

# The Influence of Tax Knowledge, Rational Attitude, and Gender on Individual Taxpayer Compliance

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## ARTICLE HISTORY

Received: 11 February 2025

Revised: 07 October 2025

Accepted: 08 October 2025

**Keywords:** Tax Knowledge, Rational Attitude, Gender, Taxpayer Compliance.

## ABSTRACT

Tax are a major source of government revenue and play a significant role for the country. This study aims to examine the effect of tax knowledge, rational attitude, and gender on individual taxpayer compliance at PT Starlight Garment Semarang. The research uses quantitative method with data collected through an online questionnaires distributed to 82 respondents at PT Starlight Garment Semarang. Determination of the sample uses probability sampling technique wich gives each respondents an equal opportunities of being selected. The data analysis technique is multiple linear regression using SPSS 25 application. The result of the research show that the independent variable: tax knowledge has a significance value of  $0,000 < 0,05$ , rational attitude has a significance value of  $0,000 < 0,05$ , and gender has a significance value of  $0,385 > 0,05$  in relation to the dependent variable: taxpayer compliance. This research concludes that tax knowledge and rational attitude have a significant effect on the taxpayer compliance, while gender has no significant effect on the taxpayer compliance.

## 1. Introduction

Taxes are compulsory contributions imposed by the state on individuals or companies based on legal rules, which are used to promote public welfare without any direct reward (Law No: 28/2007) Taxation is coercive because it is based on and obligations that must be fulfilled by residents of the Indonesian state so that the people and the government can coexist Therefore, the people of Indonesia have a very vital function in the expansion of the country by increasing the compliance of individual taxpayers on tax payments In Indonesia, every person who is obliged to pay taxes must estimate the amount of tax that must be paid by themselves. The system used to calculate the tax itself is called the Self Assessment System (Asrinanda, 2018)

According to the Directorate General Of Taxes In 2020, around 79% of all taxpayers who are required to report their taxes have actually reported their taxes. The table below shows the percentage of taxpayers who diligently report taxes from 2019 to 2023. Tax in 2020 increased from the previous year, in 2019 74% increased to 79% in 2020. In 2021 the submission of taxpayer tax returns increased by 5% from the previous year to 84%. However, in 2022 the submission of taxpayer tax returns occurred a shrinkage of 0.8% from the previous year, in 2021

as much as 84% fell to 83.2% in 2022. In 2023 the submission of taxpayer tax returns again experienced an increase of 4.8% from 2022 to 88%. From this it is known that there are still issues related to awareness and compliance of individual taxpayers in paying taxes.

Individual taxpayer compliance, particularly for taxpayers, in fulfilling their tax obligations is a complex issue and is influenced by various aspects (Ermawati, 2018). One of the aspects that often triggers low compliance levels is the lack of understanding by taxpayers of the current tax regulations. When taxpayers become aware of this, they will naturally comply with paying and reporting taxes. Tax knowledge is one of the factors that can influence individual taxpayer compliance. This condition is stated by (Hakim & Silalahi, 2022) in their research, which proves that tax knowledge has an impact on individual taxpayer compliance. However, these findings contrast with the study by (Nasiroh & Afiqoh, 2022) which concluded that tax knowledge does not have a positive impact on individual taxpayer compliance.

A rational attitude of a taxpayer has a significant impact on whether they choose to comply with their tax obligations or not. This rational attitude is reflected in the taxpayer's ability to make careful and objective considerations of various relevant factors, including financial aspects and risks that may arise from non-compliance. In other words, a rational taxpayer will strive to maximize benefits and minimize losses related to their decision to fulfill their tax obligations (Nur & Mulyani, 2020). The study by (Malik Jafar Pangestu & Nugroho Rachman, 2023) states that a rational attitude has a significant impact on individual taxpayer compliance.

In addition to the various aspects outlined earlier, gender can also be one of the determinants in individual taxpayer compliance levels. However, several previous studies have shown that the gender variable yields different findings across studies. The study by (Kakunsi et al., 2017) states that gender has a significant positive effect on individual taxpayer compliance. This contrasts with the study by (Rahman & Supri, 2023) which suggests that there is no significant impact between the gender of taxpayers and individual taxpayer compliance.

The Self Assessment System implemented in Indonesia requires taxpayers to independently calculate, report, and pay taxes, so that awareness and understanding of tax regulations are the main factors in tax compliance (Asrinanda, 2018). PT Starlight Garment Semarang, as one of the manufacturing companies engaged in the textile sector, also faces problems related to employee tax compliance.

Based on observations at the company, there are still a number of employees who do not fully understand their tax obligations, especially regarding income tax withholding and reporting. Factors such as lack of tax education, rational attitudes in considering the benefits and risks of tax payments, and differences in individual characteristics such as gender can affect the level of taxpayer compliance in a corporate environment. Therefore, it is important to further analyze how tax knowledge, rational attitude, and gender factors can affect taxpayer compliance at PTStarlight

Garment Semarang in order to improve employee tax compliance and ensure optimal contribution to state revenue.

This study aims to analyze the effect of taxation knowledge on compliance of individual taxpayers at PT Starlight Garment Semarang. In addition, this study also examines the effect of rational attitudes and gender on the level of taxpayer compliance in the company. This research is expected to be useful theoretically and practically. Theoretically, this research can strengthen theories related to the influence of taxation knowledge, rational attitudes, and gender on taxpayer compliance and become a reference for further research. Practically, this research is useful for waters in adding insight into laxation, for universities as a basis for further study, for PT Staright Garment Semarang as input related to employee tax compliance, and for taxpayers in increasing understanding and swareness of reporting annual tax returns according to applicable regulations.

Based on the results of the research data analysis that has been cammed out, several important findings related to taxpayer compliance are found. Tax knowledge is proven to have a significant positive effect on taxpayer compliance, where the highers person's understanding of taxation, the higher the level of compliance in fulfilling tax obligations. This is in line with the Theory of Planned Behavior and supports previous research from (Hakim & Silalahi, 2022) and (Situmorang & Maharani, 2023) Simiarly, a rational attitude that shows a positive significant effect indicates that taxpayers who have rational thinking tend to be more compliant in carrying out their tax obligations. This finding strengthens the research results of (Malik Jafar Pangestu & Nugroho Rachman, 2023) Meanwhile, the gender factor does not show a significant effect on taxpayer compliance, in line with the research of (Rahman & Supri, 2023), which indicates that factors such as understanding, social pressure, and the tax system play a greater role in determining taxpayer compliance than gender. Simultaneously, the three variables are able to explain 57.6% of the variation in taxpayer compliance, while the rest is influenced by other factors outside the study These findings have important practical implications for various parties. Tax institutions need to improve tax education and socialization programs, and develop a more efficient and accessible service system. Companies should provide regular tax training to employees and build an effective tax administration system, as well as create a culture of tax compliance in the work environment. For taxpayers themselves, it is important to actively seek information related to taxation, keep abreast of the latest regulations, and utilize available tax consultation services. These efforts are expected to increase awareness and compliance in paying taxes.

## **2. Theoritical Framework and Hypothesis**

### **2.1. *Theory of Planned Behavior***

Theory of Planned Behavior is a theory developed by Icek Ajzen in 1985 as a development of the Theory of Reasoned Action (TRA) previously introduced by Ajzen and Fishbein (1978). Theory of

Planned Behavior focuses on how a person's intention to perform a behavior is influenced by three main factors: attitude toward behavior, subjective norm, and perceived behavioral control. In the field of taxation, the Theory of Planned Behavior can be used to understand and predict tax-related behaviors, including tax compliance. One of the factors in the Theory of Planned Behavior is the attitude toward the behavior, which refers to an individual's positive or negative evaluation of a particular behavior (Ustman et al., 2024).

#### *2.1.1. Tax*

Tax is defined as a contribution imposed on the public based on legal provisions, without specific compensation, and intended to finance the administration of government (Purwanto, 2022). Law No. 16/2009 confirms that every individual or organization has an obligation to contribute to the state in a compelling and non-negotiable manner, so that the tax funds collected are used for various government programs and activities.

Referring to this explanation, tax can be understood as a financial obligation imposed on all citizens. Tax collection is carried out coercively according to the prevailing tax regulations. The funds obtained from taxes are used to finance various government activities to promote public welfare (Sulistiyorini, 2019).

#### *2.1.2. Individual Taxpayer Compliance*

Compliance of individual taxpayers means obedience in fulfilling all tax obligations starting from registering NPWP, calculating and paying taxes on time, to submitting tax returns accurately and consistently Handayani et al. (2020) state that this compliance reflects the fulfilment of fiscal obligations in accordance with the provisions while PMK No. 545/KMK: 04/2000 stipulates specific requirements such as timely reporting and no violations in the last ten years.

#### *2.1.3. Tax Knowledge*

Tax knowledge is an in-depth understanding of national tax regulations, procedures, and systems that form the basis for taxpayers to carry out their fiscal rights and obligations appropriately. Imelda & Santioso (2023) and Hasibuan & Hendrani (2022) emphasize that this knowledge includes technical aspects such as how to fill out tax returns.

The concept of tax knowledge includes mastery of the basic rules of taxation, understanding of the Indonesian tax system based on the SAS principle, and the function of taxes as a source of state revenue and an instrument of fiscal policy (Mulyati & Ismanto, 2021). A rational attitude in the context of taxation describes the calculative considerations made by taxpayers by analyzing the costs and benefits of compliance and non-compliance. According to Nugroho & Soekianto (2020), taxpayers consider risks such as fines and interest as well as the potential benefits that may be obtained from non-compliance, thus choosing the most financially beneficial option. Gender is the result of social construction that forms different norms, values and roles between

men and women. According to Nugrani et al. (2022) in addition to biological differences, gender also reflects social and cultural aspects that affect the identity, perspective, and interactions of individuals in society.

#### *2.1.4. Rational Attitude*

Rational attitude in the context of taxation reflects the taxpayer's calculative consideration of the financial implications of tax compliance and non-compliance. Taxpayers will carefully weigh the potential risks and benefits associated with each choice they make. According to (Nugroho & Soekianto, 2020) in their study, they state that rational attitude in taxation reflects a cost-benefit analysis conducted by the taxpayer. They will compare the costs of tax compliance (such as fines, interest, and damage to reputation) with the potential benefits of non-compliance (such as funds that can be used for other purposes).

#### *2.1.5. Gender*

Gender is the result of a complex social construct. Society creates norms, values, and roles that differentiate men and women. These norms then shape an individual's gender identity. In other words, gender is a reflection of how society views and treats men and women differently. Gender is not just about physical differences but also about how individuals feel and think about themselves as male or female. Gender is a part of an individual's identity that forms early through interactions with the social environment. This gender identity influences the way an individual sees the world, interacts with others, and the life choices they make (Nugrani et al., 2022).

### *2.2. Previous research*

Imelda & Santioso (2023) examined the effect of tax knowledge and tax awareness on taxpayer compliance. The results show that both tax knowledge and tax awareness have a significant impact on taxpayer compliance. In addition, Hantono & Sianturi (2022) examined the effect of tax knowledge and tax sanctions on MSME tax compliance in Medan City. This study found that tax knowledge has no effect on tax compliance, while tax sanctions also have no significant effect on tax compliance. This is reinforced by Kartikasari & Yadnyana (2021) research examining the effect of tax knowledge, tax sanctions, and taxpayer awareness on individual taxpayer compliance in the MSME sector. The results showed that the three variables had a positive and significant effect on individual taxpayer compliance.

### *2.3. Hypothesis*

#### *2.3.1. The Effect of Tax Knowledge on individual Taxpayer Compliance*

In the Theory of Planned Behavior perspective, tax knowledge can influence attitude toward behavior, which is the extent to which taxpayers have a positive perception of tax obligations. The higher their understanding of tax rates, fiscal benefits, and legal consequences of non-

compliance, the more likely they are to develop a positive attitude toward tax compliance. Previous studies (Mulyati & Ismanto, 2021) show that a better understanding of taxes increases awareness and compliance. Similarly, research by (Imelda & Santioso, 2023) and (Kartikasari & Yadnyana, 2021) confirmed that tax knowledge has a significant impact on taxpayer compliance.

**H1: Tax Knowledge affects Individual Taxpayer Compliance.**

*2.3.2. The Effect of Rational Attitude on Individual Taxpayer Compliance*

In the Theory of Planned Behavior, a rational attitude towards taxes is related to attitude toward behavior and perceived behavioral control. Taxpayers who have a rational attitude will consider the costs and benefits of tax compliance, including potential fines, interest, and reputational impacts if they do not comply. When they realize that the benefits of compliance outweigh the risks, they are more likely to fulfill their tax obligations.

Taxpayer compliance has direct implications for the state's financial health. High compliance will optimize state revenue, which in turn can be used to finance development and public welfare. Conversely, low compliance will have a negative impact on economic growth. Previous research by (Malik Jafar Pangestu & Nugroho Rachman, 2023) stated that rational attitudes have a significant impact on Individual Taxpayer Compliance.

**H2: Rational Attitude affects Individual Taxpayer Compliance.**

*2.3.3. The Effect of Gender on Individual Taxpayer Compliance*

In the context of Theory of Planned Behavior, gender can influence tax compliance through subjective norm, which is how individuals are influenced by social pressure or expectations from the surrounding environment. Gender differences can shape a person's mindset and attitude towards tax compliance. Research by (Murtini et al., 2021) shows that there are differences in tax compliance based on gender, which can be caused by differences in social norms and perceptions of the consequences of tax compliance. Referring to this explanation, H3 formulated in this study is

**H3: Gender affects Individual Taxpayer Compliance.**

### **3. Research Methodology**

This research is quantitative, namely survey research with a questionnaire. As explained by Sugiyono (2018) this research involves distributing a list of questions or statements to collect data from respondents, after which the data is processed and analyzed. A probability sampling technique was employed to ensure that every individual in the target group had an equal chance of selection, resulting in a truly representative sample of the population (Sugiyono, 2018). The sample size was determined using the Yamane formula. Research variables according to Sugiyono (2018) is a value contained in an object or activity that has certain characteristics so

that a conclusion can be drawn after being studied. In this study the operational variables are tax knowledge, rational attitude, gender, and taxpayer compliance.

**Table 1**  
**Variable Operational Definition**

Variable	Operational Definition	Indicators	Source
Tax knowledge	Tax knowledge is the basic understanding of taxpayers in fulfilling their tax obligations.	<ul style="list-style-type: none"> <li>• Knowledge of tax regulations</li> <li>• Knowledge of the tax system</li> <li>• Knowledge of tax payment procedures</li> <li>• Knowledge of tax calculation</li> <li>• Knowledge of tax rates</li> <li>• Knowledge in filling out tax returns</li> <li>• Knowledge of tax return submission deadlines</li> </ul>	Susanti et al., (2020)
Rational Attitude	Rational attitude is the taxpayer's consideration of the benefits or losses in fulfilling their tax obligations.	<ul style="list-style-type: none"> <li>• Feel advantageous when paying taxes.</li> <li>• Feel that paying taxes should be praised.</li> <li>• Feel that not paying taxes is risky to be discovered by tax authorities.</li> <li>• Compare the risk of loss from not paying taxes with the benefit of paying taxes.</li> </ul>	Hadi (2004)
Gender	The difference in psychological traits, mindset, and actions between men and women.	<ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>	Nugrani et al ( 2022)
Individual Taxpayer Compliance	Individual taxpayer compliance is a reflection of the awareness of the importance of individual contributions in national development through tax payments. Compliant taxpayers will actively fulfill their fiscal obligations.	<ul style="list-style-type: none"> <li>• Taxpayer actively registers their identity.</li> <li>• Complies with all tax regulations.</li> <li>• Does not delay tax payments.</li> <li>• Completes all tax payment requirements.</li> <li>• Knows the deadline for tax payment.</li> </ul>	Melanie & Susanti, (2018)

The collected data were analyzed using SPSS version 25.0 through several stages. Initially, validity and reliability tests were performed to ensure the accuracy and consistency of the research instruments. This was followed by classical assumption tests including checks for normality, multicollinearity, and heteroscedasticity to meet the prerequisites for multiple linear regression analysis. Finally, multiple linear regression analysis was applied to examine the relationships between the independent variables Tax Knowledge (X1), Rational Attitude (X2), and Gender (X3) and the dependent variable, Individual Taxpayer Compliance (Y). Operationally, Individual Taxpayer Compliance is defined as the extent to which an individual recognizes the importance of contributing to state development through tax payments and actively fulfills their fiscal obligations. Tax Knowledge (X1) is understood as the level of an individual's comprehension of tax regulations, Rational Attitude (X2) represents the way in which taxpayers weigh the benefits and risks associated with paying taxes, and Gender (X3) is considered a biological factor that may influence a person's level of tax compliance.

The study sample comprised 455 employees at PT Starlight Garment Semarang. Out of these, 83 questionnaires were returned, with one being invalid or incomplete, resulting in a final valid sample of 82 respondents. The demographic profile of the respondents reveals that 12 were aged 18–25 years, 52 (the majority) were aged 26–34 years, 14 were aged 35–42 years, 3 were aged 43–50 years, and 1 was over 50 years old. In terms of gender, 43 respondents (52.40%) were female and 39 (47.60%) were male. Regarding educational background, the majority of participants (48 respondents) had completed high school or its equivalent, followed by 27 respondents with a Bachelor's degree (S1/D4), 5 with a Diploma (D1/D2/D3), 1 with a Master's degree (S2), and 1 with a Junior High School education.

## **4. Results and Discussion**

### *4.1. Descriptive Statistic Analysis*

This analysis is used to provide representations related to the magnitude of participants, average values, as well as descriptions of the independent and dependent variables. The independent variables in this study are tax knowledge, rational attitude, and gender. The dependent variable in this study is the compliance of individual taxpayers.

### *4.2. Validity and Reliability Test*

Based on the results obtained, all statement items for the variables of tax knowledge, rational attitude, and taxpayer compliance are considered valid. This is because the Pearson correlation coefficient values obtained for each of the 20 statement items exceeded the critical value of  $r$ -table 0.2172 at a 5% significance level. Furthermore, an instrument is considered reliable if the Cronbach's Alpha value is  $> 0.70$  (Ghozali, 2018). In this study, it was found that all variables tax



knowledge, rational attitude, and taxpayer compliance had Cronbach's Alpha values exceeding 0.70, indicating that the items in the questionnaire reinforce each other and reliably measure the same construct.

**Table 5**  
**Descriptive Statistic Test**

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Knowledge	82	19	38	29,01	3,930
Rational Attitude	82	6	30	22,55	3,642
Taxpayer Compliance	82	17	30	23,27	3,127

Source: Primary information processing findings with SPSS 25 (2024)

#### 4.3. Hypothesis Testing

As for the results of the research conducted Refemng to table 6 below, the coefficient of determination is 0.576. This shows that the independent variables X1, X2, and X3 have an impact of about 57.6% on the dependent variable, Y. The remaining 42.4% is impacted by a number of aspects outside the aspects studied.

**Table 6**  
**Coefficient of Determination Test.**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769	.591	.576	2.037

Source: Primary information processing findings with SPSS 25 (2024)

**Table 7**  
**F Statistical Test**

Model	Sum of Square	df	Mean Square	F	Sig
1 Refression	468.482	3	156.161	37.639	.000
Residual	323.616	78	4.149		
Total	792.098	81			

Source: Primary information processing findings with SPSS 25 (2024)

The findings of the F test shown in Table 7 indicate a significance value of 0.000. This value is much lower than the commonly used significance level of 0.05. Therefore, it can be concluded that, simultaneously, the independent variables, including tax knowledge, rational attitude, and

gender, have a significant impact on the dependent variable, which is Individual Taxpayer Compliance.

**Table 8**

**T-test**

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	5.286	1.841		2.872	.005
	Tax Knowledge	.357	.070	.448	5.077	.000
	Rational Attitude	.347	.079	.404	4.419	.000
	Gender	.411	.470	.066	.874	.385

Source: Primary information processing findings with SPSS 25 (2024)

According to the results of the t-statistic test in Table 8, the independent variables of tax knowledge and rational attitude show a significance level of  $0.000 < 0.05$ , which proves that the independent variables X1 and X2 have an impact on Y. Therefore, H1 and H2 can be accepted. Meanwhile, the independent variable of gender shows a significance level of  $0.385 > 0.05$ , indicating that the independent variable X3 does not have an impact on Y. Therefore, H3 formulated in this study, which states that gender has an influence on Individual Taxpayer Compliance, is rejected.

#### 4.5. Interpretation of Results

Referring to the findings of the t-test shown in Table 8, the variable X1 has a significance value of 0.000, which is much lower than the commonly used threshold of 0.05. This condition indicates that H1, which states that Tax Knowledge has an impact on Individual Taxpayer Compliance, is accepted. This finding is consistent with the study by Hakim & Silalahi (2022), which also found a significant influence between tax knowledge and Individual Taxpayer Compliance. However, this study's findings contrast with those of Nasiroh & Afiqoh (2022), who reported no significant correlation between tax knowledge and Individual Taxpayer Compliance.

The findings of the t-test for variable X2 show a significance value of 0.000, which is lower than the commonly used threshold of 0.05. This means that H2, which states that Rational Attitude has an impact on Individual Taxpayer Compliance, is accepted. This finding is consistent with the study by Malik Jafar Pangestu & Nugroho Rachman (2023), which shows that rational attitude significantly affects Individual Taxpayer Compliance. Taxpayers with a rational attitude will consider the obligation to pay taxes as an advantageous action, both for themselves and for

society at large. Therefore, taxpayers with a rational attitude tend to comply with tax regulations because they understand the positive impact generated.

Next, on variable X3, the significance value obtained is 0.385, which exceeds the commonly used threshold of 0.05. This indicates that H3, which states that Gender has an impact on Individual Taxpayer Compliance, is rejected. This finding is consistent with the study by Rahman & Supri (2023), which states that gender does not have a direct impact on tax compliance. In contrast, the study by Kakunsi et al. (2017) suggests that gender can influence tax compliance in certain contexts.

## **5. Conclusion**

Based on the data analysis conducted using a Google Forms survey distributed to 82 participants selected through the Slovin formula, several key conclusions were drawn. Tax knowledge was found to have a positive and significant effect on individual taxpayer compliance, as indicated by a regression coefficient of 0.357 ( $p = 0.000$ , well below the general threshold of 0.05). Furthermore, for the rational attitude variable, the regression coefficient value of 0.347 ( $p = 0.000$ , well below the general threshold of 0.05) means that rational attitude has a positive and significant influence on individual taxpayer compliance. In contrast, gender showed a negative and insignificant effect on individual taxpayer compliance, as evidenced by a regression coefficient of -0.470 ( $p = 0.385$ , exceeding the threshold of 0.05).

This study has several limitations that warrant consideration. First, the research was conducted solely at PT Starlight Garment Semarang, meaning that the findings cannot be readily generalized to other companies or different industry sectors. Second, limitations in the literature review prevented an in-depth exploration of external factors such as tax policies and fiscal incentives that could also affect taxpayer compliance. Third, the study examined only three independent variables (tax knowledge, rational attitude, and gender), leaving other potential influences on tax compliance insufficiently explored.

Based on these limitations, several recommendations for future research emerge. Future studies should consider broadening the geographic and industrial scope by analyzing taxpayer compliance across various sectors to achieve more comprehensive and representative results. Moreover, incorporating a wider range of literature would help enrich the theoretical framework and deepen the understanding of the social and economic factors influencing tax compliance. It is also advisable for subsequent research to include additional variables, such as the quality of tax services and tax rates, to provide a more comprehensive analysis of the factors affecting individual taxpayer compliance.

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