

THE EFFECT OF UNDERSTANDING TAX REGULATIONS ON E-COMMERCE TRANSACTIONS ON TAXPAYER COMPLIANCE (Case Study on E-Commerce Business Owners in West Java)

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ABSTRACT

The purpose of this study was to investigate the relationship between better taxpayer compliance and understanding of the tax laws governing online transactions. Internet shop owners in West Java constituted the entire research population. One hundred online shop owners became the sample selected by the researcher using a technique called purposive sampling. Data collection techniques through surveys. Data analysis techniques combine traditional assumption tests with direct regression analysis. The findings of this study indicate that understanding tax regulations has a favorable and significant impact on taxpayer compliance because taxpayers will more easily understand and comply with tax requirements if they are more familiar with them.

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1. INTRODUCTION

E-commerce is growing rapidly year by year in Indonesia, which is a market. According to Septriana Tangkary, Director of Informatics Empowerment at the Ministry of Communication and Informatics reported that Indonesia has the fastest e-commerce growth rate in the world, with a 78% increase in value. According to the Indonesian Ministry of Communication and Informatics, 171 million people in Indonesia have used the internet as of June 2019. This number is only slightly different from the 142.8 million people who use mobile devices to access the internet, with a penetration rate of 53%. This opens up several options across different industries, with taxation being one of them.

The e-commerce industry in Indonesia has entered a new phase at the moment. In Indonesia, not only are technological breakthroughs in the field of e-commerce trading developing very rapidly, the ecosystem that accompanies these developments will also develop rapidly. It is generally believed that operating a company through the internet is simpler and more cost-effective than operating a company through conventional (traditional) means. As a result of these advancements, the e-commerce industry in Indonesia is growing rapidly, shifting its focus from selling commodities to marketing various services[1]. This situation offers advantages to taxpayers as they are free to conduct business online, but do not pay attention to or understand the existence of tax regulations relevant to transactions conducted online. For example, one way to sell products is to utilize various forms of electronic media, such as social networks or online marketplaces like Shopee, Lazada, Facebook, Instagram, and other websites developed by business owners and other individuals.

Since 2020, the e-commerce industry in Indonesia experienced a significant boom as a direct result of the pandemic, according to information on the official website <http://www.kominfo.go.id/>. After experiencing growth, the value of these online trading businesses increased to IDR 253 trillion in 2020. Online Shop is one type of e-commerce that is run and established by the owner on their own without the help of a third party. This is because the owner personally designs the online store's website and oversees sales. Additionally, it is the owner's responsibility to resolve any issues with the e-commerce platform. Another name for this is an electronic marketplace. According to Akbar and Alam [2], the majority of the time, the marketplace collaborates by providing an online stall that can be used for online sales.

According to Kotler[3], e-commerce is an online channel that can be accessed from a computer. Business people doing business and people using computers to get information. The process starts with providing information services to customers by letting them choose. E-commerce, as defined by Wong[4], is the buying and selling of goods and services provided by electronic devices such as the internet, computers, radio, and television.

Rao[5] argues that the rise of the internet sales tax is one of the many problems facing financial markets due to the increase in internet users and e-commerce sales. Perhaps the revenue from the e-commerce business will be lost if there are not enough tax laws for the e-commerce business. Since there are not enough laws for e-commerce, the question arises as to how tax authorities expect e-commerce revenues. Because e-commerce is not limited by location, it is not clear how to interpret tax laws when considering e-commerce revenue. Tax awareness is still low due to the lack of connections and information provided by regional tax offices to e-commerce entrepreneurs.

This results in low compliance and loss of e-commerce among taxpayers. Part of the effort to make it fair for all taxpayers and improve compliance with all taxes, including traditional and e-commerce taxes, is eliminating e-commerce taxes – depending on the economic situation. Also, taxpayers need to know their taxes to participate in e-commerce based business transactions. The main reason for low tax rates is that taxpayers do not know enough about their taxes. Due to the lack of public knowledge, people often do not understand taxes. In addition, Mahaputri & Noviani [6] and Hardiningsih & Yulianawati[7] explain that taxpayer perceptions affect taxpayer compliance.

Understanding tax regulations means understanding taxpayers. Taxpayers who do not comply with tax regulations will become taxpayers who do not understand these regulations. The more taxpayers know about tax laws, the more they know they will be fined if they don't pay their taxes. Taxpayers will know the administrative and criminal sanctions associated with NPWP and SPT if they fully understand these provisions. Taxpayer compliance is expected to increase based on the level of taxpayer understanding of Indonesian tax laws. Income can supplement or replace other indicators to determine tax compliance. A taxpayer who respects and implements all tax regulations is said to be tax compliant. Tax compliance can also be considered legal. Broadly speaking, the concept of conformity has two categories: harmony and necessity.

Taxpayers are considered obedient to the law if they want to fulfill their tax obligations in accordance with the provisions of the law. Taxpayer compliance with all important tax laws and regulations, especially those that are legal and spiritual in tax regulations, is referred to as compliance as equipment. According to Cahyonowati and Darsono[8] and Apriwandi [9], [10], "compliance" refers to the extent to which taxpayers comply with all applicable taxes. A good indicator of tax compliance is that most taxpayers pay taxes and report income. Depending on how these steps were followed, the level of compliance measures how well these steps were followed.

When implementation is designed to meet standards, compliance level accountability can be maintained[11]. Taxpayer compliance can be measured. Furthermore, previous research Hardiningsih[7] shows that a good understanding of taxes is the key to getting more people to pay them. This means taxpayers are more likely to follow rules and regulations if they know the basics of paying taxes. The level of understanding of the Taxpayer on these factors directly determines the level of compliance of the Taxpayer with laws and regulations based on the analysis and explanation. However, one's understanding of tax regulations can affect compliance. "Understanding e-commerce privacy policies on tax compliance (a survey of e-commerce business owners in West Java)" is the main topic of research.

2. LITERATURE REVIEW

2.1 Tax

According to Aprianti (1) of the Third Amendment Law No. 28 of 2007 against the Customs and Tax Procedures Law (UU KUP) No. 6 of 1983 (UU KUP), taxes are imposed on persons or entities based on the obligation to make donations to the state. He enacts laws without direct payments and uses them in the interests of the state for the development of its people.

According to Mardiasmo[12], taxes are contributions made by individuals to the state that go into the treasury of the state. This money is used by the state to enforce the law, and the law can be enforced without the services provided. Contributions will be used by the state to pay for public good projects. This element ensures that people are aware that they are expected to pay taxes voluntarily and fully aware in order to be responsible citizens. The state will use contributions to pay for things that are in the public interest. A source of revenue is the money that is made active by taxes.

Economic taxes are the taxes that are levied on resources. This realization suggests that two distinct altered states result from the imposition of taxes. First, individuals' diminished capacity to exert control over resources for the purpose of controlling the flow of goods and services. Second, an increase in the state's financial capacity to meet societal needs for making goods and services available to the general public.

2.2 Taxpayer

Sumarsan[13] states that a taxpayer is an individual or legal entity with tax rights and responsibilities in accordance with tax regulations. This definition includes taxpayers, tax with holders, and tax collectors.

Taxpayers are defined in Article 1 paragraph 2 of Law No. 11 of 2016 on General Provisions and Tax Procedures (KUP Law) as individuals or legal entities with tax rights and responsibilities in accordance with the law.

2.3 Understanding of Taxation

According to Sudijono[14], comprehension is defined as a person's capacity to understand or comprehend something when things are known and remembered. To put it another way, understanding means knowing enough about something to be able to look at it from different angles. According to Azwar[15], the ability to explain, categorize, summarize, estimate, and differentiate is what we mean when we say that someone knows something. Tax regulatory understanding is the process by which taxpayers acquire knowledge of the laws, rules, and procedures and use that knowledge to carry out tax-related activities like paying taxes and filing returns. Taxpayers have greater overall knowledge and insight into tax regulations when they understand or are able to understand how to properly understand tax procedures and the laws and regulations governing taxes.

"Taxpayer understanding" encompasses both the capacity and the ability of taxpayers to define, create, and comprehend tax regulations[16]. Taxpayers' understanding can be categorized into the following categories based on their level of comprehension:

- a) The capacity to comprehend tax regulations' meanings.
- b) The capacity to comprehend the tax regulations holistically by connecting all of their components.
- c) The capacity to comprehend the overall impact and consequences of well-known tax regulations in order to broaden one's perspective on taxation.

2.4 Tax Compliance

According to Rahayu[16], "tax compliance" refers to the degree to which taxpayers adhere to the regulations governing the effective payment of taxes. The formal and tangible legal aspects are both referred to as "tax compliance."

1. Formal Tax Compliance Obedience to Formal Tax Provisions: Formal tax compliance is the observance of formal provisions by taxpayers, such as:
 - Completely on time when registering for NPPKP or NPWP, whichever comes first.
 - Depositing the tax due on time.
 - When they report their tax calculations and pay their taxes on time.
2. Material Tax Compliance The taxpayer's compliance with the significant tax provisions is known as material tax compliance. These are the material provisions:
 - Accurate in determining the amount of taxes due in accordance with tax calculations.
 - Accurate in complying with tax regulations when calculating taxes to be paid.
 - Accurate in tax deduction and collection (as third parties, taxpayers).

Taxpayer compliance, as defined by Rahayu[17], is when taxpayers fulfill all tax obligations and exercise their taxation rights. In general, the term "taxpayer compliance" refers to the act of complying with applicable tax regulations and being aware of the timely payment and reporting of annual and periodic tax obligations owed by taxpayers in the form of a group of individuals or capital belonging to a business. is done to meet deadlines for tax obligations. According to Hasanah[18], the term "compliance" can be interpreted as "obedience" or "discipline" in relation to tax obligations pertaining to the taxpayer's desire to either register as a taxpayer or pay taxes that are owed.

According to the explanation Muliari and Setiawan[19], in order for taxpayers to be considered to have complied with Minister of Finance Decree No. 544/KMK.041/2000, the following conditions must be satisfied:

- a. For the previous years, meet all deadlines for filing tax returns for various tax types.
- b. You should never pay taxes late or make tax payments at any time unless you have been given permission to pay taxes or put off paying taxes.
- c. You have not been found guilty of a tax-related offense that carries a criminal penalty in the past ten years.
- d. Taxpayers whose financial statements from the previous years have been audited by a public accountant and have received either an opinion that is unqualified or a qualified opinion that is

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covered to the extent that it does not affect taxable income. taxpayers whose financial statements from the previous two years have been audited by a public accountant and have received an unequivocal recommendation.

2.5 Understanding of Taxation on Taxpayer Compliance

An individual tends to follow rules that are thought to be appropriate and consistent with their own standards, according to compliance theory. Compliance by taxpayers is an important consideration because the Indonesian tax system is a self-assessment system that relies entirely on taxpayers to accurately calculate, pay, and report their obligations[20]. One of the factors that contributes to the influence of taxpayer compliance on the level of taxpayer awareness is the availability of tax information sources that can be received by each taxpayer, such as publications or tax officers[21].

Understanding tax regulations is an internal factor that can have an impact on how taxpayers perceive their ability to comply with their tax obligations and make decisions. This is because one of the internal factors that can have an impact on taxpayers is having an understanding of tax regulations. Because they believe there is no loss or coercion involved in the tax collection process, people who understand taxation are more likely to pay their dues. This demonstrates that taxpayers pay their taxes on their own initiative and are aware of their responsibilities as law-abiding citizens. In contrast, the general public has a propensity to have inaccurate tax knowledge, particularly given the general public's perception of increased tax burden[22].

2.6 Hypothesis

Compliance with Tax Regulations for E-Commerce Users'

Taxpayers According to Sugiyono[23], hypotheses are short-term solutions to the formulation of research problems, where the formulation of research problems has been articulated in the form of phrases that make statements. It is provisional because the proposed solution relies solely on relevant theory and does not take into account data-collected empirical data. As a result, the hypothesis is also stated as a theoretical but not yet an empirical response to the formulation of research questions.

Comprehension is the ability to understand the meaning and truth of the material being studied. Understanding requires the ability to determine and understand the purpose of tax law. The ability of taxpayers to comply with tax regulations, such as how to properly prepare annual taxes, when to pay or report, and how to report, estimates that taxes must be paid in accordance with the 2015 laws and regulations.

A study by Hasanah[18] found that understanding tax laws is beneficial and beneficial for taxpayer compliance. Indriyani[22] found that understanding tax law is very useful and important for taxpayer compliance. The research hypothesis includes:

H₁. *Understanding tax regulations affects the compliance of E-Commerce user taxpayers.*

3. METHOD

This study is a quantitative one that uses questionnaire data as research instruments. A Likert scale is used to measure the data on the questionnaire. This study used simple linear regression analysis to analyze the data to find out how the independent variable affected the dependent variable.

This study's population consists of all West Java online shop owners. The owner of an online retail or online shop in West Java was chosen as the sample for this study based on certain criteria. The owner of an online shop is the subject of this study's research object. Individual taxpayers of E-Commerce business actors in West Java are the subjects of this study.

For the purpose of this study, primary data were gathered. By distributing questionnaires to respondents, who then completed the questionnaire and served as a research sample, this data was obtained directly from the field. Purposive sampling is used for this kind of sampling, which means that not everyone in the population gets the same chance to be in the research sample.

4. RESULT AND DISCUSSION

4.1 Test Result and Interpretations

a. Validity Test & Reliability Test

The research instrument used in this study has two variables, namely taxpayer compliance which contains 11 questions, and awareness of tax regulations which contains 7 questions. Based on the findings of the validity test for all variables displayed on the SPSS output conducted on all variables, all

questions on each variable have a calculated r value greater than the r table (0.196). Therefore, the validity criteria have been met on all variables.

According to the results of the reliability test displayed on the SPSS output carried out on each variable, it is known that all variables are used and compared with 0.6. Therefore, the reliability criteria have been met on each variable.

b. Normality Test

Table 1 Normality Test

Variable	Test Statistic	Asymp. Sig. (2-tailed)	Description
Unstandardized Residual	0,085	0,070	Normal

The Asymp is based on the tests that were done using the results of the one-sample Kolmogorov-Smirnov test. Sig. (2) with a value of 0.070. It is possible to say that the residual data is normally distributed because the significance value that was produced was greater than 5%, or (0.070 > 0.05).

c. Multicollinearity Test

Table 2 Multicollinearity Test

Variable	Tolerance	VIF	Description
Understanding of Tax Regulations	1,000	1,000	No multicollinearity

Therefore, it is known that the independent variable tolerance value is greater than 0.1 and the VIF value is less than 10. The regression model's lack of multicollinearity between independents can then be concluded.

d. Heteroscedasticity Test

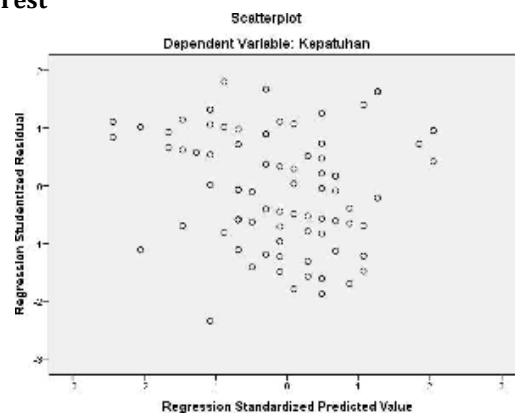


Figure 1 Heteroscedasticity Test

The results were then plotted on a scatter plot graph, and it is evident that there is no discernible pattern and that the points range from below 0 to above 0 on the axis y. As a result, it is possible to use the regression model because there is no heteroscedasticity.

e. Simple Linear Regression Analysis

Table 3 Simple Linear Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.839a	.704	.701	3.857

The correlation or relationship value @ of 0.839 can be deduced from the Simple Linear Regression Test Model Summary test table. The coefficient of determination (R Square) derived from this output is 0.704, indicating a 70.4% impact of the independent variable (Understanding) on the dependent variable (Compliance).

Table 4. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	11.018	1.891			5.826	.000
Understanding	1.154	.076	.839		15.285	.000

a. Dependent Variable: Compliance

The understanding of tax regulations on taxpayer compliance can be seen from the table above, which explains the simple regression equation model as follows in light of the results of the simple linear regression analysis test:

$$Y = 11.018 + 1.154 X$$

An explanation of the model is provided below:

- $\alpha = 11.018$ is a constant value, indicating that if there is no Understanding of Tax Regulations or equal to 0, then Taxpayer Compliance has a value of 11.018.
- $b = 1.154$ is the coefficient value, indicating that if the value of Understanding Tax Regulations will be worth 1 point, then Taxpayer Compliance will increase by 1.154.

f. Partial Test (T-test)

Table 5 T-test

Variable	t	Sig.	Description
Understanding of Tax Regulations	15,285	0,000	Accepted

The partial test is used to test the partial significance of each independent variable on the decision-making dependent variable by comparing the t count value to the t table at a significant level of 5%. This helps researchers comprehend how the variable Taxpayer Compliance (Y) is affected by the variable Understanding of Tax Regulations (X). Taking into account the following presumptions:

Ho: Understanding tax regulations does not have a significant impact on taxpayer compliance.

H1 : Understanding tax regulations has a significant impact on taxpayer compliance.

Regarding the criteria for making decisions:

- At sig > = 5%, Ho is accepted if t count is less than t table.
- At sig > = 5%, H1 is accepted.

The table below summarizes the findings of the statistical analysis:

The t count is 15.285 and the degree of freedom (df) is equal to $n - k$, where k is the construct and n is the number of samples, as shown in the preceding table. So $df = 100 - 2 = 98$. At the time, the t table was 1.661. The understanding of tax regulations has a significant impact on taxpayer compliance, as evidenced by t count (15.285) > t table (1.661), with a significant level in the table of 0.000, or $0.000 < 0.05$. Therefore, Ho is rejected and H1 is permitted.

g. Test Coefficient of Determination (R²)

Table 6 Test Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.839a	.704	.701	3.857

The R2 value is 0.704, which indicates that the variability of the dependent variable, taxpayer compliance, which can be explained by the independent variable, understanding of tax regulations in this study, is 70.4% and the remaining 29.6%, respectively, based on the results of testing the coefficient of determination.

4.2 Analysis and Discussion

a. Effect Understanding of Tax Regulations on Taxpayer Compliance

Theoretical analysis of the evolution of tax knowledge shows that some understanding of tax laws and regulations is useful and beneficial for taxpayers to fulfill their tax obligations. This is indicated by the regression coefficient of the difference of 1.154 in the different test. The fact that the t count value is

greater than the t table value ($5.285 > 1.661$) and the significance level is lower than 0.05 ($0.000 < 0.05$) indicates that taxpayer compliance is influenced by taxpayer understanding of taxes. Law.

Because we know more about taxes and laws, e-commerce businesses will be more aware of their tax obligations. The theory explaining compliance Indriyani[22] is supported by our findings. Due to different legal understandings, e-business owners in West Java have a significant impact on taxpayer compliance, as seen in the discussion above.

This shows that taxpayers involved in e-commerce have access to and understand tax regulations. According to Hasanah[18] and Indriyani[22], research findings on understanding tax law are consistent with previous studies. An e-commerce business can fulfill its tax obligations by studying the tax laws. This will create more tax compliance for e-commerce, allowing the government to collect more taxes.

5. CONCLUSION

The purpose of this research is to examine the relationship between taxpayer compliance and knowledge of tax regulations. West Java-based internet café owners participated in this study. The main data for this research is a survey sent to e-commerce business owners in West Java. These results indicate that taxpayer perceptions are influenced by compliance with tax regulations. Understanding tax law is an important part of this research.

Therefore, further explanation regarding other factors that can affect taxpayer compliance is still limited. In addition, this research only looks at e-commerce owners who do business online in West Java. It is hoped that further research will focus more on other variables that can affect taxpayer compliance and conduct research on topics other than e-commerce business owners. Based on the research results, the authors provide suggestions that can be useful in the future, especially in the financial sector. E-commerce operators must comply with Indonesia's tax obligations.

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