

## THE ROLE OF TRUST IN IMPROVING MSME TAXPAYER COMPLIANCE WITH A STRUCTURAL MODEL APPROACH

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### ABSTRACT:

This study aims to analyze the influence of economic factors, non-economic factors on taxpayer compliance moderated by taxpayer trust in MSMEs Mall Taman Angrek. This type of research is quantitative research. The data used is primary data. Data collection techniques by means of interviews and questionnaire distribution. Hypothesis testing uses *partial least square* (PLS). The sample in this study was 80 respondents. The results of the study show that economic factors and non-economic factors have no influence on the compliance of taxpayers of MSME actors. This is because MSMEs have very diverse characteristics in terms of business scale, resources, and business sectors as well as non-economic factors that are often considered important in influencing taxpayer compliance behavior. Taxpayer trust can moderate the influence of economic and non-economic factors, which means that trust can strengthen economic factors on taxpayers' decisions to comply. Thus, efforts to increase taxpayer compliance must include strategies to increase taxpayers' confidence in the tax system and tax authorities, so as to create a conducive tax environment and support better compliance, especially for MSME actors who often face economic uncertainty and non-economic factors for taxpayer compliance.

**Keywords:** Economic Factors, Non-Economic Factors, Compliance, Trust, MSMEs.

### ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh faktor ekonomi, faktor non ekonomi terhadap kepatuhan wajib pajak yang dimoderasi kepercayaan wajib pajak pada UMKM Mall Taman Angrek. Jenis penelitian ini adalah penelitian kuantitatif. Data yang digunakan adalah data primer. Teknik pengumpulan data dengan cara wawancara dan penyebaran kuesioner. Pengujian hipotesis menggunakan *partial least square* (PLS). Sampel dalam penelitian ini sebanyak 80 responden. Hasil penelitian menunjukkan bahwa faktor ekonomi dan faktor non ekonomi tidak memiliki pengaruh terhadap kepatuhan wajib pajak pelaku UMKM. Hal ini disebabkan UMKM memiliki karakteristik yang sangat beragam dari segi skala usaha, sumber daya, dan sektor bisnis serta faktor non-ekonomi yang sering kali dianggap penting dalam mempengaruhi perilaku kepatuhan wajib pajak. Kepercayaan wajib pajak dapat memoderasi pengaruh faktor ekonomi dan non ekonomi yang artinya kepercayaan dapat memperkuat faktor ekonomi terhadap keputusan wajib pajak untuk patuh. Dengan demikian, upaya peningkatan kepatuhan wajib pajak harus mencakup strategi untuk meningkatkan kepercayaan wajib pajak terhadap sistem perpajakan dan aparat perpajakan, sehingga tercipta lingkungan perpajakan yang kondusif dan mendukung kepatuhan yang lebih baik, terutama bagi pelaku UMKM yang seringkali menghadapi ketidakpastian ekonomi dan faktor non ekonomi terhadap kepatuhan wajib pajak.

**Kata kunci:** Faktor Ekonomi, Faktor Non Ekonomi, Kepatuhan, Kepercayaan, UMKM.

## INTRODUCTION

One of the challenges faced by the government, especially in the current management of state finances, is the collection of state revenue from taxes. The low compliance of taxpayers makes the government still have to work hard to improve the ability to collect state revenue through improving the improvement of taxpayer compliance. Because basically taxes are a relationship between the state and society individually that is coercive.

The level of compliance of taxpayers in 2024 in the West Jakarta Region has increased even though it has not reached 100%. In 2024, from January to June 2024, the realization of tax revenue in West Jakarta is 19.10 trillion, the amount of revenue is equivalent to 35% of DKI Jakarta's revenue target in 2023 of 54.75 trillion. This figure has increased even though it is only 2% from 2023, namely DKI Jakarta's tax revenue of 33%.

Meanwhile, based on the number of MSMEs in Jakarta, there are quite a lot and diverse. The number of MSMEs in Jakarta is 1,061,988. The MSMEs are grouped based on the type of business they develop, such as the culinary sector with a total of 380,688 MSMEs, MSMEs in the culinary sector including MSMEs which are the most numerous in Jakarta and are most dominantly in demand by small or medium business actors, even large businesses are also more engaged in the culinary sector. The fashion sector or businesses engaged in clothing and lifestyle with a number of MSMEs as many as 310,950 MSMEs, MSMEs in the lifestyle sector are the second largest MSMEs after MSMEs in the culinary sector because MSMEs in *the fashion* sector are easier to develop and have a long product period or even do not have a product consumption period. so that it makes MSME business actors who are engaged in the lifestyle sector easier to run Business. Businesses engaged in handicrafts are the third most numerous with the number of MSMEs as many as 155,968 MSMEs, and 214,382 MSMEs engaged in other fields.

Based on data from MSMEs in West Jakarta, it is the first with the number of MSMEs as many as 272,761 MSMEs and is dominated by MSMEs engaged in the culinary sector. Furthermore, the second place is East Jakarta with the number of MSMEs as many as 240,512. And the third place is South Jakarta with the number of MSMEs as many as 210,022 and the dominant one is MSMEs in the field of culinary and *fashion* which are classified as lifestyle. (Kementrian Koperasi dan UKM Republik Indonesia 2024)

Taxes have a very important role for the state and have benefits that will later be enjoyed by the community, therefore taxpayer compliance must be researched. The causes of low taxpayer compliance levels are not always the same in every region, so testing is needed to analyze the factors that cause low compliance of MSME taxpayers, economic factors and non-economic factors need to be analyzed in order to have a significant impact on MSME taxpayer compliance and overcome the obstacles faced by MSMEs at Taman Angrek Mall in making tax payments.

The purpose of this study is to find out the influence of economic and non-economic factors and to find out the economic and non-economic factors that are moderated by trust in taxpayer compliance.

### Micro, Small and Medium Enterprises

According to Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), the definition of micro enterprises, small businesses, and medium enterprises is: (1) Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as regulated in this Law; (2) Small Business is an independent productive economic enterprise, carried out by an individual or business entity that is not a subsidiary or a branch of a company owned, controlled, or is part either directly or indirectly of a Medium Enterprise or Large Business that meets the criteria for a small business as intended in this Law; (3) Medium Enterprises are independent productive economic enterprises, which are carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or are part of either directly or indirectly with small businesses or large enterprises with the amount of net worth or annual sales as stipulated in the Law (Pemerintah Indonesia 2008).

The role of MSMEs is very important for the Indonesian economy, namely being one of the largest sources of tax contributors who act as a source of state revenue. In fact, Indonesia has recorded more than 60% or around Rp. 8.573 trillion every year. In addition, MSMEs have also become a source of employment. In Indonesia, around 97% of Indonesia's total workforce or around 116 million people have worked through jobs sourced from MSMEs. (Annisa Anastasya 2023)

### **Taxpayer Compliance**

Taxpayer compliance is a situation where taxpayers fulfill all tax obligations and exercise their tax rights in accordance with applicable regulations. Taxpayer compliance in reporting taxes and paying taxes is one of the behaviors that can be a support in improving an area where the taxpayer opens a business (Aprilia dkk. 2022).

There are two types of tax compliance, namely formal compliance and material compliance. Formal compliance is a situation where taxpayers fulfill their tax obligations formally in accordance with the provisions of the tax law. Meanwhile, material compliance is a situation where taxpayers substantively or substantially meet the provisions of all tax materials, namely in accordance with the content and spirit of the tax law (Listiyowati, dkk. 2021).

The indicators used to measure taxpayer compliance variables based on Latief et. al, (2020) namely: (1) Register as a taxpayer to the Tax Service Office (KPP); (2) Calculate current taxes or taxes owed; (3) Pay taxes on time; (4) Reporting taxes owed and current taxes.

### **Economic Factors**

Economic factors are factors that affect taxpayer compliance in matters related to the taxpayer's economy. According to (M.L. Jhingan (2020), Economic growth is influenced by two types of factors, economic factors and non-economic factors. According to Guzel et. al, (2019) Factor - Taxpayer compliance factors can be grouped into two categories. The first category is economic factors, for example: tax rates, fines, and tax audits. And the second category is non-economic factors, for example: taxpayer awareness, trust in the government, and perception of tax justice. (Famrizal 2017)

Indicators of economic factors according to Guzel et. al, (2019) which causes taxpayer non-compliance as follows: (1) imbalance between the income obtained and the applicable taxpayer rate; (2) Tax fines that are too large cause taxpayers to be afraid to pay taxes; (3) Tax audits carried out by tax officials that are still lacking, making there are still taxpayers who are negligent in their obligations; (4) The source of income obtained by taxpayers is an economic factor in tax compliance.

### **Non-Economic Factors**

Non-economic factors in this study are factors that affect taxpayer compliance in matters that are not related to the taxpayer's economy. According to Jhingan, M.L. (2016), Economic growth is influenced by two kinds of factors, economic factors and non-economic factors. Meanwhile, according to Guzel et. al, (2019) non-economic factors, for example: taxpayer awareness, trust in the government, and perception of tax justice. Tax compliance tends to be due to non-economic factors.

According to Mohdali (2014), Tax compliance currently emphasizes the importance of the impact of non-economic factors. These non-economic factors come from two perspectives. The first perspective comes from the external value of taxpayers which includes the impact on government actions and the treatment of tax authorities to taxpayers. The second perspective is the internal values that come from the individual himself, especially from family, cultural and religious values (Utama & Wahyudi 2020).

The non-economic factors that are the cause externally according to Utama & Wahyudi, 2004, are as follows: (1) Lack of Knowledge about Taxes: fostering a positive attitude towards something must start from the existence of knowledge about it; (2) Attitude of Tax Officers: Tax officials must have a sympathetic, helpful, easy to contact attitude and behave and work honestly.; (3) Tax System and Tax Implementation: An easy and understandable system will have a greater impact on improving taxpayer compliance, such as the ease of obtaining, filling and reporting annual tax returns, will determine interest in paying taxes.

Non-economic factors that can be one of the causes of taxpayers not complying are as follows: (1) Taxpayers' awareness of the importance of taxes for a state financing; (2) Understanding and knowledge possessed by taxpayers; (3) Trust in the government about the tax regulations that are implemented; (4) Equality and fairness in taxation are also one of the causes of taxpayers not complying; (5) Surrounding environmental conditions that affect the behavior of taxpayers to not comply with tax payments.

### Taxpayer Trust

*Political legitimacy theory* explains that tax compliance is influenced by public trust, especially taxpayers, in the government. This trust in the government can be translated as trust in tax officials, tax institutions, or other relevant parties (Salman Latief, Junaidin Zakaria, dan Mapparenta 2020)

According to Sulistyawati (2021) argues that trust in the tax authorities is defined as a taxpayer's expectation of a tax officer who is reliable in terms of serving, helping, taking care of, being honest, and being able to prepare all the needs needed by taxpayers in terms of taxation (Ariani, Defrianto, dan Zulhawati 2016). Meanwhile, according to Kusuma (2014), said that service is one of the processes or actions of assistance that a person carries out to others in a certain way that requires sensitivity and interpersonal relationships in order to create satisfaction and success (Sari, dkk 2019). Scholz dan Lubell (1998) Explaining the level of taxpayer trust greatly determines the level of taxpayer compliance. Public trust in the tax authorities and the government must be prioritized in order to increase tax compliance that has a sense of voluntariness in making tax payments (Haniv, 2020).

According to Robbins (2006) There are five key dimensions (indicators) that underlie the concept of trust, namely: (1) Integrity: Integrity refers to honest behavior and actual circumstances; (2) Competence: Competence is knowledge, technical expertise and interpersonal intelligence (social intelligence in establishing good relationships in handling problems); (3) Consistency: Consistency in this dimension is an action related to trustworthiness, and a good view in handling something; (4) Loyalty: Loyalty refers to obedience and loyalty; (5) Openness: Taxpayers will have trust if the tax authorities have transparency in the inflow from various sources of tax revenue as well as the management and distribution of tax funds (Ariani, dkk. 2016).

Based on the introduction and literature review, the research model can be drawn in the figure below:

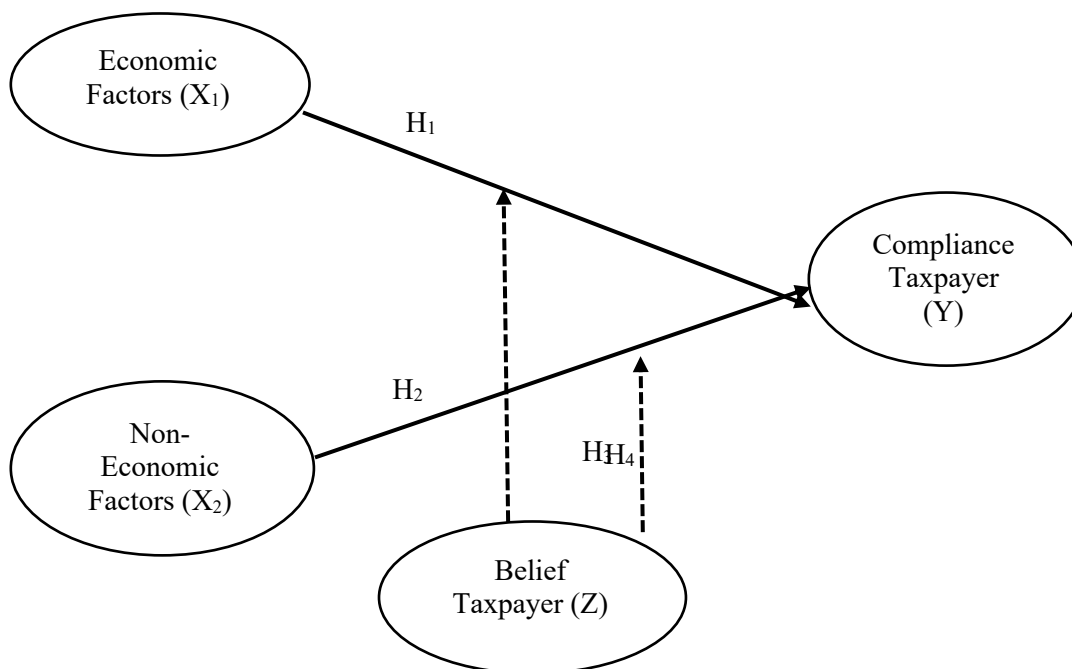


Figure 1. Framework

## RESEARCH METHODS

The type of research used is quantitative research. Quantitative research is statistical research that functions to describe or give an overview of the object being studied through sample data or population through existing data without conducting analysis and making conclusions that apply in general (Sugiyono 2014). Meanwhile, the data used in this study is primary data obtained from respondents' answers to the questionnaire to be shared. Data collection is carried out by; interviews and dissemination of questionnaires. The population and sample in this study are all MSME taxpayers in Taman Anggrek Mall, West Jakarta, which amounts to 360 MSMEs. Meanwhile, the determination of the sample in this study uses the Slovin calculation formula for 80 respondents of MSME taxpayers who are in Taman Anggrek Mall. The data analysis method used in this study is Smartpls 4. According to Ghozali (2014) Partial *Least Square* (PLS) analysis aims to help researchers to obtain latent variables for prediction purposes (Aprilia Andini dan Dian Surya Sampurna 2020). In this study, three stages were carried out, namely: (1) *Outer Model Analysis*, which was carried out with 2 stages of testing, namely validity test and reliability test; (2) Inner Model analysis, there are several stages of testing, namely *R Square*, *f-Square* and *predictive relevance (Q2) tests to assess structural (inner model)* and (3) hypothesis tests of the significance coefficient of structural path parameters through *bootstrapping* techniques are used to assess the inner model.

## RESULTS AND DISCUSSION

### Outer Model Test Results

The following are the results of the outer model test that has been carried out in figure 2 below:

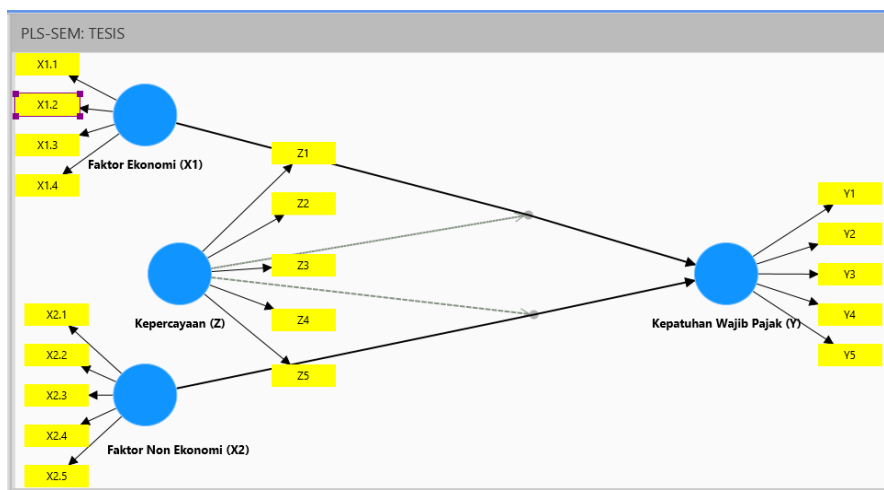


Figure 2. Evaluation of Measurement Model (Outer Model)  
Source : processed data, 2024

### Validity Test

#### Convergent Validity Test (*convergent validity*)

From Figure 3, it is known that some indicators have loading factor values below 0.7. Niali *loading factor* is a result that shows the correlation between the indicator and its construction. An indicator with a low loading value of  $<0.7$  or in figure 5 in red indicates that the indicator does not work well in its measurement model. An indicator with a value below 0.7 is said to be invalid. Some indicators that are declared invalid in the table will be removed at a later stage. After removing the invalid indicators, the final model of the table in figure 3 is obtained:

Outer loadings - List		Copy to Excel/Word	Copy to R
	Outer loadings		
X1.1 <- Faktor Ekonomi (X1)	0.906		
X1.2 <- Faktor Ekonomi (X1)	0.898		
X1.3 <- Faktor Ekonomi (X1)	0.834		
X1.4 <- Faktor Ekonomi (X1)	0.834		
X2.1 <- Faktor Non Ekonomi (X2)	0.674		
X2.2 <- Faktor Non Ekonomi (X2)	0.883		
X2.3 <- Faktor Non Ekonomi (X2)	0.849		
X2.4 <- Faktor Non Ekonomi (X2)	-0.229		
X2.5 <- Faktor Non Ekonomi (X2)	-0.276		
Y1 <- Kepatuhan Wajib Pajak (Y)	0.769		
Y2 <- Kepatuhan Wajib Pajak (Y)	0.910		
Y3 <- Kepatuhan Wajib Pajak (Y)	0.896		
Y4 <- Kepatuhan Wajib Pajak (Y)	0.841		
Y5 <- Kepatuhan Wajib Pajak (Y)	0.777		
Z1 <- Kepercayaan (Z)	0.851		
Z2 <- Kepercayaan (Z)	0.856		
Z3 <- Kepercayaan (Z)	0.914		
Z4 <- Kepercayaan (Z)	0.822		
Z5 <- Kepercayaan (Z)	0.897		
Kepercayaan (Z) x Faktor Non Ekonomi (X2) -> Kepercayaan (Z) x Faktor Non Ekonomi (X2)	1.000		
Kepercayaan (Z) x Faktor Ekonomi (X1) -> Kepercayaan (Z) x Faktor Ekonomi (X1)	1.000		

**Figure 3. Loading Factor test results**  
Source : processed data, 2024

The following is the final model table after eliminating invalid indicator indicators, in figure 4 all indicators have values above 0.7 then it can be concluded that all indicators have met the elements of validity or validity.

Outer loadings - List		Copy to Excel/Word	Copy to R
	Outer loadings		
X1.1 <- Faktor Ekonomi (X1)	0.906		
X1.2 <- Faktor Ekonomi (X1)	0.898		
X1.3 <- Faktor Ekonomi (X1)	0.834		
X1.4 <- Faktor Ekonomi (X1)	0.834		
X2.2 <- Faktor Non Ekonomi (X2)	0.903		
X2.3 <- Faktor Non Ekonomi (X2)	0.894		
Y1 <- Kepatuhan Wajib Pajak (Y)	0.767		
Y2 <- Kepatuhan Wajib Pajak (Y)	0.910		
Y3 <- Kepatuhan Wajib Pajak (Y)	0.897		
Y4 <- Kepatuhan Wajib Pajak (Y)	0.840		
Y5 <- Kepatuhan Wajib Pajak (Y)	0.778		
Z1 <- Kepercayaan (Z)	0.851		
Z2 <- Kepercayaan (Z)	0.856		
Z3 <- Kepercayaan (Z)	0.914		
Z4 <- Kepercayaan (Z)	0.821		
Z5 <- Kepercayaan (Z)	0.897		
Kepercayaan (Z) x Faktor Ekonomi (X1) -> Kepercayaan (Z) x Faktor Ekonomi (X1)	1.000		
Kepercayaan (Z) x Faktor Non Ekonomi (X2) -> Kepercayaan (Z) x Faktor Non Ekonomi (X2)	1.000		

**Figure 4. Loading Factor test results after removing invalid indicators**  
Source : processed data, 2024

The next stage in the convergence validity test is the AVE value test. The results of the average *variance extracted* (AVE) calculation are outlined in the following figure.

Construct reliability and validity - Overview			
			Average variance extracted (AVE)
Faktor Ekonomi (X1)			0.755
Kepatuhan Wajib Pajak (Y)			0.706
Kepercayaan (Z)			0.754

**Figure 5. Average variance extracted (AVE) test results**  
Source : processed data, 2024

Based on the results of Figure 5, all variables have values above 0.5, so it can be concluded that all variables in the AVE value test have described the number of variants or diversity of variables that can be possessed by latent constructs. The larger the AVE value, the greater the value of variance or diversity of variables that can be contained by the latent construct, the result of figure 5 all variables in the AVE value test has been above 0.5 so that the AVE value test in this study has met the element of validity.

#### **Uji Construct validity and Reliability**

Figure 6 contains the results of *Cronbach's alpha and composite reliability* tests in this study. In the figure, it can be seen that the composite reliability and Cronbach's alpha values are each greater than 0.7. For the *Cronbach's alpha* value, it is used to determine the minimum reliability value of a construct, if the data can be said to be reliable if the value is  $>0.7$ , so that in this study all the values of *Cronbach's alpha* have a value above 0.7, then the *Cronbach's alpha* test in this study can be said to be reliable.

Meanwhile, *composite reliability* is used to measure the actual reliability value of a construct, with a value greater than 0.70. In this study, the value of the *Composite Reliability* test is above 0.7, so the *composite reliability* test in this study is reliable. So it can be concluded that the variables and indicators used have good reliability.

Construct reliability and validity - Overview			
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Faktor Ekonomi (X1)	0.894	0.930	0.925
Faktor Non Ekonomi (X2)	0.761	0.762	0.893
Kepatuhan Wajib Pajak (Y)	0.895	0.902	0.923
Kepercayaan (Z)	0.918	0.919	0.939

**Figure 6. Composite Reliability and Cronbach's Alpha Test Results**  
Source : processed data, 2024

#### **Validity Test of Discrimination**

Figure 7 presents information on the cross loading values of the indicator of all variables. The results of Figure 6 can be seen that each indicator cross loading value in the variable column it represents is larger than the *indicator cross loading* value in the other variable column. So that the construct value in this study has adequate discrimination, this result leads to the conclusion that each indicator has been valid in explaining the variables it represents.

Discriminant Validity - Cross Loadings							
	Faktor Ekonomi (X1)	Faktor Non Ekonomi (X2)	Kepatuhan Wajib Pajak (Y)	Kepercayaan (Z)	Kepercayaan (Z) x Faktor Ekonomi (X1)	Kepercayaan (Z) x Faktor Non Ekonomi (X2)	
X1.1	0.906	-0.565	-0.432	-0.567	-0.370	0.546	
X1.2	0.898	-0.528	-0.468	-0.486	-0.273	0.408	
X1.3	0.834	-0.378	-0.363	-0.415	-0.173	0.300	
X1.4	0.834	-0.345	-0.221	-0.443	-0.086	0.269	
X2.2	-0.543	1.000	0.595	0.633	0.569	-0.591	
Y1	-0.449	0.439	0.767	0.606	0.339	-0.269	
Y2	-0.452	0.604	0.910	0.679	0.646	-0.577	
Y3	-0.363	0.572	0.897	0.616	0.646	-0.599	
Y4	-0.274	0.446	0.841	0.627	0.592	-0.530	
Y5	-0.355	0.414	0.776	0.517	0.506	-0.395	
Z1	-0.516	0.590	0.630	0.851	0.515	-0.532	
Z2	-0.398	0.509	0.591	0.856	0.529	-0.513	
Z3	-0.434	0.485	0.648	0.914	0.493	-0.445	
Z4	-0.485	0.564	0.672	0.821	0.520	-0.475	
Z5	-0.572	0.596	0.610	0.897	0.646	-0.587	
Kepercayaan (Z) x Faktor Ekonomi (X1)	-0.284	0.569	0.655	0.622	1.000	-0.798	
Kepercayaan (Z) x Faktor Non Ekonomi (X2)	0.458	-0.591	-0.571	-0.587	-0.798	1.000	

Figure 7 Cross loading value test results  
Source : processed data, 2024

In addition to using *cross loading values*, the validity of discrimination can be seen by testing and comparing the square root of the AVE value and the correlation value between variables in the research model. The validity of good discrimination occurs when the square root value of AVE in each variable is greater than the correlation between variables. This test is called *the fornell-karcker criterion test*.

Discriminant validity - Fornell-Larcker criterion				
	Faktor Ekonomi (X1)	Faktor Non Ekonomi (X2)	Kepatuhan Wajib Pajak (Y)	Kepercayaan (Z)
Faktor Ekonomi (X1)	0.869			
Faktor Non Ekonomi (X2)	-0.575	0.898		
Kepatuhan Wajib Pajak (Y)	-0.452	0.649	0.841	
Kepercayaan (Z)	-0.555	0.778	0.728	0.868

Figure 8. *Fornell-Larcker Citeron test results*  
Source : processed data, 2024

Figure 8 shows the results of the *Fornell-Larcker citeron test* where the square value of AVE for each variable shows a greater value than the correlation value between variables, so the results of the *Fornell-Larcker citeron test* in this study have the validity of construct discrimination in a good structural equation model. So it can be concluded that this research model has good discriminatory validity.

The results of the HTMT calculation are outlined in the following figure.

	Faktor Ekonomi (X1)	Faktor Non Ekonomi (X2)	Kepatuhan Wajib Pajak (Y)	Kepercayaan (Z)	Kepercayaan (Z) x Faktor Ek
Faktor Ekonomi (X1)					
Faktor Non Ekonomi (X2)	0.551				
Kepatuhan Wajib Pajak (Y)	0.476	0.624			
Kepercayaan (Z)	0.604	0.660	0.799		
Kepercayaan (Z) x Faktor Ekonomi (X1)	0.274	0.569	0.688	0.650	
Kepercayaan (Z) x Faktor Non Ekonomi (X2)	0.462	0.591	0.597	0.614	

Figure 9. Fornell-Larcker Criterion test results

Source : processed data, 2024

In figure 9, it is known that the indicator value of HTMT is above 0.9, so the results of the HTMT test in this study have stated all the validity of discrimination between the two reflective constructs. so that the results of the HTMT test are declared valid.

### Inner Model Test Results

#### R - Square Test (Coefficient of Determination Testing)

In Figure 10, it can be seen that the *r-square adjusted value* of 0.585 means that the ability of exogenous variables in explaining Y is 58.5% (moderate) so that it is said that the ability of the variables of economic factors, non-economic factors and taxpayer confidence in explaining taxpayer compliance is quite strong, namely 58.5% while the remaining 41.5% is influenced by other variables outside this research model.

	R-square	R-square adjusted
Kepatuhan Wajib Pajak (Y)	0.611	0.585

Figure 10. Test results of the Coefficient of Determination

Source : processed data, 2024

#### F-Square test (Cohen Effect Testing)

Based on the Cohen (1988) *f Square* value according to Kenny (2018) in Hair et al. (2021) the size of the effect can be determined that a value of  $>0.005$  (low) represents a small effect, while a value of  $>0.01$  (moderate) represents a moderate value, and a value of  $>0.025$  (high) represents a large effect.

	Faktor Ekonomi (X1)	Faktor Non Ekonomi (X2)	Kepatuhan Wajib Pajak (Y)	Kepercayaan (Z)	Kepercayaan (Z) x Faktor Ek
Faktor Ekonomi (X1)			0.009		
Faktor Non Ekonomi (X2)			0.018		
Kepatuhan Wajib Pajak (Y)					
Kepercayaan (Z)			0.202		
Kepercayaan (Z) x Faktor Ekonomi (X1)			0.091		
Kepercayaan (Z) x Faktor Non Ekonomi (X2)			0.004		

Figure 11. Test results (f Square)

Source : processed data, 2024

Therefore, it can be concluded that the influence of economic factors is relatively low with a value of *f-square*  $0.009 > 0.005$ , the influence of non-economic factors is moderate with a value of *f-square*  $0.018 > 0.01$ , taxpayers' confidence in taxpayers' compliance at the structural level is relatively high with a value of *f-square*  $0.202 > 0.025$ . Meanwhile, the influence of taxpayer confidence in moderating economic factors on taxpayer compliance is relatively high with an *f-square* value of  $0.091 \rightarrow 0.025$ . And the influence of taxpayer confidence in decoding non-economic factors on taxpayer compliance is relatively low with an *f-square* value of  $0.004 < 0.005$

### Uji *Q* - Square (Predictive relevance)

This test was carried out on a *blindfolding* algorithm. The test has been carried out using omission distance seven, The test results are shown in figure 14 The *Q2* value for the taxpayer compliance variable is 0.392, the *Q2* value which is above 0 indicates that the path model created has predictive relevance to the construct.

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Faktor Ekonomi (X1)	324,000	324,000	0,000
Faktor Non Ekonomi (X2)	81,000	81,000	0,000
Kepatuhan Wajib Pajak (Y)	405,000	246,288	0,392
Kepercayaan (Z)	405,000	405,000	0,000

Figure 12. *Q*-Square Predictive Relevance Test Results

Source : processed data, 2024

### Hypothesis Test Results

To test the proposed hypothesis, it can be seen from the value of *path coefficients* and *t*- statistics through the *bootstrapping procedure*.

Path coefficients - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Faktor Ekonomi (X1) -> Kepatuhan Wajib Pajak (Y)	-0.080	-0.098	0.096	0.829	0.204
Faktor Non Ekonomi (X2) -> Kepatuhan Wajib Pajak (Y)	0.121	0.112	0.121	1.000	0.159
Kepercayaan (Z) -> Kepatuhan Wajib Pajak (Y)	0.429	0.421	0.134	3.207	0.001
Kepercayaan (Z) x Faktor Ekonomi (X1) -> Kepatuhan Wajib Pajak (Y)	0.273	0.289	0.141	1.929	0.027
Kepercayaan (Z) x Faktor Non Ekonomi (X2) -> Kepatuhan Wajib Pajak (Y)	0.043	0.052	0.127	0.339	0.367

Figure 13. Hypothesis test results

Source : processed data, 2024

Based on figure 10, it can be concluded that: (1) Economic Factor(X1)  $\rightarrow$  Compliance WP(Y) = -0.080 (negative), *P Value*  $0.204 > 0.05$  (insignificant) (H1); (2) Non-economic factors (X2)  $\rightarrow$  Compliance with WP(Y) = 0.121 (positive), *P Value*  $0.159 > 0.05$  (insignificant) (H2); (3) Taxpayer Trust (Z)  $\rightarrow$  Compliance of Taxpayers (Y) = 0.429 (positive), *P Value*  $0.001 < 0.05$  (significant) (H3)

The next stage is the moderated regression analysis (MRA) test: (1) If *the P Value* >0.05, then it is not significant, meaning that the moderation variable "does not play" in moderating (strengthening/weakening) the relationship between exogenous variables and endogenous variables. If *the P Value* is <0.05, then significant means that the moderation variable "plays" in moderating the relationship between exogenous variables and endogenous variables.

Based on figure 13, it can be concluded that: (1)  $X1*Z \rightarrow Y = 0.273$  (positive/reinforced), *P Value*  $0.027 < 0.05$  (significant) (H4); (2)  $X2*Z \rightarrow Y = 0.043$  (positive/reinforced), *P Value*  $0.367 > 0.05$  (insignificant) (H5).

## DISCUSSION OF RESEARCH RESULTS

### The Influence of Economic Factors on Taxpayer Compliance

Based on the results of the analysis, it shows that economic factors have no influence on the compliance of MSME taxpayers, this is because MSMEs have very diverse characteristics in terms of business scale, resources, and business sectors. Because of this diversity, economic factors may not affect them uniformly. MSME actors with small business scales may focus more on business sustainability than on tax obligations, so economic factors such as income and tax burden are less considered in the decisions of MSME actors.

The income of taxpayers of MSME actors does not have a direct influence on compliance. This means that even if a person has a high income, it does not guarantee that they will be more compliant in paying taxes. There may be other factors such as internal motivation, perception of fairness, or lack of understanding of tax obligations that further affect taxpayers' decisions in carrying out their tax obligations.

Tax sanctions do not have a significant effect on the compliance of taxpayers with MSME actors. This means that the existence of sanctions alone is not effective enough in encouraging taxpayers to comply. This may be due to the taxpayer's perception that the sanctions are not applied consistently, are too lenient, or there are loopholes to avoid them. Therefore, taxpayers may be more likely to risk non-compliance because sanctions are considered less daunting or easy to avoid.

Tax auditors do not have a direct influence on the compliance of taxpayers of MSME actors. This can be caused by several things, such as the inadequacy of the number of tax auditors compared to the number of taxpayers, audits that are not carried out evenly, or tax auditors who are less firm in cracking down on violations. As a result, the existence of tax auditors does not necessarily make taxpayers feel that they must always comply.

The source of income does not have a significant influence on taxpayer compliance. This means that regardless of the type of source of income, taxpayers still have the same level of compliance. This can indicate that the compliance factor is more influenced by aspects of awareness, understanding, or perception of tax justice, compared to the type of income earned by taxpayers.

### The Influence of Non-Economic Factors on Taxpayer Compliance

Based on the results of the research analysis, it shows that non-economic factors have no influence on the compliance of taxpayers of MSME actors. These results show that non-economic variables, which are often considered important in influencing taxpayer compliance behavior, are not significant in the context of MSME actors.

Taxpayer awareness has no direct influence on compliance. This means that even though taxpayers are aware of the importance of paying taxes, this awareness is not always followed by real actions in complying with tax regulations. This can be caused by a mismatch between intention and behavior or the presence of other inhibiting factors such as complicated procedures, distrust of tax institutions, or other external factors.

Understanding does not directly affect compliance. Even if taxpayers have adequate knowledge of the tax system, it does not guarantee they will comply. This could be because understanding

alone is not enough to encourage compliant behavior if it is not supported by other motivations such as trust in the government, perception of justice, or adequate incentives.

Trust has no direct influence on compliance. This means that even though taxpayers have trust in the tax authorities, it is not enough to ensure that they will comply with their tax obligations. This may be because trust in the apparatus alone does not include broader trust in the tax system or the government as a whole.

Equality and fairness from the tax authorities have no direct influence on compliance. This shows that while taxpayers feel they are being treated fairly, it doesn't necessarily encourage them to comply. It could be that there are other factors such as the taxpayer's personal experience, confidence in reporting taxes, or the assumption that tax compliance does not completely depend on the treatment of tax officials.

Environmental conditions have no direct effect on compliance. This means that despite social pressure or norms from the environment, not all taxpayers will be affected to comply. Tax compliance behavior may be more determined by internal factors such as individual motivation or other external factors such as the perception of benefits from tax payments.

### **Taxpayer Trust Can Moderate the Influence of Economic Factors on Taxpayer Compliance**

Based on the results of the research analysis, it shows that taxpayer trust can moderate the influence of economic factors on the compliance of MSME taxpayers, meaning that this trust can strengthen economic factors on the decision of MSME taxpayers to comply. Thus, efforts to increase taxpayer compliance must include strategies to increase taxpayers' confidence in the tax system and the tax authorities themselves, so as to create a conducive tax environment and support better compliance, especially for MSME actors who often face economic uncertainty.

This study shows that taxpayer trust moderates the influence of economic factors on taxpayer compliance, which means that this trust plays a role as a reinforcement for taxpayers to be more motivated to comply even though economic factors are not always supportive.

Trust in the tax authorities strengthens the influence on compliance, this shows that taxpayers have confidence that the tax authorities work professionally and honestly, they will tend to be more compliant because they feel that the tax system is running well. This can reduce resistance to tax regulations, although economically they may not be fully capable or feel overwhelmed.

Trust in the ability, knowledge, and experience of tax officials strengthens compliance, which shows that the belief that tax officials have good competence can reduce taxpayers' doubts and uncertainties in carrying out tax obligations. This creates a sense of comfort and confidence that all obstacles faced can be solved properly by the tax authorities, thereby increasing compliance.

Trust in the tax authorities being able to resolve complaints strengthens the influence on compliance, this shows that taxpayers who believe that the tax authorities are able to resolve complaints and problems they face will be more confident in reporting and paying taxes. It also reduces fear or worry about uncertainty in tax procedures, which can often be an obstacle to compliance.

Confidence in the benefits of paying taxes strengthens the influence on compliance, indicating that taxpayers who are confident that the taxes they pay will benefit the development of the country and the welfare of the community will be more willing to comply with tax obligations, even though economically they may be limited. This belief helps to overcome the less supportive economic factors.

Trust in the consistency and transparency of the tax system strengthens the influence on compliance, this shows the belief that the tax system is implemented consistently and transparently helps reduce the perception of injustice or doubt towards the government, so that taxpayers are more encouraged to comply.

### **Tax Obligation Trust Can Moderate the Influence of Non-Economic Factors on Taxpayer Compliance**

Based on the results of the analysis, the results of the study show that taxpayer trust can moderate the influence of non-economic factors on the compliance of MSME taxpayers. This means that a high level of trust in the tax apparatus and system can strengthen the influence of non-economic factors such as tax awareness, tax understanding, perception of fairness, and trust in tax benefits in increasing taxpayer compliance. Therefore, strategies to increase taxpayer confidence need to be a top priority in tax policy in order to create a conducive environment for improving tax compliance overall.

Tax awareness and compliance strengthen the influence on the compliance of MSME taxpayers, this shows that taxpayers have a high awareness of the importance of paying taxes, but do not have trust in the authorities or the tax system, so their compliance level may remain low. However, if trust in the tax authorities is high, taxpayers who have high awareness will tend to be more compliant, because they are confident that the tax authorities are working well and that their tax money will be used efficiently.

Tax understanding and compliance strengthen the influence on the compliance of MSME taxpayers, this shows that taxpayers who understand the rules and benefits of taxes but do not have trust in the tax system may be inclined to look for loopholes to avoid taxes. However, if they have a high level of confidence that the tax system is fair and transparent, their understanding will encourage them to comply with their tax obligations voluntarily.

The perception of tax fairness and compliance strengthens the influence on the compliance of MSME taxpayers, this shows the perception that a fair and equal tax system often affects the level of compliance. If taxpayers believe that tax officials act consistently and apply regulations fairly, then the perception of fairness will further strengthen compliance. However, if this perception of justice is not accompanied by trust in the competence and honesty of the apparatus, its influence on compliance can be reduced.

The trust mechanism as a moderator strengthens the influence on the compliance of MSME taxpayers, this shows that taxpayer trust can moderate the influence of non-economic factors on taxpayer compliance.

Uncertainty and doubt strengthen the influence on the compliance of MSME taxpayers, this shows that high trust in tax officials can reduce taxpayers' doubts about fairness and transparency in the tax process, so that they are more confident to comply.

Increasing motivation to comply strengthens the influence on the compliance of MSME taxpayers, this shows that high confidence in the benefits of paying taxes and tax management by the government can increase taxpayers' motivation to comply, despite uncertainty or dissatisfaction with the tax system.

Strengthening social commitment strengthens the influence on the compliance of MSME taxpayers, this shows strengthening the influence on compliance, this shows the belief that paying taxes is beneficial for development and the community can strengthen the social commitment of taxpayers to comply with their obligations.

### **CONCLUSION**

The conclusions of this study are: (1) economic factors do not have an influence on the compliance of taxpayers of MSME actors, this is because MSMEs have very diverse characteristics in terms of business scale, resources, and business sectors. Because of this diversity, economic factors may not affect them uniformly. MSME actors with small business scales may focus more on business sustainability than on tax obligations, so that economic factors such as income and tax burden are less considered in the decisions of MSME actors; (2) non-economic factors have no influence on the compliance of taxpayers of MSME actors. These results show that non-economic variables, which are often considered important in influencing taxpayer compliance behavior, are not significant in the context of MSME actors; (3) Taxpayer trust can moderate the influence of economic factors on taxpayer compliance, meaning that the trust can strengthen economic factors

on taxpayers' decisions to comply. Thus, efforts to increase taxpayer compliance must include strategies to increase taxpayers' confidence in the tax system and the tax authorities themselves, so as to create a conducive tax environment and support better compliance, especially for MSME actors who often face economic uncertainty; (4) Taxpayer trust can moderate the influence of non-economic factors on taxpayer compliance. This means that a high level of trust in the tax apparatus and system can strengthen the influence of non-economic factors such as tax awareness, tax understanding, perception of fairness, and trust in tax benefits in increasing taxpayer compliance. Therefore, strategies to increase taxpayer confidence need to be a top priority in tax policy in order to create a conducive environment for improving tax compliance overall.

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