

## THE INFLUENCE OF TAX KNOWLEDGE, TAX SERVICE QUALITY, AND TAX SANCTIONS ON INDIVIDUAL TAXPAYER COMPLIANCE

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**Abstract:** The significant contribution of taxes to the state budget (APBN) encourages the government, particularly the Directorate General of Taxes (DGT), to identify and enhance tax revenue potential. A tax ratio of 10.9 percent in 2021 places Indonesia below the Asia-Pacific average of 19.8 percent. In an effort to improve tax revenue, the government has implemented reforms aimed at increasing taxpayer compliance. This study uses a non-probability sampling method with an incidental sampling technique. The research was conducted at the West Denpasar Primary Tax Office (KPP Pratama Denpasar Barat), with 100 individual taxpayers selected based on the Slovin formula. The test results show that higher levels of tax knowledge, service quality, and strict tax sanctions are associated with increased individual taxpayer compliance. These findings are in line with the theory of planned behavior. It is recommended that KPP Pratama Denpasar Barat enhance the dissemination of applicable tax regulations and systems. Future researchers are advised to increase the sample size by expanding the research area and including objects beyond individual taxpayers.

**Keywords:** Taxpayer compliance, tax knowledge, tax service quality, tax sanctions.

### INTRODUCTION

The main sources of the State Budget (APBN) revenue are taxes, Non-Tax State Revenue (PNBP), and grants. According to Law Number 28 of 2007, tax is a mandatory contribution that is coercive in nature, imposed on individuals or entities in accordance with applicable regulations, without receiving direct compensation, and intended for the welfare of the people.

Tax is the largest source of government revenue and development funding (Tenreng et al., 2021). This is supported by data from the official website of the Ministry of Finance which states that the 2024 APBN structure includes state revenues of IDR 2,802.3 trillion, consisting of tax revenues of IDR 2,309.9 trillion, PNBP of IDR 492.0 trillion, and grants of IDR 0.4 trillion. State expenditure amounts to IDR 3,325.1 trillion, resulting in a budget deficit of IDR 522.8 trillion. This structure indicates that tax revenues contribute approximately eighty-two percent of the total revenue budget.

The significant contribution of taxes to the APBN drives the government, through the Directorate General of Taxes (DGT), to identify and enhance tax revenue potential. A tax ratio of 10.9 percent in 2021 places Indonesia below the Asia-Pacific average of 19.8 percent (OECD, 2021), indicating that there is still untapped potential to increase tax revenue. To achieve this, the government has introduced improvements such as increasing taxpayer compliance, raising the tax ratio, expanding tax coverage, and implementing tax amnesty programs (Fauzi et al., 2019).

Indonesia currently applies three types of tax collection systems: the withholding assessment system, the official assessment system, and the self-assessment system. According to KADIN Indonesia (2023), in the withholding system, the tax is calculated by a third party rather than the taxpayer or tax officer. Taxes typically subject to this system in Indonesia include Article 21 Income Tax (PPh), Article 22 PPh, Article 23 PPh, and Final Article 4 paragraph 92 PPh. In the official assessment system, the authority to determine the amount of tax due is granted to the tax officer, typically for taxes such as Property Tax (PBB) or other regional taxes. In the self-assessment system, taxpayers are responsible for calculating their own tax obligations independently, generally applied to central government taxes such as Income Tax (PPh) and Value Added Tax (VAT).

Tax compliance is a key factor that affects tax revenue (Desideria & Ngadiman, 2019). Tax compliance refers to the behavior of taxpayers in correctly and timely fulfilling their tax obligations. It requires taxpayers to take several key actions such as accurate reporting and timely payment of tax liabilities (Santoro, 2021). Taxpayers are expected to act independently in reporting their tax obligations, which includes registration, filing of tax returns, calculation, and settlement of tax payments (Dewi & Supadmi, 2022).

Understanding taxation is the first factor that can influence tax compliance. It refers to the taxpayer's ability to comprehend prevailing tax regulations (Sabil et al., 2018). Different levels of tax knowledge among taxpayers will influence their behavior toward compliance. Tax understanding is a component of the theory of planned behavior, specifically behavioral beliefs, which explain why individuals intend to act based on the perceived benefits or consequences of their actions (Wicaksana & Sukartha, 2021). Having a solid understanding of tax regulations enhances compliant behavior, as taxpayers know what they are doing (Anggraeni et al., 2024).

A sound understanding of tax rules encourages taxpayers to fulfill their obligations (Saroh & Ratnawati, 2023). It also aids in efficient financial planning, managing tax risks, and ensuring compliance in a constantly evolving legal environment. However, Pebrina & Hidayatulloh (2020) found that tax understanding does not significantly affect individual taxpayer compliance, whereas Wirawan & Noviani (2017) and Utami & Supadmi (2023) found that it has a significant positive impact.

Tax service quality is associated with normative beliefs in the theory of planned behavior, where individuals are motivated by perceived social expectations. Tax service quality refers to efforts by the DGT to provide optimal service to taxpayers and ensure their satisfaction (Putri & Setiawan, 2017). Enhancing taxpayer compliance and willingness to pay taxes requires attention to the quality of services provided by tax officers (Pebrina & Hidayatulloh, 2020).

High-quality service can increase taxpayer satisfaction and thus improve compliance (Hazmi et al., 2020). Good service provides clear and accessible information on tax obligations, enabling taxpayers to better understand the importance of compliance. Tax services reflect the ease and quality of support provided to help taxpayers fulfill their obligations (Darmawan & Wirasedana, 2022). However, research by Siahaan et al. (2018) and Zahrani & Mildawai (2019) found no significant effect of service quality on

individual taxpayer compliance. In contrast, studies by Permana & Sisdyani (2022) and Toniarta & Merkusiwati (2023) found a significant positive effect.

Tax sanctions are considered an effective means to enforce taxpayer compliance (Taing & Chang, 2021). They fall under control beliefs in the theory of planned behavior, referring to the level of perceived control an individual has over their behavior (Wicaksana & Sukartha, 2021). High-quality services also ensure that taxpayers are well-informed about their obligations, procedures, and regulations, enhancing compliance.

The government imposes tax sanctions on non-compliant taxpayers, given the mandatory nature of tax. Law Number 28 of 2007 on General Provisions and Tax Procedures regulates such sanctions. According to Siregar (2017), tax sanctions indirectly compel taxpayers to comply with the prevailing laws. Taxpayers who fail to meet their obligations are subject to fines or penalties based on the type of violation (Dewi & Supadmi, 2022). Research by Khodijah et al. (2021) found that tax sanctions have no significant effect on individual taxpayer compliance. However, Hazmi et al. (2020) and Utami & Supadmi (2023) reported contrasting results, showing that tax sanctions have a significant positive effect.

## **METHOD**

This research employs a quantitative associative approach to examine the causal relationships between tax knowledge, quality of tax services, and tax sanctions on individual taxpayer compliance. The study was conducted at the West Denpasar Primary Tax Office (KPP Pratama Denpasar Barat), which covers a broad jurisdiction and has a high number of taxpayers, yet tends to experience a declining compliance ratio. The variables analyzed include independent variables (tax knowledge, quality of tax services, and tax sanctions) and the dependent variable (individual taxpayer compliance), each measured using indicators adapted from previous studies and assessed using a five-point Likert scale (Sugiyono, 2017; Prasetyo, 2022; Intan, 2021; Zakiyah & Indriastuti, 2020).

The population in this study comprises all individual taxpayers registered at KPP Pratama Denpasar Barat. A sample of 100 respondents was determined using the Slovin formula with an incidental sampling technique. The data used are quantitative in nature, obtained from an online questionnaire distributed via Google Forms. Data sources include primary data from questionnaires and secondary data from literature and official documents from the tax office. The research instrument was tested for validity and reliability to ensure the credibility and accuracy of the collected data (Sugiyono, 2017).

Data analysis was conducted using multiple linear regression with the assistance of SPSS software. Prior to the main analysis, instrument testing, descriptive statistical analysis, and classical assumption tests such as normality, multicollinearity, and heteroscedasticity were performed. To evaluate the model, F-test (model feasibility), t-test (partial hypothesis testing), and the coefficient of determination ( $R^2$ ) were applied to determine the extent to which the independent variables contribute to the dependent variable. With this approach, the study aims to provide an accurate

depiction of the factors influencing individual taxpayer compliance in the research area (Ghozali, 2018; Sugiyono, 2017).

## RESULTS AND DISCUSSION

### Descriptive Statistical Analysis

**Table 1. Descriptive Statistics Results of Research Variables**

	Mean	Standard Deviation	N	Minimum	Maximum
Taxpayer Compliance	27,950	6.8922	100	19	35
Understanding Taxation	26,540	6.9536	100	10	35
Quality of Tax Services	45,380	10.3931	100	21	58
Tax Penalties	19,550	3.2454	100	14	24

Source: Primary Data Processed 2025

Based on the results of the descriptive statistical test, the conclusions that can be drawn from Table 1 are as follows:

#### 1) Individual Taxpayer Compliance

The variable of individual taxpayer compliance was measured using seven statement items. The minimum score obtained from the total lowest responses was 19. This indicates that the respondent perceives a lower level of tax compliance compared to other respondents. The maximum score indicates that the respondent perceives a higher level of compliance than others. The average score of 27.950 suggests that respondents tend to agree with the questionnaire statements. This implies that nearly all respondents exhibit a high level of individual taxpayer compliance.

#### 2) Taxation Understanding

The taxation understanding variable was measured using seven statement items. The minimum score obtained was 10, indicating that the respondent has a relatively lower level of understanding compared to others. The maximum score was 35, showing a relatively higher level of taxation understanding. The average score of 26.540 indicates that respondents tend to agree with the questionnaire statements, suggesting that the respondents generally possess a good understanding of taxation.

#### 3) Tax Service Quality

The tax service quality variable was measured using twelve statement items. The minimum total score obtained was 21, reflecting respondents' perception of low-quality tax services. The maximum score was 58, indicating a high perceived service quality. The average score of 45.380 suggests that respondents generally rated the quality of services they received as good and satisfactory.

#### 4) Tax Sanctions

The tax sanctions variable was measured using five statement items. The minimum total score was 14, suggesting that some respondents perceive the enforcement of tax sanctions as relatively low. The maximum score was 24, reflecting a higher perceived level of tax sanctions. The average score of 19.550

indicates that respondents tended to agree with the statements in the questionnaire. This implies that most respondents believe the imposed tax sanctions are effective in encouraging individual taxpayers to comply with the submission of their Annual Tax Returns..

### Classical Assumption Test

#### 1) Normality Test

**Table 2. Normality Test Results**

Unstandardized Residual	
N	100
Kolmogorov-Smirnov	0.056
Asymp.Sig. (2-tailed)	0.200

Source: Primary Data Processed 2025

Based on Table 2, it shows that the significance probability value or the Asymp.Sig. (2-tailed) coefficient is 0.200, which is greater than the significance level of 0.05. This indicates that there is no significant difference between the residual distribution and the normal distribution, so it can be concluded that the residual data in this model are normally distributed.

The Kolmogorov-Smirnov statistic value of 0.056 also indicates that the deviation from the normal distribution is very small. Therefore, the regression model used in this study can be stated to meet the assumption of residual normality, which strengthens the validity of the regression analysis results.

#### 2) Multicollinearity Test

**Table 3. Multicollinearity Test Results**

Variables	Tolerance	VIF
Understanding Taxation (X1)	0.917	1,090
Tax Service Quality (X2)	0.873	1,145
Tax Penalty (X3)	0.864	1,157

Source: Primary Data Processed 2025

Based on Table 3, it shows that all tolerance values are greater than 0.1 and the VIF values are less than 10, which indicates that there is no multicollinearity among the independent variables in the model. This means that each independent variable does not have a very strong correlation with the others, and therefore can be used together in the regression mode.

#### 3) Heteroscedasticity Test

Heteroscedasticity testing is conducted to examine whether there is a difference in the variance of residuals between one observation and another in the regression model. The test in this study was carried out using the Glejser test. If the significance level of each independent variable is greater than 0.05, it indicates the absence of heteroscedasticity (Ghozali, 2018:138). The results of the heteroscedasticity test can be seen in Table 4 below.

**Table 4. Heteroscedasticity test results**

Variables	Sig.
Understanding Taxation (X1)	0.388

Tax Service Quality (X2)	0.078
Tax Penalty (X3)	0.060

Source: Primary Data Processed 2025

Based on Table 4, the significance values for all independent variables are greater than 0.05. This indicates that there is no influence of the independent variables on the absolute residuals, meaning that the regression model is free from heteroscedasticity. Through the classical assumption tests that have been conducted, all requirements have been met, so the results of the regression analysis can be accepted and are ready to be further discussed.

### Multiple Linear Regression Analysis Results

Table 5. Multiple Linear Regression Analysis Results

Variables	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
	(Constant)	-12,934	2,435		-5,312
Understanding Taxation (X1)	,286	,053	,289	5,419	,000
Service Quality (X2)	,214	,036	,322	5,900	,000
Tax Penalty (X3)	1,207	,117	,568	10,360	,000

Source: Primary Data Processed 2025

Based on the results of the multiple linear regression analysis presented in Table 5, the following regression equation is formulated:

$$Y = -12.934 + 0.286X_1 + 0.214X_2 + 1.207X_3 + \epsilon$$

Based on the equation above, the interpretation is as follows.

- 1) The constant coefficient has a negative value of -12.934, meaning that if tax understanding, tax service quality, and tax sanctions are all zero, then the level of individual taxpayer compliance would be -12.934 units.
- 2) The regression coefficient for tax understanding is positive at 0.286, which means that if tax understanding increases by one unit, assuming other variables remain constant, individual taxpayer compliance increases by 0.286 units.
- 3) The regression coefficient for tax service quality is positive at 0.214, meaning that if the quality of tax services increases by one unit, assuming other variables remain constant, individual taxpayer compliance increases by 0.214 units.
- 4) The regression coefficient for tax sanctions is positive at 1.207, meaning that if tax sanctions increase by one unit, assuming other variables remain constant, individual taxpayer compliance increases by 1.207 units.

### Model Feasibility Test (F Test)

**Table 6. Results of Model Feasibility Test (F Test)**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3528,262	3	1176,087	96,131	,000b
Residual	1174,488	96	12,234		
Total	4702,750	99			

Source: Primary Data Processed 2025

Based on the results of the model feasibility test in Table 6, it is known that the calculated F-test value is 96.131 with a significance value of  $0.000 < 0.05$ . Therefore, it can be concluded that the variables tax knowledge, quality of tax services, and tax sanctions are appropriate to be included in the model.

### Coefficient of Determination Test (R<sup>2</sup>)

**Table 7. Results of the Determination Coefficient (R<sup>2</sup>)**

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	,866a	,750	,742	3,4977

Source: Primary Data Processed 2025

Based on Table 7, it can be seen that the coefficient of determination is 0.742. This indicates that the independent variables in this study are able to explain the dependent variable by 74.2%, while the remaining 25.8% is explained by other variables that are not included in this research model.

### Hypothesis Testing (t-test)

**Table 8. Results of Hypothesis Testing (t-Test)**

Variables	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-12,934	2,435		-5,312	,000
Understanding Taxation (X1)	,286	,053	,289	5,419	,000
Service Quality (X2)	,214	,036	,322	5,900	,000
Tax Penalty (X3)	1,207	,117	,568	10,360	,000

Source: Primary Data Processed 2025

Based on Table 8, the results of the hypothesis testing (t-test) in this study are as follows.

- 1) The Effect of Tax Knowledge on Individual Taxpayer Compliance (H<sub>1</sub>)
 

H<sub>1</sub>: Tax knowledge has a positive effect on individual taxpayer compliance. Table 4.12 shows that the tax knowledge variable has a significance value of 0.000 and a positive coefficient value of 0.286. A significance value of  $0.000 < 0.05$  indicates that H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. This result implies that tax knowledge has a positive and significant effect on individual taxpayer compliance.
- 2) The Effect of Tax Service Quality on Individual Taxpayer Compliance (H<sub>2</sub>)
 

H<sub>2</sub>: Tax service quality has a positive effect on individual taxpayer compliance. As shown in Table 4.12, the tax service quality variable has a significance value of

0.000 and a positive coefficient value of 0.214. A significance value of  $0.000 < 0.05$  indicates that  $H_0$  is rejected and  $H_2$  is accepted. This finding implies that the tax service quality variable has a positive and significant effect on individual taxpayer compliance.

3) The Effect of Tax Sanctions on Individual Taxpayer Compliance ( $H_3$ )

$H_3$ : Tax sanctions have a positive effect on individual taxpayer compliance. Table 4.12 shows that the tax sanctions variable has a significance value of 0.000 and a positive coefficient value of 1.207. A significance value of  $0.000 < 0.05$  indicates that  $H_0$  is rejected and  $H_3$  is accepted. This shows that the existence and effectiveness of tax sanctions have a very strong and significant influence on improving taxpayer compliance.

## **Discussion of Research Findings**

### **The Effect of Tax Knowledge on Individual Taxpayer Compliance**

The test results show that the higher the level of tax knowledge, the higher the individual taxpayer compliance. With a positive regression coefficient value of 0.286 and a significance value of  $0.000 < 0.05$ , it can be concluded that  $H_0$  is rejected and  $H_1$  is accepted. This indicates that tax knowledge has a positive influence on individual taxpayer compliance at KPP Pratama Denpasar Barat.

This result aligns with the Theory of Planned Behavior (TPB). According to the TPB's behavioral belief component, taxpayers' understanding of taxation becomes the reason for complying with tax regulations. Adequate knowledge and understanding lead taxpayers to behave in a compliant manner because they understand the consequences of their actions. Tax knowledge serves as a fundamental basis for fulfilling all tax obligations, such as tax administration, calculating tax liabilities, completing and submitting annual tax returns, and other tax-related responsibilities. These findings are consistent with the studies conducted by Putri & Setiawan (2017), Sabil et al. (2018), As'ari (2018), Pratiwi & Jati (2020), and Utami & Supadmi (2023), which state that tax knowledge has a positive influence on taxpayer compliance.

### **The Effect of Tax Service Quality on Individual Taxpayer Compliance**

The results indicate that the higher the quality of service, the higher the level of individual taxpayer compliance. Accordingly, individual taxpayers who receive good service usually have well-organized tax administration, which in turn can influence their level of tax compliance. The second hypothesis test regarding the effect of service quality on individual taxpayer compliance shows a significance value of  $0.000 < 0.05$ , indicating that  $H_0$  is rejected and  $H_2$  is accepted. The coefficient of variable  $X_2$  is 0.214, indicating that service quality has a positive influence on individual taxpayer compliance at KPP Pratama Denpasar Barat.

This research supports the Theory of Planned Behavior (TPB). According to TPB, service quality is one of the determinants of an individual's behavioral intention, which is assumed to influence actual behavior. The higher the level of service quality, the higher the compliance of individual taxpayers at KPP Pratama Denpasar Barat. High-quality tax services can encourage taxpayers' willingness to fulfill their tax reporting obligations.

These findings are in line with the studies conducted by Putri & Setiawan (2017), Pebrina & Hidayatulloh (2020), Permana & Sisdyani (2022), Toniarta & Merkusiwati (2023), and Hazmi et al. (2020), all of which conclude that tax service quality has a positive effect on individual taxpayer compliance.

### **The Effect of Tax Sanctions on Individual Taxpayer Compliance**

The results show that the stricter the tax sanctions, the higher the level of individual taxpayer compliance. Taxpayers with a good understanding of tax sanctions tend to commit fewer violations. In this case, the application of tax sanctions encourages taxpayers to perceive that negligence in tax reporting will result in penalties, thereby motivating them to comply with their tax reporting obligations.

The hypothesis test regarding the effect of tax sanctions on individual taxpayer compliance shows a significance value of 0.000 with a coefficient of 1.207. The significance value of  $0.000 < 0.05$  indicates that  $H_0$  is rejected and  $H_3$  is accepted. The coefficient of variable  $X_3$  is 1.207, indicating that tax sanctions have a positive influence on individual taxpayer compliance at KPP Pratama Denpasar Barat. The stricter the tax sanctions imposed, the higher the level of individual taxpayer compliance at KPP Pratama Denpasar Barat.

These findings support the Theory of Planned Behavior, where tax sanctions represent a form of pressure that influences individual taxpayer compliance. In relation to control belief, if tax sanctions are effectively applied for their negligence, taxpayers will realize that the consequences of such sanctions are detrimental, thereby increasing their control over their behavior in complying with tax regulations. This study is in line with previous research conducted by Siregar (2017), Fauzi et al. (2019), Permana & Sisdyani (2022), Toniarta & Merkusiwati (2023), Utami & Supadmi (2023), and Hazmi et al. (2020), which concluded that tax sanctions have a positive and significant effect on individual taxpayer compliance.

### **CONCLUSION**

Based on the research results and discussions previously described, several conclusions can be drawn as follows.

- 1) Tax knowledge has a positive effect on individual taxpayer compliance. This indicates that the better taxpayers understand taxation, the higher their level of tax compliance will be.
- 2) The quality of tax services has a positive effect on individual taxpayer compliance. This suggests that the higher the quality of tax services, the greater the level of individual taxpayer compliance.
- 3) Tax sanctions have a positive effect on individual taxpayer compliance. This means that the stricter the tax sanctions, the higher the level of compliance among individual taxpayers.

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