Do Tax Knowledge, Level of Trust, and Religiosity Determine Compliance to Pay Property Tax?

Sakirin, Darwanis*, Syukriy Abdullah
Department of Accounting, Faculty of Economics and Business, Universitas Syiah Kuala, Banda Aceh, Indonesia
*Corresponding Author: darwanis.fe@unsyiah.ac.id

Abstract

Objective – This study aims to test the effect of tax knowledge, level of trust and religiosity on taxpayers' compliance in paying property tax (PBB) in Aceh Singkil Regency, Aceh, Indonesia.

Design/methodology – The population of this study are all property taxpayers in Aceh Singkil Regency for the year 2018 with a total of 34,000 taxpayers. Non-probability sampling technique was utilized to draw the research sample which results in 396 samples. Primary data was obtained through questionnaires distributed to the respondents and analyzed using multiple linear regression models.

Results – The results showed that tax knowledge, level of trust and religiosity affect the compliance of the taxpayers of property tax in Aceh Singkil Regency, Indonesia. Partially, tax knowledge affects the compliance of property tax paying of taxpayers while the level of trust affects the compliance to pay property tax of taxpayers in Aceh Singkil Regency. Nevertheless religiosity does not affect the compliance of paying property tax of taxpayers in Aceh Singkil Regency. The findings of this study interestingly provides an evidence of the lack of role of religion in influencing the tax payers' compliance towards property tax.

Keywords: Tax Knowledge, Level of Trust, Religiosity, Tax Compliance, Property Tax

1. Introduction

Tax is a source of income that has unlimited age, especially with the continuously increasing number of population (Nurlis & Widayati, 2010). Therefore, tax has a very important role in the development as it is a source of government revenue to finance all expenses including development expenditure, namely economic development and social development that can be realized because of the existence of a permanent source of funding. Tax collection is an embodiment of the dedication and participation of taxpayers to directly carry out the tax obligations required for financing economic development (Yunasih, 2016). Mobilizing domestic revenue is a key issue on the agenda of international financing for development (Von Haldenwang, 2015). Von Haldenwang (2015) stated that seven local cases reveals that local governments in Indonesia are still far from tapping the full potential of the property tax.

Some of taxes in Indonesia, one of which is property tax (pajak bumi dan bangunan/PBB), is decentralized to regency/city level since 2010. It is undeniable that revenue from the tax sector also contributed greatly to the regional income of local governments in Indonesia, included Aceh Singkil Regency. Based on the financial reports of Aceh Singkil Regency for the period of 2016-2018, the property tax has the lowest percentage level compared to other types of local tax. In addition, this tax decreased significantly for three consecutive years. This is due to the many cases of avoidance of property tax which are generally carried out due to an imbalance between ownership of land and buildings owned by taxpayers, which is the result of inheritance and economic capacity required to carry out these tax obligations.

In order to be able to optimally generate tax revenue receipts certainly requires public awareness to comply with applicable tax obligations. The issue of tax compliance...
has become an important issue in Indonesia and Aceh in particular, because if the taxpayer is not compliant, it can lead to a desire to take action to avoid, avoid and neglect tax which will ultimately harm the country, namely reduced tax revenue (Fuadi, 2013).

The low level of tax compliance based on previous data indicates that there are behavioral factors of taxpayers that affect taxpayer compliance. Some previous studies (Benk, Budak, Yuzbasi, & Mohdali, 2016; Ermawati, 2018; Haryanto, 2012; Hofmann, Hoelzl, & Kirchler, 2008; Purnamasari, Pratiwi, & Sukirman, 2017; Suyono, 2016; Vazquez & Torgler, 2005; Widiastuti & Laksito, 2014; Wijayanti & Sasongko, 2017), have found some factors that affect the tax compliance, i.e. tax knowledge, level of trust, and religiosity. Since these variables have been rarely tested together in a study hence this study aims to fill the gap by testing these variables within the context of Aceh, which is a special province in Indonesia granted with autonomy in several aspects like religious, financial and legal aspects.

The remaining of this paper is structured as follow. Next section reviews the literature followed the explanation of research method in the following section. Result and discussion will be presented in the section afterwards. Finally, the last section concludes the paper.

2. Literature Review

Property Tax and Tax Compliance in Property Tax Payment

Property tax in Indonesia, namely Land and Building Tax (PBB), is a tax on land and/or buildings owned, controlled and/or utilized by individuals or entities for the rural and urban sectors except areas used for plantation, forestry and mining business activities (Qanun No. 10/2012 and Law No. 28/2009). The Object of Rural and Urban Land and Building Tax (PBBP-2) is land and/or buildings owned, controlled and/or utilized by individuals or entities, except areas used for plantation, forestry and mining business activities. Furthermore, the subject of PBB-2 is an individual or Agency that actually has a right to the Earth and/or benefits from the Earth, and/or owns, controls, and/or obtains the Building (Qanun No. 10/2012).

Kiryanto (2000) argues that tax compliance is to enter and report in time the necessary information, fill in the correct amount of tax owed, and pay taxes on time without any inspection action. According to Tjahjono (2006) taxpayer compliance is the behavior of taxpayers in fulfilling their tax obligations in accordance with applicable regulations. Whereas according to Purnamasari et al., (2017) tax compliance is a taxpayer who obeys and fulfills and carries out tax obligations in accordance with the provisions of tax legislation.

The Effect of Tax Knowledge on Property Tax Compliance

According to Andriani (2000), knowledge of taxation is knowledge about the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia ranging from tax subjects, tax objects, tax rates, calculation of tax payable, recording tax payable, to how to fill tax reporting. The concept of tax knowledge according to Rahayu, n.d.), namely taxpayers must include knowledge of the General Provisions and Tax Procedures, knowledge of the Taxation System in Indonesia and knowledge of the function of taxation. In this research, what is meant by tax knowledge is the extent to which taxpayers know the function of the United Nations as a source of regional income, even more so with the Qanun No. 10/2012 concerning Property tax for Rural and Urban. Tax knowledge is generally related to a person’s education level, people who have higher tax knowledge will have higher compliance because they think about the tax rates charged to them and the sanctions or fines that will be received if they violate. Tax knowledge that taxpayers have will make them aware of the flow of tax payments and the tax benefits they will get (Yusnidar, 2015).
The Effect of Level of Trust on Property Tax Compliance

According to Suyono (2016) trust is something that is expected from honesty and cooperative behavior based on sharing the same norms and values. According to Handayani, Faturokhman, & Pratiwi (2012), trust is something that is expected from honesty and cooperative behavior based on sharing the same norms and values. The main focus of the trust level of the taxpayer is how the current relationship between the state and its citizens. In this study, the level of trust is focused on trust in the government system, trust in the legal system, trust in politicians and trust in tax collection is one of the drivers for taxpayers in carrying out their obligations (Handayani et al., 2012).

Ancok (2004) explains that people's attitude towards the government will determine the enthusiasm of paying taxes. The government that creates a feeling in the people that the government is coercive, so that the people have no way to convey their conscience (impotence), and the people feel alienated (alienation) from the government in several ways, the formulation of taxation policies, which in turn has an impact on the people to avoid paying taxes (tax avoidance).

Vazquez & Torgler (2005) shows that the level of trust in the government and the law affects the behavior of taxpayers to comply with their tax obligations. Taxpayers who believe that the government system will use the taxes it pays for state purposes and service to the public will be more compliant and disciplined in paying its taxes. Purnamasari et al., (2017) stated that the level of trust in the government and the law affects the behavior of taxpayers to comply with their tax obligations.

The Effect of Religiosity on Property Tax Compliance

Religiosity is a religious attitude of a person to be honest and act fairly in everyday life and behave in accordance with applicable regulations, in accordance with the values adopted in his religion. Religiosity is believed to have a good impact on a person's behavior, including in complying with its rules and obligations to the state, especially tax obligations. For taxpayers who have high religiosity, they will deepen religion more so as to form a high level of honesty. Ermawati (2018) stated that religiosity affects tax compliance. Taxpayers who have high religiosity can distinguish between good and bad behavior. The findings of Benk's research, et al. (2016) also proved that religiosity affects taxpayer compliance.

Mohdali & Pope (2010) stated that religiosity is a personal moral belief that comes from religious motivation. Religiosity reflects the belief in God which is manifested by fulfilling commands and avoiding prohibitions wholeheartedly without coercion. The results of research conducted by Mohdali & Pope (2014) with the aim of exploring the role of religiosity in determining taxpayer attitudes towards tax compliance prove that religiosity has a small but statistically significant positive impact on voluntary tax compliance. This is due to the strong religious values held by many people in Malaysia.

On the other hand, there is also research which states that religiosity has no effect on taxpayer compliance. Eiya, Ilaboya, & Okoye (2016) states that religious values alone do not make taxpayers obedient to their tax obligations, but there are other factors that are more influential in encouraging taxpayers to comply with tax laws. Religiosity has no significant effect on tax compliance. Taxes are compulsory and compelling contributions that must be fulfilled by every citizen, while religiosity is a moral belief based on religious beliefs and volunteerism. Religion can be an indicator of predicting behavior, but not as a dependent or independent variable, because each individual depends on his religious values as a source of morality to shape attitudes and behaviour (Sukmana, Djadang, & JMV, 2018).
3. Research Method
The population in this study were all property taxpayers registered at the Aceh Singkil Regency Financial Management Board (BPKK) in 2018, totaling 34,000 taxpayers. The sample selection technique is done by means of non-probability sampling resulting in the number of samples of 396 respondents. The data source in this study uses primary data that is the acquisition of questionnaires from respondents. While the research data collection technique is done by the documentation technique. The analytical method used is Multiple Linear Regression Analysis.

Operationalization of variables in this study can be described as follows:

a) Tax Knowledge (X₁)
According to Andriani (2000) tax knowledge is knowledge of the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia ranging from tax subjects, tax objects, tax rates, calculation of tax payable, recording tax payable, to how to fill tax reporting. Indicators or elements and measuring instruments used in tax knowledge based on Purnamasari et al., (2017) namely; basic knowledge of the imposition of PBB, knowledge of sources of funding for routine regional government financing, knowledge of UN tariffs. The measurement scale used is the interval scale in the form of a 5-point Likert scale.

b) Level of Trust (X₂)
According to Handayani et al., (2012), the level of trust is a measure of how much trust taxpayers have in the legal system and government in Indonesia has been carried out fairly and correctly. Indicators or elements and measuring instruments used in the level of confidence based on Purnamasari et al., (2017) namely; trust in the government legal system, trust in the judiciary, trust in the tax collection system, trust in the tax collection officer. The measurement scale used is the interval scale in the form of a 5-point Likert scale.

c) Religiosity (X₃)
Religiosity is the level of one's attachment to the religion of each individual (Widagsono, 2017). Indicators or elements and measuring instruments used based on Glock, (1962) namely; ideological dimension, ritualistic dimension, experiential dimension, intellectual dimension, consequential dimension. The measurement scale used is the interval scale in the form of a 5-point Likert scale.

d) Taxpayer Compliance on Property Tax (Y)
According to Purnamasari et al. (2017), the taxpayer compliance for paying property tax is in a timely manner and in the right amount. The indicators used based on the Decree of the Minister of Finance Number 74/PMK.03/2012 concerning the category of taxpayers, namely; punctual, tax arrears, audit of financial statements, tax crime. The scale used is interval scale in the form of a 5-point Likert scale.

4. Result and Discussion
Descriptive Statistic
The following are descriptive statistics of all variables in this research (see table 1).

| No. | Variables                                  | No. of data | Mean  | Minimum | Maximum |
|-----|-------------------------------------------|-------------|-------|---------|---------|
| 1.  | Compliance Paying Land and Building Tax (Y) | 396         | 3.99  | 1.75    | 5.00    |
| 2.  | Tax Knowledge (X₁)                         | 396         | 4.00  | 2.00    | 5.00    |
| 3.  | Level of Trust (X₂)                        | 396         | 4.05  | 2.00    | 5.00    |
| 4.  | Religiosity (X₃)                           | 396         | 4.57  | 2.90    | 5.00    |

Table 1. Descriptive Statistic
Based on table 1, it is obtained that each variable has a total data of 396. For the variable of Compliance Paying Land and Building Tax, the mean value is 3.99, which means that the compliance to pay Land and Building Tax by the taxpayer in Aceh Singkil Regency is in the good category. The minimum value is 1.75, this value shows the lowest/smallest value of the data series in the Compliance Paying Land and Building Tax variable. Meanwhile the maximum value is 5.00, which shows the highest/largest value of the data series in the Compliance of Paying Land and Building Tax variable.

For the tax knowledge variable, the mean value is 4.00, which means that the tax knowledge by taxpayers in Aceh Singkil Regency is in a good category. The mean value for the confidence level variable was 4.05, meaning that the level of trust by taxpayers in Aceh Singkil Regency is also in the good category. The religiosity value of taxpayers in Aceh Regency district is included in the very good category as shown by the mean value of 4.57.

Research Instrument Testing Results

Based on the results of testing the validity shows that the correlation coefficient obtained from each item of the variable Compliance Paying Land and Building Tax (Y), tax knowledge (X1), level of trust (X2), and religiosity (X3) are all above the critical value of the product moment correlation (correlation coefficient > 0.098) so the questionnaire used can be declared valid. Based on the reliability test, each instrument in this study is reliable indicated by Cronbach’s Alpha values greater than 0.7. Therefore it can be concluded that the questionnaire used as a measurement tool in this study is feasible to use or reliable.

Classical Assumption Testing Results

Based on the histogram graph, it is known that the observation data is normally distributed where the curve is normal. While from the P-Plot graph it is known that the points move in the direction of the linear line, so it can be concluded that the regression model of this study is linear.

The tolerance value of the tax knowledge variable is 0.701, the confidence level is 0.678, and religiosity is 0.914, this value means that there is no multicollinearity between the independent variables (tolerance value> 0.10). Meanwhile, the VIF value of the tax knowledge variable is 1.426, the confidence level is 1.475, and the religiosity is 1.094, this value means that there is no independent variable that has a VIF value of more than 10. Thus, it can be concluded that in the regression model this study does not multicollinearity occurs between these independent variables. From the Scatterplot chart it is known that there are no specific patterns on the graph, therefore it can be concluded that the regression model in this study is heteroskedasticity does not occur.

Hypothesis Testing Results

The results of testing the research hypothesis can be seen in table 2.

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|---------------------------|---|-----|
| (Constant) | 1.829 | .257 | 7.129 | .000 |
| X1 | .372 | .044 | .401 | 8.511 | .000 |
| X2 | .320 | .046 | .334 | 6.970 | .000 |
| X3 | -.135 | .053 | -.105 | -2.553 | .011 |

Based on the table 2 above the regression results obtained by the multiple regression equation as follows:

\[ Y = 1.829 + 0.372X_1 + 0.320X_2 - 0.135X_3 \]
Based on Table 2, it is obtained a constant value of 1.829, meaning that if tax knowledge (X1), level of trust (X2), and religiosity (X3) are considered constant, then the value of Compliance Paying Land and Building Tax (Y) is 1.829 in the interval scale unit.

Discussion

The Effect of Tax Knowledge on the Compliance in Paying Property Tax

The results showed that tax knowledge has an effect on compliance with paying Land and Building Tax (PBB). A positive relationship between tax knowledge and UN compliance is obtained. This means that the higher tax knowledge by taxpayers, the higher the compliance of paying the PBB on land and building taxpayers in Aceh Singkil Regency.

Taxpayers should have knowledge about taxation, specifically about the importance of taxes for financing the country’s development. The behavior of taxpayers is based on their view of taxes. Furthermore, taxpayers must also have adequate knowledge about the concept of taxation related to the fulfillment of their taxation rights and obligations. Knowledge about taxation is expected to encourage taxpayer awareness to fulfill their tax obligations (Wijayanti & Sasongko, 2017).

The results of this study are in accordance with the results of research conducted by Nurlis & Widayati (2010) which shows evidence that tax knowledge affects tax compliance. This research is also consistent with the results of Nugroho (2012) research which shows that tax knowledge influences taxpayer compliance. In addition, the results of Hofmann et al., (2008) also show that poor tax knowledge can generate distrust and negative attitudes towards tax, while good tax knowledge correlates with a positive attitude towards tax.

The Effect of Level of Trust on the Compliance in Paying Property Tax

The results showed that the level of trust affects the compliance of paying the PBB. A positive relationship between the level of trust and UN compliance is obtained. This means that the higher the level of trust by taxpayers, the higher the compliance of paying the PBB on land and building taxpayers in Aceh Singkil Regency.

When associated with a theory of reasoned action, humans will behave in a conscious manner and consider the information available, and consider the implications of the actions taken. That is, if the taxpayer has a high level of trust, both in the government and legal systems, then this will make taxpayers more obedient to pay taxes.

The results of this study are also consistent with those of Purnamasari et al., (2017) which proves that the level of trust in the government and law influences the behavior of taxpayers to comply with their tax obligations. In addition, Pratomo (2014) also revealed that the level of trust in the government and legal system influences tax compliance. If people do not believe in the mechanism of government, then awareness of paying taxes will also be low.

The Effect of Religiosity on the Compliance in Paying Property Tax

The results showed that religiosity had no effect on compliance with paying the PBB. A negative relationship between religiosity and obedience to paying the United Nations was obtained. This means that the higher religiosity by taxpayers, the lower the compliance of paying the PBB on land and building taxpayers in Aceh Singkil Regency.

The insignificant role of religiosity in testing the compliance element of paying taxes is possible because some people in Indonesia consider paying taxes not an obligation and only involves formal worldly affairs. In addition, acts that exhibit weak tax compliance attitudes such as tax evasion are still considered ethical activities by some
religious communities due to corruption committed by tax officials (Utama & Wahyudi, 2016).

The results of this study are consistent with research conducted by Tahar & Rachman (2014) which proves that religiosity does not affect tax compliance. The understanding of religion possessed by taxpayers has not yet determined the taxpayer's actions in paying taxes due to the understanding and practice of religion in each taxpayer. Tax compliance is different for each person so that religiosity does not reflect his intention to obey paying taxes. With an increasing understanding of religion, it sometimes changes the perspective of taxpayers regarding taxation so that it prioritizes the relationship with God rather than the relationship with fellow human beings as leaders, resulting in reduced tax compliance.

5. Conclusions

Several conclusions can be drawn from the results of this study. Tax knowledge, level of trust and religiosity affect the compliance of the taxpayers of property tax in Aceh Singkil Regency, Indonesia. Partially, tax knowledge affects the compliance of property tax paying of taxpayers. The level of trust affects the compliance to pay property tax of taxpayers in Aceh Singkil Regency. Nevertheless religiosity does not affect the compliance of paying property tax of taxpayers in Aceh Singkil Regency.

It is expected that the District Finance Management Board (BPKK) of Aceh Singkil Regency will pay attention to the independent variables in this study, namely tax knowledge and the level of trust, because these two independent variables have positive effect on compliance with paying the PBB on land and building taxpayers in Aceh Singkil Regency. In other words, to improve compliance with paying the PBB on land and building taxpayers in Aceh Singkil District, it can be achieved by improving both of these variables.

For further researchers, it is recommended to consider the method of data collection, which is not only using a questionnaire but also using the interview method hence the data obtained can be more accurate. For future research, it is suggested to be able to develop this model by considering other potential variables that have not been used in this study, such as economic factors and non-economic factors. Economic factors may include tax rates and penalties, while non-economic factors include the behavior of taxpayers, taxpayer perceptions or demographic factors.

References

Ancok, D. (2004). Psikologi terapan: Mengupas dinamika kehidupan umat manusia. Yogyakarta: Darussalam.

Andriani, A. (2000). Pajak dan pembangunan. Jakarta: UI Press.

Benk, S., Budak, T., Yuzbasi, B., & Mohdali, R. (2016). The impact of religiosity on tax compliance among turkish self-employed taxpayers. Religions, 7(37), 1–10. https://doi.org/10.3390/Rel7040037

Eiya, O., & Ilaboya, O.J. & Okoye, A. F. (2016). Religion and tax compliance: Empirical evidence from Nigeria. Igbinedion University Journal of Accounting, 1, 27–41.

Ermawati, N. (2018). Pengaruh religiusitas, kesadaran wajib pajak dan pengetahuan perpajakan terhadap kepatuhan wajib pajak. Jurnal STIE Semarang, 10(1).

Fuadi, Y. T. (2013). Pengaruh lingkungan usaha, profitabilitas, dan penegakan hukum terhadap ketidakpatuhan wajib pajak orang pribadi di Kec. Kuantan Tengah. Jurnal Online Mahasiswa (JOM) Bidang Ilmu Ekonomi, 1(1), 1–15.

Glock, C. Y. (1962). On the study of religious commitment. Religious Education: The Official Journal of the Religious Education Association, 57(4), 98–110.
Handayani, S. W., Faturokhman, A., & Pratiwi, U. (2012). Faktor-faktor yang mempengaruhi kemauan membayar pajak wajib pajak orang pribadi yang melakukan pekerjaan bebas. *Simposium Nasional Akuntansi XV Banjarmasin*.

Haryanto, R. S. (2012). Analisis faktor-faktor yang mempengaruhi tingkat kepatuhan wajib pajak. *Diponegoro Journal of Accounting, 1*(1), 1–12.

Hofmann, E., Hoelzl, E., & Kirchler, E. (2008). Preconditions of voluntary tax compliance: knowledge and evaluation of taxation, norms, fairness, and motivation to cooperate. *Zeitschrift Für Psychologie / Journal of Psychology, 216*(4), 209–217. https://doi.org/10.1027/00443409.216.4.209

Kirayanto, K. (2000). Analisis pengaruh penerapan struktur pengendalian intern terhadap kepatuhan wajib pajak badan dalam memenuhi kewajiban pajak penghasilannya. *EKOBIS, 1*(1), 41–52.

Mohdali, R., & Pope, J. (2010). Role of religiosity in tax morale and tax compliance. *Australian Tax Forum, 25*(4), 565–596. Retrieved from https://www.researchgate.net/publication/290920060_The_role_of_religiosity_in_tax_morale_and_tax_compliance

Mohdali, R., & Pope, J. (2014). The influence of religiosity on taxpayers’ compliance attitudes. *Accounting Research Journal, 27*(1), 71–91.

Nugroho, R. A. (2012). Faktor-faktor yang mempengaruhi kemauan untuk membayar pajak dengan kesadaran membayar pajak sebagai variabel intervening. *Diponegoro Journal of Accounting, 1*(2), 1–11.

Purnamasari, A., Pratiwi, U., & Sukirman. (2017). Pengaruh pemahaman, sanksi perpajakan, tingkat kepercayaan pada pemerintah dan hukum, serta nasionalisme terhadap kepatuhan wajib pajak dalam membayar PBB-P2. *Jurnal Akuntansi Dan Auditing, 14*(1), 22–39.

Rahayu, S. K. (n.d.). *Perpajakan indonesia*. Yogyakarta: Salemba Empat.

Republik Indonesia. *Undang-undang republik indonesia nomor 28 tahun 2009 tentang pajak daerah dan retribusi daerah*. , (2009).

Republik Indonesia. *Peraturan menteri keuangan nomor 74/PMK.03/2012 Tata cara penetapan wajib pajak dengan kriteria tertentu dalam rangka pengembalian kelebihan pembayaran pajak*. , (2012).

Republik Indonesia. *Qanun nomor 10 Tahun 2012 tentang pajak bumi dan bangunan perdesaan dan perkotaan*. , (2012).

Sukmana, S., Djadang, S., & JMV, M. (2018). Studi kesadaran pajak terhadap kepatuhan pajak dan religiusitas sebagai pemoderasi. *Jurnal Ekonomi Bisnis Manajemen, 3*(1), 15–25.

Suyono, N. A. (2016). Faktor-faktor yang mempengaruhi kepatuhan membayar pajak di kantor pelayanan pajak wonosobo. *Jurnal PPKM, 1*, 1–10.

Tahar, A., & Rachman, A. K. (2014). Pengaruh faktor internal dan faktor eksternal terhadap kepatuhan wajib pajak. *Jurnal Akuntansi Dan Investasi, 15*(1), 56–65.

Tjahjono, T. (2006). Pengaruh tingkat kepuasan atas pelayanan perpajakan terhadap tingkat kepatuhan wajib pajak orang pribadi pada kantor Wilayah Direktorat Jenderal Pajak Jawa Timur Bagian Timur I. *Jurnal Universitas Airlangga*. Tjahjono, T. (2006). Pengaruh tingkat kepuasan a.
Utama, A., & Wahyudi, D. (2016). Pengaruh religiusitas terhadap perilaku kepatuhan wajib pajak orang pribadi di provinsi DKI Jakarta. *Jurnal Lingkar Widyaiswara, 3*(2), 1–13.

Vazquez, M. J., & Torgler, B. (2005). The evolution of tax morale in modern spain. *Journal of Economic Issues, 43*(1), 1–28.

Von Haldenwang, C. (2015). The political cost of local revenue mobilisation: Decentralisation of the property tax in Indonesia. In *Working paper*.

Widagsono, S. (2017). Pengaruh pengetahuan perpajakan, sanksi, dan religiusitas terhadap kepatuhan wajib pajak.

Widiastuti, R., & Laksito, H. (2014). Faktor–faktor yang mempengaruhi kepatuhan pajak bumi dan bangunan (P-2). *Diponegoro Journal of Accounting, 3*(2), 1–15.

Wijayanti, D. W., & Sasongko, N. (2017). Pengaruh pemahaman, sanksi perpajakan, tingkat kepercayaan pada pemerintah dan hukum terhadap kepatuhan dalam membayar wajib pajak. *Seminar Nasional Dan the 4th Call for Syariah Paper*.

Yunasih, V. (2016). Faktor-faktor yang mempengaruhi kepatuhan membayar pajak orang pribadi yang berwirausaha dengan lingkungan dan preferensi risiko sebagai variabel moderasi. *JOM Fekon, 3*(1), 550–564.

Yusnidar, J. S. D. (2015). Pengaruh faktor-faktor yang mempengaruhi kepatuhan wajib pajak dalam melakukan pembayaran pajak bumi dan bangunan perdesaan dan perkotaan. *Jurnal Perpajakan (JEJAK), 1*(1), 1–10.