

## THE INFLUENCE OF TAX KNOWLEDGE, TAX JUSTICE, AND TAX SANCTIONS ON THE TAX COMPLIANCE IN MSME TAXPAYERS IN WEST BANDUNG DISTRICT

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### ABSTRACT

*The number of micro, small and medium enterprises (MSME) is increasing every year. However, the increase in the number of MSMEs is not in line with the awareness of MSME owners to fulfill their tax responsibilities. There are many reasons for the low taxpayer compliance, for example the lack of knowledge about tax, tax justice and tax sanctions. This study aims to examine the influence of tax knowledge, tax justice and tax sanctions on the level of compliance of MSME taxpayers in West Bandung District. This type of research is causal explanatory research with quantitative approach, and uses primary data, namely distributing a list of questions to analyze the data. The population in this study is 143 MSMEs registered in West Bandung District. The results of this study indicate that the knowledge of taxation has a direct effect of 17.4% on tax compliance, while tax justice has a direct effect of 5.4% on tax compliance, and tax sanction has a direct effect of 13.5% on tax compliance.*

Key words: knowledge, justice, sanctions, tax compliance.

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### INTRODUCTION

Taxes are one of the main sources of state revenue for realizing the state budget. Taxation refers to people's contributions to the state from the people in accordance with the law without reciprocal services or national partners (donations in the form of money, not commodities), which can be directly appointed and used to fund state households, namely to the general public (Mardiasmo, 2018: 1).

The tax ratio in Indonesia is still in a very low condition. According to the results of an audit by the Audit Board of the Republic of Indonesia (BPK) in 2017, although a good standard of the tax ratio is around 15% was achieved that year, Indonesia's tax rate only reached 10.78%. This is not in line with Indonesia's business growth, especially the growth of the micro, small and medium enterprises (MSMEs) sector, and is still considered insignificant. Minister of Finance, Sri Mulyani Indrawati assessed that the tax revenue for micro, small and medium enterprises (MSMEs) is currently not optimal. Tax revenue for MSME participants was around Rp. 5.7 trillion in 2018, or far below the total national tax revenue which reached Rp1,500 trillion (Antaraneews.com.30 / 04/2019).

The observer's assessment found that this shows that the level of taxpayer compliance is still very low (Economy.okezone.com.02 / 04/2019). Taxpayer compliance issue is an important concern in the field of taxation. In Indonesia, the level of taxpayer compliance is still very low. Compared to the growth rate of business in Indonesia, the difficulties of taxpayers to meet their tax obligations are worrisome. The number of micro, small and medium enterprises (MSMEs) continues to grow every year. However, the increase in the number of MSMEs is not in line with the awareness of UMKM owners to fulfill their tax obligations. There are many reasons for the low taxpayer compliance, such as a lack of tax knowledge. Knowledge of taxation is the ability of taxpayers to understand tax regulations, whether it is about the tax rates they must pay according to law or the tax benefits that are useful for their lives (Mardiasmo, 2018).

Besides knowledge, the issue of taxpayer compliance lies in justice. Justice is the principle of taxation, which promotes justice based on the circumstances or conditions of the taxpayer. Fairness does not mean that all taxpayers pay the same amount of tax, but based on the ability of the taxpayer, so that the distribution of State income provided to the public is also fair (Rahayu, 2017: 72).

Another factor that is also the reason for the low taxpayer compliance is related to tax sanctions. Tax sanctions are guarantees of compliance with tax laws and regulations (tax regulations). In other words, tax sanctions are preventive in nature, so that taxpayers do not violate taxation provisions (Mardiasmo, 2018: 62). Tax sanctions occur because of violations of taxation laws and regulations, so that if an act against the law occurs, the taxpayer will be subjected to tax policies and tax regulations.

The results of Susmiatun and Kusmuriyanto's (2014) research show that the tax knowledge and justice partially influence the compliance of the MSME taxpayers in Semarang. Wulandari and Budiaji (2017) explain the results of their research that the perception of the tax justice influences the compliance of micro and small businesses in meeting their tax obligations. In line with those two studies, Rahayu (2017) also reveals the results of her research regarding the firmness of tax sanctions which also have a positive influence on the taxpayer compliance.

Based on the description above and the results of the previous research, the limitation of the research problem that will be examined by researchers is limited to test "The Influence of Tax Knowledge, Tax Justice, and Tax Sanctions on The Tax Compliance in MSME Taxpayers in West Bandung District".

## LITERATURE REVIEW

### The Knowledge of Taxation

The knowledge of taxation is the ability of the taxpayers to know the tax regulations, both regarding the tax rates they will pay based on law or the tax benefits that will be useful for their lives (Mardiasmo, 2018: 11). By knowing the tax regulations, it is expected that the taxpayers will grow their awareness to participate in increasing their role in fulfilling their obligations and obtaining their rights.

Resmi (2017: 22) states that tax regulation is a process in which taxpayers gaining knowledge of taxation and applying this knowledge to pay taxes. Knowledge and understanding of the tax regulations in this term means understanding the general provisions and procedures for taxation (KUP), which includes how to submit a Tax Return (SPT), payment, place of payment, fines and deadline for paying or reporting the SPT. By understanding the process, taxpayers will not hesitate and be confused in fulfilling their obligations. So that there will be compliance in paying taxes by prioritizing the interests of the state over personal interests.

To grow the tax compliance, Taxpayers need to have the knowledge of taxation which includes, 1) knowledge of general tax provisions and procedures; 2) knowledge of the taxation system in Indonesia, and; 3) knowledge of the tax function (Rahayu, 2017: 140).

Knowledge of tax regulations is very important in order to grow obedient behavior in society, because how can taxpayers comply if they do not know how the tax regulations are. Knowledge of taxation will build taxpayers' awareness to comply with tax obligations, so that the level of compliance will increase.

### Tax Justice

Tax justice is defined as the imposition of the same tax on taxpayers with the same conditions. The principle of justice and equity is the principle of tax collection that prioritizes justice based on the condition of the taxpayer, where justice does not mean the same amount of paying taxes for all taxpayers, but in accordance with the taxpayer's ability so that it is also fair in the distribution of the state revenue that will be given back to the society (Rahayu, 2017: 72).

The basis for the imposition of taxes for each taxpayer so that it can be treated the same is the "ability to pay" which is measured from the consumption and production of the taxpayer. Tools for testing someone's ability to pay are by considering, 1) a person's capacity to pay taxes which can be seen from their expenditure; 2) the condition of a person's property will show his ability to pay taxes (property); 3) assets that can generate income owned by someone (product); 4) the amount of one's income (income).

The principle of justice (equality) is one of the main principles in tax collection which explains that every citizen participates in the financing of national government functions according to their abilities. The application of the principle of tax justice in a country's taxation system will have a positive impact on the level of fulfillment of taxpayers' tax obligations, thereby increasing tax revenues.

### Tax Sanctions

Tax sanctions are a guarantee that the provisions of tax laws and regulations (taxation norms) will be obeyed. In other words, tax sanctions are a deterrent (preventive) action so that the taxpayers do not violate the taxation norms (Mardiasmo, 2018: 62).

*In the taxation law, there are two types of sanctions, namely administrative sanctions and criminal sanctions. Administrative sanctions are losses paid to the state, especially in the form of interest and increase. Several types of administrative sanctions, namely, a) fines, the amount of which is determined by a certain percentage or a certain multiple; b) interest, imposed for an offense that causes an increase in tax debt; c) increase, that is, the amount of tax to be paid can be doubled.*

Meanwhile, criminal sanctions are torture or suffering. These sanctions are the last tool or bastion of sanctions used by tax authorities to comply with tax regulations. Criminal sanctions consist of criminal fines, criminal cage and imprisonment.

### Taxpayers Compliance

*Tax compliance is the compliance of taxpayers with applicable taxation provisions. Compliant taxpayers are taxpayers who fulfill their tax obligations in accordance with the statutory regulations (Rahayu, 2017: 193). According to Gunadi (2013), the definition of tax compliance is that taxpayers have the willingness to fulfill their tax obligations in accordance with applicable regulations without the need for examinations, through investigations, warnings or threats, in the application of both legal and administrative sanctions.*

The criteria for the compliant taxpayers according to the Decree of the Minister of Finance No.544 / KMK.04 / 2000, are:

1. Be on time in submitting Tax Returns for all types of taxes in the last 2 years.
2. There are no tax arrears for all types of taxes, unless you have obtained permission to installment the tax payment or postpone the tax payment.
3. Never been sentenced for committing a criminal offense in the field of taxation within the last 10 years.
4. In the last 2 years, taxpayers have to keep the books and in the event that the taxpayer has been audited, the correction from the last audit for each type of tax owed is not more than 5%.
5. Taxpayers whose financial statements for the last 2 years are audited by a public accountant with unqualified income, or income with exemptions as long as they do not affect the taxable income.

### Previous Research

Ananda, et al. (2015) have revealed the results of their research regarding the significant influence between tax education, tax rates and understanding of taxation on the taxpayer's compliance. In line with this research, Mintje (2016) also suggests that one of the variables that has a significant influence on tax compliance is tax knowledge. Thus, understanding Taxpayers' taxation is an important aspect in encouraging taxpayer compliance.

Further research that is conducted by Susmiatun and Kusmuriyanto (2014) show that tax justice partially influences the taxpayer's compliance in Semarang. Wulandari and Budiaji (2017) also explain that the perception of tax justice influences the compliance of micro and small businesses in meeting their tax obligations. The tax justice aspect is also a supporting factor in the realization of Taxpayer compliance.

Rahayu's (2017) research results show that there is a positive influence on the firmness of sanctions on the taxpayer compliance. Harsinto & Sarsiti's research (2017) provides the same results, namely the positive influence of the imposition of sanctions on taxpayer compliance. Therefore, it is necessary to be firm in the application of sanctions for taxpayers who commit violations in order to increase taxpayer compliance with the tax regulations.

### Hypotheses Development

Tax knowledge is the process by which taxpayers know about taxation and apply that knowledge to pay taxes. Knowledge of tax regulations in here means to understand the general provisions and tax procedures (KUP) which include how to submit a Tax Return (SPT), payment, place of payment, fines and deadline for payment or reporting the SPT (Resmi, 2017: 22).

*Knowing the tax rules is very important to foster obedient behavior, because taxpayers can only comply with the tax obligations if they know the rules. Knowledge of taxation will assist taxpayers in fulfilling their tax obligations, thereby increasing compliance. Tax knowledge influences taxpayer compliance. This hypothesis is supported by the results of research conducted by Susmiatun and Kusmuriyanto (2014), Megahsari Seftiani Mintje (2016), Soliyah Wulandari and Andrie Budiaji (2017), and Nurulita Rahayu (2017).*

H1 : Tax knowledge influences taxpayer compliance

The principle of fairness and equity is the principle of tax collection that emphasizes justice based on the condition of the taxpayer, where fair does not mean the same amount of paying taxes for all taxpayers, but in accordance with the ability of taxpayers so that it will also be fair to the distribution of state revenue that will be given back to the people (Rahayu, 2017: 72).

The application of the principle of tax justice in the taxation system of a country will have a positive influence on the level of taxpayer compliance in fulfilling their tax obligations, thereby causing an increase in tax revenue. Tax justice has an influence on taxpayer compliance. This hypothesis is supported by the results of research conducted by Susmiatun and Kusmuriyanto (2014) and Soliyah Wulandari and Andrie Budiaji (2017).

H2 : Tax justice influences taxpayer compliance

Tax sanctions are a guarantee that the provisions of tax laws and regulations (taxation norms) will be obeyed. In other words, tax sanctions are a deterrent (preventive) so that the taxpayers do not violate the taxation norms, Mardiasmo (2018: 62). Tax sanctions are a means of preventing taxpayers from violating the tax laws, the greater the violation, the heavier the sanctions will be.

Tax sanctions influence taxpayer compliance. This hypothesis is supported by the results of research conducted by Susmiatun and Kusmuriyanto (2014), Nurulita Rahayu (2017), Pandu Harsinto and Sarsiti (2017).

H3 : Tax sanctions influence taxpayer compliance

## RESEARCH METHODS

### Population and Sample

This study aims to determine the influence of tax knowledge, tax justice, and tax sanctions on the tax compliance in MSME Taxpayers in West Bandung District, West Java Province. The reason the researchers chose MSME in West Bandung District as the population in this study is because the development of MSMEs in West Bandung District continuing to accelerate to reach 40,000 MSMEs but the government recorded only 15,000 MSME taxpayers. So, this case has the potential to be explored deeper by the researcher.

The research sampling used by researchers is simple random sampling, which is random sampling based on the effective standard of MSME taxpayers. Based on calculations using the Slovin formula, the number of research sample is 106 respondents.

### Operational Definition of Variables

Tax Knowledge (X1): The process by which the taxpayers understand taxation and apply their understanding of it to the taxation. Knowledge and understanding of related tax regulations, understanding general regulations and tax procedures (KUP), including how to submit Tax Returns (SPT), payment methods, payment locations, fines, and deadlines for paying or reporting SPT (Resmi, 2008: 22).

Tax Justice (X2): Justice and equity are taxation principles that emphasize the enforcement of the principle of justice based on the condition of the taxpayers. Fairness does not mean that all taxpayers are paid the same amount of tax, but based on the taxpayer's ability. The distribution of national income is also fair and returns to the people (Rahayu, 2017: 72).

Tax Sanctions (X3): Tax sanctions are a guarantee of compliance with tax laws and regulations. In other words, tax sanctions are a means of prevention, so that the taxpayers do not violate taxation provisions (Mardiasmo, 2018: 62).

#### Data Analysis Methods

In this study, data analysis for hypothesis testing is carried out using the Structural Equation Model-Partial Least Square (SEM-PLS) with computer assistance through the Smart-PLS 3.0 program. By using the Smart PLS 3.0 application program, the convergent validity of the loading factor for each construction indicator with a loading factor value greater than 0.7, but because this research is new and is explanatory or developmental kind of research, the loading factor value is between 0.5-0.6 and still acceptable (Imam Ghozali and Hengky Latan, 2012: 84).

$$AVE = \frac{\sum \lambda_i^2}{\sum \lambda_i^2 + \sum Var(\epsilon_i)}$$

Description :  $\lambda_i$  is factor loading  
F is factor variance  
 $\epsilon_i$  is error variance

The Smart PLS 3.0 application program, to measure the reliability of a construct using reflective indicators, is implemented by means of composite reliability. In using composite reliability, the value must be 0.6-0.7 for explanatory research in testing the reliability of the construct.

$$PC = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum Var(\epsilon_i)}$$

Description:  $\lambda_i$  is factor loading  
F is factor variance  
 $\epsilon_i$  is error variance

The amount of influence of  $f^2$  according to Imam Ghozali (2014:41) can be measured by using the following equation:

$$f^2 = \frac{R^2_{included} - R^2_{excluded}}{1 - R^2_{included}}$$

Description:

$R^2_{included}$ -  $R^2_{excluded}$  = R-square of the dependent latent variable when the predictor latent variables are used or excluded inside the structural equation.

$f^2$  = 0,02 (small influence), 0,15 (medium influence), and 0,35 (big influence).

#### RESEARCH RESULTS AND DISCUSSION

Testing of the structural model (inner model) is carried out using the R-square. A value of  $R^2$  equal to 0.25 has a weak influence, 0.5 has a moderate influence and 0.75 has a substantial influence (Chin, 2010).

##### R-Square Value

	R Square	R Square Adjusted
Tax compliance	0,715	0,707

The table above shows that the R-square value for the tax compliance variable obtained at 0.715.  $R^2$  value between 0.5 - 0.75 indicates that tax knowledge, tax justice, and tax sanctions have a moderate influence on tax compliance. These results indicate that 71.5% of the tax compliance variable is influenced by tax knowledge, tax justice, and tax sanctions.

The effect of size  $f^2$  shows the contribution of each construct to the endogenous (bound) variable. The value of  $f^2$  is equal to 0.02, 0.15, and 0.35. It can be interpreted that the predictors of latent variables have small, medium and large effects (Hair, 2017).

**Assessment of the Effect Size of the Structural Model**

	<i>Size effect f<sup>2</sup></i>
	Tax compliance
Tax knowledge	0.243
Tax justice	0.076
Tax sanctions	0.377

The effect value of size  $f^2$  of tax knowledge on tax compliance is 0.243 and in the medium category, the effect of size  $f^2$  is in the large category. The effect of size  $f^2$  is in the small category.

Furthermore, the significance test of the partial effect of exogenous variables (independent variables) on endogenous variables (dependent variable) is carried out in accordance with the existing hypothesis. To test the proposed hypothesis, the t-statistic value can be seen. The limit for rejecting and accepting the proposed hypothesis is that if the t-value is in the range of -1.96 to 1.96 then the hypothesis will be rejected or accepted the null hypothesis (H0).

**The Result of Significance of Influence Test**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV)	P Values
Tax knowledge	0,417	0,411	0,103	4,031	0,000
Tax justice	0,232	0,245	0,114	2,047	0,043
Tax sanctions	0,367	0,366	0,086	4,283	0,000

The hypothesis to be tested is the influence of tax knowledge (X1) on tax compliance. The results of the calculation show that the relationship between the tax knowledge and tax compliance is indicated by the coefficient of influence of 0.417 with a t-count of 4.031 with a p-value of 0.000.

The t-count value of the tax knowledge (4.031) is greater than the critical value (1.96) and the significance value (p-value) is smaller than 0.05, so at the 5% error level it is decided to reject H0. So based on the test results, it can be concluded that tax knowledge (X1) has a significant influence on tax compliance. The amount of direct influence of tax knowledge on tax compliance is 17.4%. ( $0.417 \times 0.417 \times 100\%$ ). This means that tax knowledge has an influence of 17.4% on tax compliance.

This result is in line with Susmiatun and Kusmuriyanto's (2014) previous research which states that tax knowledge has an influence on taxpayer compliance. Likewise with research conducted by Megahsari Sefiani Mintje (2016), Soliyah Wulandari and Andrie Budiaji (2017), and Nurulita Rahayu (2017).

The next hypothesis tested is the influence of tax justice on tax compliance. The results of the calculation show that the relationship between the tax justice (X2) and tax compliance is indicated by the effect coefficient value of 0.232 with a t-count of 2.047 with a p-value of 0.043.

The t-count value of the tax justice (X2) (2.047) is greater than the critical value (1.96) and the significance value (p-value) is smaller than 0.05, then at the 5% error level it is decided to reject H0. So, based on the test results it can be concluded that tax justice (X2) has a significant influence on tax compliance.

The magnitude of the direct influence of tax justice (X2) on tax compliance is 5.4% ( $0.232 \times 0.232 \times 100\%$ ). This means that tax justice (X2) has a 5.4% effect on tax compliance. This result is in line with the research of Susmiatun and Kusmuriyanto (2014) which states that tax justice has an influence on taxpayer compliance. Likewise, with the previous research conducted by Soliyah Wulandari and Andrie Budiaji (2017).

Next step is to test the hypothesis of the influence of tax sanctions (X3) on tax compliance. The calculation results show that the relationship between the tax sanctions and tax compliance is indicated by the influence coefficient value of 0.367 with a t-count of 4.283 and p-value of 0.000.

The t-count value of the tax sanctions (4.283) is greater than the critical value (1.96) and the significant value (p-value) is smaller than 0.05, so at the 5% error level it is decided not to reject H0. So based on the test results, it can be concluded that tax sanctions have a significant influence on tax compliance.

The amount of direct influence of tax sanctions on tax compliance is 13.5% ( $0.367 \times 0.367 \times 100\%$ ). This means that the tax sanctions have only 13.5% influence on tax compliance. This result is in line with the research of Susmiatun and Kusmuriyanto (2014) which state that tax sanctions have an influence on taxpayer compliance. This result is also in line with the research of Nurulita Rahayu (2017), Pandu Harsinto and Sarsiti (2017).

The results indicated that tax knowledge, tax justice, and tax sanctions have a significant influence on taxpayer compliance by 71.5%. It can be said that taxpayers who have three independent variables in carrying out their tax obligations, so taxpayers can carry out tax obligations according to the law and fall into the category of compliant taxpayers.

## CONCLUSIONS AND SUGGESTIONS

Based on the results of the research that has been described; tax knowledge, tax justice, and tax sanctions have a significant influence on the tax compliance in MSME Taxpayers in West Bandung District. This research is expected to be a basis for future researchers to be able to uncover other variables that also influence the tax compliance in MSMEs.

Referring to the research results, MSMEs also need to move actively to continue to strive to add insight about tax knowledge, tax justice, and tax sanctions so that they are motivated to always comply with the tax regulations. Furthermore, policy holders need to actively organize various outreach activities to MSMEs related to tax knowledge, tax justice, and tax sanctions so that MSME taxpayer compliance increases.

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