



THE INFLUENCE OF TAX UNDERSTANDING, TAXPAYER AWARENESS AND TAX SANCTIONS ON THE COMPLIANCE OF E-COMMERCE ACTORS IN FULFILLING TAX OBLIGATIONS (CASE STUDY OF INDIVIDUAL TAXPAYERS OF E-COMMERCE ACTORS IN DKI JAKARTA PROVINCE, INDONESIA)

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ABSTRACT

The main problem of taxation in Indonesia is the low level of taxpayer compliance, which is caused by minimal awareness and understanding of tax obligations and neglect of tax aspects of online transactions by e-commerce actors. This study aims to analyze the effect of tax understanding, taxpayer awareness, and tax sanctions on the compliance of e-commerce actors in DKI Jakarta Province. The research method used is a quantitative approach with a sample of 100 e-commerce actors selected using purposive sampling techniques. Data were collected through questionnaires and analyzed using a t-test (partial). The results of the study indicate that tax understanding, taxpayer awareness, and tax sanctions have a positive and significant effect on e-commerce actor compliance. Based on these findings, it is recommended that the government increase tax socialization and education programs and apply strict sanctions to improve taxpayer compliance in the e-commerce sector.

1. INTRODUCTION

The advancement of knowledge affects the development of advanced technology. Technology has been applied thoroughly to various sectors, one of which is trade. In line with the rapid advancement of technology, there has been a shift from conventional trading strategies to electronic trading. This type of electronic commerce includes buying and selling goods and services through an online platform, which is better known as electronic commerce (e-commerce) (Nasution dkk., 2020). The presence of online buying and selling platforms or e-commerce has been present to simplify the transaction process by making it easier to buy without making face-to-face meetings between sellers and buyers. E-commerce emerged as a response to the view that the traditional trading system is less efficient, where people have to directly visit various places such as shops, markets, malls, and others to conduct transactions. (Mustajibah & Trilaksana, 2021).

The outbreak of the Corona Virus Disease 2019 (COVID-19) pandemic in 2020 has had an impact on various aspects of life. New habits have emerged, known as the 'new normal'. Global economic growth has decreased during the Covid-19 pandemic, but the transformation to the digital economy has increased, one of which is e-commerce which is able to score a market in the midst of a pandemic. The Indonesian government's appeal regarding social distancing has caused people to switch to digital economic activities. Changes in shopping patterns become more dominant through applications due to restrictions on community activities.

Profits earned from business activities through the internet, such as online buying and selling transactions, do not escape taxation obligations. Taxes play an important role in state revenue, with the largest contribution coming from tax revenue. Indonesia's tax ratio in 2021 ranks fifth lowest in Asia Pacific with a tax ratio of 10.9%. The decline in the tax ratio occurred again in 2023, recording a tax ratio of 10.31%.

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The role of tax is very important and is the main pillar for the country's economy with its contribution to state revenue. Based on Badan Keahlian Setjen DPR RI (2023), The low tax ratio is due to relatively minimal individual income tax participation. People's lack of contribution to paying taxes is relatively far from desirable, even though the economy continues to grow. This is reflected in Indonesia's low tax ratio. The problem that needs to be resolved in the tax sector is the lack of taxpayer compliance, one of which is in online transactions, where taxpayer compliance is the willingness of taxpayers to carry out their tax responsibilities based on existing policies towards orderly payment and reporting of taxes accurately and on time, both monthly and annually, by all parties bound by tax obligations, based on existing tax norms and policies (Agun dkk., 2022). The low level of compliance is fuelled by a lack of awareness and understanding of taxes and ignoring the taxation aspects of online transactions, thinking that selling goods through electronic platforms is a side job that does not require tax payments. Lack of understanding of their status as taxpayers and the obligation to pay taxes on the income they receive are the main factors why they do not pay taxes on the income earned (Puspawati, 2016).

Understanding tax regulations is the stage where taxpayers understand and apply the rules relating to tax payments, such as understanding in depth about the General Provisions and Tax Procedures (KUP) including the process of submitting tax returns, payment methods, payment locations, and the impact of delays in payment and reporting tax returns (Astrina & Septiani, 2019). Taxpayer awareness is a condition in which taxpayers have the ability and willingness to fulfil tax obligations with understanding, recognition, and compliance with applicable tax provisions. Taxpayer awareness is based on the goodwill of individuals to carry out their tax obligations voluntarily and sincerely. (Milleani & Maryono, 2022). Sanctions in tax regulations serve as a guarantee that tax policies will be obeyed, in other terms sanctions act as a medium to inhibit violations of established tax rules. The more severe the sanctions imposed, of course, the more unfavourable it is for taxpayers. (Maxuel & Primastiwi, 2021). Based on the tax law there are 2 types of sanctions, administrative sanctions and criminal sanctions.

The research was conducted on e-commerce players in DKI Jakarta Province due to the increasing growth of e-commerce businesses. As the capital city of the country as well as the centre of national economic activity, DKI Jakarta is the most advanced metropolitan area in Indonesia. DKI Jakarta is also the largest major business and technology centre in Indonesia which has a high level of competition in various sectors. The presence of startups, business incubators, and access to technology and qualified human resources make Jakarta an ideal place for e-commerce growth. This research is expected to play an important role in improving taxation theory, especially in understanding the aspects that accompany tax compliance and can increase the compliance of e-commerce actors.

2. METHODS

This study employs a quantitative approach with a descriptive methodology to present an overview of the impact of tax understanding, taxpayer awareness, and tax sanctions on the compliance of e-commerce actors in fulfilling their tax obligations. The participants in this study were individual taxpayers who are e-commerce actors using the Shopee online marketplace platform in the DKI Jakarta Province. The focus of this study is on the compliance of e-commerce actors in fulfilling tax obligations in the DKI Jakarta Province. The population of this study consisted of 253,261 business actors in 2022. The sampling method utilized was non-probability sampling with a purposive sampling approach, based on the criteria of active business actors and a specific number of transactions. The study included 100 samples, determined through the application of the Slovin formula. The data collection encompassed both primary and secondary data. Primary data was collected through a survey conducted via Google Form, while secondary data was obtained from existing literature and literature reviews. The data collection procedure involved distributing questionnaires over a two-week period, while measures were implemented to ensure data accuracy. The data analysis technique employed in this study was linear regression, utilized to test the research hypotheses. The limitations of this study include the inability to generalize the results and the restriction of respondents solely using Shopee.

3. RESULTS AND DISCUSSIONS

Results

Validity Test

The validity test aims to assess how valid a questionnaire is (Ghozali, 2018). Based on Table 1, all question items in this research questionnaire show the $R_{value} > R_{Table}$ value with a significance level > 0.05 . Therefore, it can be concluded that all question items on this questionnaire are valid in measuring variables.

Table 1. Validity Test Results

X1 ? Tax Understanding ?			
Question ? Items ?	R _{value} ?	R _{Table} ?	Test ? Result ?
X1.1 ?	0,677 ?	0,165 ?	Valid ?
X1.2 ?	0,801 ?	0,165 ?	Valid ?
X1.3 ?	0,733 ?	0,165 ?	Valid ?
X1.4 ?	0,761 ?	0,165 ?	Valid ?
X1.5 ?	0,809 ?	0,165 ?	Valid ?
X2 ? Tax Awareness ?			
Question ? Items ?	R _{value} ?	R _{Table} ?	Test ? Result ?
X2.1 ?	0,887 ?	0,165 ?	Valid ?
X2.2 ?	0,869 ?	0,165 ?	Valid ?
X2.3 ?	0,859 ?	0,165 ?	Valid ?
X2.4 ?	0,897 ?	0,165 ?	Valid ?
X2.5 ?	0,894 ?	0,165 ?	Valid ?
X3 ? Tax Sanctions ?			
Question ? Items ?	R _{value} ?	R _{Table} ?	Test ? Result ?
X3.1 ?	0,843 ?	0,165 ?	Valid ?
X3.2 ?	0,780 ?	0,165 ?	Valid ?
X3.3 ?	0,831 ?	0,165 ?	Valid ?
X3.4 ?	0,740 ?	0,165 ?	Valid ?
X3.5 ?	0,789 ?	0,165 ?	Valid ?
Y ? Compliance of E-commerce Actors ?			
Question ? Items ?	R _{value} ?	R _{Table} ?	Test ? Result ?
Y1 ?	0,775 ?	0,165 ?	Valid ?
Y2 ?	0,776 ?	0,165 ?	Valid ?
Y3 ?	0,782 ?	0,165 ?	Valid ?
Y4 ?	0,727 ?	0,165 ?	Valid ?

Reliability Test

The reliability test is carried out to assess how consistent a questionnaire is in producing the same results when measured repeatedly (Ghozali, 2018). Based on Table 2, each question on the independent

variable and the dependent variable shows a Cronbach's Alpha value > 0.70 which means the question items are reliable.

Table 2 Reliability Test Results

Variable	Question Items	Cronbach's Alpha Value	Value	Test Result
Tax Understanding (X1)	5	0,811	0,70	Valid
Taxpayer Awareness (X2)	5	0,927	0,70	Valid
Tax Sanctions (X3)	5	0,856	0,70	Valid
Compliance of E-Commerce Actors (Y)	5	0,808	0,70	Valid

**Classical Assumption Test
Normality Test**

The normality test is carried out to determine whether the residual variables in the regression model have a normal distribution or not (Ghozali, 2018). Nonparametric Kolmogorov-Smirnov statistical test results with a significance level (α) of 0.05. The significance value > 0.05, it can be concluded that the data is normally distributed which is presented in table 3.

Table 3 Results of Normality Test with Kolmogorov-Smirnov Method

		Unstandardized Residual	
N		100	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.64170142	
Most Extreme Differences	Absolute	.086	
	Positive	.041	
	Negative	-.086	
Test Statistic		.086	
Asymp. Sig. (2-tailed) ^c		.066	
Monte Carlo Sig. (2-tailed) ^d	Sig.	.068	
	99% Confidence Interval	Lower Bound	.061
		Upper Bound	.074

Multicollinearity Test

Multicollinearity test is conducted to test the regression model for correlation between independent variables (Ghozali, 2018). The multicollinearity test results in Table 4 show that the VIF value for each independent variable is far below 10, and the Tolerance value for each variable is above 0.1, meaning that there is no multicollinearity in the regression model.

**Table 4 Multicollinearity Test Results
Coefficients^a**

Model		Collinearity Statistics	
		Tolerance	VIF
1	TAX UNDERSTANDING	.432	2.314
	TAXPAYER AWARENESS	.667	1.499
	TAX SANCTIONS	.519	1.928

a. Dependent Variable: COMPLIANCE OF E-COMMERCE ACTORS

Heteroscedasticity Test

The heteroscedasticity test is carried out to test whether a regression model has a mismatch of variants and residuals of one study to another (Ghozali, 2018). The results of the Heteroscedasticity test in Table 1.5 show that the coefficient probability value for all these variables is > 0.05, it can be concluded that there are no symptoms of heteroscedasticity.

Table 5. Heteroscedasticity Test Results with the Glejser Method
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.193	.561		3.910	<.001
	TAX UNDERSTANDING	.001	.043	.002	.013	.989
	TAXPAYER AWARENESS	-.027	.026	-.127	-1.032	.305
	TAX SANCTIONS	-.026	.037	-.096	-.689	.492

a. Dependent Variable: ABS_RES

Uji Hipotesis

Multiple Linear Regression Analysis

Determines how much influence the independent variable has on the dependent variable. The formulation of multiple linear regression analysis is as follows:

$$Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

The test results of Multiple Linear Regression Analysis in Table 6 the constant value and regression coefficient are obtained so that the multiple linear regression equation can be formulated as follows:

$$Y = 3,658 + 0,206X_1 + 0,195X_2 + 0,441X_3 + e$$

Table 6 Multiple Linear Regression Coefficient

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.658	.875		4.178	<.001
	TAX UNDERSTANDING	.206	.067	.229	3.088	.003
	TAXPAYER AWARENESS	.195	.040	.288	4.824	<.001
	TAX SANCTIONS	.441	.058	.515	7.589	<.001

a. Dependent Variable: COMPLIANCE OF E-COMMERCE ACTORS

Correlation Coefficient Test

The correlation coefficient is to determine the correlation or bond produced between the independent variable and the dependent variable (Ghozali, 2018). The assessment criteria are arranged based on the percentage of respondent responses for each statement item. The author refers to the interpretation guidelines in Table 7:

Table 7 Guidelines for the interpretation of the correlation coefficient

No	Correlation Coefficient Interval (r)	Test Result
1	0,00 - 0,199	Very Low
2	0,20 - 0,399	Low
3	0,40 - 0,599	Moderate
4	0,50 - 0,799	Strong
5	0,80 - 1,00	Very Strong

Source : (Sugiyono, 2013:183)

Based on Table 8, the correlation coefficient value of Tax Understanding and Taxpayer Awareness is 0.751 and 0.647 respectively, which means that the level of relationship between Tax Understanding and Taxpayer Awareness on Compliance of E-commerce Actors is included in the 'Strong' relationship level. The correlation coefficient value of Tax Sanctions is 0.801 which means that the level of relationship between Tax Sanctions and Compliance of E-commerce Actors is included in the 'Very Strong' relationship level.

Table 8 Correlation Coefficient Test Results

		Correlations			
		TAX UNDERSTANDING	TAXPAYER AWARENESS	TAX SANCTIONS	COMPLIANCE OF E-COMMERCE ACTORS
TAX UNDERSTANDING	Pearson Correlation	1	.574**	.692**	.751**
	Sig. (1-tailed)		<.001	<.001	<.001
	N	100	100	100	100
TAXPAYER AWARENESS	Pearson Correlation	.574**	1	.441**	.647**
	Sig. (1-tailed)	<.001		<.001	<.001
	N	100	100	100	100
TAX SANCTIONS	Pearson Correlation	.692**	.441**	1	.801**
	Sig. (1-tailed)	<.001	<.001		<.001
	N	100	100	100	100
COMPLIANCE OF E-COMMERCE ACTORS	Pearson Correlation	.751**	.647**	.801**	1
	Sig. (1-tailed)	<.001	<.001	<.001	
	N	100	100	100	100

** . Correlation is significant at the 0.01 level (1-tailed).

Test t (Partial Test)

The t test determines the extent to which the independent variables individually play a role in explaining the variations that occur in the dependent variable in the regression model (Ghozali, 2018).

Hypothesis Testing:

$H_0 \rightarrow \beta_Y X_1 = 0$	Tax Understanding (X1) does not have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.
$H_1 \rightarrow \beta_Y X_1 \neq 0$	Tax Understanding (X1) has a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.
$H_0 \rightarrow \beta_Y X_2 = 0$	Taxpayer Awareness (X2) does not have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.
$H_1 \rightarrow \beta_Y X_2 \neq 0$	Taxpayer Awareness (X2) has a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.
$H_0 \rightarrow \beta_Y X_3 = 0$	Tax Sanctions (X3) do not have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.
$H_1 \rightarrow \beta_Y X_3 \neq 0$	Tax Sanctions (X3) have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.

t-Test at Significance Level (α) = 5%

Test Criteria:

Reject H_0 and accept H_1 if the $t_{\text{value}} > t_{\text{table}}$

Accept H_0 and reject H_1 if the $t_{\text{value}} < t_{\text{table}}$

Table 9 T Test Results (Partial Test)

		Unstandardized Coefficients ^a		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	3.658	.875		4.178	<.001
	TAX UNDERSTANDING	.206	.067	.229	3.088	.003
	TAXPAYER AWARENESS	.195	.040	.288	4.824	<.001
	TAX SANCTIONS	.441	.058	.515	7.589	<.001

a. Dependent Variable: COMPLIANCE OF E-COMMERCE ACTORS

With $\alpha = 5\%$, $n = 100$, and $k = 3$ the degrees of freedom (df) are calculated as $= n - k - 1 = 100 - 3 - 1 = 96$. The t-table value from the t-distribution table is 1.660. The t-test results in Table 9 show that the calculated t-value is greater than 1.660, and the significance (Sig.) values for all independent variables (X) are less than 0.05. This indicates that all independent variables (X) have a positive and significant effect on the dependent variable (Y).

F Test Results (Simultaneous Test)

F statistical test to determine whether the independent variables together have a significant effect on the dependent variable (Ghozali, 2018).

Hypothesis Testing:

$H_0 \beta_Y(X_i) = 0$	Tax Understanding (X1), Taxpayer Awareness (X2), and Tax Sanctions (X3) do not have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.
$H_1 \beta_Y(X_i) \neq 0$	Tax Understanding (X1), Taxpayer Awareness (X2), and Tax Sanctions (X3) have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations.

t-Test at Significance Level (α) = 5%

Test Criteria:

Reject H_0 and accept H_1 if the $F_{value} \geq F_{table}$

Accept H_0 and reject H_1 if the $F_{value} < F_{table}$

With $\alpha = 5\%$, $n = 100$, and $k = 3$ the degrees of freedom (df) are calculated as $= df_1 = k - 1 = 2$, and $df_2 = n - k = 100 - 3 = 97$. The F-table value from the F-distribution table is 2,70. Based on the analysis conducted, as shown in Table 10, the obtained F-value is 107.717, which means the F-value is greater than F-table of 2.70 at a significance level of 0.05. The significance (Sig.) value obtained is 0.000, which is also less than 0.05. This indicates a positive and significant effect of Tax Understanding (X1), Taxpayer Awareness (X2), and Tax Sanctions (X3) on E-commerce Compliance (Y).

Tabel 1 F Test Results (Simultaneous Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	898.167	3	299.389	107.717	<.001 ^b
	Residual	266.823	96	2.779		
	Total	1164.990	99			

Determination Coefficient Test (R²)

The coefficient of determination (R²) test is used to measure how much variation in the dependent variable can be explained by the model used (Ghozali, 2018). The results obtained in Table 11, the R² value is 0.764 or 76.4%, which indicates that the variables of Tax Understanding (X1), Taxpayer Awareness (X2), and Tax Sanctions (X3) on Compliance of E-commerce Actors (Y) are simultaneously able to explain about 76.4% of the variation in the dependent variable observed. Meanwhile, the remaining 23.6% is a factor of other variables not examined in this study.

Tabel 2 Determination Coefficient Test Results (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878 ^a	.771	.764	1.667

Discussion

This study involved 100 taxpayer respondents of e-commerce business actors domiciled in DKI Jakarta Province as participants. Of these, 100 respondents or 100% filled out the questionnaire online via Google Forms. There are 4 variables in this study, with 3 independent variables including Tax Understanding, Taxpayer Awareness, and Tax Sanctions. The dependent variable is the Compliance of E-commerce Actors in Fulfilling Tax Obligations. The results of this study indicate that tax understanding has a positive and significant influence on the compliance of individual taxpayers who do e-commerce in fulfilling tax obligations in DKI Jakarta Province. From the results of the t test that has been carried out, the value is obtained t_{value} greater than t_{table} ($3,088 > 1,661$) and the significance value is less than 0.05 ($0.003 < 0.05$), thus rejecting H_0 and accept H_1 . Therefore, the first hypothesis (H1) which states that tax understanding has a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations is accepted.

The results of this study indicate that taxpayer awareness has a positive and significant influence on the compliance of individual taxpayers who do e-commerce in fulfilling tax obligations in DKI Jakarta Province. From the results of the t test that has been carried out, the value is obtained t_{value} greater than t_{table} ($4,824 > 1,661$) and the significance value is less than 0.05 ($0.000 < 0.05$), thus rejecting H_0 and accept H_1 . Therefore, the second hypothesis (H_1) which states that taxpayer awareness has a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations is accepted.

The results of this study indicate that tax sanctions have a positive and significant influence on the compliance of individual taxpayers who do e-commerce in fulfilling tax obligations in DKI Jakarta Province. From the results of the t test that has been carried out, the value is obtained t_{value} greater than t_{table} ($7,589 > 1,661$) and the significance value is less than 0.05 ($0.000 < 0.05$), thus rejecting H_0 and accept H_1 . Therefore, the third hypothesis (H_1) which states that tax sanctions have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations is accepted.

The results of this study indicate that tax understanding, taxpayer awareness, and tax sanctions have a positive and significant influence on the compliance of individual taxpayers who do e-commerce in fulfilling tax obligations in DKI Jakarta Province. From the results of the F test that has been carried out, the value is obtained F_{value} by 107.717, which means $F_{\text{value}} > F_{\text{table}}$ by 2,70 at the 0.05 significance level. The probability value (Sig.) obtained is 0.000 which is also less than the 0,05, thus rejecting H_0 and accept H_1 . Therefore, the fourth hypothesis (H_1) which states that tax sanctions have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations is accepted. Based on the results obtained value *Adjusted R²* by 0,764 or 76,4%, which indicates that the variables of Tax Understanding (X1), Taxpayer Awareness (X2), and Tax Sanctions (X3) on Compliance of E-commerce Actors (Y) are simultaneously able to explain about 76.4% of the variation in the dependent variable observed. Meanwhile, the remaining 23.6% is a factor of other variables not examined in this study.

4. CONCLUSION

Tax understanding has a positive and significant influence on the compliance of e-commerce actors in fulfilling tax obligations in DKI Jakarta Province. The higher the level of understanding of taxpayers, the higher the taxpayer compliance of e-commerce actors. Taxpayer awareness has a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations in DKI Jakarta Province. The higher the level of taxpayer awareness, the higher the taxpayer compliance of e-commerce actors. Tax sanctions have a positive and significant effect on the compliance of e-commerce actors in fulfilling tax obligations in DKI Jakarta Province. The more severe or higher the tax sanctions imposed, the more tax compliance increases. Tax understanding, taxpayer awareness, and tax sanctions have a joint influence on the compliance of e-commerce actors in DKI Jakarta Province. These variables can affect the level of compliance of e-commerce taxpayers in fulfilling their tax obligations in DKI Jakarta Province. Suggestions from this study, for e-commerce business actors, it is advisable to further explore information about the policies that have been implemented by the tax authorities in carrying out their tax rights and obligations. For future researchers, it is recommended to consider adding other supporting variables such as business experience, tax socialisation, self-assessment.

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