



Analysis Of Tax Knowledge, Sanctions, And Tax Office (Kpp Pratama) Services On Taxpayer Awareness In Improving Tax Compliance Of Individual Taxpayers In Sme

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ABSTRACT

Tax compliance is an important factor in increasing state revenue from the taxation sector. This study aims to analyse and examine the influence of tax knowledge, tax sanctions, and service quality on the awareness and compliance of individual taxpayers who are micro, small and medium enterprises actors. This study uses a quantitative approach with a sample of 100 respondents selected through purposive sampling. Data analysis was conducted using the Partial Least Squares (PLS) method. The results showed that tax knowledge and tax sanctions had a positive and significant effect on taxpayer awareness and compliance, while service quality did not have a significant effect on taxpayer awareness or compliance. Furthermore, taxpayer awareness was not found to mediate the relationship between the independent variables and compliance. These findings indicate that taxpayer compliance is more influenced by direct effects than through mediation mechanisms.

INTRODUCTION

Taxation is a source of state revenue that plays a strategic role in financing development and improving public welfare. In the administration of taxation, the government is obliged to provide high-quality public services to taxpayers, as public service is a government activity aimed at meeting the public's administrative needs in accordance with established service standards (Setioko et al., 2023). To improve taxpayer compliance, particularly among MSME operators, the government has implemented simpler tax policies through Law No. 7 of 2021 and Government Regulation No. 55 of 2022, including the imposition of a final income tax of 0.5% and tax

exemptions for MSMEs with a certain turnover. It is hoped that these policies will increase tax awareness and compliance among SMEs, thereby optimising their contribution to state revenue.

Taxpayer compliance is a fundamental element of a tax system based on the self-assessment system, in which taxpayers are entrusted to fulfil their tax obligations independently. According to Mardiasmo (2023), taxpayer compliance is a state in which taxpayers fulfil all their tax obligations and exercise their tax rights in accordance with the provisions of applicable laws and regulations. Such compliance encompasses the taxpayer's willingness to register, calculate and pay the tax due correctly, as well as to fulfil tax administrative obligations in accordance with the regulations. A high level of taxpayer compliance is a key determinant of the success of government revenue collection because, in a self-assessment system, the government relies heavily on the awareness and responsibility of taxpayers. Several recent studies have produced results supporting the importance of taxpayer compliance in optimising tax revenue. Safitri's (2023) study demonstrated that tax knowledge, taxpayer awareness, tax penalties, and tax administration services simultaneously have a significant impact on taxpayer compliance. Research by Santoso et al. (2024) also found that taxpayer awareness, tax penalties, the quality of tax services, and tax knowledge have a significant influence on individual taxpayer compliance. Similar findings were reported in a study by Taryana & Supriatiningsih (2025), which found a significant relationship between service quality and the enforcement of penalties on the compliance of individual taxpayers.

One of the key factors influencing taxpayer compliance is tax knowledge. According to Mardiasmo (2023), tax knowledge refers to taxpayers' understanding of general tax provisions and procedures, including tax rights and obligations, tax rates, and the penalties imposed for failing to meet tax obligations. Adequate knowledge enables taxpayers to understand the role of tax as a mandatory contribution to the state and encourages compliant behaviour in fulfilling their tax obligations. Several empirical studies have shown mixed results regarding the influence of tax knowledge on taxpayer compliance. Research by Antameng et al. (2024) indicates that tax knowledge has a positive and significant effect on taxpayer compliance, supported by research by Arfamaini & Susanto (2021), which found that tax knowledge has a positive and significant effect on taxpayer compliance in paying motor vehicle tax at the North Surabaya Samsat. Similar results were also demonstrated by the study by Sine et al. (2025), which proved that tax knowledge has a positive and significant influence on taxpayer compliance. However, there is an interesting research gap, in that the study by Nugrahani & Suryaningrum (2023) found that tax knowledge does not influence taxpayer compliance, whilst the study by Malendes et al. (2024) also showed that, in part, tax understanding does not have a significant effect on taxpayer compliance in paying Land and Building Tax. The inconsistency in these research findings suggests that the influence of tax knowledge on taxpayer compliance requires further investigation, particularly in the context of individual taxpayers operating small and medium-sized enterprises (SMEs) at the Banyuwangi Tax Office.

Tax penalties are an important instrument within the tax system, serving as a deterrent to ensure taxpayers comply with tax regulations. According to Mardiasmo (2023), tax penalties guarantee compliance with tax norms, thereby acting as a means of regulating taxpayer behaviour within the self-assessment system. In line with Law No. 7 of 2021 on the harmonisation of tax regulations, tax sanctions in Indonesia are classified into administrative sanctions in the form of fines, interest, and surcharges, as well as criminal sanctions in the form of fines and/or imprisonment for violations that result in a loss of state revenue. The application of firm, proportionate, and fair sanctions as stipulated in the HPP Law is expected to act as a deterrent and encourage increased taxpayer compliance. Empirical evidence regarding the impact of tax sanctions on taxpayer compliance shows fairly consistent results. Research by Nugrahani & Suryaningrum (2023) demonstrates that tax sanctions influence taxpayer compliance at the Sleman Primary Tax Office, in line with the study by Antameng et al. (2024), which shows that the strictness of tax sanctions has a positive and significant effect on taxpayer

compliance among SMEs. Research by Awaloedin et al. (2024) also found that fines have a positive and significant effect on individual taxpayer compliance. However, there is a research gap: the study by Apriliani et al. (2023) indicates that the severity of tax penalties has no effect on taxpayer compliance, and the study by Sine et al. (2025) also found that tax penalties do not have a significant impact on compliance levels. The inconsistency in these research findings suggests that the effectiveness of tax penalties in improving taxpayer compliance requires further in-depth study, particularly in the context of MSME taxpayers, who possess varying levels of tax understanding and awareness.

The quality of tax administration services is an external factor that plays a significant role in influencing taxpayers' perceptions and behaviour regarding the fulfilment of their tax obligations. According to Mardiasmo (2023), tax administration services encompass all forms of assistance and services provided by tax officials to taxpayers in the context of exercising their tax rights and obligations, with the aim of providing convenience, certainty and comfort. High-quality tax services are reflected in the competence of tax officials, the clarity of the information provided, ease of access to services, and a friendly and professional attitude when serving taxpayers. Good service is expected to increase taxpayer trust and satisfaction, thereby encouraging improved tax compliance. Empirical research findings on the influence of the quality of tax services on taxpayer compliance show varying results. Research by Nugrahani & Suryaningrum (2023) indicates that tax administration services influence taxpayer compliance at the Sleman Primary Tax Office, supported by research by Apriliani et al. (2023), which found that the quality of tax authority services has a positive influence on taxpayer compliance at the North Badung Primary Tax Office. Research by Arfamaini & Susanto (2021) also demonstrates that service quality has a positive and significant effect on taxpayer compliance in paying motor vehicle tax. However, there is an interesting research gap: Ramadhani & Umaimah's (2023) study found that tax office services had no effect on taxpayer compliance, whilst Awaloedin et al.'s (2024) research indicated that service quality did not influence taxpayer compliance at the Jakarta Pancoran Tax Office. The inconsistency in these research findings indicates that the relationship between the quality of tax services and taxpayer compliance still requires further examination, particularly in the context of services at the Banyuwangi Primary Tax Office, which has different demographic characteristics and levels of taxpayer tax literacy compared to the locations of previous studies.

Taxpayer awareness is an internal factor that plays a crucial role in promoting tax compliance. According to Mardiasmo (2023), taxpayer awareness is a state in which taxpayers know, understand and voluntarily fulfil their tax obligations in accordance with the provisions of applicable laws and regulations. This awareness reflects the taxpayer's attitude and commitment in viewing tax as a mandatory contribution to the state to support the financing of development and public welfare. Taxpayers with a high level of awareness tend to fulfil their tax obligations with full responsibility without coercion. Empirical evidence regarding the influence of taxpayer awareness on compliance shows relatively consistent results. Research by Nugrahani & Suryaningrum (2023) demonstrates that taxpayer awareness influences taxpayer compliance at the Sleman Tax Office, in line with the research by Arfamaini & Susanto (2021), which found that taxpayer awareness has a positive and significant influence on taxpayer compliance. Research by Sine et al. (2025) also shows that taxpayer awareness has been proven to contribute positively and significantly to improving compliance, whilst research by Awaloedin et al. (2024) demonstrates that tax awareness has a positive and significant effect on individual taxpayer compliance. However, there is a research gap: the study by Antameng et al. (2024) indicates that taxpayer awareness does not influence tax compliance among MSMEs in Sangihe Islands Regency, and the study by Malendes et al. (2024) also found, in a partial test, that tax understanding does not have a significant effect on tax compliance. The inconsistency in these research findings suggests that the role of taxpayer awareness in influencing compliance, particularly among individual taxpayers operating SMEs, still requires further in-depth study,

taking into account local characteristics and specific conditions in the Banyuwangi Tax Office (KPP Pratama) area. More interestingly, the study by Zaikin et al. (2022) shows that taxpayer awareness can act as an intervening variable mediating the influence of taxpayer knowledge and tax socialisation on taxpayer compliance, indicating that taxpayer awareness holds a strategic position within the tax compliance model that warrants further exploration.

Table 1. Compliance Rates for the Submission of Annual Tax Returns by Taxpayers in Indonesia

Year	Registered Taxpayers	Taxpayers Required to File Annual Tax Returns	Annual Tax Returns Filed	Compliance Rate (%)	Non-Compliant Taxpayers
2020	46.380.119	17.501.000	13.595.000	77,63	3.906.000
2021	49.818.000	18.001.000	15.134.000	84,07	2.867.000
2022	52.320.000	18.713.000	16.245.000	86,80	2.468.000
2023	54.960.000	19.391.000	17.105.000	88,16	2.286.000
2024	56.800.000	19.270.000	16.520.000	85,75	2.750.000

Source: Directorate General of Taxes, DGT Annual Report and DGT Performance Report 2020–2024

According to data from the Directorate General of Taxes for the period 2020–2024, the national tax compliance rate continues to fluctuate and remains suboptimal, despite a steady increase in the number of registered taxpayers. This situation indicates that the increase in the number of taxpayers has not been fully accompanied by compliant behaviour in fulfilling tax obligations. Furthermore, previous research findings reveal a research gap regarding the factors influencing taxpayer compliance, particularly tax knowledge, tax penalties, and the quality of tax office services. Therefore, this study is important to analyse the influence of tax knowledge, tax sanctions, and services provided by the KPP Pratama on taxpayer awareness in improving the compliance of individual taxpayers who are MSME operators

LITERATURE REVIEW

Theory of Planned Behaviour (TPB)

According to Ajzen (1991) in his seminal article entitled 'The Theory of Planned Behaviour', published in the journal *Organizational Behaviour and Human Decision Processes*, TPB is a theory designed to predict and explain human behaviour in specific contexts, wherein an individual's behaviour is determined by their intention to perform that behaviour, and that intention itself is influenced by three main factors: attitude towards behaviour, subjective norms, and perceived behavioural control. In a study conducted by Anugrah & Fitriandi (2022) and published in the journal *Info Artha* under the title 'Analysis of Tax Compliance Based on the Theory of Planned Behaviour', it is explained that the TPB is a theory that describes how a person's behaviour is influenced by their intention, which arises after systematically acquiring information; the study's findings indicate that perceived behavioural control is a factor influencing the intention to comply and the compliance of individual taxpayers. The relevance of the TPB in the context of research into tax compliance among individual taxpayers operating MSMEs at the Banyuwangi Tax Office is very high, as this theory can explain how tax knowledge (which shapes attitudes), tax sanctions (which relate to subjective norms and behavioural control), and the quality of tax officials' services (which influence perceptions of behavioural control) collectively influence taxpayers' awareness as a manifestation of intention, which ultimately determines taxpayer compliance.

Taxpayer Knowledge

Tax knowledge is a fundamental element that every taxpayer must possess in order to fulfil their tax obligations properly and correctly in accordance with the provisions of applicable laws and regulations. According to Mardiasmo (2023), tax knowledge is a taxpayer's understanding of general tax provisions and procedures, which includes the tax system in force in Indonesia, the function and benefits of tax for national development, the rights and obligations of taxpayers, the tax rates applicable, and the tax penalties that may be imposed should a taxpayer commit a breach or act negligently in fulfilling their tax obligations. Adequate tax knowledge will assist taxpayers in calculating, paying, and reporting their tax liabilities independently in accordance with the self-assessment system adopted in the Indonesian tax system, thereby minimising errors in the fulfilment of tax obligations that could result in the imposition of administrative or criminal sanctions. Taxpayers with a good understanding of taxation will find it easier to comprehend tax procedures, feel more confident when completing their Tax Return (SPT), and are more likely to comply with their tax obligations because they understand the legal consequences of non-compliance as well as the benefits of taxation for the interests of the state and society.

Tax Penalties

Tax penalties are an important instrument within the Indonesian tax system, serving to ensure taxpayers' compliance with their tax obligations. According to Mardiasmo (2023), tax penalties are a guarantee that the provisions of tax legislation (tax norms) will be followed, observed, and complied with. In other words, tax penalties are a preventive measure to ensure that taxpayers do not violate tax norms. Tax sanctions serve as a control mechanism provided by the government to ensure that every taxpayer complies with applicable tax regulations by imposing a deterrent effect on offenders. In the context of Indonesian taxation, sanctions are legal consequences that must be borne by taxpayers who fail to fulfil their tax obligations, whether due to negligence or wilful misconduct, thereby potentially causing a loss to state revenue. It is hoped that strict and consistently applied tax sanctions will encourage taxpayers to be more disciplined and compliant in fulfilling their tax obligations, ranging from registering to obtain a Taxpayer Identification Number (NPWP), correctly calculating and paying the tax due, to submitting their Tax Return (SPT) on time in accordance with applicable regulations.

Tax Services

The quality of tax services is one of the external factors that can influence taxpayers' perceptions and behaviour in fulfilling their tax obligations, as high-quality services foster taxpayer satisfaction and trust in the tax authorities. According to Law of the Republic of Indonesia No. 25 of 2009 on public services, public service is defined as activities undertaken to meet service needs in accordance with laws and regulations for every citizen and resident regarding goods, services, or administrative services provided by public service providers. Meanwhile, according to the Decree of the Minister of State Apparatus Empowerment No. KEP/25/M.PAN/2/2014, public service is defined as all implementation activities carried out by public service providers as an effort to meet service needs or in the context of implementing laws and regulations. Referring to the above views, public service is a form of service provided by the government to meet the needs of the community. Tax services encompass all forms of assistance provided by tax officials to taxpayers in the exercise of their tax rights and obligations, including clarity of requirements, streamlined procedures, certainty regarding service timelines, and a professional, friendly and responsive attitude on the part of tax officials. Tax services aim to provide convenience, comfort, and legal certainty for taxpayers, thereby enhancing trust in the tax authority and encouraging voluntary compliance. The implementation of these tax services is formally regulated by Director General of Taxes Regulation No. PER-27/PJ/2016 on Service Standards at Integrated Service Centres of Tax Offices, as amended by PER-02/PJ/2017,

which sets out service standards covering service requirements, procedures, time standards, zero-cost services, as well as service quality control as guidelines for tax officials in providing excellent service to taxpayers.

Taxpayer Awareness

Taxpayer awareness is an internal factor that originates from within the taxpayer themselves and plays a fundamental role in encouraging voluntary tax compliance without the need for coercion. According to Mardiasmo (2025), taxpayer awareness is a state in which taxpayers understand the meaning, function and purpose of paying taxes to the state. A high level of taxpayer awareness will have a positive influence on improving tax compliance even further. Awareness of the need to pay taxes not only fosters tax compliance but can also cultivate a critical attitude towards tax-related issues, such as the tax policies set by the government. Consequently, tax revenue—as the state's primary source of income—is managed by the state in a transparent and accountable manner for the welfare of the people. Taxpayer awareness reflects the level of preparedness and understanding among taxpayers regarding internal and external events related to taxation, which in turn encourages them to take action as a form of response, ranging from tax payment to timely tax reporting. With greater taxpayer awareness, the likelihood of taxpayers making their tax payments on time will increase, as this awareness encompasses an understanding of their rights and obligations as taxpayers, along with a willingness to contribute voluntarily without the need for enforcement through supervision or penalties. Tax awareness is a form of moral attitude that contributes to the state to support national development; thus, if tax awareness is instilled in every member of society, it will foster a positive relationship with tax compliance, which in turn will create fairness within the tax system. In the context of Indonesia's tax system, which adopts a self-assessment system, taxpayer awareness is the key to the success of tax collection.

METHODS

Primary Data

Primary data is data obtained directly from the primary source or research respondents through data collection techniques such as questionnaires, interviews or observation (Sugiyono, 2025). In this study, primary data was obtained from questionnaires completed by individual taxpayers who are MSME business owners registered with the Banyuwangi Tax Office.

Population

A population is the generalised group comprising objects or subjects possessing specific characteristics and qualities defined by the researcher for study, from which conclusions are subsequently drawn (Sugiyono, 2025). The population in this study comprises all individual taxpayers operating micro, small and medium-sized enterprises (MSMEs) registered with the Banyuwangi Tax Office. According to data from the Banyuwangi Tax Office, the number of individual taxpayers operating MSMEs who were registered and active in 2024 was 3,210.

Sample

A sample is a portion of a population selected to represent the characteristics of that population. In this study, the sample size was determined using the Slovin formula, as the population size is known precisely and is relatively homogeneous. The use of the Slovin formula aims to obtain a representative sample size with a tolerable margin of error. The margin of error (error tolerance) used in this study is 10 per cent (0.10). This margin of error was chosen because it is commonly used in social and behavioural research and is considered capable of providing a balance between the level of accuracy and the efficiency of the research.

The Slovin formula used is as follows:

$$n = \frac{N}{1 + N(e^2)}$$

Notes:

n = sample size

N = population size

e = error rate

Based on this formula, the calculation of the sample size in this study is:

$$n = \frac{3210}{1 + (3210 \times 0,10^2)}$$

$$n = \frac{3210}{1 + 32,10}$$

$$n = \frac{3210}{33,10}$$

$$n = 96,98$$

The result of this calculation was then rounded up, meaning that the sample size used in this study was 100 respondents. The sampling technique employed in this study was purposive sampling. According to Sugiyono (2025), purposive sampling is a technique for selecting a sample based on specific considerations or criteria relevant to the research objectives.

RESULTS

Description of the Research Subject

The research subject of this thesis is individual taxpayers operating micro, small and medium-sized enterprises (MSMEs) who are registered with the Banyuwangi Tax Office. The Banyuwangi Tax Office is a vertical agency of the Directorate General of Taxes under the Ministry of Finance of the Republic of Indonesia, with a jurisdiction covering the entire Banyuwangi Regency, and is tasked with providing services, guidance, supervision, and law enforcement in the field of taxation. This research focuses on individual taxpayers who are micro, small and medium-sized enterprise (MSME) operators running various types of productive businesses in Banyuwangi Regency, such as trade, fisheries, services, catering, home-based industries, and other small business activities that form an important part of the local economy. These MSME operators are taxpayers who have tax obligations in accordance with applicable regulations.

Profile of Respondent Characteristics

Based on the results of the questionnaire data analysis and the research sample criteria, the total number of respondents in this study is 100. The profile of respondent characteristics is presented in the following table:

Table 3. Profile of Respondent Characteristics

No.	Characteristic	Category	Category	Percentage
1	Tax Identification Number (NPWP) Status	Possesses an Active NPWP/NIK	100	100%
2	Business Identification Number (NIB) Ownership	Possesses an NIB	100	100%
3	Possesses an NIB	Banyuwangi Regency	100	100%

Source: Data processed by the researcher (2026)

Table 4. Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation
X1.1	100	3	2	5	463	4.63	.706
X1.2	100	3	2	5	459	4.59	.805
X1.3	100	3	2	5	466	4.66	.699
Total_X1	100	9	6	15	1388	13.88	1.991
X2.1	100	3	2	5	462	4.62	.722
X2.2	100	3	2	5	459	4.59	.793
X2.3	100	3	2	5	432	4.32	.984
X2.4	100	3	2	5	449	4.49	.759
Total_X2	100	12	8	20	1802	18.02	3.005
X3.1	100	4	1	5	409	4.09	.965
X3.2	100	4	1	5	399	3.99	1.000
X3.3	100	3	2	5	419	4.19	.873
X3.4	100	3	2	5	412	4.12	.868
Total_X3	100	12	8	20	1639	16.39	3.443
Z1	100	2	3	5	467	4.67	.637
Z2	100	3	2	5	461	4.61	.709
Total_Z	100	4	6	10	928	9.28	1.223
Y1	100	2	3	5	471	4.71	.608
Y2	100	2	3	5	462	4.62	.693
Y3	100	2	3	5	468	4.68	.634
Y4	100	2	3	5	467	4.67	.637
Total_Y	100	8	12	20	1868	18.68	2.441

Source: SPSS Version 25 output

Convergent Validity Test

The validation criteria are based on factor loadings (cross-loadings) with values greater than 0.70 and average variance extracted (AVE) with values exceeding 0.50 for convergent validity testing; for discriminant validity testing, the ratio of the square root of AVE to the inter-variable correlation is used (Solihin and Ratmono, 2013). The results of WarpPLS 8.0 are as follows:

Table 5. Combined Loadings and Cross-Loadings

	X1	X2	X3	Z	Y	Type (as defined)	SE	P value
X1.1	0.951	-0.405	0.020	0.093	0.279	Reflect	0.077	<0.001
X1.2	0.875	-0.108	0.078	-0.538	-0.072	Reflect	0.079	<0.001
X1.3	0.878	0.546	-0.099	0.435	-0.230	Reflect	0.079	<0.001
X2.1	0.121	0.930	-0.089	0.162	-0.397	Reflect	0.078	<0.001
X2.2	-0.173	0.934	-0.081	-0.054	0.365	Reflect	0.078	<0.001
X2.3	-0.071	0.906	0.043	-0.003	-0.021	Reflect	0.078	<0.001
X2.4	0.124	0.922	0.131	-0.106	0.052	Reflect	0.078	<0.001
X3.1	-0.036	0.320	0.917	-0.104	-0.188	Reflect	0.078	<0.001
X3.2	-0.038	0.171	0.951	-0.047	-0.090	Reflect	0.077	<0.001
X3.3	-0.103	-0.275	0.918	0.152	0.152	Reflect	0.078	<0.001
X3.4	0.176	-0.219	0.929	0.001	0.127	Reflect	0.078	<0.001
Z1	0.082	-0.404	0.005	0.909	0.641	Reflect	0.078	<0.001

	X1	X2	X3	Z	Y	Type (as defined)	SE	P value
Z2	-0.082	0.404	-0.005	0.909	-0.641	Reflect	0.078	<0.001
Y1	-0.433	-0.102	0.010	0.094	0.953	Reflect	0.077	<0.001
Y2	0.022	0.228	-0.000	-0.323	0.945	Reflect	0.077	<0.001
Y3	0.157	0.083	-0.037	0.110	0.938	Reflect	0.077	<0.001
Y4	0.255	-0.205	0.026	0.118	0.960	Reflect	0.077	<0.001

Source: WarpPLS 8.0 output

Table 6. Average Variances Extracted

Value AVE	Variable	Error Variance	Description
0,814	Tax knowledge (X1)	> 0,5	Valid
0,853	Tax penalties (X2)	> 0,5	Valid
0,863	Quality of service (X3)	> 0,5	Valid
0,826	Taxpayer awareness (Z)	> 0,5	Valid
0,901	Taxpayer compliance (Y)	> 0,5	Valid

Source: WarpPLS 8.0 output

Discriminant Validity Test

The discriminant validity test in this study was conducted to ensure that each latent construct is empirically distinct from the others. The test was carried out using the Fornell-Larcker and cross-loading criteria as recommended by Ghozali (2021) and Sholihin and Ratmono (2020). The discriminant validity test using the cross-loading approach was conducted by comparing the loading values of each indicator on the construct being measured with the loading values on other constructs. An indicator is deemed to meet discriminant validity if it has the highest loading value on its own construct compared to other constructs (Ghozali, 2021).

Table 07. Results of the Discriminant Validity Test (Cross-Loading)

Indicator	X1	X2	X3	Z	Y	Description
X1.1	0,951	0,785	0,260	0,836	0,869	Valid
X1.2	0,875	0,759	0,230	0,664	0,748	Valid
X1.3	0,878	0,836	0,225	0,786	0,817	Valid
X2.1	0,841	0,930	0,233	0,726	0,818	Valid
X2.2	0,813	0,934	0,217	0,725	0,876	Valid
X2.3	0,777	0,906	0,314	0,706	0,803	Valid
X2.4	0,813	0,922	0,383	0,724	0,826	Valid
X3.1	0,232	0,310	0,917	0,284	0,240	Valid
X3.2	0,243	0,308	0,951	0,314	0,261	Valid
X3.3	0,173	0,189	0,918	0,288	0,200	Valid
X3.4	0,334	0,345	0,929	0,406	0,339	Valid
Z1	0,793	0,712	0,283	0,909	0,824	Valid
Z2	0,745	0,706	0,349	0,909	0,728	Valid
Y1	0,794	0,822	0,278	0,807	0,953	Valid
Y2	0,845	0,884	0,241	0,738	0,945	Valid
Y3	0,875	0,863	0,249	0,837	0,938	Valid
Y4	0,906	0,849	0,295	0,861	0,960	Valid

Note: The bold values indicate the highest loadings on the construct.

Source: WarpPLS 8.0 output

Table 8. Results of the Discriminant Validity Test (Fornell-Larcker)

Variable	X1	X2	X3	Z	Y
X1	0,902	0,879	0,265	0,846	0,900
X2	0,879	0,923	0,310	0,780	0,900
X3	0,265	0,310	0,929	0,348	0,280
Z	0,846	0,780	0,348	0,909	0,854
Y	0,900	0,900	0,280	0,854	0,949

Note: The diagonal values (in bold) are the square roots of the AVE ($\sqrt{\text{AVE}}$).

Source: WarpPLS 8.0 output

Table 9. Reliability Test

Variable	Composite reliability	Cronbach's alpha	Coefficients Min	Description
Tax knowledge (X1)	0,929	0,885	> 0,7	Reliabel
Tax penalties (X2)	0,959	0,942	> 0,7	Reliabel
Quality of services (X3)	0,962	0,947	> 0,7	Reliabel
Taxpayer awareness (Z)	0,905	0,789	> 0,7	Reliabel
Taxpayer compliance (Y)	0,973	0,963	> 0,7	Reliabel

Source: WarpPLS 8.0 output

Table 10. Direct Effect Test

No	Hypothesis	Path Coefficient	P-value	Description
1	The Effect of Tax Knowledge on Taxpayer Awareness	0,638	<0,001	Positive and Significant Effect
2	The Effect of Tax Penalties on Taxpayer Awareness	0,201	0,018	Positive and Significant Effect
3	The Effect of Service Quality on Taxpayer Awareness	0,112	0,126	Positive and Not Significant Effect
4	The Effect of Tax Knowledge on Taxpayer Compliance	0,276	0,002	Positive and Significant Effect
5	The Effect of Tax Penalties on Taxpayer Compliance	0,558	<0,001	Positive and Significant Effect
6	The Effect of Service Quality on Taxpayer Compliance	-0,030	0,382	Negative and Not Significant Effect
7	The Effect of Taxpayer Awareness on Taxpayer Compliance	0,175	0,035	Positive and Significant Effect

Source: WarpPLS 8.0 output

Tabel 11. Indirect Effect Test

No	Hypothesis	Indirect Effect	P-value	Description
1	The Effect of Tax Knowledge on Compliance via Taxpayer Awareness	0,112	0,053	Positive and Insignificant Effect
2	The Effect of Tax Penalties on Compliance via Taxpayer Awareness	0,035	0,308	Positive and Insignificant Effect
3	The Effect of Service Quality on Compliance via Taxpayer Awareness	0,020	0,391	Positive and Insignificant Effect

Source: WarpPLS 8.0 output

Coefficient of Determination (R^2)

Based on the results of the *r-squared coefficient* calculations in the structural model, an R^2 value of 0.749 was obtained for the taxpayer awareness variable (Z). This value indicates that the variables of tax knowledge (X1), tax penalties (X2), and service quality (X3) are collectively capable of explaining 74.9% of the variation in taxpayer awareness, whilst the remaining 25.1% is explained by other variables outside the scope of this study. Meanwhile, the R^2 value for the tax compliance variable (Y) is 0.917. This means that tax knowledge (X1), tax penalties (X2), service quality (X3), and taxpayer compliance (Y) together account for 91.7% of the variation in taxpayer compliance, whilst 8.3% is influenced by other factors not included in the research model.

Overall Model Fit Testing (Global Model Fit)

The research model was tested to assess the fit of the model constructed in the study. A good research model should be able to describe the relationships between the variables in the study. WarpPLS 8.0 has provided calculation results indicating the criteria used to assess whether the model is appropriate. Model fit testing in this study utilised the *Model Fit and Quality Indices* in WarpPLS 8.0. According to Ghazali (2021), model fit evaluation in PLS-SEM can be conducted using several indicators such as APC, ARS, AVIF, and GOF to ensure that the constructed model is structurally sound.

Tabel 12. Pengujian Kecocokan Model (Model Fit and Quality Indices)

No	Model Fit Index	Value	Criteria	Description
1	Average Path Coefficient (APC)	0,284 (P < 0,001)	P < 0,05	Significant
2	Average R-squared (ARS)	0,833 (P < 0,001)	P < 0,05	Significant
3	Average Adjusted R-squared (AARS)	0,827 (P < 0,001)	P < 0,05	Significant
4	Average Block VIF (AVIF)	3,378	≤ 5 (ideal $\leq 3,3$)	Acceptable
5	Average Full Collinearity VIF (AFVIF)	5,483	≤ 5 (ideal $\leq 3,3$)	Close to the limit
6	Tenenhaus Goodness of Fit (GoF)	0,842	$\geq 0,36$ (besar)	Very good
7	Simpson's Paradox Ratio (SPR)	0,857	$\geq 0,7$	Acceptable
8	R-squared Contribution Ratio (RSCR)	0,993	$\geq 0,9$	Acceptable
9	Statistical Suppression Ratio (SSR)	1,000	$\geq 0,7$	Ideal
10	NLBCDR	1,000	$\geq 0,7$	Ideal

Source: WarpPLS 8.0 output

DISCUSSION

The Influence of Tax Knowledge on Taxpayer Awareness

Statistical analysis indicates that tax knowledge has a positive and significant influence on taxpayer awareness. Based on these findings, it can be explained that if taxpayers possess adequate tax knowledge and understanding, this will encourage the development of taxpayer awareness in fulfilling their tax obligations. Tax knowledge is required of every taxpayer in fulfilling their tax obligations, as this is in line with the self-assessment system adopted in Indonesia's tax system, where taxpayers are entrusted to calculate and pay their own tax liabilities and to file their personal income tax returns independently. A good understanding of the functions of tax—namely, that tax is a source of state revenue as well as a tool for regulating economic and social policy—will enhance taxpayer awareness, thereby encouraging taxpayers to fulfil their tax obligations voluntarily. The high level of this understanding is evident from the descriptive results of the taxpayer awareness variable, which shows an average value of 4.64, falling within the 'very high' category.

Theoretically, this finding aligns with the Theory of Planned Behaviour (Ajzen, 1991), which states that an individual's knowledge and beliefs shape attitudes and awareness, which in turn influence behaviour. In the context of taxation, the higher a taxpayer's knowledge of tax regulations and benefits, the higher their awareness in fulfilling their tax obligations. These research results are also consistent with studies by Zaikin et al. (2022), Muhn timer et al. (2023), Amri and Syahfitri (2020), and Bahri (2020), which found that tax knowledge has a positive influence on taxpayer awareness.

The Effect of Tax Penalties on Taxpayer Awareness

Based on the results of statistical testing, it was found that tax penalties have a positive and significant effect on taxpayer awareness. This implies that taxpayers' perception of the existence of tax penalties can increase their awareness in fulfilling their tax obligations. Tax sanctions serve as a control mechanism that encourages taxpayers to be more cautious in fulfilling their tax obligations. A good understanding of the sanctions that taxpayers face for failing to meet their tax obligations—whether due to negligence or wilful misconduct—which may result in losses to state revenue, will enhance taxpayer awareness. This indicates that taxpayers are aware that sanctions imposed for breaches of tax obligations will result in consequences in the form of administrative and criminal penalties. An understanding of these consequences encourages taxpayers to be more careful in fulfilling their tax obligations, thereby increasing their awareness of the importance of tax compliance.

Furthermore, these findings are consistent with the Theory of Planned Behaviour (Ajzen, 1991), which explains that individual behaviour is influenced by beliefs and perceptions regarding the consequences of an action. Taxpayers' perceptions of tax sanctions can foster a more cautious attitude and enhance awareness in fulfilling tax obligations. The results of this study are also consistent with the research by Ramadhani and Umairah (2023), Nugrahani and Suryaningrum (2023), and Tanjung et al. (2022), which indicate that tax sanctions have a positive effect on taxpayer awareness.

The Effect of Service Quality on Taxpayer Awareness

Based on the results of statistical testing, it was found that service quality has a positive but insignificant effect on taxpayer awareness. These results indicate that the service quality provided by tax officials has not yet been able to directly increase taxpayer awareness. Regarding the indicators of service speed and accuracy, the analysis of taxpayers' perceptions indicates that not all taxpayers share the same view of the quality of service provided. This relates to the main issues (Strategic Issues) highlighted in the performance report of the Banyuwangi Primary Tax Office, including the high volume of taxpayer requests that is

disproportionate to the number of available tax advisors, necessitating the optimisation of advisory activities using existing resources; complaints from taxpayers regarding service still need to be addressed to improve service quality; and the digitalisation reform of tax administration processes, aimed at system transparency and procedural simplification, has not yet succeeded in increasing taxpayer awareness and compliance due to the low level of taxpayer understanding of the implemented digital system. These conditions indicate that the services provided by the Banyuwangi Tax Office have not yet become a primary factor capable of shaping taxpayers' tax awareness. In this study, tax awareness is more heavily influenced by internal factors such as tax knowledge and perceptions of tax penalties than by external factors such as service quality.

Theoretically, service quality is one of the key factors in enhancing public satisfaction with public services. In the context of tax services, good service quality is expected to enhance taxpayers' trust and positive perceptions of the tax authority. However, the findings of this study indicate that service quality has not directly influenced taxpayers' awareness. This can be explained through the Theory of Planned Behaviour (Ajzen, 1991), which states that individual behaviour is more heavily influenced by internal factors such as attitudes, knowledge, and beliefs regarding a particular action. In the context of this study, taxpayers' awareness is more heavily influenced by their understanding of tax obligations and their perceptions of tax penalties than by the quality of service provided by tax officials. The findings of this study are consistent with those of Bahri (2020) and Tanjung et al. (2022), who also found that service quality does not have a significant effect on taxpayers' awareness.

The Influence of Tax Knowledge on Taxpayer Compliance

Based on the results of statistical testing, it was found that tax knowledge has a positive and significant influence on taxpayer compliance. The results of this study indicate that a high level of such knowledge is reflected in the understanding that taxpayers who possess knowledge regarding various aspects of taxation—such as registration obligations, calculation of tax due, tax payment, and the submission of tax returns (SPT)—can encourage compliant behaviour in fulfilling their tax obligations. Under the self-assessment system implemented in Indonesia, taxpayers are entrusted to calculate, pay, and report their own tax liabilities. Consequently, the level of tax knowledge is a crucial factor influencing taxpayers' ability to fulfil these obligations correctly and on time.

Theoretically, these findings align with the Theory of Planned Behaviour (Ajzen, 1991), which explains that an individual's knowledge and beliefs regarding a behaviour will influence their attitude and intention to perform that behaviour. In the context of taxation, tax knowledge can foster a positive understanding and attitude towards tax obligations, thereby encouraging compliant behaviour in fulfilling these obligations. The results of this study are also consistent with the findings of previous research conducted by Apriliani et al. (2023), Arfamaini and Susanto (2021), and Mianti and Budiwitjaksono (2021), which showed that tax knowledge has a positive and significant effect on taxpayer compliance.

The Effect of Tax Penalties on Taxpayer Compliance

Statistical tests indicate that tax penalties have a positive and significant effect on taxpayer compliance. The majority of taxpayers have a good understanding of various forms of tax sanctions, such as penalties for delaying tax obligations, late tax payments, errors in completing tax forms, as well as sanctions imposed for violations identified during the audit process—specifically, failure to report part of one's income, calculation errors, and the provision of incorrect data. This understanding encourages taxpayers to be more careful and disciplined in fulfilling their tax obligations so as to avoid detrimental penalties. These findings indicate that taxpayers' perceptions of the existence and application of tax penalties are a strong factor in promoting taxpayer compliance. Taxpayers tend to be more disciplined in fulfilling their tax

obligations when they understand the consequences or penalties that will be imposed in the event of a breach of tax regulations.

Theoretically, this finding suggests that individuals tend to avoid behaviour that may result in punitive consequences or losses. In the context of taxation, the existence of tax sanctions serves as a law enforcement tool that exerts a deterrent effect on taxpayers, thereby encouraging them to be more compliant in fulfilling their tax obligations to avoid administrative or other sanctions. This is also consistent with the Theory of Planned Behaviour (Ajzen, 1991), which explains that individual behaviour is influenced by beliefs regarding the consequences of an action. Taxpayers' perceptions regarding the existence of tax sanctions can foster a more cautious attitude and enhance the intention to comply with tax obligations. The findings of this study are consistent with the research by Nugrahani and Suryaningrum (2023) and Arfamaini and Susanto (2021), which demonstrated that tax sanctions have a significant impact on taxpayer compliance.

The Effect of Service Quality on Taxpayer Compliance

The test results indicate that the service quality variable is not significant in relation to taxpayer compliance. This suggests that the quality of service provided by tax officials has not yet been able to directly improve taxpayer compliance. As previously explained, the main issues (Strategic Issues) highlighted in the performance report include taxpayer complaints regarding service that still require follow-up to improve service quality; the number of tax advisory assistants is not commensurate with the volume of taxpayer requests, meaning that tax advisory activities and outreach regarding the digitalisation reform of tax administration processes have not yet been effectively communicated. This situation means that taxpayers are required to understand and operate the tax system independently using the internet; furthermore, some taxpayers also seek to improve their understanding by attending training courses or seminars organised by parties outside the DGT. This results in the direct impact of the quality of tax officials' services being less felt by taxpayers.

The results of this study indicate that service quality has not yet directly influenced taxpayers' compliance behaviour. This can be explained through the Theory of Planned Behaviour (Ajzen, 1991), which states that individual behaviour is more heavily influenced by internal factors such as attitudes, knowledge, and beliefs regarding a particular action. In the context of taxation, understanding of tax regulations and awareness of the obligation to pay tax are often more dominant factors than the quality of service provided by the tax authorities. In this study, taxpayer compliance is more influenced by enforcement aspects, such as the existence of tax sanctions, than by service aspects, and is also influenced by practical factors such as understanding of tax regulations. The findings of this study are consistent with those of Afisah and Witono (2023) and Hidayat and Maulana (2022), who also found that service quality does not have a significant effect on taxpayer compliance. Thus, the results of this study indicate that improving the quality of tax services alone is insufficient to enhance taxpayer compliance unless accompanied by improvements in tax knowledge, taxpayer awareness, and the consistent enforcement of tax sanctions.

The Influence of Taxpayer Awareness on Taxpayer Compliance

The test results indicate that taxpayer awareness has a positive and significant influence on taxpayer compliance. This is demonstrated by the level of discipline in fulfilling tax obligations and the willingness to pay taxes voluntarily. This implies that the higher the level of taxpayer awareness, the higher their level of compliance in fulfilling tax obligations. Taxpayer awareness reflects the understanding and inner willingness of taxpayers to fulfil their tax obligations as a form of civic responsibility in supporting the financing of national development. With a high awareness that taxes are also a source of state revenue, this will enhance discipline in fulfilling tax obligations and the willingness to pay taxes voluntarily.

Theoretically, the findings of this study align with the Theory of Planned Behaviour (Ajzen, 1991), which states that an individual's attitudes, awareness, and beliefs regarding an obligation will influence their intentions and the behaviour exhibited. In the context of taxation, taxpayer awareness is an internal factor that drives the formation of sustained compliant behaviour in fulfilling tax obligations. The findings of this study are also consistent with the research by Nugrahani and Suryaningrum (2023) and Arfamaini and Susanto (2021), who found that taxpayer awareness has a positive effect on taxpayer compliance.

The Effect of Tax Knowledge on Compliance through Taxpayer Awareness

The results of testing the indirect influence of tax knowledge on taxpayer compliance via taxpayer awareness showed no significant effect; thus, taxpayer awareness was unable to mediate the relationship between tax knowledge and taxpayer compliance. In this study, the influence of tax knowledge on tax compliance occurred predominantly through a direct pathway rather than via the mediation mechanism of taxpayer awareness. This indicates that a good understanding of tax regulations directly encourages tax compliance behaviour in fulfilling tax obligations, such as calculating, paying, and reporting taxes on time. With a high level of knowledge, taxpayers can understand tax procedures and the consequences arising from failing to fulfil tax obligations correctly.

Theoretically, this finding can be explained through the Theory of Planned Behaviour (Ajzen, 1991), which states that individual behaviour is influenced by attitudes, subjective norms, and perceived control over that behaviour. In the context of taxation, tax knowledge can directly shape taxpayers' attitudes and beliefs regarding the importance of fulfilling tax obligations, thereby encouraging compliant behaviour. Therefore, if the level of tax knowledge is already high, compliant behaviour can be formed directly without having to go through the process of increasing awareness as a mediating variable. The results of this study can also be compared with several previous studies. Research by Zaikin et al. (2022) found that taxpayer awareness mediates the influence of tax knowledge on taxpayer compliance. Furthermore, several other studies have also shown that tax knowledge can directly influence taxpayer compliance without going through a mediating variable. Research by Mianti and Budiwitjaksono (2021) and Arfamaini and Susanto (2021) found that tax knowledge has a direct effect on taxpayer compliance.

The Effect of Tax Sanctions on Compliance via Taxpayer Awareness

The results of testing the indirect effect of tax sanctions on taxpayer compliance via taxpayer awareness showed no significant result, meaning that taxpayer awareness was unable to mediate this relationship. Taxpayers tend to comply with their tax obligations because they consider the consequences or sanctions they will face if they fail to meet these obligations. With a good understanding of the various forms of tax sanctions, which may take the form of administrative or criminal sanctions, and by considering the risk of financial loss, this will encourage taxpayers to be more careful in fulfilling their tax obligations, thereby maintaining a high level of compliance even without first increasing taxpayer awareness. In this study, tax sanctions play a greater role as an external factor that directly influences taxpayer compliance behaviour.

Theoretically, these findings can be explained through the Theory of Planned Behaviour (Ajzen, 1991), which states that individual behaviour is influenced by attitudes, subjective norms, and perceived control over that behaviour. In the context of taxation, the existence of tax sanctions can shape taxpayers' perceptions of the consequences of non-compliance, thereby influencing their intentions and behaviour regarding compliance with tax obligations. However, in this study, the influence of tax sanctions on compliance occurs more directly through perceptions of the consequences of non-compliance, without necessarily requiring a prior awareness-building process. In tax practice, tax sanctions function as a law enforcement instrument that provides a deterrent effect, so that taxpayers prefer to comply with their tax

obligations to avoid administrative sanctions or fines that could cause financial loss. The results of this study are also consistent with several previous studies which found that tax sanctions have a greater direct influence on taxpayer compliance than through mediating variables. Research by Mianti and Budiwitjaksono (2021) indicates that tax sanctions have a direct influence on taxpayer compliance without involving mediating variables. Similar findings are demonstrated by the study by Arfamaini and Susanto (2021), which states that tax sanctions act as an external factor driving taxpayer compliance behaviour.

The Effect of Service Quality on Compliance via Taxpayer Awareness

The results of testing the indirect effect of service quality on tax compliance via taxpayer awareness showed no significant result, meaning that taxpayer awareness was unable to mediate this relationship. The quality of service provided by tax officials has not yet been able to make a significant contribution to improving taxpayer compliance, either directly or through increased taxpayer awareness. The quality of service provided has not yet been consistently perceived by all taxpayers, as explained above. This situation means that service quality has not yet been able to exert a strong influence in shaping tax awareness, which in turn impacts taxpayer compliance.

Theoretically, this finding can be explained through the Theory of Planned Behaviour (Ajzen, 1991), which states that individual behaviour is influenced by attitudes, subjective norms, and perceptions of control over that behaviour. In the context of taxation, the quality of service from the tax authorities should be able to enhance taxpayers' positive perceptions of the tax system, thereby encouraging awareness and compliance. However, in this study, service quality was not sufficiently strong to shape taxpayers' intentions or awareness regarding the fulfilment of their tax obligations. This indicates that other factors, such as tax knowledge and perceptions of penalties, play a more dominant role in shaping compliance behaviour. The results of this study are also consistent with previous research finding that service quality does not always influence taxpayer compliance. Research by Afisah and Witono (2023) and Hidayat and Maulana (2022) indicates that service quality does not have a significant effect on taxpayer compliance. Similar findings were also reported by Hartopo, Masitoh, and Siddi (2020), who stated that the quality of tax officials' service does not have a significant influence on taxpayer compliance.

CONCLUSION

This study concludes that tax knowledge and tax sanctions have a positive and significant influence on taxpayer awareness and tax compliance among individual taxpayers in Small and Medium Enterprises (SMEs). Tax knowledge enables taxpayers to understand their tax obligations, including tax calculation, payment, and reporting, while tax sanctions encourage greater discipline and caution in fulfilling these obligations. In contrast, the quality of services provided by the Tax Office (KPP Pratama) has a positive but insignificant effect on taxpayer awareness and does not have a significant effect on tax compliance. These findings indicate that the existing quality of tax services has not been sufficient to directly encourage greater taxpayer awareness and compliance.

Furthermore, taxpayer awareness has a positive and significant influence on tax compliance, indicating that taxpayers with a higher level of awareness are more likely to fulfil their tax obligations voluntarily and consistently. However, taxpayer awareness does not significantly mediate the relationships between tax knowledge, tax sanctions, and service quality and tax compliance. This suggests that tax knowledge and tax sanctions influence compliance more directly, while service quality has not demonstrated a significant direct or indirect contribution.

Overall, improving individual taxpayer compliance among SMEs requires strengthening tax education and understanding, ensuring the consistent enforcement of tax sanctions, and improving the accessibility, responsiveness, and effectiveness of tax services. These efforts should be supported by effective tax outreach and assistance, particularly in helping taxpayers understand and use digital tax administration systems.

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