THE EFFECT OF SELF-ASSESSMENT SYSTEM JUSTICE TAXATION, AND DISTRUST OF THE FISCUS PARTY TO THE ACT OF TAX EVASION BY THE TAXPAYER

Rubiatto Biettant[1], Miftah Syahdila[2], Charlie[3], Fahmi Alvin Maulana[4]
Universitas Trisakti, Indonesia[1,3,4], Institut Ilmu sosial dan Manajemen STIAMI[2]
Email: rubiatto@trisakti.ac.id, vetz123321@gmail.com, charlie@trisakti.ac.id, fahmi@std.trisakti.ac.id

ABSTRACT

This study aims to examine the effect of the Self Assessment System, Tax Justice, Distrust of Tax Officers on the act of Tax evasion. The independent variables in this study are the Self Assessment System, Tax Justice, and Distrust of tax officials, while the dependent variable is the act of tax evasion. This study uses primary data by distributing questionnaires to taxpayers. 367 questionnaires have been distributed to taxpayers in the KPP Pratama Jakarta Gambir 4 area. The method used in this study is convenience sampling. Data analysis using multiple regression analysis data. The results of this study indicate that the Self Assessment System, Tax Justice has a negative effect on the act of tax evasion, while distrust of tax officials has a positive effect on the act of tax evasion. Based on the results of data analysis and discussions that have been carried out, it can be concluded that the self Assessment System does not have a significant negative effect on tax evasion actions

KEYWORDS	*Self Assessment System, Tax Justice and Distrust of Tax Officers, act of Tax evasion*

INTRODUCTION

Indonesia is one of the countries where most of its income comes from taxes. State needs such as for state spending, regional spending, construction of public facilities are funded from tax revenues (Witono, 2008).

According to Article 1 of the Law on General Provisions and Taxation (KUP) Number 16 of 2009, Tax is a mandatory contribution to the state owed by an individual or entity that is coercive under the Law, by not getting compensation directly and can be used for state purposes for the greatest prosperity of the people.

Based on the definition, it can be concluded that state expenditures to improve development are financed by taxes that are taxpayer contributions to the state.

Taxes contribute the most funds in state financing. According to data from the 2019 State Budget from the Ministry of Finance of the Republic of Indonesia, the total state revenue is IDR 1,957.2 trillion, of which the largest revenue comes from tax revenues, namely IDR 1,545.3 trillion. This tax revenue has a percentage of 86.50% of the predetermined target (https://www.kemenkeu.go.id). Based on the percentage in 2019, the government continues to strive so that tax revenues can increase and can achieve predetermined targets (Susilawati & Budiartha, 2013).

One of the factors that did not achieve the tax revenue target in Indonesia was the act of tax evasion carried out by taxpayers. The existence of tax evasion results in reduced tax revenue, so that the target set by the government cannot be realized. The notion that paying taxes will reduce income results in people in general being reluctant to make tax returns and fulfill their obligations (Ananda, 2015).

Many cases of tax evasion result in heavy losses for

country occurs in Indonesia. One of the major cases that became a public conversation was the abuse of authority committed by Gaius Tambunan. Gaius was a civil servant at the Directorate General of Taxes of the Ministry Indonesian Finance. He accepted bribes from taxpayers and neglected to deal with PT Surya Alam Tunggal (SAT) tax objections which resulted in losses country of Rp 570 million. He also received gratuities of US$659,800 and Sin$ 9.6 million, as well as committing other general crimes (https://www.cnnindonesia.com). Dhana Widyatmika is a former civil servant at the Large Tax Service Office (KPP). Dhana Widyatmika is a class III/c civil servant but is suspected of having a fortune of up to Rp60 billion. The assets reported to the KPK were only IDR 1.23 billion. Received Rp3.4 billion for the management of PT Mutiara Virgo's underpayment tax in 2003-2004 and received a Mandiri Traveller Cheque (MTC) worth Rp750 million from Batam City Government employees. (https://www.cnnindonesia.com) (Dharma & Suardana, 2014).

Tax evasion cases that occur in Indonesia result in a reduced level of public trust and concern for carrying out their tax obligations. The emergence of the Covid-19 pandemic in all countries, especially in Indonesia, which has resulted in the destruction of the community's economy, has also caused people to avoid paying taxes and tend to be able to commit tax evasion actions (Laihad, 2013).

Tax planning is divided into two, namely tax avoidance and tax evasion. Both have significant differences even though they have the purpose of reducing the tax burden paid. Tax avoidance is an effort to get the tax burden relief without having to violate existing laws (Mardiasmo, 2021). Tax evasion is a tax evasion activity by violating tax laws, one example is that taxpayers do not report actual income (Pohan, 2017).

Indonesia adheres to the self-assessment system tax collection system, where taxpayers report and deposit taxes independently. This system gives rise to the potential for taxpayers not to submit tax returns, or to submit tax returns incorrectly through conspiracies with tax officers. Suwandhi's research at KPP Pratama Bandung showed results that there was a significant influence of the self-assessment

system on tax evasion. The better the implementation of the self-assessment system, the lower the tax evasion action will be (Suhairi Suwandhi, 2010).

The principle of fairness in the principles of tax legislation must be firmly held in the implementation in the field. According to (Melando & Waluyo, 2013) it is said that it is fair if taxes are imposed on people who should and are proportional to the ability to pay, and according to the benefits received.

Distrust of the fiscus can be interpreted as a lack of trust in the tax clerk. This distrust arises because of the many misuses of state money committed by tax officials, such as the cases of Gaius Tambunan and Dhana Widyatmika. Taxpayers are reluctant to pay taxes and many commit fraud in their tax obligations because they think that the money deposited for taxes is not channeled to the state for economic development, infrastructure and so on, but will be misused by tax officials themselves. This means that the higher the level of distrust in the fiscus, the higher the tax evasion action. And conversely, the lower the level of distrust in the fiscus, the lower the tax evasion action.

Based on the phenomenon above, this study takes the title "The Effect of Self-Assessment System, Tax Justice, and Distrust of Fiscus on Tax Evasion Actions by Taxpayers". This study is a combination of several independent variables that existed in previous studies. The independent variables studied were self-assessment system, tax fairness, and distrust of fiscus. The difference with the previous research lies in the object and year of research, where the object in this study is a taxpayer registered at the Gambir 4 Jakarta Tax Service office in 2020.

Feldamnn (Official, 2019) taxes are achievements imposed unilaterally by and owed to the ruler (according to generally established norms), in the absence of contrapretation, and solely – used solely for general expenditures. Soemitro (Suandy, 2016) said, "Tax is the transfer of wealth from the people's side to the state treasury to finance routine expenses and the surplus is used for public saving which is the main source to finance public investment"

Self Assessment System

(Friskianti & Handayani, 2014) stated that "Self Assessment System is a tax system that gives confidence to taxpayers to fulfill and carry out their own tax obligations and rights (Halim et al., 2016) stated that the Self Assessment System is a tax collection system that authorizes taxpayers to determine the amount of tax owed by themselves. The taxpayer calculates, calculates, pays, and self-reports the amount of tax payable.

Tax Fairness

(Suandy, 2016) states that: The condition of collecting taxes in general must be fair and equitable, that is, imposed on an individual who is proportional to his ability to pay (ability to pay) the tax and in accordance with the benefits he receives. (A. G. Rahayu, 2013) states that: The principle of equality is one of the main principles in the context of tax collection, which explains that every citizen participates in financing the government functions of a country, proportionally according to their respective capabilities.

Distrust of the Fiscus

(Putri, 2018) states that distrust of the fiscus can be interpreted as a lack of taxpayer trust in the fiscus. This distrust arises because of the large amount of

misuse of state money and corruption committed by tax officials or government officials. (Friskianti & Handayani, 2014) stated that distrust of the fiscus arises because of the large amount of misuse of state money by tax officials. Taxpayers will be reluctant to pay their taxes and many make avoidance efforts in the obligation to pay taxes. Taxpayers also assume that the tax money that has been paid will be misused by tax officials.

Tax evasion

Tax evasion is an action or effort made by taxpayers to ease the tax burden by violating the law. This makes taxpayers who commit tax evasion completely ignore the formal provisions of taxation that are their obligations, such as forging documents or filling in data incompletely and incorrectly (Halim et al., 2016) state that tax evasion refers to incorrect actions committed by taxpayers regarding their obligations in taxation. Tax evasion is a deliberate neglect of tax laws and regulations to avoid paying taxes, such as falsification of tax returns.

Hypothesis Formulation

The effect of the self-assessment system on tax evasion actions Self Assessment System is a tax system that gives confidence to taxpayers in calculating, paying and reporting taxes owed independently. This system can run well if it is supported by knowledge and participation from the community. However, this system also provides an opportunity for taxpayers to commit tax fraud, for example, taxpayers deliberately do not register, do not submit tax returns or submit them incorrectly, do not deposit taxes that should be, or attempt to conspiracy with tax officers. If the Self Assessment System runs well, it will have a positive impact on avoiding tax evasion.

H1: Self Assessment System has a negative influence on tax evasion actions

The effect of tax justice on tax evasion The fair tax system is that there is equal treatment of every orang or entity that is in the same economic level situation, the income earned is the same, it will be taxed with the same amount

H2: Tax Justice has a negative influence on tax evasion

The effect of distrust of the fiscus on tax evasion

The higher the conflict a taxpayer experiences, the taxpayer will choose not to report their income in his tax return. The conflict caused between the taxpayer and the fiscus will result in the reluctance of the taxpayer to pay taxes. Taxpayers who are reluctant to pay taxes then the compliance rate is low. Non-compliant taxpayers mean that they have committed tax evasion (Tax Evasion). The better the quality of services provided, the level of public trust in fiscus increases. The increasing level of trust increases the motivation of taxpayers to pay taxes, thereby reducing the chances of tax evasion.

H3: Distrust of fiscus has a positive influence on tax evasion

RESEARCH METHOD

This type of research is causality research, which is a study that aims to determine the influence of independent variables on dependent variables. The data used is primary data by distributing questionnaires to taxpayers registered at the Gambir 4 Tax Service Office in Central Jakarta. The population that will be the

object of research is all taxpayers registered at the Gambir 4 Tax Service Office in Central Jakarta.

In this study, the data collection techniques used included the Questionnaire Technique by giving a set of questions or written statements to respondents for answers to the questionnaire and to measure the opinions of respondents used a likert scale consisting of five numbers, namely from the number 5 for strongly agreeing opinions (SS), the number 4 for the Agree opinion (S), the number 3 for the Disagreeing opinion (KS), number 2 for Disagree opinion (TS) and number 1 for strongly disagree opinion (STS).

Operational Definitions of Variables

The free variables (X) used in this study are *Self Assessment System*, Tax Justice and Distrust of Fiskus.

1) *Self Assessment System*
    According to Erly Suandy (2016) *Self Assessment System* is a tax collection system where taxpayers must calculate, calculate, pay and report the amount of tax owed.
2) Tax Fairness
    Friskianti and Handayani (2014) state that "People need a certainty that they get fair treatment in the imposition and collection of taxes by the state."
3) Distrust of Fiscus
    Friskianti and Handayani's research (2014) states that: Distrust of the fiscus arises due to the large amount of misuse of state money by tax officials. This has an impact on the reluctance of taxpayers to pay their taxes and make tax avoidance efforts. Taxpayers also assume that the tax money that has been paid will be misused by tax officials.

The bound / dependent variable in this study is *the Tax Evacuation* Action. Tax Evasion according to Mardiasmo (2019) is defined as an action or effort made by taxpayers to ease the tax burden by violating the law

Sample Collection Techniques

In determining samples, the sampling technique used is *accidental sampling*, which is the determination of samples based on chance, anyone who accidentally / incidentally encounters researchers can be used as a sample, if it is seen by people who happen to be suitable as data sources (Sugiyono, 2018). The sample used in this study was active taxpayers who reported tax returns at KPP Gambir 4 Central Jakarta in 2020, namely 367 samples from the existing population.

Data Analysis Techniques

This study uses the Multiple Linear Regression technique and the Coefficient of Determination by conducting an Instrument Test and Classical Assumption Test first so as to obtain a good regression model.

RESULT AND DISCUSSION

Descriptive Statistics of Respondent Sunter Primary Tax Service Office

Descriptive statistics provide an overview or de thesis adata that can be seen from the results of descriptive statistical testing of the research variables shown in the Table below:

A. Gender

Table 1 Genders

Data	Frequency	Percentage
Man	107	29
Woman	260	71
Total	367	100,0

Source: Primary data using SPSS 21

Based on Table 1 above, it can be seen that out of 367 respondents, female respondents have the highest frequency of 260 people with a percentage of 71%, while male respondents are 203 people with a percentage of 29%.

B. Age

Table 2 Ages

Data	Frequency	Percentage
<20 years	6	2
21-30 years	238	65
31-40 years	64	17
>40 years	59	16
Total	367	100,0

Source: Primary data using SPSS 21

Referring to the gender data in Table 2, it can be seen that the number of respondents aged 21-30 years is 238 with a percentage of 65%, the number of respondents with the age of 31-40 years is 64 with a percentage of 17%, the number of respondents with the age of >40 years is 59 with a percentage of 16%, and the number of respondents with the age of <20 years is 6 with a percentage of 2%

C. Education Level

Table 3 Education Levels

Data	Frequency	Percentage
SMA	150	41,0
D3	72	20
S1	137	37
S2	8	2
Total	367	100,0

Source: Primary data using SPSS 21

Table 3 shows that respondents with a high school education level of 150 respondents with a percentage of 41% of respondents with a D3 education level of 72 respondents with a percentage of 20%, respondents with an S1 education level of 137 respondents with a percentage of 37%, and respondents with an S2 education level of 8 respondents with a percentage of 2%

Test Instruments
A. Validity Test

For the validity test in this study using the *KMO Bartlett's test* method and the following table is the validity test result of the research variables.

Table 4
Validity Test

Variable	Indicators	*KMO and Bartlett's Test*	*Anti image Correlation*	Conclusion
Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP	Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP	.849	.852	Valid
	Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP		.832[a]	Valid
	Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP		.851[a]	Valid
	Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP		.810[a]	Valid
	Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP		.803[a]	Valid
	Taxpayers register with the Tax Service Office (KPP) to obtain an NPWP		.851[a]	Valid
	Taxpayers have a high awareness of paying taxes because taxes are a tool to regulate or implement		.810[a]	Valid

	government policies in the social and economic fields			
	Taxpayers have a high willingness to fulfill tax obligations		.825[a]	Valid
	Taxpayers have a high willingness to fulfill tax obligations		.844[a]	Valid
Tax Fairness	Taxpayers can feel the benefits of Government Services in accordance with the contributions made by taxpayers	.713	.957[a]	Valid
	Taxpayers can feel the benefits of Government Services in accordance with the contributions made by taxpayers		.956[a]	Valid
	Taxpayers can feel the benefits of Government Services in accordance with the contributions made by taxpayers		.955[a]	Valid
	Taxpayers can feel the benefits of Government Services in accordance with the contributions made by taxpayers		.956[a]	Valid
	Taxpayers can feel the benefits of Government Services in accordance with the contributions made by taxpayers		.961[a]	Valid
	Taxpayers can feel the benefits of Government Services in accordance with		.962[a]	Valid

	the contributions made by taxpayers			
Distrust of Fiscus	Cases of misuse of tax money that occur do not affect taxpayers in carrying out their obligations.	.603	.910[a]	Valid
	Taxpayers assume that Fiskus will allocate tax money appropriately.		.917[a]	Valid
	Taxpayers assume that Fiskus will allocate tax money appropriately. untruths in tax returns before SKP		.917[a]	Valid
	Taxpayers assume that Fiskus will allocate tax money appropriately.		.912[a]	Valid
	Taxpayers assume that Fiskus will allocate tax money appropriately.		.910[a]	Valid
	Taxpayers assume that Fiskus will allocate tax money appropriately.			
Tax Evasion Act	Taxpayers assume that by bribing Fiscus & doing Tax Evasion actions, they will get relatively greater profits	0,822	.887[a]	Valid
	The sanctions set out in the Tax Evasion action are not too severe.		.893[a]	Valid

The probability of fraud being detected in the Tax Evasion action is relatively small.	.891[a]	Valid
Taxpayers seem to have committed Tax Evasion actions because taxpayers do not know that their actions are a mistake.	.892[a]	Valid
Taxpayers seem to have committed Tax Evasion actions because taxpayers do not know that their actions are a mistake.	.891[a]	Valid
Taxpayers seem to have committed Tax Evasion actions because taxpayers do not know that their actions are a mistake.	.891[a]	Valid
Taxpayers are often caught off guard and less concerned about the time that has been given to fulfill tax obligations.	.891[a]	Valid
Taxpayers are often caught off guard and less concerned about the time that has been given to fulfill tax obligations.		
Taxpayers are often caught off guard and less concerned about the time that has been given to fulfill tax obligations.	.961[a]	Valid
Taxpayers are often caught off guard and less concerned about	.962[a]	Valid

	Cronbach's Coefficient Alpha	Decision
the time that has been given to fulfill tax obligations.		
Taxpayers choose to forge documents for the benefit of the private sector	.803ᵃ	Valid
Taxpayers choose to forge documents for the benefit of the private sector	.851ᵃ	Valid

Source: Primary data using SPSS 21

B. Reliability Test

Table 5 Reliability Test Results

Constructs	Items	Cronbach's Coefficient Alpha	Decision
Self Assessment System	9 items	0,807	Reliable
Tax Fairness	6 items	0,746	Reliable
Distrust of Fiscus	6 items	0,848	Reliable
Tax Evasion Act	12 items	0,865	Reliable

Source: Primary data using SPSS 21

Based on the table above, it can be seen that the *Cronbach Alpha* value of the self-assessment system variable with 9 indicators has a CA value of 0.807, the taxation fairness variable with 6 indicators has a CA value of 0.746, the distrust variable in the fiscus with 6 indicators has a CA value of 0.848 and the Tax evasion Action variable with 12 indicators has a CA value of 0.865 is greater than Cronbach's Alpha *cut off* value of 0.6, so all variables are declared reliable.

C. Hypothesis Test

Table 6
Hypothesis Test Results

Independent	Dependent	Coefficient	Sig. t Statistics	Decision
Self Assessment System	Individual Taxpayer Compliance	-0,041	0,624	Does Not Support Hypothesis 1
Tax Fairness		-0,030	0,706	Does Not Support Hypothesis 2
Distrust of Fiscus		0,166	0,005	Supporting Hypothesis 3

Source: Data processed using SPSS 21

Hypothesis 1

From the results of the t test, it is known that the regression coefficient for the negative Self Assessment System variable of 0.041 means that if the greater the taxpayer's participation in reporting and depositing taxes correctly, the tendency to commit tax evasion actions will decrease. The P-value of 0.624 is greater than 0.05 hence Ho fails to be rejected, which means the Self Assessment System has no significant negative influence on tax evasion Measures. This result shows that the applicable tax system in Indonesia, namely the Self-Assessment System, does not indicate any act of tax evasion, if the activities of calculating, paying and reporting taxes are carried out properly and correctly in accordance with applicable tax rules. The results of this hypothesis testing are in line with the research of Yossi, Friskianti and Bestari Dwi (2014), which showed partial test results where the Self-Assessment System had a negative and insignificant effect on Tax Evasion Actions.

Hypothesis 2

The table above shows the p-value of 0.706 greater than 0.05 then Ho failed to be rejected, which means that tax fairness does not have a significant negative effect on tax evasion actions. From the results of the t test, it is known that the regression coefficient for the modernization variable of tax service technology is negative 0.030, meaning that if it is more fair in implementing the existing tax system, taxpayers will tend not to commit tax evasion actions.

These results show that if vertical and horizontal justice in the tax system in Indonesia has been carried out optimally, it will reduce tax evasion actions committed by taxpayers. The results of testing this hypothesis are in line with research conducted by (I. S. Rahayu & Madjid, 2018), which shows the results that justice has a negative and insignificant influence on Tax Evasion

Hypothesis 3

The table above shows the p-value of 0.005 is less than 0.05 then Ho is rejected, which means Distrust of Fiscus has a significant positive influence on Tax evasion. From the results of the t test, it is known that the regression coefficient for the positive tax penalty variable of 0.166 means that if distrust in fiscus increases, the taxpayer's tendency to commit embezzlement will be even greater.

These results show that the distrust in fiscus felt by taxpayers arises because of the many abuses committed by tax officers (fiscus) related to corruption and negotiations on the amount of tax that must be paid by taxpayers with a certain amount of remuneration (bribes).

The results of this hypothesis testing are in line with the research of (Friskianti & Handayani, 2014), which showed the test results where Justice had a positive and significant effect on Tax Evasion.

CONCLUSION

Based on the results of data analysis and discussions that have been carried out, it can be concluded that the self Assessment System does not have a significant negative effect on tax evasion actions.

Tax Justice does not have a significant negative effect on tax evasion.

Distrust of Fiscus has a significant and positive effect on tax evasion

REFERENCES

Ananda, P. R. D. (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)*. Brawijaya University.

Dharma, G. P. E., & Suardana, K. A. (2014). Pengaruh kesadaran wajib pajak, sosialisasi perpajakan, kualitas pelayanan pada kepatuhan wajib pajak. *E-Jurnal Akuntansi Universitas Udayana*, *6*(1), 340–353.

Friskianti, Y., & Handayani, B. D. (2014). Pengaruh self assessment system, keadilan, teknologi perpajakan, dan ketidakpercayaan kepada pihak fiskus terhadap tindakan tax evasion. *Accounting analysis journal*, *3*(4).

Halim, A., Bawono, I. R., & Dara, A. (2016). Perpajakan Edisi 2. *Jakarta: Salemba Empat*.

Laihad, R. C. Y. (2013). Pengaruh perilaku wajib pajak terhadap penggunaan e-filing wajib pajak di kota manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, *1*(3).

Mardiasmo, M. B. A. (2021). *Akuntansi Sektor Publik-Edisi Terbaru*. Penerbit Andi.

Melando, N., & Waluyo, W. (2013). Pengaruh Pelayanan Fiskus, Persepsi Atas Efektivitas Sistem Perpajakan, Pengetahuan Pajak, Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Ultimaccounting Jurnal Ilmu Akuntansi*, *5*(2), 17–37.

Pohan, S. (2017). Analisis laporan keuangan untuk mengukur kinerja keuangan pada perusahaan yang go public di bursa efek Indonesia. *Jurnal Mantik Penusa*, *1*(1).

Putri, D. K. (2018). *Pengaruh Love of Money, Keefektifan Self Assessment System, Dan Ketidakpercayaan Kepada Fiskus Terhadap Tax Evasion Dan Variabel Intrinsic Religiosity Sebagai Moderator Hubungan Love of Money Dengan Tax Evasion*. STIE YKPN.

Rahayu, A. G. (2013). Pengaruh Teknologi Informasi (Pendekatan Technology Acceptance Model) dan e-filling terhadap User satisfaction (Survey pada Wajib Pajak Badan di Wilayah KPP Madya Bandung). *Skripsi Universitas Komputer Indonesia*.

Rahayu, I. S., & Madjid, S. (2018). Pengaruh tarif pajak, ketetapan pengalokasian pajak dan keadilan pajak terhadap tax evasion oleh Wajib Pajak orang pribadi. *Majalah Sainstekes*, *5*(2).

Suandy, E. (2016). Hukum Pajak, Edisi tujuh. *Jakarta: Penerbit Salemba Empat*.

Suhairi Suwandhi, R. (2010). *Persepsi Wajib Pajak Orang Pribadi Atas Pelaksanaan Self Assessment system Dalam Keterkaitannya Dengan Tindakan Tax Evasion Pada KPP Pratama Bandung Cibeunying*. Universitas Komputer Indonesia.

Susilawati, K. E., & Budiartha, K. (2013). Pengaruh kesadaran wajib pajak, pengetahuan pajak, sanksi perpajakan dan akuntabilitas pelayanan publik pada kepatuhan wajib pajak kendaraan bermotor. *E-Jurnal Akuntansi Universitas Udayana*, *4*(2), 345–357.

Witono, B. (2008). *Peranan pengetahuan pajak pada kepatuhan wajib pajak*.