



# Analysis of The Impact of Data Information Explanation Request Letter in Improving Tax Compliance Behavior

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## ABSTRACT

A Request for Explanation of Data and/or Information (SP2DK) is issued when there is a discrepancy or error in the Tax Return reported by taxpayer (WP). The main purpose of SP2DK is to request clarification from taxpayer regarding data or information that is considered inappropriate. This study uses an interpretive qualitative approach with a transcendental phenomenology paradigm. The number of informants in this study was 5 people. The results of the study obtained from 5 informants were that there were indeed errors made by taxpayer which stemmed from ignorance of tax regulations and VAT responsibilities. The Taxpayer hopes that there will be an education provided by the tax authorities and a good relationship between taxpayer and the tax authorities. After the SP2DK, taxpayers tend to behave compliantly because they realize that the costs of tax non-compliance are greater than tax compliance cost both formally and materially.

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## INTRODUCTION

Tax compliance behavior has been the concern of many researchers even for more than 5 decades, this can be seen from the research of Allingham & Sandmo (1972) which discusses the determinants of tax compliance. Although the theory predicted a positive correlation between tax rates and tax compliance, most subsequent empirical studies found that higher tax rates would reduce tax compliance (Wu & Teng, 2005). Tax compliance behavior is one of the determining factors to increase the tax compliance ratio, the tax compliance ratio is one measure of a country's tax success. Tax compliance is one of the classic issues for all countries, Bobek et al. (2013) and Sritharan et al. (2022) state that both in the United States and in Malaysia every year there are losses incurred due to taxpayer non-compliance. In Indonesia itself, although the tax compliance ratio increases every year, the ratio has never reached 100% as expected by the government (www.pajak.com, 2024).

One of the tools to improve tax compliance is the Letter of Request for Explanation of Data and/or Information (SP2DK). SP2DK issued by the Directorate General of Taxes (DGT) is an important instrument in tax monitoring and compliance in Indonesia. SP2DK is issued when there are discrepancies or errors in the tax report reported by the taxpayer (WP). In this context,

DGT conducts data matching to ensure the consistency of tax reports with other relevant data. This process may trigger the issuance of SP2DK if significant discrepancies are found (Saptono & Khozen, 2022). The main purpose of SP2DK is to request clarification from taxpayers regarding data or information that is deemed inconsistent. This is important to improve tax compliance, as effective communication between DGT and taxpayers can help taxpayers understand their tax obligations better. Research shows that supervision conducted by the DGT, including the delivery of SP2DK, can affect the level of tax compliance (Safitra, 2020).

The frequent issuance of SP2DK by the Directorate General of Taxes (DGT) reflects the dynamics in the relationship between DGT and taxpayers in Indonesia. In many cases, the receipt of SP2DK by taxpayers can trigger various reactions, ranging from confusion to uncertainty regarding their tax obligations (Saptono & Khozen, 2022). This suggests that a deep understanding of taxation and related procedures is essential for taxpayers to respond effectively to such requests (Saptono & Khozen, 2022). One interesting phenomenon is how SP2DK can serve as a tool to improve tax compliance.

Research shows that by providing clear and timely explanations through SP2DK, DGT can help taxpayers understand their tax obligations and encourage them to correct incorrect tax reports (Wardana, 2019). Data and facts in the field related to SP2DK show various dynamics in the interaction between DGT and taxpayers. In a study conducted by Nadeak (2024) showed that the perspective of tax consultants is very important in responding to SP2DK. Furthermore, research conducted by Christian & Aribowo, 2(021) shows that measures such as tax socialization and tax data integration are needed to improve taxpayer compliance.

Previous research shows that a better understanding of tax supervision can help taxpayers adjust to DGT requests and improve their compliance (Saptono & Khozen, 2022).

Although some research has been conducted on the impact of tax returns on tax compliance, as described by Saptono & Khozen (2022), there is a lack of research that specifically explores how taxpayers respond to tax returns in different contexts, such as industry sector or company size. This suggests the need for more in-depth research to understand taxpayers responses to tax returns. Existing research is more focused on analyzing specific cases of certain companies responding to SP2DK (Anandita, 2023). However, no study has comprehensively examined how SP2DK functions as a monitoring tool in a broader context, including comparisons between different types of taxpayers, such as company scale. This research may provide greater insight into the effectiveness of SP2DK as a tax monitoring instrument.

This research not only aims to analyze and assess whether SP2DK can improve taxpayer compliance behavior, but also to understand SP2DK itself from the perspective of taxpayers. This research is important because SP2DK can be used as an evaluation tool for how effective SP2DK is in encouraging taxpayer compliance behavior. SP2DK is also important to study to find out the perceptions and experiences of taxpayers when receiving SP2DK. Does SP2DK cause anxiety or pressure on taxpayers or not. It is expected that the result of this study can be used to design a more effective communication strategy and reduce the negative impact that may arise from the issuance of SP2DK. Based on the phenomena described above, the data and facts that have been researched in previous studies and the urgency of conducting SP2DK research, the researcher considers it necessary to conduct further research to be able to answer the existing research gap.

## **LITERATURE REVIEW**

### **Tax Compliance Behavior**

Bobek et al. (2013) define tax compliance as voluntary compliance with tax laws and regulations, where taxpayers report their income accurately, pay the correct amount of tax, and fulfill their tax obligations in accordance with established legal and social expectations. Tax compliance is a prevention based on tax awareness, tax sanctions, tax audits, and tax rates. Paying tax obligations based on prevention is better than avoiding tax audits, fines, or compliance out of fear (Noor Azmi et al., 2020 in Hayat et al., 2022).

Kirchler et al. (2008) in Inasius et al., (2020) and Aulia et al., (2022) explain tax compliance by proposing the Slippery Slope Framework and highlighting trust and power as one of the new ways to

understand compliance behavior. Bobek et al., (2013) concluded that compliance behavior decisions are influenced by personal norms and subjective norms. Kaplan dkk. (1997) in Wenzel (2004) argue that moral development (personal norms) has a positive correlation with compliance and affects the effectiveness of communications designed to improve tax compliance.

### **Request Letter for Explanation of Data and/or Information (SP2DK)**

Data and/or Information Explanation Request Letter (SP2DK) is an important instrument in tax supervision in Indonesia. SP2DK is issued by the Directorate General of Taxes (DGT) to request clarification from taxpayers regarding data or information that is considered inconsistent or inconsistent with the tax reports that have been submitted. This process is part of a risk-based tax audit that aims to improve tax compliance and reduce the potential for tax evasion (Muzaki et al., 2020; Saptono & Khozen, 2022).

The SP2DK serves to collect additional information on taxpayer asset holdings, income, and tax liabilities. In this context, SP2DK serves not only as a monitoring tool, but also as a means to educate taxpayers on their tax obligations (Nadeak, 2024; Sulistyowatie, 2023). Research shows that the issuance of SP2DK can increase taxpayers awareness of their obligations and encourage them to correct inaccurate tax reports (Wardana, 2019; Rivani & Cheisvianny, 2023).

The issuance of SP2DK is part of the government's strategy to improve tax compliance in Indonesia. In this context, the SP2DK serves as an effective monitoring tool, where the Account Representative analyzes taxpayer data and issues an SP2DK in response to suspicious findings (Kowel et al., 2018). Research shows that the issuance of SP2DK can influence taxpayers behavior, encouraging them to provide better and more accurate explanations of their tax obligations (Muzaki et al., 2020; Saptono & Khozen, 2022). In addition, SP2DK also serves as a means of communication between the DGT and taxpayers. Through SP2DK, the DGT can provide clear information regarding the discrepancies found, as well as request clarification from taxpayers to avoid further misunderstandings (Anandita, 2023; Sulistyowatie, 2023). Research by Muzaki et al. shows that the effectiveness of SP2DK in increasing tax revenue is highly dependent on the response given by taxpayers to the clarification request (Muzaki et al., 2020).

## **METHOD**

### **Data Analysis Method**

This research utilizes a qualitative approach. Lim (2024) defines a qualitative approach with an emphasis on context, presence, experience, perspective, meaning, and subjectivity, this research offers a unique perspective to explore and interpret the complexity of a social phenomenon, which is different from the perspective of quantitative research. Overall, qualitative research values people's lived experiences and is inherently subjective and sensitive to researcher and participant biases. Such subjectivity, although considered a serious weakness of the positivist perspective, demonstrates the core value of qualitative research and the interpretative/constructivist paradigm (Tomaszewski et al., 2020).

Burrell & Morgan (2019) explain that the interpretive paradigm aims to understand the world as it is and understand the basic nature of the social world at the level of subjective experience. Interpretive seeks explanations in the realm of individual consciousness and subjectivity, in the frame of reference of participants who are the objects of action observers (Burrell & Morgan, 2019). Creswell & Poth (2018) divide qualitative research into 5 approaches, namely: narrative, phenomenology, grounded theory, ethnography and case studies. The determination of which approach is used by the researcher is based on the research focus and research problem.

Neubauer (2019) defined phenomenology as a research approach that describes the nature of a phenomenon by exploring it from the point of view of the person experiencing it, in this case,

the experience of taxpayers when receiving SP2DK. The basic purpose of phenomenology is to reduce a person's experience of a phenomenon to a description of its essence, then the researcher collects data from individuals who have experienced the phenomenon and develops a comprehensive description of the nature of the experience. The description includes "what" and "how" they experienced it (Creswell & Poth, 2018). Creswell & Poth (2018:77) divide phenomenology into 2 approach, namely: hermeneutic phenomenology and transcendental phenomenology.

Yee (2019) defines transcendental phenomenology as a new way of looking at things that contrasts sharply with the natural sciences stance on perception, judgment, experience and thought. Transcendental phenomenology is the return of things as they are. According to Kamayanti (2016) transcendental phenomenology consists of noema, noesis, epoche, intentional analysis and eidetic reduction. The number of informants in phenomenological research is a heterogeneous group whose number can vary from 3 to 4 individuals to 10 to 15 individuals (Cresswell & Poth, 2018:76).

**Table 1. Research Informants**

| No | Informant | Description                    |
|----|-----------|--------------------------------|
| 1. | Mr. P     | Medium-sized Entrepreneurs     |
| 2. | Mrs. L    | Big Businessmen                |
| 3. | Mr. F     | Tax Consultant                 |
| 4. | Mrs. D    | Medium-sized Company Employees |
| 5. | Mr. R     | Lecturer                       |

## RESULTS AND DISCUSSION

### **SP2DK : Circular Letter for Taxpayers Who Have Not Fulfilled Their Tax Obligations**

SP2DK is regulated in Minister of Finance Circular Letter No. SE-39/PJ/2015 on Taxpayer Supervision in the Form of Request for Data and/or Information Explanation and Visit to Taxpayers. It is stated that SP2DK is issued if there are allegations that tax obligations have not been fulfilled in accordance with the provisions of laws and regulations in the field of taxation. The data and/or information includes all information obtained or owned by DGT either directly or indirectly.

Based on this, the researchers sought information based on the experiences of the informants Mr. P stated that :

*"So far, my company has been maintaining trucks for operations, including other operational vehicles. If it's a minor repair, we do it ourselves, but for large trucks, we go to a repair shop. We record the repair service expenses in our tax return as service expenses. I have never deducted income tax for the repair service costs incurred, but that was not a deliberate factor but due to my ignorance. After I went through the SP2DK process, I felt more relieved and calm in running my business. Because then I already understand and know that if I use the services of other parties, then I have to deduct tax on their income."*

Mr. P's statement is in line with Mrs. D's statement. Mrs. D is an employee of the tax department, Mrs. D provides an explanation regarding the SP2DK received by the company where she works, as follows:

*"The company where I work leases a shophouse owned by an individual taxpayer, we have occupied the shophouse since 2011 and during that time we have never deducted final income tax on land and/or building leases. We paid in full of the shophouse owner according to the agreed contract, without including a clause on final income tax on land and/or building leases. In early 2024 we received some SP2DK, when the tax authorities asked about the Final Income Tax on shophouse rent, we realized that we had not fulfilled our tax obligations in accordance with the prevailing laws and regulations. Supposedly when the shophouse owner who is the*

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*recipient of income does not want to deduct Final Income Tax, we as tenants must pay the Final Income Tax by crossing up the income so that the value paid to the owner is fully received and the tax obligations are completed. But behind the SP2DK there is gratitude that I feel, because SP2DK gives me more understanding of taxation and I must apply it in my work, so that I don't get SP2DK again. Because honestly SP2DK makes me unable to sleep because of fear"*

Mrs. L also shared the experience she had regarding SP2DK, August 2020, when covid hit, her company received SP2DK for the 2016 SPT. Mrs. L stated that :

*"In 2020 I got the SP2DK, to be honest I had a little trouble finding by physical SPT document. First because it's been a long time and has changed employees, the second is when it's covid, employees are very afraid to interact with other people."*

Mrs. L smiled as she recalled the incident at the time, and then she continued,

*"After we traced the reason for the emergence of the SP2DK, one of the reasons appeared to be the difference in numbers between revenue and the reported VAT value. After we traced it, it turned out that our partners had not deposited the VAT that we had paid during transactions with them. Because VAT is jointly and severally liable, it was us who had to pay the VAT, because our partner had gone bankrupt. I felt a little relieved because the fault was not with my company, but with our partner. Even though my company had already paid the VAT, so I paid the VAT twice, but never mind, at least the 2016 tax return is correct because it has been discussed in the final discussion of SP2DK between us and the tax authorities so there will be no more audits and it is also expired."*

Then the researchers conducted an interview with one of the tax consultants, namely Mr. F. F, the following is an excerpt of his answer :

*"In my opinion, there are several reasons underlying the tax authorities to issue SP2DK, the most common of which is usually due to data from third parties or other parties that have not been reflected in the taxpayer's tax return, or there is a difference between the Periodic Tax Return and Appendix II of the Annual Tax Return and other things based on the results of the analysis that may contain unnatural things. However, it should be noted that the Tax Authority does not suddenly issue SP2DK, the Tax Authority must have a legal basis when issuing SP2DK, namely Article 3 of the KUP Law which states that the SPT must be complete, correct and clear. The law is also followed by SE-05/2022 in the procedures for implementation. In the experience of several companies that are my clients, the average SP2DK they receive is because there are differences in data, so the tax authorities are looking for the right information. As a consultant, I will definitely accompany my clients in the SP2DK process, so that I can ensure that the process is in accordance with the applicable tax regulations."*

We asked the same question to Mr. R, a lecturer whose research and teaching concentration is taxation. He expressed his opinion as follows :

*"Taxpayers tend to be afraid if they receive SP2DK, as if they will be audited, even though it is not necessarily always going to be audited. Fiskus has stages that must be passed to arrive at the audit stage. So, my advice is that there is no need to be afraid if as long as the company operates, the company has implemented tax compliance both formally, especially if it has implemented compliance materially. We all know that SP2DK stands for Letter of Request for Explanation of Data and/or Information, meaning that the tax authorities want to know things that they are still unsure or gray. The point is, taxpayers do not need to have excessive fear if*

*they receive SP2DK because indirectly, SP2DK gives taxpayers a deeper understanding of the taxation rules related to their company's business process."*

From the informant's statement above, the researcher concludes that one of the reasons for the issuance of SP2DK is the existence of unclear information and data and also taxpayers who have not fulfilled their tax obligations, so that the tax authorities need a deeper explanation from taxpayers accompanied by valid evidence.

### **SP2DK : Active Role of Tax Authority in Providing Education to Taxpayers to Prevent the Issuance of SP2DK.**

We asked Mr. P the following question: "Do you get tax education or direction from the Account Representative (AR) in charge of your company?"

Mr. P answered the question as follows :

*"Indeed, my shortcoming is that I do not understand tax regulations in detail. All I know is my business process. I usually discuss with my fellow agents. I don't know my AR, he first came to the office when he gave SP2DK to my employees. Maybe it would be more helpful for us, if AR is active as a companion, like a partner who provides education, tax knowledge that my company needs. Maybe they think that all entrepreneurs understand taxes, but I only understand VAT, from 10% to 11% withholding."*

Mrs. D also said almost the same thing related to our question, the following explanation :

*"I admit, indeed I only know a little about taxation, yes Income Tax Potput, I really don't understand that if the shop owner does not want to deduct income tax, then we have to bear the income tax. Yes, there is no education, from the tax authorities, maybe the tax authorities think that all taxpayers understand. Maybe it's because I also don't update my tax knowledge."*

The same thing was also conveyed by Mrs. L, she stated :

*"Yes, the AR does not provide any kind of seminar or workshop, it is just the basics of tax related to the industry in general. Maybe it is considered that all companies have tax staff, if the company is large it must have one, but what about the fate of the lower middle class companies that cannot afford employees, let alone consultants. So in my opinion, education from AR is important, including a good relationship between AR and taxpayers."*

Mr. F gave an opinion regarding the question above, as follows :

*"Indeed, companies should use consultants if they want to do business with peace of mind. Tax consultant is a partner for taxpayers. Tax consultants play a role in providing education in terms of the rights and obligations of taxpayers based on applicable tax regulations. AR must also play an active role as a supervisor and also as a bridge between taxpayers and the state in carrying out supervision which is an implication for the Self-Assessment System. Through SP2DK, AR can play a role in ensuring that Article 3 of the KUP Law is implemented by taxpayers, because this can help increase state revenue. Based on the experience I have gone through with my clients, the SP2DK they receive is not always because they made a mistake, there are also those who get SP2DK to equalize perceptions."*

Meanwhile, Mr. R gave an opinion on the above question as follows :

*"In my opinion, if the tax authorities rarely or even do not provide education to taxpayers, then the most effective way to understand all aspects of tax obligations is in the hands of taxpayers, so taxpayers must be proactive, for example by participating in In House Training or often reading the latest news about taxation or watching tax-themed YouTube or participating in free webinars. So do not always rely on information from the tax authorities. Because we know that AR is responsible for many companies and certainly other administrative data. Maybe building a good relationship between AR and taxpayers is one of the good ways so that taxpayers also do not often get SP2DK."*

Based on the explanation from the informants, it can be concluded that the tax authorities have a role as supervisors who bridge taxpayers with the state in carrying out supervision and are also expected to provide education related to tax regulations. From the taxpayer side, taxpayers must be more proactive in understanding tax aspects by seeking information and attending tax trainings and not only relying on tax authorities. A good understanding of taxation will help taxpayers avoid SP2DK, because they have carried out tax compliance both formally and materially.

## SP2DK dan Transcendental Phenomenology

**Table 4.1. Transcendental Phenomenological Analysis**

| <i>Noema</i><br>(informant experience analysis)  | <i>Noesis</i><br>(informant's awareness of their experience)   | <i>Epoche</i><br>(expression of that awareness)                                       | <i>Intention Analysis</i><br>(examining informant's intentions)   | <i>Eidetic Reduction</i><br>(capturing the essence of informant's choices and actions)   |
|--|--|---|---|--|
| Mr. P (admitted the mistake) through the issuance of SP2DK   | Mr. P (gained additional tax knowledge). Furthermore, he is able to detect transactions that are tax objects               | Admitting mistakes is a reflection (honesty)  | Mr. P (feels more relieved and calm) in running his business. Feels grateful to have gained experience from SP2DK | Mr. P realized that he did not perform his tax obligations in accordance with the prevailing laws and regulations  |
| Mrs. L (difficulty in finding supporting evidence, realizing that there are still mistakes without intentional elements)                   | Mrs. L (paid obligations) in accordance with applicable regulations  | Admitting mistakes is a reflection (honesty)  | The 2016 tax return is correct and there will be no more audits   | Mrs. L has conducted formal and material tax compliance  |
| Mr. F (accompanying clients) in the SP2DK process, so as to ensure the process runs in accordance with applicable tax laws and regulations | Mr. F, ensuring that the SP2DK process runs in accordance with the applicable statutory provisions                         | Ensure the SP2DK process runs according to applicable regulations (critical attitude) | In the SP2DK process, Mr. F considers potential weaknesses or shortcomings that may exist with his clients        | Mr. F chose to accompany the client, not only to ensure that the process proceeded in accordance with the provisions, but also to consider potential weaknesses that might exist in his client |
| Mrs. D (admitting error) through the issuance of SP2DK   | (gain additional tax knowledge). Furthermore, it is able to detect transactions that are tax objects                       | Admitting mistakes is a reflection (honesty)  | Mrs. D (feels more confident) because she understands tax regulations better                                      | Mrs. D realized that SP2DK provided more understanding of taxation and had to apply it in her work, so she did not get SP2DK again   |
| Mr. R (fiscal curiosity on matters that are still unclear)   | Taxpayers do not need to be afraid, if in the operational process they have implemented formal and material tax compliance | Realizing the work done is in accordance with the provisions (honesty)                | There is no need for excessive fear if you receive SP2DK  | Indirectly, SP2DK provides taxpayers with a deeper understanding of the tax rules related to their company's business processes  |

## SP2DK and Tax Compliance Behavior



From the information submitted by the informants, all informants said that SP2DK made taxpayers more careful and more aware of the consequences of not complying with taxes. SP2DK indirectly increases taxpayers tax compliance behavior, because they realize that the costs incurred to undergo the SP2DK process are not small. Taxpayers must prepare documentary evidence to prove that they have complied with the rules, and that is an extra cost that taxpayers must incur. Sometimes taxpayers have to ask for help from tax consultant services, which will automatically increase the costs they incur, these costs do not include fines or tax sanctions if it is proven that taxpayers make mistakes or have violated applicable tax regulations. Based on this, the realization that the cost of compliance is very large if taxpayers behave non-compliant, then after SP2DK taxpayers tend to become compliant both formally and materially because SP2DK has a deterrent effect on taxpayers.

## CONCLUSION

SP2DK is issued when there are discrepancies or errors in the tax return reported by the taxpayer. The main purpose of SP2DK is to request clarification from taxpayers regarding data or information that is deemed inconsistent. It is important to improve tax compliance, as effective communication between DGT and taxpayers can help taxpayers understand their tax obligations better. After SP2DK, taxpayers tend to behave compliantly because they realize that the cost of non-compliance is greater than if they comply both formally and materially.

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