

## Disclosure Information on Indonesian UMKM Taxes

Hendi Prihanto<sup>1</sup>, Prisila Damayanti<sup>2</sup>

<sup>1</sup>Prodi Akuntansi Fakultas Ekonomi Universitas Prof. Dr. Moestopo (Beragama) Jakarta, Indonesia

<sup>2</sup>Prodi Akuntansi IBI Kosgoro 1957 Jakarta, Indonesia

**Abstract.** *This research aims to obtain evidence and explain the relationship between tax rates, awareness, understanding, and morale of moderated taxpayers with business prospects to disclose tax information. The study was conducted using MSME subjects in the Kebayoran Baru South Jakarta Blok M market area as the largest trading center in DKI Jakarta, with research object PP 23 of 2018. There were 230 questionnaires distributed, but after the obligations and duties of 206 appropriate questionnaires filled out by MSME entrepreneurs Data analysis using multiple linear regression and moderated regression analysis (MRA), through testing the validity and reliability of research instruments. The results showed that tax rates, awareness, understanding, and morals have a positive and significant effect on tax disclosure by MSME taxpayers, as well as unfavorable business prospects able to moderate by lowering the significance value of the effect of tax rates, awareness, understanding, morals on their tax disclosures. This research contributes to the government regarding the effectiveness of the application of PP tariffs in 2018 through several variables used by researchers, as well as theoretical development of factors that affect tax disclosure.*

**Keywords.** *Awareness; Business Prospects, and Disclosure; Morals; Understanding; Tax Rates.*

**Corresponding author.** Email: hendiprihanto@dsn.moestopo.ac.id<sup>1</sup>, prisild@rocketmail.com<sup>2</sup>

**How to cite this article.** Prihanto, A., & Damayanti, P. (2020). Disclosure Information on Indonesian UMKM Taxes. *Jurnal Riset Akuntansi dan Keuangan*, 8(3), 447-454.

**History of article.** Received: Agustus 2020, Revision: Oktober 2020, Published: Desember 2020

Online ISSN: 2541-061X. Print ISSN: 2338-1507. DOI: 10.17509/jrak.v8i3.26707

Copyright©2020. Published by Jurnal Riset Akuntansi dan Keuangan. Program Studi Akuntansi. FPEB. UPI

### INTRODUCTION

One of the government's efforts to increase the number of taxpayers who enter the state treasury as an instrument that helps finance development is to provide policies to the Micro, Small and Medium Enterprises (SMEs) through PP No. 23 of 2018 that replaces PP 46 of 2013 concerning revenue ( PPH) paid by the SME. PP No. 23 of 2018 is to provide an alternative tax payment and provide a reduction in tax payment rates that were initially at 1% to 0.05% which aims to ease and respond to the enthusiasm of SMEs to pay taxes, or disclose information about tax values regularly. The Directorate General of Taxes stated that SMEs reaching 60 million entrepreneurs contributed as much as 60% of the Gross Domestic Product (GDP) as a tax potential. However, only around 1.5 million entrepreneurs are contributing to taxes, with a contribution of 2.2% to the total income tax revenue that is considered ineffective

Government regulation is a major concern for entrepreneurs in particular (Pastor

& Veronsi, 2013), because it can cause turmoil and become a concern that engulfs the development and innovation of the business itself (Andrew, Esmeralda, & Willis, 2017). The purpose of the disclosure is actually to serve various parties who have different interests such as government, society or investors. Effectiveness relates to implementation to measure its success ((Edwards III, 1980) that the success of policy implementation includes four variables that determine the success of implementing a policy, namely: (1). Communication; (2) resources; (3) disposition; and (4) bureaucratic structure. Disclosure is stated as providing information in the form of financial and non-financial information that is relevant and effective from business entities (Hendriksen & Brenda, 1992).

PP 23 of 2018 regulates convenience services, as well as incentives for MSMEs to participate in economic activities, by giving a discount on the Final Income Tax rate which was originally from 1% to 0.5% in the hope that MSME

taxpayers will further develop their businesses. The attributes forming disclosure in taxes consist of efficiency, importance, and consideration (Mahdi, Mahin Ali, & Mahdieh, 2017) and Theory of Planned Behavior (TPB) states the underlying behavior of a person reveals his tax and the expansion of the Theory of Reasoned Action (TRA) explains a person's intentions towards behavior formed by two factors: attitude toward the behavior, and subjective norms, by adding perceived behavioral control (Ajzen, 1991, Fishbein & Ajzen, 1975). If the government is wrong in issuing regulations, it can result in the decline of the business world, as happened in the UMKM in Blok M, whose numbers are currently decreasing because many have switched to the online business market. For this reason, this research is important to analyze whether the tax rates, awareness, understanding, and morale of taxpayers by moderating influential business prospects to disclose their taxes ?. The moderating variable of business prospects is used to be a factor that triggers a stronger or weaker influence on the disclosure of tax information, assuming the current aspects of the situation and being different from other studies conducted previously.

## **HYPOTHESIS DEVELOPMENT**

### **Tax rates and disclosures**

Ananda, Kumadji, & Husaini, (2015); Cahyani & Noviani, (2019); Fitria, (2017); Priambudi & M. Khoiru, (2013); Putri, (2016); Ramdan, (2017) ) states that a declining tax rate has a significant positive effect on tax information disclosure by taxpayers, meaning that if the government reduces tax rates, taxpayers are motivated to disclose their taxes especially if business prospects are getting better because company size, leverage, and liquidity support disclosure of information (Raselawati, 2011; Suta & Laksito, 2012) thus the hypothesis is put forward:

H1 : Decrease in tax rates has a positive effect on the disclosure of tax information

H1a : A decrease in tax rates has a positive effect on the disclosure of tax

information if business prospects get better.

### **Taxpayer awareness and disclosure**

Astana & Merkusiwati, (2017); Fitria, (2017) stated the significant positive effect of taxpayer awareness on tax compliance in disclosing information on tax obligations, meaning that the higher the awareness of taxpayers is supported by good business prospects, the greater the opportunity for tax disclosure because the size of the company, leverage, and liquidity are both support the disclosure of information ((Raselawati, 2011; Suta & Laksito, 2012), for that the hypothesis is put forward:

H2 : High awareness of taxpayers has a positive effect on tax information disclosure

H2a : High awareness of taxpayers has a positive effect on the disclosure of tax information if the business prospects are getting better.

### **Understanding taxpayers and disclosures**

Ananda et al., (2015); Utomo, (2011); Cahyani & Noviani, (2019); Fitria, (2017); Priambudi & M. Khoiru, (2013); Putri, (2016) revealed that taxpayer knowledge of taxpayers is very important and positively influences the understanding to disclose tax information, and it will be better if added better business prospects related to company size, leverage, and good liquidity encourage disclosure of information (Raselawati, 2011; Suta & Laksito, 2012), for that the hypothesis is stated:

H3 : High understanding of taxpayers has a positive effect on tax information disclosure

H3a : High understanding of taxpayers has a positive effect on tax information disclosure if it is accompanied by better business prospects.

### **Moral of taxpayers and disclosures**

(Akib, Sari, & Asnia, (2017); Aryandini, (2016); Azizah Indriyani, (2020); Khaerunnisa & Wiratno, (2014); Layata & Setiawan, (2014); Renza, (2015); Sanjaya, (2014) stated that morale has a positive effect on tax

disclosure by taxpayers, meaning that better morale will encourage taxpayers to be aware of disclosing their tax obligations accompanied by company size, leverage, and good liquidity supporting disclosure of information (Raselawati, 2011; Suta & Laksito, 2012), for that the hypothesis was put forward:

H4 : Good morale of taxpayers will have a positive effect on the disclosure of tax information

H4a : Good morale of taxpayers will have a positive effect on the disclosure of tax information if accompanied by better business prospects.

**RESEARCH METHODS**

**Research Design and Type of Research**

This type of research uses quantitative which uses a causality relationship to a phenomenon carried out in May - September 2019, the primary research data in the form of a questionnaire using a Likert scale to assess respondents' perceptions. The subject of the study was the MSMEs in the Blok M Kebayoran Baru South Jakarta shopping market which were the study population taken with the incident sample technique. Data processing using SPSS by using linear multiple regression and t test and analysis of moderating variables (MRA) as a hypothesis test. Validity and reliability tests were conducted to test the

validity and reliability of the questionnaire statement.

**Measurement of variables**

The measurement of tax disclosure according to Mahdi et al., (2017) consists of efficiency, importance, and consideration. Business Prospects use the opinion of Simamora, (2003), namely: self (internal entrepreneurs and companies), changes that occur around the environment, and consumers of entrepreneurs. Tax rates use the opinion of Julianto, (2017), namely: nominal, income, and ability of taxpayers. Taxpayer awareness is measured using the opinion of Irianto, (2005), namely: understanding, implementing and reporting taxes. Taxpayer understanding is measured using the opinions of (Widayati & Nurlis, 2010), namely knowledge, education and behavior of taxpayers. Taxpayer morality is measured using the opinion of (Kohlerg, 1971), namely: Pre conventional, Conventional and Post conventional.

**RESULTS AND DISCUSSION**

The researcher originally made and prepared 230 questionnaires, but after distributing and checking 206 questionnaires were obtained which were feasible because they were filled out completely by MSME entrepreneurs.

**Table 4.1 Validity and Reliability Test**

Variabel	Validity (r test > r tabel)	Reliability (Cr. Alp. > 0.60)	Explain	Item
Disclosure	(0.471-0.645) > 0.138	0.776 > 0.60	valid/reliabel	6
Rate	(0.471-0.645) > 0.138	0.805 > 0.60	valid/reliabel	6
Awareness	(0.566-0.621) > 0.138	0.824 > 0.60	valid/reliabel	6
Understanding	(0.425-0.607) > 0.138	0.783 > 0.60	valid/reliabel	6
Moral	(0.512-0.622) > 0.138	0.820 > 0.60	valid/reliabel	7
Bisnis Prospect	(0.609-0.712) > 0.138	0.869 > 0.60	valid/reliabel	6

The results of testing the statement using the validity test results obtained that the whole r count > r table. Reliability test using the assumption of Nunnali (1994) Cronbach Alpha

above 0.60, then r count > 0.60 (60%) so that the overall results of the statement are reliable and become a strong model in predicting variables that are suitable for use in research.

**Tabel 4.2 Multiple Regresion Linear dan Hypotesis**

		Koef. Regresion	t-test	sig	Adj. R <sup>2</sup>	Explain
Rate	(1)	0.187	3.211	0.001	-	positive sig.****
	(2)	0.147	2.325	0.005	-	positive sig.***
Awarenes	(1)	0.242	3.847	0.000	-	positive sig.****
	(2)	0.202	2.984	0.001	-	positive sig.****
Understanding	(1)	0.246	3.438	0.001	-	positive sig.****
	(2)	0.186	2.302	0.011	-	positive sig.**
Moral	(1)	0.106	2.036	0.021	-	positive sig.**
	(2)	0.073	1.305	0.096	-	positive sig.*
Mod. (bisnis prospect)		0.001	1.590	0.055	-	positive sig.**
Koef. Determinate					(1) 0.516	-
					(2) 0.520	moderate
F test.			(1) 0.00			fit
			(2) 0.00			fit

N = 206

Source : SPSS 25 processed

Note : dependent variabel is Disclosure Tax.

significant level \*=0.10, \*\*=0.05, \*\*\*0.01, \*\*\*\*=0.00

The results of the study with 206 respondents obtained the value of the F test in both regressions shows 0.00, meaning that the model meets the requirements to be used in regression testing. Hypothesis test t (t-test) obtained the results of the overall variable has a positive and significant value with a significance level that varies from 0.00 to 0.10, so it is concluded that the entire research hypothesis (H1, H1a, H2, H2a, H3, H3a H4, and H4a) before using moderating variables and after using them have a significant effect so that the entire research hypothesis can be accepted.

The coefficient of determination states that factors can influence and encourage the model on the disclosure variable by 51.6%, after using the moderating variable a value of 52.0% is obtained. Both coefficients of determination have good value, especially after using a moderating variable which means that the variable can change the existing model. The regression coefficient has a positive value indicated by the value betha (β) with the following regression equation :

$$\begin{aligned}
 Disc = \beta_0 + & 0.187 Rate + 0.242 Aw \\
 & + 0.246 Und + 0.106 Mor \\
 & + 0.147 Rate * Mod \\
 & + 0.202 Aw * Mod \\
 & + 0.186 Und * Mod \\
 & + 0.073 Mor * Mod + \epsilon
 \end{aligned}$$

**Nb: rate: tax rate, Aw: Awareness, Und: understanding, Mor: Morality, Mod: Moderating (Business Prospect)**

## DISCUSSION

### Tax rates on tax disclosures

The results of the study are in line with the results of the research of Ananda et al., (2015); Cahyani & Noviri, (2019); Fitria, (2017); Priambudi & M. Khoiru, (2013); Putri, (2016); Ramdan, (2017) that a low tax rate and following income will have a significant influence on disclosure by taxpayers. The existence of an unfavorable business prospect makes the significance tend to decrease slightly due to online trading, making the MSME business prospect make profitability decrease at this time so that it encourages taxpayer compliance to decline even if accompanied by a tax rate lowered by the government, good economic conditions

also support the disclosure of information (Raselawati, 2011; Suta & Laksito, 2012) However, based on the results of the hypothesis research H1 and H1a can be accepted.

### **Awareness of tax disclosures**

The research results are in line with (Astana & Merkusiwati, 2017; Fitria, 2017; Irianto, 2005) states that awareness of taxpayers has a positive and significant effect on tax disclosure, where awareness is a stimulus that comes from someone as the beginning to act. The role of business prospects provides economic improvement (Raselawati, 2011; Suta & Laksito, 2012) to support the disclosure of financial information related to the value of tax disclosure, but in reality, the current MSME business prospects are unfavorable due to the existence of an e-commerce business that makes the turnover decrease. in the area, so that the taxpayers' awareness to report their taxes has decreased, however, the H2 and H2a research hypotheses can be accepted.

### **Understanding of tax disclosures**

The results of the study stated that understanding has a significant positive effect on disclosure in line (Hardiningsih & Yulianawati, (2011; Banyu, 2011; Cahyani & Noviani, 2019; Fitria, 2017; Priambudi & M. Khoiru, 2013; Putri, 2016). Understanding must be supported by a good level of knowledge of taxpayers regarding regulations and laws, for this reason, government socialization is needed to maximize the implementation of the program (Edwards III, 1980) to be effective, in addition to the economic and business conditions factors are also decisive in disclosing information (Raselawati, 2011; Suta & Laksito, 2012) because economic conditions affect the ability of MSMEs to disclose their taxes, however, the H3 and H3a research hypotheses are acceptable.

### **Moral of tax disclosure**

The results of the study stated that the morale of taxpayers had a significant positive

effect on disclosure in line (Akib et al., 2017; Aryandini, 2016; Azizah Indriyani, 2020; Khaerunnisa & Wiratno, 2014; Layata & Setiawan, 2014; Nabila, 2019; Renza, 2015; Sanjaya, 2014). However, without being supported by economic conditions, and a good business situation, the disclosure also faces obstacles ((Raselawati, 2011; Suta & Laksito, 2012) that allow companies to disclose their information. (Prihanto, 2018) states that no one in this world has a willingness to pay taxes, the action taken is only the fulfillment of cultural aspects so that the results obtained are less than the maximum proven by the results of this study. Lack of motivation to express is influenced by individual behavior that is driven by circumstances (Ajzen, 1991) in addition to being driven by economic conditions, but also because of a lack of trust in the country. Although the results obtained decreased insignificance, the research hypotheses H4 and H4a were accepted. The moderating variable has a positive and significant result on the regression results, meaning that the business prospect can moderate the relationship between each independent variable to the dependent even though it is low.

### **CONCLUSION**

The results of the study prove that theoretically and empirically that tax rates, awareness, understanding, morals with moderated business prospects have a positive and significant impact on tax disclosure by MSMEs on Blok M Kebayoran Baru, South Jakarta. However, the business prospect of giving a downward reaction motivates tax disclosure, due to the business conditions faced by MSMEs in the region which have experienced many economic crises and switched to online businesses so that their financial ability to pay tax is weak. This factor has a considerable influence because the economic situation has an impact on the development of tax payments based on profitability.

### **Limitation**

The limitation of the study is because the sample and the population obtained are not

too large, only focus on MSMEs in the Blok M area of Kebayoran Baru, South Jakarta, the research time is less than the maximum, so the data processing results obtained are also minimal and less able to conclude as a whole especially for use in situation in other cases, regions, and circumstances. The minimal level of knowledge possessed by respondents, as well as the hasty filling, has the potential to provide errors in answering statements on the research questionnaire, therefore, the researcher assists in filling out the questionnaire.

### Suggestion

The study found that not all MSMEs understood the change in tariffs imposed in PP 23 of 2018, due to the lack of maximum socialization by the government. Implementation of regulations will be more effective if supported by the role of officials in socializing and providing understanding to the public through direct, social media or leaflets that explain the rules. The government can also empower partners such as campuses and tax volunteers who assist in the dissemination of information.

The theoretical aspects of research will be better if further research uses other explanatory variables in future studies such as socialization, the character of information systems and so on which relate to the point of view of evaluating the effectiveness of regulation implementation. Population and sample expansion needs to be done so that research can conclude better results.

### REFERENCE

- Ajzen, I. (1991). The Theory of Planned Behavior, *Organizational Behavior and Human Decision Process*, 50, 179–211.
- Akib, M., Sari, I. M., & Asnia. (2017). Pengaruh Tanggung Jawab Moral Dan Kualitas Pelayanan Terhadap Kepatuhan Pelaporan Wajib Pajak Badan (Studi pada Kantor Pelayanan Pajak Pratama Kendari). *Jurnal Akuntansi Dan Keuangan*, II(2), 73–85.
- Ananda, P. R. D., Kumadji, S., & Husaini, A. (2015). Pengaruh Sosialisasi Perpajakan, Tarif Pajak, Dan Pemahaman Perpajakan Terhadap Kepatuhan Wajib Pajak (Studi pada UMKM yang Terdaftar sebagai Wajib Pajak di Kantor Pelayanan Pajak Pratama Batu). *Jurnal Mahasiswa Perpajakan*, 6(2), 1–9.
- Andrew, R., Esmeralda, V. S., & Willis, R. (2017). Praktek Manajemen Inovasi Di S1 Manajemen Bisnis. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 1(1), 36–41.
- Aryandini, S. (2016). Pengaruh Kewajiban Moral, Pemeriksaan Pajak, Dan Kondisi Keuangan Terhadap Kepatuhan Wajib Pajak Badan Untuk Usaha Hotel Yang Terdaftar Di Dinas Pendapatan Daerah Kota Pekanbaru Oleh: *JOM Fekon*, 3(1), 1463–1477.
- Astana, I. W. S., & Merkusiwati, N. K. L. A. (2017). E-Jurnal Akuntansi Universitas Udayana Perpajakan Modern Dan Kesadaran Wajib Pajak. *E-Jurnal Akuntansi Universitas Udayana*, 18(1), 818–846.
- Azizah Indriyani, M. S. dan S. B. R. (2020). Pengaruh Diklat Kependidikan Dan Kesejahteraan Guru Terhadap Kualitas Guru Di Sekolah Dasar Negeri Di Kecamatan Jamblang Kabupaten Cirebon. *Syntax Idea*, 2(7), 176–193.
- Banyu A. W, U. (2011). Pengaruh Sikap, Kesadaran Wajib Pajak, Danpengetahuan Perpajakan Terhadap Kepatuhan Wajibpajak Dalam Membayar Pajak Bumi Dan Bangunan Dikecamatan Pamulang Kota Tangerang Selatan.
- Cahyani, L. P. G., & Noviari, N. (2019). Pengaruh Tarif Pajak, Pemahaman Perpajakan, dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM. *E- Jurnal Akuntansi*, 23(3).
- Edwards III, G. C. (1980). *Implementing Public Policy*. Washington, D.C: Congressional Quarterly Press.
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention, and Behavior: AnIntroduction to Theory and Research, Reading*. (Addison-Wesley, Ed.).
- Fitria, D. (2017). Pengaruh Kesadaran Wajib Pajak, Pengetahuan Dan Pemahaman Perpajakan Terhadap Kepatuhan Wajib

- Pajak. *Journal of Applied Business and Economics*, 4(1), 30–44.
- Hardiningsih, P., & Yulianawati, N. (2011). Faktor-Faktor Yang Mempengaruhi Kemauan Membayar Pajak. *Dinamika Keuangan Dan Perbanka*, 3(1), 126–143.
- Hendriksen, E. ., & Brenda, V. M. (1992). *Accounting Theory*. Homewood II: Irwin.
- Irianto, S. E. (2005). *Politik Perpajakan: Membangun Demokrasi Negara*. Yogyakarta: UII Press.
- Julianto, A. (2017). *Pengaruh Tarif, Sosialisasi serta Pemahaman Perpajakan terhadap Kepatuhan Wajib Pajak UMKM di Kota Semarang*.
- Khaerunnisa, I., & Wiratno, A. (2014). Pengaruh Moralitas Pajak, Budaya Pajak, Dan Good Governance Terhadap Kepatuhan Wajib Pajak. *Jurnal Riset Akuntansi Dan Perpajakan*, 1(2), 211–224.
- Kohlberg. (1971). Stages of Moral Development as a Basis of Moral Education. *Unpublish*.
- Layata, S., & Setiawan, I Putu Ery. (2014). Pengaruh kewajiban moral, kualitas pelayanan, pemeriksaan pajak dan sanksi perpajakan pada kepatuhan wajib pajak badan. *E-Jurnal Akuntansi Universitas Udayana*, 2, 540–556.
- Mahdi, S., Mahin Ali, M., & Mahdieh, Y. (2017). *Spiritual and Emotional Intelligences, Financial Performance, Tax Avoidance and Corporate Disclosure Quality in Iran*. Department of Accounting. Ferdowsi University of Mashhad; Iran and Imamreza International.
- Nabila, Z. D. (2019). Pengaruh Kewajiban Moral Dan Lingkungan Sosial Terhadap Kepatuhan Wajib Pajak Orang Pribadi Pengusaha. *Jurnal Nominal*, VIII(1).
- Pastor, L., & Veronsi, P. (2013). Political Uncertainty and Risk Premia. *Journal of Financial Economics*, 110(3), 520–545.
- Priambudi, A. A. A., & M. Khoiru, R. (2013). Pengaruh Pemahaman Perpajakan, Tarif Pajak, Sanksi Pajak, Serta Pelayanan Pembayaran Pajak Terhadap Kepatuhan Wajib Pajak Umkm Di Kota Surabaya. *Jurnal Mahasiswa FEB Universitas Brawijaya*, 2(1).
- Prihanto, H. (2018). *Etika Bisnis dan Profesi: Sebuah Pencarian*. Depok: Rajawali Pers.
- Putri, A. D. E. (2016). Pengaruh Pemahaman, Tarif, Dan Tingkat Pendidikan Wajib Pajak Terhadap Kepatuhan Wajib Pajak Peraturan Pemerintah Nomor 46 Tahun 2013 Di Kota Malang *Jurnal Mahasiswa FEB Universitas Brawijaya*, 3(2).
- Ramdan, A. N. (2017). Pengaruh Perubahantarif, Metode Penghitungan Dan Modernisasi Sitempajak Terhadap Kepatuhanwajib Pajak Umkm Dengan Keadilan Pajaksebagai variabel Moderasipadaumkmdi Kota Makassar.
- Raselawati, A. (2011). Pengaruh Perkembangan Usaha Kecil Menengah Terhadap Pertumbuhan Ekonomi Pada Sektor Ukm Di Indonesia.
- Renza, A. M. (2015). Pengaruh Kualitas Pelayanan, Kewajiban Moral Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Hotel Di Kota Surakarta Naskah.
- Sanjaya, I. P. A. P. (2014). Pengaruh Kualitas Pelayanan, Kewajiban Moral Dan Sanksi Perpajakan Pada Kepatuhan Wajib Pajak Dalam Membayar Pajak Hotel. *E-Jurnal Akuntansi*, 207–222.
- Simamora, B. (2003). *Memenangkan Pasar Dengan Pemasaran Efektif dan Profitabel*. Jakarta: PT Gramedia Pustaka Utama.
- Suta, A. Y., & Laksito, H. (2012). Analisis Faktor-Faktor Yang Mempengaruhi Luas ( Studi Empiris Pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Tahun 2008-2010 ). *Diponegoro Journal Of Accounting*, 1(1), 1–15.
- Widayati, & Nurlis. (2010). Faktor-Faktor Yang Mempengaruhi Kemauan Untuk Membayar Pajak Wajib Pajak Orang Pribadi Yang Melakukan Pekerjaan Bebas ( Studi Kasus Pada KPP Pratama Gambir Tiga ). *Proceeding Simposium Nasional Akuntansi XII*.

