



The Impact of Tax Literacy, Financial Condition on Tax Compliance With Tax Awareness as a Moderating Variable

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ABSTRACT

This study implements an associative research design with the goal of discovering the nature of the relationship that exists between Tax Literacy Factors (X1), Financial Situation (X2), and Individual Taxpayer Compliance (Y), with Taxpayer Awareness serving as a moderating variable (Z). Data was collected using questionnaires with a rating system called Likert that included five potential replies. Google Forms is utilized to ease the participant collection procedure. The study's population comprised people who completed questions using Google Forms. A variety of data analysis procedures are employed to investigate the obtained data. These processes include validity and reliability testing, classical assumption tests, linear regression and MRA, determination coefficient tests, simultaneous F tests, and partial T tests. According to the determination test, the variables included in this study accounted for 99.5% of the variance, with the remaining 5% affected by unspecified factors. This study's concurrent findings reveal that tax literacy and financial situation have a considerable impact on individual taxpayer compliance, and taxpayer awareness can attenuate the effects of tax literacy factors and financial condition on individual taxpayer compliance in Pontianak. The data management technique is carried out utilizing IBM SPSS 26

Keywords: Tax Literacy, Financial Situation, Individual Taxpayer Compliance, Taxpayer Awareness

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INTRODUCTION

Indonesia is an economically developing nation that is always striving to enhance the well-being of its citizens. Efforts to improve the country necessitate state money, which serves to fulfill the state's interests in order to generate economic progress. One of the things that may be done is to investigate and maximize sources of state revenue. In Indonesia, state money is generated primarily from taxes, Non-Tax State Revenues (read: PNBP), and grants. As stated by (Nurlita, 2024) : "The state receives revenue from taxes." The revenue is derived from community contributions made by citizens who are required to pay taxes. Law Number 16 of 2009 concerning general provisions and procedures for taxation states in Article 1 paragraph 1 that tax is a mandatory payment to the government that is owed by people or entities under legal coercion, without any form of payment in kind, and is used for state purposes for the maximum prosperity of the populace. The State Budget (APBN) will get a sizable revenue contribution from the tax paid by the taxpayer, which can be utilized to help the nation's growth succeed. Taxes additionally contribute to the largest contribution to the State Budget (APBN). Taxes are one of the driving forces behind the economy.

Taxpayer awareness refers to the level of understanding and tax compliance that individual taxpayers have of the tax regulations that apply in their country. According to (Kusumadewi & Dyarini, 2022) "Awareness describes the internal motivation of individuals to fulfill their obligations to pay taxes". With this awareness, a person is more likely to comply with tax regulations, and as a result, the revenue of a region or country will be positively affected. The higher the level of taxpayer awareness, the greater the compliance that can be expected from them. As stated by (Yuliati & Fauzi, 2020): "When individuals have a strong awareness to fulfill their tax obligations, the willingness to pay taxes will also increase".

According to the West Kalimantan Central Bureau of Statistics, the population of Pontianak city based on working age from 2020 to 2022 increased with the following numbers.

Based on the data above shows, In 2020 to 2021 the population based on working age in Pontianak City experienced an increase in population of 1.2% or 5,275 people. Whereas in 2021 to 2022 the population based on working age in Pontianak City experienced an increase in population of 1.3% or 5,625 people. From the figure above, it can be concluded that there was

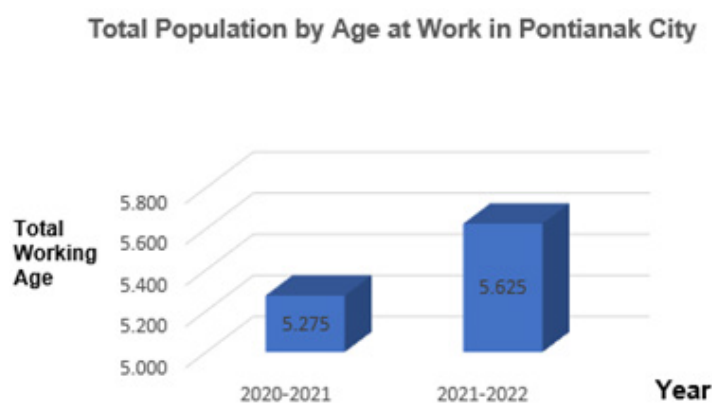


Figure 1.
Diagram Total Population by Age at Work in Pontianak City

an increase in the number of residents based on the age of workers from 2020 to 2022. According: "The population is a tax subject, and the population has a positive effect on local tax revenue because the increasing population will obtain services provided by the government, which are sourced from local taxes, so that the population is obliged to pay taxes on the basis of the services received."

Based on data from the West Kalimantan Regional Office of the Directorate General of Taxes (DGT), it shows the number of individual taxpayers in Pontianak City in 2020-2022. From the data on the number of individual taxpayers in Pontianak City, there are taxpayer reports that have increased in the period of 3 years (2020- 2022), in 2022 there are 249,097 taxpayers. Individual taxpayers report their income through the annual SPT using a self-assessment system, namely taxpayers have been given the authority to self-calculate, self-report and self-pay the tax payable that must be paid. Annual SPPT is a letter used by taxpayers to report the calculation of tax payments, tax objects or non-tax objects, assets and liabilities in accordance with the provisions of tax legislation in a tax year or part of a tax year.

Tax compliance can be interpreted as a level to which taxpayers carry out all their tax obligations starting from registering themselves, recording all taxable income, reporting to paying taxes due in accordance with the provisions of the applicable law. According to (Riyadi et al., 2021) : "Tax compliance can be defined as a situation where taxpayers fulfill all tax obligations and exercise their taxation rights". There are two types of tax compliance, namely formal compliance and material compliance. Formal compliance is a situation where taxpayers can fulfill tax obligations formally with the provisions in the tax law. Meanwhile, material compliance is a situation where taxpayers have substantively fulfilled all material provisions of

taxation, namely in accordance with the content and spirit of the tax law. Increased compliance from taxpayers, of course, will have implications for increasing state revenues that can be used to finance development.

Taxes are a source of state revenue that contributes greatly to financing the needs of state spending and national development. Seeing that taxes are one of the main sources of revenue today, the government is trying to increase revenue from this sector. And please note that taxes are an important aspect for the survival of the Indonesian state. In running the government and development, the government needs a lot of funds. As an element of state revenue, taxes have a very large role that is increasingly relied upon for the benefit of the state treasury. Taxes are levied based on covering the costs of producing goods and can be paid in money or work of equal value.

The Directorate General of Taxes (DGT) is committed to increasing state revenue through various activities that involve the public at large. Through initiatives such as the creation of tax-related news (Announcements/Press Releases) with Tax Headlines and Tax Essays, DGT not only provides up-to-date information on tax policies but also enhances public understanding of the importance of tax compliance. (Andreansyah, 2022) In addition, by providing a tax learning portal containing video tutorials and articles containing general information on taxes, DGT opens access to tax education for the general public, so that they can better understand tax rules and obligations. Other measures include providing Offsite Tax Service (LPK) or Tax Corner, which allows the public to get direct assistance in fulfilling their tax obligations, as well as through Tax Education such as Socialization program, Tax Volunteer Recruitment, and Competition, DGT is actively involved in increasing public awareness and knowledge on the importance of tax

contribution to the country's development, thus overall contributing to the increase of state revenue through taxes. However, efforts to improve taxpayer compliance are not easy to do. This condition occurs because taxpayers still often make tax avoidance efforts.

Internal factors are caused by the traits that the individual already has and learns so that it raises awareness of the mindset of obedient behavior towards tax obligations. While external factors are biased due to the environment in which the taxpayer is located, if the taxpayer's environment has a mindset awareness that supports compliance with tax obligations. Meanwhile, According to : "Taxpayers in fulfilling their obligations are classified as coercive factors. Taxes are mandatory contributions made by individuals or entities that are an act of coercion and do not receive direct rewards. The coercion factor "Forced Compliance" is a factor that can increase people's perceptions of the power of tax authorities to force related to the economy. While the voluntary factor "Voluntary Compliance" is a factor that talks about people's trust in the government in implementing a fair taxation system both procedurally and retributively which is related to non-economics or psychology.

Tax literacy is the ability of an individual or entity to understand and use information and knowledge related to tax regulations procedures and concepts. According to (Saharani & Sari, 2023) : "Tax literacy involves an understanding of the tax system that applies in a country, tax obligations, how to calculate and report taxes, and an understanding of the rights and obligations of taxpayers. Tax literacy is the process of taxpayers in understanding and mastering tax regulations and laws, then implementing them in their tax activities, such as paying taxes, filing tax returns, and other related actions. With tax literacy, a person can understand their tax obligations. They will know what type of tax they

have to pay, when the payment is due, and how much tax they have to pay. According to (Kumanireng & Utomo, 2023): "With adequate knowledge, individuals and businesses can avoid tax violations that can result in legal sanctions or fines".

Financial condition is an individual's subjective view and assessment of their financial state or status at a certain time. According to (Riskillah & Rachman, 2022): "This includes how a person sees their financial stability, ability to meet financial obligations, and overall financial situation, including assets, debts, income, expenses, and beliefs about future financial developments". Financial conditions can be influenced by various factors, such as income, debt, employment, financial plans, investments, as well as macroeconomic factors that affect the overall financial situation. According to: "This perception can be positive if someone feels financially secure and stable, or negative if someone feels insecure or negative if someone feels insecure or is experiencing financial difficulties".

Individual financial conditions can have a significant influence on the level of taxpayer compliance. Tax compliance consists of formal tax compliance and material tax compliance. According to (Mandala & Aprilina, 2022) : " "Formal tax compliance includes NPWP, paying taxes on time, and reporting taxes while material tax compliance includes calculating, calculating and withholding taxes". According to (Asyhari & Aryati, 2023) : "By understanding how financial conditions interact with taxpayer compliance, governments and related agencies can design more effective approaches in tax education and understanding, as well as in maintaining high levels of taxpayer compliance".

Tax compliance is the awareness of fulfilling tax obligations which is reflected in a situation where taxpayers understand and try to understand all the provisions of tax laws and regulations, fill

out tax forms completely and clearly, calculate the amount of tax owed correctly and pay taxes on time. Tax literacy is defined as a dynamic development process related to skills and confidence to realize and understand the factors that influence tax decisions and the tax consequences of taxpayer decisions and to use knowledge to make informed choices and decisions with respect to various transactions. The indicators used from Tax Literacy are knowledge of payment and reporting deadlines, knowledge of general provisions and tax procedures, knowledge of the tax system. (Siregar, 2023).

Financial condition is what affects the behavior of taxpayers in paying their taxes. A person's financial condition positively affects his willingness to fulfill his tax provisions. The indicators used as the basis for measuring financial conditions are calculating taxes in accordance with actual income conditions, depositing taxes in accordance with income conditions, reporting taxes in accordance with income conditions, paying taxes if the business is profitable, the amount of tax payable is in accordance with financial conditions, will not pay taxes if the company suffers losses, fulfilling business / business responsibilities first before paying taxes, thinking about paying taxes if income rises. Based on research from (Kusumawati, Indarto, & Santoso, 2022) In her research entitled " The Effect of Taxation Knowledge, Service Quality and Tax Sanctions on Corporate Taxpayer Compliance Following Tax Amnesty With Financial Condition as a Moderating Variable ". Resulting in the conclusion that the financial condition variable has a positive effect on taxpayer compliance. This is because the ups and downs of financial conditions can affect whether or not taxpayers are compliant in carrying out their obligations.

Taxpayer awareness is a condition where taxpayers know, understand and implement tax provisions correctly and volun-

tarily. Meanwhile, Tax awareness is measured by the following indicators: a person can understand and understand how to pay taxes, contribute to the state, obey the laws and regulations regarding taxes, check taxes and tax rates in filling out tax returns, have an effort to obey taxes, the nature of taxes that force, tax awareness in fulfilling their obligations from themselves. According to (Lestari et al., 2023): "Based on the relationship between the variables above, it can be concluded that tax literacy and the financial condition of an individual taxpayer are thought to have a considerable influence on tax compliance with taxpayer awareness as a moderating variable". Therefore, having an awareness of the importance of taxes and being balanced with tax literacy and having good financial conditions is expected to increase compliance in carrying out their tax obligations. Awareness associated with moderating the relationship between tax literacy, and financial conditions in influencing compliance with paying taxes, individual taxpayers, namely if taxpayer awareness strengthens the relationship of each factor to compliance with paying taxes, taxpayers will be better able to determine their behavior appropriately. However, if taxpayer awareness weakens the relationship of each factor to compliance with paying taxes, then taxpayers will not be able to determine their behavior appropriately.

Tax literacy generally promotes compliance, as individuals with better understanding navigate tax systems more effectively. According to (Amang & Selong, 2024): Individual taxpayer compliance represents adherence to tax rules and payments, influenced by factors like tax education, financial security, and personal beliefs". Based on research from (Jundari, Putra, Petra, & Fitri, 2024) "Taxpayer Compliance Umkm Lubuk Basung Through Financial Condition As A Moderating Variable: Tax System Modernization, Tax Understanding And Incentive Utilization".

Higher taxpayer awareness generally improves compliance by informing individuals of their responsibilities and consequences of non-compliance. Additionally, it strengthens the relationships between tax literacy and financial situation with compliance. Even with moderate tax literacy, increased awareness can encourage seeking help or following simpler guidelines.

The selection of Tax Literacy Factors, Financial Situation, and Individual Taxpayer Compliance, with Taxpayer Awareness as a moderating variable, is crucial for understanding taxpayer behavior and compliance dynamics. According to (Suci, Putri, & Eprianto, 2023) : "The Effect of Tax Awareness, Tax Socialization and Tax Sanctions on Taxpayer Compliance". Financial situation plays a significant role as it directly impacts taxpayers' ability to fulfill their tax responsibilities; those in better financial health are generally more compliant. Taxpayer awareness serves as a moderating variable that can enhance or diminish the effects of tax literacy and financial situation on compliance. Increased awareness can lead to better understanding and adherence to tax laws, thus reinforcing the relationship between literacy and compliance, while also mitigating the negative impacts of financial constraints by encouraging proactive engagement with tax obligations. This interplay highlights the importance of educational initiatives and awareness campaigns in fostering compliance among taxpayers.

Previous research has proven that taxpayer awareness can significantly affect compliance, especially in relation to tax sanctions (Karyanti & Nafiah, 2022). Tax knowledge and understanding do not directly affect compliance, taxpayer awareness plays an important moderator role in the relationship between tax sanctions and compliance, which suggests that increased awareness can improve compliance even if knowledge is lacking (Cenvintius & Oktavia, 2024). However, research on the

influence between literacy and financial conditions on compliance behaviour is still difficult to find. Accordingly, efforts to increase compliance of individual taxpayers in Pontianak City, West Kalimantan Province, have basically not run optimally (Haryaningsih & Juniwati, 2021). To overcome this gap, this study is intended to evaluate the effect of tax literacy and financial conditions on individual taxpayer compliance in Pontianak City based on working age with taxpayer awareness as a moderating variable.

Seeing the explanation described above, it can be concluded that the results of hypothesis testing and discussion in this study, it can be concluded that tax literacy (X1) has a significant and favorable impact on individual taxpayer decisions. The high level of tax literacy in West Kalimantan, especially in Pontianak City, allows individuals to pay taxes. On the other hand, financial condition (X2) has a significant influence on Individual Taxpayer Compliance (Y). Based on the MRA regression analysis test, it shows that taxpayer awareness is able to moderate tax literacy and financial conditions on personal taxpayer compliance in Pontianak city residents.

METHODOLOGY

This The research conducted used quantitative research. Quantitative research is an attempt by a researcher to find knowledge by giving data in the form of numbers. The numbers obtained are used to analyze information, simply put, quantitative research is scientific research that is systematically organized into parts and to find causal relationships. (Subagiyo, Islah, Kumala, & Harjo, 2021) The purpose of this study was to determine the nature of the relationship that exists between the variables of Tax Literacy (X1), Financial Condition (X2), on Individual Taxpayer Compliance (Y) with Tax Awareness (Z).

The population in this study were private individuals who took the survey

with a sample of 150 respondents. Where the respondent's data was collected based on the results of a survey conducted by the researcher using the help of Google Form by setting a scale of 1 to 4 (1-4) with a statement of Strongly Agree to strongly disagree (Strongly agree-strongly disagree). A questionnaire is a set of questions used to obtain information from respondents related to their personal or other matters related to research material, with the development of technology integrated with the internet has an important role and helps in collecting questionnaire data, one of which is the Google Form application. (Yam & Taufik, 2021) Google Form is a web-based application that makes it easy for users to access it, Google forms are widely used in the world of education and research.

Respondents in this study are individual taxpayers in Pontianak City with working ages ranging from 25 to 65 years. They have diverse educational backgrounds, ranging from high school to doctoral degree, and varied taxation status, characterised by NPWP ownership. Respondents' gross annual income also varied, ranging from less than IDR 500 million to more than IDR 4.8 billion. This diversity of characteristics allows for a more comprehensive analysis of the influence of tax literacy, financial condition, and taxpayer awareness on tax compliance in a heterogeneous population.

This study uses the variables of Tax Literacy (X1), Financial Condition (X2), on Individual Taxpayer Compliance (Y) with Tax Awareness (Z). Moderating variables are variables that can strengthen or weaken the direct relationship between the independent variable and the dependent variable. Moderating variables are variables that have an influence on the nature or relationship between variables. The nature or direction of the relationship between the independent variable and the dependent variable can be positive or negative depending on the moderating variable, there-

fore the moderating variable is also called the contingency variable.

In this study, several explanations and reasons why the authors use the variables of Tax Literacy (X1), Financial Condition (X2), on Individual Taxpayer Compliance (Y) with Tax Awareness (Z) include Tax literacy (X1) is considered very important because tax literacy equips individuals with the knowledge needed to navigate tax obligations effectively, thus positively affecting the level of compliance. Financial Condition (X2) financial condition plays an important role as it directly impacts the ability of taxpayers to fulfill their tax responsibilities, those with better financial health are generally more compliant. Tax Awareness (Z) Taxpayer awareness serves as a moderating variable that can increase or decrease the effects of tax literacy and financial situation on compliance. Increased awareness can lead to better understanding and compliance with tax regulations, thus strengthening the relationship between literacy and compliance, while reducing the negative impact of financial constraints by encouraging proactive involvement in fulfilling tax obligations or tax compliance as variable (Y).

Data Collection And Analysis

The author uses data collection methods with using SPSS 26. The analysis methods used in this research include (Rahmatullah, Ahmad, & Rahayu, 2019).

The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be hunted by the questionnaire. The validity test can be done by comparing r count with r table in a way. First, if r count is greater than r table (r count $>$ r table) and the value is positive then the item or question or indicator value is declared valid. Second. if r count is smaller than r table (r count).

Based on research results The higher the validity of the instrument, the

more accurately the measuring instrument measures the data. This validity test is important so that the questions given do not produce data that deviates from the intended variable description.

Reliability test is an index test that shows the extent to which a measuring instrument can be trusted or relied upon. This shows the extent to which the measurement results remain consistent when carried out twice or more on the same symptoms, using the same measuring instrument. A measuring instrument is said to be reliable if it produces the same results even though it is measured many times.

Normality Test aims to determine whether the residuals in the regression model follow the norm or not. Normality test with kolmogorov-smirnov if the sig significant value in the model is more than alpha 0.05 then it is said to be normal.

Multicollinearity test is a linear relationship between independent variables in multiple regression. Multicollinearity can be seen from two sides, namely; Tolerance value and its opposite. In this case a good tolerance value is $< 0, 10$. - Variance Inflation Factor (VIF) value. What is meant by the opposite of the tolerance value is that a low tolerance value is the same as a high VIF value (Tolerance value $\leq 0.10 =$ VIF value ≥ 10). (Hati & Aryati, 2022)

Heteroscedasticity test used to test whether in a regression there is an inequality of variance of residuals from one observation to another. The requirement that must be met in the regression model is the absence of heteroscedasticity symptoms. In this study, a heteroscedasticity test will be carried out using the Glacier test, which correlates the absolute value of the residuals with each variable. The results of the glacier test show that there are no symptoms of heteroscedasticity if $>$ from alpha of 5% or 0.05. Conversely, if the significant value $<$ than alpha of 5% or 0.05 then heteroscedasticity occurs.

Partial test, according to t test is conducted to test the effect of independent variables individually on the dependent variable. This decision making is based on a comparison of the t value against the t table value, namely if the t value $>$ t table means that the independent variable has a significant effect, if the t value is 0.05 then the independent variable has no effect on the dependent variable.

Moderated regression analysis/ MRA), according to Ghazali (2018), MRA is a moderation regression analysis that uses an analytical approach that maintains sample integrity and provides a basis for controlling the influence of moderating variables.

Regression Equation

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon \quad (1)$$

where Y is dependent variable (individual taxpayer compliance), α is constant or intercept (Y value when $X = 0$), β_1 is X_1 regression coefficient, β_2 is X_2 regression coefficient, X_1 is tax literacy, X_2 is financial condition and ϵ is standard error.

RESULTS AND DISCUSSION

Descriptive Statistics

The table below provides a synopsis of the data for the four variables identified. Factors such as tax literacy, financial condition, taxpayer compliance and taxpayer awareness fall into this category. The tax literacy factor has a wide range of values, from 24 to 60, with a mean of 46 and a standard deviation of 9.033. The variance in the personal financial condition variable is more when compared to the other factors; it ranges from 56 to 180, averages up to 134.48, and has a standard deviation of 30,618. Significant variance can be seen in taxpayer compliance, with values ranging from 32 to 80, an average of 63.313, and a standard deviation of 12.222. The taxpayer awareness variable has the following values: 37-140, median 207.44, and standard

Table 1.
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Literacy	150	24.00	60.00	46.0000	9.03387
Personal Financial Condition	150	56.00	180.00	134.4800	30.61883
Taxpayer Compliance	150	32.00	80.00	63.3133	12.22284
Taxpayer Awareness	150	37.00	140.00	107.4400	23.82331
Valid N (listwise)	150				

deviation 23.823. The variation in this variable is very large. To better understand the characteristics of the four research variables and their data distribution, the following table provides a statistical overview.

Reliability Test Results

The reliability test is used to determine whether the measuring instrument can be relied on for further use. The reliability test results in this study used the Cronbach Alpha technique. Based on Table 4.7 above, it is known that the Cronbach's Alpha value on the tax literacy variable is 0.930, the financial condition variable is 0.980, taxpayer compliance is 0.969 and the moderating variable taxpayer awareness is 0.976. All Cronbach's Alpha values in this study have a value > 0.6. This shows that the indicators used for the variable statements of tax literacy, financial conditions, taxpayer compliance and taxpayer

awareness are reliable or respondents' answers to the statements in this research questionnaire are consistent or stable.

Normality Test

The normality test aims to test whether in the regression model the confounding or residual variables have a normal distribution. The normality test in this study was carried out using the One Sample Kolmogorov-Smirnov Test. The criteria for determining normality that are usually used are if the sig value > 0.05 the residual value is normally distributed.

A generally accepted level of significance, e.g. 0.05, was used in the interpretation of Table 4. The analysis residuals are likely to follow a normal distribution if the p value (0.18) is greater than this significance threshold.

Table 2.
Reliability Test Results

Variables	Cronbach's Alpha	Description
Tax Literacy	0.930	Reliable
Financial Condition	0.980	Reliable
Taxpayer Compliance	0.969	Reliable
Taxpayer Awareness	0.976	Reliable

Source: Processed Data, 2024

Table 3.
Normality Test Results

Test Statistic	.081
Asymp. Sig. (2-tailed)	.018

Source: Processed Data, 2024

Table 4.
Validity Test Results

Research Variables	Indicator	Pearson Correlation	Description	Research Variables	Indicator	Pearson Correlation	Description
Tax Literacy	X1.1	0.724	Valid	Taxpayer Compliance	Y.1	0.819	Valid
	X1.2	0.837	Valid		Y.2	0.855	Valid
	X1.3	0.737	Valid		Y.3	0.768	Valid
	X1.4	0.826	Valid		Y.4	0.862	Valid
	X1.5	0.579	Valid		Y.5	0.781	Valid
	X1.6	0.824	Valid		Y.6	0.836	Valid
	X1.7	0.778	Valid		Y.7	0.820	Valid
	X1.8	0.750	Valid		Y.8	0.854	Valid
	X1.9	0.749	Valid		Y.9	0.798	Valid
	X1.10	0.716	Valid		Y.10	0.796	Valid
	X1.11	0.784	Valid		Y.11	0.870	Valid
	X1.12	0.702	Valid		Y.12	0.824	Valid
Financial Condition	X2.1	0.717	Valid	Y.13	0.831	Valid	
	X2.2	0.734	Valid	Y.14	0.876	Valid	
	X2.3	0.573	Valid	Y.15	0.830	Valid	
	X2.4	0.747	Valid	Y.16	0.839	Valid	
	X2.5	0.734	Valid	Z.1	0.613	Valid	
	X2.6	0.812	Valid	Z.2	0.796	Valid	
	X2.7	0.770	Valid	Z.3	0.588	Valid	
	X2.8	0.870	Valid	Z.4	0.654	Valid	
	X2.9	0.883	Valid	Z.5	0.785	Valid	
	X2.10	0.911	Valid	Z.6	0.822	Valid	
	X2.11	0.865	Valid	Z.7	0.753	Valid	
	X2.12	0.877	Valid	Z.8	0.752	Valid	
	X2.13	0.837	Valid	Z.9	0.740	Valid	
	X2.14	0.889	Valid	Z.10	0.793	Valid	
	X2.15	0.844	Valid	Z.11	0.827	Valid	
	X2.16	0.897	Valid	Z.12	0.857	Valid	
	X2.17	0.825	Valid	Z.13	0.686	Valid	
	X2.18	0.866	Valid	Z.14	0.739	Valid	
	X2.19	0.809	Valid	Z.15	0.850	Valid	
	X2.20	0.871	Valid	Z.16	0.841	Valid	
	X2.21	0.863	Valid	Z.17	0.760	Valid	
	X2.22	0.885	Valid	Z.18	0.813	Valid	
	X2.23	0.867	Valid	Z.19	0.818	Valid	
	X2.24	0.810	Valid	Z.20	0.785	Valid	
	X2.25	0.515	Valid	Z.21	0.778	Valid	
	X2.26	0.553	Valid	Z.22	0.900	Valid	
	X2.27	0.433	Valid	Z.23	0.875	Valid	
	X2.28	0.489	Valid	Z.24	0.784	Valid	
X2.29	0.763	Valid	Z.25	0.764	Valid		
X2.30	0.648	Valid	Z.26	0.790	Valid		
X2.31	0.750	Valid	Z.27	0.817	Valid		
X2.32	0.738	Valid	Z.28	0.892	Valid		
X2.33	0.526	Valid					
X2.34	0.718	Valid					
X2.35	0.757	Valid					
X2.36	0.767	Valid					

Source: Processed Data, 2024

Multicollinearity Test

Multicollinearity test is a test conducted to analyze the correlation between independent variables. To ensure the presence or absence of multicollinearity in the regression model, it can be seen based on the tolerance value and variance inflation factor (VIF).

cedasticity. A good regression model is homoscedasticity or no heteroscedasticity. To detect the presence or absence of heteroscedasticity in this study, the Glejser test was used. This test is performed by regressing the absolute value of the residual on the dependent variable.

**Table 5.
Multicollinearity Test Results**

Coefficients ^a			
Model	Collinearity Statistics		
	Tolerance	VIF	
1	Financial Literacy	.776	1.289
	Financial Condition	.761	1.314
	Taxpayer Awareness	.727	1.375

a. Dependent Variable: Taxpayer Compliance

Source: Processed Data, 2024

Based on Table 5, it can be seen that there is no multicollinearity between the independent variables in the regression model. This is indicated by the tolerance value of each variable > 0.10 and VIF < 10.

Heteroscedasticity Test

"The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance and residuals from one observation to another". If the variance of the residuals of one observation is constant, it is called homoscedasticity and if it is different it is called heteros-

If the significant level is > 0.005 then the regression model does not contain heteroscedasticity.

If the significant level is < 0.005 then the regression model contains heteroscedasticity.

A linear relationship between two variables is indicated when the p value for the linearity test is greater than 0.05.

From Table 6 below, it can be concluded that there are no symptoms of Heteroscedasticity in the variables of Tax literacy (X1), Financial Condition (X2), Tax

**Table 6.
Heteroscedasticity Test Results**

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.117	.110		.150	.881
	Tax Literacy	.017	.017	.251	.996	.321
	Financial Condition	.003	.014	.057	.227	.821
	Taxpayer Awareness	-.001	.001	-.168	-2.130	.035

a. Dependent Variable: ABS_RES2

Source: Processed Data, 2024

payer Awareness (Z), and Individual Taxpayer Compliance (Y) because the Significance value is greater than 0.05 and the data points above are below and above around zero.

Linear Regression Analysis

The research hypothesis test will be tested with simple regression analysis. This aims to answer the research problem, namely the relationship between the independent variable and the dependent variable. According to Sugiyono, (2022): "Linear regression analysis serves to measure the effect between predictor variables (independent variables) on the dependent variable. It is intended that the regression model is free from bias. This method is used to test hypothesis 1 and hypothesis 2 with the following linear regression equation 1.

From the table 7, it can be concluded that there is an influence between variable X1 on Z because the significant value is 0.019 <0.05, and variable X2 is 0.022 <0.05, while the significant value between variable Y is 0.019 <0.05.

From the equation it can be explained that: a) The constant value of Taxpayer Awareness is 79.089, which means that if the independent variable is 0, the Taxpayer Awareness variable will increase by 79.089.

b) The linear regression coefficient of the

Tax Literacy variable is -2.944, which means that if the Tax Literacy variable increases by 1 point, the financial behavior variable will increase by -2.944.

c) The linear regression coefficient of the Financial Condition variable is 6.683, which means that if the Financial Condition variable increases by 1 point, the financial behavior variable will increase by 0.102.

d) While the linear regression of the variable use of taxpayer compliance is 4.402, which means that if the taxpayer compliance variable increases by 1 point, the financial behavior variable will increase by 4.402.

Linear Regression Analysis Moderate Regression Analysis (MRA) Model

This study uses an interaction test or Moderating Regression Analysis (MRA). This moderation regression analysis is used to determine whether moderating variables can affect the relationship between the independent variable and the dependent variable. The hypothesis will be accepted if the moderating variable has a significant effect on the relationship between the independent and dependent variables. The reason (MRA) is the existence of moderating variables in this study. The following is the form of the Moderate Regression Analysis (MRA) equation.

$$Y = \alpha + \beta_1X1 + \beta_2X2 + \beta_3Z + \beta_4X1Z + \beta_5X2Z + \varepsilon$$

**Table 7.
Linear Regression Test Result**

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	79.089	13.515		5.852	0.000
	Tax Literacy	-2.944	2.947	-0.333	-0.999	0.019
	Financial Condition	6.683	10.411	0.925	0.642	0.022
	Individual Taxpayer Decision	4.402	7.522	0.721	0.585	0.019

a. Dependent Variable: Taxpayer Awareness

Source: Processed Data, 2024

where Y is compliance of individual taxpayers, α is constant, $\beta_1 - \beta_5$ is regression coefficient, X_1 is tax literacy variable, X_2 is financial condition variable, Z is moderating variable of awareness of individual taxpayers, X_1Z is interaction between tax literacy and awareness of individual taxpayers, X_2Z is interaction between financial condition and awareness of individual taxpayers and ϵ is standard error

Moderating Regression Analysis or interaction test is a special application of linear multiple regression where the regression equation contains an element of interaction (multiplication of two or more independent variables), before conducting the MRA test, multiple linear regression tests are first carried out to determine the effect of the dependent variable and the moderating variable on the independent variable before the interaction between the dependent variable and the moderating variable.

From the table above, it can be seen that the significance value between tax literacy and taxpayer awareness is $0.005 < 0.05$, it concludes that the awareness variable is able to moderate the influence of the tax literacy variable on individual tax

payer decisions, while the significance value between individual financial conditions and taxpayer awareness is $0.000 < 0.05$, it concludes that the individual awareness variable is able to moderate the influence of the financial condition variable on individual taxpayer decisions.

Determination Test

The measurement of the coefficient of determination is carried out to determine the percentage of influence of the independent variable on changes in the dependent variable. From this it is known how much the dependent variable can be explained by the independent variable, while the rest is explained by other causes outside the model. A small R2 value means that the ability of the independent variables to explain the dependent variable is limited. According to Ghozali, (2018): "Conversely, an R2 value close to one indicates that the independent variables provide almost all the information needed by the dependent variable".

From the table below, it can be seen that the coefficient of determination obtained is 0.355. This means that the effect of tax literacy, financial conditions and Compliance of Individual Taxpayers on

Table 8.
Linear Regression Test Results Moderate Regression Analysis (MRA) Model

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	0.329	0.627		525	0.600
	Tax Literacy	-0.223	0.029	-0.154	-7.742	0.000
	Personal FinancialCondition	1.390	0.067	1.174	20.784	0.000
	Tax literacy with Taxpayer awareness	0.000	0.000	0.019	0.836	0.005
	financial condition with taxpayer awareness	0.101	0.002	0.025	0.468	0.001
	Taxpayer Awareness	0.002	0.004	0.014	0.656	0.013

a. Dependent Variable: Individual Taxpayer Decision

Source: Processed Data, 2024

Table 9.
Determination Test Results

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	0.998 ^a	0.995	0.995	0.407	

a. Predictors: (Constant), Financial Condition, Tax Literacy

Source: Processed Data, 2024

Taxpayer Awareness is 99.5% and the remaining 5% is influenced by other variables outside this study.

Simultaneous Test (F Test)

The F test is basically used to determine whether all independent variables included in the model have a joint influence on the dependent variable. The method used is to see the magnitude of the significant probability value. If the significance probability value <5%, the independent variables will have a significant effect together on the dependent variable. The basis for making conclusions on the F test is as follows:

- a) If the value of F count < F table and if the probability (significance) > 0.05 (α), then H₀ is accepted, meaning that the independent variables simultaneously or together do not significantly affect the dependent variable.
- b) If the F value > F table and if the probability (significance) is smaller than 0.05 (α), then H₀ is rejected, meaning that the independent variables simultaneously affect the dependent variable significantly. The F test hypothesis in this study can be formulated as follows:

Equation 1

a) H₀: There is no simultaneous significant effect of tax literacy and financial condition on individual taxpayer compliance.

b) H_a: There is a simultaneous significant effect of tax literacy and financial condition on individual taxpayer compliance.

Equation 2

a) H₀: There is no stimulant significant effect of tax literacy and financial conditions on individual taxpayer compliance with individual taxpayer awareness as a moderating variable.

b) H_a: There is a stimulant significant effect of tax literacy and financial conditions on taxpayer compliance with individual taxpayer awareness as a moderating variable.

Based on the table 10, it is known that the F value is 42.649 > F table 3.94 so it can be concluded that Ho is rejected and Ha is accepted, which means that there is an effect of Tax Literacy (X1), Financial Condition (X2), on Individual Taxpayer Compliance (Y).

Partial Test (T test)

Hypothesis testing in this study uses partial testing (T test). According to Ghozali, (2018): "This test is conducted to

Table 10.
Simultaneous Test Results (F Test)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5172.985	2	2586.493	42.649	0.000 ^b
	Residuals	23.645	143	0.165		
	Total	5196.630	145			

a. Dependent Variable: Individual Taxpayer Decision
b. Predictors: (Constant), Financial Condition, Tax Literacy

Source: Processed Data, 2024

determine separately or partially whether the independent variable has a significant effect or not on the dependent variable". To see the effect of the independent variable on the dependent variable, it is tested at a significance level of $\alpha = 0.05$. The basis for decision making in the T test is to use the significance probability number, as follows:
 a) If the significance probability > 0.05 , then H_0 is accepted and H_a is rejected.
 b) If the significance probability < 0.05 , then H_0 is rejected and H_a is accepted.

Then the hypothesis is tested as follows:
 Equation 1

a) Tax Literacy

H_0 : Individual tax literacy has no significant effect on individual taxpayer compliance.
 H_a : Tax literacy has a significant effect on individual taxpayer compliance.

b) Financial Condition

H_0 : Financial conditions individually have no significant effect on individual taxpayer compliance.
 H_a : Financial conditions individually have a significant influence on individual taxpayer compliance.

Equation 2

a) Tax Literacy

H_0 : Tax literacy individually has no significant effect on individual taxpayer compliance with taxpayer awareness as a moderating variable.
 H_a : Tax literacy has a significant effect on taxpayer compliance as a moderating variable.

b) Financial Condition

H_0 : Financial conditions individually have no significant effect on individual taxpayer compliance with taxpayer awareness as a moderating variable.
 H_a : Financial conditions have a significant effect on individual taxpayer compliance with taxpayer awareness as a moderating variable.

It is known that the t value on the Tax Literacy variable (X1) is $4.926 > t$ table 1.98447 so H_0 is rejected and H_a is accepted, it can be concluded that the price partially has a significant effect on the Individual Taxpayer Decision (Y).

It is known that the t value on the Financial Condition variable (X2) is $8.452 > t$ table 1.98447 so H_0 is rejected and H_a is accepted, it can be concluded that Financial Conditions have a significant effect on Individual Taxpayer Decisions (Y).

Based on the data results, it is explained that, Tax Awareness (Z) can moderate the relationship between Tax Literacy on Tax Compliance. The results of hypothesis testing for the effect of tax awareness as a moderating variable obtained a significance value of $0.656 > 0.05$. Tax Awareness (Z) can moderate the relationship between Financial condition on Tax Compliance. The results of hypothesis testing for this effect obtained a significance value of $0.468 > 0.05$.

Table 11.
Partial Test Results (T test)

		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta		
1	(Constant)	0.080	0.150		0.535	0.594
	Tax Literacy	-0.233	0.026	-0.161	-8.851	0.000
	Financial Condition	1.360	0.021	1.149	63.277	0.000

a. Dependent Variable: Individual Taxpayer Decision

Source: Processed Data, 2024

According to (Kusumadewi & Dyarini, 2022) Tax literacy is defined as the dynamic process of developing the skills and confidence to be aware of and understand the factors that influence tax decisions and the tax consequences of taxpayer decisions and to use knowledge to make informed choices and decisions with respect to various transactions.

Based on the data presented, it is known that the t value on the Tax Literacy variable (X_1) is $4.926 > t$ table 1.98447 so H_0 is rejected and H_a is accepted, it can be concluded that tax literacy has a significant effect on taxpayer compliance as a moderating variable. With that, the existence of tax literacy, someone can understand their tax obligations. They will know what type of tax they have to pay, when the payment is due, and how much tax they have to pay. With adequate knowledge, individuals and businesses can avoid tax violations that can result in legal sanctions or fines. Based on this analysis, it provides an understanding that tax literacy is important for the community to determine the decision of individual taxpayers.

The results of this study are in line with the results of research conducted by (Yuliati & Fauzi, 2020), which states that tax literacy is one of the things that can improve tax compliance. And explained that the indicators used from Tax Literacy are knowledge of payment and reporting deadlines, knowledge of general provisions and tax procedures, knowledge of the tax system.

Financial condition is an individual's subjective view and assessment of their financial state or status at a certain time. Financial conditions can be influenced by various factors, such as income, debt, employment, financial plans, investments, and macroeconomic factors that affect the overall financial situation.

From the results of this study, based on the value of F count $42.649 > F$ table 3.94 , it can be concluded that H_0 is

rejected and H_a is accepted, which means that there is an influence of Financial Conditions on Individual Taxpayer Compliance. With that, it is important to understand how financial conditions interact with taxpayer compliance, the government and related institutions can design more effective approaches in tax education and understanding, as well as in maintaining high levels of taxpayer compliance. Actually, the indicators used as the basis for measuring financial conditions are calculating taxes according to actual income conditions, depositing taxes according to income conditions, reporting taxes according to income conditions, paying taxes if the business is profitable, the amount of tax payable is in accordance with financial conditions, will not pay taxes if the company suffers losses, fulfilling business / business responsibilities first before paying taxes, thinking about paying taxes if income rises.

Produces the conclusion that the financial condition variable has a positive effect on taxpayer compliance. This is because the ups and downs of financial conditions can affect whether or not taxpayers are compliant in carrying out their obligations. The results of this study support the research conducted by the author.

Taxpayer awareness is a condition where taxpayers know, understand and implement tax provisions correctly and voluntarily. Tax awareness is measured by the following indicators: a person can understand and understand how to pay taxes, contribute to the state, obey the laws and regulations regarding taxes, check taxes and tax rates in filling out tax returns, have an effort to obey taxes, the nature of taxes that force, tax awareness in fulfilling their obligations from themselves.

From the results of the Moderate Regression Analysis (MRA) Model Linear Regression Test, it is known that the significance value between Tax Literacy and taxpayer awareness is $0.005 < 0.05$, it concludes that the awareness variable

is able to moderate the influence of the tax literacy variable on individual taxpayer decisions, while the significance value between Personal Financial Conditions and taxpayer awareness is $0.000 < 0.05$, it concludes that the Personal awareness variable is able to moderate the influence of the financial condition variable on individual taxpayer decisions. This moderation regression analysis is used to determine whether the moderating variable can affect the relationship between the independent variable and the dependent variable ". The hypothesis will be accepted if the moderating variable has a significant effect on the relationship between the independent and dependent variables. The reason (MRA) is the existence of moderating variables in this study.

The results of this panellation are supported by the panellation conducted by (Saefita, 2021) where the results of his research can be concluded that tax literacy and the financial condition of an individual taxpayer are thought to have a considerable influence on tax compliance with taxpayer awareness as a moderating variable.

CONCLUSIONS

Based Based on the results of hypothesis testing and discussion in this study, it can be concluded that tax literacy has a significant and favorable impact on individual taxpayer decisions. The high level of tax literacy in West Kalimantan, especially in Pontianak City, allows individuals to pay taxes. On the other hand, financial condition has a significant influence on Individual Taxpayer Compliance. Based on the MRA regression analysis test, it shows that taxpayer awareness is able to moderate tax literacy and financial conditions on personal taxpayer compliance in Pontianak city residents.

After conducting a thorough review and comprehensive discussion, there are several recommendations to consider. First, it is recommended to conduct further

research by including additional variables that may influence other factors that have an impact on personal taxpayer compliance. Engaging in this activity will help gain a more comprehensive understanding of the factors that influence taxpayer compliance. In addition, it is important to increase the sample size by involving individuals with diverse characteristics.

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