

E-Commerce, Self Assessment System, Tax Knowledge and Automatic Exchange of Information on Tax Avoidance Intentions

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Abstract

This study aims to examine whether or not there is an effect of E-Commerce, Self-Assessment System, Tax Knowledge and Automatic Exchange of Information (AEoI) on the Tax Avoidance Intentions of E-commerce Business Actors. The research method uses a quantitative approach. The data used are primary data by distributing questionnaires in the form of Google forms to e-commerce business people. The research population is e-commerce players in West Java Province as many as 1,820 e-commerce business people. Determination of the sample with the Slovin formula resulted in 100 respondents. The sampling technique is purposive sampling with data analysis using Multiple Linear Regression. The results of this study indicate that Tax Knowledge has a positive effect on intention to avoid tax while E-Commerce, Self-Assessment System and Automatic Exchange of Information (AEoI) have no effect on intention to avoid tax.

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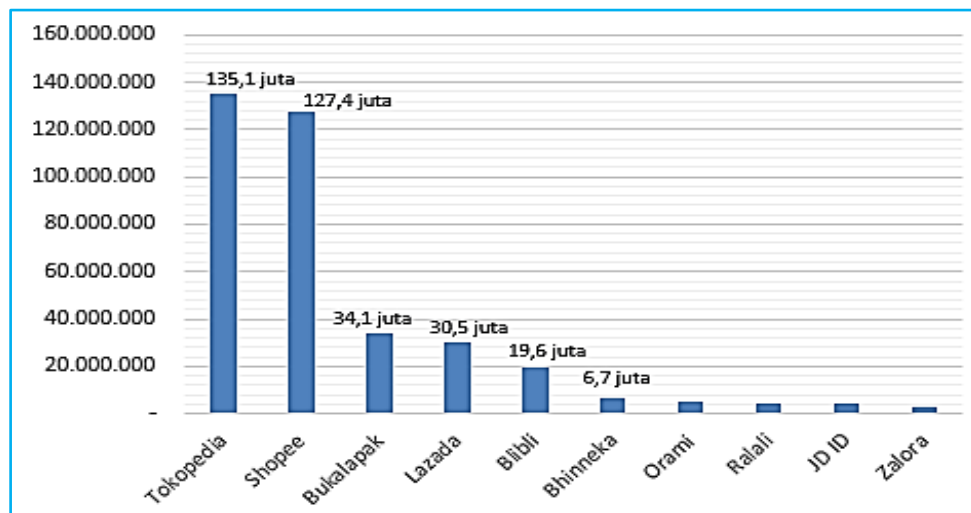
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INTRODUCTION

The increasing development of e-commerce in Indonesia has attracted the attention of the government to implement regulations on how taxation is applied to e-commerce transactions for optimizing tax revenue in Indonesia. We find that taxes are the main source of state revenue. The Ministry of Finance recorded tax revenues as of December 23, 2020 up to Rp 1,019.56 trillion or around 85.65% of the targeting of the APBN. The figure here is lower than the realization of tax revenue as of November 30, 2019, which is Rp. 1,312.4 trillion. The Ministry of Finance noted that the total number of Micro, Small and Medium Enterprises (MSMEs) in Indonesia was 60 million. Of this total, it is known that only about 2 million MSMEs in Indonesia have been registered as taxpayers and paid their taxes. This means that 58 million MSME actors have not been registered as taxpayers and have not paid their taxes. This is due to one of the reasons for the low compliance of taxpayers in Indonesia.

In 2020, Indonesian Central Statistic Agency conducted a survey on the development of e-commerce in each province. The data shows that the most e-commerce business actors are in the province of West Java, namely 1,820 business actors, followed by Central Java province, namely 1814 business actors.

Graphic 1. Monthly E-commerce Site Visitors (Q1 2021)



Source : (katadata.co.id, 2021)

In the first place is Tokopedia, namely e-commerce with the number of visitors to large sites in Indonesia in the first quarter of 2021, namely 135.1 million. Then Shopee is in second place with an average site visitor per month of 127.4 million. Until the first semester of 2021, e-commerce transactions grew 63.4% to IDR 186.7 trillion. Transactions here are mostly carried out from retail traders who are MSMEs. The high number of e-commerce transactions reflects that the digitization of MSMEs is so important, especially in terms of the economy and digital finance. Not only the MSME sector, other sectors that are being targeted by the government are online business actors who are considered as potential tax objects. The government has lowered the MSME Income Tax (PPh) rate to 0.5 percent from 1 percent since August 2018.

Based on previous research (D. K. Wardani & Nurhayati, 2019) Self Assessment System and E-Commerce have a positive effect on the intention of online business entrepreneurs to avoid tax. Openness of Access to Bank Account Information has a negative or no effect on the intention of online business entrepreneurs to avoid tax. Meanwhile, according to (Aprilina, 2020) shows that e-commerce has a positive and significant effect on the intention to avoid tax, while the Automatic Exchange of Information and Self Assessment System have no effect on the intention to avoid tax. This

Here are many factors that influence tax avoidance, some of which are first, the tax collection system in Indonesia, which is adhered to by the Self Assessment System, it is quite difficult for the government to find out how much revenue from e-commerce transactions the government must include

the marketplace or parties who can cooperate in determining sales and purchases. Self Assessment System is used as a gap for taxpayers to calculate taxes incorrectly (Aprilina, 2020). Second, e-commerce can also affect tax avoidance. In Indonesia, e-commerce is an electronic transaction that is very much in demand and growing rapidly. However, there are still many business actors who have not reported their taxes. Because This transaction takes the realm of cyberspace, so it seems difficult for the Directorate General of Taxes to detect potential taxes (D. K. Wardani & Nurhayati, 2019). Third, Knowledge of taxes. If the taxpayer's knowledge of taxation is lacking, it will be an obstacle in the implementation of his tax obligations. Tax knowledge can be obtained through counseling, training or electronic media or the internet. Fourth, the application of AEOI or access to financial information for tax purposes includes access to receiving and obtaining financial information for the implementation of laws and regulations in the tax sector which are expected to prevent tax evasion.

Because e-commerce transactions are growing and business actors are increasing but not being balanced to fulfill their tax obligations, the researcher aims to conduct this research with the aim of knowing whether or not there is an influence of e-commerce transactions, Self Assessment System, Tax Knowledge and Automatic Exchange of Information on Tax Avoidance Intentions of E-Commerce Business Actors.

LITERATURE REVIEW

Compliance Theory

Compliance theory is a theory which provides an explanation of the conditions under which a person obeys the orders or rules given. Taxpayer compliance is an attitude that is basically in the individual awareness of the taxpayer to the obligation to pay taxes in the laws and regulations that have been established (Kunarti, 2019). When taxpayer compliance is increasing, tax revenue will also increase if it is not accompanied by tax avoidance by minimizing the tax costs paid.

Theory of Planned Behavior

According to Hidayat and Nugroho (2010: 82-93) in (Yasa & Prayudi, 2017) Individual behavior for compliance with tax obligations is influenced by intentions. The theory here provides an explanation that there is an intention that can lead to further behavior that will be displayed from the individual. In terms of taxation, high taxpayer awareness will affect tax compliance and tax avoidance behavior. The higher the awareness of taxpayers, tax avoidance will decrease and tax compliance will increase.

Effect of E-Commerce on Intention to Avoid Tax

E-commerce is the sale and purchase of goods or services physically using electronic media such as telephones, computers, Automatic Teller Machine and smart phones (Hasanudin et al., 2020).

E-commerce or the business of buying and selling online products is growing rapidly, but many business people have not reported business taxes (Lubis, 2016: 6) in (D. K. Wardani & Nurhayati, 2019). E-commerce transactions are a focus for the government, plus evidence of electronic transactions which makes e-commerce transactions increasingly difficult to detect. (Aprilia, Astuti, & Nuzula, 2013) stated that the potential tax for e-commerce transactions is quite high, it's just that the supervision of e-commerce is still constrained in terms of tracking online business actors in it.

Theory of Planned Behavior states that intention can have an influence on the attitude of taxpayers to comply or not to comply with tax regulations. Where of the many business actors who have not yet reported their taxes correctly or even did not pay taxes, it will increase. There are no clear regulations regarding e-commerce transactions or online businesses as a reason not to pay taxes. Therefore, many do not report their tax obligations correctly or do not report their taxes at all. And there are no strict sanctions that can lead to control of taxpayer behavior. The attitude of taxpayers like here who do not comply with the applicable tax rules.

H1: E-Commerce has a Positive Effect on Intentions to Avoid Tax

Effect of Self Assessment System on Intention to Avoid Tax

The tax system where the implementation of the system here gives full authority, trust and responsibility to the taxpayer for the calculation, payment and self-reporting of the amount of tax. The self-assessment system can be measured using indicators of the active role of taxpayers in taxation (Devano, 2006), the authority given by the tax authorities to taxpayers (Satyawati, 2017) in (D. K. Wardani & Nurhayati, 2019).

Self Assessment System is a tax collection system that gives trust and responsibility to taxpayers to calculate, deposit and report themselves the amount of tax owed (Damajanti, 2015). The Self Assessment System provides opportunities for abuse of authority given to taxpayers. Previous research by (D. K. Wardani & Nurhayati, 2019) argues that a difficult tax system is an obstacle for taxpayers in tax reporting. The weakness of the Self Assessment System makes the potential for tax avoidance intentions, this shows that the Self Assessment System has an effect on tax avoidance. This statement is also supported by (Aprilina, 2020) that the Self Assessment System has a positive effect on the intention to avoid taxation.

Theory of Planned Behavior states that intentions can have an influence on the attitude of taxpayers to comply or not to comply with tax regulations. Many individual taxpayers and corporate taxpayers take advantage of loopholes in the Self Assessment System. Because the self-assessment system here is required by taxes, it assumes that taxpayers can report the amount of tax according to the amount they want, in the sense that there is a strategy or calculation carried out so that the tax paid is not too large.

H2: Self-Assessment System has a Positive Effect on Intentions to Avoid Tax

The Effect of Tax Knowledge on Intentions to Avoid Tax

(Ningsih, 2019) stated that tax knowledge is one of the activities carried out by taxpayers so that they can understand and understand the provisions of tax regulations and implement them to fulfill their tax rights and obligations. Tax compliance is measured by using indicators of knowledge about general provisions and tax procedures, tax functions and the taxation system (Furnamasari & Sudaryo, 2018) in (Sundari & Venusita, 2021).

Electronic Commerce or known in the term E-commerce is part of an e-lifestyle that provides the opportunity for buying and selling transactions to be carried out online from any angle (Hidayat, 2009: 5) in (Sitorus & Kopong, 2017). E-Commerce is a trade transaction carried out by buyers and sellers electronically using the internet network or what we call online shopping. E-Commerce is measured using business transaction indicators (Ulfa, 2015) in (D. K. Wardani & Nurhayati, 2019), payment methods and ease of delivery and facilities (Lestari, 2018) in (Hasanudin et al., 2020).

According to (Damajanti, 2015) knowledge is the result of thinking that initially ignorance makes knowing and eliminating doubts about events. Tax knowledge is the activity of taxpayers to understand the provisions of tax rules and implement them to fulfill tax rights and obligations. (Damajanti, 2015) states that tax knowledge has a significant influence on taxpayer compliance. Tax knowledge is an important component of voluntary compliance, especially in determining accurate tax commitments (Alkhatib et al., 2020) in (Sundari & Venusita, 2021). Therefore, knowledge of taxation is one of the factors that can influence taxpayers in determining behavior to comply or not to tax.

But in reality, currently some taxpayers who already know and understand the rules and regulations of taxation, but instead they do tax avoidance so that the amount of tax paid is small. For example, not writing down or reporting correctly how much income was earned. There are many online shop or e-commerce business actors who open online shops in this marketplace in Indonesia, but not a few of them report their tax obligations.

H3 : Knowledge of Taxation Has a Positive Effect on Intention to Do Tax Avoidance

The Effect of Automatic Exchange of Information (AEOI) on Intentions to Avoid Tax

Based on the Directorate General of Taxes, the Automatic Exchange of Information is a standard for financial information in terms of taxation where there is an agreement to open and provide mutual access to financial information between countries automatically. Automatic Exchange of Information (AEOI) can be measured using indicators of taxpayer knowledge about AEOI and exchange of information between countries (Andiani, 2018) in (D. K. Wardani & Nurhayati, 2019).

Financial transactions between countries are one of the gaps for taxpayers to avoid taxes in e-commerce transactions. There are many online shop business actors who sell their goods abroad. (Selvi, 2018) states that global financial transactions are one of the most important issues in the tax world. While the tax itself is a lot of tax evasion and evasion using limited access to financial information. One

of the efforts to overcome tax avoidance is to implement the Automatic Exchange of Financial Account Information. This explanation is supported by Andiani's research (2017); Lestari (2017); Lauvira, Syafitri, & Parlindungan (2018); Selvi (2018) states that the open system of access to bank account information has a negative effect on taxpayer compliance to provide tax reports and minimize tax avoidance.

Now online shopping transactions (e-commerce) are getting easier in payment transactions, can be done through ATMs, Mobile Banking, Indomaret, Alfamart or other applications such as OVO, DANA or Shoppe Pay. Where the ease of online transaction payments is an anticipation or effort by the government to minimize tax avoidance.

H4 : Automatic Exchange of Information (Aeol) has a Negative Effect on Intentions to Avoid Tax

CONCEPTUAL MODEL AND HYPOTHESIS

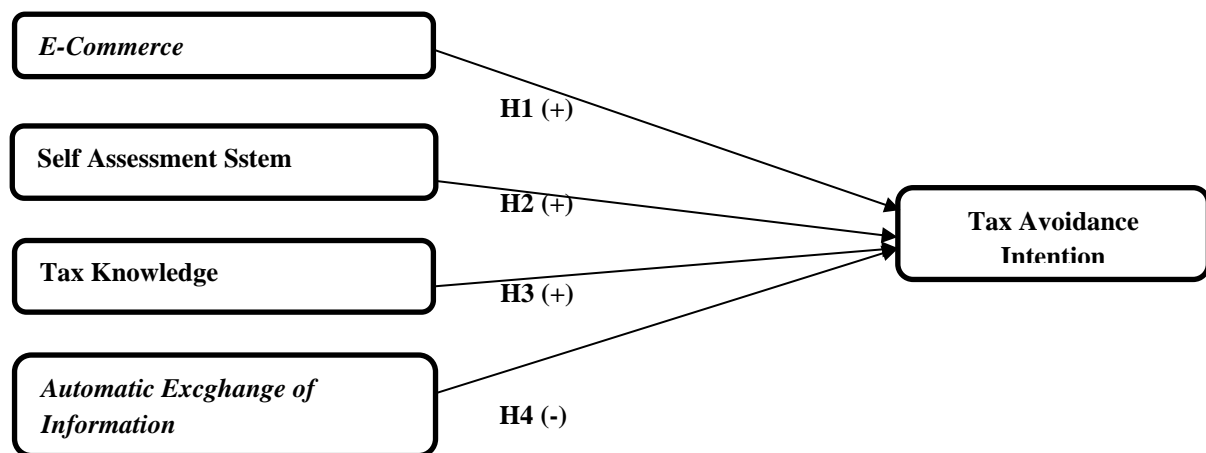


Figure 1. Conceptual Model and Hypothesis

METHODS

Type of Research

This type of research is quantitative using primary data in the form of a questionnaire.

Population and Sample

The population in this study are e-commerce actors in West Java Province which are recorded in the Central Statistics Agency in 2020, which are 1,820 players. Determination of the number of samples with the Slovin formula with the results of a sample of 100 people. The sampling technique is purposive sampling where the sampling criteria are taxpayers who do online business for more than 1 year.

Data Analysis

The data analysis techniques are 1) validity test, 2) reliability test, 3) classical assumption test. Based on the objectives of the study, the method used in this study uses Multiple Linear Regression with statistical software IBM SPSS 28.

RESULTS AND DISCUSSION

Results

This study uses primary data, namely a questionnaire distributed online using a google form. Of the 360 questionnaires distributed, only 110 were returned or obtained. The result is that 100 questionnaires are eligible to be used as samples. Characteristics of respondents in this study can be classified based on Taxpayer Identification Number, ownership, age, gender, occupation, last education, total income. It can be seen in the information table below

Table 1. Responden Classification

Category	Classification	Number of respondents	Percentage (%)
Taxpayer Identification Number	No	84	84%
	Yes	16	16%
Gender	Male	28	28%
	Female	72	72%
Age	18 - 27 years	57	57%
	28 - 37 years	36	36%
	38 - 50 years	7	7%
Education	Junior High School	9	9%
	Senior High School	53	53%
	Diploma	12	12%
	Bachelor Degree	26	26%
Profession	Student	3	3%
	Housewife	24	24%
	Employee	42	42%
	Other	31	31%
Income	< 1 million	6	6%
	1 - 3 million	56	56%
	3 - 5 million	36	36%
	5 - 10 million	2	2%

Validity Test Results

The validity test is used to test the validity of each independent and dependent variable by comparing the calculated r values and r tables. With a sample of 100 people and the value of r table with a significance of 5%, the value is 0.195. All data in the study are valid

Reliability Test Results

used to test the questionnaire instrument from variable indicators to determine the consistency of a research questionnaire. By looking at the Cronbach Alpha value, if Cronbach'Alpha is greater than 0.60 then it is said to be reliable.

Table 2. Reliability Test Results

Varibel	N of Items	<i>a</i> standar	<i>Cronbach Alpha</i>	Description
X1	7	0,60	0,623	Reliable
X2	9	0,60	0,836	Reliable
X3	11	0,60	0,890	Reliable
X4	5	0,60	0,870	Reliable
Y	7	0,60	0,761	Reliable

Source: SPSS Output Results 28, 2021

Classic Assumption Test Results**a) Normality Test**

In this study, One Sample Kolomogrov Smirnov was used to measure the normality test. With a significance value of $0.147 > 0.05$, it can be concluded that the data in this study were normally distributed and suitable for use.

b) Multicollinearity Test

The tolerance value for all independent variables is > 0.10 with a value of $X1 = 0.840$, $X2 = 0.461$, $X3 = 0.442$ and $X4 = 0.788$. For the VIF value of all variables < 10.00 , $X1=1.190$, $X2=2.167$, $X3=2.260$ and $X4=1.269$, it can be concluded that there is no multicollinearity between independent variables.

c) Heteroscedasticity Test

Used to detect whether the data we use occurs heteroscedasticity or not. In this study using the Glejser Test. The value of Sig $X1=0,347$, $X2=0,530$, $X3=0,263$ and $X4=0,995$. Significance value > 0.05 , then there is no heteroscedasticity.

HYPOTHESIS TEST

1. T Test Results

Table 3. T Test Results

Variabel	T	Sig.
<i>E-commerce</i>	0,154	0,878
<i>Self Assesment System</i>	0,263	0,793
Tax Knowledge	2,593	0,011
<i>Automatic Exchange of Information</i>	-1,103	0,273

Source: SPSS Output Results 28, 2021

Based on the table above, the variables of E-commerce, Self Assessment System and Automatic Exchange of Information have no effect on tax avoidance intentions, while Tax Knowledge has no effect on tax avoidance intentions.

2. F Test Results

Table 4. F Test Results

ANOVA ^a			
	Model	F	Sig.
1	Regression	4,900	,001 ^b

Source: SPSS Output Results 28, 2021

Based on the results of the F test above, it is known that the significance value of 0.001 means $0.001 < 0.05$ then it is declared fit and simoultan the independent variables (X) have a significant effect on the dependent variable (Y).

3. Coefficient of Determination Test Results (R2)

Table 5. Coefficient of Determination Test Results (R2)

R	R Square	Adjusted R Square
,414 ^a	0,171	0,136

Source: SPSS Output Results 28, 2021

Based on table 5, it can be seen that the Adjusted R Square value is only 0.136, which means that the effect of E-commerce, Self Assessment System, Tax Knowledge and Automatic Exchange of Information (AEoI) on Tax Avoidance is 13.6%, while 86.4% is influenced by variables outside of this study.

Discussion

The results of Hypothesis 1 state that e-commerce has no effect on tax avoidance intentions (Y). has a t arithmetic value of 0.154 and a t table of 1.985 then, $t \text{ arithmetic} < t \text{ table}$. The results of this study are in line with research (D. K. Wardani & Nurhayati, 2019) which states that e-commerce has no effect on tax avoidance. Based on observations, about 98% of respondents know what an e-commerce transaction is and there are tax regulations. E-commerce players or MSMEs can use Government Regulation (PP) No. 23/2018, the MSME Final Income Tax (PPh) rate of 0.5% with a turnover not exceeding IDR 4.8 billion in a year.

The results of Hypothesis 2 state that the self-assessment system (X2) has no effect on tax avoidance intentions (Y). It has a t-count value of 0.263 with a t-table of 1.985, so $t\text{-count} < t\text{-table}$. The results of this study are in line with research (Aprilina, 2020) which states that the self-assessment system has no effect on Tax Avoidance Intentions. Of the 100 respondents as many as 97 people pay taxes of their own volition. So in this study the self-assessment system has no effect on the intention of tax avoidance of e-commerce business actors because most of the respondents do the bookkeeping and pay the tax. This research is supported by research conducted by Dharmawan (2014) in (D. K. Wardani & Nurhayati, 2019) which states that the application of the self-assessment system has a major effect on tax revenue, so it can be said that the self-assessment system is good enough in an effort to increase tax revenue.

The results of Hypothesis 3 state that the Tax Knowledge Variable (X3) has a positive and significant effect on tax avoidance intentions. Having a t-count value of 2.593 with a t-table of 1.985, then, $t\text{-count} > t\text{-table}$ with a significance value of $0.011 < 0.05$. This means that the higher the tax knowledge of e-commerce business actors, the higher the compliance of e-commerce business actors in paying taxes. This study is in line with research conducted by (Sundari & Venusita, 2021) and (Fitria, 2013) which state that tax knowledge has a significant effect on tax avoidance. Based on the questionnaire data in this study, most of the e-commerce players already know the applicable e-commerce tax provisions, general provisions and taxation procedures, and know the tax function and taxation system in Indonesia.

The results of Hypothesis 4 state that the Automatic Exchange of Information (X4) variable has no effect on Tax Avoidance Intentions (Y). Having a t-count value of 1.103 with a t-table of 1.985, then, $t\text{-count} < t$. The results of this study are in line with research conducted by (D. K. Wardani & Nurhayati, 2019) and (Aprilina, 2020) which state that the Automatic Exchange of information does not affect the intention to avoid tax. If the application of the automatic exchange of information system in the taxation sector is increased or stricter, the behavior of e-commerce business actors to avoid tax will decrease or decrease, but if the application of the automatic exchange of information is weak, tax avoidance will increase. Tax avoidance is to manipulate income so that the tax costs are small which are still in accordance with the provisions of tax legislation (D. K. Wardani & Nurhayati, 2019). Basically, tax evasion here is legal because it does not violate. Tax avoidance can be measured using indicators of

weaknesses or loopholes in laws and regulations (D. K. Wardani & Nurhayati, 2019) as well as ethics and morality that affect tax avoidance actions (Sundari & Venusita, 2021).

CONCLUSION

E-Commerce, Self Assessment System and Automatic Exchange of Information have no effect on tax avoidance intentions, while tax knowledge has a positive effect on tax avoidance intentions.

In this study, there are several limitations that can be used as improvements for future researchers; The large number of respondents as a sample cannot represent the real situation. In this study, respondents who use e-commerce only through the Shoppe marketplace, social media Facebook and Instagram and Whatsapp. For further researchers, it is recommended to cover more or wider e-commerce or marketplaces.

The answers of respondents or e-commerce business people are not entirely correct. Because there is a possibility that it is not the business owner who directly answers or fills out the list of questions, which means that there is a possibility that the admin will answer or fill it out so that it cannot be ascertained whether it is in accordance with the actual situation or not. So it is not certain whether e-commerce business actors do tax evasion or not. For further researchers, it is expected to ensure that the respondents who fill out the questionnaire are really the owners or owners of the e-commerce business.

For further researchers, it is hoped that they can develop this research further and also add new variables that have not been tested in this study. Then choose a wider range and a wider sample and more samples. Make sure the questionnaire is right on target. If you use the same target, namely e-commerce players, then make sure the person who fills out the questionnaire is really the owner of the business.

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