

The Effect of Tax Knowledge and Taxpayer Awareness on Taxpayer Compliance

Effect of Tax Knowledge

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ABSTRACT

This study aims to examine the influence of tax knowledge, tax awareness, and tax sanctions on the compliance of Individual Taxpayers. The research uses a quantitative method with accidental sampling technique, involving 81 respondents who are Individual Taxpayers. Data was collected through questionnaires and analyzed using IBM SPSS Statistics 22 with a significance level of 5% or 0.05. The results show that tax knowledge does not have a positive effect on taxpayer compliance. This is due to the low level of tax knowledge among taxpayers, which reduces their motivation to fulfill tax obligations. On the other hand, tax awareness and tax sanctions have a positive effect on compliance. High awareness of the importance of taxes and the effective enforcement of sanctions are driving factors for taxpayers to be more compliant in fulfilling their obligations. This study highlights the importance of improving tax literacy and enforcing sanctions to enhance tax compliance rates.

Keywords: Tax Knowledge, Tax Awareness, Tax Compliance

ABSTRAK

Penelitian ini bertujuan untuk mengkaji pengaruh pengetahuan perpajakan, kesadaran perpajakan, dan sanksi perpajakan terhadap kepatuhan Wajib Pajak Orang Pribadi. Metode yang digunakan adalah penelitian kuantitatif dengan teknik accidental sampling, melibatkan 81 responden yang merupakan Wajib Pajak Orang Pribadi. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan IBM SPSS Statistics 22 dengan tingkat signifikansi 5% atau 0,05. Hasil penelitian menunjukkan bahwa pengetahuan perpajakan tidak berpengaruh positif terhadap kepatuhan Wajib Pajak. Hal ini disebabkan oleh rendahnya tingkat pengetahuan yang dimiliki oleh wajib pajak, yang mengurangi motivasi mereka untuk memenuhi kewajiban perpajakan. Sebaliknya, kesadaran perpajakan dan sanksi perpajakan terbukti memiliki pengaruh positif terhadap kepatuhan. Kesadaran yang tinggi mengenai pentingnya pajak dan penerapan sanksi yang efektif menjadi faktor pendorong bagi Wajib Pajak untuk lebih patuh dalam melaksanakan kewajiban mereka. Penelitian ini menggarisbawahi pentingnya meningkatkan literasi perpajakan dan menegakkan sanksi untuk memperbaiki tingkat kepatuhan pajak.

Kata kunci: Pengetahuan Perpajakan, Kesadaran Perpajakan, Kepatuhan Perpajakan

INTRODUCTION

Tax revenue is one of the highest incomes for the state which is utilized by the government for the welfare of the community. Participation between both parties, both the community and the government, plays an important role in taxation. Taxpayer compliance is the payment of tax obligations by taxpayers to contribute to the

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development of the country which is expected to be fulfilled voluntarily and report the Tax Return or SPT correctly (Siahaan & Halimatusyadiah, 2018). Taxpayers who are subject to tax provisions in fulfilling and carrying out their tax obligations can be said to be compliant taxpayers (Suryanti & Sari, 2018). In 2023, the Ministry of Finance stipulated Presidential Regulation 75/2023 to replace Presidential Regulation 130/2022 concerning the Details of the State Revenue and Expenditure Budget for the 2023 Fiscal Year, based on Presidential Regulation 75/2023, the target for Indonesian State Revenue in 2023 was increased by 7.1% from the initial target in 2023 (Presidential Regulation 130/2022). The Tax Revenue Target in Indonesia also increased by 4.8%, the Tax revenue target was increased by 5.8% while the Customs and Excise Revenue target was lowered by the government by 1.0% and finally the State Expenditure target was increased by the government by 1.8%. From November to the end of December 2023, the realization of tax revenue reached IDR 2,155.42 trillion (1011.75% of the target in Presidential Decree 75/2023), thus experiencing a growth of 5.94% year-on-year or yoy. Tax revenue comes from tax revenue, customs and excise revenue.

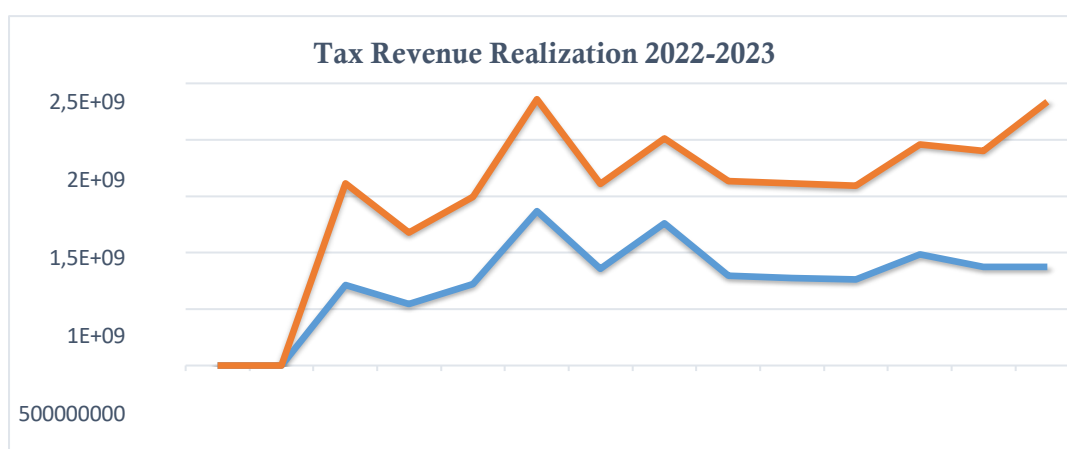


Figure 1. Realization of Kalimantan Barat Tax Revenue

The West Kalimantan DJP said that the realization of tax revenue in the province of West Kalimantan in 2023 was IDR 10.77 trillion. The realization of tax revenue in 2023 reached 104.16% of the target of IDR 10.34% a target in accordance with Presidential Regulation 75/2023. So, tax revenue in West Kalimantan increased by 0.77% from the achievement in 2022, which was IDR 10.68 trillion. This achievement is the revenue per type of tax in 2023 at the West Kalimantan DJP Regional Office, namely Non-Oil and Gas Income Tax of IDR 4,629 billion, Value Added Tax (PPN) and Luxury Goods Sales Tax (PPnBM) of IDR 5,556 billion, Land and Building Tax (PBB) of IDR 480 billion and Other Taxes of IDR 102 billion. There are 5 dominant sectors that have contributed 80.24% to the revenue achievement at the West Kalimantan Regional Tax Office, namely the wholesale and retail trade sector at 21.31%, the agriculture, forestry and fisheries sector at 17.64%, the processing industry sector at 17.36%, the government administration sector at 15.67%, and finally the transportation and warehousing sector at 8.25%. However, in reality, taxpayer compliance in Indonesia in carrying out their obligations is still relatively low due to a lack of tax knowledge and the imposition of sanctions that are not strict enough (Widiantari et al., 2021; Nasiroh & Afiqoh, 2022).

In addition, another phenomenon that can affect taxpayer compliance is the lack of taxpayer awareness in carrying out their obligations such as registering, calculating taxes, paying or depositing taxes, and reporting SPT. Thus, this study focuses on the compliance of Individual Taxpayers with the hope that the results of the study will be able to overcome problems related to tax knowledge, tax awareness, and tax sanctions in increasing the level of taxpayer compliance. There are some researchers who also conduct research related to factors that influence the compliance of Individual Taxpayers with the same or different variables. According to Anggarini et al. (2019), their research shows that tax

knowledge has no effect on the compliance of Individual Taxpayers. Meanwhile, in the research of Muhamad et al. (2019); Haryanti et al. (2022), the results prove that tax sanctions have no effect on the compliance of Individual Taxpayers. In addition, Ermawati (2018) also shows the results that tax knowledge has no effect on the compliance of Individual Taxpayers. As for the research conducted by Putri & Agustin (2018), the results prove that tax sanctions have no effect on the compliance of Individual Taxpayers.

LITERATURE REVIEW

This study is based on the Theory of Planned Behavior (TPB), which explains individual behavior based on the intention to perform a certain action. TPB emphasizes that individual intention is the main factor that influences their actual behavior. In the context of this study, the individuals in question are taxpayers. This theory helps explain how taxpayers' intentions to carry out tax obligations are influenced by their beliefs about the behavior. TPB has two important elements, namely Behavioral Beliefs and Normative Beliefs. Behavioral Beliefs reflect an individual's beliefs about the possible outcomes of a particular behavior, while Normative Beliefs reflect an individual's perception of social pressure or norms that encourage them to carry out the behavior. These two elements help shape an individual's intention to act, which ultimately influences their tax behavior.

Tax knowledge is important information obtained by taxpayers regarding various technical aspects of taxation. This knowledge includes an understanding of tax rates, tax calculation techniques, and the benefits that taxpayers can obtain when fulfilling their tax obligations. A good understanding of taxation helps taxpayers carry out their obligations correctly and efficiently, and avoid mistakes that can result in sanctions or fines. Conversely, taxpayers who do not have or do not understand tax knowledge tend to have difficulty in carrying out their obligations properly. Lack of information regarding taxation techniques, such as reporting or payment procedures, can lead to non-compliance which has a negative impact on taxpayers and potential state revenues. Therefore, tax knowledge is very necessary so that the process of implementing tax obligations can run smoothly and in accordance with applicable regulations. Increasing tax knowledge among taxpayers can be done through education and socialization regarding taxation. The tendency to comply with tax regulations will be experienced by taxpayers if taxpayers experience an increase in knowledge and understanding of the system, obligations, and benefits of taxes for the community (Putra, 2020).

Taxpayer compliance refers to a level of obedience and compliance of a taxpayer in fulfilling his/her tax obligations in accordance with the correct tax procedures in fulfilling those tax obligations (Andriana, 2019). A high level of taxpayer compliance plays an important role in increasing state tax revenues. When taxpayers voluntarily comply with tax regulations and fulfill their obligations on time, this directly contributes to increasing state revenues. Conversely, if the level of taxpayer compliance is low, this can have a negative impact on tax revenues. This low level of compliance can be caused by various factors, such as a lack of understanding of tax regulations or the reluctance of taxpayers to report and pay taxes correctly (Antika et al., 2021; Sephiani & Syafitri, 2023). Taxpayer Awareness refers to an individual or entity's understanding of tax obligations, knowledge of tax regulations, and voluntary and appropriate implementation of tax laws. This condition includes awareness of the responsibility to pay taxes in accordance with applicable provisions, as well as active participation without coercion from the tax authorities. This awareness is important in supporting the success of the tax system and increasing tax compliance in society (Angraini & Herianti, 2022).

A research hypothesis is a temporary statement that is the basis for formulating research questions. This hypothesis functions as an initial assumption or temporary answer to the problems raised, which still require proof through data analysis and testing. In the research process, the hypothesis will be tested empirically to determine whether the statement can be accepted or rejected. The existence of a hypothesis is important because

it provides direction for researchers in collecting data, analyzing variables, and drawing valid and relevant conclusions to the research objectives that have been set.

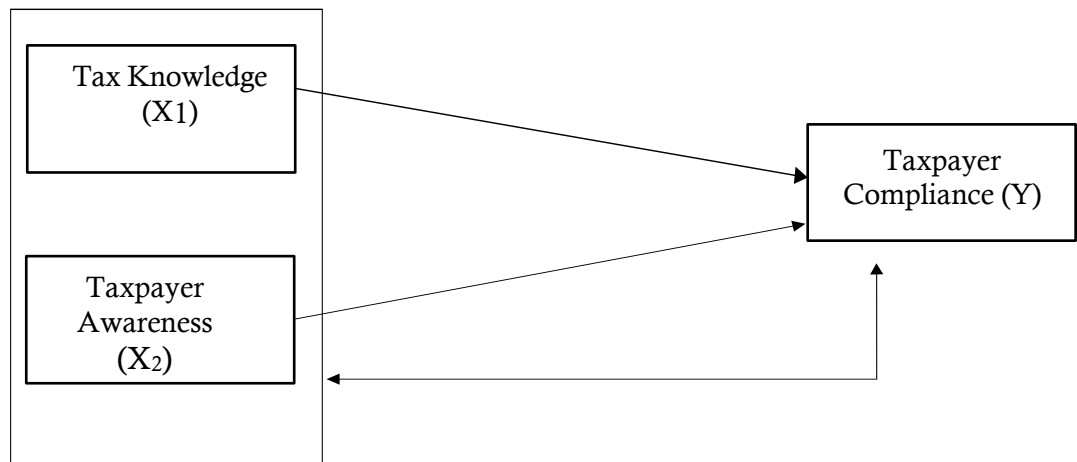


Figure 2. Research Framework

H1: Taxation Knowledge has a significant effect on Individual Taxpayer Compliance in Pontianak City.

H2: Taxpayer Awareness has a significant effect on Individual Taxpayer Compliance in Pontianak City.

H3: Taxation Knowledge and Taxpayer Awareness have a significant effect on Taxpayer Compliance in Pontianak City.

METHODS

This research is quantitative research with a survey method to collect data. Quantitative research methods are inductive, objective, and scientific, with data obtained in the form of numbers or scores. This study aims to test the established hypothesis (Zahrani & Mildawati, 2019). The research population consists of taxpayers in Pontianak City, with a total population of 293,000. Population is a generalization area that includes objects or subjects with certain characteristics determined by researchers to be studied and conclusions drawn (Sugiyono, 2022). The sample was taken from part of the population and 81 respondents were selected. A sample is part of a population that has certain characteristics that represent the entire population (Sugiyono, 2022). This study uses quantitative data types with numerical data obtained from measuring each variable (Balaka, 2022). Primary data was collected through a questionnaire distributed to taxpayers registered with the Pontianak City Tax Directorate General using Google Form. The independent variables in this study are Tax Knowledge (X1) and Taxpayer Awareness (X2), while the dependent variable is Taxpayer Compliance (Y). The data collection technique used a questionnaire, which is a list of written questions given to respondents to answer (Sugiyono, 2022). The validity of the instrument was tested using the Pearson Product Moment correlation technique with the help of SPSS version 25. The instrument is said to be valid if the calculated r value is greater than the r table and is invalid if vice versa (Adisaputra, 2020). Reliability is tested to measure the consistency of the research results when repeated. An instrument is said to be reliable if it provides consistent results (Anggraini et al., 2020).

Multicollinearity tests are carried out to ensure that there is no correlation between predictor variables. Symptoms of multicollinearity are seen from the Variance Inflation Factor (VIF) and Tolerance values, where $VIF < 10$ and $Tolerance > 0.1$ indicate that there is no multicollinearity (Putri, 2023). The normality test is carried out using the Kolmogorov-Smirnov approach. If the significance value is < 0.05 , the data distribution is considered abnormal, while if the significance value is > 0.05 , the data is considered normal (Sukestiyarno & Agoestanto, 2017). Heteroscedasticity is tested using the Glejser

Test, which looks at whether there is inequality in residual variance for all observations in the regression model (Widana & Muliani, 2020). The F test is used to measure the effect of independent variables simultaneously on the dependent variable at a significance level of 0.05. If the P value is <0.05 , it means that the independent variables simultaneously have a significant effect on the dependent variable (Sugiyono, 2010). The t test is used to determine the significant effect of independent variables on the dependent variable partially. H_0 is accepted if the significance value is >0.05 (no effect) and rejected if the significance is <0.05 (influenced). The coefficient of determination (R^2) is used to measure how strong the relationship is between the independent variables and the dependent variables simultaneously.

RESULTS

Respondent characteristics based on gender, age, and last education. In terms of gender, the majority of respondents were female, 48 people (60.8%), while men were 31 people (39.2%). Based on age group, the largest number of respondents were in the age group above 45 years with a total of 38 people (47.5%), followed by the 25-35 age group with 27 people (33.8%). Respondents under 25 years old numbered 9 people (11.3%), while the 36-45 age group was only represented by 6 people (7.5%). For last education, the majority of respondents had a D3/S1 educational background of 61 people (75.3%), while those with high school/vocational high school education numbered 13 people (16%). Respondents with a Masters education were 5 people (6.1%) and only 2 people with a Doctorate (2.4%). There were no respondents with an elementary or junior high school education. So, it can be concluded that respondents who took the D3/S1 level filled out the questionnaire for this study more.

Table 1. Multicollinearity Test Results

Model	Tolerance	VIF
(Constant)		
Knowledge X1	0.558	1.791
Awareness X2	0.558	1.791

The results of the coefficients state that the Tax Knowledge variable has a tolerance value of $0.558 > 0.1$, and a VIF of $1.791 < 10$ and Taxpayer Awareness has a tolerance value of $0.558 > 0.1$ and a VIF of $1.791 < 10$. From these results, it can be concluded that there is no multicollinearity in this test.

Table 2. Normality Test Result

N		81
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	0.19899051
Most Extreme Differences	Absolute	0.109
	Positive	0.109
	Negative	-0.094
Test Statistic		0.109
Asymp. Sig. (2-tailed)		0.019 ^c

The results of the Kolmogorov-Smirnov normality test, it can be seen that the significant value of the test results is $0.019 > 0.05$, so it can be concluded that the residual value is normally distributed.

Table 3. Heteroscedasticity Test Results

Model	Un-std Coef B	Un-std Coef. Std. Error	Beta	t	Sig.
(Constant)	5.322	1.223		4.351	0.000
Knowledge	-0.155	0.114	-0.200	-1.363	0.177
Awareness	-0.030	0.077	-0.058	-0.393	0.695

Shows that the Tax Knowledge variable (X1) is assessed as significant with a value of 0.177 and Taxpayer Awareness (X2) with a value of 0.695, so it can be concluded that there are no symptoms of heteroscedasticity on the grounds that the sig values are > 0.05.

Table 4. Multiple Linear Regression Analysis Test Results

Model	Un-std. Coef. B	Un-std. Coef. Std. Error	Std Coeff. Beta	t	Sig
(Constant)	10.490	1.762		5.955	0.000
Knowledge X1	0.033	0.164	0.024	0.203	0.840
Awareness X2	0.544	0.111	0.589	4.887	0.000

The constant value of 10.490 means that if the regression coefficient value of the tax knowledge variable (X1) and taxpayer awareness (X2) is the same as the Compliance variable (Y) is 10.490. The regression coefficient of Tax Knowledge (X1) has a value of (+) of 0.033, which means that if the variable X1 increases, the variable Y will also increase and vice versa. The regression coefficient of Taxpayer Awareness (X2) has a value of (+) of 0.544, which means that if the variable X2 increases, the variable Y will also increase and vice versa.

Table 5. Hypothesis Test Results - F Test (Simultaneous)

	Sum of Squares	df	Mean Square	F	Sig.
Regression	719.565	2	359.782	22.599	0.000 ^b
Residual	1241.793	78	15.920		
Total	1961.358	80			

In determining the value of f table by using a formula starting from $df1 = (k-1) = (3-1) = 2$ and continued with $df2 = (n-k) = 81-3 = 78$, with the description n which means the number of population, while k which means variable. Alpha (α) used for this study is 5% so that the level of confidence or accuracy is 95% and the results of the F test in the table are 3.11. Based on the table above, the results of the f test analysis in the anova table show that the f count value is $22.599 > F_{table} 3.11$ with a sig level of $0.000 < 0.05$. For the meaning of the variable Tax Knowledge and Taxpayer Awareness (X) states that the results have a significant effect on Taxpayer Compliance (Y), thus it can be concluded that the third hypothesis is accepted. Based on the table of results of the f-test analysis in the table above, it can be seen that the F-count value of $22.599 > 3.11$ with a sig level of $0.000 < 0.05$ can be interpreted that the variables of Knowledge and Awareness (X) together have a significant effect on Taxpayer Compliance (Y).

Table 6. Hypothesis Test Results - T Test (Partial)

Model	Un-std. Coef. B	Un-std. Coef. Std. Error	Std Coeff. Beta	t	Sig
(Constant)	10.490	1.762		5.955	0.000
Knowledge	0.033	0.164	0.024	0.203	0.840
Awareness	0.544	0.111	0.589	4.887	0.000

Based on the T-test table, the research hypothesis test per independent variable against the following dependent variable can be described that the sig value of variable X1 is 0.840 (>0.05), so it is concluded that variable X1 does not have a significant effect on variable Y. The SIG value of variable X2 is 0.000 (<0.005), so it is concluded that variable X2 has a significant effect on variable Y.

Table 7. Results of the Determination Coefficient Test

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.606 ^a	0.367	0.351	3.99004

Based on the table above, it can be seen that the R Square value is 0.351, so it can be concluded that the influence of the independent variable (X) on the dependent variable (Y) simultaneously is 35.1%, but 64.9% of the remaining elements are not tested in this study. Taxation Knowledge at a sig value greater than 0.05, it can be said that this tax

knowledge variable has no effect. They can be said to have no tax knowledge, on the other hand, taxpayers understand taxpayer awareness better than tax knowledge. The broader the taxpayer's tax knowledge about taxpayer awareness, the higher the taxpayer's compliance.

CONCLUSION

The study reveals several key findings: First, tax knowledge does not have a positive influence on Individual Taxpayer compliance in Pontianak. This suggests that despite possessing tax knowledge, taxpayers may not be motivated to comply due to other factors. Second, tax awareness has been found to positively affect compliance. This indicates that enhancing taxpayers' understanding of their tax obligations can significantly increase their willingness to comply. Third, tax sanctions also have a positive impact, showing that the implementation of strict and clear sanctions can serve as an effective deterrent and encourage compliance. Based on these findings, the researcher recommends that future studies explore additional variables, such as tax socialization, which is believed to have the potential to further increase taxpayer awareness and compliance. By examining how tax socialization, or the process of informing and educating taxpayers about their obligations, influences behavior, future research can provide a more thorough understanding of the factors affecting tax compliance. This would help in developing more effective strategies for increasing compliance rates among Individual Taxpayers in Pontianak, thus contributing to more robust tax administration and revenue generation.

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