

Analysis of Calculation, Deduction, and Reporting of PPh 21 on Remuneration at the UPT Puskesmas Sumber Harum

Redhy Ardiyanto
Politeknik Sekayu

Corresponding Author: Redhy Ardiyanto redhyalisabana@gmail.com

ARTICLE INFO

Keywords: Income Tax Article 21, Remuneration, Tax Reporting, Compliance, BLUD

Received : 8, August

Revised : 26, August

Accepted: 27, September

©2025 Ardiyanto : This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

This study analyzes the calculation, withholding, and reporting of Income Tax Article 21 on employee remuneration at UPT Puskesmas Sumber Harum. A mixed qualitative and quantitative method was applied using interviews and financial documentation. Results show that tax deductions still use final rates by employee rank, inconsistent with Law No. 7/2021, which mandates a 2.5% effective rate. Moreover, withholding slips and monthly tax reports have not been prepared. It is recommended that the Puskesmas adjust its system to comply with current regulations, improving tax compliance and financial accountability.

INTRODUCTION

Remuneration is a form of income provided to civil servants (ASN) and Regional Public Service Agency (BLUD) employees at the Sumber Harum Community Health Center (Puskesmas UPT) as a performance incentive beyond their base salary. Since the implementation of remuneration, the Puskesmas has deducted Article 21 Income Tax (PPh 21) from employee remuneration. However, the current practice of withholding PPh 21 is based on civil servant classification, contrary to the latest provisions stipulated in the Law on Harmonization of Tax Regulations (UU HPP), which stipulates that every civil servant should be subject to Article 21 PPh 21 of 2.5% on remuneration.

Another issue is that remuneration is paid using the Puskesmas' Taxpayer Identification Number (NPWP), while civil servant salaries are paid by the Health Office with a different NPWP, resulting in errors in the withholding and reporting mechanisms. Furthermore, the Puskesmas has only deducted and paid Article 21 PPh through tax billing, without submitting periodic tax returns or withholding receipts, potentially leading to non-compliance with tax obligations.

Therefore, this research is important to analyze the suitability of the calculation, deduction, and reporting mechanisms for PPh 21 remuneration with applicable tax regulations.

LITERATURE REVIEW

Income Tax Article 21 (PPh 21)

Income Tax Article 21 (PPh 21) is a tax imposed on income in the form of salaries, wages, honoraria, allowances, and other payments received by resident individual taxpayers in relation to employment, position, services, or activities (Law No. 36 of 2008 on Income Tax). In government institutions such as community health centers (Puskesmas), PPh 21 is withheld by the treasurer as the tax withholding agent for both civil servants (ASN) and contract employees. This withholding must be carried out monthly, deposited into the state treasury through the e-Bupot system, and reported in the PPh 21 Monthly Tax Return. The implementation of PPh 21 for civil servants was significantly revised following the enactment of the Harmonized Tax Law (UU HPP) in 2021, introducing a simplified effective tax rate of 2.5% of gross income.

Remuneration

Remuneration refers to the financial compensation received by employees for their contributions to the organization, including base salary, fixed allowances, and performance-based incentives. In the public sector, remuneration is also part of bureaucratic reform aimed at promoting transparency and improving employee performance. According to the Ministry of Health (2020), remuneration in Public Service Agency (BLUD) health centers is granted based on performance, position, and responsibility, making it subject to PPh 21 withholding. Therefore, accuracy in calculating and reporting PPh 21 on remuneration is a key indicator of fiscal compliance in government institutions.

Tax Withholding, Depositing, and Reporting

PPh 21 withholding is conducted by the government treasurer at the time of salary or remuneration payment to employees. The withheld tax must be remitted to the state treasury through designated banks by the 10th of the following month and reported through the **PPh 21 Monthly Tax Return (SPT Masa)** by the 20th of the subsequent month (PER-4/PJ/2021). Reporting is carried out electronically using the **e-Bupot 21/26 system**, which generates electronic withholding receipts for each employee. However, in practice, many institutions have not consistently issued these receipts or submitted their monthly reports properly, leading to fiscal data discrepancies.

Tax Compliance

Tax compliance is defined as the willingness of taxpayers to fulfill their tax obligations in accordance with applicable laws and regulations (Rahayu, 2020). According to Kirchler et al. (2008), tax compliance can be either voluntary or enforced. In the case of civil servants, compliance is not only an individual responsibility but also an institutional obligation of government entities as withholding and reporting agents. Administrative non-compliance – such as the absence of withholding receipts or delayed reporting – can undermine the institution's credibility before the tax authorities.

METHODOLOGY

This study employs a mixed methods approach combining qualitative and quantitative methods. The qualitative approach aims to gain an in-depth understanding of the calculation, withholding, and reporting processes of Income Tax Article 21 (PPh 21) on remuneration at UPT Puskesmas Sumber Harum, including administrative mechanisms, internal policies, and tax compliance. The quantitative approach is used to calculate the actual amount of PPh 21 based on salary, allowances, and deductions in accordance with the Directorate General of Taxes Regulation No. PER-16/PJ/2016 on technical guidelines for the withholding of Income Tax Article 21 and/or Article 26.

This research was conducted at UPT Puskesmas Sumber Harum, Musi Banyuasin Regency. The location was chosen because the institution has implemented a remuneration system but has not yet conducted a comprehensive analysis of the PPh 21 withholding mechanism.

Qualitative data include interviews with financial officers and supporting documents such as internal policies and tax receipts. Quantitative data include employee salary and allowance data, PPh 21 deductions, and monthly tax reports. Primary data are collected directly through interviews and observation, while secondary data come from official documents, tax regulations, and e-tax reporting systems.

Data collection techniques include interviews to understand procedures and challenges, observations of the financial department's activities, and documentation of payroll and tax reports. The qualitative analysis follows Miles and Huberman's model involving data reduction, data display, and conclusion drawing to interpret compliance and tax administration practices.

RESEARCH RESULT

The following table shows the calculation of PPh 21 for remuneration at the Sumber Harum Community Health Center UPT for June 2025:

Table 1. Sumber Harum Community Health Center (UPT Puskesmas)
Calculation of Income Tax Article 21 on Remuneratio June 2025

No	Employee Name	Category	Jumlah Remunerasi Bruto + Tunjangan Tetap	Total Gross Remuneration + Fixed Allowance Income Tax Article 21 (15% / 5%)	IWP 1%	Total Net Remuneration
1	SYAMSIR, SKM	IV.a	1.390.549	208.582	13.905	1.168.062
2	KHATOB, S.Kep, M.K.M	III.c	1.254.726	62.736	12.547	1.179.443
3	dr. INTAN INDRIANI	III.c	614.428	30.721	6.144	577.563
4	YOHANA, S.Keb	III.c	763.184	38.159	7.632	717.393
5	HASBIALLAH, SKM	III.b	1.002.487	50.124	10.025	942.338
6	Bdn. ENNY RACHMA, S.Keb	III.b	1.021.890	51.095	10.219	960.576
7	Bdn. SUMARNI, S.Keb	III.b	1.118.905	55.945	11.189	1.051.771
8	LIDYA NOVIANA, AM.Keb	III.b	601.492	30.075	6.015	565.402
9	MERTHA WIJAYA N, S.Keb	III.b	666.169	33.308	6.662	626.199
10	FITRIA JAYA, AM.Kep	III.b	601.492	30.075	6.015	565.402
11	RIRIN TRI AMBARWATI, AM.Kep	III.b	924.875	46.244	9.249	869.382
12	MIA ANGGRAINI S, AMD.KG	II.d	562.686	-	5.627	557.059
13	apt.EKA AYU PS,S.Farm	X	918.408	45.920	9.184	863.304
14	AMANDA FRILLIA, SKM	IX	905.472	45.274	9.055	851.143
15	Mila Sabrina, S.Gz	IX	679.104	33.955	6.791	638.358
16	DYAN AYU K. S, S.T.Keb	IX	659.701	32.985	6.597	620.119
17	RATI META SARI, S.GZ	VII	1.047.761	-	10.478	1.037.283
18	BENI PRANSYAH, AMF	VII	549.751	-	5.498	544.253
19	ANINDHITA FAJAR R, AM.Keb	VII	530.348	-	5.303	525.045
20	HENIK MARYATI, S.Keb	VII	692.039	-	6.920	685.119
21	LINDA IRAWATI, AM.Keb	VII	562.686	-	5.627	557.059
22	ISROK MULYANI, AM.Kep	VII	562.686	-	5.627	557.059
23	AHMAD RUDINI, Am.Kep	VII	530.348	-	5.303	525.045
24	RAPING OVAN SAPUTRA, A.MD.KEP	VII	679.104	-	6.791	672.313
25	ROSITA, AM.KEP	VII	646.766	-	6.468	640.298
26	EFRIYANA, AM.KEP	VII	517.413	-	5.174	512.239
27	LUKY INDRA W, AM.Kep	VII	498.010	-	4.980	493.030
28	Khusnul Khotimah, Am.Kep	VII	498.010	-	4.980	493.030
29	Monalisa Sagita, Am.Kep	VII	562.686	-	5.627	557.059
30	Libra Oktavint, AM.Keb	VII	549.751	-	5.498	544.253

No	Employee Name	Category	Jumlah Remunerasi Bruto + Tunjangan Tetap	Total Gross Remuneration + Fixed Allowance Income Tax Article 21 (15% / 5%)	IWP 1%	Total Net Remuneration
31	Evi Dwi Purwaningsih, AM.Keb	VII	530.348	-	5.303	525.045
32	Faris Al awal Sundara, A.md.Kep	VII	530.348	-	5.303	525.045
33	Nurliana, AMKL	VII	724.378	-	7.244	717.134
34	SUKARTI, AM.Keb	VII	498.010	-	4.980	493.030
35	NYAYU YASYFI NUR A, S.KL	PTT	692.039	-	-	692.039
36	REDHY ARDIYANTO,SE, M.Ak	PTT	877.363	-	-	877.363
37	Gusti Ayu Zulhaini, AMd.Kes	PTT	465.671	-	-	465.671
38	ANDI KUSMIRA, AM.Kep	PTT	530.348	-	-	530.348
39	NENDEN APRILIANI, A.MD.RK	PTT	498.010	-	-	498.010
40	VENNY LUSMAWATI	PTT	489.303	-	-	489.303
41	ANJAS ARI WIBOWO	PTT	239.303	-	-	239.303
42	DIKKI AGUSTIANSYAH	PTT	239.303	-	-	239.303
Jumlah			28.427.351	795.198	243.960	27.388.193

Based on data processing of employee remuneration at the Community Health Center (UPT Puskesmas), the total gross remuneration paid to all employees was Rp28,427,351, with Rp795,198 deducted from Article 21 Income Tax and Rp243,960 deducted from Employee Compulsory Contributions (IWP). Therefore, the total net remuneration received by all employees was Rp27,388,193.

The Article 21 Income Tax deductions currently used a final tax system based on employee class: 15% for Class IV, 5% for Class III, and 0% for Class II and below, as well as for Non-Permanent Employees (PTT). This method refers to PMK Number 262/PMK.03/2010, which regulates final income tax deductions for performance allowances for Civil Servants.

The analysis shows differences in tax rates and deductions compared to the latest provisions under Law Number 7 of 2021 concerning the Harmonization of Tax Regulations (HPP Law) and Minister of Finance Regulation Number 168/PMK.03/2023. Under these new regulations, civil servant (ASN) remuneration (including BLUD) is subject to non-final Article 21 Income Tax with an average effective rate (TER) of 2.5% of monthly gross income.

If the new 2.5% rate is applied to the same remuneration data, the amount of Article 21 Income Tax that should be deducted is only approximately Rp710,684 from the total gross income of Rp28,427,351. This represents an excess tax deduction of Rp84,514 compared to the previous method. Furthermore, the

tax withheld at the 2.5% rate is non-final and must be re-reported in each employee's Annual Personal Income Tax Return (SPT) for ASN.

Based on interviews and document review, it was discovered that the Community Health Center had not issued a withholding tax certificate for Article 21 Income Tax (Form 1721-A2) and had not reported the periodic tax for the withholding tax to the Sekayu Pratama Tax Office (KPP). The withholding process was carried out internally by the expenditure treasurer without any official reporting to the national tax system. This was because remuneration was considered part of the Public Service Agency (BLUD) funds, which were sourced from service revenue, not directly from the State Budget (APBN/APBD).

This situation has the potential to lead to discrepancies in financial reporting and tax obligations, as the deductions were not recorded as tax payable and were not included in the official reporting system. Furthermore, employees lacked official withholding certificates to report on their Personal Annual Tax Returns, which could pose tax administration risks for individual ASN.

DISCUSSION

The research results indicate a discrepancy between the tax deduction practices implemented by the Community Health Center (Puskesmas) Technical Implementation Unit (UPT) and applicable tax regulations. Deductions, which still use final rates based on tax groups, have become irrelevant since the enactment of the 2021 HPP Law and PMK 168/PMK.03/2023.

This change in tax policy reflects the government's efforts to create a simpler, more proportional, and fairer tax system for all civil servants. By implementing an average effective rate of 2.5%, the tax burden on employees is reduced and the reporting system is more transparent.

However, conditions on the ground indicate that the transition to implementing the new regulations has not been fully implemented, particularly in Public Service Agency (BLUD) institutions such as Puskesmas. This could be due to several factors, including:

- 1) Lack of outreach and technical assistance from tax agencies regarding the implementation of the new rates and periodic tax reporting;
- 2) The BLUD remuneration system has not yet been integrated with the national tax application (SAKTI or e-Bupot Unification);
- 3) Limited human resources in accounting and taxation at the Technical Implementation Unit (UPT) level have resulted in suboptimal implementation of tax obligations.

Therefore, follow-up measures are needed to adjust the tax deduction mechanism and official reporting to comply with the HPP Law. Community Health Centers (Puskesmas) need to immediately coordinate with the Musi Banyuasin Regency Regional Financial and Asset Management Agency (BPKAD) and the Sekayu Pratama Tax Office (KPP Pratama) to develop withholding certificate formats, periodic tax payments, and routine monthly reporting.

These findings have important implications for financial management accountability and tax compliance within the Regional Public Service Agency (BLUD). Implementing tax rates in accordance with the latest regulations will not

only improve institutional compliance but also strengthen transparency and fiscal responsibility among civil servants (ASN).

Furthermore, issuing withholding certificates and periodic tax reporting will provide legal and administrative certainty for employees in fulfilling their personal tax obligations. Therefore, the implemented remuneration system not only serves as a form of appreciation for employee performance but also supports regional financial management in accordance with the principles of good governance and public accountability.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results and discussion regarding the analysis of the calculation, withholding, and reporting of Income Tax Article 21 (PPh 21) on remuneration at the UPT Puskesmas, several important conclusions can be drawn as follows:

1. The current practice of withholding PPh 21 at UPT Puskesmas still applies the old regulation, namely the final tax rate based on employee rank (15% for Golongan IV, 5% for Golongan III, and 0% for Golongan II and Non-Permanent Employees). This system refers to PMK Number 262/PMK.03/2010, which has been superseded by the new provisions in the Law on Harmonization of Tax Regulations (UU HPP) Number 7 of 2021 and PMK Number 168/PMK.03/2023.
2. According to the latest regulations, the remuneration of ASN (including BLUD employees) is subject to a non-final PPh 21 with an Effective Average Rate (TER) of 2.5% of gross income. The implementation of the old system at UPT Puskesmas causes an overestimation of tax deductions compared to the actual tax burden that should be applied.
3. It was also found that UPT Puskesmas has not yet issued official withholding slips (Form 1721-A2) and has not conducted periodic tax reporting (Masa PPh 21) to the Tax Office (KPP Pratama Sekayu). This indicates that the tax administration process has not yet been integrated with the national taxation system, potentially leading to discrepancies in both institutional and individual employee tax reporting.
4. The main contributing factors include limited understanding of the new regulations, the absence of technical guidance, and the lack of integration between BLUD's remuneration system and national tax applications. These findings highlight the need for administrative improvement and regulatory compliance to enhance accountability and transparency in financial management at the Puskesmas level.

Recommendations

Based on the conclusions above, several recommendations can be proposed:

1. Adjustment of Withholding System
UPT Puskesmas Sumber Harum the calculation of PPh 21 by applying the 2.5% Effective Rate (TER) in accordance with UU HPP and PMK 168/PMK.03/2023, replacing the outdated final tax approach.
2. Issuance of Tax Withholding Slips

The institution must issue Form 1721-A2 for all employees as official documentation of PPh 21 deductions, which also serves as the basis for employees to report their annual personal income tax (SPT Tahunan).

3. Implementation of Periodic Tax Reporting

The Puskesmas should begin to report PPh 21 deductions monthly through e-Bupot Unifikasi or SAKTI, ensuring compliance with national taxation standards.

4. Capacity Building and Coordination

It is recommended that UPT Puskesmas coordinate with BPKAD Kabupaten Musi Banyuasin and KPP Pratama Sekayu to receive technical guidance and training on tax administration and reporting under the new system.

5. Integration and Supervision

The local government should encourage integration between BLUD remuneration systems and the national tax platform, accompanied by periodic supervision to ensure accurate and timely reporting.

ADVANCED RESEARCH

For further research, it is recommended to expand the study by:

1. Comparing several BLUD institutions within the same region to assess the level of compliance and consistency in implementing PPh 21 policies.
2. Conducting a longitudinal study to evaluate the effect of applying the 2.5% TER rate on BLUD financial performance and employee take-home pay over multiple periods.
3. Including qualitative analysis regarding employee perceptions, tax awareness, and the impact of administrative reforms on compliance behavior.
4. Integrating data from BPKAD and KPP Pratama to validate institutional tax reporting and identify systemic weaknesses in BLUD tax management.

These follow-up studies will strengthen understanding of tax policy effectiveness, administrative compliance, and financial governance quality in public health institutions.

ACKNOWLEDGMENT

The author would like to express sincere gratitude to:

- The Head and Staff of UPT Puskesmas who have provided data and valuable information for this research;
- BPKAD Kabupaten Musi Banyuasin for their insights regarding BLUD financial administration;
- KPP Pratama Sekayu for clarification of tax reporting procedures and regulatory references; and
- Academic advisors and colleagues at the Institut Rahmadiyah Sekayu, whose guidance and feedback greatly supported the completion of this study.

May the results of this research provide meaningful contributions to improving tax compliance, financial accountability, and governance quality in BLUD institutions across the region.

REFERENCES

- Alabede, J. O., Ariffin, Z. Z., & Idris, K. M. (2019). Determinants of Tax Compliance Behaviour: Evidence from Nigeria. *International Journal of Accounting and Taxation*, 7(2), 45–60. <https://doi.org/10.15640/ijat.v7n2a4>
- Devos, K. (2014). *Factors Influencing Individual Taxpayer Compliance Behaviour*. Springer.
- Direktorat Jenderal Pajak. (2020). *Peraturan Direktur Jenderal Pajak Nomor PER-16/PJ/2016 tentang Pedoman Teknis Tata Cara Pemotongan, Penyetoran, dan Pelaporan Pajak Penghasilan Pasal 21 dan/atau Pasal 26 Sehubungan dengan Pekerjaan, Jasa, dan Kegiatan Orang Pribadi*. Jakarta: DJP.
- Direktorat Jenderal Pajak. (2021). *Surat Edaran DJP Nomor SE-32/PJ/2021 tentang Petunjuk Teknis Pemotongan PPh Pasal 21 dan/atau Pasal 26 atas Remunerasi Pegawai Pemerintah*. Jakarta: DJP.
- Direktorat Jenderal Pajak. (2022). *Peraturan Direktur Jenderal Pajak Nomor PER-4/PJ/2021 tentang Bentuk, Isi, Tata Cara Pengisian, dan Penyampaian Bukti Pemotongan Pajak Penghasilan Pasal 21 dan/atau Pasal 26 serta SPT Masa PPh 21/26*. Jakarta: DJP.
- Direktorat Jenderal Pajak. (2023). *Petunjuk Teknis Aplikasi e-Bupot 21/26 untuk Instansi Pemerintah*. Jakarta: DJP.
- Harahap, S. S. (2018). *Analisis Kritis atas Laporan Keuangan*. Jakarta: RajaGrafindo Persada.
- Hidayat, M. A., & Pratama, G. (2020). Analisis Kepatuhan Pemotongan dan Pelaporan Pajak Penghasilan Pasal 21 pada Instansi Pemerintah Daerah. *Jurnal Akuntansi dan Keuangan Daerah*, 15(2), 101–118.
- Hidayat, M. A., & Pratama, G. (2020). Analisis Kepatuhan Pemotongan dan Pelaporan Pajak Penghasilan Pasal 21 pada Instansi Pemerintah Daerah. *Jurnal Akuntansi dan Keuangan Daerah*, 15(2), 101–118.
- Kementerian Kesehatan Republik Indonesia. (2020). *Petunjuk Teknis Pelaksanaan Remunerasi Pegawai pada Puskesmas BLUD*. Jakarta: Kemenkes RI.
- Kementerian Keuangan Republik Indonesia. (2009). *Undang-Undang Nomor 36 Tahun 2008 tentang Pajak Penghasilan*. Jakarta: Kemenkeu RI.
- Kementerian Keuangan Republik Indonesia. (2020). *Peraturan Menteri Keuangan Nomor 60/PMK.03/2020 tentang PPh Pasal 21 atas Gaji, Upah, dan Remunerasi PNS serta Anggota TNI/Polri*. Jakarta: Kemenkeu RI.
- Kementerian Keuangan Republik Indonesia. (2021). *Peraturan Menteri Keuangan Nomor 231/PMK.03/2021 tentang Tata Cara Pemotongan, Penyetoran, dan Pelaporan Pajak Penghasilan Pasal 21*. Jakarta: Kemenkeu RI.
- Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus Voluntary Tax Compliance: The “Slippery Slope” Framework. *Journal of Economic Psychology*, 29(2), 210–225. <https://doi.org/10.1016/j.joep.2007.05.004>
- Loo, E. C., McKerchar, M., & Hansford, A. (2009). Understanding the Compliance Behaviour of Malaysian Individual Taxpayers Using a Mixed Method Approach. *Journal of the Australasian Tax Teachers Association*, 4(1), 181–202
- Mardiasmo. (2019). *Perpajakan: Edisi Terbaru 2019*. Yogyakarta: Andi.
- Mulyani, S. (2021). *Akuntansi Perpajakan*. Jakarta: Salemba Empat.

- Murphy, K. (2018). Trust and Tax Compliance. *International Review of Law and Economics*, 56, 68–75. <https://doi.org/10.1016/j.irl.2018.03.001>
- Nugroho, R. D., & Sari, D. M. (2021). Evaluasi Penerapan PPh Pasal 21 atas Penghasilan Pegawai Negeri Sipil di Pemerintah Daerah. *Jurnal Ilmu Akuntansi dan Bisnis*, 16(1), 22–35. <https://doi.org/10.24843/EJA.2021.v16.i01.p02>
- Nugroho, R. D., & Sari, D. M. (2021). Evaluasi Penerapan PPh Pasal 21 atas Penghasilan Pegawai Negeri Sipil di Pemerintah Daerah. *Jurnal Ilmu Akuntansi dan Bisnis*, 16(1), 22–35. <https://doi.org/10.24843/EJA.2021.v16.i01.p02>
- OECD. (2020). *Tax Administration 2020: Comparative Information on OECD and Other Advanced and Emerging Economies*. Paris: OECD Publishing. <https://doi.org/10.1787/0749166x>
- Ramdani, I., & Susanto, T. (2020). Analisis Penghitungan dan Pemotongan PPh Pasal 21 atas Gaji Pegawai Negeri Sipil. *Jurnal Akuntansi Multiparadigma*, 11(3), 466–482.
- Richardson, G. (2016). The Determinants of Tax Evasion: A Cross-Country Investigation. *Journal of International Accounting, Auditing and Taxation*, 26, 1–14. <https://doi.org/10.1016/j.intaccaudtax.2016.02.004>
- Siregar, S., & Harahap, E. R. (2021). Pengaruh Kepatuhan Pemotongan dan Pelaporan Pajak Penghasilan Pasal 21 terhadap Kinerja Keuangan Instansi Pemerintah. *Jurnal Akuntansi dan Keuangan Publik*, 8(2), 89–102.
- Subekti, S., & Wicaksono, D. (2021). Evaluasi Pelaporan PPh 21 Menggunakan e-Bupot di Lingkungan Pemerintah Daerah. *Jurnal Pajak dan Akuntansi Indonesia*, 3(2), 67–78.
- Susanto, H. (2021). Analisis Pemotongan dan Pelaporan PPh 21 atas Remunerasi pada Puskesmas BLUD. *Jurnal Akuntansi Publik Indonesia*, 5(1), 34–46.
- Torgler, B., & Schneider, F. (2009). The Impact of Tax Morale and Institutional Quality on the Shadow Economy. *Journal of Economic Psychology*, 30(2), 228–245. <https://doi.org/10.1016/j.joep.2008.08.004>
- Wenzel, M. (2004). An Analysis of Norm Processes in Tax Compliance. *Journal of Economic Psychology*, 25(2), 213–228. [https://doi.org/10.1016/S0167-4870\(02\)00168-X](https://doi.org/10.1016/S0167-4870(02)00168-X)
- Williams, C. C., & Martinez, A. (2014). Do Small Business Taxpayers Engage with the Tax System? Evidence from Europe. *Journal of Small Business and Enterprise Development*, 21(4), 732–748. <https://doi.org/10.1108/JSBED-02-2014-0028>