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Effect of education level, income level, and tax policy on taxpayer compliance during the COVID-19 pandemic (Case study on employee individual taxpayers at The Sukabumi Pratama Tax Service Office)

Kurnia

Telkom University Bandung, Indonesia

Corresponding author email: akukurnia@telkomuniversity.ac.id

Riska Ayu Fajarwati

Telkom University Bandung, Indonesia

riskaayu@student.telkomuniversity.ac.id

Abstract---Discipline in taxpayer compliance is essential, especially during the COVID-19 pandemic. The phenomenon of education level, income level and tax policy will create a dynamic form of obedience. Therefore, the researcher examined the effect of education level, income level, and tax policy on taxpayer compliance during the covid-19 pandemic. This study aims to determine the effect of education level, income level and tax policy on taxpayer compliance using a quantitative approach, using primary data obtained through questionnaires. The population used in this study is individual employee taxpayers at the Sukabumi Pratama tax service office in 2021, as many as 623,289 taxpayers. Based on the results of data analysis in this study, it can be concluded that education level, income level and tax policy had a simultaneous effect on taxpayer compliance at the Sukabumi Pratama tax service office. Partially, the education level and tax policy did not affect taxpayer compliance, while the income level had a significant positive effect on taxpayer compliance at the Sukabumi Pratama tax service office.

Keywords---Education Level, Income Level, Tax Policy, Taxpayer Compliance, COVID-19 pandemic.

1 Introduction

Law No. 16 of 2009 defines tax as a payment required by state law from private individuals or businesses who enter the law without receiving direct reciprocity and which is used to benefit state needs for the best possible well-being of citizens (Mahpudin et al., 2022). According to the law (which can be enforced), citizens are required to contribute to the state's treasury (which can be collected) by not receiving benefits that can be directly assigned and are used to finance the state's responsibility to rule (Cahyadi et al., 2021).

Complying with the tax laws and regulations is the ability of taxpayers to carry out their tax rights and obligations. For another understanding, that taxpayer compliance is an action that reflects obedience and awareness of order in the taxpayer's tax obligations by making periodic and annual tax payments and reporting the taxpayer concerned either for groups of people or own capital as business capital under tax provisions (Sinaga & Hermawan, 2020). Taxpayer compliance can be defined as the willingness of taxpayers to implement a self-assessment system following the concept of tax collection (Pitaloka et al., 2018).

Taxpayer compliance is one of the crucial things in taxation in Indonesia, taxpayer compliance has a big effect on state tax revenues. For tax compliance purposes, the terms "formal" and "material" refer to how taxpayers comply with tax laws and regulations. For example, if the taxpayer does not report the monthly Income Tax (SPT) and the monthly value added tax on the due date, it is considered non-compliant (Inasius, 2019). The main taxpayer compliance requirement is the condition where the taxpayer complies with the laws and regulations, such as calculating the amount deposited in the monthly income tax and monthly value added tax correctly and honestly. Taxpayer compliance is something that the government must strive to increase tax revenue (Martins & Sa, 2018).

Taxpayer compliance during the COVID-19 pandemic experienced a decrease in tax revenue which reached Rp. 434.33 trillion, this realization was 0.86 percent (yoy), realization in 2019 reached Rp. 438.09 trillion. This was because the realization of tax revenues reached Rp. 376.67 trillion, 3.09 percent lower (yoy) from 2019, Rp. 388.68 trillion. The realization of customs and excise revenues reached Rp. 57.66 trillion, grew by 16.70 percent (yoy) from 2019 of Rp. 49.41 trillion (Paredes-Torres et al., 2022).

There are several factors that influence the taxpayer compliance, including the level of education of the taxpayer, the level of income of the taxpayer, and taxation policies. Education level is the level taken in the teaching and learning process to get better teaching and training. For example, if the level of education of taxpayers is low, the possibility of taxpayers carrying out their tax obligations will be less good, so that taxpayers are less obedient to taxpayer compliance (Yunianti et al., 2019). According to Hassan et al.,(2021), the level of education for taxpayers better understands the opportunities for tax evasion so that it can affect their tax compliance behaviour. Because educated people tend to be more knowledgeable about the benefits of taxes to increase compliance. Meanwhile, according to Fernandes et al., (2021), education is detrimental to taxpayer

compliance because low education does not necessarily guarantee that people do not have the awareness to pay taxes.

The next component that affects taxpayer compliance is the level of income. A person's income level influences awareness of paying taxes, the higher a person's income, the greater the amount of tax must be paid (Musimenta, 2020). Taxpayer compliance depends on the level of income and it can be explained that the higher the income, the higher the level of compliance. According to Lisa & Hermant (2018), income levels had a good influence on taxpayer compliance.

Tax policy is the last factor that affects taxpayer compliance. Tax policy is part of fiscal policy that has an impact on the economy through taxation measures. According to research by Wahyuni et al., (2020) showed that tax policy had a positive effect on taxpayer compliance. Meanwhile, according to Ratnawati et al., (2019) tax policy had a negative impact on taxpayer compliance because tax policy was not a reference for obedient people when paying taxes.

Tax

Tax is a contribution to the state for those who are obliged to pay taxes based on applicable regulations without obtaining achievements, can be appointed directly, and used to finance state expenditures (Suhaimi, 2021). Taxes are coercive because they do not get direct rewards that are used to pay general expenses in a country (Wujarso et al., 2022).

Education

Education is the process by which a group of people acquire new information, abilities, and habits, and then pass that information on to others through instruction, training, or study. Education can be obtained from guidance or self-taught. A higher level of education will make it easier for taxpayers to understand the provisions and applicable laws and regulations (Meyer & Norman, 2020). Because there were still many taxpayers who had a low educational background. Taxpayers with low educational backgrounds cause their lack of understanding of the applied tax system (Anesa et al., 2019).

According to (Setyorini & Susilowati, 2018), the education level indicators are as follows:

- 1) Taxpayer understanding;
- 2) Ability to fill income tax return (SPT);
- 3) Tax smuggling;
- 4) Lack of knowledge of taxpayers; and
- 5) High knowledge of taxpayers.

Income

According to the big Indonesian dictionary (KBBI), income is the result of business work. The level of income can be a measure of the progress of a region. If the income in an area tends to be low, the regional welfare is also low. If the income is high, the community's welfare will be good (Oviedo & Guzman, 2020). There are three economic classifications in society, namely:

- a. Rich or wealthy economic strata consist of officials, local governments, doctors, engineers and other financial groups.
- b. The middle economic layer consists of scholars and employees.
- c. Poor economic strata consist of laborers, farmers, construction workers, factory workers, and other irregular workers (Lindh & McCall, 2020).

Tax Policy

Tax policy is a government method or tool in taxation that has a particular system to achieve a specific goal in the social and economic fields. Tax policy can support the economic and social development of a country (Mazzucato et al., 2020). This pandemic had a substantial influence on national economic growth and decreased state income and raised state spending and financing due to tax measures implemented during this time period. When the COVID-19 epidemic occurred, tax policies were implemented by the government to protect the health of citizens and the economy (Tabroni et al., 2022). The government had implemented several policies during the COVID-19 pandemic, namely:

- 1) Gradually lower the corporate income tax rate;
- 2) Final Income Tax Incentive for Construction services;
- 3) Tax Treatment of Trading Activities Through Electronic Systems; and
- 4) Extension of time

Taxpayer Compliance

Taxpayer compliance is the basis of the self-assessment system, where taxpayers are responsible for determining their own tax obligations and then paying and reporting taxes in accordance with tax provisions (Diamastuti & Hardanti, 2019).

2 Materials and Methods

The method used in this study is quantitative. The purpose of this research is descriptive, namely, research that intends to describe the state or value of one or more variables independently and this descriptive. The approach in this study uses a deductive approach, which in answering the problem formulation uses a concept or theory so that a hypothesis can be formulated. In this study, the background of this research is non-probability sampling, and the implementation time is cross-sectional. The data used in this study used a survey method, namely using a questionnaire instrument in data collection.

3 Results and Discussions

Validity Test

In this study, the test used is logical validity, which is to compare the value of r-count with r tables, with degree of freedom (df) = n-k, which is $102-4 = 98$ so that the value of r table is 0.163 with a significance level of 5%. . If r-count is greater than r-table and is positive, then the statement can be said to be valid. On the other hand, if r-count is smaller than r-table, then the statement can be said to be invalid. The following are the results of the validity test of the questionnaire on

education level, income level and taxation policy and mandatory compliance. The results of the calculation of the validity test are presented in the following table:

Table 1. Questionnaire validity test results

Variable	Question	r count	r table	Information
Taxpayer Compliance (Y)	1	0.838	0.163	Valid
	2	0.799	0.163	Valid
	3	0.769	0.163	Valid
	4	0.784	0.163	Valid
	5	0.774	0.163	Valid
	6	0.718	0.163	Valid
	7	0.843	0.163	Valid
	8	0.742	0.163	Valid
	9	0.843	0.163	Valid
	10	0.604	0.163	Valid
Education Level (X1)	11	0.616	0.163	Valid
	12	0.742	0.163	Valid
	13	0.682	0.163	Valid
	14	0.489	0.163	Valid
	15	0.724	0.163	Valid
Income Level (X2)	16	0.680	0.163	Valid
	17	0.757	0.163	Valid
	18	0.874	0.163	Valid
	19	0.804	0.163	Valid
	20	0.826	0.163	Valid
Tax Policy (X3)	21	0.846	0.163	Valid
	22	0.886	0.163	Valid
	23	0.872	0.163	Valid
	24	0.923	0.163	Valid
	25	0,897	0,163	Valid

Source: data proceed

Based on table 1, it can be seen that the value of the validity test in each question of education level, income level, tax policy and taxpayer compliance has an r-count > 0.163 , it can be interpreted that all questions are valid and can be used in this study.

Reliability Test

The reliability test is a test where the questionnaire can be used if the Cronbach Alpha value is greater than 0.60. The reliability test of this questionnaire was conducted to determine the consistency or stability over time. The results of the reliability test of this study are presented in the following table:

Table 2. Reliability Test Results

Questionnaire	Cronbach's Alpha	Criteria	N of Items
Taxpayer Compliance (Y)	0.922	> 0.60	10
Education Level (X1)	0.661	> 0.60	5
Income Level (X2)	0.842	> 0.60	5
Tax Policy (X3)	0.932	> 0.60	5

Source: data proceed

Based on table 2 shows that all of the variables in this study have a Cronbach Alpha value greater than 0.60, namely the taxpayer compliance variable (Y) of 0.922, the education level variable (X1) of 0.661, the income level variable (X2) of 0.842, and tax policy (X3) of 0.932. It can be concluded that each variable in this study can be used.

1. Classic Assumption Test

A good regression model is a regression model that passes or meets the classical assumption test (Ghozali, 2018). Before performing multiple linear regression analysis, we should do several classical assumption tests, there are normality test, multicollinearity test, heteroscedasticity test, and autocorrelation test. The classical assumption test aims to see whether in the regression model there are deviations or not. If there is a deviation, then the data will not be valid. The author will use the IBM SPSS 26 software to simplify this test.

1.1. Normality Test

The data normality test was carried out as a parametric test requirement based on the assumption that the data for each variable to be analyzed and distributed was normal. The normality test aims to test whether the variable analysis model is normally distributed or not. Analysis of this data using IBM SPSS 26 and using the Kolmogorov-Smirnov technique. A data that can be said to be normal is if the significance or probability value is > 0.05. The results of normality testing in this study are presented in the following table:

Table 3. Normality test results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		102
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.77195538
Most Extreme Differences	Absolute	.080
	Positive	.076
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.109 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction

Source: data proceed

Based on table 3, it states that the results of the normality test with the non-parametric One-Sample (K-S) method have an Asymp value. Sig (2-tailed) is greater than 0.05, which is 0.109, so in the normality test the residual value is normally distributed.

1.2. Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. A good regression model should have no correlation between independent variables. To find out whether there is multicollinearity, it can be seen from the tolerance value and the variance inflation factor (VIF). The results of the multicollinearity test are presented in the following table:

Table 4. Multicollinearity test results

Model		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	16.852	3.038		5.547	.000		
	Level of education	.305	.164	.169	1.855	.067	.625	1.599
	Income Level	.840	.163	.503	5.136	.000	.539	1.854
	Tax Policy	.209	.166	.124	1.259	.211	.535	1.870

a. Dependent Variable: Taxpayer Compliance

Source: data proceed

Based on table 4, the results of the multicollinearity test show that the tolerance value for each independent variable is more than 0.1, namely education level of 0.625, income level of 0.539, and tax policy of 0.535 and the value of Variance Inflation Factor (VIF) for each independent variable has a value of less than 10, namely the education level of 1,599, income level of 1,854, and tax policy of 1,870. Based on the criteria for the multicollinearity test, it can be concluded that the data is free from multicollinearity.

1.3. Heteroscedasticity Test

The heteroscedasticity test can be visually observed using the scatter plot approach under the following circumstances: 1) Heteroscedasticity has occurred if the existing points create a regular pattern (wavy, broadening, then narrowing); 2) Heteroscedasticity has not occurred if there is no evident pattern and the points are distributed above and below zero on the Y axis.

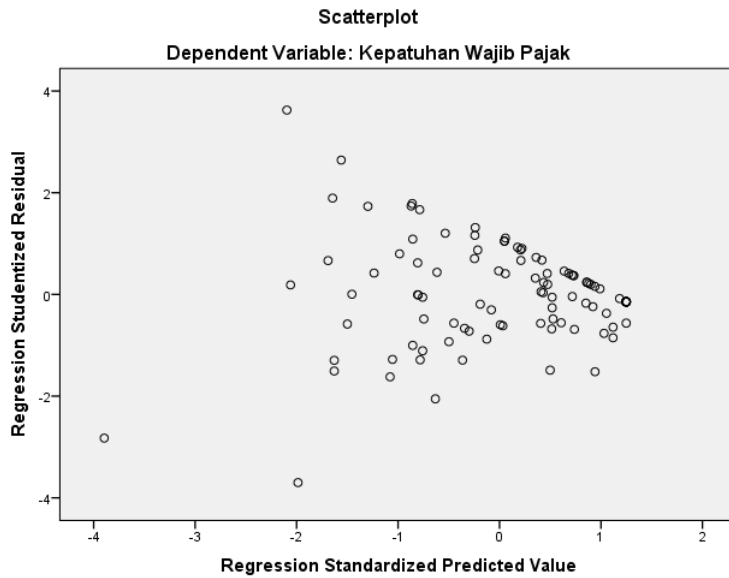


Figure 1. Heteroscedasticity Test Results

Figure 1 shows a scatterplot graph where the data points spread randomly and then the points spread above and below the number 0 on the Y axis. Thus, it can be concluded that there is no heteroscedasticity in this test.

1.4. Autocorrelation Test

In autocorrelation testing can use the Durbin Watson test (DW test). This test compares the calculated value of Durbin Watson (d) and the table value of Durbin Watson taking into account the upper limit (dU) and lower limit (dL). If the result of the Durbin Watson value is between the upper limit value (dU) then there is no autocorrelation and the values of dU and dL can be seen in the Durbin Watson table. To prove that there is autocorrelation or not, it can be done by looking at the results of the autocorrelation test as follows:

Table 5. Durbin Watson Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,702 ^a	,493	,477	4,84444	1,926

a. Predictors: (Constant), Tax Policy, Education Level, Income Level

b. Dependent Variable: Taxpayer Compliance

Source: data proceed

Based on table 5, when viewed from the formula $dU < d < 4-dU$, the calculation is $1.7383 < 1.926 < 2.2617$. This shows that if the null hypothesis is accepted and there is no autocorrelation, it can be concluded that there is no autocorrelation of the test results.

2. Multiple Linear Regression Analysis

Multiple regression analysis is used by the researcher, if the researcher intends to predict how the condition (up and down) of the dependent variable (criteria), if two or more independent variables as predictor factors are manipulated (increase in value).

Table 6. Multiple Linear Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	16.852	3.038		5.547	0.000
Level of education	0.305	0.164	0.169	1.855	0.067
Income Level	0.840	0.163	0.503	5.136	0.000
Tax Policy	0.209	0.166	0.124	1.259	0.211

Source: data proceed

Based on table 6 shows that the constant value is 16.852 and the regression coefficient is 0.305 (X1) 0.840 (X2) and 0.209 (X3), so that the multiple linear equation is as follows:

$$Y = 16,852 + 0,305X1 + 0,840X2 + 0,209X3$$

From the above equation it can be explained as follows:

The constant value of 16,852 indicates that if the variables of education level, income level, and tax policy are zero, then the value of taxpayer compliance is 16,852.

The regression coefficient of 0.305X1, this indicates that if the education level variable is increased by 1 unit, assuming another variable is 0, then the taxpayer compliance variable will increase to 0,305

The regression coefficient of 0.840X2, this indicates that if the income level variable is increased by 1 unit, assuming another variable is 0, then the taxpayer compliance variable will increase to 0,840.

The regression coefficient of 0.209X3, this indicates that if the tax policy variable is increased by 1 unit, assuming another variable is 0, then the taxpayer compliance variable will increase to 0,209.

3. Hypothesis Test

3.1. Coefficient of Determination Test

The value of the coefficient of determination is between zero and one. A small value of R² means that the ability of the independent variables in explaining the variation of the dependent variable is very limited, but if the value is close to 1, it means that the independent variables provide almost all the information needed to explain the dependent variable.

The value of the coefficient of determination is between zero and one ($0 < R^2 < 1$). The small value of R^2 means that the ability of the independent variables in explaining the variation of the dependent variable is very limited. The coefficient of determination is used to determine how much the model's ability to explain the variation of variables. Here are the results of the coefficient of determination:

Table 7. Coefficient of Determination Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.702 ^a	0.493	0.477	4.84444

a. Predictors: (Constant), Tax Policy, Education Level, Income Level

b. Dependent Variable: Tax Paying Compliance

Source: data proceed

Based on table 7, the Adjusted R Square value is 0.477 or 47.7%. This illustrates that the independent/independent variables (X) namely education level (X1), income level (X2) and tax policy (X3) affect the dependent/bound variable (Y) namely taxpayer compliance by 47.7% while the remaining 52.3% (100% - 47.7%) is influenced by other variables not included in this study.

3.2. Simultaneous Significant Test (Statistical Test F)

Basically the F test is carried out to find out whether the independent variable (X) namely education level (X1), income level (X2), and tax policy (X3) together (simultaneously) affect the dependent/bound variable (Y), namely taxpayer compliance. The independent variable (X) is said to affect the dependent/bound variable (Y) together (simultaneously) if the significance value is < 0.05 .

Table 8. Simultaneous Significant Test Results (Statistical Test F)
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2234.896	3	744.965	31.743	.000 ^b
	Residual	2299.927	98	23.469		
	Total	4534.824	101			

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), Tax Policy, Education Level, Income Level

Source: data proceed

Based on table 8 shows that the test results with the resulting significance value of 0.000 then the significance value is less than 0.05. This proves that H_a is accepted and H_0 is rejected, so the variables of education level (X1), income level (X2) and tax policy (X3) have a simultaneous effect on taxpayer compliance.

3.3. Partial Test (T Test)

The t-test or partial test was conducted to test the effect of the independent variables individually in explaining the variation of the dependent variable. Partial test results are presented in the following table:

Table 9. Uji Parsial (Uji-t)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	16.852	3.038		5.547	0.000
Level of education	0.305	0.164	0.169	1.855	0.067
Income Level	0.840	0.163	0.503	5.136	0.000
Tax Policy	0.209	0.166	0.124	1.259	0.211

Source: data proceed

Based on table 9 it can be stated that the results of the partial test or t test in this study can be described as follows: 1) The Education level variable (X1) has a Sig value of 0.067 > 0.05, then H0 is accepted and Ha is rejected. does not have a significant effect on Taxpayer Compliance; 2) The income level variable (X2) has a Sig value of 0.00 < 0.05, then H0 is rejected and Ha is accepted. With this, the income level variable partially has a significant effect on Taxpayer Compliance; 3) The tax policy variable (X3) has a Sig value of 0.211 > 0.05, then H0 is accepted and Ha is rejected. This partial tax policy variable has no significant effect on Taxpayer Compliance.

4. Dicussion

The education level, income level, and tax policy simultaneously affected on employee individual taxpayers compliance registered at the Sukabumi Pratama tax service office during the COVID-19 pandemic

Based on the simultaneous test (f test), the variables of education level (X1), income level (X2), and tax policy (X3) had a significance value of 0.000. The significance value is less than 0.05, so it can be said that H0 is rejected. Ha is accepted. Then the education level (X1), income level (X2), and tax policy were simultaneously significant on taxpayer compliance (Y) at the Sukabumi Pratama tax service office.

The Adjusted R Square value was 0.477 or 47.7%, which illustrates that the independent variables (X) namely education level (X1), income level (X2) and tax policy (X3) affect on the dependent variable (Y) namely taxpayer compliance by 47.7% while the remaining 52.3% is influenced by others variable .

The education level partially did not affect on taxpayer compliance during the COVID-19 Pandemic

Based on the results of the partial test (statistical test), the education level variable of taxpayers had a significance value of 0.067 or greater than 0.05, so it

can be concluded that the research H_0 is accepted and H_a is rejected. Thus, the education level partially did not affect taxpayer compliance at the Sukabumi Pratama tax service office. Therefore, the results of this study are not the same as the research hypothesis, which states that the education level positively influences on taxpayer compliance. This shows that the education level does not affect taxpayer compliance at the Sukabumi Pratama tax service office during the COVID-19 pandemic.

The education level for taxpayers does not affect taxpayer compliance in paying taxes because the level of education is more likely to understand tax settlement opportunities and knowledge about tax benefits. It follows previous research conducted by Inasius (2019). On the other hand, the level of education does not guarantee that people do not have the awareness to pay taxes.

The income level partially affected on taxpayer compliance during the COVID-19 Pandemic

Based on the results of the partial test (t statistical test) on the income level variable, it had a significant value of 0.000 or less than 0.05, so it can be concluded that the research H_0 is rejected and H_a is accepted. Thus, the income level partially positively affects on taxpayer compliance at the Sukabumi Pratama tax service office. Therefore, the results of this study are the same as the research hypothesis, which states that the level of income has a partially positive effect on taxpayer compliance. Therefore, this shows that an increase in income level at the Sukabumi Pratama tax service office will affect on taxpayer compliance at the Sukabumi Pratama tax service office during the COVID-19 pandemic.

The income level of taxpayers significantly affected on taxpayer compliance, where one's income is one factor that influences taxpayers in paying taxes. Following previous research conducted by Fernandes et al. (2021) on the level of income as a measure of the progress of a region, If the income in an area tends to be low, then the welfare of an area is also low. On the contrary, if the income is high, welfare is high. Therefore, taxpayer compliance will be determined based on the income level. It can be explained that the greater the income received, the greater the taxpayer compliance.

The tax policy partially did not affect on taxpayer compliance during the COVID-19 Pandemic

Based on the results of the partial test (t statistical test) on the tax policy variable, it had a significant value of 0.211 or greater than 0.05, so it can be concluded that H_0 is accepted and H_a is rejected. Thus, tax policy did not effect on taxpayer compliance at the Sukabumi Pratama Tax service office. Therefore, the results of this study are not the same as the research hypothesis, which states that tax policy has a partially positive effect on taxpayer compliance. This shows that the higher tax policy at the Sukabumi Pratama Tax service office, it does not affect taxpayer compliance at the Sukabumi Pratama tax service office during the Covid-19 pandemic.

The tax policy does not affect on taxpayer compliance in paying taxes because the tax office mainly carries out tax policies. Therefore, tax policies are only a benchmark for taxpayers in carrying out tax activities. This follows previous research by Cahyadini et al. (2021), tax policy harms taxpayer compliance because tax policy is not a reference for obedient taxpayers in paying taxes.

4 Conclusion

From the results of data analysis in this study, it can be concluded that education level, income level, and tax policy had a simultaneous effect on taxpayer compliance at the Sukabumi Pratama tax service office. While partially, the education level and tax policy did not affect taxpayer compliance during the Covid-19 pandemic at the Sukabumi Pratama tax service office. On the other hand, income level positively affected taxpayer compliance during the Covid-19 pandemic at the Sukabumi Pratama tax service office.

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