

TAX COMPLIANCE THROUGH INTERNALIZATION VALUE OF RELIGION

Umaimah

umaimahumg@gmail.com

Accounting Department

Universitas Muhammadiyah Gresik, Indonesia

ABSTRACT

Increased tax compliance will have an impact on increasing tax revenues. Compliance paying taxes becomes a very important factor in meeting tax obligations. Tax compliance through the internalization of religion became the focus of current research since there are differences in the values that are believed to society. Most people still think the tax is not a "obligation". **Purpose-** The percentage of tax compliance and tax ratio is still low in Indonesia. This study aims to find the essence of the meaning of the individual on tax compliance through the internalization of religious values due to the low tax compliance both formally and materially. **Approach** - The approach used in this article is a qualitative study – Phenomenology. **Findings** – there are dilemma of tax and zakat, because Zakat is the personal obligation of the individual with God, and the tax is the obligation of the individual to the state, as the value of religion, Islam should be viewed as a system of values to be functionalized and used as a way of life to its adherents. Efforts to improve tax compliance needs to be done in particular by cooperating with religious leaders in an effort to internalize religious values. Internalization of the taxpayer and the tax authorities should be done with sufficient knowledge base and real action. **Originality** -This article complements efforts to improve tax compliance through the internalization of religious values.

Keywords : Compliance, Taxpayer, Internalization of Religious Values

INTRODUCTION

Tax compliance in the largest Muslim country in the world, Indonesia is a problem as a result of the perception of inequality between zakat, tax and tax management perception. The phenomenon is evidenced by the ratio of national taxpayer compliance is low, tax revenues in 2013 and 2014 have not reached the target, as the following table:

Table 1. Comparison of Target and Tax Realization

Description	2013			2014			2015		
	Target APBN-P	Realization	% Achievement	Target APBN- P	Realization	% Achievement	Target APBN- P	Realization	% Achievement
Recipient's Tax Domestic	995,2 T	916,30 T	92,07%	1.072 T	981,90 T	91,5%	1.294 T	1.055 T	81,5%

Source: <http://www.pajak.go.id>, <http://www.tempo.co>: 20 April 2014;<http://www.cnnindonesia.com>: 20 April 2015 and<http://bisnis.liputan6.com>: 3 January 2016

According to the table 1 above, shows that tax revenue since 2013, 2014 and 2015 have not reached the target, and decreased the percentage of target achievement when compared to the percentage of achievement in 2013.

Compliance taxpayer is necessary, whatever the system used. With a high level of compliance, then the public will meet the tax obligations thereby increasing state revenue from the tax sector. This is in accordance with the opinion of Nobes (1997: 7) in Simanjuntak (2009) which states that no tax system can function effectively without the cooperation of taxpayers majority, so factors affecting adherence becomes important.

Likewise, the tax aspect ratio or the ratio of tax revenue and gross domestic product (GDP) is still low (not yet reached the target). Tax GDP ratio shows large part can be pulled back as a tax by the state. The tax ratio could also be a parameter to see how productive a country's tax system to collect state revenues, where the higher (lower) value of the tax ratio, a benchmark of more advanced (lower) tax system of the country. Compared with neighboring countries, the tax ratio Indonesia only reached 11 percent, lower than the Philippines, which reached 12 percent, Malaysia 16 percent and Singapore's by 22 percent. <http://www.kemenkeu.go.id>: June 5, 2015.

Indonesian tax ratio data is in line with the number of people who must have a Taxpayer Identification Number (NPWP) is 75 million, only about 20 million registered have a Taxpayer Identification Number. Of these, only 10 million are reported SPT (Sulistyo: 2015) in <http://www.kemenkeu.go.id>: 21 April 2015.

Based on these facts, it should be if tax compliance with the tax increase, it will have an impact on tax revenues and the tax ratio will also increase. Compliance paying taxes becomes a very important factor in meeting tax obligations. With a high level of compliance, then the public will meet the tax obligations thereby increasing state revenues from taxes, but in general people prefer to reduce the obligation to pay taxes than to pay taxes (Alm and Torgler: 2011). Roades (1999: 78) emphasizes the importance of awareness and compliance aspects of the taxpayer in reported net income. Roades research results concluded that taxpayers often do not provide for reporting on its net income. Studies in Yemen show the taxpayer is not afraid of cheating on their tax payments (Aljaaidi, Manaf and Karlinsky: 2011).

In terms of the level of religiosity, Coleman (2013): the results indicates that the decline in religiosity significantly influence the intention of embezzlement. In the religious values of Islam, one way to reduce poverty can be done by way of zakat and tax (Sarafadeen: 2012). Indonesia with a population that is predominantly Muslim, is quite important to build awareness of the people to be obedient in fulfilling tax obligations. Changing the behavior of wayward being obedient requires internalization of religious values and moral to tax obligations, because the values, beliefs, attitudes and reference groups become fundamental in changing behavior.

Widodo (2010) investigated Morality, Culture, and Tax Compliance. The results of the study Widodo shows that morality (the level of citizen participation, the confidence level, the level of local autonomy and decentralization, pride, demographic, economic, tax evasion, tax system), culture (apparatus taxes and taxpayers, tax laws, national culture) have an influence on tax compliance (formal and material compliance).

Damanhur (2006) states, taxes have good intentions but the implementation is problematic, so that people are not subject to taxes imposed on them It is making people increasingly distrust the implementation of good governance in taxation. If the tax compliance rate is low, it will automatically result in low tax revenue resulting in lower levels of state budget revenues (Widodo: 2010: 67)

According to Katona (1975) Jamaladin (2004), changes in the tax system does not always result in a change of behavior by taxes. Changes in perception towards the government, in the form of trust and confidence that the government is serious about serving the people will influence the economic behavior of the people, one of which is the willingness to pay taxes.

Widayati and Nurlis (2010) examines the Factors Affecting Willingness To Pay Taxes Individual Tax Payer Non Performing Work (Case Study KPP Pratama Gambir Tiga). The study examines the factors that influence the willingness of taxpayers who have a free job in paying taxes. The results of the research carried out showed that the awareness factor to pay taxes and a good perception on the effectiveness of the tax system has no significant effect on the willingness of taxpayers to pay taxes. While factors knowledge and understanding of tax regulations has a significant influence on the willingness of taxpayers to pay taxes.

Trust in public office (government) and the legal system have a positive effect on morale payment of taxes (Torgler: 2003). Transparency should be done by the government in public policy, especially in the public finances, so that compliance to pay taxes will increase. Standard individual values, attitudes / beliefs directly affect the compliance of the decision to pay tax compliance. This is consistent with the results of the study (Bobek, Hageman and Kelliher: 2012) which states that social values also have an important influence on the behavior of adherence to pay taxes.

The current study is a continuation of previous researchers study (Umaimah: 2014), which suggests an increase in the need for good governance and Tax Office (KPP) in collaboration with the community, especially religious leaders in order to provide an understanding of the tax. Good governance to be important as it affects the perception of taxpayers in paying taxes.

Internalization of religious values and good governance the focus of current research since there are differences in the values that are believed to society. Most people still think the tax is not a "obligation", in Islam recognize Zakat.

LITERATURE REVIEW

According to Widodo (2010: 66-71), the taxpayer can be defined as a taxpayer who dutifully if eligible: Timely SPT within 2 (two) years, in the last years of the late submission of SPT Masa not more than 3 (three) the tax period for each type of tax and not sequential, SPT the end delivered nothing more than the time limit SPT submission next, has no tax arrears with respect to STP issued for two (2) times the last tax, and in terms of financial reporting has been audited by public accountant.

Widodo (2010: 68) dividing the tax compliance into 2 (two), the formal and material compliance. Taxpayer Compliance formal can be seen from the aspect of consciousness to enroll WP, WP timeliness in submitting SPT, and timeliness in paying taxes.

According to the Act No. 6 of 1983 as amended by the Act No. 28 of 2007 on General Provisions and Tax Procedures, mentioned several indicators of formal compliance, namely: Article 2 (1) and (2) concerning the registration and confirmation, Article 3, paragraph (1), concerning the obligation to submit tax returns, article 3, paragraph (3) concerning the deadline for submission of tax returns, and article 9, paragraph (1) concerning the payment and remittance of taxes.

Many factors influence taxpayer compliance, such as in research Suryadi (2006) tax compliance established by the dimensions of a tax audit, enforcement and compensation tax. If law enforcement can provide justice and legal certainty, and if the taxpayer find tax compensation has met the expectations of the taxpayer of the taxpayer shall pay tax in accordance with applicable regulations. Likewise in research Hutagaol, et al (2007) there are several variables that affect taxpayer compliance; the amount of income, tax penalties, the perception of the use of tax money in a transparent and accountable, fair tax treatment, and law enforcement databases. Good governance to be important as it affects the perception of taxpayers in paying taxes (Umamih: 2014). In addition, this study also refers to the results of research Widodo (2010) which states that the aspect of morality influence on tax compliance.

Internalization of Values of Religion in Efforts to Improve Taxpayer Compliance

Values and beliefs is a reference in determining the choice. According to Light, Keller and Calhoun (1989: 81) in the Hakim (2012): Value is the general idea of people talking about what is good or bad, expected or unexpected. Value coloring one's mind in certain situations the value adopted tendencies coloring their whole way of life.

While internalization is as appreciation of a doctrine, a doctrine, or a value that is the confidence and awareness of the truth of doctrine / values embodied in attitudes and behavior (www.kamusbahasaIndonesia.org). With religious values internalized the taxpayer, then the value that paying taxes is an obligation of religious communities. It will be used as a reference to behave and act in accordance with the obligations of the state, especially tax compliance. It will also be the right size if they fulfill the obligations and is not appropriate if it does not comply with tax laws.

Tax collection allowed in Islam as stated by Monzer Kahf (an economist Muslims) in (Widodo, 2012, taxes in the Perspective of Islam), (<http://ekonomi.kompasiana.com>: 24 April 2014). Tax collection must first consider several important points such that:

1. Taxes incurred must correspond to the capabilities of both wealth and source of income taxpayers.
2. People who are poor should be exempted from paying taxes.
3. The tax may be implemented if it is approved by the people's representatives.
4. Allocation of tax revenue must be spent with the provisions of Shari'ah.

In Islamic jurisprudence has been affirmed that the government has the power to compel citizens to pay tax if the amount of zakat is not mencukup to run all government activities according to Chapra (2000) in Widodo, et al (2010). Likewise, according to Mohammad (2000) that the existence of the tax are normative in Islam. But in taxation should be based on common prinsip government organization that is true, for example, based on the principle of agreement and common interests principles and is not implemented by the arbitrary way.

Good Governance in the effort of Taxpayer Compliance

Ratmono research results and Faisal (2014) that confidence in the tax authorities is a major determinant of voluntary compliance by taxpayers so it is necessary to develop policies to increase confidence in the tax authorities, especially after various corruption cases involving tax authorities. Widodo (2010: 150) states that the tax administration services was also very significant effect on tax compliance. *Good governance is the exercise of political, economic, and social resources for development of society*, The main emphasis of this definition is good governance, so that the interests of all stakeholders concerned (Mutamimah: 2010). Cases of tax manipulation that occurred in Indonesia and the resulting lack of public confidence in the government. Hutagaol research results, et al (2007) that there are several variables that have an influence on tax compliance is; the amount of income, tax penalties, the perception of the use of tax money in a transparent and accountable, fair tax treatment, and law enforcement databases.

Compliance taxpayer has an effect on state revenues from taxes. The government should speed up the process of realization of government good governance and continuously explain to the public about the use of tax allocation. In addition dissemination and sustainable tax treatment implemented by involving all levels of society eg community leaders, universities, NGOs, business associations, traders and professions.

Research Damanhur (2006) stated that tax had good intentions but its implementation is problematic, so that people are not subject to taxes imposed on them. Implementation of good governance in taxation in Indonesia is very necessary. Furthermore, the United Nations Development Program (UNDP) to provide some of the characteristics of good governance, which include; *Participation, Rule of Law, Transparancy, Responsiveness, Concensus orientation, Equity, Efficiency and Effectiveness, Accountability, Strategic vision*.

Good Governance in the Direktorat Jenderal pajak (DJP) applied with their employee code of conduct which is a guideline attitudes, behaviors, and actions that bind the employee in performing daily tasks with the hope of all ranks

of the Directorate General of Taxation may know, understand, appreciate, and implement duties in accordance with the principles of good governance (good governance). (www.pajak.go.id: 20 April 2014). Direktorat Jenderal pajak (DJP) to implement good governance and service excellence has been to reform and modernize the taxation services (Widodo: 2010)

Good governance as the exercise of political, economic, and social resources for development of society, the main emphasis of this definition is good governance, so that the interests of all stakeholders concerned (Mutamimah:2010). Cases of tax manipulation that occurred in Indonesia and the resulting lack of public confidence in the government can be evaluated from the perspective of the Agency Theory pioneered by Jensen and Meckling. In perspective it is explained that the moral hazard behavior or agency conflict arises when the principal is the person who paid the tax (the people's) hand over management to the government as an agent. Moral hazard occurs due to asymmetric information, where the manager of tax have more information related to the management of tax than the people as a taxpayer, and the general manager of the tax would be to use the power and the opportunity they have to shift existing resources to their prosperity than interest people.

RESEARCH METHODS

The research approach used is qualitative phenomenological study. Creswell (2013) states phenomenological study intends to seek the essence of the meaning of the common meaning of a number of individuals on a variety of experience in life associated with the phenomenon.

This study aims to find the essence of the meaning of the individual on tax compliance through the internalization of religious values and good governance due to the low tax compliance both formally and materially in Gresik. In-depth interviews conducted with the aim to obtain data from informants related causes taxpayer compliance and non-compliance, as well as the implementation of good governance by the government. Interview on the Tax Office especially policy makers; Head Office and Waskon, religious figures: Islam because Islam is the largest religion in Indonesia, the taxpayer; private persons, agencies, and academia; tax specialists

Steps in analyzing the data in this study using triangulation analysis, by incorporating data both quantitatively and qualitatively. Miles and Huberman (1992) stated that there are three components in the analysis of qualitative data reduction, data presentation, and conclusion.

RESULTS AND DISCUSSION

Dilemma Tax and Zakat in Islam

Based on in-depth interviews with one of the leaders of Islam, argues that we have to separate the study of religion, country or organization, means that there is no separation between religion and state. Here are excerpts of the interview: *"The study of religion or country or organization that is not scrambled. Zakat is obviously religious rules so that there is a legal rule, and sin. Tax is not law but bound by a legal agreement between citizens and the state. If we break it we unlawful agreement. "*

Furthermore, he stated that:

"Tax is a legal agreement between the people and the country. But the problem is whether the state has to perform its obligations. If the state has fulfilled its obligations, the obligations and rights tidk can be separated. Supposing kewajiban husband is his wife, and the obligation wife definitely the right husband. If the state has given its obligations then people would give their right in this country. and the duty of the state to its citizens and their right to be the obligation of the state. So there is no attachment, if they have mutual obligations and rights will give rise to an obligation to keep promises "

But the problem in this country is not as simple as it looked existing phenomenon, people feel the state has not kept his promise so that people do not feel obliged to keep his promise. Furthermore, he argues:

"Zakat is clear religious law, the state has no law of zakat. The state channels as possible but governing is religion. The tax law is very subjective, largely depends on how they keep their promises so not related to sin. If the individual does not keep their promises will surely broken "

If you see the Islamic financial system, known as the Baitul Maal. Baitul Maal at the time of the prophet used to benefit the people, so that people feel the benefits. Derived from the spoils of war and ghanimah. If the tax funds are managed transparently and used for the benefit of the many, so if we do not pay will disadvantage many people then we have to pay. Taxpayers (public) seem to accuse the current government is not transparent and many cases of misappropriation of state finances

Ideal or perfect human man is the vicegerent of Allah which make servitude and hold in trust Him. Loyalty or obedience to God is an obligation and a very noble trait that should be practiced by everyone. Loyalty to God means to carry out all his orders and prohibitions of Allah. As Allah says in the Qur'an. An Nisa ' : 59

How compliance or loyalty to a human?. The text explained that the human loyal to Allah and His Apostle have provided that loyalty does not conflict with what has become the rule of God. Often we are faced with a choice, to be faithful (compliant) or is betrayed?. Our loyalty to something not conflict with loyalty or obedience to Allah SWT. If we are required to stick or adhere to something that leads us away from God, it is only fitting that we do not comply. But if our obedience to something that does not conflict with God then we are obliged to perform. Similarly, the compliance with the obligation to pay the tax, which is an obligation of the state. Based on interviews with Muslim religious leaders:

"Primary obligation is to pay the zakat because it involves the sin but tax liabilities are obligations concerning sanctions from the state. Paying taxes just to avoid slander or sanctions. Further obedience to ulil amri (ruler) is questionable because we are not in an Islamic country and "corrupt states" or corrupt government tidakperlu adhered to "

Different from the results of interviews with other Islamic religious figures:

"Zakat obligatory according to the rules, the rules Nizob. While the tax was also required as mentioned in the Qur'an that we must obey the ulil amri (leader). But adherence to ulil amri that there are conditions, when ulil amri are people who uphold the truth that based on religion. If the government were held by the majority of Muslims, the government would have to exist in a corridor truth that truth referred to laws and legislation was guided by Islam. If the government is not fair, the tax becomes mandatory "

Furthermore, in view of the phenomenon that the level of taxpayer compliance is low, and the majority are Muslim, researchers asked whether the public thinks it means the current government is not fair? one of the Muslim leaders have found:

"I'm not saying the government was not fair or fair, but we have to do muhasabah (introspection) from the government and society. From the government side, the day we are shown by the game plays by the elite of this country. It could be concluded by the public is that it turns the authorities do plays turghi. they made the stage into two stages, namely the front and rear. the stage before people who are filled with falsehoods and back stage is to show the real character. the character of the original now it's evident. If this occurs whether the public blame? Then they came to the conclusion that the current government is a government that is dishonest society?. If it is true that opinion and tax compliance is reduced, then who should first bermuhasabah (introspection)?. If if legislative, executive, judicial and even more honest and Hopefully both will be abiding people pay taxes. Do not rush to blame the community."

Zakat clearly stipulated by religion based nisab, while tax liabilities because as a Muslim becomes an obligation to obey ulil amri. But known it, is to be qualified as follows: Those who uphold the truth that is based on religion. In the Indonesian context, the need for reflection or introspection of the government in advance, because we know now how to play the political elite (drama turghi). So many falsehoods that makes people increasingly do not trust the government. Interviews with the taxpayer and academics also states that the tax is part of the government regulation, so it is a natural thing. Only the usefulness of the tax should be returned to the people. Here are the results of interview excerpts:

"Taxes were required, only some of the benefits that need to be optimized is returned to the people. If zakat all benefits returned to the community for a group that 8 (eight) of it. Both are equally duty as a citizen and as a Muslim. If we look at the phenomenon of tax we pay turns used for the benefit of individuals, then we will be obedient the point is the government should really control the use of taxes "

"In the religion of defending the country it is mandatory because it is defending his country. Paying taxes is substantive it is a religious obligation not only as a civic duty. If zakat only internally Islam, while the tax for the benefit of the entire community. Zakat is an obligation as a Muslim, and tax is the duty of a citizen, which is a civic duty is the implementation of the Muslims themselves. "

Good and clean Governance in Tax Office (KPP) must be maintained and enhanced, as if a lot of negative news about the actors in the KPP will result in the taxpayer less respect. Good and Clean Government (government and clean), the users of taxpayer money should also continue to be improved because of their willingness to pay taxes are also highly dependent on how the government spends the money the State (source of tax) is in accordance with the mandate of the law is to the prosperity of society

Internalization of Religion and Good Governance

God raised human as khalifah on earth. God created man certainly has a specific purpose. If we read the al-Quran Surah Al-Baqarah [2]: 30: The meaning of the verse is in fact human beings were created in the earth as a leader and successor of the Lord. Humans as a successor to the Lord because in man there are some attributes of God. While in another letter Allah says (QS. Al-An'am [6]: 162), that the real purpose of human creation is to "worship". The meaning of worship is not only a religious ritual such as prayer, fasting but all positive activities by humans and are intended to achieve perfection is God in the worship. Therefore all the activities in this life must be done to achieve the blessings of Allah SWT.

Humans should do servitude to God. In the Qur'an Qs. Al-Baqarah [2]: 156, the meaning of this paragraph is in addition to humans comes from God, He is also the destination of man, since the beginning of man is from God and ultimately went towards God. The purpose of the creation of man was traveling towards God, that is the road to perfection is infinite. Man as a hard worker who moves and works towards the source of existence.

According to Light, Keller and Calhoun (1989: 81) in Hakim (2012) value is the general idea of people talking about what is good or bad, expected or unexpected. Value colors one's mind in a particular situation. Values shared tendency coloring their whole way of life. Internalization is as appreciation of a doctrine, a doctrine, or a value that is the confidence and awareness of the truth of doctrine / values embodied in attitudes and behavior (www.kamusbahasaindonesia.org). Tax is an obligation for a Muslim should be internalized through socialization depth by the government along with religious leaders. Thus, compliance with tax obligations would be confidence and awareness for taxpayers.

Indonesian Muslim majority but a low tax compliance?. Why trouble?, Based on the interview, one of the informants said that it was because of awareness and internalization of values has become Muslim less.

"Let alone pay taxes, pay zakat course not". As sutaun religious teachings, Islam should be viewed as a system of values to be functionalized and used as a way of life to its adherents. Because it needed sufficient knowledge to be able to function Islam in society, so it becomes a guide for Muslims if faced with the choice, including to fulfill tax obligations as citizens of Islam. However, if the knowledge possessed not able to be a guide of action is not good then it means the knowledge, values and teachings are not rooted or have not been able to form good character for the person.

In an effort to make good governance (GCG), the Ministry of Finance already has values that must be adhered to so-called internalization of Corporate Value (ICV). ICV values consist of: Integrity, Professional, Synergy, Service, and Perfection. Based on interviews with the tax authorities, the tax office has been done in-house training (training) so that employees (tax authorities) within the tax office to uphold the values ICV with the aim to create good governance.

Researchers assessed the implementation of in-house training ICV is a positive step in efforts to form a figure of employees who have high integrity (not easily tempted to perform actions such as irregularities Gayus case and others). Integrity is the key to building a positive image to the credibility of the tax the tax authorities in the public eye. If frequent negative news about the arrest of tax officials in bribery case will have an impact on tax compliance as the opinion of the respondent. Other points ICV like; integrity, synergy, service and excellence will be important points more support if the integrity really been internalized by both the tax authorities in building good governance.

As other fields, the internalization of religiosity is needed on economic activity, as well as other activities in the field, should be governed by moral rules and mechanisms designed to achieve progress through the ideal use of resources and protection of human values. Internalization of the taxpayer and the tax authorities should be done with sufficient knowledge base and real action. Internalization involves information and knowledge about the threats to be faced in the organization of resources, facilities, and awareness of the ethical principles that must be transferred and internalized simultaneously with the relevant legal norms or (Rizk: 2008)

CONCLUSION

1. Dilemma tax and zakat should be no conflict, because Zakat is the personal obligation of the individual with God, and the tax is the duty of the individual to the state, that men loyal to other than Allah and his messenger must be on the condition that our devotion to something that does not conflict with his then we are obliged to fulfill.
2. As a religious teachings, Islam should be viewed as a system of values to be functionalized and used as a way of life to its adherents. Because it needed sufficient knowledge to be able to function Islam in society, so it becomes a guide for Muslims if faced with the choice, including to fulfill tax obligations as citizens of Islam.
3. Efforts to improve tax compliance needs to be done in particular by cooperating with religious leaders in an effort to internalize the values of religion that the tax is also a particular obligation for a Muslim.
4. Internalization of the taxpayer and the tax authorities should be done with sufficient knowledge base and real action. Internalization involves information and knowledge about the threats to be faced in the organization of

resources, facilities, and awareness of the ethical principles that must be transferred and internalized simultaneously with the relevant legal norms

REFERENCES

- Aljaaidi Khaled Slamen Yaslam, Manaf Nor Aziah Abdul, Karlinsky Stewart S., 2011, *"Tax Evasion as a Crime: A Survey of Perception in Yemen"*, International Journal of Business and Management, vol.6, No. 9
- Alm James, Torgler Benno, 2011, *"Do Ethics Matter? Tax Compliance and Morality"*, Journal of Business Ethics 101:635-651
- Bobek Donna D., Hagemen Amy M., Kelliher Charles F., 2012, *"Analyzing the Role of Social Norm in Tax Compliance Behaviour"*, Journal Business Ethics 115: 451-468
- Creswell, John W., 2013, *Qualitative Inquiry & Research Design: Choosing among Five Approaches*, Third Edition, by SAGE
- Coleman Field, 2013, *"The Moderating Effect of Ethicality on Both Morality and Religiosity Concerning The Likelihood of Tax Evasion"*, A Dissertation Presented in Partial Fulfillment of the Requirements for the Degree Doctor of Business Administration College of Business Louisiana Tech University
- Damanhur, 2006, *"Mewujudkan Sistem Perpajakan Perspektif Islam"*, Prosiding Persidangan Antarabangsa Pembangunan Aceh
- Djamaludin Ancok. 2004. *Penelitian "Mengapa Orang Kurang Antusias Membayar Pajak"*, Psikologi Terapan. Yogyakarta.
- Hakim Lukman, 2012, *"Internalisasi Nilai-nilai Agama Islam Dalam Pembentukan Sikap dan Prilaku Siswa Sekolah Dasar Islam Terpadu A-Muttaqin TasikMalaya"*, Jurnal Pendidikan Agama Islam Ta'lim Vol. 10 No. 1.
- Hutagaol, 2007, *"Strategi Meningkatkan Kepatuhan Wajib Pajak"*, Jurnal Akuntabilitas, Vol.6 No.2
- Miles, Matthew B & Huberman, Michael A, 1992, *"Analisis Data Kualitatif"*, Jakarta, UI Press
- Muhammad Rusjdi, 2000, *"Eksistensi Pajak Dalam Konteks Islam"*, Al-Bayan, Vol.2, Juli - Desember
- Mutamimah, 2010, *"Pajak dan Good Governance"* <http://suamamerdeka.com>
- Ratmono Dwi dan Faisal, 2014, *"Model Kepatuhan Pajak Sukarela: Peran Denda, Keadilan, dan Kepercayaan Terhadap Otoritas Pajak"*, SNA 17 Mataram Lombok
- Rizk Riham Ragab, 2008, *"Back to basics: an Islamic perspective on business and work ethics"*, Social Responsibility Journal, Vol. 4 Iss 1/2 pp. 246 - 254
- Roades, Shelley C, 1999, *"The Impact of Multiple Component Reporting on Tax Compliance and Audit Strategies"*, The Accounting Review, Vol. 74. No. 1, Januari, p. 63-85
- Saputra Wiko, 2013, *"Diskusi Publik"*, Prakarsa, Welfare Initiative for Better Societies
- Sarafadeen Nafiu Olaitan, 2012, *"A Framework of Islamic Economics With References to Islamic Taxation and Allowable Expenditures"*, Law Journal, Vo. 20. No. 2
- Simanjuntak, 2009, *"Kepatuhan Pajak (Tax Compliance) dan Bagi Hasil Pajak Dalam Perekonomian di Jawa Timur"* Jurnal Ekonomi dan Studi Pembangunan, Vol.1 No. 2.
- Suryadi, 2006, *"Model Kausal Kesadaran, Pelayanan, Kepatuhan Wajib Pajak dan Pengaruhnya Terhadap Kinerja Penerimaan Pajak"*, Jurnal Keuangan Publik Vol.4, No. 1.
- Syadullah Makmun, Wibowo Tri, 2015, *"Governance and Tax Revenue in Asean Countries"*, Journal of Social and Development Sciences (ISSN 2221-1151) Vol. 6, No. 2. PP. 7688 June 2015
- Torgler Benno, 2003, *"Tax Morale, Role Governed Behaviour and Trust, Constitutional Political Economy"*, Proquest Socia Science Journal Pg. 119
- Undang-undang Nomor 6 Tahun 1983. *Tentang Ketentuan Umum dan Tata Cara Perpajakan, yang terakhir diubah dengan Undang-undang No. 28 Tahun 2007*

Umaimah, 2014, "*Kepatuhan Wajib Pajak: Suatu Strategi (Studi Kasus di Kabupaten Gresik)* ", Konferensi Nasional Ekonomi Bisnis dan Call For Paper, Fakultas Ekonomi Universitas Muhammadiyah Surakarta

Widayati and Nurlis 2010, "*Faktor-faktor yang Mempengaruhi Kemauan untuk Membayar Pajak Wajib Pajak Orang Pribadi yang Melakukan Pekerjaan Bebas*", *Seminar Nasional Akuntansi XIII, Universitas Jenderal Soedirman Purwokerto*

Widodo, 2010, "*Moralitas, Budaya, dan Kepatuhan Pajak*", Alfabeta, Bandung.

Widodo et al, 2012, "*Pajak Dalam Perspektif Islam*", <http://ekonomi.kompasiana.com>: Access dated 24 April 2014