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A.n. DEKAN FAKULTAS EKONOMI DAN BISNIS
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Tembusan:
- Arsip.

Influence of Tax Awareness and Knowledge Against the Compliance of Personal Tax Reporting with Religiosity as an Intervening Variable at the Auliya Insan Utama Foundation

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Abstract

This research was conducted with the aim to determine the direct effect between tax knowledge and tax awareness on tax compliance, and to determine the indirect effect of tax knowledge and tax awareness on tax compliance through intervening variable religiosity. The population in this study were all employees at the Auliya Insan Utama foundation with a saturated sampling method of 94 employees. In this study, the authors used the structural equation modeling (SEM) quantitative method with the help of Lisrel 8.8 software. The test results show there is a positive relationship between tax awareness and tax knowledge on tax compliance, where the value of t-value > 1.96. The test results also show that there is no indirect effect between tax awareness on tax compliance through intervening variable religiosity, as well as no indirect effect between tax knowledge on tax compliance through intervening variable religiosity.

Keywords: tax knowledge, tax awareness, tax compliance, religiosity.

I. INTRODUCTION

Recent crisis in US triggered by sub-mortgage bond and Asia economics turmoil in 1998 raise concern about a financial institution systemic risk contribution. A troubled bank may affect all existing banks because interconnected business transaction among them. Systemic risk become a challenging research topic in recent years (Brownlees & Engle, 2012). There are two views in academic literature which try to unveil impact of banking industry competition level to systemic risk. These two views have a sharp conflicting argument and contradiction: “competition-fragility” and “competition-stability”. Competition-fragility view states higher bank competition level creates fragility in banking system. On the other hand, competition-stability view predicts competition builds more stable banking industry.

Controversy between two opposing views, “competition-fragility” and “competition-stability” may be solved referring to recent research like Martinez-Miera and Repullo (2010) which shows the relationship between competition and bank stability has a pattern that resembles inverse U-shape, which means that increased competition can initially improve banking system stability because competition will encourage banks to be more efficient and because there is no dominant bank in the credit market so that the selection of bank credit customers becomes more prudent. But, if the competition continues to increase at some level, excessive competition will cause what is predicted by

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