

The Influence of Tax Knowledge and Taxpayer Compliance through Taxpayer Awareness

Umi Darojatul Muyassaroh ^{1*}, Adhelia Desi Prawestri ²

¹ Department of Sharia Accounting, Faculty of Islamic Economics and Business, Raden Mas Said Islamic University Surakarta, ² Department of Sharia Accounting, Faculty of Islamic Economics and Business, Raden Mas Said Islamic University Surakarta

Abstract

This study aims to examine how tax knowledge influences taxpayer compliance with taxpayer awareness as a mediating variable. The research is causal in nature and employs a quantitative approach. A total of 125 respondents were selected using purposive sampling. Data were collected through questionnaires and analyzed using the Structural Equation Modeling (SEM) method. The results indicate that tax knowledge has a positive and significant effect on taxpayer awareness, while both taxpayer awareness and tax knowledge have a positive and significant effect on taxpayer compliance. The indirect effect analysis further reveals that taxpayer awareness acts as a mediator in the relationship between tax knowledge and taxpayer compliance. These findings demonstrate that increasing tax knowledge can enhance taxpayer compliance, both directly and indirectly, through greater taxpayer awareness. The abstract is written in English. It should contain the primary issues of study, the purpose of the study, the method or approach, the result of the study, and originality/value of this research.

Keywords:

tax knowledge; taxpayer awareness; taxpayer compliance.

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*Corresponding author

Email: muyassaroh631@gmail.com

INTRODUCTION

Taxes are one of the main sources of a country's revenue. In the context of national growth, taxes play a vital role as they provide the income necessary for the government to function. There are two types of tax revenues: direct taxes and indirect taxes. Indirect taxes include value-added tax (VAT), stamp duty, and transfer fees, while direct taxes consist mainly of income tax. Tax revenues are utilized by the government to develop various sectors such as

education, health, industry, and others in order to stimulate Indonesia's economic growth (Sufiyanto et al., 2024).

The Directorate General of Taxes (DJP) of Indonesia has implemented several strategic initiatives to increase tax revenue. However, challenges related to taxpayer compliance in fulfilling their tax obligations persist. The table below presents data on individual income tax revenue collected by the DJP from 2018 to 2023:

Table 1.

Target and Actual Realization of Individual Income Tax Revenue in Indonesia

Year	Tax Revenue Target (Rp)	Actual Tax Revenue (Rp)	Percentage (%)
2018	1.424.000.000.000	1.313.300.000.000	92%
2019	1.577.600.000.000	1.331.700.000.000	84%
2020	1.198.200.000.000	1.072.100.000.000	89%
2021	1.229.600.000.000	1.278.600.000.000	104%
2022	1.485.000.000.000	1.716.800.000.000	116%
2023	1.818.200.000.000	1.867.800.000.000	103%

Source: Directorate General of Taxes (DJP) Annual Report

From the data above, it can be seen that both the target and actual tax revenues increased each year. However, the percentage of tax revenue did not consistently rise from 2018 to 2023. Between 2019 and 2021, there was a steady increase, during which actual tax revenue even exceeded the target of Rp 1,229,600,000,000. This indicates that taxpayer compliance in Indonesia has improved over the past few years. The following table presents the taxpayer compliance ratio for the submission of annual income tax returns from 2018 to 2023:

Table 2.

Annual Income Tax Return (SPT) Compliance Ratio, 2018-2023

Year	Registered Taxpayers Required to File Tax Returns	Annual Income Tax Returns (SPT) Submitted	Compliance Ratio
2018	17.653.046	12.551.444	71%
2019	18.334.683	13.394.502	73%
2020	19.006.794	14.755.255	78%

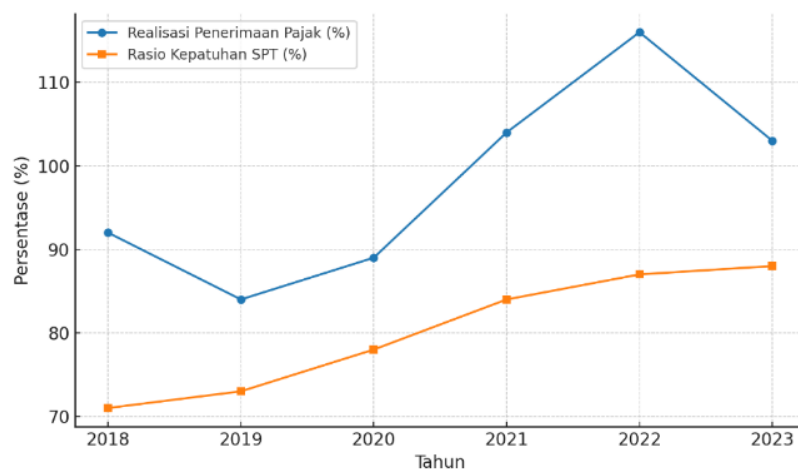
2021	19.002.585	15.976.387	84%
2022	19.075.197	16.556.759	87%
2023	19.400.000	17.100.000	88%

Source: Directorate General of Taxes (DJP) Annual Report

Based on the data in Table 2, it can be seen that the percentage of taxpayer compliance has increased each year, although it has not yet fully reached the established target. Nevertheless, this is a positive development, as the level of taxpayer compliance in Indonesia continues to improve annually compared to previous years (<http://www.pajak.go.id>).

Figure 1.

Comparison of SPT Compliance Ratio and Actual Individual Income Tax Revenue (2018–2023)



Source: Author(s) works

Based on Figure 1, it can be observed that the taxpayer compliance ratio showed a consistent increase from 2018 to 2023, while actual tax revenue fluctuated. During the 2018–2019 period, the compliance ratio rose, but actual revenue declined. This indicates that an increase in compliance does not always directly lead to higher tax revenue, as other factors also play a role.

Furthermore, between 2020 and 2022, compliance and actual revenue moved in tandem higher compliance was accompanied by tax revenue exceeding the target. However, in 2023, although the compliance ratio continued to rise, actual revenue decreased compared to the previous year. This phenomenon highlights that taxpayer compliance is indeed a crucial factor in

optimizing tax revenue, but it is not the only determinant, as actual collections are also strongly influenced by external factors.

Taxpayer compliance refers to a condition in which taxpayers are required to adhere to tax regulations by honestly and accurately reporting their income (Nela & Riski, 2023). One of the factors that can influence taxpayer compliance is the level of tax knowledge possessed by the taxpayer. Tax knowledge refers to an understanding of the fundamental principles of taxation, tax obligations, and the mechanisms for fulfilling those obligations.

According to Nasiroh & Afiqoh (2022), tax knowledge serves as the essential foundation for taxpayers in carrying out their tax obligations. Taxpayers who have a good understanding of tax knowledge are generally able to perform the process of tax payment more smoothly.

Research by Agun et al. (2022), Anggadini et al. (2022), Fuad (2019), Maithy et al. (2019), Pratiwi & Sinaga (2023), and Trifan et al. (2023) found that tax knowledge has a positive and significant effect on taxpayer compliance. However, other studies including those by Ardhy Erwanda et al. (2019), Handoko et al. (2020), Khozen & Setyowati (2023), Lesmana & Setyadi (2020), Pattiasina et al. (2021), and Sabet et al. (2020) reported that tax knowledge does not significantly affect taxpayer compliance.

However, tax knowledge alone is not sufficient to determine taxpayer compliance. There are other factors that may influence the relationship between tax knowledge and taxpayer compliance. One relevant mediating factor is taxpayer awareness. Taxpayer awareness encompasses the taxpayer's understanding and acknowledgment of the importance of tax compliance, as well as the positive impacts that result from such compliance.

High taxpayer awareness strengthens the relationship between tax knowledge and taxpayer compliance. Tax awareness refers to a condition in which an individual has a good understanding and comprehension of taxation.

Studies by Oktaviani et al. (2020), Pattiasina et al. (2021), and Widhiatmoko & Mahardhika (2023) successfully demonstrated that taxpayer awareness mediates the relationship between tax knowledge and taxpayer compliance. However, this finding contrasts with the research of Handoko et al. (2020), Mianti & Budiwitjaksono (2021), Sari & Saryadi (2019), Venti & Sandra (2021), and Zaikin et al. (2023), which concluded that taxpayer awareness does not mediate the effect of tax knowledge on taxpayer compliance.

This study is a modification of the research conducted by Pattiasina et al. (2021), which examined the influence of tax knowledge on taxpayer compliance through taxpayer awareness. The distinction of this study lies in the tax subject, research location, and period, which may affect taxpayer behavior.

According to the Theory of Planned Behavior (TPB), an individual's behavior is influenced by three components: behavioral beliefs, normative beliefs, and control beliefs. This theory is further supported by Attribution Theory, which explains that individual behavior can be influenced by two factors internal factors and external factors.

Considering the existing conditions and the inconsistencies found in previous research findings, the researcher is motivated to conduct a study aimed at analyzing the effect of tax knowledge on taxpayer compliance through taxpayer awareness as a mediating variable.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The theory underlying this research is the Theory of Planned Behavior (TPB). This theory, developed by Ajzen (1991) as an extension of the Theory of Reasoned Action (TRA), explains individual or personal behavior. TPB identifies three key components that determine an individual's behavior.

First, behavioral beliefs refer to an individual's beliefs about the outcomes or consequences of a particular behavior. If a person believes that an action will bring benefits, they are more likely to develop a positive attitude toward performing it. In the context of taxation, when taxpayers possess good tax knowledge, they tend to believe that being tax compliant yields benefits such as avoiding penalties and contributing to national development. Second, normative beliefs refer to an individual's perception of the expectations of others or the social environment. In other words, a person believes that those around them expect them to perform a certain action. In this context, taxpayer awareness reflects the belief that paying taxes is not only a personal obligation but also a social and moral responsibility expected by the community.

Thus, behavioral beliefs, normative beliefs, and control beliefs serve as the foundation for the formation of attitudes, subjective norms, and perceived behavioral control, which ultimately shape intentions and lead to increased taxpayer compliance.

Attribution Theory

Attribution theory was introduced by Fritz Heider in 1958 and later developed by Kelley in 1972. Attribution refers to the process of forming impressions by observing social behavior based on situational or personal

factors. The attribution process arises from the human tendency, as a natural scientist, to understand everything, including the factors underlying an individual's behavior. This tendency is influenced not only by external factors but also by internal factors within the individual. Attribution theory is highly relevant to this study because it can explain the factors that influence the level of tax compliance (Wati et al., 2023).

This theory explains that an individual's actions are influenced by both internal and external factors. Internal factors are causes that originate within the individual and are not influenced by external elements. Examples of internal factors that may affect taxpayer compliance in fulfilling tax obligations include tax knowledge and taxpayer awareness. External factors, on the other hand, are causes that come from outside the individual and are considered to result from external circumstances.

Taxpayer Compliance

Taxpayer compliance is an attitude of obedience, submission, and adherence in fulfilling both tax obligations and rights (Mansur et al., 2022). Fulfilling tax obligations is an action that must be carried out by taxpayers in accordance with applicable regulations and laws. Taxpayer compliance reflects a taxpayer's willingness to pay and report taxes voluntarily, without requiring encouragement or pressure from others, and to follow the established procedures and tax regulations.

According to Zaikin et al. (2023), taxpayer compliance can be observed through several indicators: registration, calculation, payment, and filing of tax returns (SPT). In this study, tax compliance is measured by the fulfillment of taxpayer obligations, namely: (1) registering for a Taxpayer Identification Number (NPWP), (2) reporting income through the Annual Tax Return (SPT), and (3) accurately calculating and paying taxes on time in accordance with applicable regulations (Pattiasina et al., 2021; Sabet et al., 2020).

A taxpayer is considered compliant if they have fulfilled all their tax obligations starting from registration, reporting income, to paying the taxes owed. In addition, compliance is also reflected when taxpayers report and pay their taxes accurately and in accordance with the applicable tax laws and regulations. Several procedures must be followed by taxpayers to be regarded as compliant, including obtaining a Taxpayer Identification Number (NPWP), accurately calculating the taxes owed, preparing a Tax Payment Slip (SSP), and making the corresponding tax payments.

Tax Knowledge

Tax knowledge is the process through which taxpayers understand various aspects of taxation and apply that knowledge to fulfill their tax payment obligations (Pratama & Akhmad, 2020). This variable is measured by: (1) the

extent to which taxpayers understand tax regulations, (2) their knowledge of deadlines for tax reporting, and (3) their understanding of the function of the Taxpayer Identification Number (NPWP) as the official identity of taxpayers in tax administration (Pattiasina et al., 2021).

According to Sabet et al. (2020), the indicators for measuring tax knowledge include understanding general provisions and tax procedures, the taxation system, the function of taxes, and the deadlines for tax reporting. Tax knowledge reflects the extent to which taxpayers comprehend the rules and regulations that apply within the taxation system. This knowledge can be observed through the taxpayer's ability to understand tax regulations in general, including the rights and obligations attached to them. In addition, tax knowledge also encompasses the taxpayer's understanding of the legally established deadlines for tax reporting, which helps them avoid administrative sanctions for late submissions. Good tax knowledge is further reflected in the taxpayer's understanding of the function of the Taxpayer Identification Number (NPWP) as an official identity in tax administration, which serves as a fundamental requirement for formally fulfilling tax obligations.

If taxpayers possess good knowledge and understanding of all applicable tax regulations, they will find it easier to fulfill their tax obligations and comply with tax laws. Knowledge of taxation plays an important role in determining the level of taxpayer compliance. Therefore, the level of a taxpayer's knowledge can significantly influence their degree of compliance in carrying out their tax responsibilities.

Taxpayer Awareness

Taxpayer awareness is an individual's sincere intention to fulfill their tax payment obligations, driven by genuine and wholehearted conscience (Handoko et al., 2020). In this study, taxpayer awareness is measured by: (1) the taxpayer's perception of the use of tax funds, (2) the level of knowledge they possess regarding tax obligations, and (3) their financial condition, which influences their willingness to pay taxes (Pattiasina et al., 2021). Meanwhile, according to Zaikin et al. (2023), the level of taxpayer awareness is measured through the discipline and willingness of taxpayers to pay taxes. Taxpayer awareness reflects the taxpayer's attitude and willingness to carry out their tax obligations voluntarily, without coercion.

This level of awareness can be observed from how taxpayers perceive the government's use of tax funds whether they consider it beneficial and contributing back to society. In addition, taxpayers' knowledge of tax regulations and the benefits of paying taxes plays an important role in shaping awareness, as the more a person understands, the greater their willingness to comply with tax obligations. Another factor that influences awareness is the taxpayer's financial condition; when finances are stable, the likelihood of

paying taxes accurately and on time also increases. Thus, taxpayer awareness is influenced not only by understanding but also by perception and financial capability in fulfilling tax obligations.

The Influence of Tax Knowledge and Taxpayer Awareness

Tax knowledge is the process through which taxpayers acquire an understanding of taxation and apply that knowledge to fulfill their tax obligations (Pattiasina et al., 2021). In the Theory of Planned Behavior (TPB), behavioral beliefs refer to an individual's beliefs about the consequences of a particular behavior. In this context, tax knowledge can shape taxpayers' beliefs about the benefits and risks associated with fulfilling their tax obligations. According to Attribution Theory, tax knowledge serves as an internal factor that can influence behavior. When taxpayers possess adequate knowledge of taxation, they are more likely to recognize the importance of paying taxes.

Thus, based on both theories, tax knowledge plays an important role in increasing taxpayer awareness. Taxpayers who understand tax regulations are more likely to recognize the benefits of taxation, understand the consequences of non-compliance, and feel personally responsible for fulfilling their obligations. Therefore, the higher the level of tax knowledge, the greater the taxpayer's awareness. Such taxpayers tend to be more responsible, motivated, and willing to fulfill their tax obligations.

Studies by Oktaviani et al. (2020), Pattiasina et al. (2021), Widhiatmoko & Mahardhika (2023), and Zaikin et al. (2023) found that tax knowledge has a positive and significant influence on taxpayer awareness. Based on this explanation, the hypothesis of this study is as follows:

H1: Tax knowledge has a positive effect on taxpayer awareness.

The Influence of Taxpayer Awareness and Taxpayer Compliance

According to Indrayani et al. (2022), taxpayer awareness is a condition in which taxpayers know, understand, and voluntarily comply with tax regulations. In the Theory of Planned Behavior (TPB), behavioral beliefs refer to an individual's beliefs about the consequences of a particular behavior. Taxpayer awareness is one of the factors that can influence how taxpayers perceive their obligation to pay taxes. Taxpayers who are aware of their responsibilities better understand the importance of paying taxes, and this awareness encourages compliance in fulfilling their obligations.

Attribution theory explains how a person's behavior is influenced either by internal or external factors. In this context, taxpayer awareness serves as an internal factor that originates from within the individual and is consciously exercised. This awareness is one of the essential qualities that taxpayers must possess in fulfilling their tax obligations.

Thus, based on both theories, awareness plays an important role in enhancing taxpayer compliance. When taxpayers are aware of the importance of paying taxes, their awareness will lead to greater compliance in fulfilling their tax obligations. Studies by Indrayani et al. (2022), Nasiroh & Afiqoh (2022), Purba (2021), Sa'diyah et al. (2021), Sofiana et al. (2020), and Zaikin et al. (2023) show that taxpayer awareness has a positive effect on taxpayer compliance. Based on this explanation, the hypothesis of this study is as follows:

H2: Taxpayer awareness has a positive effect on taxpayer compliance

The Influence of Tax Knowledge and Taxpayer Compliance

Tax knowledge refers to a taxpayer's ability to understand tax regulations, including both the tax rates stipulated by law and the benefits of taxes that contribute to public welfare (Widhiatmoko & Mahardhika, 2023). The Theory of Planned Behavior (TPB) explains that an individual's behavior is influenced by behavioral beliefs, which are the person's beliefs about the outcomes of a particular behavior. Meanwhile, Attribution Theory states that behavior driven by internal factors is considered an action that lies within the individual's control.

Based on both theories, tax knowledge plays an important role in shaping compliance. A good understanding of taxation can encourage taxpayers to be more compliant in fulfilling their tax obligations and to make payments in accordance with applicable tax regulations. Without knowledge of tax rules and procedures, it is difficult for taxpayers to act correctly. This means that the higher the level of tax knowledge, the higher the level of taxpayer compliance will be.

Studies by Caroline et al. (2023), Harsinto & Sarsiti (2019), Hidayah & Puspitosari (2024), Sufiyanto et al. (2024), Susanti & Nurlis (2020), and Yuniarwati (2019) show that tax knowledge has a positive effect on taxpayer compliance. Based on this explanation, the hypothesis of this study is as follows:

H3: Tax knowledge has a positive effect on taxpayer compliance.

The Role of Taxpayer Awareness in Mediating the Relationship Between Tax Knowledge and Taxpayer Compliance

Taxpayer awareness represents the taxpayer's understanding of the importance of paying taxes for national development and the perception that paying taxes should not be viewed as a burden. When taxpayers have a proper understanding of taxation, they are more likely to comply in fulfilling their tax obligations.

The Theory of Planned Behavior (TPB) suggests that good tax knowledge tends to make taxpayers more aware of the importance of tax

compliance and the benefits of paying taxes. This is supported by Attribution Theory, which states that a higher level of knowledge can also enhance individuals' awareness of their tax responsibilities, thereby making them more likely to comply with tax regulations.

Thus, the two theories complement each other in explaining that tax knowledge plays an important role in enhancing taxpayer awareness, which ultimately affects the level of compliance. Taxpayers who understand and are aware of the benefits and obligations of taxation are more likely to pay their taxes accurately and on time. In other words, the higher the level of tax knowledge a taxpayer possesses, the greater their awareness and compliance in fulfilling their tax obligations.

Studies by Oktaviani et al. (2020), Pattiasina et al. (2021), and Widhiatmoko & Mahardhika (2023) have demonstrated that taxpayer awareness can mediate the relationship between tax knowledge and taxpayer compliance. Based on this explanation, the hypothesis of this study is as follows:

H4: Taxpayer awareness mediates the relationship between tax knowledge and taxpayer compliance.

RESEARCH METHOD

This study is a causal research with a quantitative approach. The population consists of Individual Taxpayers (WPOP) registered at all Tax Service Offices (KPP) under the Regional Office of the Directorate General of Taxes (DJP) Central Java II. The sample in this study was selected using purposive sampling, with the criteria of having a Tax Identification Number (NPWP) and being taxpayers who pay and report their income taxes. The data used are primary data, collected through questionnaires distributed to respondents. This study involved 125 respondents. The data analysis technique used in this study is Structural Equation Modeling (SEM).

FINDINGS AND DISCUSSION VALIDITY TEST/OUTER MODEL

Table 3.

Validity Test

Variable	Indicator	Outer Loading	Description
Tax Knowledge (X)	PK1	0,784	Valid
	PK2	0,788	Valid
	PK3	0,733	Valid
	PK4	0,788	Valid
	PK5	0,772	Valid
	PK7	0,599	Valid
	PK8	0,624	Valid

Taxpayer Awareness (Z)	KS1	0,773	Valid
	KS2	0,816	Valid
	KS3	0,740	Valid
	KS4	0,602	Valid
	KS5	0,768	Valid
	KS6	0,748	Valid
	KS7	0,794	Valid
	KS8	0,764	Valid
	KS9	0,820	Valid
Taxpayer Compliance (Y)	KP1	0,638	Valid
	KP2	0,716	Valid
	KP3	0,732	Valid
	KP5	0,730	Valid
	KP6	0,732	Valid
	KP7	0,681	Valid
	KP8	0,686	Valid
	KP9	0,644	Valid

Source: Processed Data 2025

Based on the table above, it can be seen that the outer loading values of all factor indicators for the variables of tax knowledge, taxpayer awareness, tax socialization, and taxpayer compliance are greater than 0.5. Therefore, it can be concluded that all variable indicators meet the criteria for convergent validity and can be considered valid (Hair et al., 2010).

RELIABILITY TEST

Table 4.

Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Description
Taxpayer Compliance (Y)	0,847	0,851	0,882	Reliabel
Taxpayer Awareness (Z)	0,908	0,909	0,925	Reliabel
Tax Knowledge (X)	0,851	0,856	0,888	Reliabel

Source: Processed Data 2025

Based on the data above, it can be seen that the Cronbach's Alpha, rho_A, and Composite Reliability (CR) values for each variable are greater than 0.70, thus meeting the requirements to be considered reliable (Hair et al., 2010; Rahadi, 2023).

STRUCTURAL MODEL/INNER MODEL TEST

Tabel 5.

R Squared

	R Square	R Square Adjusted
Kepatuhan WP (Y)	0,682	0,677
Kesadaran WP (Z)	0,614	0,611

Source: Processed Data 2025

R Square = 0.682 indicates that the ability of the exogenous variables to explain Y is 68.2% (moderate), which means that the ability of the variables tax knowledge and awareness to explain compliance is fairly strong at 68.2%, while the remaining portion is influenced by other variables not measured in this study. Furthermore, an R Square value of 0.614 means that the ability of the tax knowledge variable to explain taxpayer awareness is 61.4%, with the remaining portion influenced by other variables not examined in this study (Rahadi, 2023).

HYPOTHESIS TEST

Table 6.

Path Coefficient Direct Effect

	Original Sample (O)	P Values
Tax Knowledge (X) -> Taxpayer Awareness (Z)	0,784	0
Taxpayer Awareness (Z) -> Taxpayer Compliance (Y)	0,375	0
Tax Knowledge (X) -> Taxpayer Compliance (Y)	0,499	0

Source: Processed Data 2025

Direct Effect:

Hypothesis 1

Coefficient: 0.784, $p = 0.000 \rightarrow$ significant.

Meaning: Tax knowledge has a positive and significant effect on taxpayer awareness.

Hypothesis 2

Coefficient: 0.375, $p = 0.000 \rightarrow$ significant.

Meaning: Taxpayer awareness has a positive and significant effect on taxpayer compliance.

Hypothesis 3

Coefficient: 0.499, $p = 0.000 \rightarrow$ significant.

Meaning: Tax knowledge has a positive effect.

Table 7.

Path Coefficient Indirect Effect

	Original Sample (O)	P Value s
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Tax Knowledge (X) -> Taxpayer Awareness (Z) -> Taxpayer Compliance (Y)	0,294	0
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Source: Processed Data 2025

Indirect Effect:

Hypothesis 4

Coefficient: 0.294, $p = 0.000 \rightarrow$ significant.

Meaning: The coefficient of 0.294 indicates a positive direction of influence, which theoretically means that if tax knowledge increases and enhances awareness, it can improve taxpayer compliance. The p-value of $0.000 < 0.05$ also indicates a statistically significant effect. Thus, taxpayer awareness can mediate the effect of tax knowledge on taxpayer compliance.

The Effect of Tax Knowledge on Taxpayer Awareness

The results of the study show that tax knowledge has a significant positive effect on taxpayer awareness. This means that the relationship between the two variables is in the same direction. The coefficient value of 0.784 indicates that for every one-unit increase in tax knowledge, taxpayer awareness increases by 0.784, and the probability value is $0.000 < 0.05$. This implies that the higher a taxpayer's understanding of regulations, reporting deadlines, and the benefits of a Tax Identification Number (NPWP), the greater their awareness of fulfilling tax obligations. It can be concluded that tax knowledge has a significant positive effect on taxpayer awareness, thus supporting the first hypothesis.

According to the concept of behavioral beliefs in the Theory of Planned Behavior (TPB), tax knowledge shapes taxpayers' beliefs about the benefits of paying taxes and the risks of not fulfilling their obligations. According to attribution theory, tax knowledge serves as an internal factor influencing individual awareness. The better the understanding a taxpayer has, the more likely they are to attribute the responsibility of paying taxes as a personal obligation. Thus, good knowledge fosters strong awareness to behave compliantly. The results of this study are in line with Oktaviani et al. (2020); Pattiasina et al. (2021); Widhiatmoko & Mahardhika (2023); and Zaikin et al. (2023), which state that tax knowledge has a positive and significant effect on taxpayer awareness.

The Effect of Awareness on Taxpayer Compliance

The results show that the effect of awareness on compliance is positive and significant (coefficient = 0.375, $p = 0.000$). This means that an increase in taxpayer awareness will also enhance a taxpayer's compliance. In other words, the higher the taxpayer's perception of how tax funds are used, their knowledge contributing to awareness of tax payment, and their financial condition, the

higher their compliance level. These findings reinforce the view that awareness can be a driving factor for tax compliance. With awareness, taxpayers not only understand their obligations formally but also have a moral motivation to fulfill them properly.

In the TPB framework, taxpayer awareness can be associated with normative beliefs, which are an individual's beliefs about social expectations or pressures to perform a behavior. A taxpayer who is aware of their obligations understands that society and the state place high expectations on the taxes they pay. This understanding motivates them to comply, as they recognize that compliant behavior aligns with social norms and expectations. Meanwhile, in the context of attribution theory, this awareness originates from internal factors arising from the taxpayer's understanding and sense of responsibility, rather than external coercion. This explains that awareness plays a crucial role in promoting compliance, as compliant behavior is carried out voluntarily and consistently.

The results of this study are in line with the research of Agun et al. (2022); Oktaviani et al. (2020); Widhiatmoko & Mahardhika (2023); and Zaikin et al. (2023), which state that awareness has a positive and significant effect on taxpayer compliance.

The Effect of Tax Knowledge on Taxpayer Compliance

Based on the data analysis, tax knowledge has a significant positive effect on taxpayer compliance (coefficient = 0.499, $p = 0.000$). The higher a taxpayer's understanding of regulations, reporting deadlines, and the benefits of a Tax Identification Number (NPWP), the greater the likelihood that they will comply with their obligations. Good knowledge makes it easier for taxpayers to understand their tax obligations, reduce errors in reporting, and increase voluntary compliance.

According to TPB, knowledge influences behavioral beliefs, thereby fostering a positive attitude and the intention to comply. From the perspective of attribution theory, knowledge is an internal factor that enables taxpayers to feel capable of controlling their compliance behavior, such as reducing reporting errors or late payments. In other words, good knowledge provides taxpayers with understanding and confidence to be more compliant.

These results are in line with the studies of Agun et al. (2022); Caroline et al. (2023); Hidayah & Puspitosari (2024); Sufiyanto et al. (2024); Widhiatmoko & Mahardhika (2023); and Zaikin et al. (2023), which show that tax knowledge has a positive effect on taxpayer compliance. Therefore, it can be concluded that the third hypothesis of this study is accepted.

The Effect of Tax Knowledge on Taxpayer Compliance through Taxpayer Awareness as a Mediator

The indirect effect of the pathway Tax Knowledge → Taxpayer Awareness → Taxpayer Compliance shows a p-value of 0.000 (< 0.05), indicating a significant effect. This demonstrates that taxpayer awareness can serve as a mediator in the relationship between knowledge and compliance in this model. In other words, good knowledge of regulations, tax reporting deadlines, and the benefits of a Tax Identification Number (NPWP) increases awareness, and it is this awareness that drives taxpayers to be more compliant in fulfilling their obligations.

Within the TPB framework, this illustrates that behavioral beliefs (knowledge) influence attitude (awareness), which then shapes behavioral intention and results in actual behavior in the form of compliance. From the perspective of attribution theory, knowledge functions as an internal factor that strengthens personal awareness of tax obligations, making the resulting compliance more voluntary. Thus, taxpayer awareness can be understood as a bridge connecting knowledge and compliance.

The results of this study are in line with the research of Oktaviani et al. (2020); Pattiasina et al. (2021); Purba (2021); and Widhiatmoko & Mahardhika (2023), which state that the effect of tax knowledge on taxpayer compliance can be mediated by taxpayer awareness. Therefore, it can be concluded that the fourth hypothesis of this study is accepted.

CONCLUSIONS

The results of this study indicate that tax knowledge has a positive and significant effect on both taxpayer awareness and compliance. Taxpayer awareness is also proven to have a positive and significant effect on compliance, and the effect of tax knowledge on compliance can be mediated by taxpayer awareness. This means that the higher a taxpayer's level of tax knowledge, the greater their awareness, which ultimately encourages increased compliance in fulfilling tax obligations. Therefore, it can be concluded that enhancing tax knowledge and strengthening taxpayer awareness are important factors to consider in efforts to improve tax compliance among taxpayers registered at the Tax Service Offices under the Regional Office of the Directorate General of Taxes Central Java II.

LIMITATION & FURTHER RESEARCH

The limitations of the study are those characteristics of design or methodology that impacted or influenced the interpretation of the findings from your research. Further research should suggest the number of gaps in our knowledge that follow from our findings or to extend and further test of the research.

AUTHOR CONTRIBUTION

Author: Conceptualisation and Research Design, Data Collection, Methodology, Supervision, Writing Entire Paper, Conceptualisation, Data Collection and Analysis, Editing and Layouting. All Authors have read the final version of the paper.

Declaration of interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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