

The Role of Religiosity in Tax Compliance

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Abstract

Purpose & Objective:

This study aimed to delve into the influence of religiosity on the rate of tax compliance of small food and beverage businesses in Banyuwangi Regency through 2025.

Method:

The study engaged a quantitative approach, involving 90 small food and beverage businesses selected purposively based on a set of pre-determined criteria. Data were obtained through a Likert-scale questionnaire and analysed using the SEM-PLS.

Results & Conclusion:

The analysis results exhibited a positive and significant relationship between religiosity and tax compliance. The higher rate of religiosity of respondents resulted in an enhanced tendency to comply with tax obligations, particularly among female business managers.

Limitations:

This study focused only on one small business sector in a particular region, excluding external factors, such as the intensity of tax education.

Implications:

These findings inform tax authorities and local governments to consider approaches that address religious values in strategies aiming at compliance improvement, such as involving religious leaders during socialization. Further researchers can use a qualitative approach to understand the reality of religion and its relationship to taxes. Future research can focus on exploring additional variables such as the intensity of tax outreach and expanding the research area by, for example, focusing on the entire East Java region.

Keywords: Religiosity, Tax Compliance, Small Businesses

Abstrak

Tujuan & obyek:

Penelitian ini dilakukan untuk mengidentifikasi pengaruh religiusitas terhadap tingkat kepatuhan pajak para pelaku usaha kecil makanan dan minuman di Kabupaten Banyuwangi selama tahun 2025.

Metode:

Pendekatan yang digunakan dalam penelitian ini bersifat kuantitatif. Sampel terdiri atas 90 pelaku usaha kecil makanan dan minuman yang dipilih secara purposif berdasarkan kriteria tertentu. Data diperoleh melalui penyebaran kuesioner dengan skala Likert, serta analisis dengan pendekatan SEM-PLS.

Hasil & Simpulan :

Hasil analisis menunjukkan bahwa terdapat hubungan positif dan signifikan antara religiusitas dan kepatuhan pajak. Semakin tinggi tingkat religiusitas responden, maka kecenderungan mereka untuk patuh dalam memenuhi kewajiban perpajakan juga meningkat, khususnya pada pihak manajemen usaha dengan gender perempuan.

Keterbatasan:

Penelitian ini hanya berfokus pada satu sektor usaha kecil di wilayah tertentu, serta belum memasukkan faktor-faktor eksternal lainnya seperti intensitas penyuluhan pajak.

Implikasi:

Temuan penelitian ini memberikan masukan bagi otoritas pajak dan pemerintah daerah untuk mempertimbangkan pendekatan yang menyentuh nilai-nilai religius dalam strategi peningkatan kepatuhan, misalkan dengan melibatkan tokoh agama pada saat sosialisasi. Peneliti selanjutnya dapat menggunakan pendekatan kualitatif untuk memahami realitas agama dan hubungannya dengan pajak. Selain itu, hasil penelitian berikutnya dapat diperluas dengan menambahkan variabel tambahan seperti intensitas penyuluhan pajak, serta memperluas wilayah penelitian misalkan seluruh wilayah Jawa Timur.

Kata kunci: Religiusitas, Kepatuhan Pajak, Usaha Kecil

1. Introduction

Taxes contribute the largest share of state revenue (Asmandani et al., 2020). Therefore, taxes play a strategic role in financing development for the public interest (Fonseca Corona, 2024). Various measures have been taken by the central and regional governments to improve taxpayer compliance, such as public awareness campaigns (Williams, 2020), regulatory simplification (Khozen & Setyowati, 2023), incentives (Amah et al., 2021), improved law enforcement (Iqbal et al., 2023), and the use of information technology. However, the level of taxpayer compliance in Indonesia remains suboptimal, which indicates that the level of compliance is driven by both internal and external factors.

Indonesia's rich cultural diversity and well-known religious character render a strong influence of religiosity on tax compliance an appealing area of inquiry. The level of religiosity denotes an essential internal factor that is worthy of further attention. According to Glock & Stark (1965), religiosity refers to the extent to which a person believes in, internalizes, and practices their religious teachings in their daily lives. Religiosity, in terms of belief, measures the extent to which an individual accepts the truth of their religious teachings. Meanwhile, in terms of religious practices, such as performing certain worship services or rituals, religious values are expected to influence thought patterns and actions in daily life. Individuals who uphold a high level of religiosity tend to behave honestly, including in fulfilling their tax obligations (Ryšavá & Zídková, 2021). Those with high levels of religiosity exhibit strong motivation to comply with tax regulations. This behaviour stems not only from fear of tax authorities but also from the awareness of their religious values. This is a common belief that is widely shared across regions in Indonesia.

Banyuwangi Regency is one of Indonesia's regions rich in local wisdom and strong religious activity. The religiosity of the Banyuwangi community is manifest in their sustained religious activities, both within the family, Islamic boarding schools (*pesantren*), religious communities, and social activities anchored in spiritual values. Given the high religious awareness of the Banyuwangi community, the present study aims to examine whether religious values influence taxpayer behaviour, particularly among small business owners. In this region, the culinary sector has been growing rapidly along with increasing tourism and the growth of small food and beverage businesses. This trend presents a significant opportunity for the local government to optimize its tax revenues. However, this significant potential is not yet fully mirrored in existing revenue achievements (Wicaksono et al., 2022).

An exploratory approach is required to not only scrutinize the technical aspects and supervision measures but also make sense of the deeper layers of internal factors affecting taxpayers, such as religiosity, to understand the true relationship between religiosity and taxpayer non-compliance. As argued by Hwang & Nagac (2021), religiosity can play a key role in determining tax compliance. Several previous studies have documented the relationship between religiosity and tax compliance. Hanifah & Yudianto (2019) reported that religiosity influences taxpayer compliance among micro, small, and medium enterprises (MSMEs) in Bandung. Nurani & Islami (2020) also affirmed that religiosity positively influences tax compliance and tax morale among individual taxpayers in South Sumatra. In harmony, Muliati (2023) found that interpersonal religiosity among individual taxpayers in Pare-Pare significantly influences their voluntary compliance. Notwithstanding, these findings are inconclusive. Rahmalia et al (2024) studied corporate taxpayers in West Java, noting that religiosity led to decreased compliance due to taxpayers prioritizing spiritual obligations over state obligations. For example, Muliati (2023) stated that intrapersonal religiosity did not significantly influence voluntary compliance of taxpayers in Pare-Pare. Likewise, Carsamer & Abbam (2023), investigating small and medium enterprises in Ghana, contend that religiosity does not account for tax compliance.

In this study, religiosity is explained based on the views Glock & Stark (1965), which divides it into five main sections: belief in religious teachings, religious practices, personal religious experiences, understanding of religious values, and how religious teachings influence daily behavior. These five aspects reflect the extent to which a person practices their religion. Religiosity is positioned as the influencing factor, while tax compliance is the influenced factor. This study aims to determine whether religiosity can motivate people to be more obedient in paying taxes. These previous studies highlight inconsistencies with regard to the role of religiosity in tax compliance, thus leaving room for further inquiry, particularly concerned with the relationship between Indonesian people's religiosity and their tax compliance. The present study probes further into how religious values aid in shaping taxpayers' attitudes and tax compliance. The findings are devoted to advancing studies on tax compliance and paving the formulation of policy strategies that address the socio-religious aspects that drive public tax compliance.

2. Literature Review

Tax compliance is the willingness to act in accordance with tax regulations and administration, without any coercion (James, S., and Alley, 2004). People are expected to pay taxes obediently not only because they fear punishment, but also because they feel it's the right thing to do. Many factors can influence whether or not people will pay taxes, such as government regulations, trust in the state, and the influence of those around them. Even a person's values, such as culture and beliefs, can play a significant role.

There is a theory that discusses the relationship between religion and obedience, it is called Religious Commitment Theory oleh Glock & Stark (1965). This theory explains that people with a strong commitment to religion will typically strive to live their lives according to their religious teachings. This commitment can be seen in how they believe, worship, study religion, find meaning in life, and behave in society. Individuals with high religiosity tend to behave honestly, including when it comes to paying taxes (Ryšavá & Zídková, 2021). For individuals with high religiosity, the motivation to comply with tax regulations does not only come from fear of the tax authorities, but also comes from awareness of the religious values they adhere to. As expressed by Hwang & Nagac (2021) that religiosity can play a role in increasing tax compliance.

Previous research has shown a relationship between the level of religiosity and tax compliance. Hanifah & Yudianto (2019) argues that religiosity influences compliance. Nurani & Islami (2020) argue that the level of religiosity has a positive effect on tax compliance and morale. Whereas Muliati (2023) argue that interpersonal religiosity has a significant influence on voluntary compliance. This study aims to determine whether religious values can influence individuals' tax compliance. Religious individuals typically live according to their religious teachings and strive to do good deeds, including fulfilling their obligations to the state. They tend to be honest and responsible, feeling guided by moral principles. This fosters an awareness that paying taxes is not just a matter of government regulations but also part of good and proper behavior. Therefore, an approach that incorporates religious values could be a way to increase tax compliance. The study holds the hypothesis that religiosity has a significant positive effect on tax compliance.

3. Research Method

This study employed a quantitative approach to determine the influence of religiosity on tax compliance among small food and beverage businesses in Banyuwangi Regency. The researchers distributed closed-ended questionnaires to 90 respondents, both owners and managers, who managed small food and beverage businesses. These respondents were selected purposively, involving only small food and beverage business owners registered as taxpayers.

Tax compliance refers to the willingness of taxpayers to act following tax regulations and administration, without any coercion (James, S., and Alley, 2004). A small business is considered tax compliant if it does three things: first, register as a

taxpayer and report according to regulations. second, pay the correct amount of taxes on time. third, comply with all applicable tax regulations. Considering this definition, the researchers developed a five-item tax compliance questionnaire.

Religiosity is defined as the extent to which a person believes in, internalizes, and practices their religious teachings in their daily lives (Glock & Stark, 1965). There are three things that can indicate the religious nature of a small business. First, it's seen from the business's beliefs, such as belief in God and the supernatural as taught by religion. Second, it's seen from the inner feelings of the business, such as feeling close to God or calm when praying. Third, it's seen from its religious habits, such as following religious commands. Considering this definition, the researchers developed a five-item tax compliance questionnaire.

The obtained data was analysed through Partial Least Squares (PLS) using SmartPLS, because of its ability to process data with a small number of samples. The analysis included testing the validity and reliability of the instruments, as well as testing the structural model to determine the magnitude of the relationships between the variables (Hair et al., 2022). This approach was believed to allow careful investigation of the extent to which religiosity shapes the taxpayer compliance of small food and beverage business owners.

4. Results

Before discussing the research results in depth, the characteristics of the respondents in this research will first be presented.

Table 1. Respondent Characteristics

Description	Category	Frequency	%
Gender	Male	38	42,22
	Female	52	57,78
Position	Business Owner	41	45,56
	Management	49	54,44
	1-5 years	28	31,11
Business	6-10 years	34	37,78
Duration	11-19 years	23	25,56
	20-30 years	5	5,55

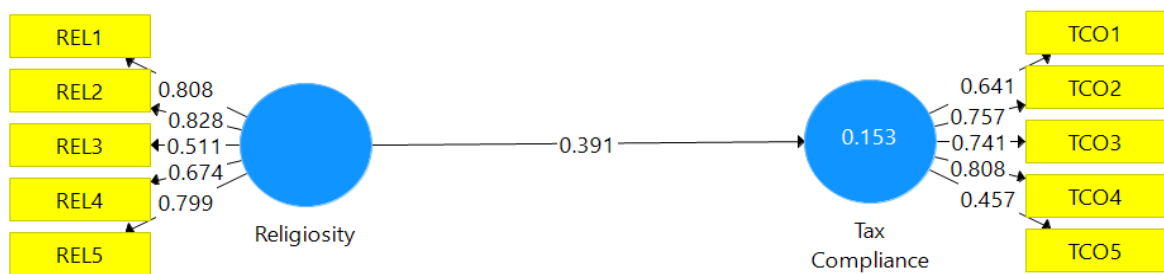
Source: Research Data (2025)

Table 1 describes the respondents' characteristics, noting that the majority of small food and beverage business owners are women, totalling 52 subjects (approximately 57.78%). Meanwhile, 38 respondents are male (42.22%). In terms of their role in the business, 49 respondents (54.44%) serve in management positions, while 41 respondents (45.56%) are in charge as direct business owners. This illustrates the dominance of managing roles in small businesses.

The majority of respondents have been managing their business for 6 to 10 years, as reported by 34 people (37.78%). This is followed by 28 participants (31.11%)

running their business for 1 to 5 years, and 23 people (25.56%) with business experience ranging from 11 to 19 years. Only 5 respondents (5.55%) mention their business experience for 20 to 30 years. This suggests that the majority of these owners are still in the developmental phase, whereas a smaller proportion have already acquired substantial experience in business management. Next, the data will be processed using PLS which produces the initial model in Figure 1 below.

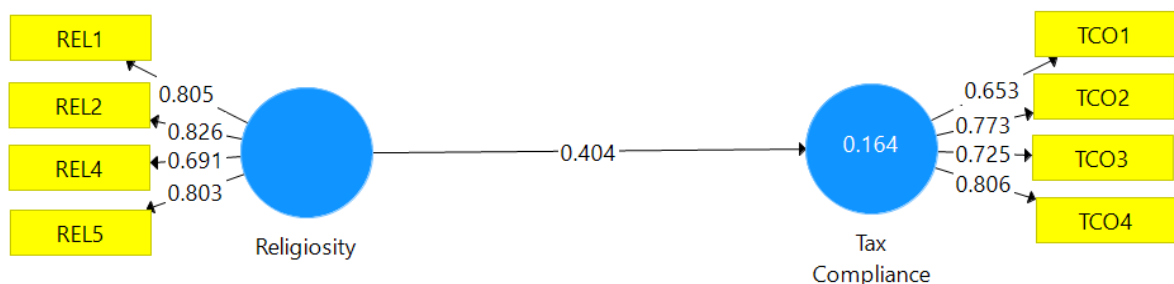
Figure 1. Research Model



Source: Research Data (2025)

Figure 1 describes two indicators that failed to satisfy the validity test, as indicated by their value below 0.6, namely Religiosity 3 and Tax Compliance 5. These two were then removed from the research model. After the modification, the existing model represents the relationship between variables as shown in Figure 2, noting that all indicators in both variables have values above 0.6, thus passing the validity test.

Figure 2. Research Model



Source: Research data (2025)

Table 2 provides further details related to reliability and validity test results.

Table 2. Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Religiosity	0.789	0.802	0.863	0.613
Tax Compliance	0.731	0.745	0.829	0.549

Source: Research data (2025)

Table 2 illustrates the research model, showing that it satisfies the established validity and reliability criteria. The Cronbach's Alpha and rho_A values have exceeded the minimum threshold of 0.70. This demonstrates satisfactory internal consistency among the construct indicators. Additionally, the Composite Reliability values also surpass the 0.70 benchmark, which again underscores good reliability (Hair et al., 2022). With respect to convergent validity, the Average Variance Extracted (AVE) values are found above 0.50. In large part, this advocates that each construct accounts for more than 50% of the variance in its indicators. Therefore, both constructs are deemed valid and reliable, affirming the research model's appropriateness for further analysis. As such, the researchers ran the examination of the coefficient of determination, as presented in Table 3.

Table 3. Determinants

Description	R Square	R Square Adjusted
Tax Compliance	0.164	0.154

Source: Research data (2025)

Table 3 reports an R-squared value of 0.164, indicating that 16.4% of the tax compliance rate can be explained by religiosity. This means that the influence of religiosity on tax compliance is significant but still limited, reaching 16.4%, while the remaining 83.6% is under the influence of external factors. In social research, this figure remains acceptable, especially when the research focuses on internal factors, such as social and religious values. The next step is the hypothesis test which is summarized in Table 4.

Table 4. Hypothesis Testing

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P
Religiosity -> Tax Compliance	0.404	0.428	0.075	5,424	0.000

Source: Research data (2025)

As appreciated in Table 4, the path coefficient of 0.404 indicates a positive relationship between religiosity and tax compliance. The t-statistic of 5.424 and the p-value of 0.000 acknowledge a statistically significant relationship. In other words, the higher an individual's level of religiosity, the greater their compliance with tax obligations. This finding provides empirical evidence that religiosity significantly influences tax compliance behaviour, thereby supporting the hypothesis proposed in this study. Furthermore, as noted by Torgler (2006), religiosity enhances tax morale. For example, in the Czech Republic, religiosity as measured through attendance at places of worship has been reported to positively impact tax compliance (Strielkowski & Čábelková, 2015).

5. Discussion

The research results indicate that religiosity has a significant impact on tax compliance, especially among small food and beverage businesses in Banyuwangi Regency. The Banyuwangi community generally upholds religious values, which implies a mindset that paying taxes is not only a legal obligation but also a mandatory responsibility. The majority of respondents demonstrated relatively high religiosity levels, as indicated by their habit of performing religious services, involvement in religious activities, and belief in practicing religious values in daily life. Religious attitudes influence their perspective on taxes as a moral obligation. According to Hwang & Nagac (2021), religiosity holds the potential to increase taxpayer compliance and morale (Torgler, 2006).

An approach that links religious values can aid in elevating tax awareness and compliance, especially among small business owners whose lives are closely connected to moral values and spiritual beliefs. Tax education that is delivered in an appropriate language and with an approach consistent with religious teachings is more likely to be accepted and understood by the public. This becomes increasingly more crucial since religiosity not only shapes personal attitudes but also fosters tax compliance that stems from self-awareness, not simply coercion.

Religious people typically have a sense of responsibility to do the right thing, including paying taxes. They believe that life should be honest and not harm others. Therefore, they view paying taxes not only as an obligation from the government, but also as part of religious teachings that must be followed for a better life. Furthermore, people who are diligent in their religious duties are often afraid of doing the wrong thing. They fear sinning if they lie or hide their obligations. Therefore, they prefer to comply with tax regulations because they don't want to violate religious teachings. For them, paying taxes is already part of a good and righteous lifestyle.

The results further reinforce the findings of previous researchers such as Strielkowski & Čábelková (2015) in the Czech Republic, Hanifah & Yudianto (2019) on MSMEs in Bandung City, Nurani & Islami (2020) on individual taxpayers in South Sumatra, and Muliati (2023) on individual taxpayers in Pare-Pare City. Religious values

play a key role in encouraging individuals to comply with taxes. Religious teachings are deemed crucial in shaping individual character to be more honest and responsible in carrying out their obligations as citizens. Therefore, incorporating religiosity into tax policy or education approaches can serve as the right step forward, especially for small-scale business actors. Following Hwang & Nagac (2021), this study holds the view that religiosity can play a role in determining tax compliance.

In the present research, religiosity is not merely symbolic in nature but also holds a direct impact on law-abiding economic behaviour. However, this study contradicts Rahmalia et al., (2024) findings on corporate taxpayers in West Java, who found that religiosity leads to a decline in tax compliance due to taxpayers prioritizing spiritual obligations over state obligations. Furthermore, this study negates Carsamer & Abbam (2023) findings on small and medium-sized enterprises in Ghana, reporting that religiosity cannot explain tax compliance. After all statistical processes are completed, there are additional tests listed in Table 5.

Table 5. Further Analysis

Description	Category	REL --> TC
Gender	Male	N.s
	Female	Sig +
Position	Business Owner	N.s
	Management	Sig +
	1-5 years	N.s
Business	6-10 years	N.s
Duration	11-19 years	N.s
	20-30 years	N.s

Source: Research data (2025)

As reported in Table 5, the influence of religiosity on tax compliance is not uniform across all respondents. Within gender groups, only female respondents exhibit a significant relationship between religious values and tax compliance. Conversely, no significant relationship was evident among male respondents. Similarly, in terms of business roles, those in management positions demonstrate a positive influence of religiosity on tax compliance, despite the absence of common trends. This suggests that internal factors such as religiosity have a greater impact on certain groups who may be more actively involved in business administration. This is coherent with Prasetyo et al., (2020), who report that women are more compliant with tax obligations than men.

The influence of religion on tax compliance varies between men and women. For men, religion doesn't seem to have much of an impact. But women seem to be more compliant if they have strong religious beliefs. This may be because women consider religious teachings more when making decisions. Furthermore, when looking at their job positions, the results also differ. Business owners aren't as influenced by religious values when it comes to tax matters. But for managers, the influence of religion is more

pronounced. This may be because managers deal more frequently with financial reports, so they think more about responsibility and religious values.

Finally, regarding business longevity, religiosity does not have a significant effect on tax compliance, whether in newly established businesses or those that have been operating for a longer period. This means that experience in running a business does not necessarily strengthen or weaken the relationship between religious values and tax compliance. This finding suggests that time is not the primary determinant of how business actors interpret their tax obligations concerning their religious values. As a corollary, if religious values are to be embraced as an approach to encourage tax compliance, the focus should be directed at fostering individual moral awareness, rather than solely focusing on business experience.

6. Conclusion

The research results have documented that religiosity has a significant positive influence on tax compliance among small food and beverage businesses in Banyuwangi Regency. Business owners with a solid understanding and sustained religious practices demonstrate stronger awareness of their tax responsibilities. They view paying taxes not only as an obligation to the state but also as a trust that must be upheld with honesty.

Tax authorities and local governments need to take into account a religious-based approach in their strategies to leverage tax compliance, particularly for women in small business management. In addition, technical and administrative approaches remain pivotal, but they will exert a stronger effect when religious leaders are invited to take part. Religious figures can be involved in tax socialization.

This study has limitations, namely, it focuses only on one small business sector in a specific region and does not include other external factors such as the intensity of tax outreach. Further researchers can also use a qualitative approach to understand the reality of religion and its relationship to taxes. Furthermore, future research is advised to explore additional variables such as the intensity of tax outreach and expand the research area, such as the entire East Java region.

Acknowledgements

We would like to thank the Universitas Sebelas Maret and Universitas Jember for supporting the completion of our study.

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