

The Effect of Tax Discrimination, Love of Money, and Possibility of Detecting Fraud on the Perceptions of Tax Evasion

Amanda Lathifah Putri Nabilah, Nuramalia Hasanah, M. Ak, Indah Muliasari S.E, Akt, M. Ak

Received: July 6, 2023

Accepted: 2023-08-03

***Corresponding author:**

Amanda Lathifah Putri Nabilah,
Universitas Negeri Jakarta, Indonesia
Email: a.lathifah@yahoo.com

Submit your article to this Journal
<https://rtt-journal.com/index.php/rttm/index>

View related article
<https://rtt-journal.com/index.php/rttm/issue/archive>

Research Trend in Management and Technology

Full term and condition can be found in our website

<http://rtt-journal.com/rttm>

The Effect of Tax Discrimination, Love of Money, and Possibility of Detecting Fraud on the Perceptions of Tax Evasion

Amanda Lathifah Putri Nabilah¹, Nuramalia Hasanah, M. Ak², Indah Muliasari S.E,Akt, M. Ak³

¹²³Department of Accountancy, Universitas Negeri Jakarta, Indonesia

Abstract

This research aims to determine the effect of tax discrimination, love of money, and the possibility of detecting fraud on the perceptions of tax evasion. This research uses quantitative methods. The research data used is primary data with a research instrument in the form of a questionnaire. The population in this study were 4,211 MSME actors in the Central Jakarta area who were registered with the PPKUKM (Small and Medium Enterprise Cooperative Trading Industry) Agency. The sample in this study were 87 MSME actors. The data analysis method uses multiple linear analysis methods with the help of the SPSS version 22 program. According to the analysis's findings, tax discrimination positively affects perceptions of tax evasion, love of money negatively affects perceptions of tax evasion, and the possibility of detecting fraud does not affect perceptions of tax evasion.

Keyword: *Tax Discrimination; Love of Money; Possibility of Detecting Fraud; Perceptions; Tax Evasion*

1. Introduction

Tax is defined as a mandatory fee to pay dependents to the state treasury which is used as a state general expense, so that it can be imposed without obtaining direct benefits. Taxes are mandatory and can be forced so that they are considered as dependents that reduce one's economic needs. Therefore, taxpayers seek to minimize the amount of tax payable to the state treasury, because a portion of the taxpayer's income must be set aside to fulfill their tax obligations (Winarsih, 2018). The following is a table of targets and realization of tax revenues for 2018 – 2020, as follows:

Table 1. Tax Revenue Target and Realization

Year	2018	2019	2020
Target (triliun)	Rp 1.424,0	Rp 1.577,6	Rp 1.198,82
Realization (triliun)	Rp 1.313,3	Rp 1.332,6	Rp 1.072,1
Achievement (%)	92%	84,4%	89,43%

The tax ratio increased to 8.8% in 2018, before the Covid-19 outbreak, from IDR 1,424 trillion of target tax revenue with a total realized tax revenue of IDR 1,313.3 trillion. The percentage of taxes decreased in 2019, namely 84.4% of the IDR 1,577.6 trillion target of tax revenue with a total realized tax revenue of IDR 1,332.6 trillion (Sembiring, 2021). The 2020 tax revenue target decreased again by IDR 1,198.82 trillion with net tax receipts of IDR 1,072.1 trillion or reaching 89.43% of the target (Directorate General of Taxes, 2020). The Directorate General of Taxes (DGT) records that in 2021 tax receipts of IDR 7.7 trillion will decrease to IDR 3.2 trillion.

The significant number of new taxpayers who had not paid their taxes was the cause of this decline. Only 385 thousand of the 3.8 million newly registered taxpayers had paid taxes as of 31 October 2022 (Sopiah, 2022). The lack of awareness and comprehension of taxes is to blame for the failure to meet the revenue goal. This situation arises as a result of certain taxpayers not paying taxes based on their dependents and the fact that they have not experienced any real benefit from the taxes paid.

According to statistics from the Central Statistics Agency (BPS), the Covid-19 epidemic affected 30% of MSMEs in Indonesia, causing the country's economic growth to decline by 2.07% in 2020 (Munthe, 2021). According to data from the Directorate General of Taxes, it is recorded that in 2020 as many as 58 million MSMEs have not fulfilled the obligation to pay taxes. The rise of MSMEs in Indonesia opens up great opportunities for tax evasion. MSME actors think that if there are no facilities they can feel as MSME actors, assuming that they feel that there is no difference between them paying or not (Reza, 2021). The forms of tax evasion that can be carried out by each individual are deliberately not registering as an NPWP or inauguration as a Taxable Entrepreneur (PKP), failing to submit an SPT (Annual Notification Letter), or attaching invalid data information, and failing to collect taxes (Maulida, 2022).

Based on some of the results of previous studies, researchers chose tax discrimination, love of money, and the possibility of detecting fraud as variables that could influence perceptions of tax evasion. Researchers got different results from previous studies about the

impact of these three variables on the perception of tax evasion. The first factor that may influence the perception of tax evasion is tax discrimination. According to Sekar's research (2018), discrimination has a positive effect on tax evasion ethics, meaning that the taxpayer's perception of tax evasion is getting bigger, along with the level of discrimination in taxation is getting higher. Those negatively affected by the regulation may feel resentful and compelled to participate in tax evasion because they believe that tax evasion is appropriate in these circumstances and that everyone has equal rights. In contrast to the findings of Fatimah & Wardani (2017) stating that tax discrimination has no impact on how taxpayers see tax evasion.

The second factor that may influence tax evasion is the love of money. When a person loves money excessively it will lead to mistakes and ignore his own moral principles. A person's love of money influences their positive perception of tax evasion, according to research by Ariyanto, Andayani, and Putri (2020). This means that a person with a high love of money has a more ethical perspective on tax evasion. When someone puts more emphasis on money and sees money as everything in their life, it shows that they have a high attitude of love for money. According to Sugiyarti, Desiana, and Atmaja's research (2021), show that the love of money has a favorable effect on tax evasion. Meantime, Farhan, Helmy, and Afriyenti (2019) discovered that love of money had a negative impact on their perceptions of tax evasion.

The third aspect that may influence tax evasion is the possibility of detecting fraud. According to research by Winarsih (2018), the likelihood of uncovering fraud has a negative impact on tax evasion. Tax evasion actions decrease when the probability of fraud being detected is high. This is because taxpayers consider a high proportion of the possibility of detecting fraud through an audit conducted, because they are worried that if an audit is carried out and fraud is found, the fines imposed from the amount of tax that should have been greater. Contrary to Fatimah & Wardani (2017), this demonstrates that a taxpayer's impression of tax evasion is unaffected by the possibility of detecting fraud.

2. Material and Method

2.1 Design Study

The method for gathering data is a survey in the form of a questionnaire to MSME actors in the Central Jakarta area who act as indirectly by disseminating questionnaires via the Google form link on WhatsApp Group, as well as direct respondents during MSME seminars at City Hall and the office of the Mayor of Central Jakarta. The population used is a number of 4.211 MSME actors registered at the Central Jakarta PPKUKM (Industry Trade Cooperative Industry Trade Small and Medium Enterprises) Office. Researchers used the convenience sampling method as a sampling technique. This method was chosen because there are no specific criteria for filling in the instrument and the MSME locations are easy to access. Researchers selected a sample of 87 respondents on the basis of Roscoe's consideration of the sample calculation.

2.2 Data Analysis

Multiple linear regression analysis is the data analysis method employed, and the application used is SPSS version 22.

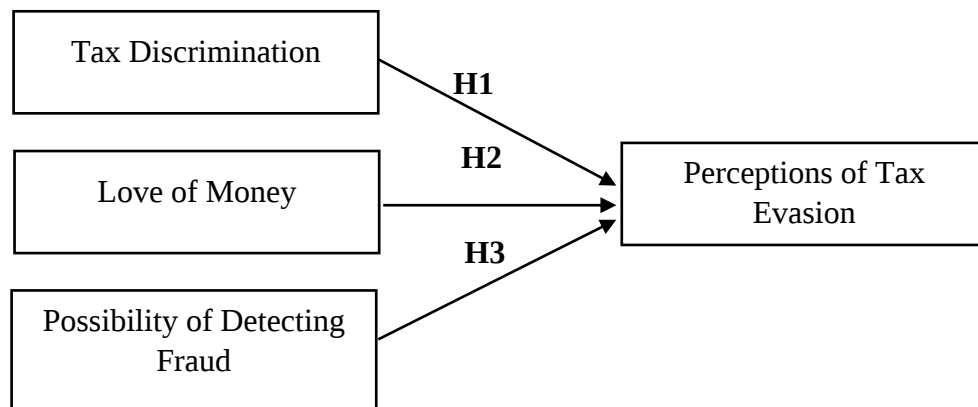


Figure 1. Research Model

3. Result

3.1 Validity Test

This study used a sample of test instruments on MSME actors in the East Jakarta area of 30 respondents. The sample selection for the test instrument uses samples other than the main sample.

Table 2. Validity Test Results

Variable	Percentage	Information
Perceptions of Tax Evasion (Y)	62,5%	Valid
	37,5%	Invalid
Tax Discrimination (X1)	75%	Valid
	25%	Invalid
Love of Money (X2)	83,3%	Valid
	16,7%	Invalid
Possibility of Detecting Fraud (X3)	75%	Valid
	25%	Invalid

A statement is considered valid during the validity test if the r-count value is higher than the r-table. With a sample size (n) of 30 and a significance threshold of 5%, the r-table value produced in this study is 0,361.

3.2 Reliability Test

Table 3. Realibility Test Result

Variabel	Number of statements	Nilai Cronbach Alpha
Perceptions of Tax Evasion (Y)	10	0,782
Tax Discrimination (X1)	6	0,650
Love of Money (X2)	10	0,912
Possibility of detecting Fraud (X3)	6	0,878

Because the Cronbach alpha value was > 0.6 , The results of the reliability test demonstrate the trustworthy and high standards of each independent variable as well as the dependent variable.

3.3 Descriptive Statistics

Table 4. Result of Descriptive Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Discrimination	87	9	29	22.51	5.240
Love of Money	87	11	50	39.90	7.578
Possibility of detecting Fraud	87	17	29	24.49	3.249
Perceptions of Tax Evasion	87	23	35	28.22	2.700

The tax discrimination variable (X1) the mean value obtained from the 6 statements is 22.51 which indicates that the average respondent answers with a score of 3.9 or "Agree" related to the statement that the government still protects MSMEs in its tax provisions. The love of money variable (X2) obtains a mean value of 39.90, which indicates that the average respondent answers with a score of 4 or "Agree" related to the statement that making a lot of money will give you a sense of pride. The possibility of detecting fraud variable (X3) obtains a mean value obtained of 24.49 from 6 statements so that it can be concluded that the average respondent answers at a score of 4.1 or "Agree" related to the statement that strict tax audits allow identifying fraud tax. The perception of tax evasion (Y) obtained a mean value obtained from 10 statements which was 28.22, which indicates that the average respondent answered with a score of 2.8 or "Neutral" related to the statement that some MSME actors do not keep books of account in detail for all tax objects held.

3.4 Normality Test

Table 5. Normality Test Results

	Unstandardized Residual
N	87
Asymp. Sig. (2-tailed)	.200 ^{c,d}

The purpose of this test, which is performed on residual values, are to determine if the data is normally distributed (Ghozali, 2018). The research findings show that the value of Asymp. Sig (2-tailed) value is higher than 0.05, namely 0.200. Thus, the results concluded that the research data used were normally distributed.

3.5 Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

		Unstandardized Residual
Spearman's rho	Tax Discrimination	Sig. (2-tailed)
		.479
	Love of Money	Sig. (2-tailed)
		.751
	Possibility of Detecting Fraud	Sig. (2-tailed)
		.896

The Spearman test was used to perform the heteroscedasticity test, and the results showed those variables had a significant level higher than 0,05. The conclusion from the results of this test is is free from symptoms of heteroscedasticity.

3.6 Multicollinearity Test

Table 7. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Tax Discrimination	.431	2.318
	<i>Love of Money</i>	.439	2.278
	Possibility of Detecting Fraud	.488	2.051

According to the findings of the multicollinearity test, each variable exhibits a tolerance value of ≥ 0.10 and $VIF \leq 10$. The researchers concluded that there was no correlation between variables or it could be said to be free from multicollinearity symptoms.

3.7 Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	36.717	1.787		20.542	.000
Tax Discrimination	.189	.067	.367	2.812	.006
Love of Money	-.278	.046	-.781	-6.043	.000
Possibility of Detecting Fraud	-.067	.102	-.081	-.658	.512

Referring to the multiple regression analysis test, the regression equation results can be formulated as follows:

$$PTE = 36,717 + 0,189_{DP} - 0,278_{lom} - 0,067_{kk} + \varepsilon$$

Information:

PTE = Perceptions of Tax Evasion

α = Constant

$\beta_{1,2,3}$ = Regression Coefficient

DP = Tax Discrimination

LoM = Love of Money

KTK = Possibility of Detecting Fraud

ε = Error Term

The explanation of the multiple linear regression equation can be concluded that:

- a) A constant value of 36.717 indicates that the dependent variable is the perception of tax evasion will be worth 36.717 if all independent variables (tax discrimination, love of money, and the possibility of detecting fraud) are zero.
- b) The regression coefficient (β) shows a value of 0.189 for the tax discrimination variable (X1) if the other variables have the same value or zero. Thus, it can be concluded that if tax discrimination increases, views of tax evasion would increase by 0.189.
- c) The regression coefficient (β) shows a value of -0.278 for the love of money variable (X2) indicating that if the love of money variable increases by one unit, it will reduce the perception variable of tax evasion by -0.278 assuming other variables are zero.
- d) The regression coefficient (β) for the possibility of detecting fraud variable (X3) shows a value of -0.067 if the other variables are equal or zero. Therefore, the perspective of tax evasion decreases as the possibility of detecting fraud increases.

3.8 Model Feasibility Test (F Test)

Table 9. Multiple Linear Regression Analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	245.046	3	81.682	17.757	.000 ^b
	Residual	381.804	83	4.600		
	Total	626.851	86			

From the consequences of the model feasibility test, it very well may be seen that the determined F count is 17.757 with an importance worth of 0.000, which is an importance esteem underneath 0.05. The value of F table is $F(k; n-k) = F(3; 84) = 2.713$. The F test results indicated that $F \text{ count} > F \text{ table}$, namely $17.757 > 2.713$. So, the regression model under study is suitable for use.

3.9 Statistical Test (t test)

The effect of tax discrimination on the perceptions of tax evasion

The tax discrimination variable has a significance level underneath 0.05, is $0.006 < 0.05$ and a t-count value that is higher than the t-table, namely $2.812 > 1.989$. Therefore, it may be said that H1 is accepted, indicating that tax discrimination has a positive effect on opinions of tax evasion.

The effect of love of money on the perceptions of tax evasion

This shows that the love of money t-count value is higher than the t-table, being $-6.043 > 1.997$. In addition, the love of money variable has a significance level value of <0.05 , which is 0.000. Thus, it may be said that H2 is rejected, indicating that the love of money has a negative effect on the views of tax evasion.

The effect of the possibility of detecting fraud on the perceptions of tax evasion

It concludes that the variable possibility of detecting fraud has a t-count value is smaller than the t-table, is $-0.658 < 1.997$. In addition, the variable possibility of fraud has a

significance level value above 0.05, namely 0.512. So, it can be interpreted that H3 is rejected, namely the possibility of fraud does not affect the views of tax evasion.

3.10 Determination Coefficient Test (R Square)

Table 10. Coefficient Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.625 ^a	.391	.369	2.145

The coefficient of determination test results has an R square value of 0.391, indicating that the independent variable can explain 39.1% of the information required by the dependent variable and that 60.9% of the data can be explained by variables other than the research variables.

4. Discussion

4. 1The Effect of Tax Discrimination on Perceptions of Tax Evasion

According to the findings of this study, perceptions of tax evasion are positively influence by the tax discrimination variable. So, the first hypothesis of this study is accepted. It suggests that MSME actors' perceptions of tax evasion rise in tandem with perceived levels of tax discrimination. Taxpayers consider it reasonable to commit tax evasion if there are perceived differences in treatment from tax officials and tax regulations that affect a person's perception of tax evasion (Marlina, 2018). This study's findings are consistent with those of Sudiro, Bawono, & Mustofa (2020) and Sekar (2018), who state that discrimination improves individual taxpayers' perceptions of the ethics of tax evasion.

4. 2The Effect of Love of Money on Perceptions of Tax Evasion

The study's findings indicate that the perception of tax evasion is negatively influence by the love of money variable. So, the second hypothesis of this research was dismissed. This proves that the higher an individual's love of money attitude, the less the view of MSME entertainers on tax evasion. As a result, a person's interest in money will increase the more they love it, making them more sensitive and likely to avoid tax evasion, which is negative for them. According to studies by Putu, Murtining, and DwiYanti (2019) and Farhan, Helmy, and Afriyenti (2019), tax evasion is more likely to happen when a person has a strong need for money, which lowers his ethical perspective of tax evasion.

4. 3The Effect of Possibility of Detecting Fraud on Perceptions of Tax Evasion

This research shows that the variable possibility of fraud is not influencing the perception of tax evasion. Thus, the third hypothesis is rejecting. It demonstrates that the likelihood of fraud found by the tax examiner being higher or lower does not affect how MSME actors perceive tax evasion. The results of this study prove that taxpayers still commit tax evasion with the aim of avoiding paying taxes because they have the perspective that tax is a burden that can reduce individual income. Fatimah & Wardani's (2017) research, found that taxpayer views of tax evasion are unaffected by the possibility of detecting fraud.

5. Conclusion, Implication, and Recommendation

The study's findings suggest that tax discrimination positively affects perceptions of tax evasion, love of money negatively affects perceptions of tax evasion, and the possibility of detecting fraud does not have any effect on the perceptions of tax evasion.

The recommendations for future research, it is anticipated that they will employ other data-gathering strategies, including direct interviews, to provide more accurate research results and to include additional independent variables not covered by this research (such as tax sanctions and tax compliance), as well as add moderating variables (such as religiosity, gender, and others), and can anticipate by adding other data to utilize auxiliary information to figure out how much tax evasion is completed by citizens.

6. References

- Akuntansi, J., & Volume, U. (2021). *Pengaruh Keadilan , Kualitas Layanan Dan Kemungkinan Terdeteksinya Kecurangan Terhadap Persepsi Wajib Pajak Mengenai Etika Penggelapan Pajak (Tax Evasion)* Fatihah Fauziah Universitas Muhammadiyah Sukabumi. II(September), 111–125.
- Ariyanto, D., Ayu, I. G., Asri, M., & Putri, D. (2020). *In fl uence of justice , culture and love of money towards ethical perception on tax evasion with gender as moderating variable*. 23(1), 245–266. <https://doi.org/10.1108/JMLC-06-2019-0047>
- Dewi, A. N., & Irawati, W. (2022). *Pengaruh Pemahaman Perpajakan, Keadilan Dan Teknologi Perpajakan Terhadap Perilaku Penggelapan Pajak*. *Yudishtira Journal : Indonesian Journal of Finance and Strategy Inside*, 2(2), 262–279. <https://doi.org/10.53363/yud.v2i2.40>
- Ekonomika, F., Kristen, U., Wacana, S., Choiriyah, L. M., Kristen, U., & Wacana, S. (2020). *LOVE OF MONEY , RELIGIUSITAS DAN PENGGELOPAN PAJAK (Studi Pada Wajib Pajak UMKM di Kota Salatiga)* Pendahuluan. 3(Februari), 17–31.
- Fatimah, S., Wardani, D. K., Sarjanawiyata, U., & Yogyakarta, T. (2017). *FAKTOR-FAKTOR YANG MEMPENGARUHI PENGGELOPAN PAJAK DI*. 1(1), 1–14.
- Fiscus, D. T. O., & Money, L. O. F. (2021). *ketidakpercayaan terhadap fiskus, kecintaan terhadap sikap uang, penghindaran pajak*. 8(2), 167–179.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 Edisi 9*. Semarang: Badan Penerbit Universitas Diponegoro.
- Hartati Hairuddin, S., & Anis. (2022). *Pengaruh Keadilan dan Diskriminasi Terhadap Penggelapan Pajak*. *YUME : Journal of Management*, 5(1), 688–703. <https://doi.org/10.37531/yume.vxix.436>
- Jayani, D. H. (2020, 04 08). *Pemerintah Beri Stimulus, Berapa Jumlah UMKM di Indonesia?* Diambil kembali dari [databoks.katadata.co.id](https://databoks.katadata.co.id/databoks.katadata.co.id/datapublish/2020/04/08/pemerintah-beri-stimulus-berapa-jumlah-umkm-di-indonesia): <https://databoks.katadata.co.id/datapublish/2020/04/08/pemerintah-beri-stimulus-berapa-jumlah-umkm-di-indonesia>
- Keadilan, P., Perpajakan, S., & Etika, T. (2018). *Persepsi Keadilan , Sistem Perpajakan dan Diskriminasi Terhadap Etika Penggelapan Pajak*. August. <https://doi.org/10.15408/akt.v11i1.8820>
- Komang, N., & Julianti, T. (2017). *E-Jurnal Akuntansi Universitas Udayana FAKTOR-FAKTOR YANG MEMENGARUHI PERSEPSI WAJIB PAJAK MENGENAI ETIKA ATAS PENGGELOPAN PAJAK (TAX EVASION)* Fakultas Ekonomi dan Bisnis Universitas Udayana (Unud), Bali , Indonesia Fakultas Ekonomi dan Bisnis Univers. 18, 2534–2564.
- Kurnia, S. A., & Faisal. (2022). *Pengaruh Keadilan Pajak, Sistem Perpajakan, Diskriminasi Pajak Dan Etika Uang (Money Ethic) Terhadap Niat Wajib Pajak Mengenai Penggelapan Pajak (Studi Empiris Pada Wajib Pajak Orang Pribadi Terdaftar Di Kpp Pratama Semarang Candisari)*. *Diponegoro Journal of Accounting*, 11(4), 1–14.

- <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Lestari, R., Junaidi, J., & Patra, I. K. (2022). Pengaruh Religiusitas Machiavellian dan Love Money terhadap Penggelapan Pajak. *Owner*, 7(1), 243–253. <https://doi.org/10.33395/owner.v7i1.1284>
- Love, P., Money, O. F., Perpajakan, S., Perpajakan, K., Perpajakan, D., Perpajakan, P., Dan, S. P., & Karlina, Y. (2020). (*Berdasarkan Persepsi Wajib Pajak Orang Pribadi Yang Terdaftar Di Kantor Pelayanan Pajak Pratama Kabupaten Subang*). 01, 58–69.
- Machiavellian, P., Love, D. A. N., Money, O. F., Etika, P., Pajak, P., Religiusitas, D., & Moderasi, S. V. (2019). *Pengaruh machiavellian dan love of money terhadap persepsi etika penggelapan pajak dengan religiusitas sebagai variabel moderasi*. 1(1), 470–486.
- Marlina, M. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Persepsi Wajib Pajak Orang Pribadi Mengenai Penggelapan Pajak pada KPP Pratama Lubuk Pakam. *Jurnal Pundi*, 2(2), 151–168. <https://doi.org/10.31575/jp.v2i2.82>
- Maulida, R. (2022, November 18). *Mengenal Tax Evasion, Contoh, hingga Sanksinya*. Diambil kembali dari www.online-pajak.com: <https://www.online-pajak.com/tentang-pajak/mengenal-tax-evasion-contoh-hingga-sanksinya#:~:text=Tidak%20menyetorkan%20pajak%20yang%20telah,banyak%204%20kali%20jumlah%20pajak>
- Munthe, G. V. (2021). *Pelaku UMKM, Jangan Takut Jadi Wajib Pajak!* Diambil kembali dari www.pajak.com: <https://www.pajak.com/pwf/pelaku-umkm-jangan-takut-jadi-wajib-pajak/>
- Penyunting, K., & Ahli, P. (n.d.). *Dewan Redaksi* (Vol. 2).
- Pratiwi, E. (2019). *Keadilan dan Diskriminasi Pajak Terhadap Penggelapan Pajak : Persepsi Wajib Pajak Orang Pribadi*. 2(1), 8–15.
- Putri, H. (2017). Pengaruh Sistem Perpajakan, Diskriminasi, Kepatuhan dan Pengetahuan Perpajakan Terhadap Persepsi Wajib Pajak Mengenai Etika Penggelapan Pajak. *JOMFekom*, 4(1), 2045–2059.
- Putu, N., Murtining, S., & Dwiyanti, K. T. (2019). *E-Jurnal Akuntansi Universitas Udayana Pengaruh Love Of Money , Machiavellian , dan Equity Sensitivity Terhadap Persepsi Etika Penggelapan Pajak (Tax Evasion) FakultasEkonomirdan BisnisaUniversitasaPendidikan Nasionalf (Undiknas), Bali , Indonesia AB. 26, 1412–1435*.
- Ramadhan, R., & Helmy, H. (2020). Pengaruh Probability Of Audit Dan Gender Terhadap Perilaku Penggelapan Pajak. *Jurnal Eksplorasi Akuntansi*, 2(4), 3771–3792. <https://doi.org/10.24036/jea.v2i4.318>
- Reza, S. A. (2021). *UMKM Malas Bayar Pajak, Pemda Harus Turun Tangan?* Diambil kembali dari www.pajak.com: <https://www.pajak.com/pwf/umkm-malas-bayar-pajak-pemda-harus-turun-tangan/>
- Sembiring, L. J. (2021, March 18). *Sejak 10 Tahun Lalu Begini Gambaran Penerimaan Pajak RI*. Diambil kembali dari www.cnbcindonesia.com: <https://www.cnbcindonesia.com/news/20210318131044-4-231105/sejak-10-tahun-lalu-begini-gambaran-penerimaan-pajak-ri>
- Sopiah, A. (2022, Desember 2). *Temuan DJP: Banyak Wajib Pajak Baru Tapi Malah Ogah Bayar*. Diambil kembali dari www.cnbcindonesia.com: [news/20221202125754-4-393235/temuan-djp-banyak-wajib-pajak-baru-tapi-malah-ogah-bayar#:~:text=Batam%2C%20CNBC%20Indonesia%20-%20Direktorat%20Jenderal,3%2C8%20juta%20WP%20baru](https://www.cnbcindonesia.com/news/20221202125754-4-393235/temuan-djp-banyak-wajib-pajak-baru-tapi-malah-ogah-bayar#:~:text=Batam%2C%20CNBC%20Indonesia%20-%20Direktorat%20Jenderal,3%2C8%20juta%20WP%20baru)
- Sudiro, A. Y. K. I., Bawono, I. R., & Mustofa, R. M. (2020). Effect Of Tax Justice, Tax System, Technology And Information, And Discrimination Of Personal Perspection Of Personal Tax Mandatory About Tax Ethics. *JAK (Jurnal Akuntansi) Kajian Ilmiah Akuntansi*, 8(1), 76–90. <https://doi.org/10.30656/jak.v8i1.2441>

-
- Surahman, W., & Putra, U. Y. (2018). *Jurnal REKSA: Rekayasa Keuangan, Syariah, dan Audit (Volume 5 No 1 Tahun 2018) FAKTOR-FAKTOR PERSEPSI WAJIB PAJAK TERHADAP ETIKA PENGGELAPAN PAJAK*. 5(1), 1-10.
- Widjaja, P. N. K., Lambey, L., & Walandouw, S. K. (2017). PENGARUH DISKRIMINASI DAN PEMERIKSAAN PAJAK TERHADAP PERSEPSI WAJIB PAJAK ORANG PRIBADI MENGENAI PENGGELAPAN PAJAK DI KOTA BITUNG (Studi Kasus Pada WPOP yang ditemui di KPP Pratama Bitung). *Going Concern : Jurnal Riset Akuntansi*, 12(2), 541-552. <https://doi.org/10.32400/gc.12.2.17961.2017>
- Winarsih, E. (2018). Pengaruh sistem perpajakan, kualitas pelayanan dan terdeteksinya