



The Factors Influence Willingness to Pay Tax: An Empirical Study on Employee Muhammadiyah University Purwokerto, Indonesia

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ABSTRACT

The aim of study is to determine the factors influence willingness to pay tax for the employees Muhammadiyah University of Purwokerto. The sample used in this study is the lecturer and the staff of Muhammadiyah University of Purwokerto, who have income from one source of income, using the formula of Slovin obtained 78 respondents.

The results of this study concluded that the variable awareness pay taxes and good perception on the effectiveness of the taxation system affects willingness to pay tax while the variable knowledge and understanding of tax laws do not affects willingness to pay tax. This shows that the lecturer and the staff of Muhammadiyah University of Purwokerto already understand tax laws through the mass media and electronic or internet, and not through socialization by the tax man.

The results provide important implications that the rule changing of tax laws to taxpayers socialization should be done intensively.

Keywords: Willingness to pay tax, Muhammadiyah University of Purwokerto Employees

INTRODUCTION

The tax is sources of state revenue that is essential to support the financing of the construction that is useful for the common good. The tax be a backbone to fund the expenditures of government in providing goods public and service public. For recent years the government strongly emphasizes the use of the tax in financing the state budget (APBN). It is indicated by increasing tax revenue target by Directorate General of Taxation (DGT) approximately 13% of the tax revenue target in 2010. However, there are obstacles that occur in fulfilling the target of tax revenue by the Directorate General of Taxation. The constraint is the low of *tax ratio* (amount of successful tax collected compared to Gross Domestic Production).

One source of tax revenue is the revenue from an individual who derives income from employment, such as the lecturer or the staff at the Muhammadiyah



University of Purwokerto. In fact the income received by individual can be derived from one source, two sources of income, or more than two sources of income, one of which comes from business.

In collecting the tax, the tax man should be active in the role, and the taxpayer should have good willingness. Willingness of taxpayers to pay their tax obligation are important in the tax collection. The lack of willingness is caused by the principle of taxation, namely that the results of the tax collection indirectly enjoyed by the taxpayers. The willingness to pay tax can be interpreted as a value to be contributed by a person willingly (defined by regulation) that are used to finance state expenditures that does not receive reciprocally retain (Venessa and Hari, 2009). This willingness may be influenced by several factors, such as paying taxes awareness, knowledge and understanding of tax laws, and a good perception of the effectiveness of the tax system (Widayati and Nurlis, 2010).

The willingness of taxpayers to pay taxes is an important factor for increasing tax revenue, it is necessary to study the factors that influence the willingness of taxpayers to pay taxes that would apply to the lecturer and staff of Muhammadiyah University of Purwokerto who have fulfilled their tax obligations.

This research is important to provide input for the KPP Purwokerto in order to increase tax revenue from individual taxpayers, by paying attention to the factors that influence the willingness to pay taxes in order to fulfill their tax obligations.

The Problem of Study

Based on the background above, the problems in this study, whether the willingness to pay taxes for the lecturer and the staff of UMP affected by the taxes awareness, knowledge and understanding of tax laws, a good perception of the effectiveness of the tax system.

THE AIM AND THE CONTRIBUTION OF STUDY

The Aim of Study

To demonstrate empirically whether the awareness to pay taxes, the knowledge and understanding of tax laws, the good perception on the effectiveness of the tax system affect the willingness to pay taxes for the lecturer and the staff of UMP.

The Contribution of Study

This study is expected to provide information about the awareness of paying taxes, the knowledge and understanding of the tax laws, effectiveness of perception in the tax system can affect the willingness to pay taxes for the lecturer and the staff of UMP.



THEORETICAL REVIEW

Tax can be defined:

"Taxes are the contribution of the people to the state treasury under the Act (which can be enforced) with no reciprocal services directly demonstrated and used to pay for general expenses" (Rochmat Soemitro, 1992)

From the definition, it can be concluded that the tax has four elements:

- a. The contribution of the people to the state. The right to levy taxes only owned by the state and the contribution is in the form of money (not goods).
- b. Based on those laws. Tax should be levied by or with the provisions of law and rules of procedure.
- c. Without the reciprocal services of the country which are directly showed. In the payment of tax, the government cannot indicate the existence of individual retainers.
- d. Used to finance the state household, it expenses that benefit the wider community.

The Functions Of Tax

Tax has the function:

- a. Budgeting (reception function)
The tax as a source of funds for financing government expenditures.
- b. Regulate (management function)
The tax as a tool to organize or implement policies in the social and economic. (Mardiasmo, 2001)

The Taxation Reformation

With the 1986 Tax Reform Act, Congress created a unique opportunity for testing the proposition that firms will shift income to future periods when tax rates are expected to fall. Scholer, Wilson, and Wolfson (1992) take advantage of this opportunity to provide evidence about which firm shifted income, how much and when, and to, some extent, how it was done.

The forms of regulation is studied in this research is the impact of tax regulations in 2008, it was known in 2008 the government made taxation reformation of the taxation regulation. taxation reformation carried out in 2008 is actually a continuation of the taxation reformation in 2000, taxation reformation in the year 2008 was to revise the provisions of law in 2000 and it does not mean a total change.

Taxation reformation in 2008 does not repeal or replace the existing tax laws but only to change and improve the system while maintaining a *self assessment* tax



reform as the first outlined in 1983. These changes to stimulate investment, improve efficiency and fairness in the tax law.

Thus it can be said that the main reason for the government to do taxation reformation in 2008, namely: to anticipate the socio-economic development as a result of globalization and national development and reform in various fields.

The Changing of the tax laws is guided by the principles of taxation that is universally embraced are fairness, ease / efficiency administration and productivity of state revenue and maintained self assessment system.

The reform of the tax laws in 2008 are as follows:

a. The reducing of income tax rate (PPh)

Decreasing of income tax rates is intended to adjust the tax rates prevailing in neighboring countries are relatively low, to increase competitiveness in the country, to reduce the tax burden and improving the obedient of taxpayers (Wajib Pajak).

1. For individual taxpayers, the highest income tax rate lowered from 35% to 30% and simplifies layer coating rates of 5 to 4 layers, but extending the layer of taxable income (income bracket), which is the highest layer of IDR 200 million rupiahs to IDR 500 million.
2. For office taxpayers, income tax rates were originally composed of 3 layers (10%, 15% and 30%) to a single rate of 28% in 2009 and 25% in 2010. The application of single rate is intended to conform with the principles of simplicity and international best practice. In addition, the office taxpayers that have *go public* is given reduction of rate to 5% of the normal rate with the criteria of at least 40% of stocks owned by at least 300 shareholders. The incentive is expected to encourage more companies to go public so that will enhance *good corporate governance* and encourage capital market as an alternative source of financing for the company.
3. For SMEs taxpayers given incentive of rate reduction is 50% of the normal rate applicable to the portion of the gross turnover up to IDR 4.8 billion. Providing incentives are intended to encourage the development of SMEs which in fact give a significant contribution to the Indonesian economy. Providing incentives is also expected to encourage the compliance taxpayers engaged in MSMEs.

b. For the taxpayers who already have a NPWP exempted from payment of duty overseas fiscal since 2009, and the collecting of foreign fiscal is



removed in 2011. Foreign fiscal payments are tax prepayments for the person who will be traveling abroad. Removal of fiscal policy of foreign fiscal payment obligations for the taxpayers that have NPWP meant to encourage the taxpayers having NPWP to broadening the tax base. Expected in 2011, all the people who are required to have NPWP already have a NPWP so that foreign fiscal payment obligations worth abolished.

- c. The non taxable income for themselves individual taxpayers increased by 20% from IDR 13.2 million to IDR 15.84 million, while his wife and family for the dependents increased by 10% from IDR 1.2 million to IDR 1.32 million with more than 3 dependents per family. It is intended to adjust non taxable income (PTKP) to the economic and monetary developments and to lift the arrangements of the Ministry of Finance regulations into law.
- d. The implementation of the higher cuts rate / collection of income tax for the taxpayers that do not have NPWP.
 1. For the taxpayers who receive income cut by income tax rate (PPh) article 21 which do not have NPWP is cutting 20% higher than normal rates.
 2. For the taxpayers who receive income cut by income tax rate (PPh) article 23, which does not have NPWP, is cutting 100% higher than normal rates.
 3. For the taxpayers who are collected income tax rate (PPh) article 22 which does not have NPWP is collected 100% higher than normal rates.
- e. The expansion costs can be deducted from gross income.

It means that the government provides facilities to the people who significantly participate in the social interest, with allowing such costs as a reduction of gross income.

 1. The donations to cope national disaster and social infrastructure.
 2. The contribution in educational facilities, research and development being done in Indonesia.
 3. The donations in order to develop sports and religious compulsory for recognized religions in Indonesia.
- f. The exemption of income tax rate (PPh) object



1. The surplus derived by the agency or nonprofit entity that is engaged in education or research and development reinvested in the longest period of 4 years is not taxed.
2. The scholarships received or earned by the recipients are not taxed.
3. The assistance or benefits received from Social Security Agency is not taxed.

The Willingness to Pay Tax and the factors that influence

According to Indonesian dictionary the willingness is defined as the will. Willingness to pay is an amount for which a person is willing to pay, sacrifice or exchange something to acquire goods or services (Widaningrum, 2007).

Based on these definitions, it can be developed a definition of willingness to pay taxes. Willingness to pay taxes can be interpreted as a value contributed by a person willingly (defined by regulation) that are used to finance public expenditures by the state does not receive reciprocal retain directly (Venessa and Hari, 2009).

The willingness to pay taxes is influenced by several factors, namely the condition of a country's tax system, taxpayer service, enforcement of tax laws and tax rates (Devano and Rahayu, 2006).

The consciousness of paying taxes is a condition in which the taxpayer knowing, recognizing and complying to the tax regulations and has a seriousness and desire to fulfill their tax obligations (Muliari and Putu, 2010). In research is conducted by Roades, 1979 in Suryadi 2006 emphasized the importance of awareness and compliance aspects of the taxpayer in reported net income, and the results of research that the taxpayer often does not give reporting net income. From this description the hypothesis is formulated:

Ha.1: The awareness on paying taxes affect to the willingness on paying taxes

The knowledge and understanding of the taxpayer is a taxpayer knowledge related to regulation and taxation procedures. It can be seen from NPWP ownership, knowledge and understanding of the rights and obligations as a taxpayer, knowledge of tax penalties, knowledge and understanding of non-taxable income (PTKP), PKP and the rate of income tax (PPh). The existing of individual taxpayers who have knowledge and understanding of tax laws, it is expected that the taxpayer has the will to fulfill their tax obligations in accordance with applied tax laws, (Widayati and Nurlis 2010). From the description above, the hypothesis is formulated:

Ha.2: The knowledge and understanding of tax laws affect the willingness to pay taxes.



At this time the tax payment system has been made so easy and practical in their tax reporting. For example, the taxpayers to report their tax obligations can be through sending electronic data, via e-SPT. With a good perception of the taxpayer that the tax system is now more effective and easier for taxpayers to fulfill their tax obligation, it will increase the willingness of taxpayers to pay taxes. From the description above, the hypothesis is formulated:

Ha 3: The good perception of the effectiveness of the tax system affects the willingness to pay taxes.

Book Tax Defferences

Management calculates corporate income for two purposes each year. The first is for financial reporting purposes under Generally Accepted Accounting Principles (GAAP) and the second is done in accordance with the Internal Revenue Code (IRC) to determine the corporation's tax liabilities. IRC Section 446(a) states. "Taxable income shall be computed under the method of accounting on the basis of which the taxpayer regularly computes his income in keeping his books." Thus, for most corporations, taxable income is computed on the accrual basis rather than the cash method.

RESEARCH METHODOLOGY

The Population and Sample Data

The population of this research is the individual taxpayer who work as the lecturer and the staff at the Muhammadiyah University of Purwokerto. Sample data to be retrieved in this study is 78 individual taxpayers, consisting of 42 professors and 36 employees, the way to take the sample by using purposive sampling. The results of sample will be calculated using the Slovin formula (Umar, 1998) as follows:

$$n = \frac{N}{1 + NE^2}$$

Description:

n = the size of sample

N = the size of population

e = the percentage of inaccuracy leeway because the error of sampling that can be tolerated or desired in this study, was 10%.

Based on data from tax subject (the lecturer and the staff) Muhammadiyah University of Purwokerto, found that the number of taxpayers ((the lecturer and the staff) are 350 people, the number of lecturers are 190 and the number of employees are 160. So that the calculation of the sample in this study are:

$$n = \frac{350}{1 + 0.1^2}$$



$$1 + 350 (0.1)^2 \\ = 78.$$

The total sample of 78, the sample of lecturers are 42, while the sample of employees are 36. From the total sample of 78 the lecturers and the employees, the data showed that the taxpayer received income from just one source of income, it is from UMP.

The Technic Of Data Collection

The data was collected using a questionnaire, which is by submitting a written list of statements related to the respondents and collected directly by the researcher.

Data Analysis Method

The Technique of Analysis Data Quality

Validity Test

The validity indicates the extent of a measuring device is able to measure what will be measured. A research instrument said to be valid if it is able to measure what you need and can reveal the data of variables to be studied properly. The validity steps of the test are as follows:

Calculate the degree of correlation, by using product moment correlation technique with the following formula (Umar, 2000):

$$r_{xy} = \frac{n (\Sigma XY) - (\Sigma X) (\Sigma Y)}{\sqrt{n \Sigma X^2 - (\Sigma X)^2} \sqrt{n \Sigma Y^2 - (\Sigma Y)^2}}$$

Description:

r_{xy} = Product moment correlation coefficient

n = number of respondents

X = score questions to - n

Y = total score

XY = score questions to - n multiplied by the total score

Decision criteria:

If the $r_{\text{count}} > r_{\text{table}}$ the item / variable is valid.

if $r_{\text{count}} \leq r_{\text{table}}$ the item / variable is not valid.

2 Reliability Test

The reliability test is an index that indicates the extent of a measuring device can be trusted / reliable. If a measuring device used to measure two times the same symptoms and the results of measurements obtained relatively consistent, then the measuring device is reliable. In other words, reliability indicates the consistency of a measuring device for measuring the same phenomenon (Singarimbun & Effendi,



1989). Reliability test is only carried out on valid items, where the valid items obtained through validity test, the steps as follows:

Calculate the degree of correlation, the higher the number of the correlation, the lower of the measurement error. Reliability measurement techniques in this study is the technique of Alpha (α), with the formula (Umar, 2000):

$$r_{11} = \left[\frac{k}{(k-1)} \right] \left[1 - \frac{\sum \sigma^2}{\partial t^2} \right]$$

Description:

r_{11} = reliability tool

k = number of variables question

σ = Number of variants of the variable

∂t = Number of variants

By using SPSS, the significance level is 0.05.

Decision criteria:

If the $r_{\text{count}} > r_{\text{table}}$ the item / variable is reliable.

if $r_{\text{count}} \leq r_{\text{table}}$ the item / variables are not reliable.

The Analysis tools are used

Multiple Linear Regression

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$$

Description:

Y = Willingness to pay taxes

a = constant

b_1 = coefficient of variable x_1

b_2 = coefficient of variable x_2

b_3 = coefficient of variable x_3

x_1 = Awareness to pay taxes

x_2 = Knowledge and understanding of tax laws

x_3 = good perception on the effectiveness of the tax system

e = Error term

The Testing of First, Second, and Third Hypothesis

T test is used to examine the effect of paying taxes awareness, knowledge and understanding of tax laws and good perception on the effectiveness of the tax system on the willingness to pay taxes. The steps in this test are:

a. Formulate the null hypothesis and alternative hypothesis



- $H_0: b_i = 0$ = No effect paying taxes awareness, knowledge and understanding of tax laws, and a good perception of the effectiveness of the tax system, the willingness to pay taxes.
- $H_A: b_i \neq 0$ = There is a consciousness of paying taxes influence, knowledge and understanding of tax laws, and a good perception of the effectiveness of the tax system, the willingness to pay taxes.
- b. Value of α used in this study was determined to be 0.05 and 0.95 confidence level and degrees of freedom of $(nk-1)$.
- c. Calculating the value of t by the formula (Supranto, 2001):
- $$t = \frac{b_1}{S_{b_1}}$$
- Description:
 t = value of $t_{\text{Calculate}}$
 b_1 = regression coefficient
 S_{b_1} = The error of regression coefficients or standard deviation book.
- d. Basis for decision making
 H_0 is rejected if $t_{\text{count}} > t_{\text{table}}$ Or $t_{\text{count}} < -t_{\text{table}}$
 H_0 is accepted if the $-t_{\text{table}} \leq t_{\text{count}} \leq t_{\text{table}}$
- e. By using SPSS the result of study is said significant if the value of significant smaller than 0.05.

The Results of Study and Discussion

The questionnaires were given to the respondents has 4 sections with 28 questions, the questions consists of 7 questions for each variable that is paying taxes awareness, knowledge and understanding of the tax rules, the good perception of the effectiveness of the system of taxation, and the willingness to pay taxes. The questionnaires were distributed to 78 taxpayers consists of 36 employees and 42 lecturers Muhammadiyah University of Purwokerto.

RESEARCH INSTRUMENT TESTING RESULTS

The Validity Test

Table 1 The Test Results of The Variable Awareness To Paying Taxes Validity

Item question	r count	r table	Information
1	0.303	0.224	Valid
2	0.717	0.224	Valid
3	0.602	0.224	Valid
4	0,720	0.224	Valid
5	0,747	0.224	Valid
6	0.680	0.224	Valid
7	0.640	0.224	Valid



Table 2 The Test Results of The Variable Knowledge and Understanding of Tax Regulation Validity

Item question	r count	r table	Information
1	0,887	0.224	Valid
2	0.699	0.224	Valid
3	0.553	0.224	Valid
4	0.547	0.224	Valid
5	0.681	0.224	Valid
6	0.734	0.224	Valid
7	0.389	0.224	Valid

Table 3 The Test Results of The Variable Perception on Effectiveness of Good Tax System Validity

Item question	r count	r table	Information
1	0.485	0.224	Valid
2	0.624	0.224	Valid
3	0.668	0.224	Valid
4	0,448	0.224	Valid
5	0.576	0.224	Valid
6	0.465	0.224	Valid
7	0.680	0.224	Valid

Table 4 The Test Results of The Variable Willingness to Pay Tax Validity

Item question	r count	r table	Information
1	0.393	0.224	Valid
2	0.715	0.224	Valid
3	0.719	0.224	Valid
4	0,737	0.224	Valid
5	0.564	0.224	Valid
6	0.718	0.224	Valid
7	0.622	0.224	Valid

Based on table 1,2,3,4 It is known that the value of the product moment correlation to the overall question items have value $t_{count} > t_{table}$. The value of t for $n = 78$ at the 5% significance level is 0.224 so it can be concluded that the overall item in question variable the variable awareness to pay taxes, knowledge and understanding tax laws, a good perception variables on the effectiveness of the system of taxation, and Willingness to Pay Tax is valid.

The Reliability Test



Table 5 The test result of Cronbach alpha reliability

No.	Variables	r count	r table	Informati
1	Awareness to pay taxes	0.739	0.224	Reliable
2	Knowledge and understanding of tax laws	0,625	0.224	Reliable
3	Good perception on the effectiveness of the taxation system	0.640	0.224	Reliable
4	Willingness to pay taxes	0.760	0.224	Reliable

Based on table 5 is known that t count of Cronbach alpha for variable pay taxes awareness is 0.739, knowledge and understanding of the rules of taxation is 0,625, a good perception on the effectiveness of the tax system is 0.640, and willingness to pay tax is 0.760, The value of t for n = 78 at the 5% significance level is 0.224, it can be concluded that the overall items in question have value t count > t table so that the whole question items for each variable is reliable.

Multiple Regression Analysis

Table 5.6 The Result of Regression Testing

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,858	2,234		3,070	.003
X1_TOT	.309	.112	.317	2,765	.007
X2_TOT	.102	.111	.101	.925	.358
X3_TOT	.328	.134	.321	2449	.017

a. Dependent Variable: Y_TOT

From the table 5.6 can be formulated as the following equation:

$$Y = 6.858 + 0.309 X1 + 0.102 X2 + 0.328 X3 + e$$

Table 5.7 Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626 ^A	.392	.367	2.28135

a. Predictors: (Constant), X3_TOT, X2_TOT, X1_TOT

Based on the table 5.7, it can be seen that the coefficient of determination or R Square obtained is 0,367. This means that 36.7% willingness to pay taxes (Y) is influenced by awareness of paying taxes (X1), knowledge and understanding of tax laws (X2), and a good perception of the effectiveness of the tax system (X3), while the remaining 63, 3% is influenced by other variables not examined in this



study. Suspected of other variables that influence is a factor in service as Suryadi year study (2006) and the behavioral aspects of the research Mustikasari year (2007).

Table 5.8 ANOVA test or F test

^B ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	248 350	3	82 783	15 906	.000 ^A
Residual	385 137	74	5,205		
Total	633 487	77			

a. Predictors: (Constant), X3_TOT, X2_TOT, X1_TOT

b. Dependent Variable: Y_TOT

F-test of the test results obtained in Table 4.8 F count of 15.906. By using the 95% significance level ($\alpha = 0.05$) and degrees of freedom (k, nk-1) obtained F table 2.74. So F count ($15.906 > F$ table (2.74) or can be viewed on the significance F of $0.000 < 0.05$, it can be concluded jointly that the variables willingness to pay taxes (Y) is influenced by awareness of paying taxes (X1), knowledge and understanding of tax laws (X2), and a good perception of the effectiveness of the tax system (X 3).

THE TEST OF HYPOTHESIS

The Test of First Hypothesis (t test)

Table 5.9 t Test Results Analysis

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,858	2,234		3,070	.003
X1_TOT	.309	.112	.317	2,765	.007
X2_TOT	.102	.111	.101	.925	.358
X3_TOT	.328	.134	.321	2449	.017

a. Dependent Variable: Y_TOT

The first hypothesis states that awareness of paying taxes a significant effect on the willingness to pay taxes. From the calculation of t test to variable awareness on pay taxes in the table above obtained sig is $0.007 < 0.05$, it can be concluded that the variable awareness pay taxes significantly influence the variable willingness to pay taxes.

According to these results, the hypothesis stated that the awareness on pay taxes have a significant effect on the willingness to pay taxes can be declared **acceptable**.



The Test of Second Hypothesis (Test t)

From the calculation of the t test for variables the knowledge and understanding of tax laws in the table obtained sig was $0.358 > 0.05$, it can be concluded that the variable knowledge and understanding the tax laws do not significantly influence to the variable willingness to pay taxes.

According to these results, the hypothesis stated that knowledge and understanding of tax laws have a significant effect on the willingness to pay taxes can be declared **rejected**.

The Test of Third Hypothesis (t test)

From the calculation of the t test for variables the good perception to the effectiveness of the tax system in the table above sig values obtained for $0.017 < 0.05$, it can be concluded that the variable good perception of the effectiveness of the tax system variables significantly influence the willingness to pay taxes.

From these results, the hypothesis that the good perception of the effectiveness of the tax system have a significant effect on the willingness to pay taxes can be declared **acceptable**.

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

Conclusion

The awareness on pay taxes, and good perception of the effectiveness of taxation system has a significant effect on the willingness to pay taxes, as well as knowledge and understanding of tax laws do not affect the willingness to pay taxes for the lecturer and the staff of Muhammadiyah University of Purwokerto.

The Limitations Of Research

This study uses only respondent the lecturer and the employee of Muhammadiyah University of Purwokerto who have income from one source (just as lecturers or employees only). When in fact there are some of the lecturer and employee who earn income from two sources (as a consultant) as well as an entrepreneur.

Suggestion

Based on the research results, there are several suggestions as follows:

1. The result of study found that the awareness of paying taxes and the good perception of the effectiveness of the taxation system have significantly affect to the positive direction of the willingness to pay taxes, it is necessary to note for the tax man to continue to improve services by improving the quality of human resources and making the taxation system that makes the



taxpayers easier to access the information so that the taxpayers easy to fulfill their tax obligations.

2. The result of study found the knowledge and understanding of tax laws do not affect the willingness to pay taxes, it is needed to hold a sympathetic socialization of tax officials to give knowledge and understanding of the tax laws are always changing, so it will increase the willingness of tax payers

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