

## Daftar Pustaka

- Agusti, R. R., & Rahman, A. F. (2023). Determinants of tax attitude in small and medium enterprises: Evidence from Indonesia. *Cogent Business and Management*, 10(1). <https://doi.org/10.1080/23311975.2022.2160585>
- Alexander, P., & Balavac-Orlic, M. (2022). Tax morale: Framing and fairness. *Economic Systems*, 46(1). <https://doi.org/10.1016/j.ecosys.2021.100936>
- Ali, A., & Ahmad, N. (2014). Trust and Tax Compliance Among Malaysian Working Youth. *International Journal of Public Administration*, 37(7), 389–396. <https://doi.org/10.1080/01900692.2013.858353>
- Ali, M., Fjeldstad, O. H., & Sjursen, I. H. (2014). To pay or not to pay? Citizens' attitudes toward taxation in Kenya, Tanzania, Uganda, and South Africa. *World Development*, 64(March 2013), 828–842. <https://doi.org/10.1016/j.worlddev.2014.07.006>
- Aliev, M., Milovanova, E., Moiseenko, I., & Molodykh, V. (2021). Compliance with Tax Laws in the Russian Federation: Trust or Control. *TEM Journal*, 10(1), 310–317. <https://doi.org/10.18421/TEM101-39>
- Allingham, M. G., & Sandmo, A. (1972). *Income Tax Evasion: A Theoretical Analysis*.
- Alm, J. (2012). Measuring, explaining, and controlling tax evasion: lessons from theory, experiments, and field studies. *International Tax and Public Finance*, 19(1), 54–77.
- Alm, J., Bloomquist, K. M., & McKee, M. (2017). When You Know Your Neighbour Pays Taxes: Information, Peer Effects and Tax Compliance. *Fiscal Studies*, 38(4), 587–613. <https://doi.org/10.1111/1475-5890.12111>
- Alshira'h, A. F. (2019). The Effect of Peer Influence on Sales Tax Compliance Among Jordanian SMEs. *International Journal of Academic Research in Business and Social Sciences*, 9(3). <https://doi.org/10.6007/ijarbss/v9-i3/5737>
- Appiah, T., Domeher, D., & Agana, J. A. (2024). Tax Knowledge, Trust in Government, and Voluntary Tax Compliance: Insights From an Emerging Economy. *SAGE Open*, 14(2). <https://doi.org/10.1177/21582440241234757>
- Asfina, R., & Ovilia, R. (2016). Be Proud Of Indonesian Cultural Heritage Richness and be Alert of Its Preservation Efforts In The Global World. *Humanus*, (2). <http://ejournal.unp.ac.id/index.php/humanus/index>

- Aulia, S., Rosdiana, H., & Inayati, I. (2022). Trust, Power, and Tax Risk into the “Slippery Slope”: A Corporate Tax Compliance Model. *Sustainability (Switzerland)*, 14(22). <https://doi.org/10.3390/su142214670>
- Bandura, A. (1976). *Social Learning Theory* (A. Bandura, Ed.). Prentice Hall.
- Bandura, A. (1977). *Social Learning Theory* (Number 1). Prentice Hall.
- Battiston, P., & Gamba, S. (2016). The impact of social pressure on tax compliance: A field experiment. *International Review of Law and Economics*, 46, 78–85. <https://doi.org/10.1016/j.irl.2016.03.001>
- Becker, G. S. (1968). Crime and punishment: An economic approach. *Journal of Political Economy*, 169–217.
- Bornman, M., & Ramutumbu, P. (2019). A conceptual framework of tax knowledge. *Meditari Accountancy Research*, 27(6), 823–839. <https://doi.org/10.1108/MEDAR-09-2018-0379>
- Cahyonowati, N., Ratmono, D., & Dewayanto, T. (2021). Determinants of Positive Motivational Postures : A Survey in A Legal Entity State University. *International Sustainable Competitiveness Advantage 2021*, 2(1), 324–333.
- Cahyonowati, N., Ratmono, D., & Juliarto, A. (2023). The role of social norms and trust in authority in tax compliance dilemmas. *Cogent Business and Management*, 10(1). <https://doi.org/10.1080/23311975.2023.2174084>
- Castro, L., & Scartascini, C. (2015). Tax compliance and enforcement in the pampas evidence from a field experiment. *Journal of Economic Behavior and Organization*, 116, 65–82. <https://doi.org/10.1016/j.jebo.2015.04.002>
- Cechovsky, N. (2020). Vocational Business Students’ Conceptions and Misconceptions of Taxes as an Input for Instruction and Curriculum Development. *International Journal for Research in Vocational Education and Training*, 7(2), 126–147. <https://doi.org/10.13152/IJRVET.7.2.1>
- Cohen, J. (2013). *Cohen, J. (2013). Statistical power analysis for the behavioral sciences*. Routledge.
- Davis, J. S., Hecht, G., & Perkins, J. D. (2003). Social Behaviors, Enforcement, and Tax Compliance Dynamics. *The Accounting Review*, 78(1), 39–69.
- De Clercq, B. (2021). Tax literacy: what does it mean? *Meditari Accountancy Research*. <https://doi.org/10.1108/MEDAR-04-2020-0847>
- Dezső, L., Alm, J., & Kirchler, E. (2022). Inequitable wages and tax evasion. *Journal of Behavioral and Experimental Economics*, 96(November 2021). <https://doi.org/10.1016/j.socec.2021.101811>

- Dickerson, C. M. (2014). Bringing Formal Business Laws To Cameroon's Informal Sector: Lessons And Cautions From The Tax Law Example. *Washington University Global Studies Law Review*.  
<http://www.ohada.org/traites-et-conventions.html>.
- Dung, N. N. K., Tuan, D. A., & Thao, B. T. T. (2023). Model For Forecasting Tax Compliance Behaviors For Small And Medium Enterprises Owners Based On Owning Tax Knowledge. *Journal of Law and Sustainable Development*, 11(4). <https://doi.org/10.55908/sdgs.v11i4.648>
- Fajriana, N., Irianto, G., & Andayani, W. (2020). Peran Keadilan dan Kepercayaan terhadap Kepatuhan Wajib Pajak Usaha Mikro Kecil Menengah. *Jurnal Kajian Akuntansi*, 4(2), 228.  
<https://doi.org/10.33603/jka.v4i2.4039>
- Feld, L. P., & Frey, B. S. (2021). Trust Breeds Trust: How Taxpayers are Treated. *SSRN Electronic Journal*, 87–99. <https://doi.org/10.2139/ssrn.263351>
- Feld, L. P. ;, Torgler, B. ;, & Dong. (2008). Coming Closer? Tax Morale, Deterrence and Social Learning after German Unification Standard-Nutzungsbedingungen. *CREMA*. <http://hdl.handle.net/10419/214403>
- Field, A. (2018). *Discovering statistics using IBM SPSS statistics*. Sage Publication Limited.
- Formanová, L., Mádr, M., Andrlík, B., & Hrabalová, V. (2021). Factors Influencing the Level of Tax Literacy of Students of Bachelor Study Programmes in Economics at Faculties of Economics. *Danube*, 12(4), 308–323. <https://doi.org/10.2478/danb-2021-0020>
- Freudenberg, B., Chardon, T., Brimble, M., & Isle, M. B. (2017). Tax Literacy of Australian Small Businesses. *Journal of Australian Tax*, 18(2), 21–61.
- Gächter, S., Gerhards, L., & Nosenzo, D. (2017). The importance of peers for compliance with norms of fair sharing. *European Economic Review*, 97, 72–86. <https://doi.org/10.1016/j.euroecorev.2017.06.001>
- Garcia, F., Opromolla, L. D., Vezzulli, A., & Marques, R. (2020). The effects of official and unofficial information on tax compliance. *Journal of Economic Psychology*, 78. <https://doi.org/10.1016/j.joep.2020.102265>
- Gobena, L. B., & Van Dijke, M. (2016). Power, justice, and trust: A moderated mediation analysis of tax compliance among Ethiopian business owners. *Journal of Economic Psychology*, 52, 24–37.  
<https://doi.org/10.1016/j.joep.2015.11.004>
- Goyal, K., & Kumar, S. (2021). Financial literacy: A systematic review and bibliometric analysis. In *International Journal of Consumer Studies* (Vol. 45,

- Number 1, pp. 80–105). Blackwell Publishing Ltd.  
<https://doi.org/10.1111/ijcs.12605>
- Hageman, A., & Hausserman, C. (2020). Does Understanding Tax Laws Reduce Charitable Giving? A Study of Tax Literacy and Unintended Consequences. *Advances in Taxation*, 28, 33–72.
- Hallsworth, M., List, J. A., Metcalfe, R. D., & Vlaev, I. (2014). *The Behavioralist As Tax Collector: Using Natural Field Experiments to Enhance Tax Compliance*. <http://www.nber.org/papers/w20007>
- Hartup, W. W. (2005). Peer interaction: What causes what? In *Journal of Abnormal Child Psychology* (Vol. 33, Number 3, pp. 387–394).  
<https://doi.org/10.1007/s10802-005-3578-0>
- Hogler, R., Henle, C., & Gross, M. (2013). Ethical Behavior and Regional Environments: The Effects of Culture, Values, and Trust. *Employee Responsibilities and Rights Journal*, 25(2), 109–121.  
<https://doi.org/10.1007/s10672-013-9215-0>
- Inasius, F. (2019). Factors Influencing SME Tax Compliance: Evidence from Indonesia. *International Journal of Public Administration*, 42(5), 367–379.  
<https://doi.org/10.1080/01900692.2018.1464578>
- Inasius, F., Darijanto, G., Gani, E., & Soepriyanto, G. (2020). Tax Compliance After the Implementation of Tax Amnesty in Indonesia. *SAGE Open*, 10(4).  
<https://doi.org/10.1177/2158244020968793>
- Intansari, M. R. (2022). The Effect of Tax Literacy on Tax Compliance: The Moderating Role of Patriotism. *Technium Social Sciences Journal*, 34. [www.techniumscience.com](http://www.techniumscience.com)
- Isle, B. (2017). Tax Literacy of Australian Small Businesses. *Journal of Australian Taxation*.
- Isle, M. B., Freudenberg, B., & Sarker, T. (2023). Does Tax Literacy Matter? The Relationship Between Small Business Literacy And Business Performance And Cash Flow. In *JOURNAL OF AUSTRALIAN TAXATION* (Vol. 25, Number 1). <https://ssrn.com/abstract=4704256>
- Kastlunger, B., Lozza, E., Kirchler, E., & Schabmann, A. (2013). Powerful authorities and trusting citizens: The Slippery Slope Framework and tax compliance in Italy. *Journal of Economic Psychology*, 34, 36–45.  
<https://doi.org/10.1016/j.joep.2012.11.007>
- Kementerian Keuangan, I. (2021). *Laporan Tahunan 2021*.

- Kirchler, E., Kogler, C., Muehlbacher, S., Kirchler, E., Kogler, C., & Muehlbacher, S. (2014). Cooperative Tax Compliance : From Deterrence to Deference. *Current Directions in Psychological Science*.  
<https://doi.org/10.1177/0963721413516975>
- Kogler, C., Olsen, J., Kirchler, E., Batrancea, L. M., & Nichita, A. (2022). Perceptions of trust and power are associated with tax compliance: A cross-cultural study. *Economic and Political Studies*, 0(0), 1–17.  
<https://doi.org/10.1080/20954816.2022.2130501>
- Kurniawan, D. (2020). The Influence of Tax Education During Higher Education on Tax Knowledge and Its Effect on Personal Tax Compliance. *Journal of Indonesian Economy and Business*, 35(1), 57–72.  
<https://doi.org/10.22146/jieb.54292>
- Lachance, M. E. (2014). Financial literacy and neighborhood effects. *Journal of Consumer Affairs*, 48(2), 251–273. <https://doi.org/10.1111/joca.12024>
- Lefebvre, M., Pestieau, P., Riedl, A., & Villeval, M. C. (2015). Tax evasion and social information: an experiment in Belgium, France, and the Netherlands. *International Tax and Public Finance*, 22(3), 401–425.  
<https://doi.org/10.1007/s10797-014-9318-z>
- Li, X. (2014). *The Impact of Social Learning and Social Norms on Auditor Choice*. University of North Texas.
- Lisi, G. (2014). The interaction between trust and power: Effects on tax compliance and macroeconomic implications. *Journal of Behavioral and Experimental Economics* , 53, 24–33.  
<https://doi.org/10.1016/j.socec.2014.07.004>
- Lyon, E., & Catlin, J. R. (2020). Consumer Misconceptions about Tax Laws: Results from a Survey in the United States. *Journal of Consumer Policy*, 43, 807–828.
- Marpaung, L. A. (2014). *Pemberdayaan Tokoh Masyarakat Sebagai Cara Memperkuat Penyelenggaraan Otonomi Daerah*. Pemberdayaan Tokoh Masyarakat.
- Maxwell, S. E., Delaney, H. D., & Kelley, K. (2017). *Designing experiments and analyzing data: A model comparison perspective*. Routledge.
- Musimenta, D. (2020). Knowledge requirements , tax complexity , compliance costs and tax compliance in Uganda Knowledge requirements , tax complexity , compliance costs and tax compliance in Uganda. *Cogent Business & Management*, 7(1).  
<https://doi.org/10.1080/23311975.2020.1812220>

- Nahartyo, E. (2013). *Desain dan Implementasi Riset Eksperimen*. YKPN.
- Newman, W., Mwandambira, N., Charity, M., & Ongayi, W. (2018). Literature review on the impact of tax knowledge on tax compliance among small medium enterprises in a developing country. *Journal of Legal, Ethical and Regulatory Issues*, 22(4), 1–16.
- Nichita, A., Batrancea, L., Pop, C. M., Batrancea, I., Morar, D., Masca, E., Roux-cesar, A. M., Forte, D., Aderito, A., Morar, I. D., Masca, E., Roux-cesar, A. M., Forte, D., Formigoni, H., & Roux-cesar, A. M. (2019). We Learn Not for School but for Life : Empirical Evidence of the Impact of Tax Literacy on Tax Compliance. *Eastern European Economics*, 57(5).  
<https://doi.org/10.1080/00128775.2019.1621183>
- Obaid, M. M. A., Ibrahim, I., & Udin, N. M. (2020). An investigation of the determinants of tax compliance among yemeni manufacturing SMEs using the fisher model. *International Journal of Psychosocial Rehabilitation*, 24(4), 1809–1824. <https://doi.org/10.37200/IJPR/V24I4/PR201289>
- Onu, D. (2016). Measuring Tax Compliance Attitudes: What Surveys Can Tell Us about Tax Compliance Behaviour. *Advances in Taxation*, 23, 173–190.  
<https://doi.org/10.1108/S1058-749720160000023006>
- Pellizzari, P., & Rizzi, D. (2014). Citizenship and power in an agent-based model of tax compliance with public expenditure. *Journal of Economic Psychology*, 40, 35–48. <https://doi.org/10.1016/j.joep.2012.12.006>
- Pham, A., Genest-Grégoire, A., Godbout, L., & Guay, J. H. (2020). Tax Literacy: A Canadian Perspective. *Canadian Tax Journal*, 68(4), 987–1007.  
<https://doi.org/10.32721/ctj.2020.68.4.pham>
- Randlane, K. (2016). Tax Compliance as a System: Mapping the Field. *International Journal of Public Administration*, 39(7), 515–525.  
<https://doi.org/10.1080/01900692.2015.1028636>
- Resmi, S., Pahlevi, R. W., & Sayekti, F. (2021). The Effect of Financial and Taxation Literation on Competitive Advantages and Business Performance: A Case Study in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(2), 963–971. <https://doi.org/10.13106/jafeb.2021.vol8.no2.0963>
- Sadress, N., Bananuka, J., Orobia, L., & Opiso, J. (2019). Antecedents of Tax Compliance of Small Business Enterprises: a Developing Country Perspective. *International Journal of Law and Management*, 64(1–2), 113–113. <https://doi.org/10.1515/mks-1981-641-215>
- Salawu, M. K., Adigun, O. A., Lawal, Q. A., & Olaleye, J. A. (2025). Electronic Tax Filing System and Compliance among Small and Medium-Sized

- Enterprises in Lagos State, Nigeria. *International Journal of Economics and Financial Issues*, 15(1), 32–41. <https://doi.org/10.32479/ijefi.17309>
- Santoro, F. (2021). To file or not to file? Another dimension of tax compliance—the Eswatini Taxpayers’ Survey. *Journal of Behavioral and Experimental Economics*.
- Sebele-Mpofu, F. Y. (2023). The Informal Sector, the “implicit” Social Contract, the Willingness to Pay Taxes and Tax Compliance in Zimbabwe. *Accounting, Economics and Law: A Convivium*, 13(3), 299–342. <https://doi.org/10.1515/ael-2020-0084>
- Setiawanta, Y. (2022). E-government in the perspective of college students: lessons in user satisfaction. *International Journal of Business Information Systems*, 41(2).
- Sihombing, S. O. (2014). The Indonesian Values Scale: An Empirical Assessment of the Short-Form Scale. *Makara Human Behavior Studies in Asia*, 18(2), 97. <https://doi.org/10.7454/mssh.v18i2.3465>
- Slemrod, J. (2007). *Cheating Ourselves: The Economics of Tax Evasion*.
- Soekarba, S. R. (2018). The Idea of Pluralism in Indonesian Society: A Case Study of Cirebon City as a Cultural Melting Pot. *Journal of Strategic and Global Studies*, 1(1). <https://doi.org/10.7454/jsgs.v1i1.1004>
- Susyanti, J., & Sunardi. (2023). Investigations of Readiness Tax Compliance dynamics: studies on MSME of creative economics actors in Indonesia. *Quality - Access to Success*, 24(194), 151–158. <https://doi.org/10.47750/QAS/24.194.18>
- Te’eni-Harari, T. (2016). Financial literacy among children: the role of involvement in saving money. *Young Consumers*, 17(2), 197–208. <https://doi.org/10.1108/YC-01-2016-00579>
- Trivedi, V. U., Shehata, M., & Lynn, B. (2003). Impact of Personal and Situational Factors on Taxpayer Compliance: An Experimental Analysis. *Journal of Business Ethics*, 175–197.
- Republik Indonesia (2008). *Undang-Undang Nomor 36 Tahun 2008 tentang Pajak Penghasilan*.
- Republik Indonesia (2009). *Undang-Undang Nomor 36 Tahun 2008 tentang Ketentuan Umum dan Tata Cara Perpajakan*.
- van Dijke, M., & Verboon, P. (2010). Trust in authorities as a boundary condition to procedural fairness effects on tax compliance. *Journal of Economic Psychology*, 31(1), 80–91. <https://doi.org/10.1016/j.joep.2009.10.005>

- Vincent, O. (2021). Assessing SMEs tax non-compliance behaviour in Sub-Saharan Africa (SSA): An insight from Nigeria. *Cogent Business and Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1938930>
- Vumazonke, N., & Parsons, S. (2023). An analysis of South Africa's guidance on the income tax consequences of crypto assets. *South African Journal of Economic and Management Sciences*, 26(1). <https://doi.org/10.4102/sajems.v26i1.4832>
- Walluyo. (2020). *Akuntansi Pajak*. Salemba Empat.
- Wartick, M. L., & Rupert, T. J. (2010a). The Effects of Observing a Peer's Likelihood of Reporting Income on Tax Reporting Decisions. In *Advances in Taxation* (Vol. 19). Elsevier. [https://doi.org/10.1108/S1058-7497\(2010\)0000019005](https://doi.org/10.1108/S1058-7497(2010)0000019005)
- Wartick, M. L., & Rupert, T. J. (2010b). The Effects of Observing a Peer's Likelihood of Reporting Income on Tax Reporting Decisions. In *Advances in Taxation* (Vol. 19). Elsevier. [https://doi.org/10.1108/S1058-7497\(2010\)0000019005](https://doi.org/10.1108/S1058-7497(2010)0000019005)
- Yong, S., & Fukofuka, P. (2023). Accounting, tax compliance and New Zealand indigenous entrepreneurs: a Bourdieusian perspective. *Accounting, Auditing and Accountability Journal*, 36(5), 1350–1378. <https://doi.org/10.1108/AAAJ-12-2017-3273>
- Young, A., Lei, L., Wong, B., & Kwok, B. (2016). Individual tax compliance in China: a review. *International Journal of Law and Management*, 58(5), 562–574. <https://doi.org/10.1108/IJLMA-12-2015-0063>
- Yulianto, Y., Rosalia, F., Atika, D. B., & Alamsyah, A. (2019). Determinant of personal tax compliance in Indonesia. *Humanities and Social Sciences Reviews*, 7(6), 362–372. <https://doi.org/10.18510/hssr.2019.7662>
- Zhang, G., Yue, X., Ye, Y., & Peng, M. Y.-P. (2021). Understanding the Impact of the Psychological Cognitive Process on Student Learning Satisfaction: Combination of the Social Cognitive Career Theory and SOR Model. *Frontiers in Psychology*, 12. <https://doi.org/10.3389/fpsyg.2021.712323>