

## DETERMINANTS OF COMPLIANCE IN PAYING TAXES: TAX UNDERSTANDING AND TAX AWARENESS AS INTERVENING VARIABLES

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### **Abstract**

*Tax is a source of state revenue used to finance development and public services. Tax collection success is highly dependent on taxpayer compliance in carrying out their tax obligations. However, the level of tax compliance in various countries, including Indonesia, is still a significant challenge for the government. This is due to multiple factors, including tax compliance, tax understanding and taxpayer awareness. This study aims to analyze the effect of tax understanding on taxpayer awareness of motor vehicles, tax understanding of paying motor taxes, taxpayer awareness of paying motor taxes, and taxpayer awareness in mediating tax understanding of paying motor taxes. The research method is quantitative with descriptive explanation, a sample of 196 taxpayers, and data processing using SEM PLS. The research findings show that 1) tax understanding has a positive effect on the awareness of taxpayers' motor vehicles, 2) tax understanding has a positive effect on compliance in paying taxes motor vehicles, 3) taxpayer awareness has an effect on compliance in paying taxes motor vehicle, 4) taxpayer awareness mediates tax understanding in influencing compliance in paying taxes motor vehicle at the Rengat Revenue Management UPT.*

**Keywords:** Tax Compliance, Tax Understanding, Taxpayer Awareness.

### **INTRODUCTION**

Taxes are one of the main sources of state income which is used to finance development and public services (Worldbank, 2024). The success of tax collection is very dependent on the level of taxpayer compliance in carrying out tax obligations. However, the level of tax compliance in various countries, including Indonesia, is still a big challenge for the government (Hadianto et al., 2024; Liyana, 2019; Mardiasmo, 2019). Compliance with paying taxes is one of the fundamental factors in increasing state revenue which will be used for infrastructure development and public services. Low levels of tax compliance are often caused by various factors, including low tax understanding and lack of awareness of the importance of taxes (Chaerani et al., 2024; Hadianto et al., 2024; Indawati et al., 2024; Wahyudi et al., 2023 ).

Tax understanding and tax awareness are fundamental in forming the level of tax compliance. This research aims to explore how these two variables influence tax compliance, with tax awareness acting as an intervening variable between tax understanding and tax compliance (Dolaris & Nurodin, 2024; Iftakukhoiri & Bagana, 2024). Low levels of tax compliance can reduce state revenues, resulting in the government's inability to finance development and provide adequate public services. Therefore, a high level of tax understanding, which includes knowledge of the rights and obligations of taxpayers as well as tax regulations, is the key in encouraging taxpayers to fulfill their tax obligations correctly (Hidayat et al., 2023; T. Putri et al., 2023 ) Research

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shows that the higher the level of tax understanding, the higher the level of taxpayer compliance (Batrancea et al., 2019; Marandu et al., 2015).

Apart from tax understanding, tax awareness is also a factor in increasing compliance. Tax awareness reflects the extent to which taxpayers are aware that taxes are a necessary contribution to the progress of the country. This awareness will lead to motivation to pay taxes on time and correctly (Hayat et al., 2022; Kurniawan, 2020). Taxpayers who have high awareness tend to view taxes as a moral obligation, not just a legal obligation (Hargiyarto & Witono, 2024; Yuniarta & Purnamawati, 2020). Research shows that tax awareness, together with good understanding, can act as an intervening variable that bridges the relationship between government policy and taxpayer compliance (Mantirri et al., 2024; Santoso & Rahman, 2023). Clear and transparent tax policy, if supported by Good understanding and high tax awareness will result in a better level of compliance (Alting et al., 2024; Bahri, 2020).

Apart from tax understanding and awareness, supervision and sanctions are also part of the factors in increasing tax compliance. Research indicates that effective sanctions can encourage taxpayers to better understand tax rules, thereby increasing the level of compliance (N. S. Putri et al., 2024). In addition, tax education provided through various platforms, such as schools, media and seminars, contributes to increasing tax awareness (Hargiyarto & Witono, 2024). This education is important to build comprehensive understanding and motivation for people to comply with tax obligations (Belahouaoui & Attak, 2024; Chaerani et al., 2024). Information technology is also part of increasing tax understanding and awareness, with the implementation of technology-based taxation systems such as e-filing which makes the tax reporting process more transparent and easily accessible (Parso & Darmawan, 2023; Yuliana & Firmansyah, 2022). Apart from that, the importance of government integrity in strengthening tax awareness cannot be ignored. Transparency in the use of tax funds and fairness in implementing tax policies can influence public trust in the tax system, which in turn has a direct effect on the level of taxpayer awareness and compliance (Belahouaoui & Attak, 2024; Manullang & Marfiana, 2024).

With the addition of vehicles, the motor vehicle tax revenue target at the Rengat Revenue Management Technical Implementation Unit (UPT) can be achieved well, as seen in Table 1. In 2020 the revenue target of IDR 30,179,013,329.38 succeeded in exceeding the realization of IDR 33,140,318,850 with an achievement percentage of 109.81%. The recorded increase in the number of vehicles was 54,083, indicating that the addition of vehicles contributed significantly to increasing tax revenues, creating a positive impact on regional income.

Table 1. Target and Realization of Motor Vehicle Tax Revenue  
UPT. Rengat Revenue Management

YEAR	TARGET	REALIZATION	NUMBER OF VEHICLES	PERCENTAGE (%)
2019	33,759,201,476.57	34,612,110,510	59,572	102.53
2020	30,179,013,329.38	33,140,318,850	54,083	109.81
2021	37,661,438,912.52	35,143,996,643	55,626	93.32
2022	31,227,215,005.97	36,453,812,646	52,396	116.74
2023	39,863,626,055.32	41,349,691,322	54,381	103.73

Source: UPT. Rengat Revenue Management (2024)

Apart from that, the continued achievement of the target in the following years, such as in 2022 and 2023 where actual revenue reached IDR 36,453,812,646 and IDR 41,349,691,322 respectively, shows that the addition of vehicles not only helps achieve the target, but also contributes to the growth of tax revenues. In 2022, even though the number of vehicles has decreased to 52,396, the achievement percentage is still high, namely 116.74%. This confirms that the presence of new vehicles in the area has a positive effect on increasing taxpayer compliance and optimizing regional revenue management.

This indicates the realization of Motor Vehicle Tax (PKB) and Transfer of Motor Vehicle Levy Collection (BBN-KB) at the UPT. Rengat Revenue Management requires evaluation in order to achieve the targeted goals. Even though the number of tax objects has increased, the realization of revenue still requires better strategies so that there is increased taxpayer compliance in fulfilling their tax obligations. To overcome this, the Riau Provincial Government through Bapenda launched a motor vehicle tax amnesty program in 2023 to increase taxpayer compliance.

Table 2. Motor Vehicle Tax Arrears  
UPT. Rengat Revenue Management 2019-2023

YEAR	NUMBER OF VEHICLES WHO WAS IN ARRANGEMENT	BILL AMOUNT
2019	99,723	128,509,625,561
2020	113,705	144,700,089,041
2021	126,548	156,285,304,761
2022	142,576	167,621,800,411
2023	163,398	177,143,457,861

Source: UPT. Rengat Revenue Management (2024)

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Based on table 2, it shows that motor vehicle tax arrears at UPT. Rengat's revenue management from 2019 to 2023 continues to increase, the highest number of vehicles in arrears is 163,398 in 2023 with total bills of 177,143,457,861.

UPT. Income Management Rengat manages income from various sources, especially PKB. This tax applies to all motorized vehicles in the area. This unit handles the collection, recording, and distribution of revenue according to regulations, with funds allocated primarily for infrastructure development, road maintenance, and public transportation projects. In addition, part of the revenue is used to support public services such as street cleaning and parking management, thereby ensuring better urban planning and services for the community.

Distribution of motor vehicle tax to UPT. Rengat Revenue Management is a local government initiative in utilizing tax revenues to improve infrastructure and transportation services in the city of Rengat. Appropriate and transparent fund management is very important to support urban development and improve the welfare of society as a whole. By allocating resources efficiently, local governments aim to encourage sustainable growth and improve public services.

## **LITERATURE REVIEW**

### **Compliance with Paying Taxes**

Tax compliance is a fundamental aspect that reflects the extent to which taxpayers are willing to fulfill their tax obligations in accordance with applicable regulations. Tax compliance involves taxpayer discipline in carrying out their rights and obligations in the tax system (Fitri et al., 2024), while (Alting et al., 2024) adds that this compliance includes completing tax obligations carefully in accordance with existing regulations. (Saputra et al., 2024) further emphasized that taxpayer compliance can be measured by how punctual the taxpayer is in reporting taxes. This compliance is divided into two main categories, namely formal compliance which is related to fulfilling administrative obligations such as timely reporting, and material compliance which includes fulfilling the substance of tax regulations. As (Ramadhani & Budiantara, 2024) stated that compliance should be voluntary, although (Muni et al., 2024) emphasized the important role of legal and administrative sanctions in encouraging such compliance. High tax compliance, both formal and material, provides great benefits for the country, including supporting infrastructure development, public services, and increasing government legitimacy (Islammiyah & Yuliati, 2023).

Indicators of compliance with paying taxes according to (Febriana et al., 2024), namely; 1) Have never been subject to administrative sanctions due to late payments, 2) Have complete information about payment requirements according to regulations, 3) Pay taxes on time, 4) Pay attention to the deadline for paying motor vehicle tax.

## Tax Understanding

Taxpayer understanding of tax regulations is a key factor in ensuring compliance with tax obligations. Taxpayers who have a deep understanding of tax regulations, both material and formal, tend to be more compliant in fulfilling their obligations (Hidayat et al., 2023; Mardiasmo, 2019; Wardani et al., 2024). Furthermore (Mardiasmo, 2019) states that understanding taxation includes the taxpayer's ability to know and apply tax information in everyday life. In this case, the information that taxpayers understand becomes the basis for making decisions regarding tax rights and obligations (Prastyatini & Nabela, 2023). In addition, a good understanding of tax regulations allows taxpayers to carry out tax calculations, payments and reporting more accurately, which in turn increases compliance with the existing tax system (Yuliana & Firmansyah, 2022). In the perspective of the theory of planned behavior (Theory of Planned Behavior), understanding taxes is related to *behavioral belief*, where beliefs about the consequences of certain actions influence taxpayers' motivation to comply with the rules. According to (Ramadani & Hasbiyah, 2024; Wahyudi et al., 2023) understanding the tax rules and system influences taxpayers to carry out their obligations correctly, which ultimately contributes to the creation of a more sustainable and effective tax system.

According to (Oktaviana & Urumsah, 2023; Winarni et al., 2024) Indicators in understanding taxpayers are: 1) Knowledge of general tax provisions and tax procedures, 2) Understanding of the tax system, 3) Understanding and knowledge of tax rates.

## Taxpayer Awareness

Taxpayer awareness is an important factor in ensuring compliance with tax obligations. Taxpayers who have high awareness will understand their responsibilities, including knowledge about types of taxes, payment procedures, deadlines, and the importance of tax contributions to state development and public services (Karlina & Ethika, 2020). This awareness is influenced by factors such as education, culture, transparency of the tax system, and perceptions of tax fairness. More than just technical understanding, awareness also includes the willingness to comply with obligations voluntarily, disciplinedly and on time (Alting et al., 2024; Winasari, 2020). Apart from that, taxpayer awareness also reflects recognition of the importance of taxes in state development, in where paying taxes is considered a moral and legal obligation (Mardiasmo, 2019; Wahyudi et al., 2023). Meanwhile (Adnyana et al., 2023; Nainggolan et al., 2024) emphasizes the role of tax awareness in encouraging the proactive attitude of taxpayers to contribute to a transparent and fair tax system. For example, awareness of motor vehicle taxes provides significant benefits for public services, such as the development of road infrastructure, public transportation services, and environmentally friendly policies that support transportation sustainability (Ammy, 2023).

According to (Setiawan, 2020) there are several indicators of Taxpayer Awareness, as follows: 1) Understanding tax laws and provisions, 2) Being aware of the function of taxes in state financing, 3) Knowing that tax obligations must be complied with in accordance with applicable regulations, 4 ) Calculating, paying and reporting taxes voluntarily, 5) Realizing that taxes are the main source of state revenue.

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**DEVELOPMENT OF RESEARCH HYPOTHESES**

This research begins making hypotheses by proving existing theories.

**Relationship between Tax Understanding and Taxpayer Awareness**

The relationship between tax understanding and taxpayer awareness is very close, with a good understanding of the tax system can increase taxpayer awareness and compliance. When individuals understand the function of tax in development, the benefits of tax contributions, as well as tax regulations and obligations, taxpayers tend to be more aware of their responsibilities, so they are better prepared to fulfill their tax obligations. A high level of awareness also encourages taxpayers to seek additional knowledge, for example through seminars or consultations with experts, which ultimately strengthens tax understanding. According to research (Herdiatna & Lingga, 2022; Tanjung et al., 2022), taxpayers who have a high understanding of taxes appreciate the importance of taxes as a contribution to infrastructure development and public services. This in-depth understanding creates a positive cycle that increases taxpayer awareness and compliance, supporting the sustainability of a fair and transparent tax system. Research (Husa et al., 2024; Permana & Susilowati, 2021; Sutari & Urumsah, 2022) proves that tax understanding has a positive influence on taxpayer awareness.

**H1** : Tax understanding has a positive effect on taxpayer awareness

**The Relationship between Understanding Taxes and Compliance with Paying Taxes**

The relationship between understanding taxes and compliance with paying taxes is important in understanding taxpayer behavior. A deep understanding of tax regulations, obligations and benefits directly influences the level of individual or taxpayer compliance. Taxpayers who understand various tax matters, including tax rights, obligations and contributions to national development, tend to be more compliant and motivated to fulfill their obligations on time and according to regulations (Harfiani et al., 2023; Muni et al., 2024). Conversely, low understanding increases the risk of non-compliance due to lack of awareness or misinterpretation of tax rules. In addition, awareness of the benefits of taxes in supporting public services and social programs strengthens taxpayers' motivation to comply with their obligations, making compliance a form of social responsibility. By increasing tax understanding, the risk of errors or violations can be minimized, while taxpayer awareness and contribution to development can be increased, supporting the creation of a fair and sustainable tax system. Research (Bahri, 2020; Meilita & Pohan, 2022; Tanjung et al., 2022) empirically found that understanding taxes has a positive influence on compliance with paying taxes.

**H2** : Understanding taxes has a positive effect on compliance with paying taxes

**Relationship between Taxpayer Awareness and Compliance in Paying Taxes**

The relationship between taxpayer awareness and compliance with paying taxes is an important factor in encouraging compliance in paying taxes, where the level of taxpayer awareness is positively correlated with their understanding of the importance of taxes for state development and public services (Fitriana & Aisyah, 2023; Nabilla et al., 2024 ; Nihlah et al., 2024). Tax awareness includes recognition of the responsibility to pay taxes according to the law, which encourages taxpayers to fulfill their obligations as a form of

social contribution. Taxpayers with a high level of tax awareness understand that paying taxes is not only a legal obligation, but also contributes to economic stability and the sustainability of quality public services. On the other hand, low tax awareness can lead to indifference towards tax obligations, which has the potential to reduce the level of compliance. Tax awareness has a significant influence on taxpayer compliance, making it a key factor in ensuring the smooth running of the tax system (Erdi & Astuti, 2023; Sigalingging et al., 2022).

**H3 :** Taxpayer awareness has a positive effect on compliance with paying taxes

### The Relationship between Taxpayer Awareness and Compliance in Paying Taxes Through Tax Understanding

The relationship between taxpayer awareness and compliance with paying taxes through understanding taxes shows a significant link in ensuring the fulfillment of tax obligations (Herdiatna & Lingga, 2022; Permana & Susilowati, 2021; Susilawati & Prasetyo, 2024). A good understanding of taxes, including basic concepts of taxation, types of taxes, regulations, and purposes of collection, helps individuals realize that taxes are an important contribution to community development, such as infrastructure, education, and health services. Awareness of the benefits of tax increases appreciation for the tax function and encourages individuals to comply with their obligations. With increased understanding, taxpayers tend to be more committed to fulfilling their obligations correctly and on time, creating a healthy tax ecosystem. Lack of understanding can lead to non-compliance which has a negative impact on the country's economy. Therefore, the government needs to intensify tax education through outreach and counseling to increase taxpayer awareness and compliance, which ultimately brings positive benefits to society and the country. Research (Nasharani & Wahjudi, 2023; Rika et al., 2023) factually proves that taxpayer awareness is able to mediate tax understanding on tax compliance.

**H4 :** Taxpayer awareness mediates tax understanding towards tax compliance

### RESEARCH METHODS

This research uses a quantitative approach to analyze the relationship between different variables, with the aim of testing the theoretical framework experimentally (Ghozali, 2019). Verification techniques are used to systematically analyze relationships between variables and verify hypotheses (Sugiyono, 2022). Survey method *cross-sectional* applied to collect data regarding tax knowledge, tax awareness, and taxpayer compliance. This research was conducted at UPT. Rengat Revenue Management, with systematic data collection and analysis. The research population is motor vehicle taxpayers, with simple random sampling using the probability sampling method. The sample size was determined using a sample size calculator, which produced 196 samples, from a population of 257,412 WP, an error rate of 5%, a confidence level of 95%, and a population proportion of 15% (Daniel, 1999).

Information:

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

**N** = population size

**WITH** = z score with a 95% confidence level is 1.96

**and** = margin of error (error rate) is 5%

**p̂** = population proportion is 15%

**n** = sample

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This research uses a questionnaire as the main instrument to measure the variables studied. Respondents' answers were assessed using a Likert scale with five options from strongly disagree to strongly agree (Sugiyono, 2022).

Data processing uses SEM PLS analysis, which allows causality testing for various research variables. This model includes testing validity and reliability (convergent validity, discriminant validity) and composite reliability (Hair et al., 2014). This research also uses a structural formula to test the causal relationship between variables, by testing hypotheses based on the calculated t value and P value. If the calculated t is greater than the t table (1.96) and the P value is smaller than 0.05, the alternative hypothesis is accepted, indicating that there is an influence of exogenous variables on endogenous variables (Ghozali, 2019).

## RESULTS AND DISCUSSION

### Results

#### A. General Description of Respondents

A general picture of research respondents obtained through a questionnaire showed that the majority of respondents were men (66.33%) of the total sample. Most were aged between 36 – 40 years (29.08%), and the majority had a high school education (47.96%), while in terms of type of work they were private employees (26.53%) of the total research sample.

#### B. Descriptive Statistics

Descriptive analysis is intended to describe data that is easy to understand. In the tax understanding variable (X), the mean value was 4.42 with a standard deviation of 0.5688, which means that tax understanding by taxpayers is very good on a scale of 5. Next, the taxpayer awareness variable (M) has a mean value of 4.33 from a scale of 5 and a standard deviation value of 0.5082, meaning that taxpayers have very good tax awareness, and the mean value of the tax compliance variable is 4.51 from a scale of 5 and a standard deviation value of 0.5156, which means that taxpayer compliance in paying motor vehicle tax is very good.

Table 3. Descriptive Statistics

Variabel	Mean	Std Deviasi
Pemahaman Pajak (X)	4.42	0.5688
Kesadaran Wajib Pajak (M)	4.33	0.5082
Kepatuhan Membayar Pajak (Y)	4.51	0.5156

Source: Processed data (2024)

#### C. Test Outer Model

The results of testing the validity of the data in the research are known to be of value *loading factor* all indicators show valid because they are above 0.7. Mark *loading factor* tax understanding variable with the lowest value of 0.839 (X1.1) and value *loading factor* highest 0.892 (X1.3). Next is the value *loading factor* taxpayer awareness variable with the lowest value of 0.766 (M1.2) and value *loading factor* highest 0.883 (M1.4). Then Rate *loading factor* the tax compliance variable with the lowest value of 0.844 (Y1.3) and value



loading factor highest 0.950 (Y1.4). To further explain the results of validity testing, see Figure 1 and Table 4.

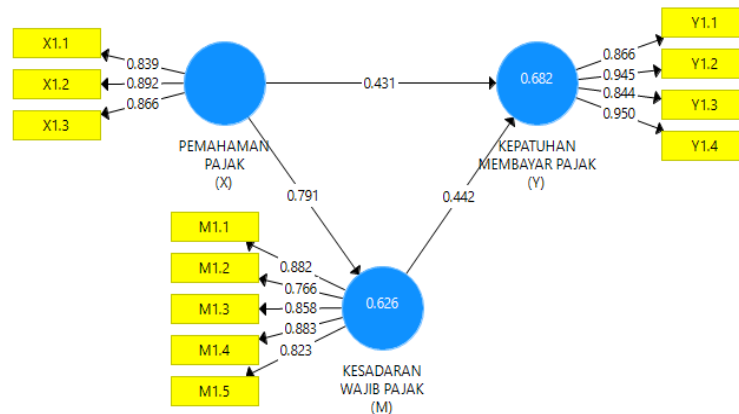


Figure 1. Structural SEM PLS Model

Apart from discriminant validity, the validity of the AVE value was also seen. From the test it was found that the AVE value for each variable was above 0.5 and the Cronbach Alpha value was above 0.7 which could be declared valid. The AVE value of the tax understanding variable is 0.750, taxpayer awareness is 0.712, compliance with paying taxes is 0.815, more details can be seen in table 4.

Table 4. Construct Reliability and Validity

Variabel	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (AVE)
KEPATUHAN MEMBAYAR PAJAK (Y)	0.923	0.927	0.946	0.815
KESADARAN WAJIB PAJAK (M)	0.901	0.909	0.925	0.712
PEMAHAMAN PAJAK (X)	0.836	0.858	0.900	0.750

Source: Processed data (2024)

After validity testing has been carried out and overall the indicators and variables studied are declared valid, the next step is reliability testing. The results of the reliability test appear in table 4. The tax understanding variable (X) has a value *composite reliability* of 0.900, the taxpayer awareness variable (M) has a value *composite reliability* of 0.925 and the tax compliance variable (Y) has a value *composite reliability* of 0.946. Because the three research variables have value *composite reliability* above 0.7, it can be concluded that the three research variables are declared reliable.

#### D. Test the Inner Model

##### Test Results of the Effect of Tax Understanding on Taxpayer Awareness

The results of the analysis show that there is a positive and significant influence between tax understanding and taxpayer awareness, with a probability value smaller than alpha ( $0.000 < 0.05$ ) and t-count greater than t-table ( $5.791 > 1.96$ ). These findings indicate that the better the taxpayer's understanding of tax regulations, obligations and benefits, the higher the taxpayer's awareness of the importance of tax contributions in supporting the country's development. The path coefficient of 0.791 shows 79.1% of the influence of tax understanding on taxpayer awareness, reflecting a positive relationship between the two.

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Thus, hypothesis 1 which states that tax understanding has a positive effect on taxpayer awareness at the Rengat Revenue Management UPT can be accepted.

**Table 3. Coefficient of Direct Effect of Tax Understanding Towards Taxpayer Awareness**

Pengaruh Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (  O/STDEV  )	T Tabel	P Values	Alpha	Kesimpulan Hasil
PEMAHAMAN PAJAK (X) -> KESADARAN WAJIB PAJAK(M)	0.791	0.793	0.023	33.980	1.960	0.000	0.050	Berpengaruh Positif

Source: Processed data (2024)

Next, the results of the path analysis in sub-structure 1 of the direct influence of tax understanding on taxpayer awareness are entered into the sub-structure 1 equation as follows:

$$M = pmX x + e_1$$

$$M = 0,791 x + 0,612 e_1$$

$$\text{and}_1 = \sqrt{1 - R^2_1}$$

$$\text{and}_1 = \sqrt{1 - 0.626}$$

$$\text{and}_1 = \sqrt{0.374} = 0,612$$

**Test Results of the Effect of Understanding Taxes on Compliance with Paying Taxes**

The results of the analysis show that there is a positive and significant influence between tax understanding on tax compliance, which underlines the importance of the level of taxpayer understanding in encouraging taxpayers to fulfill tax obligations. The probability value which is smaller than alpha (0.000 < 0.05) and the t-count which is larger than the t-table (5.461 > 1.96) confirms that a good understanding of the tax system is directly related to a high level of taxpayer compliance. The path coefficient of 0.431 or 43.1% indicates that tax understanding not only influences taxpayer awareness, but also significantly increases taxpayer compliance. These findings indicate that effective tax education can strengthen taxpayer awareness and compliant behavior. Thus, hypothesis 2 which states that tax understanding has a positive effect on taxpayer awareness at the Rengat Revenue Management UPT can be accepted.

**Table 4. Coefficient of Direct Effect of Tax Understanding Regarding Compliance with Paying Taxes**

Pengaruh Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (  O/STDEV  )	T Tabel	P Values	Alpha	Kesimpulan Hasil
PEMAHAMAN PAJAK (X) -> KEPATUHAN MEMBAYAR PAJAK_(Y)	0.431	0.431	0.079	5.461	1.960	0.000	0.050	Berpengaruh Positif

Source: Processed data (2024)

**Test Results of the Effect of Taxpayer Awareness on Tax Paying Compliance**

The results of the analysis show that taxpayer awareness has a positive and significant effect on tax compliance. The probability value is smaller than alpha ( $0.000 < 0.05$ ) and the t-count is greater than the t-table ( $5.791 > 1.96$ ) shows that tax awareness has a significant direct influence on the level of tax compliance. The higher the taxpayer's awareness of their obligations, the greater the possibility of the taxpayer fulfilling their tax obligations on time and according to the rules. The path coefficient of 0.442 or 44.2% indicates that almost half of the level of taxpayer compliance can be explained by the level of taxpayer awareness. This indicates that increasing awareness regarding tax obligations directly encourages compliance in fulfilling tax obligations. These findings also emphasize the importance of effective educational strategies, such as outreach programs that increase public awareness, as an important step in creating a more compliant tax environment and supporting the sustainability of the tax system at the Rengat Revenue Management UPT. So hypothesis 3 which states that taxpayer awareness has a positive effect on compliance with paying taxes at the Rengat Revenue Management UPT can be accepted.

Table 5. Coefficient of Direct Effect of Taxpayer Awareness Regarding Compliance with Paying Taxes

Pengaruh Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik ( O/STDEV )	T Tabel	P Values	Alpha	Kesimpulan Hasil
KESADARAN WAJIB PAJAK (M) -> KEPATUHAN MEMBAYAR PAJAK (Y)	0.442	0.441	0.076	5.791	1.960	0.000	0.050	Berpengaruh Positif

Source: Processed data (2024)

Next, the results of the path analysis in sub structure 2 of the direct influence of tax understanding and tax awareness on taxpayer compliance are entered into the sub structure 2 equation as follows:

$$Y = pyX x + pyM m + e_2$$

$$Y = 0,431 x + 0,442 z + 0,564 e_2$$

$$\text{and}_2 = \sqrt{1 - R^2_2}$$

$$\text{and}_2 = \sqrt{1 - 0.682}$$

$$\text{and}_2 = \sqrt{0.318} = 0,564$$

**Test Results of the Effect of Taxpayer Awareness on Tax Paying Compliance Through Tax Understanding**

The results of the analysis show that taxpayer awareness has an indirect influence on tax compliance through tax understanding. The smaller probability value of alpha ( $0.000 < 0.05$ ) and the t-count which is greater than the t-table ( $5.914 > 1.96$ ) confirm that taxpayer awareness significantly increases taxpayers' understanding of the taxation system, which in turn encourage compliance in fulfilling tax obligations. The path coefficient of 0.350 indicates that around 35% of the influence of taxpayer awareness on compliance can be explained by increasing tax understanding. A good understanding of tax rules and benefits strengthens taxpayers' awareness, which increases their sense of responsibility to comply

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with tax obligations. These findings emphasize the importance of tax education and socialization programs to increase public understanding, which will ultimately encourage more compliant behavior towards tax regulations. Thus, strengthening tax understanding is the key to increasing overall tax compliance, supporting hypothesis 4 which states that taxpayer awareness through tax understanding has a positive effect on tax compliance at the Rengat Revenue Management UPT which is acceptable.

Table 6. Coefficient of Indirect Effect of Taxpayer Awareness Against Compliance in Paying Taxes Through Tax Understanding

Pengaruh Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (  O/STDEV  )	T Tabel	P Values	Alpha	Keterangan Hasil
PEMAHAMAN PAJAK (X) -> KESADARAN WAJIB PAJAK (M) -> KEPATUHAN MEMBAYAR PAJAK (Y)	0.350	0.349	0.059	5.914	1.960	0.000	0.050	Berpengaruh Positif

Source: Processed data (2024)

**Total Effect Test Results**

The results of the analysis show that overall, taxpayer awareness has a significant influence on tax compliance, both directly and indirectly through tax understanding, with a total influence reaching 78.1% (43.1% + 35%). This figure indicates that taxpayer awareness makes a major contribution to increasing tax compliance, both through direct influence and through a deeper understanding of the tax system. Thus, efforts to increase taxpayer awareness, either through direct education or increasing understanding, can have a big impact on tax compliance. This combined influence also shows that revenue management at the Rengat Revenue Management UPT can be strengthened by continuing to improve tax education programs. This is expected to support increased awareness and compliance of taxpayers, which in turn will improve tax revenues and overall regional revenue management.

**Discussion**

**1. The Influence of Tax Understanding on Taxpayer Awareness**

The influence of tax understanding on taxpayer awareness at the Rengat Revenue Management UPT shows a significant impact. The results of the analysis show that a better understanding of tax regulations can increase taxpayers' awareness of fulfilling their tax obligations on time. When taxpayers clearly understand tax regulations, rights and benefits, taxpayers become more aware of the importance of contributing to the country's tax system. Good tax understanding not only helps taxpayers understand the tax process, but also forms a more responsible attitude towards their tax obligations, which ultimately increases awareness of paying taxes in accordance with applicable regulations (Sonjaya, 2024).

Understanding taxes plays an important role in changing taxpayers' attitudes towards tax obligations, as explained by (Mardiasmo, 2019). An understanding of various types of taxes, applicable tax rates, as well as tax reporting and payment procedures allows taxpayers to carry out their obligations correctly. This reduces the potential for errors in

reporting or paying taxes, which often occur due to a lack of understanding of the tax system. On the contrary, with in-depth understanding, taxpayers are more likely to comply with the rules, which ultimately contributes to increasing taxpayer awareness of the importance of taxes in the country's development (Wardani et al., 2024).

This research is also in line with the results of previous research which shows that taxpayers with a higher understanding of taxes tend to be more aware of the importance of tax obligations. Understanding the functions and benefits of taxation, such as its contribution to infrastructure development and public services, makes taxpayers more appreciative of their role in the tax system. As knowledge regarding tax regulations increases, taxpayer awareness also increases, which in turn increases the level of taxpayer compliance. Thus, increasing tax understanding through effective education programs is very important in increasing taxpayer awareness and compliance at the Revenue Management UPT (Herdiatna & Lingga, 2022; Tanjung et al., 2022).

## **2. The Influence of Understanding Taxes on Compliance with Paying Taxes**

The influence of understanding taxes on compliance with paying taxes at the Rengat Revenue Management UPT is very significant, because a good understanding of tax regulations is the main factor that encourages taxpayers to fulfill their obligations on time. Taxpayers who clearly understand their obligations, tax rates and applicable payment procedures tend to be more compliant and responsible in carrying out their tax obligations. With a strong understanding, taxpayers not only know the existing rules, but also feel more confident in carrying out their obligations as taxpayers without any uncertainty or confusion. This is very important in creating a more transparent and efficient tax environment, so that tax compliance can increase significantly.

Apart from that, understanding taxes also encourages awareness of the important role of taxes in regional development. Effective education and outreach programs at the Rengat Revenue Management UPT can strengthen this understanding, which in turn encourages taxpayers to participate more actively in the tax system. When taxpayers understand the benefits of the tax contributions they pay, taxpayers are more motivated to fulfill their tax obligations on time and in full. A good understanding of how taxes are used for infrastructure development, health services, education and other sectors, changes taxpayers' view of taxes as a social obligation, not a burden. Therefore, increasing tax understanding is very important to encourage higher tax compliance and support smooth regional revenue management.

The influence of tax understanding on compliance can also be seen in increasing public awareness of their tax obligations. The better the taxpayer's understanding of the types of taxes, applicable rates, and correct administrative procedures, the greater the possibility of the taxpayer to fulfill tax obligations in a timely manner. In addition, in-depth understanding allows taxpayers to better understand the social benefits of taxes, such as contributions to national development and societal welfare. With better knowledge about taxes, taxpayers are more likely to be active in fulfilling their tax obligations and supporting the smooth running of a fair and efficient tax system. Increasing understanding of taxes can strengthen transparency and accountability in the management of public funds, as well as increase community participation in economic and social development. The results of this research support existing findings in the literature, which show that a good

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understanding of taxes has a positive impact on compliance with paying taxes (Alfredo & Parinduri, 2023; Husa et al., 2024; Permana & Susilowati, 2021).

### **3. The Influence of Taxpayer Awareness on Tax Paying Compliance**

The results of this research show that taxpayer awareness has a positive and significant influence on compliance in paying taxes, which confirms that this awareness is a key factor in influencing taxpayer behavior. The higher an individual's awareness of the importance of complying with tax obligations, the greater the possibility of taxpayers fulfilling these obligations on time and according to the provisions. This high awareness not only influences compliance, but also creates a fairer and more transparent social environment in public financial management. In the context of the Rengat Revenue Management UPT, a good level of awareness will increase active public participation in the taxation system, which will lead to more efficient and effective management of public funds.

The influence of taxpayer awareness on compliance with paying taxes at the Rengat Revenue Management UPT shows that high awareness of tax obligations is very important in ensuring the smooth running of the tax system. When taxpayers understand the importance of tax contributions to regional development and public services, taxpayers tend to be more compliant in fulfilling tax obligations. Apart from that, this awareness also encourages transparency and accountability in the management of state finances, which in turn increases public trust in the government. Efforts to increase taxpayer awareness through education, outreach and tax literacy programs can strengthen tax compliance, which contributes to sustainable and inclusive development at the regional level.

Compliance with paying high taxes has a significant impact on maintaining economic stability and supporting long-term growth. When taxpayers consciously fulfill their tax obligations, the state revenues obtained become more stable, allowing the government to finance various development programs such as infrastructure, education and health. This also creates a more stable business climate, attracts domestic and foreign investment, and strengthens the country's position in the global market. Research conducted by (Fitriana & Aisyah, 2023; Nabilla et al., 2024; Nihlah et al., 2024) supports the finding that tax awareness plays a major role in increasing taxpayer compliance, and further research also shows that this awareness has a direct relationship with the success of an efficient and fair tax system (Dewi et al., 2020; Erdi & Astuti, 2023; Sigalingging et al., 2022).

### **4. The Influence of Taxpayer Awareness on Tax Paying Compliance Through Tax Understanding**

The results of this research show that taxpayer awareness has a positive and significant influence on tax compliance through tax understanding. When taxpayers have a high awareness of the importance of tax obligations, taxpayers are more motivated to understand the applicable tax rules and procedures. This awareness not only encourages taxpayers to seek further information about their rights and obligations, but also about the positive impact that tax payments have on the country's development. With a better

understanding of taxes, taxpayers become more compliant in fulfilling tax obligations, which ultimately supports the creation of a more effective and sustainable tax system.

This research also reveals that taxpayer awareness functions as a link that connects tax understanding with compliance actions. Taxpayers who have a high awareness of the importance of tax contributions to economic and social development tend to be more compliant in fulfilling tax obligations. Therefore, increasing tax awareness can be considered a very important first step to strengthen taxpayers' understanding, which will then have implications for higher levels of compliance. This awareness serves as a foundation for ensuring that tax obligations are met appropriately, which in turn will create a more effective, fair and efficient tax system.

The influence of tax understanding on taxpayer awareness further strengthens this awareness through two main mechanisms. First, by increasing understanding of the role of taxes in national development, taxpayers will become more motivated to comply with applicable tax regulations. When taxpayers understand that taxes are used to finance public projects that support community welfare, taxpayers are more appreciative of the contributions they make. Second, a good understanding of taxes can reduce the potential for administrative errors and tax avoidance, which ultimately increases the level of taxpayer compliance. This is in line with previous research (Dewi et al., 2020; Krisnadeva & Merkusiwati, 2020; Permana & Susilowati, 2021) which shows that a good understanding of taxes is the key to increasing taxpayer awareness and ensuring higher compliance in the tax system.

## CONCLUSIONS AND RECOMMENDATIONS

Tax understanding has a positive influence on the awareness and compliance of motor vehicle taxpayers at the Rengat Revenue Management UPT. The better the taxpayer's understanding of tax regulations, including types of taxes, rates and procedures, the higher the level of taxpayer awareness and compliance to fulfill tax obligations in a timely manner. High awareness of taxpayers regarding the contribution of taxes to national development also plays an important role in encouraging active participation of taxpayers in the tax system. Therefore, increasing tax understanding through effective education and outreach can create a more transparent, fair and sustainable environment, which in turn increases the effectiveness of the tax system and the stability of state finances.

Based on the findings of this research, several suggestions and recommendations can be put forward to improve tax compliance at the Rengat Revenue Management UPT. First, UPT needs to increase educational programs for taxpayers regarding the importance of understanding tax regulations, especially regarding motor vehicle tax, through education, training or using social media to disseminate information about tax rates, procedures and benefits. Second, to make it easier for taxpayers to fulfill their obligations, UPT should simplify tax payment procedures by providing a more practical and transparent online payment platform. Third, regular evaluation of the level of taxpayer compliance and monitoring of influencing factors. Fourth, it is recommended that further research include additional variables and combine quantitative and qualitative methods to obtain a deeper understanding of the relationship between tax understanding, taxpayer awareness, and tax compliance.

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This study has several limitations that need to be noted. The main focus on tax understanding, awareness and compliance of motor vehicle taxpayers at the Rengat Revenue Management UPT limits the generalization of the results to other types of taxes or regions. In addition, this research has not examined in depth external factors such as personal motivation, social influence, and trust in government, which could influence the results more comprehensively. The quantitative approach used is also not fully able to reveal the subjective perspective of taxpayers.

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**DETERMINANTS OF COMPLIANCE IN PAYING TAXES: TAX UNDERSTANDING AND TAX AWARENESS AS INTERVENING VARIABLES**

Apni dkk.,

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