

Determinants of Taxpayer Compliance: Tax Understanding, Fiscal Services, and Tax Awareness

Silvia Rahayuningtyas¹, Fatchur Rohman²

Universitas Islam Nahdlatul Ulama Jepara¹, Universitas Islam Nahdlatul Ulama Jepara²
rahayusilvia018@gmail.com¹, fatchur@unisnu.ac.id²

Abstract

Purpose: This study seeks to evaluate the impact of knowledge of taxation, tax services, and tax awareness on the compliance of individual taxpayers.

Methodology/approach: The approach employed in this study is a quantitative method that utilizes both descriptive and verification techniques. The target population consists of individuals with NPWP across different areas in Jepara, using Probability Sampling methods for selection.

Results/findings: The results of this research indicate that Tax Understanding, Fiscal Services, and Tax Awareness have a positive and significant effect on Taxpayer Compliance.

Limitations: This research only examines the variables Tax Understanding, Fiscal Services, Tax Awareness, and Taxpayer Compliance with the research object being people who have NPWPs in various regions in Jepara.

Contribution: This study aims to enhance taxpayer compliance by identifying the factors that affect compliance, specifically in relation to Tax Understanding, Fiscal Services, and Tax Awareness among taxpayers.

Novelty: The update in this research is to measure the level of relationship between variables and compare it with previous research to find that better Tax Understanding, Fiscal Services and Tax Awareness can encourage Taxpayer Compliance in the future.

Keywords: *Tax Understanding, Fiscal Services, Tax Awareness, Tax Compliance*

1. Introduction

Taxes are a source of government revenue that must be borne by all citizens for the costs of government administration and national development. According to Djajadiningrat in Wahidullah (2020), Tax is a requirement to contribute a portion of wealth to the state treasury as a result of a particular condition, event, or action that confers a specific status, but it is not regarded as a penalty, as outlined by government regulations. It is enforceable, but there is no direct reciprocal benefit from the state in return, rather it serves to ensure public well-being. Taxes are also defined by the government as charges levied on wealth, income, or economic activity (by either individuals or corporations) for public expenditure on finances and services.

Tax compliance refers to the situation in which taxpayers fulfill all tax responsibilities and entitlements (Yana, 2021). According to Nasution and Ferrian (2017) in (Karsam et al., 2022) tax compliance is the state where taxpayers adhere to, submit to, and comply with their tax obligations in accordance with the relevant tax regulations. In the tax system, taxpayer compliance is crucial as it serves as one of the sources of state revenue that can create wealth redistribution to assist the underprivileged and can prevent tax evasion and fraud that could harm the state. Therefore, to enhance taxpayer compliance, the government and tax authorities implement a self-assessment system, which empowers taxpayers to calculate their own tax liabilities annually.

Cases related to tax abuse, violations, and even tax fraud can harm state revenue. Hence, it is essential to improve individual taxpayer compliance in reporting and paying taxes. Several other factors can influence taxpayer compliance, such as the state of the tax administration system, taxpayer services, enforcement of tax laws, tax audits, and tax rates (Simanungkalit, 2017). However, this study will focus on tax understanding, fiscal services, and tax awareness. The level of taxpayer compliance presents an

irony as it is negatively correlated to the increasing number of businesses in Indonesia (Karsam et al., 2022).

Tax understanding encompasses everything that an individual knows or understands about the tax system, including basic tax concepts, tax obligations, types of taxes, and so on. According to Khodijah et al. (2021) in Nugroho & Apriladiestya (2023), taxpayer understanding is the process by which taxpayers acquire knowledge about taxation and apply it to fulfill their tax obligations. If an individual or taxpayer possesses good knowledge, it can facilitate their compliance with tax obligations, which will subsequently improve the degree of taxpayer compliance.

Additionally, the government and tax authorities need to develop fiscal services to help taxpayers fulfill their obligations. According to Hanifah et al. (2023), fiscal services are the means by which tax officials provide quality service to taxpayers to determine whether they comply with their tax obligations. Effective and efficient fiscal services can help enhance tax compliance. By providing clear guidance, streamlined processes, and assistance to taxpayers, the government can reduce the potential for tax violations.

Tax awareness refers to the condition in which a person is aware, understands, and fulfills all tax obligations in accordance with applicable regulations (Karsam et al., 2022). In this context, tax awareness means that a taxpayer understands the importance of taxes and willingly complies with tax provisions. The degree of tax awareness is frequently associated with the extent to which individuals understand tax rules and obligations, highlighting the need for adequate education and information about taxation.

The Directorate General of Taxes has reported that not just once or twice, but three consecutive times, tax revenue has successfully met its targets. The tax revenue for 2023 exceeded the targets set by the 2023 State Budget and the Presidential Regulation No. 75/2003, achieving 108.8% of the target, which represents an increase of 8.9%. According to data from the Directorate General of Taxes, the actual tax revenue in 2022 was IDR 1,716.8 trillion, in 2023 it reached IDR 1,818.24 trillion, and as of January 2, 2024, tax revenue realization was IDR 1,869.2 trillion (Aprilia, 2024). Below is the realization of state revenue from 2019 to 2023:



Figure 1. State Revenue from 2019-2023

Source: (Consulting, 2024)

However, there are still significant challenges in taxation, indicating that some taxpayers remain non-compliant. This non-compliance can be attributed to different factors, including those from the individual taxpayers and the service and oversight systems provided by the tax authorities. In Jepara Regency, there are still businesses that violate tax regulations, such as failing to pay taxes for the past two years, not installing tapping boxes or transaction recording devices, or installing tapping boxes but not connecting them to the Jepara Regional Finance and Asset Management Agency (BPKAD) system,

and even refusing to pay taxes altogether. The Acting Regent of Jepara has mentioned that the target for hotel tax in 2024 is IDR 6.5 billion. However, to date, only about IDR 1.3 billion has been collected. Meanwhile, the target for restaurant tax is IDR 3 billion, but only IDR 2 billion has been achieved so far (F. M. Hidayat, 2024).

Given these cases, it is crucial for the community to recognize various factors influencing tax compliance, such as understanding of taxation, fiscal services, and tax awareness. This understanding can lead to strategic steps to encourage increased tax compliance in society. Therefore, the importance of this research lies in the fact that good tax understanding can support active participation in a country's development through fair and timely tax contributions. Thus, tax understanding is not only about legal compliance but also an element in effective business decision-making.

Based on the previously discussed background, there are distinctions from earlier studies, such as the one by Hantono and Sianturi (2021), which found that tax understanding or knowledge, when assessed individually, does not positively and significantly influence taxpayer compliance. Additionally, the research conducted by R. Hidayat and Wati (2022) similarly concluded that tax services do not exert a positive impact on taxpayer compliance. Therefore, the researcher is inspired to carry out a research project titled "Determinants of taxpayer compliance: Tax Understanding, Fiscal Services, and Tax Awareness."

2. Literature Review and Hypothesis Development

2.1 Tax Understanding

Understanding taxation is one of the internal factors inherent to taxpayers. Tax knowledge or tax understanding refers to the Tax information that taxpayers can depend on as a foundation for taking action, making decisions, and executing specific strategies regarding fulfilling their rights and responsibilities in the field of taxation (Kartikasari & Yadnyana, 2020) in (Hantono & Sianturi, 2021). This tax understanding refers to the capability of taxpayers to know and comprehend tax regulations, including applicable tax rates based on tax laws (Karsam et al., 2022). This comprehension is assessed by the individual's capacity to meet their tax responsibilities. Meanwhile, tax compliance refers to the adherence, submission, and execution of tax regulations (Hanifah et al., 2023).

The connection between tax understanding and tax compliance is very close. When taxpayers know or understand taxation, they are likely to comply with their tax obligations without the need for reminders. This aligns with the research that was carried out by Hertati (2021) in Hantono & Sianturi (2021), which states that taxpayer compliance increases with the increase in a person's tax knowledge because higher tax knowledge makes taxpayers who are aware of their responsibilities and the repercussions of failing to meet them. Therefore, the influence of tax understanding is positively related to individual taxpayer compliance.

The indicators taken for the tax understanding variable according to Hantono & Sianturi (2021) include:

1. Knowledge of General Provisions and Tax Procedures.
2. Knowledge of the tax system in Indonesia.
3. Knowledge of the functions of taxation.

When taxpayers understand or have a high level of knowledge about tax obligations, they will naturally become aware that if they do not comply with tax regulations, they will face sanctions. This supports the research conducted by Permata & Zahro (2022) which states that tax understanding has a positive and significant impact on taxpayer compliance. Therefore, in this study a hypothesis can be drawn, namely:

H1 = Tax Understanding has a significant positive effect on Taxpayer Compliance.

2.2 Fiscal Services

The fiscal authorities are tax officials. The quality of fiscal services refers to the activities conducted by agencies and departments to assist taxpayers in meeting their tax needs through a positive and appealing attitude to achieve taxpayer satisfaction (Kartika Selvia, 2024). Services influence the

execution of tax obligations and the feelings of taxpayers (Karsam et al., 2022). Meanwhile, tax compliance refers to the adherence, submission, and execution of tax regulations (Hanifah et al., 2023).

The relationship between fiscal services and tax compliance is crucial and mutually influential. If the assistance offered to taxpayers are friendly, good, and comfortable, they are likely to fulfill their tax responsibilities. Conversely, if the services are poor or unfriendly, it can lead to complaints and dissatisfaction, thereby increasing non-compliance in fulfilling tax obligations. This is backed by a study carried out by R. Hidayat & Wati (2022), which indicates that if the services provided meet or surpass taxpayer expectations, they can be deemed high quality. Conversely, if the services provided or received fall short, they can be deemed low quality.

The indicators taken for the fiscal services variable according to Kartika Selvia (2024) include:

1. Clarity in conveying information.
2. Responsiveness in serving taxpayers.
3. Quality of tax officials.
4. Security of taxpayer data.
5. Professionalism of tax officials.
6. Completeness of tax services.

This fiscal services includes responsiveness and reliability in improving tax compliance, which will ultimately encourage taxpayers to fulfill their tax obligations. This supports the research conducted by Aishy et al., (2024) which states that the level of fiscal services, indicated by factors such as reliability, responsiveness, assurance, empathy, and physical evidence, affects the level of taxpayer compliance. Therefore, in this study a hypothesis can be drawn, namely:

H2 = Fiscal Services have a significant positive effect on Taxpayer Compliance.

2.3 Tax Awareness

Tax awareness refers to a state in which taxpayers voluntarily and correctly fulfill, understand, and acknowledge various tax provisions (Hilmawan & Harti Budi N., 2023). Tax awareness is also defined as a state in which taxpayers know, recognize, appreciate, and comply with the applicable tax regulations, as well as willingly fulfill their tax obligations (Karsam et al., 2022). A high level of tax awareness can positively impact the improvement of tax compliance levels. Meanwhile, tax compliance refers to the adherence, submission, and execution of tax regulations (Hanifah et al., 2023).

The connection between tax awareness and tax compliance is very important. When the level of awareness among the community or taxpayers is high, they are motivated to meet their tax responsibilities correctly and promptly, as they feel a strong responsibility toward the tax system. This aligns with research conducted by Yana (2021), which states that the degree of tax awareness indicates how well an individual comprehends the meaning, function, and role of taxes. The greater the level of taxpayer awareness, the more effectively they understand and fulfill their tax obligations, which can lead to increased compliance.

The indicators taken for the tax awareness variable according to Kartika Selvia (2024) include:

1. Awareness of tax laws.
2. Awareness of tax regulations.
3. Awareness of the role of taxes in funding the state.
4. Awareness that tax obligations must be fulfilled in accordance with the regulations.
5. Taxpayer awareness to pay taxes.
6. Awareness to pay taxes voluntarily and report taxes accurately.

Awareness among taxpayers is crucial in fostering better compliance with their tax obligations. When taxpayers exhibit positive traits and perceptions about taxation, it can contribute to creating an environment that encourages higher tax compliance. This aligns with the findings of research conducted by Perdana Putra et al., (2020) which suggests that taxpayer awareness positively influences tax compliance. Therefore, in this study a hypothesis can be drawn, namely:

H3 = Tax Awareness has a significant positive effect on Taxpayer Compliance.

2.4 Taxpayer Compliance

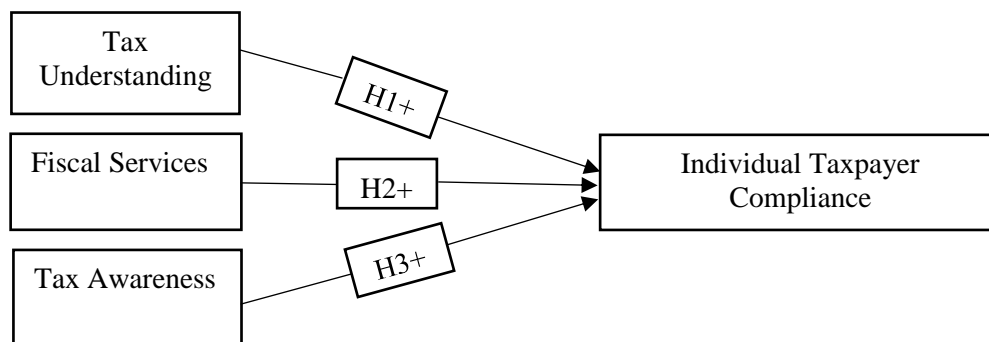
Tax compliance denotes the readiness of taxpayers to adhere to their tax responsibilities without the need for reminders, thorough investigations, audits, or the imposition of penalties and threats (Christian & Aribowo, 2021). Tax compliance is a situation in which taxpayers have fulfilled their tax rights and obligations (Asela JR, 2022). According to Kartika Selvia (2024), Taxpayer compliance can be defined as the willingness and commitment of taxpayers to fulfill their tax rights and responsibilities in accordance with the relevant tax laws. From these definitions, it can be determined that taxpayer compliance is a manifestation of taxpayer awareness in fulfilling their tax responsibilities, and this awareness is one of the indicators that influences state revenue.

The indicators for the taxpayer compliance variable according to Kartika Selvia (2024) include:

1. Compliance in accurately filling out the Annual Tax Return (SPT).
2. Adherence to timely reporting of the SPT.
3. Compliance in calculating and paying taxes as per applicable regulations.
4. Registration as a taxpayer.
5. Compliance with the process of obtaining a Taxpayer Identification Number (NPWP).
6. Compliance in paying taxes on time.

2.5 Theoretical Framework

Building on the theoretical concepts previously outlined, the theoretical framework can be structured as follows:



3. Methodology

This study employs a quantitative approach incorporating both descriptive and verificative approaches. Research methods are scientific ways to obtain data with specific objectives and uses. They also involve theoretical analysis regarding a certain method or approach. Research is a systematic investigation aimed at increasing knowledge and is an organized effort to explore specific issues that require answers (Sugianto, 2017).

According to Sugiyono (2017: 19) in (Pujiati, 2018), the descriptive method is utilized to outline the situation or values of one or more variables independently. Meanwhile, the verificative method can be described as research carried out on a specific population or sample with the objective of testing established hypotheses (Sugiyono, 2017: 20) in (Pujiati, 2018). This study seeks to explore the impact of Tax Understanding, Fiscal Services, and Tax Awareness on the compliance of individual taxpayers.

The variables defined in this study are Tax Understanding, Fiscal Service, Tax Awareness, and Individual Taxpayer Compliance. The data used in this research is quantitative, consisting of numbers and figures. The data source is primary data, obtained through distributing questionnaires to the community or Individual Taxpayers in various regions of Jepara. The method of data collection employed in this study includes the distribution of questionnaires and employs SPSS 29 as a data collection tool.

The sampling method utilized in this research is Probability Sampling, specifically Simple Random Sampling, with a total sample size of 100 respondents. The population for this study comprises individuals or taxpayers who have a Tax Identification Number (NPWP) in various areas of Jepara. The model utilized in this research employs the following equation for multiple linear regression:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

where:

- Y = Taxpayer Compliance Variable
- α = Constant
- X1 = Tax Understanding
- X2 = Fiscal Service
- X3 = Tax Awareness
- β = Partial Regression Coefficient
- e = Error/Residual

4. Results and Discussion

4.1 Descriptive Statistical Analysis

Table 1 Descriptive Statistics

	Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Tax Understanding (X1)	100	6	30	23.75	5.038	25.381
Fiscal Services (X2)	100	6	30	24.04	4.369	19.089
Tax Awareness (X3)	100	6	30	24.61	4.671	21.816
Taxpayer Compliance (Y)	100	6	30	24.22	3.860	14.901
Valid N (listwise)	100					

Source: Research Results, 2024 (processed data)

4.2 Validity Testing

The validity test is employed to confirm the accuracy of the questionnaire created is capable of measuring the actual data against what the researcher reports. In SPSS, the validity value can be determined by comparing the scores of each item with the overall score. This comparison uses the computed r value (Corrected Item-Total Correlation) alongside the tabulated r value, applying a significance threshold of 0,05 with N=100, which establishes the table r value at 0,196. The findings of the validity test for Tax Understanding (X1) are shown in Table 6 below:

Table 2 Validity Outcomes Test

No	Indicator	Corrected Item-Total Correlation	Table R Value	Conclusion
Tax Understanding (X1)	X101	0,797	0,196	Valid
	X102	0,782	0,196	Valid
	X103	0,756	0,196	Valid
	X104	0,727	0,196	Valid
	X105	0,793	0,196	Valid
	X106	0,850	0,196	Valid
Fiscal Services (X2)	X201	0,795	0,196	Valid
	X202	0,811	0,196	Valid
	X203	0,841	0,196	Valid
	X204	0,670	0,196	Valid
	X205	0,789	0,196	Valid
	X206	0,766	0,196	Valid

Tax Awareness (X3)	X301	0,822	0,196	Valid
	X302	0,338	0,196	Valid
	X303	0,853	0,196	Valid
	X304	0,861	0,196	Valid
	X305	0,852	0,196	Valid
	X306	0,811	0,196	Valid
Taxpayer Compliance (Y)	Y01	0,685	0,196	Valid
	Y02	0,782	0,196	Valid
	Y03	0,777	0,196	Valid
	Y04	0,736	0,196	Valid
	Y05	0,650	0,196	Valid
	Y06	0,771	0,196	Valid

Source: Research Results, 2024 (processed data)

Based on Table 2 above, it can be observed that the validity test results for the variables of Tax Understanding (X1), Fiscal Services (X2), Tax Awareness (X3), and Taxpayer Compliance (Y) are all declared valid. This is because each statement has a calculated r value (Corrected Item-Total Correlation) greater than the r table value (0,196) at a significance level of 0,05 (5%).

4.3 Reliability Testing

Reliability testing is an essential test that should be conducted alongside validity testing to ensure that the instruments or measurement tools used can produce accurate and trustworthy results.

Table 3 Reliability Test Results

Variable	Cronbach's Alpha	R Critical	Conclusion
Tax Understanding (X1)	0,960	0,600	Reliabel
Fiscal Services (X2)	0,936	0,600	Reliabel
Tax Awareness (X3)	0,897	0,600	Reliabel
Taxpayer Compliance (Y)	0,918	0,600	Reliabel

Source: Research Results, 2024 (processed data)

Based on Table 3 above, it can be observed that the Cronbach's Alpha for the Tax Understanding is 0,960, the Fiscal Service is 0,936, the Tax Awareness is 0,897, and the Tax Compliance is 0,918. The outcomes of these computations show that each variable possesses a positive value, as the calculated r exceeds the critical r (0,600). Therefore, it can be concluded that all variables are deemed reliable.

4.4 Classical Assumption Test

Classical assumption testing is a necessary criterion that must be satisfied before conducting multiple linear regression analysis. Its purpose is to ensure that the resulting regression equation has consistency in estimation and is unbiased. This assumption testing consists of normality tests, multicollinearity tests, and heteroscedasticity tests.

4.4.1 Normality Test

In this study, the normality test employs the One Sample Kolmogorov-Smirnov test, with the following decision criteria:

- If the significance is $\geq 0,05$, the data is considered normally distributed.
- If the significance is $\leq 0,05$, the data is deemed not normally distributed.

The findings of the normality test conducted with SPSS 29 using the One Sample Kolmogorov-Smirnov test are presented in the table below:

Table 4 Normality Test Results

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		.0000
	Std. Deviation		2.03105
Most Extreme Differences	Absolute		.095
	Positive		.087
	Negative		-.095
Test Statistic			.095
Asymp. Sig. (2-tailed) ^c			.028
Monte Carlo Sig. (2-tailed) ^d	Sig.		.027
	99% Confidence Interval	Lower Bound	.022
		Upper Bound	.031

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Research Results, 2024 (processed data)

It can be seen from the table above that when using a sample size of 100, the Asymp. Sig. (2-tailed) value is 0,028, which is less than 0,05, indicating that the data is not normally distributed. Therefore, to achieve normal distribution, the researcher used an outlier method by removing several respondent answers, resulting in a sample size of 93. The subsequent results of the One Sample Kolmogorov test using 93 samples.

Table 5 Normality Test Results

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			93
Normal Parameters ^{a,b}	Mean		.2083
	Std. Deviation		1.64592
Most Extreme Differences	Absolute		.092
	Positive		.092
	Negative		-.065
Test Statistic			.092
Asymp. Sig. (2-tailed) ^c			.050
Monte Carlo Sig. (2-tailed) ^d	Sig.		.053
	99% Confidence Interval	Lower Bound	.047
		Upper Bound	.059

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1556559737.

Source: Research Results, 2024 (processed data)

According to the findings of the normality test conducted using the One Sample Kolmogorov-Smirnov Test with 93 samples, it shows that the of Tax Understanding, Fiscal Services, Tax Awareness, and Taxpayer Compliance are normally distributed. This is evident from the One Sample Kolmogorov Smirnov probability value, which is 0,050, exactly matching the significance level for decision-making.

4.4. 2 Multicollinearity Test

This test occurs when there are two or more variables that have a very close relationship, making it difficult to distinguish the impact of each independent variable on the dependent variable. This test is conducted to identify whether there is a higher or perfect correlation among the variables in the regression model. To determine whether the regression model is free from multicollinearity, we can examine the VIF values, with a regression model is considered free from multicollinearity if the VIF < 10.

Table 6 Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Tax Understanding (X1)	.668	1.497
	Fiscal Services (X2)	.555	1.801
	Tax Awareness (X3)	.619	1.615

a. Dependent Variable: Taxpayer Compliance (Y)

Source: Research Results, 2024 (processed data)

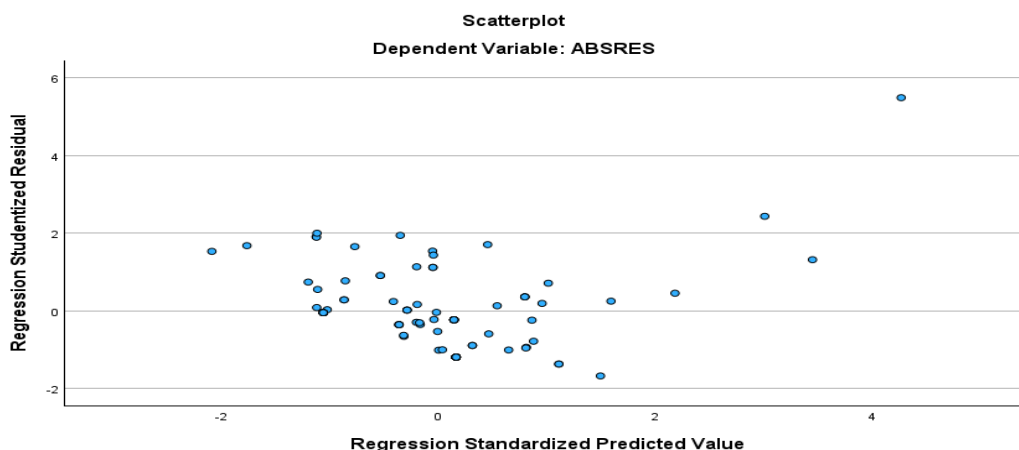
Based on the table above, it can be concluded that the VIF value for the Tax Understanding is 1,497 with a Tolerance value of 0,668, the VIF value for the Fiscal Services is 1,801 with a Tolerance value of 0,555, and the VIF value for the Tax Awareness is 1,615 with a Tolerance value of 0,619. Therefore, it can be concluded that multicollinearity is absent since the VIF of each variable is less than 10,00 and the Tolerance is greater than 0,10.

4.4. 3 Heteroscedasticity Test

This test is performed to ascertain if there is an inequality of variance in the residuals of the regression model by verifying that the model adheres to the assumption of constant variance. The decision-making criteria for the heteroscedasticity test utilizing a scatterplot are as follows:

1. If a specific pattern is detected, such as points creating a consistent shape (wavy, expanding then contracting), heteroscedasticity is present.
2. If no obvious pattern exists and the points are scattered above and below the zero line on the y-axis, heteroscedasticity is absent.

The scatterplot results are presented in the graph as follows:



Based on the image above, it shows that the dots spread above and below the number 0 on the y-axis and do not form a pattern. So it can be concluded that heteroscedasticity does not occur in this model.

4.5 Relationships between the Variables Studied

4.5.1 Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is employed to explore the linear relationship between Tax Understanding, Fiscal Services, and Tax Awareness in relation to Taxpayer Compliance. The findings of the multiple linear regression calculations are shown in the table below:

Table 7 Results of Multiple Linear Calculations

Model		Coefficients ^a		Standardized Coefficients Beta	t	Sig.
		Unstandardized Coefficients				
		B	Std. Error			
1	(Constant)	8.062	1.527		5.279	<,001
	Tax Understanding (X1)	.189	.047	.321	3.986	<,001
	Fiscal Services (X2)	.180	.076	.212	2.370	.020
	Tax Awareness (X3)	.305	.058	.422	5.234	<,001

a. Dependent Variable: Taxpayer Compliance (Y)

Source: Research Results, 2024 (processed data)

It can be seen in the table above that the constant values and regression coefficients are known, so a multiple linear regression equation can be formed as follows:

$$Y = 8,062 + 0,189 X1 + 0,180 X2 + 0,305 X3 + e$$

4.5.2 Model Feasibility Test

a. Simultaneous Test (f)

The simultaneous test (F test) is utilized to assess the collective effect of Tax Understanding, Fiscal Services, and Tax Awareness on the Taxpayer Compliance. To do this, we need to calculate the F table using the F distribution table with $\alpha = 0,05$ and degrees of freedom $v2 = 89$ ($n-k-1$) and $v1 = 3$, resulting in an F table value of 2,70. Below is the output from the F simultaneous test calculation using SPSS 29.

Table 8 Simultaneous Test Calculation Results (f-test)

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	282.476	3	94.159	44.581	<,001 ^b
	Residual	187.976	89	2.112		
	Total	470.452	92			

a. Dependent Variable: Taxpayer Compliance (Y)

b. Predictors: (Constant), Tax Understanding (X1), Fiscal Services (X2), Tax Awareness (X3)

Source: Research Results, 2024 (processed data)

According to the output above, it indicates that the computed F value (44,581) is higher than the F table value (2,70) at a significance level of $<0,001 < 0,05$. Therefore, H_0 is rejected, indicating that simultaneously, the variables Tax Understanding, Fiscal Services, and Tax Awareness have a meaningful impact on the variable Taxpayer Compliance.

4.6 Hypothesis Testing Techniques

4.6.1 Partial Hypothesis Testing (t-test)

To find out how much influence the independent variable has on the dependent variable, the researcher used a partial test (t test) with the conditions $\alpha = 0,05$ and $df = 89$, the two-tailed t table value is $\pm 1,987$. The results of partial test calculations using SPSS 29 are as follows:

Table 9 Partial Test Calculation Results (t-test)

Model		Coefficients ^a		Beta	t	Sig.
		Unstandardized Coefficients	Std. Error			
1	(Constant)	8.062	1.527		5.279	<,001
	Tax Understanding (X1)	.189	.047	.321	3.986	<,001
	Fiscal Services (X2)	.180	.076	.212	2.370	.020
	Tax Awareness (X3)	.305	.058	.422	5.234	<,001

a. Dependent Variable: Taxpayer Compliance (Y)

Source: Research Results, 2024 (processed data)

Hypothesis Testing for the Tax Understanding Variable (X1)

From the calculation above, the calculated t value is 3,986 with a significance value of <0,001. Since the t statistic > t table and the significance level < 0,05, H₀ is rejected, meaning that Tax Understanding has a significant effect on Taxpayer Compliance.

Hypothesis Testing for the Fiscal Services Variable (X2)

From the calculations above, the t statistic for Fiscal Services is 2,370 and the t table value is 1,987, with a significance level of 0,020. Since the t statistic > t table and the significance level < 0,05, H₀ is rejected, meaning that Fiscal Services has a significant effect on Taxpayer Compliance.

Hypothesis Testing for the Tax Awareness Variable (X3)

From the calculation above, the calculated t value is 5,234 with a significance value of <0,001. Since the t statistic > t table and the significance level < 0,05, H₀ is rejected, meaning that Tax Awareness has a significant effect on Taxpayer Compliance.

4.7 Correlation Coefficient Analysis

This analysis is useful for clearly understanding the strength of the relationship between the variables. The calculations can be found in the table below:

Table 10 Correlation Coefficient Calculation Results

		Correlations			
		Tax Understanding (X1)	Fiscal Services (X2)	Tax Awareness (X3)	Taxpayer Compliance (Y)
Tax Understanding (X1)	Pearson Correlation	1	.563**	.431**	.482**
	Sig. (2-tailed)		<,001	<,001	<,001

	N	93	93	93	93
Fiscal Services (X2)	Pearson Correlation	.563**	1	.630**	.442**
	Sig. (2-tailed)	<,001		<,001	<,001
	N	93	93	93	93
Tax Awareness (X3)	Pearson Correlation	.431**	.630**	1	.472**
	Sig. (2-tailed)	<,001	<,001		<,001
	N	93	93	93	93
Taxpayer Compliance (Y)	Pearson Correlation	.482**	.442**	.472**	1
	Sig. (2-tailed)	<,001	<,001	<,001	
	N	93	93	93	93

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Research Results, 2024 (processed data)

The calculations above, indicate that the correlation between Tax Understanding and Taxpayer Compliance is 0,482, which falls within the interval of 0,40 – 0,599. This indicates a moderate positive correlation between Tax Understanding and Taxpayer Compliance. The correlation between Fiscal Service and Taxpayer Compliance is 0,442, which also falls within the interval of 0,40 – 0,599. This shows a moderate positive correlation between Fiscal Service and Taxpayer Compliance. The correlation between Tax Awareness and Taxpayer Compliance is 0,472, which again falls within the interval of 0,40 – 0,599. This indicates a moderate positive correlation between Tax Awareness and Taxpayer Compliance.

4.8 Analysis of the Coefficient of Determination(R²)

This test is used to measure the effect of variable X on variable Y. The results of the coefficient of determination calculation using SPSS 29 are as follows:

Table 11 Results of Calculating the Coefficient of Determination

Model	Model Summary			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.775 ^a	.600	.587	1.453

a. Predictors: (Constant), Tax Understanding (X1), Fiscal Services (X2), Tax Awareness (X3)

Source: Research Results, 2024 (processed data)

The table above indicates that the R value is 0,775. This suggests that 77,5% of the Taxpayer Compliance variable is concurrently influenced by Tax Understanding, Fiscal Services, and Tax Awareness, while the remaining 22,5% is impacted by other variables not covered in this study.

4.9 Discussion

Based on the theoretical framework and relevant previous research, the discussion of this article is as follows:

1. The Influence of Tax Understanding on Taxpayer Compliance

Tax understanding is the knowledge possessed by taxpayers that can influence compliance. This understanding is also affected by several factors, both internal and external. It is important to enhance these aspects to help taxpayers better understand taxation. Taxpayers with a good understanding are more likely to be aware of the consequences they may face if they do not fulfill their tax obligations correctly.

The t-test results indicate strong support for the hypothesis regarding the influence of tax understanding on taxpayer compliance in this study. This is supported by the analysis indicating that the calculated t-value exceeds the critical t-value ($3,986 > 1,987$) and that the significance level is below $0,05$ ($<0,001 < 0,05$). Therefore, it can be inferred that tax understanding has a positive and significant impact on taxpayer compliance.

Karsam et al. (2022) In his research titled "The Influence of Taxpayer Awareness, Tax Knowledge, Fiscal Service, and the Application of E-Filing on Individual Taxpayer Compliance," it was stated that tax knowledge or understanding has an impact on taxpayer compliance. This finding aligns with the research Fitria (2017) which stated in his research that tax knowledge and understanding have a positive and significant influence on the level of compliance among individual taxpayers. These findings also support the research conducted by (Hanifah et al., 2023) which shows that tax understanding has an influence on taxpayer compliance.

2. The Effect of Fiscal Services on Taxpayer Compliance

Fiscal services are one of the determining factors of tax compliance. Effective services, including prompt responses to various taxpayer inquiries and clear communication of information, can strengthen taxpayers' trust in their obligations. This has the potential to encourage greater compliance in reporting and paying taxes.

The results of the t-test indicate that the hypothesis regarding fiscal services and taxpayer compliance in this study receives strong support. This is supported by the data analysis indicating that the t value exceeds the t table value ($2,370 > 1,987$) and that the significance level is less than $0,05$ ($0,02 < 0,05$). Therefore, it can be concluded that fiscal services exert a positive and significant influence on taxpayer compliance.

Kartika Selvia (2024) In their research titled "The Influence of Electronic Tax Reporting, Quality of Fiscal Services, and Taxpayer Awareness on Individual Taxpayer Compliance," it is stated that the standard of fiscal services significantly affects taxpayer compliance. This study matches the research that Karsam et al. (2022) In their study, it is mentioned that fiscal services influence taxpayer compliance. The findings of this study also corroborate the research carried out by (Hanifah et al., 2023) which shows that fiscal services have an impact on taxpayer compliance.

3. The Influence of Tax Awareness on Taxpayer Compliance

Tax awareness describes the condition in which taxpayers understand their rights and responsibilities related to taxation. A high level of awareness can significantly contribute to tax compliance. When the public or taxpayers realize that taxes contribute to enhancing quality of life and strengthening the country's economy, they are more likely to take responsibility for actively submitting and paying taxes punctually. This can enhance overall tax compliance.

The outcomes of the t-test reveal that the hypothesis regarding tax awareness and taxpayer compliance in this study is strongly supported. This is evident from the data analysis showing that the calculated t value is greater than the t table value ($5,234 > 1,987$) and the significance level is below $0,05$ ($<0,001 < 0,05$). Therefore, it can be inferred that tax awareness has a positive and significant impact on taxpayer compliance.

Karsam et al. (2022) In their study titled "The Influence of Taxpayer Awareness, Tax Knowledge, Tax Services, and the Implementation of E-Filing on Individual Taxpayer Compliance," it was stated that tax awareness influences taxpayer compliance. This research is in line with studies that suggest that tax awareness affects taxpayer compliance (Kartika Selvia, 2024) which indicates that tax awareness positively impacts taxpayer compliance. The finding of this study also support research conducted by (R. Hidayat & Wati, 2022) which asserts that taxpayer awareness positively and significantly influences taxpayer compliance.

5. Conclusion

5.1. Conclusion

From the results of the data analysis obtained, the conclusions that can be drawn from this study are as follows:

1. Tax Understanding significantly positively impacts Taxpayer Compliance. This indicates that as tax understanding increases, taxpayer compliance also tends to increase.
2. Fiscal Service has a significant positive effect on Taxpayer Compliance. This suggests that a higher level of fiscal service correlates with greater taxpayer compliance.
3. Tax Awareness significantly positively influences Taxpayer Compliance. This means that an increase in tax awareness leads to higher levels of taxpayer compliance.

5.2. *Limitation*

Due to the broad range of issues related to Tax Understanding, Fiscal Service, and Tax Awareness in relation to Individual Taxpayer Compliance, the researcher has limited the scope of the study as follows:

1. The independent variables in this study consist of tax understanding, fiscal service, and tax awareness. The dependent variable examined is individual taxpayer compliance.
2. The research subjects are individuals or taxpayers with a Tax Identification Number (NPWP) in various regions of Jepara.

5.3. *Suggestion*

Future research is expected to expand the area or region in sample collection, not limited to just one district, so that it can better represent a broader population. In addition to expanding the area, future studies should also aim to increase the sample size in each survey area to enhance the generalizability of the findings. The variables in this study are also not exhaustive; therefore, future research is encouraged to add other independent variables that may influence taxpayer compliance, such as tax penalties and tax socialization.

Acknowledgment

Recognizing that this research would not have been possible without the support of various parties, the researcher would like to express sincere gratitude to Mr. Fatchur Rohman, S.E., M.Pd., M.Si., CADE., CAAT., as the supervising lecturer, for all the guidance, direction, and advice provided, which enabled the successful completion of this study. The researcher also extends heartfelt thanks to parents and siblings for their prayers, encouragement, support, and assistance throughout the course of this academic journey. Additionally, thanks to the researcher's friends for their constructive suggestions and critiques in completing this research.

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