

Analysis of the effect of tax audit, tax sanctions, administrative modernization, and understanding of regulations on taxpayer compliance with risk preference as a moderating variable

Fransiskus Frengki Pareira*, Waluyo

Department of Accounting Study Program, Mercu Buana University, Indonesia

Abstract

Compliance from taxpayers is a crucial factor in the tax system, considering that taxes are one of the largest sources of state revenue used in infrastructure development and improving people's welfare. Attribution Theory is applied in this study to determine what internal and external aspects influence taxpayers to fulfill their tax obligations. The internal aspects studied include taxpayer insights into tax policy, while external aspects include tax audits, tax sanctions, and administrative modernization through the use of technology. The purposive sampling method is used to obtain 100 taxpayer respondents who are registered at the KPP under the Central Jakarta KanWil. The regression model used has gone through a classical assumption test, including tests of normality, heteroscedasticity, multicollinearity, and autocorrelation. The results showed: (1) tax audit, administrative modernization, and understanding of regulations have a positive and significant impact on taxpayer compliance; (2) sanctions do not have any impact on taxpayer compliance; (3) risk preferences strengthen the influence of tax audit, administrative modernization, and understanding of regulations on compliance; (4) tax sanctions moderated by risk preferences have no impact on compliance. This research provides several implications, among others: (1) Become a material consideration in improving compliance through continuous tax counseling, socialization, and education activities; (2) provide additional input for DGT in formulating more effective tax policies. In expanding the scope of research, it is recommended that future researchers add elements that cause the level of taxpayer compliance.

Keywords: Audit, sanctions, administrative modernization, regulatory understanding, risk preference, compliance

Introduction

Taxes are a source of state revenue and have an important role in supporting development and public welfare. In Indonesia, more than 80% of state revenue comes from taxes collected from individuals and business entities. Taxpayers are defined as individuals or entities that, in accordance with the provisions of tax regulations, have the responsibility to pay taxes and act as collectors or withholders of certain taxes.

In achieving the tax revenue target, the level of compliance from taxpayers is very important. The high awareness of taxpayers in fulfilling their obligations contributes to an increase in state revenue. Conversely, low taxpayer awareness can lead to a decrease in state revenue. In table 1. presented data on the level of compliance of taxpayers registered at the KPP in the Central Jakarta Regional Office:

Table 1: Taxpayer Compliance Level of Tax Office under the Central Jakarta Regional Office

Known	Total WP	Number of taxpayers Pay	Number of taxpayers Effective	Non-Effective	Total SPT Report	Compliance Ratio (%)
2016	141.404	9.570	98.273	43.131	44.619	53,6
2017	148.877	9.599	105.679	43.198	28.342	57
2018	156.987	8.887	103.334	53.653	89.955	56
2019	161.456	9.175	104.682	56.774	80.061	54
2020	125.334	6.275	112.387	62.947	-	-

Source: Processed by the author

From table 1, it can be seen that compliance from taxpayers is very volatile and has not shown consistency. Compliance from taxpayers is often affected by various aspects, both internal and external (Hanum & Mulyawan, 2024) ^[8]. Some of the main factors that play a role in increasing compliance include audits, sanctions, administrative modernization, and tax knowledge.

First, tax audit is an important instrument that aims to see taxpayer compliance in carrying out their obligations and supporting the implementation of tax regulation provisions (Afe *et al.*, 2022) ^[1]. Based on DGT Circular No. 15/PJ/2018 on Audit Policy, audits in order to test compliance are divided into two, namely special and routine audits.

Second, tax sanctions are imposed as a form of supervisory action to ensure compliance from taxpayers in carrying out their obligations. This sanction serves as a guarantee that taxpayers comply with regulations and do not commit violations that can harm the state (Afe *et al.*, 2022) ^[1].

Third, the modernization of tax administration carried out by the DGT also contributes to increasing taxpayer compliance. This modernization includes updating a more reliable and up-to-date technology- based taxation system, thus providing convenience in the process of reporting and paying taxes (Raninda Sari & Rejeki, 2021) ^[17].

Finally, understanding tax regulations is a crucial aspect in ensuring compliance from taxpayers. This understanding includes knowledge of tax regulations and procedures, as

well as their application to tax activities such as calculating, depositing, and reporting tax returns (SPT) (Irawati, 2019) ^[10].

However, whether or not taxpayers comply in carrying out their obligations can also be influenced by aspects of risk preference. (Wulandari, 2020) ^[24] explains that risk preference is a situation where taxpayers consider the level of risk as the main aspect in considering their obligation to carry out tax compliance. Taxpayers with a small risk allow a low level of compliance, while taxpayers with a large risk are more obedient in carrying out their obligations.

Based on this background, the purpose of this study is to analyze the effect of tax audits, tax penalties, modernization of tax administration, and understanding of tax regulations on taxpayer compliance, with risk preference as a moderating variable. By understanding the relationship between these factors, it is hoped that the results of this study can be an evaluation material for the state, in this case the DGT, in carrying out new strategies to increase the level of tax compliance in Indonesia.

Literature Review

a. Contingency Theory

Contingency Theory was developed by psychologist Fred Fiedler in 1967. This theory states that no one approach is completely perfect, as there are external and internal factors that can influence it. From this theory, other situational aspects are assumed to relate to and influence certain conditions. In order to increase tax revenue, in addition to considering the compliance of taxpayers, it is suspected that there are other aspects that influence the obligations of taxpayers. The aspects in question are audit, sanctions, administrative modernization and understanding of tax regulations (Ummayah & Titik, 2018) ^[21].

b. Tax Audit

Tax audit is a supervisory function implemented by the tax authority to ensure taxpayer compliance with tax regulations. According to (Monica & Andi, 2019) ^[13] tax audit acts as a control mechanism in the *self-assessment system* to ensure that taxpayers are willing to submit tax returns correctly, completely, and clearly.

The results of (Lumban Gaol & Sarumaha, 2022) indicate that tax audits have an impact on taxpayer tax obligations, while the results of (Arifin & Syafii, 2019) ^[3] identify that there is no impact between tax audits and taxpayer compliance in submitting individual annual tax returns at KPP Pratama Medan Polonia.

c. Tax Sanctions

In turning off taxpayer obligations, tax sanctions function as a commitment that tax regulations are applied in accordance with applicable norms and are obeyed by taxpayers. According to (Yuliatic & Fauzi, 2020) ^[26], taxpayers who violate the provisions will be subject to punishment. This policy aims to ensure compliance from taxpayers and create a disciplinary influence so that taxpayers do not repeat mistakes in the tax mechanism.

Research from (Fadilah & Sapari, 2020) ^[6] states that there is a positive relationship between tax sanctions and taxpayer compliance, where the sanction parameters include the application of sanctions to instill taxpayer discipline to fulfill tax obligations and enforcement of sanctions.

which is firm for violators. In contrast to research (Karlina & Ethika, 2021) ^[11] which states that there is no influence between tax sanctions on taxpayer compliance.

d. Modernization of Tax Administration

Tax administration modernization is a concept of tax system reform in order to improve the effectiveness, accountability, and obedience of taxpayers. This step is realized through the implementation of a digital-based tax information system to reduce error-prone manual practices, facilitate access to tax reporting, thus increasing the interest of taxpayers to carry out their obligations.

The results of the study (Haryanti *et al.*, 2022) ^[9], concluded that the modernization of this administrative system has an effect on increasing taxpayer compliance, for individuals and business entities. Different results were found by (Primastiwi & C, 2021) ^[16] which showed that modernization in tax administration did not affect anything on taxpayer obligations.

e. Understanding of Tax Regulations

A thorough understanding of tax mechanisms and tax sanctions encourages taxpayers to fulfill their obligations appropriately. Conversely, a lack of understanding can lead to errors in reporting or non-compliance, potentially resulting in sanctions.

(Deo *et al.*, 2022) ^[4] stated that understanding of tax regulations affects the compliance of taxpayers in the small and medium-sized company sector. The findings indicate that the more taxpayers' understanding of the applicable regulations increases, the more likely they are to comply in fulfilling their obligations. However, research (Fauziati *et al.*, 2020) ^[7] produced different findings. They found that tax knowledge has no significant impact in relation to compliance from micro businesses in Padang City.

f. Taxpayer Compliance

Obedience from taxpayers is an obedient attitude and conscious behavior of taxpayers to carry out their tax obligations based on existing regulations such as calculating, depositing, reporting, taxation. (Andini & Rahmiati, 2020) ^[2].

A study by (Lonto *et al.*, 2023) ^[12] identified that taxpayer compliance not only benefits the state in the form of increased revenue, but also contributes to community welfare. Taxes paid by taxpayers are used to finance a variety of public services whose purpose is to improve people's welfare.

g. Risk Preference

Risk preference refers to the way taxpayers respond to various risk factors that affect their compliance in carrying out tax obligations. These risk factors include health, financial, social, and safety risks, all of which can determine a taxpayer's decision.

In research (pravasanti & Pratiwi, 2020) ^[15] shows that the compliance of taxpayers can be influenced by risk preferences. Taxpayers who have low risk tend to be more compliant with tax rules. However, research (Mareti & Dwimulyani, 2019) found findings that were not consistent with the findings of this study.

Differences. They found that risk does not affect tax policy, tax services, and tax sanctions on taxpayer compliance.

Research Methods

This research applies quantitative methods to test the relationship between variables numerically and objectively. The data used as the basis of this research is primary data collected directly from respondents through distributing questionnaires.

Respondents in this study consisted of taxpayers who were registered at the Tax Service Office (KPP) in the Central Jakarta Regional Office, especially from the MSME sector. The sampling technique applies a non- probability sampling method with a purposive sampling approach, where the sample is selected based on certain indicators relevant to the research objectives.

Before being used in research, the questionnaire instrument was first tested using reliability and validity tests to ensure the accuracy and consistency of the data collected. Furthermore, the data were analyzed using several Classical Assumption Tests, Goodness of Fit, and Moderating Regression Analysis (MRA) to ensure the feasibility of the research model. The entire data analysis process was carried out using SPSS 23 software.

Findings and Analysis

1. Findings

Normality Test Findings

The test method used is the *Kolmogorov-Smirnov* (K-S) test. Data is said to have a normal residual distribution if the *Asymp.sig (2-tailed)* value > significant level ($\alpha = 0.05$).

Table 4: Normality Test Results

N		Unstandardized Residual
		399
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.46382223
Most Extreme Differences	Absolute	.189
	Positive	.125
	Negative	-.189
Kolmogorov-Smirnov Z		3.780
Asymp. Sig. (2-tailed)		.125
a. Test distribution is Normal.		

Source: Processed by the author

Table 4. shows that the results of normality calculations using the *one-sample kolmogorov-smirnov* test. The value of *Kolmogorov-Smirnov* is 3.780 with *Asymp. Sig. (2-tailed)* of 0.125 which shows greater than $\alpha = 5\%$ or 0.05, this means that the residual data is normally distributed.

Multicollinearity test

This test can be measured by looking at the Tolerance value and VIF value. The measurement objective is to obtain a VIF value < 10, while the tolerance value is expected to be > 0.10.

Table 5: Multicollinearity Test Results

Variables	Tolerance	VIF
Tax Audit (X1)	0.335	2.985
Tax Sanctions (X2)	0.261	3.835
Tax Modernization (X3)	0.307	3.259
Understanding of Regulations (X4)	0.346	2.893
Risk Preference (M)	0.443	2.257

Source: Processed by the author

Based on Table 5 above, all *tolerance* and VIF values have met the target so it is concluded that there is no multicollinearity in the data and research variables.

Heteroscedasticity test

The test method used is the *Glejser* statistical test. The target of this test is to get the absolute residual value above 0.05.

Table 6: Heteroscedasticity Test Results

Variables	Coefficient t	Sig
Tax Audit (X1)	0.493	0.622
Tax Sanctions (X2)	-0.616	0.538
Tax Modernization (X3)	-0.901	0.368
Understanding of Regulations (X4)	-4.806	0.070
Risk Preference (M)	-0.400	0.689

Source: Processed by the author

The results of heteroscedasticity testing in Table 6 prove that all independent variables have a significance probability value of more than 0.0 so that the research model does not find heteroscedasticity.

Hypothesis Test

The results of hypothesis testing can be seen in Table 7 as follows:

Table 7: Hypothesis Test Results

		Unstandardized coefficients	Sig (2-tailed)	Sig (1tailed)	Description
		B			
(Constant)		3.746	0.125	0.062	
PP	+	0.809	0.015	0.007	H1 accepted
SP	+	0.221	0.200	0.100	H2 rejected
MP	+	2.011	0.000	0.000	H3 accepted
PPer	+	0.971	0.000	0.000	H4 accepted
PP*PR	+	0.035	0.023	0.016	H5 accepted
SP*PR	+	0.019	0.114	0.057	H6 rejected
MP*PR	+	0.063	0.001	0.001	H7 accepted
PPer*PR	+	0.031	0.003	0.003	H8 accepted
Sig. F		0.000			
Adjusted R2		0.775			

Source: Processed by the author

Analysis

1. The Effect of Tax Audit on Taxpayer Compliance

It was found that the unstandardized coefficient was 0.809 with a significance value of 0.015, which is smaller than the significance level $\alpha = 0.05$. This shows that tax audits have a significant positive effect on taxpayer compliance. It can be said that, the more effective the tax audit is, the more compliance from taxpayers will increase. Consistent with the findings (Windasari & Ernandi, 2021)^[23] also found that tax audits play an important role in ensuring taxpayer compliance in carrying out their tax compliance.

2. Tax Sanctions Have No Effect on Taxpayer Compliance

The unstandardized coefficient was found to be 0.221 with a significance value of 0.200, which is greater than the significance level $\alpha = 0.05$. This statement indicates that taxpayer compliance is positively and significantly influenced by tax audits. The ineffectiveness of sanctions in

increasing compliance can be caused by the 's lack of insight into the form and amount of sanctions to be received, as well as the perception that the risk of being sanctioned is not large enough to influence tax behavior. The findings (Supriatiningsih & Jamil, 2021) ^[19] also state that many taxpayers do not heed tax sanctions and are often subject to sanctions due to delays in reporting tax returns.

3. The Effect of Administrative Modernization on Taxpayer Compliance

The *unstandardized coefficient* was found to be 2.011 with a significance value of 0.000 less than $\alpha = 0.05$. This result states that modernization of tax administration can positively and significantly affect the compliance of taxpayers. Ease of access to digital tax reporting and payment encourages increased compliance by removing geographic and time barriers. The same results were found by (Tan & Pradita, 2020) ^[20] that tax modernization has a significant effect on taxpayer compliance.

4. The Effect of Understanding Regulations on Taxpayer Compliance

The *unstandardized coefficient* was found to be 0.971 with a significance value of 0.000 less than $\alpha = 0.05$. These results state that understanding regulations can have a significant positive effect on the level of compliance of taxpayers. Adequate understanding encourages taxpayer awareness in carrying out their obligations voluntarily. The same results were also obtained by (Sholikah & Syaiful, 2022) ^[18] where the results of the analysis showed a positive relationship, which means that an increase in understanding of taxation is projected to increase taxpayer compliance to carry out their obligations.

5. Tax Audit on Taxpayer Compliance is not Moderated by Risk Preference

It was found that the *unstandardized* beta coefficient of PP and M interaction was 0.035, and the MRA results showed the significance (sig.t) of the β coefficient of 0.023 was smaller than $\alpha = 0.05$. These results indicate that risk preference can strengthen tax audits on taxpayer compliance. Research (Yanto & Sari, 2021) ^[25] has similar results where it states that taxpayers tend to be more obedient in carrying out their tax obligations if there is an audit by officials, because they consider certain risks that can arise from non-compliance.

6. Tax Sanctions on Taxpayer Compliance Moderated by Risk Preference

It was found that the *unstandardized* beta coefficient of SP and M interaction was 0.019, and the MRA results showed the significance (sig.t) of the β coefficient of 0.114 greater than $\alpha = 0.05$. These results indicate that risk preferences cannot strengthen tax sanctions on taxpayer compliance. The findings of (Wahyuningsih, 2019) ^[22] also get similar results which state that taxpayers tend to ignore risks in taxation activities, so tax sanctions are not always a factor that affects their compliance.

7. Administrative Modernization on Taxpayer Compliance Moderated by Risk Preference

It was found that the *unstandardized* beta coefficient of MP and M interaction was 0.063, and the MRA results showed the significance (sig.t) of the β coefficient of 0.001 was smaller than $\alpha = 0.05$. These results indicate that risk preferences are able to moderate the effect of administrative modernization on risk preferences. The same findings were found by (Domaking & Yanti, 2023) ^[5] which states that the modernization of tax administration creates a system that is efficient, transparent, and easy to use, thus influencing taxpayers to carry out their responsibilities as taxpayers comfortably and according to deadlines.

8. Understanding Regulations on Taxpayer Compliance Moderated by Risk Preference

It was found that the *unstandardized* beta coefficient of PPer and M interaction was 0.063, and the MRA results showed the significance (sig.t) of the β coefficient of 0.003 was smaller than $\alpha = 0.05$. These results indicate that risk preferences can strengthen regulatory understanding of tax compliance. In line with these findings, (Nurlis & Ariani, 2020) ^[14] state that a high level of tax understanding, reinforced by good tax awareness, can contribute to increasing taxpayer compliance.

Conclusion

1. The level of taxpayer compliance is affected by tax audits, especially in the *self-assessment* system. Regular and risk-based audits improve the effectiveness of supervision.
2. The level of compliance of taxpayers is not influenced by tax sanctions because of the lack of tax
3. sanctions. understanding and low perceived risk of being sanctioned. Consistency in the application of
4. sanctions remains important.
5. The level of taxpayer compliance is influenced by administrative modernization by facilitating access and tax reporting.
6. Understanding tax regulations has a positive and significant effect on tax compliance
7. Taxpayers with risk preferences reinforce tax audits on compliance from taxpayers, taxpayers with high risk are more compliant for fear of negative consequences from tax audits. tax audit.
8. Taxpayers with risk preferences do not strengthen tax sanctions on taxpayer compliance.
9. Taxpayers with risk preferences reinforce the modernization of tax administration over compliance from taxpayers to reduce administrative errors and avoid fines.
10. Taxpayers with risk preferences do not strengthen the understanding of tax regulations on compliance from, because taxpayers better understand the consequences of non-compliance.

Reference

1. Afe BR, Lestari EP, Gunawan DS. Pengaruh pengawasan pajak dan pemeriksaan pajak terhadap penerimaan pajak dengan kepatuhan wajib pajak

- sebagai variabel intervening pada KPP Pratama Cilegon. *Attractive: Innovative Education Journal*, 2022, 4(3). Available from: <https://www.attractivejournal.com/index.php/aj/>
2. Andini M, Rahmiati A. Tax and compliance of individual taxpayer. *Journal of Security and Sustainability Issues*, 2020;10(Oct):426–437. [https://doi.org/10.9770/JSSI.2020.10.OCT\(34\)](https://doi.org/10.9770/JSSI.2020.10.OCT(34))
 3. Arifin SB, Syafii I. Penerapan e-filing, e-billing dan pemeriksaan pajak terhadap kepatuhan wajib pajak orang pribadi di kpp pratama medan polonia. *Jurnal Akuntansi dan Bisnis: Jurnal Program Studi Akuntansi*, 2019;5(1):9. <https://doi.org/10.31289/jab.v5i1.1979>
 4. Deo PP, Pakpahan Y, Tampubolon LD. Pengaruh tarif pajak UMKM, pemahaman peraturan perpajakan, dan tingkat kepercayaan terhadap kepatuhan wajib pajak UMKM. *Jurnal Pendidikan dan Konseling (JPDK)*, 2022;4(4):3651–3662. <https://doi.org/10.31004/JPDK.V4I4.6045>
 5. Domaking MLY, Yanti HB. The role of risk preference in moderating the effect of tax sanctions and administrative modernization on taxpayer compliance. *American Journal of Humanities and Social Sciences Research*, 2023. Available from: www.ajhssr.com
 6. Fadilah K, Sapari S. Pengaruh penerapan sistem e-billing, e-filing dan sanksi perpajakan terhadap kepatuhan wajib pajak. *Jurnal Ilmu dan Riset Akuntansi (JIRA)*, 2020;9(5). Available from: <https://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/2886>
 7. Fauziati P, Minovia AF, Muslim RY, Nasrah R, Solok Y. The impact of tax knowledge on tax compliance case study in Kota Padang, Indonesia. *Journal of Advanced Research in Business and Management Studies*, 2020;2(1):22–30. Available from: <https://www.akademiabaru.com/submit/index.php/arbms/article/view/1183>
 8. Hanum Z, Mulyawan MI. Pengaruh penerapan e-billing dan e-filling terhadap kepatuhan wajib pajak dengan pemahaman perpajakan sebagai variabel moderating. *Owner*, 2024;8(2):1255–1267. <https://doi.org/10.33395/owner.v8i2.2066>
 9. Haryanti MD, Pitoyo BS, Napitupulu A. Pengaruh modernisasi administrasi perpajakan, pengetahuan perpajakan, sosialisasi perpajakan dan sanksi perpajakan terhadap kepatuhan wajib pajak orang pribadi di wilayah Kabupaten Bekasi. *Jurnal Akuntansi dan Perpajakan Jayakarta*, 2022;3(02):108–130. <https://doi.org/10.53825/japjayakarta.v3i02.105>
 10. Irawati W. Understanding of tax rules, tax tariffs and tax-rights consciousness on ecommerce users tax compliance. *Economics and Accounting Journal*, 2019;2(2). Available from: <https://www.cnnindonesia.com/>
 11. Karlina UW, Ethika MH. Pengaruh pengetahuan wajib pajak, kesadaran wajib pajak, dan sanksi perpajakan terhadap kepatuhan wajib pajak kendaraan bermotor. *Jurnal Kajian Akuntansi dan Auditing*, 2021;15(2):143–154. <https://doi.org/10.37301/jkaa.v15i2.30>
 12. Lonto MS, Pontoh JX, Pratiwi AD. Pengaruh penerapan sistem modernisasi administrasi perpajakan terhadap tingkat kepatuhan wajib pajak. *Jurnal Akuntansi Manado (JAIM)*, 2023;4(1):72–80. <https://doi.org/10.53682/JAIM.VI.4112>
 13. Monica R, Andi A. Pengaruh kepatuhan wajib pajak, pemeriksaan pajak, dan pencairan tunggakan pajak terhadap penerimaan pajak badan pada Kantor Pelayanan Pajak Pratama Serang Tahun 2012-2016. *Jurnal Riset Akuntansi Terpadu*, 2019, 12(1). <https://doi.org/10.35448/jrat.v12i1.5343>
 14. Nurlis N, Ariani M. Tax awareness moderates knowledge and modernization of tax administration on tax compliance, survey on MSME taxpayers in South Tangerang City, Indonesia. *International Journal of Multidisciplinary Sciences and Social Research*, 2020. Available from: www.ijmsssr.org
 15. Pravasanti YA, Pratiwi DN. Increasing taxpayer compliance through the quality of fiskus services with risk preference as a moderating variables. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 2020, 4(4). <https://doi.org/10.29040/IJEBAR.V4I4.1618>
 16. Primastiwi A, C RD. Pengaruh modernisasi sistem administrasi perpajakan, religiusitas, kesadaran wajib pajak, dan kualitas pelayanan fiskus terhadap kepatuhan wajib pajak. *Media Akuntansi Perpajakan*, 2021;6(2):46–54. Available from: <https://journal.uta45jakarta.ac.id/index.php/MAP/article/view/5125>
 17. Raninda Sari A, Rejeki D. Pengaruh efektivitas modernisasi sistem administrasi perpajakan, tingkat pemahaman peraturan perpajakan, dan sanksi perpajakan terhadap tingkat kepatuhan wajib pajak orang pribadi. *Jurnal Ekonomi dan Industri*, 2021;22(2).
 18. Sholikah A, Syaiful S. The effect of taxpayer awareness, tax understanding, tax sanctions, and risk preferences on land and building taxpayer compliance. *Innovation Research Journal*, 2022;3(1):59. <https://doi.org/10.30587/innovati.on.v3i1.3732>
 19. Supriatiningsih S, Jamil FS. Pengaruh kebijakan e-filing, sanksi perpajakan dan kesadaran wajib pajak terhadap kepatuhan wajib pajak orang pribadi. *Jurnal Ilmiah Akuntansi Kesatuan*, 2021;9(1):199–208. <https://doi.org/10.37641/jiakes.v9i1.560>
 20. Tan E, Pradita AA. Pengaruh faktor internal, sanksi dan modernisasi administrasi perpajakan terhadap kepatuhan wajib pajak badan. *Jurnal Pengembangan Wiraswasta*, 2020;22(02):103. <https://doi.org/10.33370/jpw.v22i02.420>
 21. Ummayah N, Titik M. Pengaruh tingkat kepatuhan wajib pajak badan terhadap penerimaan pajak dengan penagihan pajak sebagai variabel moderating. *Jurnal Ilmu dan Riset Akuntansi (JIRA)*, 2018, 7(3). Available from: <https://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/64>
 22. Wahyuningsih T. Analisis dampak pemahaman peraturan perpajakan, kualitas pelayanan fiskus, dan sanksi pajak terhadap kepatuhan wajib pajak orang pribadi dengan preferensi risiko sebagai variabel moderasi. *JSAM (Jurnal Sains, Akuntansi dan Manajemen)*, 2019;1(3):192–241. <https://doi.org/10.1234/JSAM.V1I3.63>
 23. Windasari A, Ernandi H. Effectiveness of tax sanctions and examination of taxpayers on taxpayer compliance with quality of service as moderating variable.

- Academia
Open,2021:5. <https://doi.org/10.21070/acopen.5.2021.2129>
24. Wulandari R. Analisis pemahaman dan sanksi perpajakan terhadap kepatuhan wajib pajak melalui preferensi risiko sebagai variabel moderasi. *Journal of Business and Banking*,2020:10(1):169. <https://doi.org/10.14414/jbb.v10i1.2298>
25. Yanto AFF, Sari RP. Moderasi preferensi risiko pengaruh pemeriksaan pajak dan pelayanan fiskus terhadap kepatuhan wajib pajak. *Jurnal Proaksi*,2021:8(2):451–459. <https://doi.org/10.32534/jpk.v8i2.2046>
26. Yuliatie NN, Fauzi AK. Literasi pajak, kualitas pelayanan, sanksi perpajakan dan kepatuhan wajib pajak UMKM. *Akutansi Bisnis & Manajemen (ABM)*,2020:27(2). <https://doi.org/10.35606/jabm.v27i2.668>