

# The Effect of Tax Knowledge in Moderating the Connection between the Theory of Planned Behavior and Taxpayer Compliance

*Moderating Effect of  
Tax Knowledge in Tax  
Compliance*

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## ABSTRACT

*Tax compliance plays a vital role in maintaining Indonesia's fiscal sustainability, as tax revenue remains the country's primary source of income. However, challenges in ensuring consistent taxpayer compliance continue to arise despite various regulatory efforts by the government. This study aims to examine the influence of attitudes, subjective norms, and perceived behavioral control on taxpayer compliance within the framework of the theory of planned behavior, while also assessing the moderating effect of tax knowledge. Using a quantitative approach, data were gathered from 100 individual taxpayers through a structured questionnaire, and the analysis was conducted using SmartPLS 3.2.9 with the Structural Equation Modeling (SEM) technique. The findings reveal that attitudes, subjective norms, and perceived behavioral control significantly and positively affect taxpayer compliance. Furthermore, tax knowledge moderates these relationships, indicating that individuals with higher tax knowledge demonstrate more consistent and rational compliance behavior, as their understanding helps reduce the influence of external behavioral factors.*

**Keywords:** Attitude, Perceived Behavioral Control, Subjective Norms, Taxpayer Compliance, Tax Knowledge, Theory of Planned Behavior.

## ABSTRAK

*Kepatuhan pajak memainkan peran penting dalam menjaga keberlanjutan fiskal Indonesia, karena penerimaan pajak tetap menjadi sumber pendapatan utama negara. Namun, tantangan dalam memastikan kepatuhan wajib pajak yang konsisten terus muncul meskipun ada berbagai upaya regulasi oleh pemerintah. Penelitian ini bertujuan untuk mengkaji pengaruh sikap, norma subjektif, dan kontrol perilaku yang dirasakan terhadap kepatuhan wajib pajak dalam kerangka Teori Perilaku Terencana, sekaligus menilai efek moderasi dari pemahaman pajak. Dengan menggunakan pendekatan kuantitatif, data dikumpulkan dari 100 wajib pajak perorangan melalui kuesioner terstruktur, dan analisis dilakukan dengan menggunakan SmartPLS 3.2.9 dengan teknik Structural Equation Modeling (SEM). Temuan ini mengungkapkan bahwa sikap, norma subjektif, dan kontrol perilaku yang dirasakan secara signifikan dan positif mempengaruhi kepatuhan wajib pajak. Selain itu, pemahaman pajak memoderasi hubungan ini, menunjukkan bahwa individu dengan pengetahuan pajak yang lebih tinggi menunjukkan perilaku kepatuhan yang lebih konsisten dan rasional, karena pemahaman mereka membantu mengurangi pengaruh faktor perilaku eksternal.*

**Kata kunci:** Sikap, Kontrol Perilaku Yang Dirasakan, Norma Subjektif, Kepatuhan Pajak, Pengetahuan Pajak, Pemahaman Pajak, Teori Perilaku Terencana.

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## **INTRODUCTION**

In the 2023 State Budget, the Ministry of Finance stated that the projected state revenue would reach IDR 2.463.0 T, of which around 82% or IDR 2.021.2 T would come from tax revenue. This shows that tax revenue is Indonesia's primary source of income. The large tax revenue has made the Indonesian government strive to increase income from the tax sector by issuing various regulations and tax instruments. There was a decrease in taxpayer compliance from 84.07% in 2021 to 83.02% in 2022, which can be observed through the number of Tax Returns (*Surat Pemberitahuan Tahunan Pajak/SPT*) reported. From the SPT reporting data carried out by Individual and Corporate taxpayers, it was recorded that as many as 15.8 million.

The Indonesian Government has prepared various instruments to strengthen taxpayer compliance with tax regulations, including the imposition of sanctions. Mardiasmo (2016) stated that implementing sanctions ensures the implementation of provisions contained in tax legislation. With increasing knowledge, understanding, and insight into tax regulations and related obligations, the level of taxpayer compliance in fulfilling their tax obligations is expected to be positively influenced. It is anticipated that the imposition of sanctions will make taxpayers more conscious of the necessity of meeting their tax responsibilities (Rahmi et al., 2024). Despite tax revenue being Indonesia's primary source of state income and the implementation of various enforcement mechanisms, taxpayer compliance remains inconsistent, as reflected in the declining compliance rate between 2021 and 2022. This condition indicates that regulatory measures alone may not be sufficient, highlighting the need to understand behavioral factors that influence taxpayers' compliance decisions.

Ajzen (1991) proposed the Theory of Planned Behavior (TPB), which suggests that a person's behavior can be initiated by their behavioral intention. Several factors influence this intention, including normative, behavioral, and control beliefs. The importance of developing studies integrating tax knowledge as a moderating variable has been identified to explore the factors affecting taxpayer compliance within the Theory of Planned Behavior framework. The TPB framework is considered highly relevant in explaining compliance behavior because it links psychological processes with actual decision-making. In taxation, taxpayers' attitudes toward paying taxes, their perception of social expectations, and their perceived ability to fulfill obligations are all key factors influencing compliance intentions. When individuals view taxes as a fair and beneficial contribution to the country, they are more likely to comply voluntarily. Conversely, low awareness and weak internal motivation often lead to non-compliance, even when external enforcement mechanisms exist (Margaret et al., 2024).

Nevertheless, previous empirical studies applying the Theory of Planned Behavior to taxpayer compliance in Indonesia have produced inconsistent findings. Some studies, such as those by Maharriffyan and Oktaviani (2021), revealed that attitude and subjective norms significantly influence compliance behavior, while others, such as those by Zakiah et al. (2023), found perceived behavioral control to be the most dominant factor. Furthermore, the moderating role of tax knowledge still shows contradictory results. Auliana and Muttaqin (2023) demonstrated that tax comprehension strengthens taxpayer compliance, whereas Maulana and Andrianingsih (2023) discovered no significant moderating effect.

These inconsistencies indicate that the relationships among TPB components, attitude, subjective norms, and perceived behavioral control are not yet fully understood in the context of Indonesian taxpayers. Differences in sample characteristics, research settings, and levels of tax literacy may contribute to these variations. These mixed and contradictory findings indicate that the relationships among attitude, subjective norms, and perceived behavioral control within the TPB framework are not yet fully understood in the Indonesian taxation context. Moreover, empirical evidence regarding the moderating role of tax knowledge remains inconclusive, revealing a clear research gap that necessitates further investigation. Therefore, it is important to re-examine these behavioral factors while incorporating tax knowledge as a moderating variable to gain a

more comprehensive picture of taxpayer compliance behavior. The purpose of the study is to investigate how tax knowledge serves as a moderating factor that supports behavioral control in tax-related decision-making, strengthens subjective norms, and improves attitudes toward compliance. This study contributes to a deeper understanding of the behavioral factors that shape taxpayers' intentions and actual compliance behavior.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **Attitude and Tax Compliance**

Tax compliance is a critical issue in public finance, reflecting the willingness of individuals and entities to fulfill their tax obligations according to applicable regulations. Widodo et al. (2010) define taxpayer compliance as voluntary adherence to tax provisions without enforcement, investigation, or sanctions. Various behavioral, social, and psychological factors influence compliance levels and have been widely examined through the Theory of Planned Behavior (TPB) introduced by Ajzen (1991). TPB explains compliance by emphasizing the roles of individual attitudes, perceived social pressures, and perceived behavioral control in shaping intentions and actual behavior.

According to the Theory of Planned Behavior, individual behavior is shaped by attitude, subjective norms, and perceived behavioral control. In taxation, attitude reflects how positively or negatively individuals evaluate tax payment. A favorable attitude increases willingness to comply, while negative perceptions may reduce compliance and encourage tax avoidance behavior. A favorable attitude encourages compliance, as individuals perceive taxes as beneficial contributions to national development (Putri, 2014; Shahrudin & Palil, 2018; Saputra, 2019). Conversely, negative attitudes often lead to tax evasion or avoidance behavior (Torgler, 2003; Mardiasmo, 2016; Arda & Yusuf, 2024).

H1: Attitude has a positive effect on tax compliance.

### **Influencing Subjective Norms and Behavioral Control on Tax Compliance**

Perceived societal pressures to engage in or refrain from a specific action are represented by subjective norms. When individuals perceive that important others, such as peers, family, or professional colleagues, expect them to comply, they are more likely to do so (Ramadhanty & Zulaikha, 2020; Górecki & Letki, 2021; Hikmah et al., 2021). Mahariffyan and Oktaviani (2021) and Zakiah et al. (2023), confirm that social expectations play a significant role in strengthening compliance intentions.

Perceived behavioral control reflects an individual's perception of their capacity to perform tax obligations effectively (Ajzen, 2005; Yusdita et al., 2017; Amanda & Marsasi, 2024). Taxpayers who feel capable of understanding and executing their tax duties are more likely to comply (Nowak, 1970; Yasa et al., 2019; Tasmilah, 2021). This sense of control is influenced by the availability of resources, knowledge, and support systems, including digital tax services like e-filing (Afriani & Budiasih, 2020). Empirical studies in Indonesia have consistently shown that attitude, subjective norms, and perceived behavioral control positively affect tax compliance (Saputra, 2019; Yanto et al., 2020; Maulana & Andrianingsih, 2023; Nelawati & Utami, 2023). However, the magnitude of these effects may vary based on individual awareness, economic conditions, and institutional trust. Consequently, understanding these determinants provides a strong theoretical foundation for analyzing taxpayer behavior in the Indonesian context.

H2: Subjective norms have a positive effect on tax compliance.

H3: Behavioral control has a positive effect on tax compliance.

### **Simultaneous Influence on Tax Compliance**

An individual's intention and actual tax compliance are simultaneously determined by the combination of attitude, subjective norms, and behavioral control. Ajzen (1991) asserts that these three components are interrelated: a positive attitude toward paying

taxes, reinforced by social norms and perceived behavioral ability, increases the likelihood of compliance. Empirical evidence supports this integrated relationship. Nelawati and Utami (2023) found that the three TPB components collectively and significantly influence taxpayer compliance with land and building taxes. Similarly, Zakiah et al. (2023) demonstrated that the joint effect of these variables produces a stronger explanatory power than when tested individually. The simultaneous effect reflects the holistic nature of human behavior, where beliefs, social influences, and perceived competence interact dynamically.

In practical terms, this suggests that improving taxpayer compliance requires integrated strategies. Governments must not only strengthen enforcement (behavioral control) but also promote positive perceptions of taxation (attitude) and enhance public campaigns that emphasize social responsibility (subjective norms). Such a comprehensive approach supports voluntary compliance and aligns with findings by Adhikara et al. (2022), who emphasize the importance of both psychological and institutional factors in shaping taxpayer behavior.

H4: Attitude, subjective norms, and behavioral control have a positive effect simultaneously on tax compliance.

#### **Tax Knowledge as a Moderating Variable**

Tax knowledge plays a pivotal role in strengthening the relationship between TPB variables and taxpayer compliance. According to Ramadhanty and Zulaikha (2020), tax knowledge refers to the ability to acquire and apply knowledge of tax laws and regulations to fulfill obligations correctly. This comprehension enables taxpayers to interpret their duties accurately and minimizes unintentional non-compliance.

As a moderating variable, tax knowledge enhances the impact of attitudes, subjective norms, and behavioral control on compliance. Auliana and Muttaqin (2023) found that individuals with higher tax comprehension exhibit stronger compliance behaviors, as understanding fosters both confidence and motivation to act in accordance with regulations. When taxpayers clearly understand how taxes contribute to public welfare, their positive attitudes are more likely to translate into actual compliance behavior.

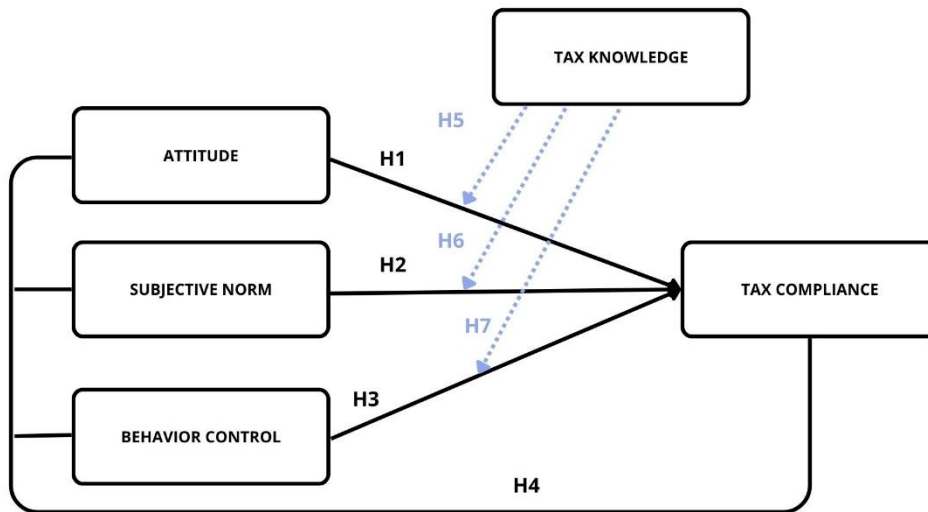
Similarly, Afrida and Kusuma (2022) emphasize that socialization and education about taxation significantly improve awareness and voluntary compliance. In this context, tax knowledge strengthens subjective norms, as informed individuals become more responsive to social expectations and more willing to conform to collective compliance norms. Furthermore, behavioral control is also reinforced, since taxpayers with better knowledge feel more capable of meeting tax obligations accurately and on time (Afriani & Budiasih, 2020; Sutari & Urumsah, 2022; Wardani & Hermawan, 2024; Fuadi et al., 2024; Agatha & Rusydi, 2024).

However, not all studies agree on the moderating strength of tax knowledge. Maulana and Andrianingsih (2023) reported that while tax comprehension has a positive direction, its moderating effect is statistically insignificant. These differences may result from variations in sample characteristics, levels of education, or differences in tax literacy. Nonetheless, most research supports the notion that improving taxpayer understanding through education and digital literacy programs can enhance compliance rates (As'ari & Erawati, 2018; Cahyani & Noviari, 2019; Fahrulisa, 2019; Permata & Zahroh, 2022; Shoffan & Ernandi, 2023). Tax knowledge serves not merely as cognitive knowledge but as an enabling factor that strengthens the influence of behavioral, social, and control factors on compliance. Effective tax education and transparent communication are thus essential for cultivating a compliant tax culture.

H5: Tax knowledge moderates the relationship between attitude and taxpayer compliance.

H6: Tax knowledge moderates the relationship between subjective norms and taxpayer compliance.

H7: Tax knowledge moderates the relationship between perceived behavioral control and taxpayer compliance.



**Figure 1.** Conceptual Framework

Figure 1 shows the conceptual framework of this study. The model explains that attitude (H1), subjective norm (H2), and behavior control (H3) directly affect tax compliance, while H4 represents their simultaneous influence. Tax Knowledge functions as a moderating variable that strengthens the relationships between attitude, subjective norm, and behavior control toward tax compliance (H5, H6, H7)

**RESEARCH METHODS**

This research utilized a quantitative methodology to investigate the cause-and-effect relationships among attitude, subjective norm, and behavioral control toward tax compliance, with tax knowledge functioning as a moderating variable. The quantitative methodology was selected due to its capability to measure variables objectively through statistical analysis, thereby facilitating precise hypothesis testing and producing generalizable results (Abdillah & Jogiyanto, 2009; Sugiyono, 2013; Abdullah, 2015). Primary data were employed in this investigation and collected directly from participants through structured questionnaires distributed to individual taxpayers who are clients of KBA Consultant. Each item in the questionnaire was evaluated using a Likert scale with a range from 1 (strongly disagree) to 5 (strongly agree) to capture participants' perceptions and behavioral patterns related to taxation matters.

The study population encompassed all individual taxpayers registered as clients of KBA Consultant. The sample size was calculated using the Slovin formula with a 5% margin of error, yielding 100 participants. The sampling technique employed was purposive sampling, wherein participants were chosen based on predetermined criteria, specifically being a client of KBA Consultant and holding a valid Taxpayer Identification Number (*Nomor Pokok Wajib Pajak/NPWP*). This investigation involved four primary variables: attitude (X1), subjective norm (X2), and behavioral control (X3) as independent variables; tax compliance (Y) as the dependent variable; and tax knowledge (Z) as the moderating variable. Each construct was assessed using indicators derived from the Theory of Planned Behavior (TPB), which highlights the roles of personal beliefs, social influence, and perceived control in shaping behavioral intentions.

Before hypothesis testing was conducted, the research instrument was assessed for validity and reliability to ensure accurate measurement of the intended constructs. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a technique appropriate for predictive and causal investigations involving multiple latent variables. The statistical analysis was executed using SmartPLS version 3.2.9

software, complemented by Microsoft Excel for coding and descriptive statistics. The analytical stages included descriptive analysis, data quality assessment, and hypothesis testing using the bootstrapping technique to evaluate both direct and moderating effects within the developed conceptual framework.

## RESULTS

Table 1 presents the test findings, providing a detailed description of the data distribution across various major factors. The attitude variable exhibited a minimum value of 1.00, signifying the lowest degree of positive attitude towards the subject matter, and a maximum value of 5.00, indicating a very favorable attitude. The mean value for this measure was 4.647, indicating that most respondents had a robust, affirmative disposition. The elevated average suggests a prevalent inclination among individuals to see the issue positively, perhaps impacting their compliance behaviors substantially.

**Table 1.** Descriptive Statistical Analysis

Variable	N	Minimum	Maximum	Mean
Attitude	73	1.0	5.0	4.647
Subjective Norms	73	1.0	5.0	4.743
Behavior Control	73	1.0	5.0	4.660
Tax Compliance	73	1.0	5.0	4.269
Tax Knowledge	73	1.0	5.0	4.529

The analysis of the subjective norm variable revealed a minimum value of 1.00 and a maximum value of 5.00. The mean for this measure was 4.743, significantly above the mean for attitudes. This indicates that respondents experience significant social pressure to adhere to compliance expectations, suggesting that their perceptions of others' beliefs or expectations may significantly influence their decision-making processes. A robust average may indicate that cultural norms and peer influences are substantial variables that promote or inhibit tax compliance.

The behavioral control variable exhibited similar tendencies, with a minimum value of 1.00 and a high value of 5.00. The mean score of 4.660 suggests that participants mostly had confidence in their capacity to adhere to tax legislation. The elevated perception of behavioral control indicates that many people feel they have the requisite means and chances to meet their tax commitments, a fundamental component of the Theory of Planned Behavior (TPB). The conviction in one's capacity to act often manifests in actual behavior, underscoring the need to address this view in compliance techniques.

The tax compliance variable exhibited a minimum value of 1.00, a maximum of 5.00, and an average of 4.269. This suggests that while most responders are compliant, a subset continues to struggle with this behavior. The comparatively elevated average indicates a generally cheerful disposition toward compliance. However, it also underscores possible areas for improvement, particularly for those at the lower end of the spectrum. Analyzing the factors contributing to non-compliance might provide insights into improving overall compliance rates.

The tax comprehension variable exhibited a minimum value of 1.00, a maximum value of 5.00, and an average of 4.529. This indicates that participants often possess a robust comprehension of tax rules and duties. The elevated average suggests that persons with a strong understanding of tax procedures are more inclined to comply. This highlights the significance of education and tools designed to improve tax comprehension since well-informed taxpayers tend to exhibit more compliance. The findings demonstrate robust positive attitudes, subjective norms, and perceived behavioral control about tax compliance, accompanied by a notable degree of tax comprehension. These variables significantly influence taxpayer behavior and underscore the need for further focused measures to promote compliance.

**Table 1.** Construct Validity and Reliability Test

Variable	Average Variance	Composite Reliability
Attitude	0.519	0.854
Subjective Norms	0.504	0.820
Behavior Control	0.502	0.877
Tax Compliance	0.549	0.902
Tax Knowledge	0.542	0.987

Based on Table 2, the test findings for construct validity revealed that all indicators in the questionnaire had loading factor values beyond 0.5, confirming their validity as measures of their respective constructs. The Average Variance Extracted (AVE) values for each variable exceeded 0.5. This further substantiates that the variables included in this research are valid and reliable since they effectively encapsulate the underlying principles they aim to assess. These results affirm the robustness of the measuring methodology in this study.

Table 2 indicates that the composite reliability values for all variables are more significant than 0.7, which signifies that the indicators within each variable are considered reliable. This high level of reliability suggests that the measurements consistently reflect the constructs they are intended to represent, ensuring confidence in the data collected for this study. These results affirm the dependability of the variables used in the research.

**Table 3.** Multicollinearity Test

Variable	Inner VIF Value
Attitude→ Tax Compliance	3.208
Subjective Norms→ Tax Compliance	3.108
Behavior Control→ Tax Compliance	3.476
Attitude, Subjective Norms, Behavior Control, Simultaneous → Tax Compliance	3.965
Attitude, Subjective Norms, Behavior Control, Moderated Tax Knowledge→ Tax Compliance	3.316

Based on Table 3, the findings demonstrate that the inner Variance Inflation Factor (VIF) values for each variable connection are below 5. This indicates the absence of multicollinearity among the variables, which is crucial for maintaining the model's robustness and impartiality. The lack of multicollinearity suggests that the variables assess separate constructs, augmenting the validity and clarity of the model's results.

**Table 4.** Heteroscedasticity Test

Variable	P-Value	T-Statistic	P-value GC
Attitude (X1) → Tax Compliance (Y)	0.423	0.801	0.753
Subjective Norm (X2) → Tax Compliance (Y)	0.276	1.090	0.136
Behavioral Control (X3) → Tax Compliance (Y)	0.048	1.974	0.201
Attitude, Subjective Norms, Behavior Control, Simultaneous → Tax Compliance (Y)	0.374	0.941	0.873
Attitude, Subjective Norms, Behavior Control, Moderated Tax Knowledge→ Tax Compliance (Y)	0.980	0.025	0.539

Based on Table 4, the hypothesis analysis using the bootstrapping approach demonstrates substantial correlations among the variables, shown by P-values below 0.05 and T-statistic values above 1.65. This signifies that all connections in the examined hypotheses are statistically significant. Additionally, research using the bootstrapping approach with Generalized Covariance (GC) revealed that the P-values for each variable connection were above 0.05. This indicates the absence of endogeneity in the connections, enhancing the results' reliability and suggesting that the observed linkages are unaffected by other model factors.

Based on Table 5, the structural model testing indicates that the F-Square value can be interpreted using specific criteria: values greater than 0.35 indicate a strong influence,

between 0.15 and 0.35 indicate a moderate influence, and values less than 0.15 indicate a low impact. In this case, the combined effects of attitudes, subjective norms, and behavioral control on Taxpayer Compliance is measured at 0.222, suggesting a moderate influence. While these factors contribute to taxpayer compliance, their impact is not overwhelming, suggesting potential areas for further exploration to enhance compliance strategies.

**Table 5.** F-Square and R-Square Test

Measurement	Value
F-Square (Attitude, Subjective Norms, Behavior Control → Tax Compliance)	0.222
R-Square Tax Compliance	0.751

The research model's R-Square value in Table 5 is 0.751, which surpasses the threshold of 0.7, as illustrated in Table 4. This suggests that the model adequately explains 75.1% of the variance in the dependent variable. The high R-square value indicates the model's robustness and effectiveness in depicting the relationships among the variables, demonstrating explanatory solid power for the factors under investigation.

In applying the SmartPLS method, partial tests or t-tests are performed using bootstrapping to assess path coefficients. In this context, the P-value serves as a critical benchmark for significance. A variable is deemed significant if its P-value is less than 0.05, indicating a statistically meaningful relationship between that variable and the measured outcome. This criterion helps ensure the reliability of the findings and the validity of the hypothesized relationships within the model.

**Table 6.** Hypothesis Test

Relationship	Std. Deviation	T-Statistics	P-Values
Attitude → Tax Compliance	0.301	0.081	0.000
Subjective Norms → Tax Compliance	0.565	1.090	0.000
Behavioral Control → Tax Compliance	0.479	1.974	0.000
Attitude, Subjective Norm, Intention → Tax Compliance	0.608	0.941	0.000
Attitude x Tax Knowledge → Tax Compliance	0.295	0.025	0.000
Subjective Norms x Tax Knowledge → Tax Compliance	0.295	0.025	0.000
Behavioral Control x Tax Knowledge → Tax Compliance	0.295	0.025	0.000

Table 6 presents the results of hypothesis testing. The findings show that attitude, subjective norms, and behavioral control each have a positive and significant effect on tax compliance, as indicated by p-values of 0.000, which are below the 0.05 significance level. The combined influence of attitude, subjective norm, and intention also demonstrates a significant impact on tax compliance. Additionally, it has been demonstrated that tax knowledge strengthens the model's effects by moderating the interactions between attitude, subjective norm, and behavioral control toward tax compliance.

## DISCUSSION

The findings of this study confirm that attitude, subjective norms, and perceived behavioral control together have a moderate yet significant influence on tax compliance (F-Square value = 0.222). This aligns with Hair et al. (2021), who explain that behavioral models often produce moderate effects due to the complexity of psychological and contextual variables. While each determinant contributes individually, their combined effect reflects a comprehensive pattern of taxpayer behavior that cannot be captured by single-variable analysis.

The experiments confirm that attitude significantly affects taxpayer compliance, validating the first hypothesis (H1). This aligns with earlier studies by Saputra (2019), Maharriffyan and Oktaviani (2021), and Maulana and Andrianingsih (2023), which indicate a positive link between attitude and tax compliance. Ajzen (1991) suggests that

attitudes form based on beliefs about the outcomes of behavior, but Zakiah et al. (2023) argue that opinions may not significantly affect compliance, highlighting the complexity of this relationship. The findings show that subjective norms also positively influence taxpayer compliance, confirming the second hypothesis (H2). Literature from Saputra (2019), Yasa et al. (2019), Maharriffyan and Oktaviani (2021), Zakiah et al. (2023), and Maulana and Andrianingsih (2023) supports this, indicating that individuals are more likely to comply when they feel societal expectations. This suggests that fostering a culture of compliance may improve tax adherence by emphasizing social influences.

The positive impact of subjective standards on taxpayer compliance supports the third hypothesis (H3). Consistent with previous research, including studies by Saputra (2019) and Maulana and Andrianingsih (2023), this study shows that perceived behavioral control significantly influences compliance. Ajzen's (2005) Theory of Planned Behavior asserts that perceived behavioral control reflects an individual's capability to enact planned behavior. The fourth hypothesis (H4) posits that attitudes, subjective norms, and behavioral control positively impact compliance, which the study validates. Research by Nelawati and Utami (2023) and Zakiah et al. (2023) supports this, indicating that individuals valuing these criteria show higher adherence to tax regulations, driven by integrity and effective self-regulation in tax reporting. The fifth hypothesis (H5) is validated by the analysis, which shows that tax comprehension improves the association between attitudes and taxpayer compliance. Auliana and Muttaqin (2023) emphasize the importance of tax knowledge regulations for fostering compliance. Individuals with clearer tax obligations are likelier to translate positive attitudes into actual compliance, underscoring the role of education in promoting adherence.

However, not all studies agree on the tax comprehension's moderating effect. Maulana and Andrianingsih (2023) found it insignificant, suggesting that the influence of tax comprehension may vary across taxpayers. This complexity calls for further investigation into when tax comprehension affects compliance, highlighting the need for targeted educational initiatives. Community norms can pressure individual behavior, as shown by the analysis that tax comprehension partially moderates subjective norms' impact on compliance, confirming the sixth hypothesis (H6). This contrasts with Maulana and Andrianingsih's (2023) findings that tax comprehension does not mitigate subjective norms' influence.

The results also indicate that tax comprehension moderates the relationship between behavioral control and compliance, affirming the seventh hypothesis (H7). Individuals with a strong grasp of tax regulations are more likely to act in accordance with their perceived behavioral control. Research by Maulana and Andrianingsih (2023) supports this, emphasizing tax comprehension as a key factor enhancing the link between behavioral control and compliance. Afriani and Budiasih (2020) found that well-informed taxpayers are less likely to evade taxes, suggesting that tax knowledge regulations empower individuals to comply. Enhancing tax comprehension can strengthen the effects of behavioral control, leading to higher compliance rates. These findings highlight the need for educational initiatives to improve tax knowledge and create a compliant tax environment, ultimately benefiting individuals and society.

This research highlights key implications for enhancing tax compliance. Improving tax education can significantly boost understanding and compliance rates among taxpayers. Moreover, fostering a culture of compliance through community engagement can reinforce adherence to tax regulations. Policies that consider attitudes and social influences can create a supportive environment for compliance. The uncertainty around tax comprehension's moderating effect suggests further research is needed. These findings offer valuable insights for policymakers and practitioners, emphasizing proactive measures to enhance tax compliance and revenue generation for development.

## **CONCLUSION**

Using tax knowledge as a moderating variable, the study examining the effect of the Theory of Planned Behavior on taxpayer compliance showed that attitudes, subjective

norms, and behavioral control had a positive and significant impact on tax compliance. Tax comprehension had a significant impact on the relationship between behavioral control, attitude, subjective standards, and taxpayer compliance. Tax compliance is therefore positively and significantly influenced by attitudes, subjective norms, and behavioral control.

The limitation of this study is that sampling was carried out at the end of the year, coinciding with the period of preparation of the company's annual financial report. This condition made some respondents feel burdened when they were expected to complete the research questionnaire. This study relies on data collection methodology through questionnaire distribution. As a result, the answers from respondents may not be delivered seriously or accurately, which can reduce the quality of the data collected. Further researchers can consider the sampling time so that it does not coincide with high-season times, such as the closing time of annual financial reports and the deadline for corporate tax reporting. So that the data results are collected more optimally and do not burden respondents. It is recommended that interviews with respondents be conducted. Thus, the research results will be enriched with additional data that is more relevant and enhances the discussion.

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