



Exploring the influence between WP behavior & knowledge in maintaining tax compliance

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ABSTRACT

This research discusses factors that can influence taxpayer behavior and knowledge on taxpayer compliance. One of these factors is taxpayer compliance. This research expects that people's behavior and knowledge regarding compliance with paying taxes is still relatively low. Therefore, there are changes in achieving higher levels of compliance. The instrument used was a questionnaire which was distributed directly. The method used by researchers is a quantitative method with primary data processed from 100 respondents in Parongpong District. The data analysis technique used in this research is Structural Equation Modeling (SEM) and analysis using SmartPLS. The results of this research show that behavior has a significant effect on taxpayer knowledge, behavior has an effect on taxpayer compliance, but taxpayer knowledge does not have a significant effect on taxpayer compliance and behavior also does not have a significant effect on taxpayer compliance through taxpayer knowledge. The novelty of the study shows that taxpayer awareness leads to compliance, but the knowledge alone isn't always enough to get people to follow the rules.

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1. INTRODUCTION

Tax revenue has great potential to fund infrastructure projects, education, health, fuel subsidies, civil servant salaries, and public utilities. This fact shows that tax revenue is important in supporting the continuity of government operations, infrastructure development, and state spending. The government hopes that tax revenue can increase every year, so that it can be optimized to improve people's welfare (Juchaira, 2023).

Taxpayer non-compliance with their tax obligations is a significant problem in all fields, especially considering the low level of tax compliance indicated by the downward trend in tax rates in recent years. The level of taxpayer compliance is influenced by various factors, including the level of education and awareness of taxpayers regarding tax laws and regulations, the quality of tax services, and the applicable tax rate. In addition, the low level of public understanding of the importance of tax payments to the welfare of society is

also a contributing factor to the low level of taxpayer compliance. The implementation of a democratic system requires integrity in carrying out these responsibilities, with the prudence of taxpayers in determining their tax obligations, whose process is facilitated by the completion of the Annual Tax Return (Asmarani, 2020).

Taxpayers' limited understanding of the tax system also challenges them in complying with tax regulations and fulfilling their tax responsibilities. Sometimes, people experience confusion when calculating the amount of tax required, understanding the components contained in the tax, and feel confused when filling out the tax return form. The lack of knowledge and awareness of taxpayers greatly affects the level of taxpayer compliance. This scenario has the potential to foster behavior characterized by tax avoidance, smuggling, and evasion. The acquisition of tax knowledge by taxpayers is largely facilitated by tax officers. However, it should be remembered that taxes have a high level of dynamism because they are influenced by fluctuations in tariffs, the national economy, and changes in community needs. The need for tax reform arises periodically due to the need to increase revenue, improve the system, and implement substantial modifications in various aspects of taxation. The proposed reforms include improving tax policy and tax rate administration, with the aim of broadening the tax base to facilitate the effective and optimal collection of prospective tax revenues (Abdu Kadir, 2018). According to research by Saefurahman (2017), the lack of understanding and awareness of taxpayers has a negative impact on their level of compliance in paying the tax that should be. Along with the above findings, research by Muyati & Ismanto, (2021) also confirms that the more limited tax knowledge taxpayers have, the lower their level of awareness. As a result, the level of taxpayer compliance in fulfilling their tax obligations decreases.

Based on the background of the problem above, the formulation of this research problem is 1). Does taxpayer behavior affect taxpayer knowledge; 2). Does taxpayer knowledge affect taxpayer compliance; 3). Does taxpayer behavior affect taxpayer compliance through taxpayer knowledge.

WP behavior refers to a series of actions that WP have and are influenced by factors such as culture, attitudes, emotions, values, ethics, power, and influence as well as genetic factors. Actions or activities carried out by individuals do not just appear, but are the result of stimuli received by the individual, both from external and internal factors. Every individual action has the ability to affect itself, and at the same time, it also affects the environment (Anokwuru et al, 2011).

According to research by Semrod & Bakija (2017), tax behavior involves various tactics applied by taxpayers to minimize their tax obligations. This involves practices such as legitimate tax avoidance, rate assessment, tax evasion, and tax planning.

In the research reviewed by Sari & Nugraha (2018) from the book by Ader H. Manurung identified several indicators of WP behavior. These indicators include the complexity of tax regulations where the lack of socialization of tax regulations in the level of compliance with tax regulations through WP awareness of tax payment obligations in accordance with WP satisfaction with the services provided by Fiscus.

Insiani & Karim, (2021) who cited Kowe et.al (2019), explained that taxpayer knowledge refers to the level of knowledge or understanding of taxpayers about taxes. Tax knowledge includes all information that taxpayers understand about tax regulations, including tax rates, payment procedures, tax reporting, and legal consequences related to taxes.

According to Abdu Kadir (2018) taxation knowledge refers to the process by which taxpayers understand and know the rules and laws relating to taxes. This knowledge includes understanding tax procedures, including activities such as paying taxes and filling out annual tax returns (SPT). A good level of understanding of the tax system can increase taxpayer compliance. According to Nasiroh & Afiqoh (2023) in Ermawati & Afifi in 2021, emphasizing that tax knowledge refers to the knowledge that taxpayers have about their service rights and obligations, including an understanding of the tax code (NPWP),

sanctions, tax rates, non-taxable income (PTKP), and tax reporting and payment procedures. The level of education obtained by taxpayers through their interaction with the tax system is an important issue that plays a role in improving general understanding of taxation, especially tax regulations and policies.

Wardani et.al (2017) emphasized that there are several indicators that measure the level of WP knowledge, namely: fulfillment of tax obligations according to the regulations in paying taxes on time and completing the requirements of the tax payment process by knowing the tax payment deadline.

Taxpayer compliance includes actions taken by taxpayers in fulfilling all their obligations related to taxation. Under ideal conditions, taxpayers comply with tax regulations, report their income accurately, and pay taxes according to the specified deadline. Manrejo (2016), Asmarani (1998) explains that taxpayer compliance describes the act of realizing and complying with the process of paying and reporting monthly and annual tax obligations in accordance with applicable tax regulations, both relating to individuals and business entities.

WP compliance can be measured through several factors, namely awareness to register as a WP by submitting tax returns, taxes on time so that calculating and paying the amount of tax owed based on WP income according to tax collection (STP / SKP) before due (Ageng Prabandaru, 2019).

Human action includes all forms of human activity or action, both those that can be observed directly by people and those that cannot be observed by outsiders (Adventus, 2019). Several previous studies such as those conducted by Aprita (2019) dan Basit & Wirawan (2019) have identified a relationship between people's behavior and their knowledge about paying taxes. The results showed that behavioral aspects related to taxation play an important role in increasing taxpayers' knowledge.

Louis Thurstone (2013) Research states that behavior is a form of evaluation or emotional reaction. He also said that the behavior of a taxpayer who shows a favorable attitude or supports someone in complying with their tax obligations will have an impact on the curiosity of taxpayers so that they seek knowledge and explore information about taxation.

The conclusion of the above research shows that WP behavior towards knowledge shows a positive direction, because the higher the level of knowledge, the higher the behavior of the community in fulfilling their obligations. The difference between previous research and this study is that previous research still lacks an adequate explanation of the research context. This gap relates to the need to provide a more comprehensive explanation of the questionnaire results. Therefore the hypothesis of this study is H1: There is a significant positive influence between tax payment behavior and taxpayer knowledge.

In previous research conducted by Nasiroh & Afiqoh (2023), it was found that taxpayer knowledge has a significant positive relationship with the level of taxpayer compliance. Similar results are also shown in research conducted by Hantono & Sianturi (2022) which shows that the higher the level of taxation knowledge, the higher the level of WP compliance. Isnaini & Karim (2021) confirmed that WP knowledge has a significant positive effect on WP compliance with tax obligations.

The results of previous studies show that the effect of taxpayer knowledge on compliance is positive and significant. The more tax knowledge a taxpayer has, the more likely they are to fulfill their tax obligations. Indriyasari & Maryono (2022) said that the more tax knowledge known by taxpayers, the higher the awareness of taxpayers in increasing their compliance in paying their taxes.

A number of empirical investigations have consistently shown a positive relationship between individuals' level of tax knowledge and their compliance with tax obligations. However, existing research lacks a comprehensive explanation of the specific mechanisms through which various dimensions of tax knowledge exert their influence on tax compliance behavior. Therefore, this study seeks to use the methodological mechanism

to generate a comprehensive explanation. The hypotheses of this study are H2: there is a significant positive influence between taxpayer knowledge on taxpayer compliance.

Research conducted by Che Azmi et.al (2016) emphasizes how important it is for tax authorities to do more than just create fair tax rules. It also emphasizes the importance of clear communication regarding the reasons for enacting these rules, especially in terms of making the tax system fair for certain groups of taxpayers. According to the study, effective communication that focuses on the fairness aspect of tax rules can result in better compliance among taxpayers if simplification of tax rules is not possible. This shows how important it is to not only make tax regulations fair, but also ensure that users understand the basic idea behind them, especially when it comes to complex tax systems. So it will encourage people to voluntarily pay their taxes.

The above research has not emphasized the study of tax regulations with a user-centric approach in this case to the community. Therefore, this study wants to see the extent to which community behavior can increase taxpayer understanding and compliance through tax knowledge. H3: there is a significant positive influence between WP behavior on WP compliance through tax knowledge.

2. RESEARCH METHOD

Research Framework

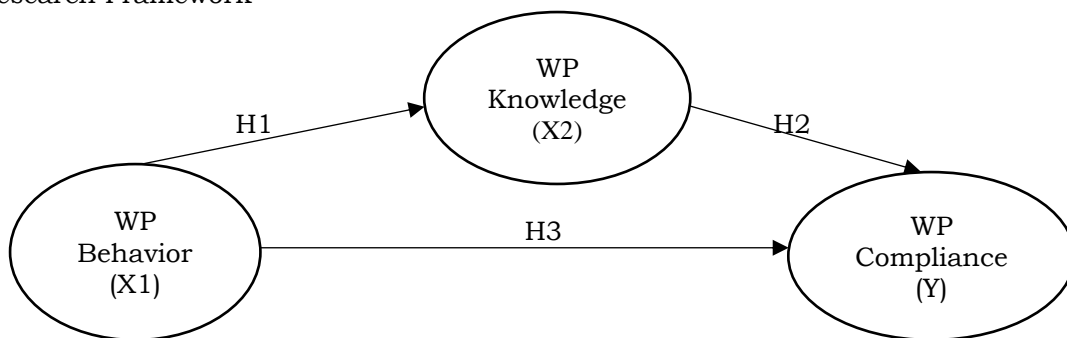


Figure 1. Research Framework

Overview of Research Objects

The distribution of questionnaires to 100 respondents was as follows. Male respondents who filled out the questionnaire were 56% while women were 44% (Table 1). Based on field data, there were more men than women who filled out the questionnaire with a working age of 1-25 years 3%, 25-30 years 8%, 30-35 years 8%, 35-40 years 24%, and >40 years 57% (Table 1). As a percentage of age, the community in Parongpong Sub-district consists of several generations ranging from the baby boomer generation to generation Z. The education of workers varies. Workers' education varies. 19% of the community graduated from elementary school, 10% graduated from junior high school, 44% graduated from high school, 10% graduated from a diploma, and 17% graduated from a bachelor's degree.

Table 1. Descriptive of Respondents

| Description | | Frequency | Presentation |
|-------------|-----------------|-----------|--------------|
| Gender | Male | 56 | 56% |
| | Female | 44 | 44% |
| Age | 1-25 Years Old | 3 | 3% |
| | 25-30 Years Old | 8 | 8% |
| | 30-35 Years Old | 8 | 8% |

| | | | |
|-----------|-----------------|----|-----|
| | 35-40 Years Old | 24 | 24% |
| | >40 Years Old | 57 | 57% |
| Education | SD | 19 | 19% |
| | SMP | 10 | 10% |
| | SMA/SMK | 44 | 44% |
| | DIPLOMA | 10 | 10% |
| | SARJANA | 17 | 17% |

Source of data from questionnaires, data processed by the author

3. RESULTS AND DISCUSSIONS

Outer Model Test

Validity Test

The validity test is a test used to measure instruments in a questionnaire. In this study, to test the validity of the data, convergent validity (cross loading) and AVE were used. The construct is declared valid if the value is > 0.005 and the external loading value is > 0.6 which is the minimum limit. In this study, 4 indicators of WP compliance KWP1, KWP2, KWP3, KWP7 were declared invalid and discarded. 3 indicators of tax behavior PP4, PP5, PP6 were discarded, WP knowledge indicators PWP3, PWP4, PWP6 were removed after invalid indicators were created, the validity was tested again and all indicators were declared valid with a cross-loading ratio > 0.7 as shown in Table 2.

Tabel 2. Outer Loading

| | WP Compliance | WP Knowledge | WP Behavior |
|------|---------------|--------------|-------------|
| KWP4 | 0,821 | | |
| KWP5 | 0,843 | | |
| KWP6 | 0,810 | | |
| PP1 | | | 0,982 |
| PP2 | | | 0,970 |
| PP3 | | | 0,966 |
| PWP1 | | 0,977 | |
| PWP2 | | 0,987 | |
| PWP5 | | 0,968 | |

Source: PLS version 3.2.9 processed by the author

After eliminating invalid indicators, the AVE test was carried out. The AVE tests carried out are all above > 0.5 in table 3.

Table 3. AVE Results

| | Average Extracted (AVE) |
|---------------|-------------------------|
| WP Compliance | 0,681 |
| WP Knowledge | 0,955 |
| WP Behavior | 0,946 |

Source: PLS version 3.2.9 processed by the author

Reliability Test

In this study, the reliability test was measured by two reliability tests, namely Cronbach's Alpha and Composite reliability. The Cronbach's Alpha test was conducted to measure the reliability test value. Composite reliability testing is carried out to measure the true value of the variable. In this reliability test, the data is said to be good if the results are > 0.7 (minimum limit).

Table 4. Construct Reliability and Validity

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|---------------|------------------|-------|-----------------------|----------------------------------|
| WP Compliance | 0,767 | 0,773 | 0,865 | 0,681 |
| WP Knowledge | 0,976 | 0,977 | 0,984 | 0,955 |
| WP Behavior | 0,972 | 0,974 | 0,981 | 0,946 |

Source: PLS version 3.2.9 processed by the author

In the table above, it can be seen that the value obtained from each variable for the test that has been carried out is > 0.7. Therefore, the data can be considered good and have high reliability (table 6)..

Inner Model Test

R Squared

The R-squared test is used to determine the effect of a dependent variable on its variables.

Table 5. R Square Test

| | R Square | R Square Adjusted |
|---------------|----------|-------------------|
| WP Compliance | 0,056 | 0,037 |
| WP Knowledge | 0,901 | 0,900 |

Source: PLS version 3.2.9 processed by the author

From the table above, the WP Compliance variable has a value of 0.056 and WP Knowledge is 0.901 so that there is an influence of 90.1% on WP compliance and the remaining 10% is influenced by aspects not examined in this research (table 5).

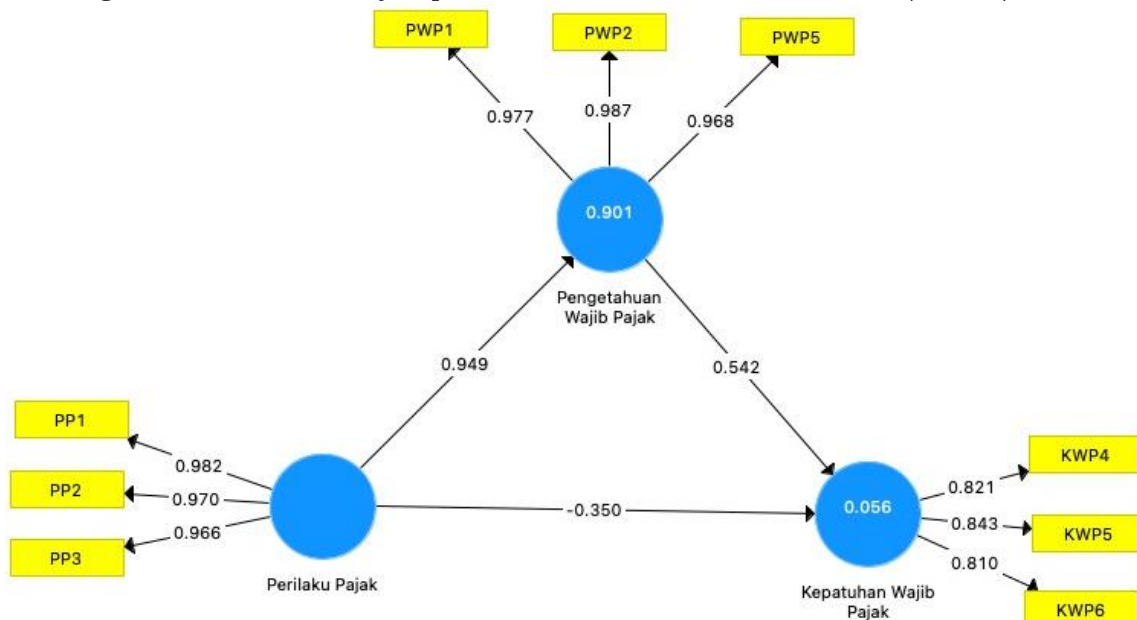


Figure 2. PLS Result Diagram

Hypothesis Test

The Effect of WP Behavior on WP Knowledge

The value of the effect of tax behavior on WP knowledge obtained gets a positive beta score value of $\beta = 0.949$ with a p-value of 0.000 ($p < 0.05$) and a t-statistic of 66.359

($p > 1.96$) in table 6. Thus H1 is accepted which states that tax payment behavior affects WP knowledge because the community perceives that if WP knowledge increases, their tax payment behavior will also increase.

The results of this study are in line with the results of studies that have said that there is a relationship between people's behavior and their knowledge about paying taxes. Instead of that Thurstone (2013), also said that taxpayer behavior shows an attitude of favoring or supporting someone in complying with their tax obligations, it will have an impact on the curiosity of the taxpayer so that they seek knowledge and explore information about taxation.

The Effect of WP Behavior on WP Compliance

The value of the effect of tax behavior on WP compliance obtained has a positive beta score value of $p = 0.350$ with a p-value of 0.483 ($p < 0.05$) and a t-statistic of 0.702 ($p > 1.96$) in table 6. Therefore, H2 is rejected, namely WP behavior has no effect on WP compliance.

The results of this study are in line with research conducted by Maryani (2019), Suhadak & Aziza (2016) which examines the correlation between taxpayer behavior and taxpayer compliance, showing that both have a moderate relationship that leads to a positive 2-way relationship. The results showed that taxpayer behavior is not an important factor in implementing compliance.

Riadi (2021) said that someone who complies with their obligations, one of which is paying taxes, must have the behavior shown as an obedient taxpayer. One of them is complying with all WP laws and regulations. So long as taxpayers show that they comply with certain rules or guidelines. This includes following rules that contain orders, prohibitions, and instructions regarding actions that are mandatory or prohibited, sometimes there is an element of coercion.

The Effect of WP Knowledge on WP Compliance

The value of the effect of taxpayer knowledge on taxpayer compliance is obtained, getting a positive beta score value of $p = 0.542$ with a p-value of 0.268 ($p < 0.05$) and a t-statistic of 1.108 ($p > 1.96$) table 6. Therefore, H3 is rejected and there is no significant influence between taxpayer knowledge on taxpayer compliance. The argument is that there are still many people who do not know about taxes, making it difficult to be obedient in paying taxes.

Research by Mansur et.al (2022) argues that tax knowledge has a positive effect on WP compliance. Taxpayers who have in-depth knowledge of tax regulations and procedures in general, knowledge of the tax system in a region, and knowledge of tax functions will make it easier to fulfill their tax obligations. Understanding of tax regulations and procedures in general will reduce taxpayer errors in filling and submitting income tax returns (SPT), calculating tax debts, and paying taxes.

Table 6. Hypothesis Test Results

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | Tstatistics (O/STDEV) | P-Values |
|-------------------------------|---------------------|-----------------|----------------------------|-------------------------|----------|
| WP Behavior -> WP Compliance | 0,949 | 0,953 | 0,014 | 66,359 | 0,000 |
| WP Behavior -> WP Knowledge | 0,350 | 0,225 | 0,499 | 0,702 | 0,483 |
| WP Knowledge -> WP Compliance | 0,542 | 0,467 | 0,489 | 1,108 | 0,268 |

Source: PLS version 3.2.9 processed by the author

The Effect of WP Behavior on WP Compliance Through WP Knowledge

Table 7 explains that the value obtained for the effect of behavior on taxpayer compliance through knowledge gets a positive beta score of $p = 0.514$ with a p-value of 0.274

($p > 0.05$) and a t-statistic of 1.095 ($t > 1.96$). Thus H4 is rejected because there is no significant influence between behavioral influences on WP compliance through WP knowledge.

This result is in line with the opinion of several experts who state that the behavior of a taxpayer who shows a favorable attitude or supports a person in complying with his tax obligations will have an impact on the curiosity of the taxpayer so that he seeks knowledge and digs up information about taxation. Wijaya & Yanti (2023), said that tax knowledge refers to the process by which taxpayers understand and know the rules and laws relating to taxes. Based on this opinion, it shows that having sufficient knowledge about taxation will result in obedient behavior of a taxpayer in carrying out his obligations so that the results of this study prove that through taxation knowledge, taxpayer behavior affects taxpayer compliance.

Table 7. Hypothesis Test Results with Mediating Variables

| | Original Sample | Sample Mean | Standard Deviation | T Statistic | P Values |
|--------------------|-----------------|-------------|--------------------|-------------|----------|
| WP Behavior -> | | | | | |
| WP Knowledge -> | 0,514 | 0,444 | 0,470 | 1,095 | 0,274 |
| WP Compliance | | | | | |

Source: PLS version 3.2.9 processed by the author

4. CONCLUSION

The effect of Tax Behavior on WP Knowledge shows that there is a strong and positive relationship between how people pay taxes and how much they know about taxes. The reason is that the high honesty and trust of taxpayers create a high level of awareness so that taxpayers recognize that taxes are important and tend to have a desire to know more about taxes. The effect of Tax Behavior on WP Compliance shows that WP compliance is not significant. In other words, taxpayer awareness is still low in fulfilling their obligations and making the lack of taxpayer compliance. The effect of taxpayer knowledge on taxpayer compliance is not significant, meaning that the effect of knowing about taxes is more likely to pay taxes, but the effect is weak. The reason is because there are still many people who do not understand taxes so they are less likely to obey the rules. The effect of behavior on taxpayer compliance through taxpayer knowledge is insignificant, meaning that tax-related behavior does not have a major effect on taxpayer compliance through taxpayer knowledge. This is caused by various factors that make taxpayers tend not to obey the rules. For future research development, it is recommended to explore the factors that can increase taxpayers' awareness and knowledge related to taxation. Research can consider psychological, educational, or social factors that may influence the way taxpayers pay taxes and their level of knowledge. In addition, it is also necessary to better understand the causes of low taxpayer compliance with tax rules, and identify effective strategies to improve compliance. In this context, research can broaden the scope and consider the legal, economic and psychological aspects that may motivate taxpayers to comply with their tax obligations.

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