The Influence of Tax Knowledge, Managerial Benefit and Tax Socialization Toward Taxpayer's Willingness to Pay SME's Tax

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Abstract: SMEs play an important role in the economy, as at least 99% of activities in Indonesia has been dominated by SMEs. Indonesian Government begins to collect one percent of sales tax from Small Medium Enterprises (SME) by September 15, 2013. The regulation is effective on SMEs with gross revenue of no more than 4.8 billion IDR per year with permanent establishment. Thus SMEs have very high stream of revenue for government's development projects. The aim of this study was to identify the factors that affecting taxpayer's willingness to pay SME's Tax (i.e tax knowledge, managerial benefit, SME's tax socialization). The population of this study was the whole of 115 "Kelom Geulies" Owners who has business license and registered in The Department of Cooperatives and SMEs, Trade and Industry in 2012. Sampling method conducted in this study was judgement sampling, which consisted of 47 SME's owners. Using multivariate regression, the result of the study shows that tax knowledge, managerial benefit of tax, SME's tax socialization, have positive effect toward willingness to pay SME's tax. This result shows that beside tax knowledge and managerial benefit, tax socialization has a very important role to increase the willingness to pay SME taxes.

Keywords: SME's Tax; Willingness to Pay SME's Tax; Tax Knowledge; Managerial Benefit; Tax Socialization

JEL Classification: L38

1. Introduction

The fundamental objective of any governmental tax system is to reach its genuine expected revenue to finance the state's expenditure. This can only be accomplished if all taxpayers willingly obey with the tax laws. Nowadays, the Indonesian government revenue from taxation sector has reached more than 800 trillion IDR. However when compared to the existing potential tax, it is necessary to take masures in the fields of breakthrough expansion and intensification of tax collection. The evidence suggests, the level of taxpayers compliance in meeting their tax obligations is low. For individual taxpayers, as reported via tax return (SPT) only amounted to 8.5 million while the number of people actively working

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in Indonesia amounted to 110 million (BPS, 2012). That is, the ratio of individual taxpayers to active workers only reached 7.73%. In other words, the level of taxpayer compliance is still low. For enterprises, the reported tax payments through the submission of tax returns only 466.000 while the number of business entities that remained active was about 12.9 million. Therefore, the ratio of enterprises taxpayers to active entities only reaches 3.6%. This figure represents the level of corporate compliance is also low (The Directorate General of Taxes, 2011). Indonesian government sees that SMEs are a potential source of tax revenues as SMEs contribute to the Indonesian GDP was of 61.9%.

SMEs in Indonesia were initially only be seen as an important source of job opportunities and became the main driving force in economic development in rural areas. Nevertheless, lately along with intensifying globalization, emphasizing the importance of the SMEs in Indonesia is also experiencing a change that is expected to serve as one important source of such an increase in non-oil exports in developed countries (Tambunan, 2002).

According to the Government, small and medium enterprises being profit-generating establishments are also expected to pay their dues. Hence, Indonesian government passed a Government Regulation No. 46 of 2013, which entrepreneurs of small and medium enterprises (SMEs) with income less than 4.8 billion IDR in a year must pay one percent of income tax starts in September 15, 2013. The new regulation will enable the state to gain 30 percent of gross domestic product (GDP). Thus, economic potential can increase up to 30 percent of GDP or 2,500 trillion IDR. This regulation doesn't apply to SMEs using knock and down system on their facilities or tax payers who use public facilities for their business like street vendors. Tax base used to calculate the final income tax is monthly turnover. Every month, the taxpayer will pay the final income tax based on final one percent of the monthly turnover.

As well as the development of SMEs can also be seen in Tasikmalaya. Tasikmalaya is one of the cities in West Java which has a special feature, having Small Industrial City Crafts. Potential of Small Industry is growing every year. Until the end of 2011, 3779 units was spread over 130 business centers. The investment reached a value of 276,607,782,300 IDR with a production value of 1,344,791,876,000 IDR. Such SMEs are able to absorb of around 36 472 people (Disperindakop, 2012). Commodities produced reached 23 small industrial commodities such as border, clogs geulis, furniture, batik, sandals, woven rushes, woven pandanus, bamboo crafts, umbrella Geulis, convection and various types of food. A large number of SMEs that have the potential for increasing the tax.

The successful implementation of the new SMEs tax regulations is influenced by tax compliance. Kirchler (2007) claimed that tax compliance is defined as the most neutral term to describe taxpayers' willingness to pay their taxes. Previous research

perceived that the low tax compliance in Indonesia can be caused by a lack of understanding of the taxpayer's tax laws (Hardiningsih & Yulianawati, 2011; Widiyanti & Nurlis, 2010), a good perception on the effectiveness of the tax system (Rantung & Adi, 2009), perceived quality services (Hardiningsih & Yulianawati, 2011), awareness of tax (Hardiningsih & Yulianawati, 2011; Suryadi, 2006) and managerial benefits (Lignier, 2009). Based on the above statement, it is necessary to identify factors that influence the willingness of SMEs taxpayer's to pay corporate income tax (i.e. tax knowledge, managerial benefit, tax socialization).

2. Conceptual Framework and Hypotheses Development

2.1. SMEs Income Tax

Small and medium sized enterprises (SMEs) play a significant role in the Indonesian economy. SMEs account for over 99 percent of all firms in all economic sectors and employ over 95 percent of the population. In Indonesia there are three definitions of SMEs from the Ministry of Cooperatives and Small and Medium Enterprises, Ministry of Finance Decree. 316/KMK.016/1994 dated June 27, 1994, and Law No. 20 year 2008. This study follows the last definition from the law of Republic of Indonesia Number 20 year 2008. According to Law No.20 year 2008, micro business are the business that have net assets up to 50 million IDR; or have annual revenue from sales up to 300 million IDR, small businesses are the businesses that have net assets over 50 million IDR to 500 million IDR or have an annual revenue from sales over 300 million IDR to 2.5 billion IDR. While medium-sized enterprises are businesses that have net assets over 500 million IDR to 10 billion IDR or have annual revenue from sales more than 2.5 billion IDR to 50 billion IDR. To increase the country's revenue, the government has issued government regulation No.46/2013 on Income Tax on Income Derived from Business or Received or Obtained by Taxpayer Who Has a Certain Gross Turnover. Based on the regulation, SMEs who are subject to 1% income tax are individual or corporate taxpayers who receive income not exceeding 4.8 billion IDR a year.

Despite of the reality that SMEs' increasing the importance on policies and economies of countries, their low performance with accomplishing their tax obligations is identified as a problem (Ahmed & Braithwaite, 2005). Moreover, SMEs are commonly non-professional companies. Therefore, they are more likely to be run by an individual. As a result, their behaviours are closer to individuals. In order to improve tax compliance and bring SME back into the formal sector initiate an awareness campaign among SME to provide information on the taxation system.

2.2. Willingness to Pay SME Taxes

Willingness to pay SME tax can be interpreted as a value contributed by a person who willingly defined by regulation that are used to finance public expenditures by the state does not receive reciprocal services (contra) directly (Dian, 2011). Several factors are likely to affect the willingness to pay the tax, i.e understanding of the taxpayer's tax laws (Hardiningsih & Yulianawati, 2011; Widiyanti & Nurlis, 2010), a good perception on the effectiveness of the tax system (Rantung and Adi, 2009), perceived quality services (Hardiningsih & Yulianawati, 2011), awareness of tax (Hardiningsih & Yulianawati, 2011; Suryadi, 2006) and managerial benefits (Lignier, 2009).

2.3. Relationship Between Tax Knowledge and Willingness to Pay SME Taxes

Knowledge is influenced by many things, among other factors formal education. One's knowledge about an object contains two aspects: positive and negative. Both of these aspects will determine the attitude of a person. The more positive of the knowledge the more positive aspects of the particular object (Fidel, 2004 cited in Ghoni, 2011). According to Nugroho (2012), higher knowledge and understanding of the taxpayer leads to a better conformance with the tax regulations. Taxpayers who do not understand the tax laws are not likely to obey the tax. Thus a better understanding of the taxpayer's tax rules, the taxpayers will be more aware of the sanctions that will be accepted when shirking its tax obligations. Thus, taxpayers who have to understand the rules properly, will usually do the tax rules in accordance with what is stated in the tax laws (Hardiningsih & Yulianawati, 2011). Moreover, research conducted by Widayanti and Nurlis (2010) suggests that understanding and knowledge of taxes have a significant effect on the willingness to pay SME taxes. Thus, it can be hypothesized that:

H1: Tax knowledge has positively influence on the willingness to pay SME taxes

2.4. Relationship Between Managerial Benefit and Willingness to Pay SME Taxes

Managerial benefits are the benefits that may rise due to a condition in relation to tax regulation to retain records, such as better record-keeping, the use of technology, enriched knowledge of financial activities of the business specifically in the form of increased knowledge of their complex accounting information systems and improved business or managerial decisions (Smulders et al., 2012). Managerial benefits can be of better financial information that leads to a faster managerial decision-making. The impact of compliance with the tax system forces business owners to introduce management and financial records in a more effiicient way. Managerial benefits resulting from tax compliance activities are more likely to arise in small organizations where accounting information systems are relatively undeveloped (Lignier, 2009). Research on the benefits of tax-related managerial

investigated by Lignier (2009), research conducted in 2006-2007 to investigate the perception of managerial benefits of tax compliance on small businesses that pay taxes. Sample survey of 300 small business taxpayers in Australia, using semi-structured interview to the owner of the company. The results showed that the majority of small business taxpayers recognize that tax compliance has led to a better record and a good knowledge of their financial activities. Another research was conduct by Rametse, N. (2010), a survey of 868 small businesses in Western Australia showed that small businesses claimed the burden of preparing for the implementation of the GST to be an onerous task, with high gross costs incurred, estimated at $7,888 per small business and $5,667 million for the whole Australian economy. Conversely, notwithstanding their high GST start-up compliance costs, three years after the application of the GST, particular small businesses informed managerial benefits resulting from better record-keeping and the usage of technology. Thus it can be hypothesized that,

H2: Managerial Benefit has positively influence on the willingness to pay SME taxes

2.5. Relationship Between Tax Socialization and Willingness to pay SME Taxes

Socialization is a process by which people learn the system of values, norms and patterns of behavior expected by the group as a form of transformation of the person as an outsider to be an effective organization (Basalamah, 2004, p. 196). Tax socialization is the process of delivering information about all things related to taxation to the public in general and taxpayers in particular. In a study conducted by Adiyati (2009), who conducted a study on the effect of taxes on the level of socialization of tax compliance on Jakarta area, suggests that tax socialization has a significant and positive impact on tax compliance. Tax compliance is the individual willingness of a person to pay taxes that is influenced by the person's idea of the principles and the values of morale, of the fairness of the tax, of his or her trust in for the country, of the awareness of how the tax revenues are used, of the tax system of the country, of the tax policy, of the administrative policy, of the individual and the cultural characteristics of the person (Lillemets, 2009). Thus it can be hypothesized that,

H3: Tax socialization has positively influence on the willingness to pay SME taxes

3. Methodology

The object of this research was the factors that affect the willingness to pay SME taxes of the SME owner's. This research use primary data and secondary data. Primary data is obtained from the result of questionnaires to SME's owners. The population of this research is Kelom Geulis SMEs in Tasikmalaya. The population

consists of 115 SMEs and the samples are from 42 SMEs. This research uses a judgment sampling method. This research uses multiple regression analysis, and the data was analyzed using SPSS 21 software.

3.1. Data Collection Instruments

Self-administered questionnaire was used for data collection. The questionnaire was designed according to the objectives of the research with mostly close-ended questions using a 5 point scale ranging from 1- Strongly disagree to 5- Strongly agree.

3.2. Measurement of Variables

Willingness to pay SME taxes was measured based on an instrument developed by Widayati and Nurlis (2010), and was measured with 5 items. Respondents were asked to indicate: consulting before making tax payments, the documents required to pay taxes, information on how and where tax payments, information regarding the tax payment deadline, giving up some value to pay taxes. The dependent variable was measured with a 5-point Likert scale. Tax knowledge was measured used Widayati and Nurlis (2010) instruments with 6 items. Respondents were asked to indicate: TIN registration for any taxpayer who has income, knowledge and understanding of the rights and obligations of the taxpayer, knowledge and understanding of tax penalties if violated, knowledge and understanding of non-taxable income, and tax rates, knowledge and understanding of tax laws through the dissemination, and knowledge and understanding of tax laws through training.

Managerial benefit was measured using Lignier (2009) instrument that consisted of 6 items, namely the benefits that can be derived from corporate taxpayers (SMEs), the taxpayer will have a neat bookkeeping, easy to know the financial position of their business, easy to determine the level of benefits it has, can monitor cash flow, and can monitor debtors and creditors. Tax Socialization was measured by using a 5-point Likert scale for 4 items, i.e. the contents of the message in the socialization taxes sufficient to provide information on the importance of taxes. Socialization background made the respondents realize the importance of the tax to the state tax. Moreover, the higher frequency of taxes socialization can arouse willingness to pay SME taxes.

4. Results

4.1. Respondents Characteristics

The respondents of this research are 42 the owners of Kelom Geulis SMEs in Tamansari Sub District, Tasikmalaya. Questionnaires were distributed to all 42 respondents, and all questionnaires were returned. The respondents obtained the following characteristics: By Gender, of the 42 respondents, as many as 36

respondents or 85.714 percent are male and 6 respondents or 14.286 percent are female. For more detail, it can be seen in table 4.1. below.

Table 4.1. Respondent Characteristic by gender

Gender	Frequency
Male	36
Female	6
Total	42

Respondent characteristic based on age, of the 42 respondents, as many as 10 respondents or 23.81 percent are aged less than 30 years old, 21 respondents or 50.00 percent are aged 30-45 years old and 11 respondents or 26.19 percent are aged over 45 years old. For more detail, it can be seen in table 4.2 below.

Table 4.2. Respondent Characteristic by age

Age	Frequency
<30	10
30-45	21
>45	11
Total	42

Baed on the period of running the business, of the 42 respondents, as many as 22 respondents or 52.381 percent have been running the business 1-10 years, 13 respondents or 30.95 percent have been running the business for 11-20 years and 7 respondents or 16.67 percent have been running the business over 20 years. For more details, it can be seen in table 4.3 below.

Table 4.3. Respondent Characteristic based onperiod of running the business

Period	Frequency
1-10	22
11-20	13
>20	7
Total	42

Based on education background, of the 42 respondents, 11 respondents or 24.53 percent have level of elementary school, 4 respondents or 9.43 percent have level of a junior high school, 21 respondents or 52.83 percent have level of high school education or equivalent and 6 respondents or 13.21 percent have level of Bachelor Degree of education. For more details, it can be seen in table 4.4 below.

Table 4.4. Respondent Characteristic based on Education background

Period	Frequency
Elementary School	11
Junior High School	4
High School	21
Bachelor Degree	6
Total	42

4.2. Descriptive Statistics

Table 4.5. reveals that mean value of willingness to pay SME taxes (wtp) is 3.9246. It shows that the most respondents answer point 4 (agree) for each question related to willingness to pay SME taxes. The minimum value of tax compliance is 3. It means there are some respondents answering neutral, while the maximum value is 5. It means there are some respondents answering strongly agree for each question related to willingness to pay SME taxes. Moreover, mean value of tax socialization is 4.750 and it tend to 5 (strongly agree). The mean value of tax knowledge is 4.2183, and the mean value of managerial benefit is 4.0873, thus both of mean shows that the most respondents answer point 4 (agree) for each question related to managerial benefit.

Table 4.5. Descriptive statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
wtp	42	3.00	5.00	3.9246	.02676	.17345
ts	42	3.00	5.00	4.7500	.05455	.35355
tk	42	3.00	5.00	4.2183	.09237	.59865
mb	42	3.00	5.00	4.0873	.07626	.49419
Valid N (listwise)	42					

4.3. Regression Analysis

Testing the effect of independent variables (tax knowledge, managerial benefit, taxsocialization) on the dependent variables (willingness to pay SME taxes) in this research used multiple regression analysis. Based on regression result, it can be summarized as shown in table 4.6.below**:**

Table 4.6. Regression Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	9.152	2.911		3.144	.003

ts	.462	.097	.550	4.775	.000
tk	.172	.057	.519	3.001	.005
mb	.190	.067	.475	2.851	.007

From the table of the multiple regression test results, can be formed regression equation as follows:

$$Y = 9.152 + 0.172X_1 + 0.190\ X_2 + 0.462\ X_3 + 2.911$$

Based on statistical regression equation, it can be described as follows: Constanta value of 9.152 means that the willingness to pay SME taxes would be worth if the tax knowledge, managerial benefit, and tax socialization was constant. Tax knowledge coefficient (X_1) is 0.172. It means the tax knowledge has positive effect on the willingness to pay SME taxes. If the value of the regression coefficient of the other two variables retains (no change) then the variables change tax knowledge of 1% will lead to increase willingness to pay SME taxes by 0.172. Managerial benefit coefficient (X_2) is 0.190. It means that managerial benefit has positive effect on the willingness to pay SME taxes. If the value of the regression coefficient of the other two variables retains (no change) then the variables change managerial benefit of 1% may lead to increase willingness to pay SME taxes by 0.190. Tax socialization coefficient (X_3) is 0.462. It means that the socialization has positive effect on the willingness to pay SME taxes. If the value of the regression coefficient of the other two variables retains (no change) then the variables change tax socialization of 1% will lead to increase willingness to pay SME taxes by 0.462

Table 4.8. Coefficient determination

Model	R	R Square	Adjusted R Square	F	Sig.
1	.748[a]	.559	.524	16.053	.000

Based on Table 4.7, the independent variables were observed to explain 52.4% of the variance in the Willingness to pay SME tax (Adjusted R Square = .524). Furthermore, based on table 4.6, among the independent, tax socialization (Beta =-.462, Sig.<.001) was observed to be a better determinant of the Willingness to pay SME taxes than the tax knowledge (Beta .172, Sig.<.005) or managerial benefit (Beta .190, Sig<005).

4.4. Discussion

The first hypothesis test results (H1) shows a positive coefficient, indicates the direction with a t value of 3.001, is greater than t table with significant value of 0.005 thus it was shown that at α = 5 % tax knowledge has a significant positive effect on the willingness to pay SME taxes. An essential factor influencing tax compliance is the knowledge of taxation. Tax law is multipart due to high

intensities of abstraction and technical terms (McKerchar, 2001). Empirical evidence displays that poor knowledge on the tax system raises disbelief (Niemirowski, Wearing, Baldwin, Leonard & Mobbs, 2002). People not only have difficulties to understand tax law, they also show poor knowledge about tax rates and basic concepts of taxation. The results of this research showed significant positive direction. This means that the higher the tax knowledge, the higher the willingness of taxpayers to pay SME taxes. This result also support the reseach conducted by (Hardiningsih & Yulianawati, 2011), Nugroho (2012), and also research conducted by Widayanti and Nurlis (2010) they suggest that understanding and knowledge of taxes have a significant effect on the willingness to pay SME taxes.

The second hypothesis test results (H2) shows a positive coefficient, indicates the direction with a t value of 2.851, is greater than t table with significant value of 0.007 thus it was shown that at $\alpha = 5$ % managerial benefit has a significant positive effect on the willingness to pay SME taxes. Managerial benefits are the benefits that may rise due to a condition in relations of tax regulation to retain records, such as better recordkeeping, the usage of technology, enriched knowledge of the financial activities of the business in specific in the form of increased knowledge of their complex accounting information systems and improved business or managerial decisions (Smulders et al., 2012). Hence, this result supports the previous research on managerial benefit conducted by Lignier (2009) and Rametse (2010).

The third hypothesis test results (H3) shows a positive coefficient, indicates the direction with a t value of 4.775, is greater than t table with significant value of 0.000 thus it was shown that at $\alpha = 5$ % tax socialization has a significant positive effect on the willingness to pay SME taxes. Tax socialization have an important role in efforts to improve tax compliance. Through intensive tax socialization could increase taxpayer understanding on all matters relating to taxation, including tax function, regulation, mechanisms, and sanctions that will be earned by the taxpayer if it does not meet their tax obligations. This result supports previous research on tax socialization conducted by Adiyati (2009), Restiani (2011), Setianto (2010).

4.5. Conclusion and Recommendation

The major outcome of this research tax knowledge, managerial benefit and tax socialization have a positive significant influence on willingness to pay taxes. The most significant influence was tax socialization variable with significant <0.01. This result shows that beside tax knowledge and managerial benefit, tax socialization has a very important role to increase the willingness to pay SME taxes. This result is in-line with the real condition that only few businesses know the rules. In fact the government does not disseminate the SME tax by 1% in extended to the businesses thus the majority of SMEs do not understand the tax

105

shelter in Presidential Decree (Decree) No. 46/2013 and it was because of the lack of tax socialization.

In addition, there are many obstacles in the implementation of the regulation in example collection and data collection SMEs taxpayer is not easy, especially for businesses with turnover below 4 billion dollars per year. Thus, the government should intensify dissemination SME tax, primarily related to the administration of the recording, like what kind of books and records what is needed.

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