	$Y = -3,144 + 0,526X_1 + 0,063X_2 + 0,299X_3 + \epsilon$		

In the table above shows that the magnitude of the determination coefficient (R squared) is 0.599 this means that 59.9% variation in taxpayer compliance can be explained by variations of the three independent variables of taxpayer awareness, moral obligations, and service quality taxation and the remaining 40.1% is influenced by other factors outside this regression model.

From the table above, it is known that the F-Count value is 36,809 greater than the F-Table value 2,728 obtained from $df_1 = 3$, $df_2 = 74$, and alpha 5%. Then the significance value of the F test of 0,000 is smaller than alpha 0.05. So the conclusion is the awareness of taxpayers, moral obligations, and the quality of tax service simultaneously or jointly have a significant effect on taxpayer compliance.

Table 3. Statistical Test Results t

Variable	t-statistics	Sig.	t-table
Taxpayers Awareness (X_1)	3,972	0,000	1,992
Moral Obligation (X_2)	0,334	0,739	1,992
Tax Service Quality (X_3)	3,807	0,000	1,992

Sources: Processed Data

From table 3 it can be seen that t count = 3.972 > t-table = 1.992 and a significance level of 0.000 < 0.025 ($\alpha/2$; 0.05/2 = 0.025 due to one-party test) so that H_1 is accepted. It can be interpreted that partially the awareness of taxpayers has a positive effect on taxpayer compliance in fulfilling its tax obligations. From table 3 it can be seen that t count = 0.334 < t-table = 1.992 and the significance level of 0.739 > 0.025 ($\alpha/2$; 0.05/2 = 0.025 due to one party test) so that H_2 is rejected. It can be interpreted that partially moral obligations do not have a positive effect on taxpayer

compliance in their tax obligations. From table 3 it can be seen that t-statistics = 3.807 > t-table = 1.992 and a significance level of 0.000 < 0.025 ($\alpha/2$; 0.05/2 = 0.025 due to one-party test) so that H_3 is accepted. It can be interpreted that partially, the quality of tax service has a positive effect on taxpayer compliance in fulfilling its tax obligations.

Discussion

Effect of Taxpayer Awareness, Moral Obligations, and Quality of Tax Services on Taxpayer Compliance

After testing with SPSS software ver. 23 obtained F-count value (36.809) higher than F-table (2.728) then at a significance level of 5% ($\alpha = 0.05$) it was decided to reject H_0 so that H_a was accepted. It means that with a 95% confidence level it can be concluded that taxpayer awareness, moral obligations, and the quality of taxation services simultaneously or together have a significant effect on taxpayer compliance in fulfilling tax obligations.

The result of the determination coefficient states the magnitude of the effect of taxpayer awareness, moral obligations, and the quality of taxation services on taxpayer compliance has an effect of 59.9%. This means that taxpayer awareness (X_1), moral obligation (X_2), and tax service quality (X_3) gives the simultaneous or joint influence of 59.9% on taxpayer compliance (Y), while the remaining 40.1% is influenced other factors outside the independent variables in this study. Other factors can be in the form of taxation witnesses, tax audits, tax socialization, tax system justice, and so forth.

Effect of Taxpayer Awareness on Taxpayer Compliance

The results of this study concluded that the awareness of taxpayers has a positive effect on taxpayer compliance, consistent with the results of Muliarti and Setiawan (2010) and Arisandy (2017) which concluded that the awareness of taxpayers has a positive and significant impact on taxpayer compliance. In addition this finding also supports Suryadi's statement in Rasmini and Rohmawati (2012) which states that taxpayer awareness will increase if the community has a positive perception of tax, thus increasing tax knowledge in the community through taxation knowledge, both formal and informal will have a positive impact towards the awareness of taxpayers to pay taxes.

Therefore, to increase taxpayer compliance, it is expected that the public has adequate knowledge regarding their obligations as taxpayers, especially knowledge of tax regulations related to their work. If it is related to the object of this study, it is necessary to have adequate knowledge regarding the tax provisions on e-commerce transactions; thus the awareness of the taxpayer will increase because he will increasingly understand his obligations as a taxpayer until eventually become a compliant taxpayer.

Effect of Moral Obligations on Taxpayer Compliance

The results of this study do not support the results of previous research regarding moral obligations affecting taxpayer compliance as has been done by Layata and Setiawan (2014) and Rahayu and Satriawan (2016). However, the results of this study are in line with the results of research from Salman and Farid (2008) where the research concludes that the taxpayer's morality does not significantly influence taxpayer compliance. This result is understandable given that moral obligations are individual morals that are owned by someone but are likely not owned by others. Besides, although taxpayers have the same moral level but have different perceptions, they will react differently to tax compliance.

In general, respondents from this study are SMEs whose income levels are classified as low to medium and also the majority of their level of education, namely high school graduates and undergraduate degrees so that the fulfillment of physical needs is more important than social needs. According to Jayanto (2011) in developing countries with a low level of per capita income, it is more useful to apply legal sanctions rather than moral sanctions in increasing tax compliance. Therefore, the application of legal sanctions will bring taxpayer compliance more than moral sanctions. Then if it is related to the theory

of moral reasoning to assess the taxpayer's morality, according to the condition of the respondents this research shows that the taxpayer's moral decision is more influenced by the treatment of the imposition of sanctions and expectations of tax justice. Therefore, with the condition of taxpayers like this, it is necessary to apply strict tax sanctions to both taxpayers and tax officers which can be in the form of legal sanctions, social sanctions, or feelings of guilt, besides that there must also be tax justice.

Effect of Tax Service Quality on Taxpayer Compliance

The results of this study conclude that the quality of taxation services has a positive effect on taxpayer compliance. Rahayu and Satriawan (2016) revealed that the better service provided to taxpayers, the higher the enthusiasm of the community to fulfill their tax obligations. Therefore, with the improvement of the quality of taxation services, both from the official side and from the electronic tax system (e-system), it can influence taxpayers to improve their compliance in fulfilling their tax obligations.

Therefore it is not surprising the results of this study, which states that the quality of tax service has a positive and significant impact on taxpayer compliance. The results of this study support the results of previous studies, in which Fuadi and Mangoting (2013) stated that the service quality of tax officers partially has a significant effect on increasing taxpayer compliance. Also, Tambun and Eko Witriyanto (2017) research stated that e-system has a significant and positive effect on the level of taxpayer compliance.

Conclusions And Suggestions

Conclusion

Based on the results of data research and discussion on the effect of taxpayer

awareness, moral obligations, the quality of tax officer services to taxpayers' compliance, private SMEs based on e-commerce in the Bandung region, concluded as follows:

1. Test results simultaneously show taxpayer awareness, moral obligations, and the quality of taxation services have a significant effect on taxpayer compliance at a 95% confidence level. The magnitude of the simultaneous effect is 59.9%, while the remaining 40.1% is influenced by other factors than the variables in this study.
2. Based on the partial analysis results obtained the following results:
 - a. Taxpayer awareness (X_1) has a positive effect on taxpayer compliance (Y).
 - b. Moral obligation (X_2) does not affect taxpayer compliance (Y).
 - c. Tax service quality (X_3) has a positive effect on taxpayer compliance (Y).

Suggestions

1. For online business entrepreneurs, to be able to pay more attention to tax obligations arising from business activities, one of them is the emergence of income tax payable, so it would be nice if online business people also know and understand the taxation provisions related to this online business.
2. For the government, especially for Tax Office and the Directorate General of Taxes to pay more attention to the taxation aspects of this online business, because it cannot be denied that there are still many online business people who are negligent from their tax obligations.
3. For the next researcher, it is expected to conduct similar research with different methods, namely using qualitative methods, so that it is more detailed in describing how the factors in this study affect taxpayer

compliance. Besides, it is also necessary to state taxes that are directly charged for e-Commerce transactions, namely by including a 1% income tax for SMEs categorized as a business that is certainly less than Rp.4.8 billion in income for a year.

References

- Arisandy, N. (2017). Pengaruh Pemahaman Wajib Pajak, Kesadaran Wajib Pajak, dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak Orang Pribadi yang Melakukan Kegiatan Bisnis Online di Pekanbaru. *Jurnal Ilmiah Ekonomi dan Bisnis*, 14(1), 1.
- Artha, K. G. W., & Setiawan, P. E. (2016). Pengaruh Kewajiban Moral, Kualitas Pelayanan, Dan Sanksi Perpajakan Pada Kepatuhan Wajib Pajak Di Kpp Badung Utara. *E-Jurnal Akuntansi*, 17(2), 913-937.
- Devano, Sony dan Siti Kurnia Rahayu. 2006. *Perpajakan Konsep, Teori Dan Isu*. Kencana: Jakarta.
- Fendini, D. S. (2013). Pengaruh Kualitas Sistem dan Kualitas informasi terhadap Kepuasan Pengguna (Survei Pada Karyawan Pengguna Aplikasi Pelayanan Pelanggan Terpusat (AP2T) di PT. PLN (Persero) Area Malang). *Jurnal Administrasi Bisnis*, 4(1).
- Fuadi, A. O., & Mangoting, Y. (2013). Pengaruh Kualitas Pelayanan Petugas Pajak, Sanksi Perpajakan Dan Biaya Kepatuhan Pajak Terhadap Kepatuhan Wajib Pajak Umkm. *Tax & Accounting Review*, 1(1), 18.
- Hasan, D. (2008). Pelaksanaan Tax Compliance Dalam Upaya Optimalisasi Penerimaan Perpajakan Di Kota Yogyakarta. *Mimbar Hukum*, 20(2), 307-320.
- Jayanto, P. Y. (2011). Faktor-Faktor Ketidapatuhan Wajib Pajak. *Jurnal Dinamika Manajemen*, 2(1).
- Katadata. 2011-2015, Nilai Transaksi e-Commerce Indonesia Melonjak 250 Persen. <https://databoks.katadata.co.id/datapublish/2017/11/11/2011-2015-nilai-transaksi-e-Commerce-indonesia-melonjak-250-persen>, di akses pada 15 Januari 2018.
- Klassen, Kenneth J. and Carnaghan, Carla, e-Commerce and International Tax Planning (June 2004). Available at SSRN: <https://ssrn.com/abstract=557124> or <http://dx.doi.org/10.2139/ssrn.557124>
- Lupiyoadi, Rambat Dan A. Hamdani. 2009. *Manajemen Pemasaran Jasa*. Salemba Empat: Jakarta.
- Mardiasmo. 2016. *Perpajakan Edisi Terbaru 2016*. Andi: Yogyakarta.
- Masitoh, E., & Indrianti, I. (2017). Pengaruh Penerapan E-System Perpajakan Terhadap Kepatuhan Wajib Pajak Badan (Studi Kasus di KPP Pratama Surakarta).
- Muliari, N. K., & Ery Setiawan, P. (2010). Pengaruh Persepsi Tentang Sanksi Perpajakan Dan Kesadaran Wajib Pajak Pada Kepatuhan Pelaporan Wajib Pajak Orang Pribadi Di Kantor Pelayanan Pajak Pratama Denpasar Timur. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 6(1).
- Mustikasari, E. (2007). Kajian Empiris Tentang Kepatuhan Wajib Pajak Badan Di Perusahaan Industri Pengolahan Di Surabaya. *Simposium Nasional Akuntansi X*, 26.
- Nurmantu, Safri. 2005. *Pengantar Perpajakan Edisi 3*. Granit: Jakarta.
- Nur Rohmawati, A., & Rasmini, N. K. (2012). Pengaruh Kesadaran, Penyuluhan, Pelayanan, Dan Sanksi Perpajakan Pada Kepatuhan Wajib Pajak Orang Pribadi. *E-Jurnal Akuntansi*, 1(2).
- Pajak. Masih Sedikit Pelaku e-Commerce Yang Memiliki NPWP. <http://www.pajak.go.id/content/masih-sedikit-pelaku-e-Commerce-yang-memiliki-npwp>, di akses pada 22 September 2017.

- Rahayu, P., & Satriawan, R. A. (2016). Pengaruh Kualitas Pelayanan, Kewajiban Moral Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Hotel Dalam Membayar Pajak Hotel (Studi Kasus Pada Wajib Pajak Hotel di Kota pekanbaru). *Jurnal Online Mahasiswa (JOM) Bidang Ilmu Ekonomi*, 2(2), 1-14.
- Republik Indonesia, Undang-undang Nomor 6 Tahun 1983 tentang Ketentuan Umum dan Tata Cara Perpajakan.
- Republik Indonesia, Peraturan Menteri Keuangan Nomor 74/PMK.03/2012 tentang Tata Cara Penetapan dan Pencabutan dengan Kriteria Tertentu dalam Rangka Pengembalian Pendahuluan Kelebihan Pembayaran Pajak.
- Republik Indonesia, Surat Edaran Nomor SE-62/PJ/2013 tentang Penegasan Ketentuan Perpajakan Atas Transaksi e-Commerce.
- Resmi, Siti. 2014. *Perpajakan: Teori dan Kasus*. Salemba Empat: Jakarta.
- Salman, K. R., & Farid, M. (2008). Pengaruh Sikap Dan Moral Wajib Pajak Terhadap Kepatuhan Wajib Pajak Pada Industri Perbankan Di Surabaya. *Jurnal Stie Perbanas Surabaya*.
- Setiawan, P. E. (2014). Pengaruh Kewajiban Moral, Kualitas Pelayanan, Pemeriksaan Pajak Dan Sanksi Perpajakan Pada Kepatuhan Wajib Pajak Badan. *E-Jurnal Akuntansi*, 540-556.
- Siat, C. C., & Toly, A. A. (2013). Faktor-Faktor Yang Mempengaruhi Kepatuhan Wajib Pajak Dalam Memenuhi Kewajiban Membayar Pajak Di Surabaya. *Tax & Accounting Review*, 1(1), 41.
- Supadmi, N. L. (2009). Meningkatkan Kepatuhan Wajib Pajak Melalui Kualitas Pelayanan. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 4(2).
- Tambun, S., & Witriyanto, E. (2017). Pengaruh Kesadaran Wajib Pajak Dan Penerapan E-System Terhadap Tingkat Kepatuhan Wajib Pajak Dengan Preferensi Resiko Sebagai Variabel Moderating (Studi Empiris Kepada Wajib Pajak Di Komplek Perumahan Sunter Agung Jakarta Utara). *Media Akuntansi Perpajakan*, 1(2), 86-94.
- Wira Sakti, Nufransa. 2014. *Buku Pintar Pajak e-Commerce: Dari Mendaftar Sampai Membayar Pajak*. Visimedia: Jakarta.