



The Influence of Taxpayer Awareness, Tax Sanctions, and Tax Knowledge on Taxpayer Compliance, Moderation of Morals

Indriani^{1*}, Namla Elfa Syariati², Nur Rahmah Sari³

^{1,2,3}Universitas Islam Negeri Alauddin Makassar, Indonesia

Corresponding Email: nurkhaerunnisa0503@gmail.com

ARTICLE INFO	ABSTRACT
<p>Article History: Received: Sept 10th 2025 Revised: Oct 19th 2025 Accepted: Dec 22th 2025</p> <p>Keywords: Morals; Tax wareness; Taxpayer compliance; Tax knowledge; Tax sanctions.</p>	<p>Taxes are the main source of state revenue which plays an important role in financing development and the provision of public services. However, the level of compliance of taxpayers, especially Micro, Small, and Medium Enterprises (MSMEs), is still a challenge in the tax system in Indonesia. This study aims to analyze the influence of tax paying awareness, tax sanctions, and tax knowledge on the compliance of MSME taxpayers with morals as a moderation variable. This study uses a quantitative approach with a survey method. The research population is MSME taxpayers registered at KPP Pratama Bulukumba. Sampling was carried out using non-probability sampling techniques. Data were collected through a questionnaire on a Likert scale and analyzed using Moderated Regression Analysis (MRA). The results of the study show that tax paying awareness, tax sanctions, and tax knowledge have a positive effect on taxpayer compliance. In addition, morals have been proven to strengthen the influence of tax payment awareness on taxpayer compliance, but do not moderate the influence of tax sanctions and tax knowledge on compliance. These findings suggest that moral factors play a selective role in shaping tax compliance, particularly when interacting with awareness-based internal factors. Theoretically, this study expands the application of the Theory of Planned Behavior by integrating moral values (morals) as a moderation variable in the context of taxation. Practically, the results of this study imply that efforts to improve tax compliance not only need to emphasize the enforcement of sanctions and increase tax knowledge, but also the strengthening of taxpayers' awareness and moral values to encourage voluntary and sustainable compliance.</p>

To cite this article: Indriani, Syariati, N. E., & Sari, N. R. (2025). The influence of taxpayer awareness, tax sanctions, and tax knowledge on taxpayer compliance: Moderation of morals. *Indonesian Journal of Taxation and Accounting (IJOTA)*, 3(2), 1–17.

INTRODUCTION

Taxes are a source of government revenue that comes from community participation (taxpayers). This contribution cannot be directly felt by the taxpayer, and taxes are the largest contributor to state revenues used to finance routine expenditures and development projects. Specifically in Indonesia, taxes serve as the basis for funding government spending to provide public goods and services (Malau et al., 2021).

The level of public trust to pay taxes has increased. It is known that tax revenues in Indonesia in 2023 show a clear increase, with a total of IDR 1,869.2 trillion, exceeding the state budget target by 108.8% and growing 8.9% compared to the previous year (Kemenkau.com, 2023). This is driven by increased compliance from taxpayers. One example of a case at PT Andro Indonesia, PT

Adaro Indonesia has shown good compliance in its tax obligations, receiving an award from the Directorate General of Taxes (DGT) for timely reporting and a large contribution in the field of taxes and royalties. In 2023, the company paid around US\$3 billion in its tax liabilities, making it a good example for other companies to help develop the national economy. This award demonstrates Adaro's dedication to complying with applicable tax regulations, as well as contributing to the country's infrastructure and financial development. With this compliance, Adaro not only fulfills its obligations as a taxpayer, but also plays an active role in Indonesia's economic progress (Siahaya & Lingga, 2024). Although national tax revenues show a positive trend, the increase does not fully reflect the compliance conditions of all taxpayer groups, especially MSMEs who still face limitations in understanding, awareness, and internalizing compliance values.

The Theory of Planned Behavior, put forward by ajzen (1991) regarding the factors that influence a taxpayer's tax compliance behavior. which shows that individuals' desire to follow tax obligations is influenced by how they perceive their attitudes, social norms, and perceptions of self-control. In this study, the Theory of Planned Behavior is used as a conceptual foundation to explain that taxpayer awareness represents attitude, tax sanctions are related to perceived behavioral control, while tax knowledge strengthens the individual's ability to control compliance behavior. Thus, the SDGs are systematically integrated in the development of research variables and hypotheses.

Tax compliance is a situation where taxpayers carry out all of their tax responsibilities and exercise their tax rights. On the other hand, tax non-compliance occurs when taxpayers do not comply with existing tax responsibilities and rights, as well as violate applicable tax regulations. Signs of problems in taxpayer compliance related to the fulfillment of established tax obligations have always been a challenge in the field of taxation from year to year (Mumu et al., 2020). The level of compliance from taxpayers will have an impact on tax revenue every year. On the other hand, even though the number of MSMEs continues to increase, the understanding and awareness of MSME actors regarding the tax obligations that must be fulfilled does not develop in line. This condition indicates an empirical gap between the potential for compliance and the actual compliance behavior of MSME taxpayers, which is still a central issue in tax research in Indonesia.

One of the factors that can affect taxpayer compliance is public awareness to pay taxes. That awareness arises from within the individual to have a better understanding of the real situation and behave positively when facing various conditions. Awareness in paying taxes means the condition where a person is aware, understands and knows how to pay taxes (Ade Harlia et al., 2022). Taxpayers' awareness is essential to improve their tax compliance level. This awareness includes taxpayers' understanding of tax purposes and functions, which should encourage them to carry out their tax obligations voluntarily (Wulandari & Fitria, 2021)

In research (Akbar et al., 2019), (Mumu et al., 2020) and (Wulandari & Fitria, 2021) shows that taxpayer awareness has a positive effect on taxpayer compliance. This is because strong awareness can create a deeper understanding of tax obligations, strengthen a sense of responsibility, and reduce the intention to avoid obligations, which ultimately increases taxpayer compliance. On the contrary, in the study (Runi Hasnidarini et al., 2024) and (Hapsari & Ramayanti, 2022) shows that taxpayer awareness has no effect on taxpayer compliance.

Another factor that can affect taxpayer compliance is tax sanctions. Tax sanctions are a guarantee that the provisions in the Tax Law (tax norms) will be followed and respected. In other words, tax sanctions function as a preventive measure so that taxpayers do not violate tax norms (Akbar et al., 2019). The importance of understanding tax sanctions for taxpayers cannot be ignored. Having enough information about the consequences of a tax violation can improve compliance. In addition, an understanding of tax obligations and knowledge of the sanctions that may be imposed can encourage taxpayers to comply with regulations.

In Research (Adnyana et al., 2023) shows that tax sanctions have a positive effect on taxpayer compliance. This is because effective tax sanctions not only serve as a control tool, but can also create awareness of the importance of tax compliance, which in turn increases the level of taxpayer compliance. On the contrary, in the study (Runi Hasnidarini et al., 2024) shows that tax sanctions have no effect on taxpayer compliance. This can be because although tax sanctions are designed to encourage compliance, factors such as weak law enforcement, and a culture of tax avoidance can make sanctions less effective in improving taxpayer compliance.

In addition to taxpayer awareness and tax witnesses, Knowledge is also a factor that can affect mandatory compliance. Tax knowledge is the process of developing the mindset of a person who has the status of a taxpayer through education and training (Adnyana et al., 2023). Tax knowledge is an important element to improve taxpayer compliance. The deeper the understanding of taxpayers about tax laws, the more likely they are to increase taxpayer compliance. On the other hand, a lack of knowledge about taxes can be a barrier to compliance (Kadir, 2018). Taxpayers in MSMEs need to have in-depth knowledge, especially related to how to calculate the taxes that must be paid, as well as the reduction of the MSME tax rate from 1% to 0.5% which affects their compliance level. It is expected that taxpayers in general have good knowledge and understanding of taxes to increase compliance (Cahyani & Noviri, 2019).

On Researchers (Zulma, 2020) and (Riswanto et al., 2017) shows that tax knowledge has a positive effect on taxpayer compliance. This is because adequate tax knowledge can reduce confusion, and clarify the rights and obligations of taxpayers, which in turn increases their level of compliance with the tax system. On the contrary, in the study Ermawati, (2018) shows that knowledge has no effect on taxpayer compliance. This is because while taxpayer knowledge is very important, factors such as the cost of knowledge, and weak law enforcement can make taxpayer compliance less influenced by knowledge alone.

Various previous studies have examined factors that affect taxpayer compliance, especially taxpayer awareness, tax sanctions, and tax knowledge. However, the results of the study still show empirical inconsistencies.

The inconsistency of the results of the study indicates that the relationship between tax awareness, sanctions, and tax knowledge on taxpayer compliance is not completely universal, and is very likely to be influenced by other contextual and internal factors in taxpayers. However, most previous studies have focused on direct *effects* and have not studied the role of moderation variables that can strengthen or weaken the relationship between these variables. Therefore, this study fills the research *gap* by adding the moral variable as a moderation variable, which is positioned as part of *tax morale*

Morals are an internal factor that is inherent in taxpayers and has the potential to intrinsically affect compliance behavior. Taxpayers who have moral *karimah* reflect the internalization of good moral and ethical values, which are in line with sharia principles as a set of rules of life that govern individual behavior in carrying out obligations, including tax obligations (Bulutoding & Anwar, 2021) The addition of moral variables as a moderation variable in this study is an effort to bridge the inconsistencies of previous research results, especially in strengthening the relationship between awareness, sanctions, and knowledge of taxpayer compliance.

This research is on MSME taxpayers registered at the KPP Pratama Bulukumba office. The difference between this study and the previous study is that the researcher added the moral variable as the moderation variable. This moral variable has been used as a moderation variable in previous studies but the results found still cannot strengthen the use of the moderation variable, so the researcher wants to remake this moral variable as a moderation variable by using whether the existence of awareness and knowledge can strengthen the morality. This results are insignificant with different results from one study to another because of the condition that it is necessary to conduct research on variables that affect taxpayers' compliance with the location of the research taking place at KPP Pratama Bulukumba.

The novelty of this research lies in testing the role of morality as a moderation variable within the framework of the Theory of Planned Behavior in MSME taxpayers, which is still relatively limited in tax research in Indonesia, especially at the KPP Primary level.

Based on the explanation of the background above, it is understandable that compliance with tax obligations is very important. However, many taxpayers are less actively participating, reluctant to meet their tax obligations, and less aware of their tax responsibilities. In addition, there are still many people who think that taxes do not provide benefits, have low knowledge and understanding, which causes taxpayers to be negligent in paying taxes, as well as lack of information about the sanctions that will be imposed if they do not meet their tax payment obligations or deposit them on time. Therefore, the researcher wants to aim to find out the Influence of Taxpayer Awareness, Tax Sanctions, and Knowledge on Taxpayer Compliance, with Morals as a Moderation Variable (Study on MSME Taxpayers Registered at Kpp Pratama Bulukumba)".

METHODS

This study uses quantitative research methodology. Quantitative research, which is grounded in positivism, views reality, phenomena, or manifestations as something that can be classified, tends to be consistent, real, observable, measurable, and governed by causal relationships. This study uses quantitative research methodology. Quantitative research, which is grounded in positivism, views reality, phenomena, or manifestations as something that can be classified, tends to be consistent, real, observable, measurable, and governed by causal relationships

The population in this study is MSME taxpayers registered at the Bulukumba Pratama Provincial Police. The sampling process was carried out using the purposive sampling technique, the sample criteria in the study were samples in this study of MSME taxpayers registered at the Pratama Bulukumba tax service office (KPP), taxpayers who have businesses, and pay taxes every year with a total of 40 respondents. This sample size still meets the minimum requirements of regression analysis, which is that the number of samples is greater than the number of variables studied, so that the results of statistical analysis can still be interpreted scientifically.

The operational definition in this study is as follows

1. Awareness of paying taxes (X1), Awareness of paying taxes is a condition in which taxpayers understand tax regulations and have the willingness to carry out their tax obligations voluntarily and disciplinedly. This variable is measured through the discipline of taxpayers in paying taxes, the willingness of taxpayers to fulfill tax obligations, and an understanding of the impact that arises if tax obligations are not implemented. (Kesaulya & Pesireron, 2019)
2. Tax Sanctions (X2), Tax sanctions are consequences imposed on taxpayers for violations of tax provisions with the aim of increasing compliance. The variables of tax sanctions are measured through taxpayers' knowledge of the existence of tax sanctions, taxpayers' attitudes towards the application of tax sanctions, and the view that tax sanctions can be a lesson so that taxpayers always comply with tax regulations and norms. (Ramadhanty & Zulaikha, 2020).
3. Tax Knowledge (X3), Knowledge Taxes are the taxpayer's understanding of the rights and obligations, payment procedures, and applicable tax provisions and sanctions. Good knowledge will encourage taxpayers to carry out their tax obligations correctly and appropriately. This variable is measured through indicators of knowledge about tax rights and obligations, understanding of tax payment procedures, and knowledge of tax information and sanctions. (Ayu & Sari, 2017).
4. Taxpayer Compliance (Y), Taxpayer compliance is the behavior of taxpayers in carrying out tax obligations voluntarily, on time, and in accordance with applicable regulations. This

compliance is reflected in the willingness of taxpayers to pay taxes, comply with and implement tax rules, and behave in accordance with applicable tax norms. (Solihah et al., 2021)

5. Morality (Z), Morality is the moral value and behavior of a Muslim which is based on faith and obedience to the sharia of Allah SWT in every deed. The moral variable is measured through the beliefs that encourage a person to act, obedience to the laws and provisions of Islamic law, and good or bad behavior in carrying out daily life activities. (Rahmat et al., 2020).

The data in this study is primary data using a scale questionnaire (1-5) in the collection of research data. Data processing is carried out with the help of SPSS 25 software with the following data tests.

1. Descriptive analysis

Descriptive analysis was used to describe the characteristics of respondents and the distribution of answers to each research variable. This analysis includes minimum, maximum, mean, and standard deviation values

2. Data quality test

The validity test aims to determine the extent to which the research instrument is able to measure the variables studied, by looking at the correlation value of the item to the total score. The instrument is declared valid if the significance value is less than 0.05. Next, a reliability test was used to test the consistency of respondents' answers, with the criteria of Cronbach's Alpha value greater than 0.70.

3. Classic assumption test

The classical assumption test is carried out as a prerequisite for regression analysis. The normality test aims to find out if the data is normally distributed, which is tested through the Kolmogorov-Smirnov significance value. The data is declared normal if the significance value is greater than 0.05. The multicollinearity test was used to determine the correlation between independent variables, with the Tolerance value criteria > 0.10 and Variance Inflation Factor (VIF) < 10 . Furthermore, a heteroskedasticity test was carried out to determine the presence of residual variance inequality, which was tested through the Glejser test, where the data was declared heteroskedasticity-free if the significance value was greater than 0.05.

4. Hypothesis test (Multiple Regression Analysis, Coefficient of Determination, f test, t-test and MRA test).

The hypothesis test was carried out using multiple linear regression analysis and Moderated Regression Analysis (MRA). The hypothesis testing criteria are set as follows: the hypothesis is accepted if the significance value is < 0.05 and the regression coefficient value is positive or according to the direction of the proposed hypothesis; On the other hand, the hypothesis is rejected if the significance value ≥ 0.05 . The F test was used to determine the influence of independent variables simultaneously on dependent variables with a significance criterion of < 0.05 . The t-test was used to test the influence of a partially independent variable with a significance criterion of < 0.05 . The coefficient of determination (R^2) is used to measure the magnitude of the contribution of independent variables in explaining dependent variables. Furthermore, MRA was used to test the role of taxpayer awareness as a moderation variable through the interaction between independent variables and moderation variables, with the criterion of interaction significance < 0.05 .

RESULTS AND DISCUSSION

Descriptive Analysis

Table 1. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Hours of deviation
Awareness of Paying taxes (X1)	40	9,00	15,00	12,1250	1,58822
Tax Sanctions (X2)	40	9,00	16,00	12,4000	2,08536
Knowledge (X3)	40	8,00	16,00	11,7000	2,26682
Taxpayer Compliance (Y)	40	9,00	16,00	11,9250	1,55889
Akhlak (M)	40	9,00	16,00	13,0750	2,00496
Valid N (listwise)	40				

Source: SPSS Data Processing, (2025)

The table above shows the descriptive statistical results of all variables in this study, which include the variables of Awareness of Paying Taxes (X1), Tax Sanctions (X2), Knowledge (X3), Taxpayer Compliance (Y), and Morals (M) as moderation variables. The number of respondents analyzed was 40 people. The variable of Awareness of Paying Tax (X1) has a minimum value of 9.00, a maximum of 15.00, a mean of 12.1250, and a standard deviation of 1.58822, which shows a moderate variation in respondents' perception of tax paying awareness.

The Tax Sanctions variable (X2) has the highest average of 12.4000, with a standard deviation of 2.08536, which indicates that there is a variation in respondents' views on tax sanctions. Furthermore, the Knowledge variable (X3) had an average of 11.7000 and a standard deviation of 2.26682, indicating that the respondents' level of knowledge of taxes varied quite a bit. The Taxpayer Compliance variable (Y) has an average of 11.9250 with a standard deviation of 1.55889, which indicates a level of compliance that tends to be even. Meanwhile, the Akhlak (M) variable had the highest average value of 13.0750 and a standard deviation of 2.00496, indicating that the majority of respondents had high moral values in relation to tax obligations. Thus, the variables showed a fairly good level of perception and varied among respondents.

Validity Test

The validity test aims to find out whether each statement item in the questionnaire is able to measure the variables in question precisely. A valid instrument shows that the data collected actually describes the phenomenon being studied. Validity was tested by analyzing the correlation between the item's score and its total variable score using the Pearson correlation technique (Product Moment). If the value of r is calculated $> r$ of the table and is significant at a certain level (e.g. 0.05), then the item is considered valid. Conversely, if r counts $< r$ table, then the item is considered invalid and needs to be revised or deleted. The tables of validity test results for each variable are presented in the following sections.

Table 2. Validity Test

Variabel	Item	r count	R table	Remarks
Awareness of Paying taxes (X1)	X1.1	0,696	0,1688	Valid
	X1.2	0,773		Valid
	X1.3	0,749		Valid

	X1.4	0,777		Valid
Tax Sanctions (X2)	X2.1	0,754	0,1688	Valid
	X2.2	0,811		Valid
	X2.3	0,805		Valid
	X2.4	0,811		Valid
Knowledge (X3)	X3.1	0,803	0,1688	Valid
	X3.2	0,849		Valid
	X3.3	0,845		Valid
	X3.4	0,725		Valid
Taxpayer compliance (Y)	Y.1	0,760	0,1688	Valid
	Y.2	0,719		Valid
	Y.3	0,810		Valid
	Y.4	0,756		Valid
Akhlak (M)	M.1	0,537	0,1688	Valid
	M.2	0,542		Valid
	M.3	0,580		Valid
	M.4	0,493		Valid

Source: *Di SPSS Data Processing, (2025)*

Based on the table above, it can be concluded that the results of the validity test show that all question items in the variables of tax paying awareness, knowledge, tax sanctions, taxpayer compliance, and morals are declared valid. This is because each item has a Corrected Item-Total Correlation value that is greater than the r-value of the table, which is 0.1688. Thus, all items in the questionnaire can be used for subsequent testing. The table r-value of 0.1688 was obtained at a significance level of 0.05 (one-way test) with the degree of freedom (df) = (N - 3) - 1 = 36.

Reliability Test

The reliability test is used to measure a questionnaire as an index of a variable (construct). A questionnaire is said to be reliable or trustworthy if a person's response to the statement is consistent or stable over time. Data reliability testing is carried out according to the Cronbach Alpha (α) method, where an instrument is said to be reliable if it has a reliability coefficient or Alpha (α) > 0.60. The results of the data reliability test can be seen in the following table:

Table 3. Descriptive Statistics

No	Variabel	Cronbach's Alpha	Remarks
1.	Awareness of Paying Taxes (x1)	0,797	Reliabel
2.	Tax Sanctions (X2)	0,813	Reliabel
3.	Knowledge (X3)	0,815	Reliabel
4.	Taxpayer Compliance (Y)	0,801	Reliabel
5.	Akhlak (M)	0,813	Reliabel

Source: *Di SPSS Data Processing, (2025)*

The table above shows that the Cronbach's Alpha value of the respondents' answers to each instrument/variable in this research questionnaire is above 0.60. This indicates that the instrument used has met the reliability requirements, so that it can be declared consistent and reliable as a measuring tool in research

Classic Assumption Test

Normality Test

Normality testing is carried out to see whether the variables used to test the hypothesis are normally distributed or not. In this study, a normality test was carried out with a standard regression graph of the residual plot and the Kolmogorov Smirnov Test Sample-One test, the test results of which are shown in the figure below:

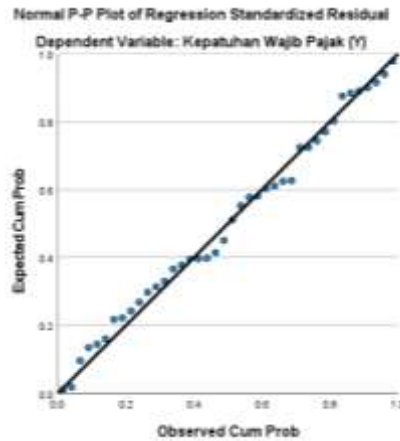


Figure 1. Normality Test

Source: *Di SPSS Data Processing, (2025)*

In addition to the probability plot graph test, another way to test normality is with the Shapiro-Wilk test.

Table 4. Shapiro Wilk Test

One-Sample Shapiro-Wilk		
		Unstandardized Residual
N		40
Normal	Mean	0,0000000
Parameters ^{a,b}	Hours of deviation	0,86525695
Most Extreme	Absolute	0,105
Differences	Positive	0,105
	Negative	-0,088
Test Statistic		0,105
Asymp. Sig. (2-tailed)		.200 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: *Di SPSS Data Processing, (2025)*

The statistical findings presented in the table above are in accordance with the conclusion that the normal data in distribution is in accordance with the acquisition of *the Shapiro-Wilk One-Sample normality test*. Through the acquisition of a value of 0.200 or above 0.05, so that the data can be declared normal in distribution and in accordance with the assumption of normality.

a. Multicollinearity Test

The multicollinearity test aims to find out whether there is a correlation between independent variables in the regression model. A good regression model should have no

correlations or relationships among independent variables. Multicollinearity testing can be seen from the Tolerance Value or Variance Inflation Factor (VIF). If the value of the variable's Variance Inflation Factor (VIF) does not exceed 10 and the Tolerance value is more than 0.1, then the model does not occur multicollinearity between independent variables. The following are the results of the multicollinearity test:

Table 5. Multicollinearity Test

Variabel	Tolerance	LIVE	Remarks
Awareness of Paying Taxes (x1)	0,801	1,248	Not Multicororation occurs
Tax Sanctions (X2)	0,688	1,454	Not Multicororation occurs
Knowledge (X3)	0,665	1,503	Not Multicororation occurs
Akhlak (M)	0,770	1,298	Not Multicororation occurs

Source: *D i SPSS Data Processing, (2025)*

The table above shows the acquisition of tolerance with a value of more than 0.01, as for Awareness of Paying Taxes (X1) of 0.801, Tax Sanctions (X2) of 0.688, Knowledge (X3) of 0.665 and Morals (M) of 0.77. Then to obtain VIF from all variables, the value is below 10, as for X1 amounting to 1,248, X2 amounting to 1,454, X3 amounting to 1,503 and M amounting to 1,298. This result indicates that there is no multicollinearity found between the X variable, because the tolerance obtained exceeds 0.01 and VIF is below 10.

Heteroscedasticity Test

The heteroscedasticity test was used to determine the deviation as an inequality of the residual variance for all observations in the regression model. In this study, the Glejser Test was used by regressing each independent variable with an absolute residual value. The decision criteria were significant compared to independent variables and moderation variables greater than 0.05 (5%), meaning that heteroscedasticity did not occur. The following are the results of the heterokedasticity test produced, namely:

Table 6. Heterokedasticity Test

		Coefficients ^a				
		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Say.
Model		B		Beta		
1	(Constant)	-0,660	0,792		-0,834	0,410
	Awareness of Paying Taxes (x1)	0,051	0,057	0,158	0,896	0,377
	Tax Sanctions (X2)	0,037	0,047	0,151	0,791	0,434
	Knowledge (X3)	0,054	0,044	0,237	1,221	0,230
	Akhlak (M)	-0,028	0,046	-0,109	-0,608	0,547

a. Dependent Variable: Abs

Source: *D i SPSS Data Processing, (2025)*

The table above shows that each variable exceeds 0.05, where the variables of Awareness of Paying Taxes (X1) are worth 0.377, Tax Sanctions (X2) are worth 0.434, Knowledge (X3) is worth 0.230 and Morals (M) are worth 0.547

Uji Hypothesis

Coefficient of Determination (R²)

This test is performed to see how well the free variable can explain the bound variable. Here are the results of the Coefficient of Determination (R²) test seen in the table below:

Table 7. Test R Square

	<i>R Square</i>	<i>R Square Adjusted</i>
Taxpayer Compliance (Y)	0,692	0,666

Source: *Di SPSS Data Processing, (2025)*

Based on the test results in the table above, the R² value (R Square) is 0.692 or equal to 69.2%. This shows that 69.2% of taxpayer compliance is influenced by tax paying awareness, tax knowledge, and tax sanctions. The remaining 30.8% was influenced by other variables that were not studied in this study.

Simultaneous Regression Test (F-Test)

This test is used to determine the magnitude of the influence of the free variable on the bound variable simultaneously. If the sig value of F_{cal} is smaller than the error/error ratio (alpha) of 0.05, then it can be said that the free variable affects the bound variable simultaneously. The following are the results of the simultaneous regression test (F test) which can be seen in the table below:

Table 8. Simultaneous Tests

Model	Sum of Squares	df	Mean Square	F	Sig.	F-Table
Regression	6,577	2	3,288	26,951	.000b	
Residual	9,198	36	.255			2,866
Total	15,775	38				

Source: *Di SPSS Data Processing, (2025)*

The table above shows the results of a simultaneous regression test (F test) to test the co-influence of free variables on bound variables. The F-value was calculated as 26.951 with a significance (Sig.) of 0.000, which is smaller than the significance level of 0.05. While the F value of the table on df₁ = 3 and df₂ = 36 is 2.866. Since F_{counts} > F_{of the table} and the Sig. value < 0.05, it can be concluded that simultaneously the free variables have a significant effect on the bound variables in this regression model.

Partial Regression Test (t-test)

This test is carried out to see the extent to which the influence of one independent variable individually affects or explains the dependent variable. Independent variables are said to be influential judging from the magnitude of the sig < 0.05.

Table 9. Simultaneous Tests

Model	Unstandardi zed Coefficients		Standar dized Coefficients	T	S ay.
	B	Std. Error			
(Constant)	0,107	1,341		0,079	0,937
Awareness of Paying Taxes	0,506	0,098	0,516	5,190	0,000
Tax sanctions	0,183	0,083	0,244	2,189	0,035
Knowledge	0,292	0,072	0,425	4,038	0,000

a. Dependent Variable: Taxpayer Compliance

Source: Di SPSS Data Processing, (2025)

The results of the interpretation of the research hypothesis (H1, H2 and H3) can be seen as follows:

1) H1, The Effect of Taxpayer Awareness on Taxpayer Compliance. Based on statistical testing, it shows that taxpayers' awareness has a t-value of 5.190 with a significance level of 0.000, which is smaller than the significance limit of 5% (0.05). Because the calculated t-value is greater than the t-table ($5.190 > 1.688$) and the significance value is less than 0.05, this shows that the first hypothesis (H_1) is accepted, which means that taxpayer awareness has a positive and significant effect on taxpayer compliance.

2) H2, The Effect of Tax Sanctions on Taxpayer Compliance. Based on the results of the analysis, the tax sanction variable produced a t-value of 2.189 with a significance level of 0.035, which is smaller than 0.05. Since the calculated t-value is greater than the t-table ($2.189 > 1.688$) and the significance < 0.05 , this suggests that the second hypothesis (H2) is accepted, which shows that tax sanctions have a positive and significant effect on taxpayer compliance.

3) H3, The Influence of Knowledge on Taxpayer Compliance. The results of the t-test on the knowledge variable showed a t-value of 4.038 with a significance of 0.000, which is smaller than 0.05. Since the calculated t-value is greater than the t-table ($4.038 > 1.688$) and the significance value is below 0.05, this suggests that the third hypothesis (H3) is accepted, which means that taxpayers' knowledge has a positive and significant effect on taxpayer compliance.

Uji Moderated Regression Analysis

Coefficient of Determination (R²)

Table 10. R Square MRA Test

	R Square	R Adjusted	Square
Taxpayer Compliance (Y)	0,782	0,735	

Source: Di SPSS Data Processing, (2025)

IJOTA | 12

Awareness of Paying Taxes	0,554	0,096	0,554	5,745	(,000
Tax Sanctions	0,320	0,104	0,320	3,088	
Knowledge	0,310	0,127	0,310	2,435	(,021
Morals	0,189	0,102	0,189	1,852	(,073
X1M	0,303	0,102	0,315	2,959	(,006
X2M	-0,001	0,147	-0,001	-0,007	(,995
X3M	-0,125	0,134	-0,130	-0,935	(,357

a. Dependent Variable: Taxpayer Compliance

Source: Di SPSS Data Processing, (2025)

The results of the interpretation of the research hypothesis (H4, H5 and H6) can be seen as follows:

H4, Moral Moderation on the Influence of Tax Paying Awareness on Taxpayer Compliance. The results of the analysis showed that the significance value of the t-test for the moral variable was 0.073 (7.3%), which was greater than the significance level of 0.05. This indicates that directly, the moral variable does not have a significant influence on taxpayer compliance. However, in the regression analysis by including interaction variables, a significance value for the interaction between the awareness of paying taxes and morals was obtained of 0.006 (0.6%), which was below the significance limit of 0.05. These findings indicate that these interactions have a significant effect and that moral variables are able to moderate the relationship between tax paying awareness and taxpayer compliance.

H5, Moral Moderation on the Effect of Tax Sanctions on Taxpayer Compliance. Based on the results of the moderation regression test, it showed that the significance value of the t-test for the interaction between tax sanctions and morality was 0.995 (99.5%) > 0.05. With the calculated t value for the interaction of -0.007, which is smaller than the t table (1.688). This indicates that the interaction between tax sanctions and morals is not significant, so morality plays the role of a non-moderator (*Homologiser Moderator*), so that the moral variable is not able to moderate the relationship between tax sanctions and taxpayer compliance. Thus, the H5 hypothesis is rejected and the null hypothesis (H0) is accepted

H6, Moral Moderation on the Influence of Knowledge on Taxpayer Compliance. Based on the results of the moderation regression test, it was shown that the significance value of the t-test for the interaction between knowledge and morals was 0.357 (35.7%), which is greater than 0.05. In addition, the calculated t-value of -0.935 is also smaller than the t-table (1.688). This indicates that the interaction between knowledge and morals is not significant, so morality plays the role of a non-moderator (*Homologiser Moderator*), so that the moral variable is not able to moderate the relationship between knowledge and taxpayer compliance. Therefore, the H6 hypothesis is rejected and the null (H0) hypothesis is accepted

Discussion

The Effect of Tax Payment Awareness on Taxpayer Compliance

The results of the study show that awareness of paying taxes has a positive effect on taxpayer compliance. These findings indicate that tax compliance is not solely driven by external factors, but also by taxpayers' internal awareness of the importance of taxes as a form of contribution to the country. This awareness reflects a positive attitude and social responsibility that encourages individuals to fulfill their tax obligations voluntarily.

From the perspective of the SDG, tax sanctions are related to perceived behavioral control, which is an individual's perception of the consequences that will be faced if they do not comply with the rules. Taxpayers tend to be compliant not because of moral awareness, but because of the desire to avoid losses due to sanctions.

The results of this study are in line with those stated by (Akbar et al., 2019), (Nazwah, 2023) which states that taxpayer awareness affects taxpayer compliance. Where the value of awareness about taxes is crucial to improve the level of compliance. Taxpayers must understand and think about taxes as a form of indirect contribution to support the progress of the country. However, this study reinforces previous findings by showing that awareness is not only a direct influence, but also the most responsive variable to the reinforcement of moral values. The resulting compliance is instrumental and pragmatic, not based on awareness or moral values.

The Effect of Tax Sanctions on Taxpayer Compliance

This study found that tax sanctions have a positive effect on taxpayer compliance. This shows that sanctions still function as an effective behavioral control instrument in the tax system, especially in the self-assessment system. Sanctions create economic and legal consequences that are perceived as risks, thus encouraging taxpayers to comply with tax provisions.

Within the framework of the SDG, tax knowledge forms a positive attitude and increases the perception of behavioral control because taxpayers feel able to fulfill their tax obligations.

This research is in line with what was stated by (Hapsari & Ramayanti, 2022) that tax sanctions affect taxpayer compliance. Where there is the application of strict sanctions that can cause a deterrent aspect to taxpayers in influencing taxpayer compliance. However, the resulting compliance is instrumental and pragmatic, not based on awareness or moral values.

The Influence of Knowledge on Taxpayer Compliance

The results of the study show that tax knowledge has a positive effect on taxpayer compliance. Adequate knowledge allows taxpayers to understand tax procedures, rates, and consequences, thereby reducing uncertainty and errors in the implementation of tax obligations. Thus, knowledge acts as a cognitive factor that strengthens the taxpayer's ability to act obediently.

This research is in line with *the Theory of Planned Behavior* (TPB) which states that a person's intention to perform a behavior is influenced by attitudes towards behavior, subjective norms, and perceptions of control over the behavior. Adequate tax knowledge forms a positive attitude towards tax compliance, increases the perception of control because they feel able to fulfill tax obligations, and strengthens subjective norms through the understanding that paying taxes is a social responsibility.

The results of this research are in line with those stated by (Hapsari & Ramayanti, 2022), (Akbar et al., 2019) that knowledge of taxes affects taxpayer compliance. However, this study

confirms that knowledge functions more as a technical-administrative factor, rather than as a moral driver, so its influence on compliance is rational and functional

Morality moderates the influence of tax paying awareness on taxpayer compliance

The results of the study show that morals are able to strengthen the influence of awareness of paying taxes on taxpayer compliance. These findings indicate that tax awareness accompanied by good moral values will be more effective in encouraging compliance behavior. Morality serves as an internal value that transforms consciousness into an ethical commitment to obedience, not just an administrative obligation..

This research is in line with the Theory of Planned Behavior (TPB), Awareness of paying taxes reflects a positive attitude of taxpayers towards tax obligations and is an important factor in forming the intention to obey. However, not all individuals with high awareness will be immediately compliant with paying taxes, as the implementation of behavior is also influenced by internal values. This is also in line with Islamic values that place morality as the foundation of social and economic behavior. Thus, morality acts as a *pure moderator* that strengthens the relationship between awareness and obedience.

Morality does not moderate the influence of tax sanctions on taxpayer compliance

This study found that morality does not moderate the relationship between tax sanctions and taxpayer compliance. This shows that the effectiveness of sanctions in encouraging compliance does not depend on the moral level of the individual. Sanctions work through a mechanism of coercion and fear of legal consequences, so that they apply universally to all taxpayers regardless of their moral level.

Empirically, the compliance resulting from sanctions is coercive compliance, where taxpayers comply due to external pressures. Therefore, morality has no room to strengthen or weaken the influence of sanctions. These findings confirm that the punitive approach remains dominant in influencing obedience behavior, regardless of individual moral values, so that morality plays a role as a *moderator homologizer*.

Morals do not moderate the influence of knowledge on taxpayer compliance

The results of the study also show that morals do not moderate the influence of tax knowledge on taxpayer compliance. High tax knowledge is enough to encourage compliant behavior because individuals feel capable and understand tax obligations technically. In this condition, morals do not provide significant additional reinforcement.

In addition, when the tax system is perceived as complicated or less transparent, good morals are not always able to convert knowledge into compliance. This is in line with (Primasari & Hendrani, 2022). which states that distrust of tax management can weaken the influence of internal factors, including morals. Thus, morality does not function as a reinforcement in the relationship between knowledge and obedience, but only as a background for personal values.

Theoretically, this study enriches the development of the Theory of Planned Behavior by emphasizing that moral factors (morals) do not always play a universal role in moderating obedience behavior, but are selective and contextual. Morals have been shown to be effective when interacting with attitude-based internal factors, such as tax awareness, but have no effect on external factors (sanctions) and cognitive-technical factors (knowledge).

Practically, the results of this study imply that efforts to improve tax compliance are not enough to rely only on sanctions enforcement and increasing tax literacy. Tax authorities need to integrate moral and ethical approaches, particularly in tax awareness raising programs based on religious and social values. This approach is expected to be able to create sustainable and voluntary tax compliance.

CONCLUSIONS

This study aims to analyze the influence of tax paying awareness, tax sanctions, and tax knowledge on taxpayers' compliance with morals as a moderation variable. The results of the study show that tax paying awareness, tax sanctions, and tax knowledge directly have a positive effect on taxpayer compliance. In addition, morals have been proven to be able to moderate and strengthen the influence of tax payment awareness on taxpayer compliance, but do not moderate the influence of tax sanctions and tax knowledge on taxpayer compliance. These findings indicate that tax compliance is influenced by a combination of internal factors based on attitude and awareness, as well as external factors in the form of sanctions and cognitive factors in the form of knowledge, with a selective moral role.

Scientifically, this research contributes by expanding the application of the Theory of Planned Behavior through the affirmation that moral variables do not function universally as moderators, but are effective when interacting with awareness-based internal factors. Practically, the results of this study imply that policies to improve tax compliance should not only focus on sanctions enforcement and increase tax literacy, but also integrate approaches to fostering moral and ethical values, especially in tax awareness improvement programs. This approach is expected to be able to encourage voluntary and sustainable tax compliance.

REFERENCES

- Abdul Kadir. (2018). Peranan Brainware Dalam Sistem Informasi Manajemen Jurnal Ekonomi Dan Manajemen Sistem Informasi. *Sistem Informasi*, 1(September), 60–69. <https://doi.org/10.31933/Jemsi>
- Ade Harlia, Hisnol Djamali, & Annas Lalo. (2022). Pengaruh Kesadaran Wajib Pajak, Sanksi Pajak Kendaraan Bermotor Dan Kualitas Pelayanan Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Kendaraan Bermotor. *Akuntansi*, 1(4), 276–290. <https://doi.org/10.55606/Jurnalrisetilmuakuntansi.V1i4.130>
- Adnyana, I. K. S., Yuesti, A., & Bhagawati, D. A. S. (2023). Pengaruh Kesadaran Wajib Pajak, Pengetahuan Pajak, Sanksi Perpajakan Dan Akuntabilitas Pelayanan Publik Pada Kepatuhan Wajib Pajak Kendaraan Bermotor. *Jurnal Akuntansi*, 14(3), 319–329.
- Akbar, M. A., Sebrina, N., & Taqwa, S. (2019). Pengaruh Kesadaran Wajib Pajak, Sanksi Administrasi Dan Pengetahuan Pajak Terhadap Kepatuhan Wajib Pajak Generasi Millennial Di Kota Padang. *Jurnal Eksplorasi Akuntansi*, 1(1), 306–319. <https://doi.org/10.24036/Jea.V1i1.76>
- Ayu, V., & Sari, P. (2017). *Pengaruh Tax Amnesty, Pengetahuan Perpajakan, Dan Pelayanan Fiskus Terhadap Kepatuhan Wajib Pajak Sekolah Tinggi Ilmu Ekonomi Indonesia (Stiesia) Surabaya*. 6.
- Bulutoding, L., & Anwar, P. H. (2021). *Pengaruh Tax Knowledge Dan Attitude Rasonality Terhadap Kepatuhan Wajib Pajak Dengan Religiusita S. 2*, 166–178.
- Ermawati, N. (2018). *Pengaruh Religiusitas, Kesadaran Wajib Pajak Dan Pengetahuan Perpajakan Terhadap Kepatuhan Wajib Pajak Nanik Ermawati Jurusan Akuntansi Universitas Muria*

Kudus. 2018, 106–122.

- Hapsari, A. R., & Ramayanti, R. (2022). Pengaruh Pengetahuan Perpajakan, Ketegasan Sanksi Pajak, Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Umkm. [1] A. R. Hapsari And R. Ramayanti, "Pengaruh Pengetahuan Perpajakan, Ketegasan Sanksi Pajak, Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Umkm," Vol. 5, No. 1, Pp. 16–24, 2022., 5(1), 16–24.
- Kesaulya, J., & Pesireron, S. (2019). Pengaruh Pengetahuan Perpajakan, Sanksi Pajak Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Dalam Membayar Pajak Di Kota Ambon. *Jurnal Maneksi*, 8(1), 160–168. <https://doi.org/10.31959/Jm.V8i1.310>
- Malau, Y. N., Gaol, T. L., Giawa, E. N., & Juwita, C. (2021). Pengaruh Kesadaran Wajib Pajak, Pengetahuan Pajak, Sanksi Pajak Dan Pelayanan Fiskus Terhadap Kepatuhan Wajib Pajak Kendaraan Bermotor Di Kota Medan. *Ekonomis: Journal Of Economics And Business*, 5(2), 551. <https://doi.org/10.33087/Ekonomis.V5i2.414>
- Mumu, A., Sondakh, J. J., & Suwetja, I. G. (2020). Pengaruh Pengetahuan Perpajakan, Sanksi Pajak, Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Membayar Pajak Bumi Dan Bangunan Di Kecamatan Sonder Kabupaten Minahasa. *Going Concern : Jurnal Riset Akuntansi*, 15(2), 175. <https://doi.org/10.32400/Gc.15.2.28121.2020>
- Nazwah, H. (2023). Pengaruh Kesadaran Wajib Pajak , Sanksi Pajak , Dan Pelayanan Fiskus Terhadap Kepatuhan Wajib Pajak Orang Pribadi Dengan Religiusitas Sebagai Variabel Pemoderasi (Studi Empiris Pada Kpp Pratama Pondok Gede). 1(2).
- Primasari, S., & Hendrani, A. (2022). Pengaruh Kompleksitas Pajak, Pemeriksaan Pajak Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, 5(4), 1703–1709. <https://doi.org/10.32670/Fairvalue.V5i4.2616>
- Rahmat, A., Bulutoding, L., Akuntansi, J., & Islam Negeri Alauddin Makassar, U. (2020). Studi Pada Kpp Pratama Makassar Selatan. 1, 12–27.
- Ramadhanty, A., & Zulaikha. (2020). Pengaruh Pemahaman Tentang Perpajakan, Kualitas Pelayanan Fiskus, Sistem Transparansi Perpajakan, Kesadaran Wajib Pajak, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Diponegoro Journal Of Accounting*, 9(4), 1–12.
- Riswanto, A., Ningsih, S. R., & Daryati, D. (2017). Pengendalian Intern Dan Pemberian Kredit Usaha: Analisis Peranan Dan Efektifitas Sistem. *Jurnal Riset Akuntansi Dan Keuangan*, 4(3), 419–428. <https://doi.org/10.17509/Jrak.V4i3.4670>
- Runi Hasnidarini, Nunung Nurhayati, & Elly Halimatusadiah. (2024). Pengaruh Sosialisasi Perpajakan Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak. *Bandung Conference Series: Accountancy*, 4(1), 128–133. <https://doi.org/10.29313/Bcsa.V4i1.11014>
- Siahaya, P., & Lingga, I. S. (2024). Pengaruh Transfer Pricing Dan Leverage Terhadap Agresivitas Pajak. *Jurnal Akuntansi, Keuangan, Perpajakan, Dan Tata Kelola*, 1(4), 441–448.
- Solihah, Novitasari, I., & Khoiriyah, N. (2021). Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Umkm (Studi Pustaka). *Simposium Nasional Perpajakan*, 1(1), 96–99.
- Wulandari, S., & Fitria, A. (2021). Pengaruh Pengetahuan Perpajakan, Kesadaran Wajib Pajak, Konsultan Pajak Terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmu Dan Riset Akuntansi*, 10(7), 1–18.
- Zulma, G. W. M. (2020). Pengaruh Pengetahuan Wajib Pajak, Administrasi Pajak, Tarif Pajak Dan Sanksi Perpajakan Terhadap Kepatuhan Pajak Pada Pelaku Usaha Umkm Di Indonesia. *Ekonomis: Journal Of Economics And Business*, 4(2), 288. <https://doi.org/10.33087/Ekonomis.V4i2.170>