



# Digital Tax Agreement in the Middle of E-Commerce Enterprises Online

Eliphas Frank Tongora,

Dar es salaam Institute of Technology (DIT), Computer Studies Department, Morogoro/B.Titi RD Junction.  
P.O BOX 2958, Dar es salaam.

**Abstract:** Electronic Commerce (e-Commerce) is a new marketplace that has many advantages. With the help of the internet, e-Commerce has made a major difference in the way business operates globally, offering substantial benefits to all parties: businesses, consumers, and even governments through tax. E-Taxation itself is a complex, controversial issue, and very sensitive subject that might affect the relationship between nations. The objective of the paper is to find out whether it is possible to digitally or physically tax e-Commerce should it be desirable to do so, for delivered products. Additionally, content analysis method was utilized to identify the relevant precursors of tax acceptance among e-Commerce enterprises online. Furthermore, the paper will also highlight three components of tax acceptance such as Tax knowledge, Service Quality, and Tax equity with their correlation.

**Keywords:** e-Commerce, Digital-taxation, Tax acceptance, enterprises, online shop owner

## I. Introduction

Taxation of e-Commerce is a major concern for local, international agencies and tax authorities internationally. Taxation itself is a complex and controversial issue. Hence, it should not come as an unexpected that there are so many debates regarding e-taxation of e-Commerce. Despite the vital role that e-Commerce has played in the revolutionizing the way business is done, it has been blamed for easing tax loss and tax evasion [1]. The situation has been aggravated by the strain like uncertainty and double taxation which make parties of e-Commerce unenthusiastic and devastate development of e-Commerce negatively [2]. E-Commerce further faces the challenges of disgraceful infrastructural deficiency, outdated legal and regulatory framework, and e-tax implementation of existing laws, coupled with widespread ignorance. All these make e-Commerce more fascinating in developing countries including Tanzania. In addition to these challenges is the level of complexity and technological complicity involved in such transactions [3]. These enormous earnings losses, occasioned by e-Commerce expansion, have fueled the discussion on the need to come up with practical ways of curbing tax evasion and avoidance occasioned by the growth of e-Commerce. Given on to with this dilemma, governments worldwide face the formidable task of protecting their income base without stifling either the development of new technologies or the involvements of the business community in the evolving and growing e-market place [4]. It is hence the aim of this study to examine e-tax acceptance among enterprises online. Furthermore, e-Commerce clears the way for mobile, long distance, and anonymous transactions when the seller may be outside the territorial power of the taxing government or when the destination of the goods and services can be masked [5]. Hence, there is a problem of identifying the seller or taxpayer, his place of business, verifying transactions and establishing a link between the taxpayer and the transactions for tax purposes [6].



Fig 1: e-Commerce across border

### Background of the study

One dramatic problem among e-Commerce practitioners is that they tend to evade taxation when they do business online or by mobile phone. They presume that tax authorities will not be able to find out their online business earnings [7]. This is because e-Commerce business conducted online is completely different from other practices of businesses. The e-Commerce is described as being borderless since its transactions have been observed to flow flawlessly worldwide.

Therefore, the compliance e-taxation of these borderless transactions seems disputable [8]. Moreover, no evidence of transaction in e-Commerce business coupled with no compulsory order to prepare an audited account enhances the likelihood of undetectable transactions. The Internet does not leave any paths that can help the relevant tax authorities to track e-Commerce players' locations and thus the e-taxation becomes a loophole. Millions of tax income was lost as the e-Commerce penetrators continue to dig deeper into the governments' jurisdictions as to confirm the relevant authorities find it impossible to control this issue [9]. It was alleged that because of the implication of uncertainty territory and jurisdiction components of e-Commerce taxation could greatly affected tax collection and tax loss [10]. Digital tax avoidance and inevitably evasion are involved concerns about tax compliance among e-Commerce [11]. In an e-Commerce business, the possibilities of secretion transactions are mega and the possibilities to contribute to a transaction are in many cases virtually non-existent. Tax non-compliance including tax avoidance and tax evasion has always been challenge with which tax authorities have had to battle. Although the development of technology and the Internet has greatly expanded business chances, it also contributes to illegal activities online, and creates a new classification of entrepreneurs who run the business outside law or at the boundaries of the law [12] which, in turn, leads to wide scopes of the digital shadow economy.

### Problem statement

In order to understand the tax acceptance among e-Commerce environment, give inputs to tax authority like TRA for Tanzania, in order to educate and create knowledge among e-Commerce SMEs online shop owner. Tax education is part of the service provided by the authorities including overwhelming the information, understanding and give guide to the public especially taxpayers about taxation and tax law. Normally, enterprises online who understand tax regulations would adhere the regulations to prove that they practiced good conduct of business and minimizes the risk of regulatory fines. On the other hand Service quality enhances SMEs owners' confidence and satisfaction which is closely related to tax acceptance. In addition, service quality was experimentally bashed as a vital role to influence profitability, satisfaction, and

customer, repurchase behavior, and loyalty. Therefore, it is as well as expected to influence tax acceptance. Lastly, the insight of tax equity creates ethical attitudes which ultimately rehabilitate decision of honest and choices and induce tax acceptance. Based on the enlightenment, e-commerce enterprises acceptance has a great role in economic impact of the government and should be rehabilitated to create a discipline and honest culture. There up on, recognizing the significant effects of tax acceptance among e-commerce SMEs online shop owner, the purpose of this paper is to determine components of tax acceptance in e-commerce environment such as *service quality*, *tax knowledge* and *tax equity*. The identification of these components will give useful insights to the tax authorities particularly in rehabilitating future tax policies in the field of e-Commerce taxation and subsequently for the better acceptance enforcement.

### Research Questions (RQ)

Below are the Research questions of the e-Commerce tax acceptance formulated to be answered

RQ: *Tax service quality, tax knowledge and tax equity contribute to the tax acceptance among e- commerce enterprises online?*

### Research Objectives (RO)

In order to accomplish the Research questions above, the specific research objectives of this study were as follows:

- i. *To examine the association between tax acceptance and Service quality among e- Commerce enterprises online*
- ii. *To examine the association between tax acceptance and tax knowledge among e- Commerce enterprises online.*
- iii. *To examine the association between tax acceptance and tax equity among e- commerce enterprises online.*

## II. Literature Review

### i. Tax Acceptance

Tax acceptance refers as fulfilling all tax obligations as specified by the law freely and completely. However, tax evasion is a major challenge in many countries. Research shows that laws and regulations they do not sufficiently address e-tax evasion, and therefore, there is a different approach that should address the so called 'voluntary acceptance'. Voluntary acceptance is more likely to be particularly essential in countries where enforcement capacity is not strong enough. Mainly there are two types of tax compliance and that is 1) administrative compliance and 2) technical acceptance [13]. Begins with Administrative acceptance, these deals with agreement the administrative rules to declare tax returns and paying tax on time. Whereas technical compliance deals with the calculation and payment of taxes based on the technical requirements of the provisions of the tax laws. Furthermore, three aspects of tax compliance consist of filing, reporting and payment. Acceptance is to report true tax base, to calculate tax liability correctly and finally to file tax returns in time and in appropriate manner [14]. Any contrary to the above behaviors is considered as non-compliance. Tax acceptance can also be defined as the degree to which taxpayers comply with the tax laws [15]. Hence, they defined tax compliance as the degree of acceptance with tax laws and administration without the request of any enforcement activity. Generally, tax non-acceptance consists both tax avoidance and tax evasion [15]. Their different criteria lie in its legality. Tax avoidance deals with eradicating or minimizing the tax liability within the scope of the law. Oppositely, tax evasion deals with an effort to minimize or totally eradicating the tax liability illegally which means by breach the tax laws [16]. As such, while tax avoidance is legally there but tax evasion is illegal. Contrariwise, both deals with the manipulation of a people's activities to reduce tax liability but tax avoidance employed legal measures while tax evasion is illegal measure. Tax avoidance is commonly practiced by using intelligent analysis and choice of alternatives with less tax impact and by taking advantage of faults and loopholes in the existing tax laws [16]. It contains effective use of both the legitimate fiscal policies and technical lacks and ambiguity in the tax laws, which results in

either permanent elimination of tax liability or a postponement of it [16]. Common tax avoidance technically includes different tax planning strategies such as utilizing various tax deductions and exemptions, managing capital expenditure to get maximum capital allowance, structuring a transaction to switch income receipt arises as capital and transfer pricing not in an arm's length arrangement [16]. Meanwhile, tax evasion is characterized by a deception and willful mind aims at paying less tax than it is legally due through unlawful courses of action. Tax evasion is a failure to disclose income or non-filing of tax return, or file return on time, or intentionally improper filing; illegally reducing tax by underreporting income or over reporting deductions by making false declarations or use fake invoices, making false claims for allowances and failure to pay tax by the due to date [17]. Although, the conceptual difference between tax avoidance and tax evasion depends on the legality of the taxpayer's actions [18] the intention of both tax evasion and tax avoidance is the same, that is to escape tax and the consequences are similar which is to make private gains at the expense of public loss [19], and results in loss of revenues to the government [16].

## ii. Service Quality

Service quality refers as the difference between expectation and actual performance; this is most commonly accepted definition by researchers [20]. Service quality also can be defined as a degree of excellent either objectively or subjectively, evaluated. It is a judgment of how well a distributed service adapts to the customer's expectation. Service business providers frequently assess the service quality provided to their customer to increase their service quality, to identify problems and to attain customer satisfaction [21]. In the context of e-taxation, it is proved that the quality of tax service was considered as evidence that the society was modern and shown that the tax authority will always provide better service to taxpayers [22]. On the other hand, the service tax is the way to help tax authorities, administer, or prepare all the requirement purposes for taxpayers [23]. They also elaborated that taxpayer had to be treated in a similar way just like other private businesses. Quality of tax service is measured by whether taxpayer satisfied or not satisfied. Service which up to the standard can provide satisfaction to the taxpayers can be accounted for and must be carried out consistently. The quality of service is determined by five components, which are tangibles, reliability, responsiveness, assurance and empathy [20]. Tangibles consist of physical facilities, equipment, and staff appearance. Reliability refers as the ability to perform the promised service dependably while accurately refers as the responsiveness of willingness to help customers and provide prompt service. Assurance defined as the knowledge, courtesy of employees and their ability to inspire trust and confidence while empathy is caring and individual attention the firm provides its customers. These five dimensions primarily focus on the enterprises online shop owners' aspects of service delivery (responsiveness, reliability, assurance, and empathy) and the tangibles of service offered. [24] The tax service provided by tax authority divided into three categories, which are information, interaction and transaction. Firstly, the transaction is the interior service, while information and interaction services are complementing the transaction service. The previous study, measure the tax service quality by three component elements such as responsiveness, reliability and in formativeness [25]. Responsiveness is basically aimed at how fast the administrators will respond to any inquiries made by the taxpayers. The responsiveness refers to the availability to attend taxpayers in accurate timely manner. Moreover, it also indicates how friendly the system is in terms of format when they need to update the taxpayer's details such as status, location, and form of payment of their tax. [26] Examined the quality of dimension of responsiveness in terms of the response to feedback. It is consistent with study which emphasized on responsiveness that deserves more attention with respect to tax quality [20]. Reliability refers as the process in which the system has the capacity to access its administration task accurately and dependably by evaluating as demand [27]. Similarly with the view of [20] that listed reliability as the most significant measurement in all service's quality dimensions. Reliability in tax service quality it is vitally essential due to when evaluating an innovation, there is a need to know how reliable the system meets the objectives of its adoption. In formativeness in service quality refers to the quality of information provided and available on the online system or website presented by the tax authority [28]. The accuracy and completeness of the information could be improved with objective measurement of information. Thus, the capability of tax

authority to provide sufficient and helpful information which will benefit tax officials in return. The tax authority system is more accurate, relevant and convenient to use are more effective with the information provided with the interest of the enterprises online shop owner.

### iii. Tax Knowledge

Tax *knowledge* refers to enterprises taxpayers' understanding and consciousness of tax laws and regulations on the specific tax issues. Consciousness is an element in human beings to understand the reality and how they react towards the facts [29]. The mode of consciousness of paying taxes will encourage enterprises Online stores owner taxpayers to pay tax, knowing and understanding about taxes [30]. Based on this statement, it revealed that the taxation knowledge is related to the taxpayers in paying their tax obligations, reporting tax return, function and regulation along with the sanctions of the tax itself. Taxpayer knowledge is understandable if the taxation regulation has been known, acknowledged, and respected. If the tax regulation is still not complied, that shows enterprises online shop taxpayer's knowledge is still low. The low knowledge of enterprises taxpayer is suspected to be caused by the minimum knowledge and understanding of tax regulations [31]. Knowledge recognition and obedience to relevant tax law and regulation leads to tax knowledge. Education and other mode of assistance to increase knowledge may impact tax acceptance or might not have any change. Tax knowledge will arise through education and tax knowledge for mutual benefits of government and e-Commerce taxpayers in order to improve small enterprise's taxpayer's view and implemented of tax law by authority. [32] Summaries some indicators of knowledge in paying taxes. There are three main indicators of enterprises online shop owner knowledge related to the payment of taxes, which are: (1) the knowledge that taxes are main source in supporting the country's development. By knowing this, the e-Commerce shop owner/ taxpayers are willing to pay taxes because they will be affected indirectly (2) The knowledge that, delay in payment of taxes and the tax loss can cause adverse financial condition in the countries. E-commerce shop owner are willing to pay taxes because they understand that the delay in payment of taxes and the decline of the tax collection will impact on the reduced financial resources that could also lead to the delays in development. (3) The knowledge that taxes are set by law and can be enforced by the authority. The knowledge of enforcement will mobilize the e-Commerce online shop owner to meet their tax obligations by paying tax. Up on the explanation above, knowledge of paying taxes can be measured as a form of moral attitude which gives contribution so as to support the development of the countries and attempts to comply with all the rules set by the authority

### iv. Tax equity

Another component that most enterprises online shop owner concern about is referring to the tax equity. A conceptual framework for fairness considerations suggests differentiating three area of fairness, as in psychology: distributive justice, which refer to the exchange of resource, both benefits and cost. Procedural justice refers to the process of the resource distribution, and retributive justice, refer to the perceived relevance of agreements in the case of norm-breaking [33]. Tax equity can also be represented in two dimensions: horizontal equity and vertical equity. Contrariwise, there are three types of fairness: distributive fairness, procedural fairness, and retributive fairness. Firstly, the distributive fairness, the focus on the fair distribution of costs and benefits of tax payment [34]. Secondly, Procedural fairness refers to equal tax collection among groups of e-commerce online shop owner taxpayers, and thirdly fair treatment of e-Commerce online shop owner/taxpayers in the use of forced power in punishments and audits, is called retributive fairness. In distributive fairness, an individual is concerned with the equality of the outcome and wants to be treated based on his or her merits, efforts, and needs. In procedural fairness, the main component of perceived fairness is neutrality of procedures, trustworthiness of tax authorities, polite, distinguished and respectful treatment [35]. Retributive fairness, on the other hand is unreasonable and disturbing audits, and unfair penalties will result a stressful and dissatisfied SMEs online taxpayers [34].

**Relationship between Tax Acceptance and Service Quality, Tax knowledge and Tax equity***The Relationship between Tax Acceptance and Service Quality.*

The quality of service which up to the standard can provide satisfaction to taxpayers and can be accounted for and must be carried out consistently. [36] Stated that the willingness of taxpayers to pay tax is largely influenced by the quality of services provided by the government. Feeling of pleasure and satisfaction with the services provided by the authority can initiate motivation and agreement for taxpayer. This is consistent with research by [37] which suggested that a tax authority could improve the acceptance of taxpayers by establishing cooperation with taxpayers. [37] Argued that the tax authority had to consider itself as service institution and provide quality service and treat enterprises online taxpayers as their partner. So, the optimistic perception of taxpayer towards tax service quality will lead to more acceptances and vice versa. Based on previous findings, the present study has proposed that the behavior of enterprises online taxpayer would change according to their opinion and attitudes about the quality of the tax service. This study is an attempt to demonstrate the relationship between tax service quality and tax acceptance among e-Commerce enterprises.

Thus, the proposed hypothesis is:

**Ho:** Tax acceptance among e- commerce SMEs does not depend on Tax service quality in the global

**Ha:** Tax acceptance among e- commerce enterprises depends on Tax service quality in the global

Up on supported by researchers above shows that

**Ha<sub>1</sub>:** Service quality has a positive significance relationship with tax acceptance among e-commerce enterprises online globally. This is a strong association were supported by researchers above to make the hypothesis accepted.

*Relationship between Tax Acceptance and Tax knowledge*

There is a fact that tax is a source of income to support development of country. Knowing this reality, enterprises online shop taxpayer will pay tax because they know the important of it and delaying is not an option since gives impact to lack of financial resources. The delay of resources may lead to domino effect in country's development. The realization that the tax is set of legislation and can be enforced may encourage enterprises online shop taxpayer to do their absolute duty to pay tax. The experiment conducted by the researcher shows that the influence of tax knowledge and enterprises online shop taxpayer compliance [38]. In the study, two groups of bachelor's students are compared based on their assignment to study, which is on tax and marketing. The study found that student which study tax, reported to have more positive attitude towards tax agreement. In study mentioned that enterprises online shop taxpayer voluntarily pays taxes if they understand the variety of taxes that they have an obligation to pay and how to benefit from their contributions [39]. While another study found that enterprises online taxpayer knowledge has a strong, positive association with the tax acceptance of individual taxpayers.[40]. This finding is also similar to the one study which found that tax knowledge has a positive association with tax morale statistically will increase tax acceptance [41]. Based on study, the concept of tax knowledge refers to tax knowledge and tax education amongst small enterprises online taxpayers where tax knowledge improves individual's knowledge and level of ethics towards tax acceptance. Furthermore, understanding more about tax system will improve by tax education [42]. It is claimed that tax knowledge as "self- knowledge of small enterprises taxpayers individually to take responsible to calculate, pay and report their own tax" [43]. Moreover, one another study explained that enterprises online taxpayers' knowledge arises when taxpayers are knowledgeable of how to calculate tax and how to pay their tax liability [23]. From previous research, tax knowledge was defined through tax education and tax knowledge as dimensions. From the above multiple supported literature review regarding tax knowledge, hence developed the hypothesis as below:

**Ho:** Tax acceptance among e- commerce enterprises online does not depends on Tax knowledge across the global

**Ha:** Tax acceptance among e- commerce enterprises online depends on Tax knowledge across the global.



This were overwhelmingly supported by researcher across the global

***Ha<sub>2</sub>: Tax knowledge has a positive significance relationship with tax acceptance among e-commerce enterprises online across the global. This is very strong association supported by literature review to make the hypothesis accepted***

This was largely supported by researchers to make a strong association between Tax knowledge and Tax agreement.

#### *Relationship between Tax Acceptance and Tax equity*

Taxpayer's perception on whether a tax system is fair and impartial is very important as previous studies in [44] successfully and proven that positive perception results in good agreement behaviors. If tax equity perception found exists, voluntary agreement will increase and vice versa. This was supported by the researchers who found that enterprises online taxpayers are less compliant if they perceived unfairness in existing tax system [45, 46]. There is condition which makes the competition unfair between corporate taxpayers and SMEs online shop or individual taxpayers. For corporate taxpayers, audited account obligation has to be fulfilled, meanwhile no audited account obligation for enterprises business including e- Commerce enterprises. Unfairness may also happen when government did not enforce tax rules to e-commerce taxpayer, while brick and mortar taxpayer have to pay taxes. This condition which some enterprises online shop taxpayers have to pay taxes while some others don't, will lead directly to unfairness. Taxation should be imposed according to equality, certainty, convenient and economy. Equality means tax will be charged to individual taxpayers or corporate taxpayer in fair and identical. Perception of fairness can also create ethical attitudes among taxpayers, which involves moral issues that choices and deals with right and wrong behavior. Tax equity motivates to better and positive attitude toward tax. It summarized that tax equity influence enterprises online taxpayer ethical attitude. Therefore, some researchers confirmed that fairness have significant correlation with tax acceptance. To sum up, if enterprises online taxpayer perceived that the tax burden is fairly distributed within a peer group, tax acceptance will increase.

From these supported arguments above, they lead to the following hypothesis:

***Ho: Tax acceptance among e- commerce enterprises online does not depend on tax equity across the global***

***Ha: Tax acceptance among e- commerce enterprises online depend Tax equity across the global***

The above hypothesis was accepted showing strong association between Tax equity and tax agreement as shown below

***Ha<sub>3</sub>: Tax equity has a significant positive relationship with tax acceptance among e-commerce enterprises online across the global.***

#### **Model**

According to the above hypotheses the following model was developed such that the Tax acceptance was much affected by the tax knowledge, quality of service and tax equity. This says that the better the Quality of service, tax equity and tax knowledge the better the tax acceptance and vice versa.

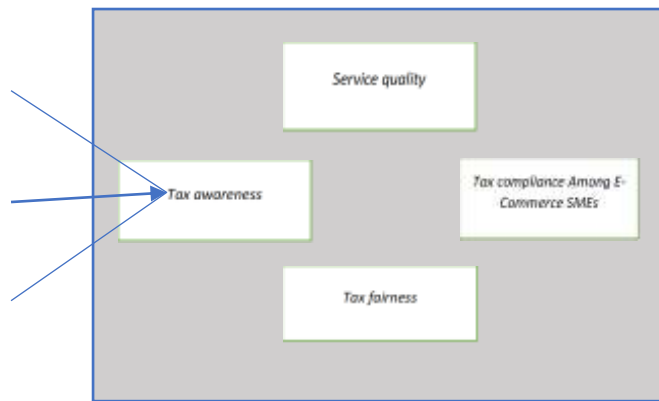


Fig 2: Model of tax acceptance

### III. Conclusions

Mainly, the objective of this study is to put forward the determinants influencing e-Commerce enterprises online taxpayers' acceptance in e-taxation. Literature on the on the relevant past researches showed that service quality, tax knowledge and tax equity, influence to tax acceptance. This paper has different implications for theory and practice. Theoretically, the implication of this paper is in between the integration of prior acceptance and non-acceptance literature in sociology, management and economy as well as physiological to explain determinants in tax acceptance. Also, another theoretical implication is the put forward the study model that could be used to conduct further studies on e-Commerce enterprise's online shop tax and acceptance. Eventually this would maximize e-tax collection in SMEs online shop owner in near future.

### IV. References

- [1]. World Trade Organization (WTO) (2013). E-Commerce in Developing Countries: Opportunities and Challenges for SMEs.
- [2]. Global Business Coalition (March 2019). 'UNCTAD: New policy brief launched ahead of global eCommerce Week 2019', Available at <http://www.globalbusinesscoalition.org/global-governance-news/unctadnew-policy-brief-launched-ahead-of-global-ecommerce-week-2019> accessed on 20 July 2022
- [3]. Jimenez, D; Valdes, S; Salinas, M (2019). Popularity Comparison between ECommerce and Traditional Retail Business, International Journal of Technology for Business (IJTB), ISSN 2644-5085, Springwish Publisher, Bratislava, Vol. 1, Iss.1, pp. 10- 16
- [4]. Lymer A. (2005), Taxation in an Electronic World, (in Lamb, Lymer, Freedman & James (editors) 2005 Taxation: An Interdisciplinary Approach to Research, OUP
- [5]. Salter, S.W., 2002. E-Commerce and International Taxation. New Eng. J. Int'l & Comp. L., 8, p.5.
- [6]. Folarin, P.A., 2019. Taxation of electronic commerce in developing countries: A case for shifting of focus to consumption taxes. Nnamdi Azikiwe University Journal of International Law and Jurisprudence, 10(1), pp.41-50.
- [7]. Hamid, N. A., Ibrahim, N. A., Ariffin, N., Taharin, R., & Jelani, F. A. (2019). Factors Affecting Tax Compliance among Malaysian SMEs in E-Commerce Business. International Journal of Asian Social Science, 9(1), 74–85
- [8]. Turban, E., Outland, J., King, D., Lee, J. K., Liang, T.-P., & Turban, D. C. (2018). Electronic Commerce 2018.
- [9]. Mohammad, A. J. (2019). The Impact of E-Commerce for Taxation. 02(09), 74–91
- [10]. Yapar, B. K., Bayrakdar, S., & Yapar, M. (2015). The Role of Taxation Problems on the Development of E-Commerce. Procedia - Social and Behavioral Sciences.



- [11]. Westberg, B. (2002). Cross-Border Taxation of. IBFD.
- [12]. obson, S., Sukumar, A., Tipi, L., Criminal, E., Davey, M., Mcelwee, G., Smith, R., Mcelwee, G., Smith, R., & Day, M. J. (2015). Exploring Criminal and Illegal Enterprise: New Perspectives on Research, Policy & Practice Article information
- [13]. OECD. (2001). Organization for Economic Co-operation and Development. Compliance Measurement \_ Practice Note. Tax Guidance Series, Centre for Tax Policy and Administration.
- [14]. Franzoni, L. A. (2000). Tax evasion and tax compliance. Encyclopedia of Law and Economics
- [15]. James, S., & Alley, C. (2009). Tax Compliance, Self-Assessment and Tax Administration School of Business and Economics, University of Exeter. Journal of Finance and Management in Public Services, 2(2), 27–42.
- [16]. Singh, V. (2005). Tax thoughts on today are taxing times. (1st edition). Kuala Lumpur: Digibook Sdn Bhd.
- [17]. Kirchler, E., Maciejovsky, B., & Schneider, F. (2003). Everyday representations of tax avoidance, tax evasion, and tax flight: Do legal differences matter? Journal of Economic Psychology, 24(4), 535–553.
- [18]. Sandmo, A. (2005). The theory of tax evasion: A retrospective view. National Tax Journal, 58(4), 643\_662.
- [19]. McBarnet, D. (2017). When compliance is not the solution but the problem: From changes in law to changes in attitude. Taxing Democracy: Understanding Tax Avoidance and Evasion, 229–244
- [20]. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. Journal of Marketing, 49(4), 41
- [21]. Stiglingh, M. (2014). Service quality framework for the South African Revenue Service from the perspective of the tax practitioner. Public Relations Review, 40(2), 240–250.
- [22]. Ott, K. (1998). Tax Administration Reform in Transition: The Case of Croatia. Financijska Praksa, 2(5), 1–40
- [23]. Savitri, E., & Musfialdy. (2016). The Effect of Taxpayer Awareness, Tax Socialization, Tax Penalties, Compliance Cost at Taxpayer Compliance with Service Quality as Mediating Variable. Procedia - Social and Behavioral Sciences, 219, 682–687.
- [24]. Thornton, J. M., & Shaub, M. K. (2014). Tax services, consequence severity, and jurors' assessment of auditor liability. Managerial Auditing Journal, 29(1), 50–75.
- [25]. Mustapha, B., & Obid, S. N. B. S. (2015). Tax Service Quality: The Mediating Effect of Perceived Ease of Use of the Online Tax System. Procedia - Social and Behavioral Sciences, 172, 2–9.
- [26]. Liljander, V., Gillberg, F., Gummerus, J., & Van Riel, A. (2006). Technology readiness and the evaluation and adoption of self-service technologies. Journal of Retailing and Consumer Services, 13(3), 177–191
- [27]. Miazee, M., & Rahman, M. (2011). E-Service Quality and Customer Satisfaction: A Study of Online Customers in Bangladesh
- [28]. Barrios, A. P. (2010). Factors Influencing Taxpayers' Intention to Adopt Free Electronic Tax Filing. [www.igra-world.com](http://www.igra-world.com)
- [29]. Alabede, J. O., Ariffin, Z. Z., & Idris, K. M. (2011). Individual taxpayers' attitude and compliance behaviour in Nigeria: The moderating role of financial condition and risk preference. Journal of ccounting and Taxation, 3(September), 91–104.
- [30]. Savitri, E., & Musfialdy. (2016). The Effect of Taxpayer Awareness, Tax Socialization, Tax Penalties, Compliance Cost at Taxpayer Compliance with Service Quality as Mediating Variable. Procedia - Social and Behavioral Sciences, 219, 682–687.
- [31]. Yayuk, N. R., Margono, S., Eka, A. T., & Sudjatno. (2017). the role of taxpayer awareness, tax regulation and understanding in taxpayer compliance. Journal of Accounting and Taxation, 9(10), 139–146
- [32]. Setyonugroho, H., & Sardjono, B. (2012). Factors Affecting Willingness to Pay Taxes on Individual Taxpayers at Pratama Surabaya Tegalsari Tax Office. The IndonesianAccounting Review, 3(01), 77.
- [33]. Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The "slippery slope" framework. Journal of Economic Psychology, 29(2), 210–225.

- [34]. Wenzel, M. (2002). Tax compliance and the psychology of justice: mapping the field. In *Taxing Democracy*. <http://www.ashgate.com/isbn/9780754622437>
- [35]. Tyler, T. R., & Lind, E. A. (1992). A relational model of authority in groups. *Advances in Experimental Social Psychology*, 25(C), 115–191. [https://doi.org/10.1016/S0065-2601\(08\)60283-X](https://doi.org/10.1016/S0065-2601(08)60283-X)
- [36]. Hanousek, J., & Palda, F. (2004). Quality of government services and the civic duty to pay taxes in the Czech and Slovak Republics, and other transition countries. *Kyklos*, 57(2), 237–252.
- [37]. Torgler, B. (2013). Tax Compliance and Tax Morale. *Tax Compliance and Tax Morale*.
- [38]. Eriksen, K., L. F. (1996). Tax knowledge and attitudes towards taxation; A report on a quasi-Ethics. Experiment. of Journal Business <http://proquest.umi.com/pqdweb?did=39712230&Fmt=7&clientId=25620&RQT=309&VName=PQD>
- [39]. Youde, S., & Lim, S. (2019). The Determinants of Medium Taxpayers' Compliance Perspectives: Empirical Evidence from Siem Reap Province, Cambodia. *International Public Administration*, 42(14), 1222–1233.
- [40]. Kamil, N. I. (2015). The effect of taxpayer awareness, knowledge, tax penalties and tax authorities' services on the tax compliance: Survey on the individual taxpayer at Jabodetabek & Bandung). *Research Journal of Finance and Accounting Online*, 6(2), 104–112.
- [41]. Yee, P., Moorthy, C., K., & Soon, C. K. W. (2017). Taxpayers' perceptions on tax evasion behaviour: an empirical study in Malaysia. *International Journal of Law and Management*, 59(3), 413–429.
- [42]. Palil, M. R., & Rusyidi, M. A. (2013). The Perception of Tax Payers on Tax Knowledge and Tax Education with Level of Tax Compliance: A Study the Influences of Religiosity. *ASEAN Journal of Economics, Management and Accounting*, 1(1), 118–129
- [43]. Hastuti. (2014). Tax Awareness and Tax Education: A Perception of Potential Taxpayers. *International Journal of Business, Economics and Law*, 5(1), 9.
- [44]. Natrah. (2012). Perceptions of tax fairness and tax compliance behaviour: A comparative study. *Journal Pengurusan*, 36(2012), 89–100.
- [45]. Michael, Alm, J., & Cronshaw, Mckee, M. B. (1993). Tax Compliance with Endogenous Audit Selection Rules. *Kyklos*, 46(June 1992), 27–46.
- [46]. Roberts and Hite. (1994). Understanding attitudes towards progressive taxation. *Public Opinion Quarterly* Volume 58:163-190 O 1994 by the Amncin Allocation for Public Opinion Research.

