



**The The Effect of Tax Knowledge and Mental Accounting on  
MSME Tax Compliance  
(Case Study of MSMEs in To'Pao' North Toraja)**

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**Abstract**

**Keywords:**

*Tax Knowledge, Mental  
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*the research objective to be achieved is to determine the influence of tax knowledge and mental accounting on tax compliance for Micro, Small and Medium Enterprises. This study uses a quantitative approach. Data collection was carried out by distributing questionnaires to 24 selected respondents. Data were analyzed using multiple linear regression analysis. The research results show that partially and simultaneously tax knowledge and mental accounting influence tax compliance. The results of the coefficient of determination test explain that the tax knowledge and mental accounting variables have an influence of 28.9%, the remaining 71.1% is influenced by other variables outside of this research.*

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**Introduction**

Tax is one of the main pillars in a country's economic development. Tax compliance, especially among Micro, Small and Medium Enterprises (MSMEs), is a crucial factor in supporting fiscal stability and local economic development. Because of its very important role in financing government policies, taxpayers are required to be obedient in fulfilling their tax obligations. Tax compliance is a situation where taxpayers fulfill all their tax obligations and exercise their taxation rights (Arisandi, 2017). Tax compliance is an important factor in influencing the tax revenue target, the higher the level of tax compliance, the greater the tax received by the State. Vice versa, the lower the level of tax compliance, the lower the tax received by the State. Thus, low tax compliance among MSMEs can be a serious obstacle in achieving sustainable economic development goals.

North Toraja, particularly in the To'Pao area which is an Art Market and Culinary Center, plays an important role in the local MSME ecosystem. Therefore, it is necessary to conduct in-depth research on the factors that influence MSME tax compliance in this region. The importance of studying MSME tax compliance in

To'Pao is not only related to local economic growth, but also has broader implications for local government policy. As a place rich in art and culinary wealth, To'Pao has great potential to make significant economic contributions if MSMEs there can improve their level of tax compliance. Therefore, this research is expected to provide an in-depth understanding of the factors that motivate or hinder MSMEs in complying with their tax obligations.

One of the factors believed to influence MSME tax compliance is tax knowledge. This knowledge includes MSMEs' understanding of the applicable tax rules and regulations. So far, no study has investigated the extent to which tax knowledge affects the level of tax compliance of MSMEs in To'Pao. Therefore, this study will make a significant contribution in filling this knowledge gap and provide an empirical basis for the development of strategies to improve tax knowledge among To'Pao MSMEs.

In addition, the concept of mental accounting is also considered to have an important role in understanding MSME tax compliance behavior. Mental accounting encompasses the way MSMEs manage and allocate their financial resources, including tax payments. Previous research shows that MSMEs' perceptions of taxes, reflected in their mental accounting, can influence compliance levels. Therefore, involving the concept of mental accounting in this study is expected to provide additional insights and a deeper understanding of the psychological factors that motivate or hinder MSME tax compliance in To'Pao.

In order to improve tax compliance of MSMEs in To'Pao, an in-depth understanding of the relationship between tax knowledge, mental accounting, and tax compliance is crucial. This research will not only make an academic contribution to the tax literature, but can also serve as a practical guide for local governments in developing more effective policies to improve tax compliance among MSMEs, particularly in the To'Pao region of North Toraja. Thus, this research has significant relevance from both academic and practical perspectives.

## **LITERATURE REVIEW**

### **Tax as a Pillar of State Development**

Taxes play a central role in the development of a country, being a vital source of revenue to finance government activities. Mardiasmo (2016) explains that taxes are contributions paid by the people to the state without any return. This tax is used by the state to finance public interests, such as infrastructure development, subsidies, payment of state employees, and construction of public facilities. Sources of tax revenue involve various types of taxes, including:

- 1) Income Tax (PPh): Imposed on the income of individuals and business entities.
- 2) Value Added Tax (VAT): Applicable to goods and services.
- 3) Sales tax on luxury goods (PPNBM): Specialized for luxury goods.
- 4) Land and Building Tax (PBB): Mainly on property.
- 5) Bea Perolehan Hak atas Tanah dan Bangunan (BPHTB): Related to the acquisition of property.
- 6) Excise revenue: Applicable to certain products.

### **Tax Compliance as the Foundation of Prosperity**

Law No.28 of 2007 defines taxpayers as individuals or entities that have taxation rights and obligations. Tax compliance includes the fulfillment of tax obligations without having to involve audits or threats (Yanah, 2013). Tax compliance is essential, measured by various indicators such as timely submission of tax returns

and not having tax arrears, except those permitted to be paid in installments or postponed (Regulation of the Minister of Finance of the Republic of Indonesia No. 74/PMK.03/2012).

Tax compliance is crucial because tax is the main source of state revenue. The higher the level of compliance, the greater the tax revenue received by the state, which in turn supports development and government spending.

There are two (2) main theories related to Tax Compliance, namely normative compliance theory and instrumental compliance theory (Widiana & Ma'mun, 2019).

- 1) Normative compliance theory includes factors such as social and moral norms. According to this theory, individuals tend to comply with taxation rules because of social norms that require them to behave in accordance with the prevailing values in society. In other words, taxpayers feel a moral responsibility to comply with their tax obligations.

In the context of MSMEs in To'Pao North Toraja, understanding of social and moral norms in paying taxes can be a key factor influencing taxpayer compliance. Positive perceptions from the community towards fulfilling tax obligations can motivate MSME actors to comply with tax regulations.

- 2) Instrumental compliance theory emphasizes rational considerations regarding the risks and benefits of tax compliance (Widiana & Ma'mun, 2019). According to this theory, taxpayers will comply with tax rules if they believe that the benefits gained from compliance outweigh the risk of violation.

In the context of MSMEs, instrumental compliance may be reflected in the understanding that complying with tax obligations can open access to various benefits, such as easy access to credit, good reputation, and government support. Therefore, an understanding of the benefits and risks of tax compliance can be a factor that motivates MSME actors to comply with tax rules.

### **Tax Knowledge as a Driver of Compliance**

Tax knowledge refers to taxpayers' understanding of their tax obligations, tax procedures, and the benefits of compliance (Khasana, 2014; Putri & Isgiyarta, 2013). Tax knowledge provides the basis for decision making and actions in accordance with tax regulations. Intan and Saryadi (2019) emphasize that good tax knowledge can increase taxpayer compliance in accordance with tax laws and regulations. The importance of tax knowledge involves not only understanding tax laws, but also the implementation process, from payment to tax reporting. Therefore, increasing tax knowledge is expected to be an effective strategy to increase the level of taxpayer compliance.

### **Mental Accounting in the Context of MSME Taxation**

Mental accounting, as a cognitive behavior in managing finances, is also influential in the context of taxation (Sadrin et al., 2021). For example, separating money to pay taxes, basic needs, and other necessities can be considered an act of mental accounting. For MSME actors in To'Pao, how they allocate their business income to pay taxes and other needs is important.

A clear example of mental accounting in taxation can be found in the practice of MSME players who separately save funds to pay taxes, ensuring that their tax commitments are properly fulfilled. Gou (2013) emphasizes that understanding this

mental accounting behavior can provide further insights into how MSMEs manage and allocate their income in the context of taxation.

However, further research is needed to explore this. A case study involving MSME players in To'Pao can provide a clearer picture of how mental accounting affects their taxation policies and practices.

### **Behavioral Economics Theory to Support Mental Accounting**

The concept of Mental Accounting is supported by theories related to behavioral economics, especially in relation to how people manage money and make financial decisions (Thaler, 1985). This theory understands that financial behavior is often influenced by psychological and emotional factors. This behavioral economics theory provides a logical understanding and explanation of how mental accounting can be a significant factor in MSME tax compliance.

### **The Importance of MSME Tax Management Model Development**

The importance of tax knowledge and the role of mental accounting in financial decisions are relevant in the context of MSME tax compliance. With good knowledge, MSME players can be more aware of their tax obligations. Meanwhile, mental accounting can influence how they allocate funds to pay taxes, which in turn can affect the level of compliance.

Through an in-depth understanding of tax compliance, tax knowledge, and mental accounting among MSME players in To'Pao, this research is expected to provide a foundation for the development of a more effective tax management model. This model can not only be applied in To'Pao but can also provide inspiration for other local governments in developing tax policies that support the sustainable growth of MSMEs.

By embracing compliance, improving tax knowledge, and understanding the accounting mental behavior of MSME players, local governments can create a conducive environment for the growth of the MSME sector and, in turn, make a positive contribution to economic development in the region.

### **Hypothesis**

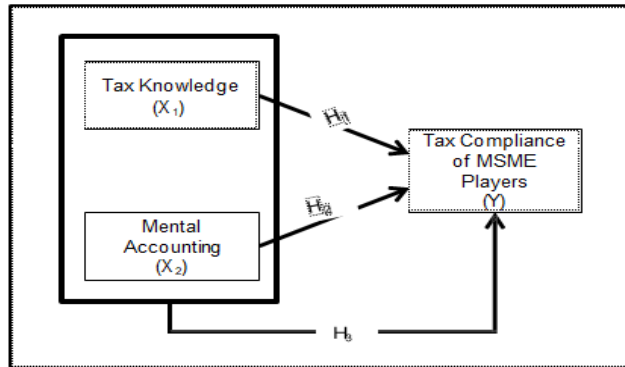
By understanding the concept of the relationship between the variables studied in this study, and supported by empirical evidence, the hypotheses to be tested in this study include:

H1 : Tax Knowledge affects MSME Tax Compliance

H2 : Mental Accounting affects MSME Tax Compliance

H3 : Tax Knowledge and Mental Accounting affect MSME Tax

Compliance Thus, the relationship between variables in this study can be described as follows:



Picture 1. Relation Between Variables  
Source: Data Processed (2023)

## RESEARCH METHODS

This research uses a quantitative approach. The types of data used in this study are primary data and secondary data. Primary data in this study are the results of filling out questionnaires. While secondary data is in the form of data from documents and taxation evidence owned by MSME actors in To'Pao. Data sources come from MSME actors in TO'PAO, totaling 45 MSME players. Data was analyzed using multiple linear regression.

## RESULT

### Instrument Test Results

#### 1) Validity Test

The test used measures the questionnaire by comparing  $r_{\text{count}}$  and  $r_{\text{table}}$  with the formula for degrees of freedom ( $df = n-2$ ). Then it can be calculated  $df = 24-2$  with sig. 0.05 obtained  $r_{\text{table}} 0.404$ . If  $r_{\text{count}}$  is greater than and  $r_{\text{table}}$  then the statement indicator is declared valid.

Table 1 Validity Test Result

Variabel	Item	R Count	R Table	Description
Tax Knowledge ( $X_1$ )	X1.1	0.566	0.404	Valid
	X1.2	0.665	0.404	Valid
	X1.3	0.618	0.404	Valid
	X1.4	0.738	0.404	Valid
	X1.5	0.784	0.404	Valid
	X1.6	0.586	0.404	Valid
Mental Accounting ( $X_2$ )	X2.1	0.615	0.404	Valid
	X2.2	0.795	0.404	Valid
	X2.3	0.890	0.404	Valid
	X2.4	0.817	0.404	Valid
Tax Compliance ( $Y$ )	Y1.1	0.466	0.404	Valid
	Y1.2	0.672	0.404	Valid
	Y1.3	0.653	0.404	Valid
	Y1.4	0.813	0.404	Valid
	Y1.5	0.865	0.404	Valid

Y <sub>1.6</sub>	0.754	0.404	Valid
Y <sub>1.7</sub>	0.631	0.404	Valid
Y <sub>1.8</sub>	0.605	0.404	Valid

Source: Data Processed (2023)

Table 1 shows that each variable has a value of ( $r_{count} > r_{table}$ ). So, it is known that all indicators are valid and can be used.

## 2) Reliability Test

The test used to determine the questionnaire can continue to be used with the provisions of the Cronbach Alpha value  $> 0.60$  is declared reliable

Table 2 Reliability Test Result – X<sub>1</sub>

Variable	Item	Cronbach Alpha	Alpha	Description
Pengetahuan Pajak (X <sub>1</sub> )	X <sub>1.1</sub>	0.732	0.60	Reliable
	X <sub>1.2</sub>	0.695	0.60	Reliable
	X <sub>1.3</sub>	0.727	0.60	Reliable
	X <sub>1.4</sub>	0.668	0.60	Reliable
	X <sub>1.5</sub>	0.651	0.60	Reliable
	X <sub>1.6</sub>	0.719	0.60	Reliable

Source: Data Processed (2023)

Table 2 shows the indicators of the Tax Knowledge variable (X<sub>1</sub> with a value of  $> 0.60$ ). So, it can be concluded that the Tax Knowledge indicators (X<sub>1</sub>) used are reliable.

Table 3 Reliability Test Result – X<sub>2</sub>

Variabel	Item	Cronbach Alpha	Alpha	Keterangan
Mental Accounting (X <sub>2</sub> )	X <sub>2.1</sub>	0.850	0.60	Reliabel
	X <sub>2.2</sub>	0.710	0.60	Reliabel
	X <sub>2.3</sub>	0.626	0.60	Reliabel
	X <sub>2.4</sub>	0.700	0.60	Reliabel

Source: Data Processed (2023)

In Table 3, the indicators of the Mental Accounting (X<sub>2</sub>) are presented with a value of  $> 0.60$ . So it can be concluded that the Mental Accounting (X<sub>2</sub>) indicators used are reliable.

Table 4 Reliability Test Result – Y

Variabel	Item	Cronbach Alpha	Alpha	Keterangan
Mental Accounting (X <sub>2</sub> )	X <sub>2.1</sub>	0.850	0.60	Reliabel
	X <sub>2.2</sub>	0.710	0.60	Reliabel
	X <sub>2.3</sub>	0.626	0.60	Reliabel
	X <sub>2.4</sub>	0.700	0.60	Reliabel

Source: Data Processed (2023)

Table 4 shows the indicators of the Tax Compliance variable (Y) with a value of ( $> 0.60$ ). So, it can be concluded that the Tax Compliance indicators (Y) used are reliable

### Classical Assumption Test Results

#### 1) Normality Test

The test used to determine the variable model has been normally distributed with the provisions of  $\text{sig.} > 0.05$ .

Table 5 Normality Test Result

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			24
Normal Parameters <sup>a,b</sup>			
Mean			.0000000
Std. Deviation			2.47313619
Most Extreme Differences	Absolute		.129
	Positive		.129
	Negative		-.088
Test Statistic			.129
Asymp. Sig. (2-tailed)			.200 <sup>c,d</sup>
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			

#### One-Sample Kolmogorov-Smirnov Test

Source: Data Processed (2023)

Based on Table 5, it is known that the value of Asymp. Sig (2-tailed)  $0.200 < 0.05$  ( $0.200 > 0.05$ ) so that it is stated that the variable indicators are normally distributed.

#### 2) Multicollinearity Test

The test used to determine the correlation of variables with the provisions of the tolerance value  $> 0.10$  can be stated that there is no multicollinearity.

Table 6 Multicollinearity Test Result

Collinearity Statistics		
Model	Tolerance	VIF
1 (Constant)		
Pengetahuan Pajak	0.482	2.074
<i>Mental Accounting</i>	0.482	2.074

#### a. Dependent Variable: Kepatuhan Pajak

Source: Data Processed (2023)

Based on Table 6, the regression model is free from multicollinearity with a tolerance value Tax Knowledge ( $X_1$ )  $0.482$  greater than  $0.10$  ( $0.482 > 0.10$ ). The value of Mental Accounting ( $X_2$ )  $0.482$  is greater than  $0.10$  ( $0.482 > 0.10$ ). Then all independent variables do not correlate between independent variables with each other.

- 3) Heteroscedasticity Test  
A test used to determine the absence of inconvenience between residuals.

Table 7 Heteroscedasticity Test Result

<b>Coefficients<sup>a</sup></b>			
Model		Sig.	P Value
1	(Constant)	0.285	0.05
	Pengetahuan Pajak	0.209	
	Mental Accounting	0.296	

**a. Dependent Variable: Kepatuhan Pajak**

Data Processed (2023)

Table 7 presented that Tax Knowledge ( $X_1$ ) is 0.209 ( $0.209 > 0.05$ ) and Mental Accounting ( $X_2$ ) is 0.296 ( $0.296 > 0.05$ ). So it is known that there is no heteroscedasticity problem in the regression.

**Hypothesis Test Results**

- 1) Multiple Linear Regression Analysis

(Constant)	33,656	7,355	4,576	0,000
Pengetahuan Pajak	-0,923	0,383	-0,640	0,025
Mental Accounting	1,443	0,501	0,763	0,009

In testing, multiple linear regression equations were used, namely:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 33,656 - 0,923X_1 + 1,443X_2 + e$$

With the interpretation result that is:

- The constant ( $\alpha$ ) is 33,656, which is if the independent variable is fixed, the MSME Tax Compliance (Y) is 33,656.
- Tax Knowledge ( $X_1$ ) is worth -0,923, which means that every time there is an increase of 1 unit, the value of MSME Tax Compliance (Y) will increase by -0,923.
- Mental Accounting ( $X_2$ ) is worth 1,443, which means that every time there is an increase of 1 unit, the value of MSME Tax Compliance (Y) will increase by 1,443.

- 2) Partial Test (t Test)

Partial Test (t test) is used to determine the influence of the independent variable on the dependent variable. With the provisions of  $t_{count} > t_{table}$  and  $sig. < 0,05$ .  $t_{table}$  can be calculated by the formula  $dF = n-k$ . So that the results are:

$$dF = (n-k)$$

$$dF = (24-3)$$

$$dF = 21$$

Based on the Df value, which is 21, the  $t_{table}$  value is obtained = 2.079

Based on the results in Table 8, the hypothesis test results in this study are presented as follows:



- In the Tax Knowledge variable (X1), the tcount value is -2,414 while the required ttable value is 2.079. The tcount value  $|- 2.414| > ttable 2.079$ , with a significant value  $0.025 < 0.05$ . It means that the **First Hypothesis (H1) is accepted**, or it can be said that Tax Knowledge affects Tax Compliance. Meanwhile, from the tcount value of Tax Compliance (X1), we can observe that X1 and Y have an opposite relationship
- In the *Mental Accounting* variable (X2), the tcount value is 2.879 while the required ttable value is 2.079 so that the tcount value  $> ttable$  in addition, the significant value ( $0.009 < 0.05$ ). Then **H2 can be accepted**, namely ***Mental Accounting has an effect on Tax Compliance***.

3) Simultaneous Test (F Test)

Simultaneous Test (F Test) is used to determine whether all variables together affect the dependent variable. To do the F test, the value of  $df_1$  and  $df_2$ . Are calculated as follows:

$$\begin{aligned} df_1 &= (k - 1) & df_2 &= (n - k) \\ df_1 &= (3 - 1) & df_2 &= (24 - 3) \\ df_1 &= 2 & df_2 &= (21) \end{aligned}$$

Based on the  $df_1$  and  $df_2$  values (2 and 21), the  $F_{table}$  value of 3,470 is obtained. The following is a presentation of the data analysis results.

Table 9 ANOVA

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57,156	2	28,578	4,266	,028 <sup>b</sup>
	Residual	140,677	21	6,699		
	Total	197,833	23			

a. Dependent Variable: Kepatuhan Pajak

b. Predictors: (Constant), *Mental Accounting*,

Pengetahuan Pajak Source: Data Processed (2023)

Based on Table 9, the  $F_{count}$  value is  $4,266 > 3,470$  and  $sig 0,028 < 0,05$ . So it can be seen that the regression analysis model has a significant effect together. This means that Tax Knowledge ( $X_1$ ) and Mental Accounting ( $X_2$ ) have a significant influence together on Tax Compliance (Y), or **the third hypothesis (H3) is accepted**.

4) Coefficient of Determination ( $R^2$ ) Test

The test used to measure the percentage amount of variable influence. The presentation of the test results in this study is as follows.

Table 10 Model Summary

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	0,538 <sup>a</sup>	0,289	0,221	2,588	

a. Predictors: (Constant), *Mental Accounting*, Pengetahuan Pajak

Source: Data Processed (2023)

In Table 10, the coefficient of determination for the Tax Knowledge ( $X_1$ ) and Mental Accounting ( $X_2$ ) variables is 0,289. This test states that Tax Knowledge

(X<sub>1</sub>) and Mental Accounting (X<sub>2</sub>) have an effect of 28.9% and the remaining 71.1% is influenced by other variables outside of this study.

5) Correlation Coefficient Test (R Test)

The test used to determine the level of relationship between two variables expressed by the coefficient (r). Table 10 above shows that the correlation coefficient (R) value is 0,538. When viewed from the guideline table for interpreting the correlation coefficient, 0.538 is included in the moderate category. Means, there is a low relationship between the independent variable and the dependent variable. So, it can be concluded that there is a close relationship between the independent variable and the dependent variable.

## DISCUSSION

### Tax Knowledge Affects MSME Tax Compliance

Based on the theory that has been found that the more tax knowledge known by taxpayers, the higher the awareness of taxpayers so that it can increase taxpayer compliance in fulfilling their taxation. Because tax knowledge is a process where taxpayers understand and understand the rules and laws regarding tax procedures. and apply them to carry out tax activities such as paying taxes, reporting tax returns and others (Wijayanti et al, 2015). Based on the partial test, it is known that the Tax Knowledge variable (X<sub>1</sub>) shows the t<sub>count</sub> value  $|- 2.414| > t_{tabel} 2.079$ , with a significant value  $0.025 < 0.05$ . It means that the **First Hypothesis (H<sub>1</sub>) is accepted**, or it can be said that Tax Knowledge affects Tax Compliance. Meanwhile, from the t<sub>count</sub> value of Tax Compliance (X<sub>1</sub>), we can observe that X<sub>1</sub> and Y have an opposite relationship. This research is in line with previous research which states that tax knowledge has a positive relationship and a significant influence on tax compliance (Rahadi Nugroho et al, 2021). This indicates that the better a person's tax knowledge, the easier it is for that person to fulfill their tax obligations and behave in an obedient manner towards tax law.

### Mental Accounting (X<sub>2</sub>) Affects Tax Compliance (Y)

Mental Accounting in tax compliance is an influential factor because mental accounting in taxation is related to a person's perception that when they earn income. There are contributions to the state (taxes) that should be separated from net income (Muehlbacher and Kirchler, 2013). Based on the t test results, it is known that t<sub>count</sub> > t<sub>table</sub> (2.879 > 2.079) with a significant value (0.009 < 0.05). Means that the **Second Hypothesis (H<sub>2</sub>) is accepted**, or Mental Accounting (X<sub>2</sub>) affects Tax Compliance (Y) MSMEs.

This research is in line with previous research which states that Mental Accounting has a positive relationship and a significant influence on tax compliance (Rahadi Nugroho et al, 2021). This indicates that the better the mental accounting, the separation of tax money from business income, the better the attitude towards taxes to carry out tax compliance.

### Tax Knowledge (X<sub>1</sub>) and Mental Accounting (X<sub>2</sub>) Affect Tax Compliance (Y)

Taxpayers who are aware of the importance of paying taxes to build the country's economy will have an impact on the higher potential for state revenue. This attitude is an attitude that appears in a person in giving an assessment to respond to positive and negative things (Samudra et al, 2020). Based on the simultaneous test results, it is known that the F<sub>count</sub> value is  $4.266 > 3.470$  and sig  $0.028 < 0.05$ . It means that **H<sub>3</sub> can be accepted**, namely Tax Knowledge and *Mental Accounting* simultaneously affect Tax Compliance (Y).

## CONCLUSION

Based on the research that has been conducted, there are some conclusions that can be drawn from this research are as follows:

- 1) First Hypothesis (H1) is accepted or partially Tax Knowledge affects Tax Compliance. Meanwhile, from the tcount value of Tax Compliance (X1), we can observe that Tax Knowledge (X1) have an opposite relationship with Tax Compliance (Y).
  - 2) Second Hypothesis (H2) is accepted or partially Mental Accounting (X2) affects Tax Compliance (Y). Mental Accounting and Tax Compliance have a unidirectional relationship.
- Third Hypothesis (H3) is accepted or simultaneously Tax Knowledge (X1) and Mental Accounting (X2) affects Tax Compliance (Y)

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