



# THE INFLUENCE OF TAXPAYER AWARENESS AND TAX SANCTIONS ON INDIVIDUAL TAX COMPLIANCE WITH RISK PREFERENCE AS A MODERATING VARIABLE

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## ABSTRACT

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*The purpose of this study was to determine the effect of taxpayer awareness and tax sanctions on individual taxpayer compliance with risk preference as a moderating variable (case study of Employee Class Students, Department of Accounting, Mercu Buana University class 2018). The population in this study were 199 students in the class of employees majoring in accounting at Mercu Buana University, Meruya Campus in the class of 2018. The sampling technique used non-probability methods with the slovin formula, a sample of 100 respondents. This study uses primary data, namely questionnaires. This study uses a quantitative method with multiple regression analysis model with smartPLS application. The results will show a positive or negative effect on taxpayer awareness and tax sanctions on individual taxpayer compliance with risk preference as a moderating variable.*

**KEYWORDS:** *Taxpayer Awareness; Tax Sanctions; Taxpayer Compliance; Risk Preference.*

## INTRODUCTION

Taxes are mandatory contributions to the state owed by individuals or entities that are coercive based on the law, by not getting compensation directly and used for the needs of the state for the greatest prosperity of the people. The Directorate General of Taxes always strives to provide optimal service to taxpayers in their services. Minister of Finance Sri Mulyani Indrawati revealed the level of awareness of paying taxes from Indonesian taxpayers (WP still minimal because some people still think that taxes are synonymous with colonialism. In addition, people also think that the state does not contribute and the presence of taxes paid. This makes the enthusiasm and awareness of taxpayers to pay taxes is still low. This can be proven that Indonesia's tax ratio is in the range of 10.7 percent in 2019. Meanwhile, in 2020 it is estimated that it will only

be in the range of 8 percent due to incentive policies and tax relaxation amid the pressure of the corona virus or covid-19 pandemic (CNN Indonesia, 2020). The number of Annual SPTs submitted by individual taxpayers as of 30 April 2022 has reached 11.87 million SPTs. With this number of individual taxpayers who are subject to SPTs as many as 17.35 million people, it can be explained that the formal compliance of individual taxpayers has reached 68.46%. It has been recorded that the total number of taxpayers required to submit annual tax returns has reached 19 million taxpayers, the formal compliance ratio as of 30 April 2022 has reached 67.18%. These results have not met the expectations of the Directorate General of Taxes. Previously, the tax authorities had targeted the formal compliance ratio this year to

reach 80% with the number of Annual SPTs received as many as 15.2 million SPTs. (My tax, 2022). The information in this news is supported by data sourced from the 2021 Annual Report of the Directorate General of Taxes published on the DJP website.

The number of taxpayers is also increasing from time to time as a reflection of increasing awareness and compliance of taxpayers to carry out and manage their tax rights and obligations properly and correctly. With the development of the tax system, there are sanctions used to increase compliance. The existence of sanctions will also make the rules more obeyed. In addition to these factors, other factors that are thought to have an influence on tax compliance are risk factors. According to previous research conducted by Pravasanti & Pratiwi, (2021) explains that taxpayer awareness has a positive effect on taxpayer compliance. Based on Atarwaman's research, (2020) taxpayer awareness has no significant positive effect on taxpayer compliance. According to previous research by Primasari, (2022) that tax sanctions have a significant positive effect on taxpayer compliance in reporting their taxes and risk preferences also moderate the relationship between tax sanctions and taxpayer compliance. However, research conducted by Daryanto, (2021) and Wahyuningsih, (2019) shows that risk preference does not moderate the relationship between tax sanctions and taxpayer compliance.

In this regard, researchers are interested in conducting research on Taxpayer Awareness and Tax Sanctions on Taxpayer Compliance and Risk Preference as a Moderating Variable by taking case studies of Mercu Buana University employee class students in class 2018, the majority of whom are already working by measuring the level of compliance in carry out their tax obligations. Based on the background that has been described, the formulation of the problem in this study is (1) Does taxpayer awareness affect individual taxpayer compliance?

(2) Do tax sanctions affect individual taxpayer compliance? (3) Does risk preference moderate taxpayer awareness of individual taxpayer compliance? And (4) Does risk preference moderate tax sanctions against individual taxpayer compliance?

## LITERATURE REVIEW

The study of attribution was originally carried out by Heider. In the phenomenological tradition, the question asked is how do we make contact with the real world if our minds only have sensory data (impressions and experiences). Gestalt psychology tries to identify the principles that govern how the mind makes inferences about the world from sensory data (Kreitner, 2005:50). In Robbins (2002:47) it is explained that attribution theory states that when we observe someone's behavior, we try to determine whether this assessment is due to internal or external factors.

Determination of behavioral factors depends on three factors, namely certain peculiarities, mutual agreement, and consistency (Robbins, 2002:47-48). (1) Distinctiveness refers to whether an individual exhibits different behavior in different situations. (2) Mutual

agreement, that is, if everyone who is faced with the same situation responds in the same way, then this behavior shows a mutual agreement. (3) Consistency is more defined in how stable a person responds in the same way to a situation from time to time. The more ordinary the behavior shown, the observer tends to attribute the behavior to internal causes, and vice versa. Attribution theory is relevant to explain this research, because a person's behavior in fulfilling tax obligations is caused by various factors. Attribution theory has a relationship from an internal perspective regarding taxpayer awareness and an external aspect regarding tax sanctions.

According to Nasution (2003: 62) Taxpayer awareness is the attitude of taxpayers who have understood and are willing to carry out their obligations to pay taxes and have reported all their income without hiding anything in accordance with applicable regulations. Taxpayer awareness is a factor that comes from within the taxpayer to fulfill his tax obligations sincerely and without coercion. The community must realize that the taxes they pay will be used to finance government spending in order to improve people's welfare (Atarwaman, 2020).

In the tax law, there are two kinds of sanctions, namely Administrative Sanctions and Criminal Sanctions. There are threats to violation of a taxation norm that are only threatened with administrative sanctions, there are those that are only threatened with criminal sanctions, and there are also those that are threatened with administrative sanctions and criminal sanctions (Mardiasmo, 2011).

Tax sanctions mean the provision of regulations in taxation which later must be obeyed and complied with. Another meaning of tax sanctions is that they are a means of preventing taxpayers from violating regulations or tax norms (Mardiasmo, 2016). Tax sanctions are made to support and encourage individual taxpayers to comply with regulations and their tax obligations. Tax sanctions are related to control beliefs. The application of tax sanctions supports the behavior of individual taxpayers to comply, determined by the taxpayer's perception of how strong the sanctions are (Siahaan & Halimatusyadiah, 2019).

The definition of taxpayer compliance according to Gunadi (2013: 94) means that taxpayers have the willingness to fulfill their tax obligations in accordance with applicable regulations without the need for inspections, careful investigations, warnings or threats and the application of both legal and administrative sanctions. Taxpayer compliance is influenced by various factors, including the existence of government programs or policies, awareness of taxpayers in paying taxes, knowledge and understanding of tax regulations, and tax services. Government programs in an effort to increase taxpayer compliance include sunset policies, tax amnesty, and tax sanctions (Yuli Chomsatu Samrotun, Suhendro, 2018).

According to (Fathdry Lewis Sitorus, Sigit Sanjaya, 2021) Risk preference is an opportunity that taxpayers can consider and make it the first priority of

the various options available. The taxpayer's risk preference is a factor of several competing theories related to the existence of decision-making as well as compliance with the taxpayer. If a taxpayer has a high level of risk, it will affect tax compliance more. If tax compliance and preferences have a strong relationship, if taxpayers have low compliance, they also have high risk, and this is very closely related to sanctions, there is an understanding of risk, if the taxpayer has a risk preference, there is very little to minimize sanctions, and the taxpayer comply and sanctions will be reduced.

In the conceptual risk preference there are three scopes, namely avoiding risk, being neutral in facing risk, and facing risk. Taxpayer behavior in facing risk cannot be underestimated in relation to taxpayer

compliance. A taxpayer's decision to comply or not comply with his tax obligations can be influenced by his behavior towards the risks faced (Sari & Priyadi, 2018). Hipotesis dalam penelitian ini adalah sebagai berikut:

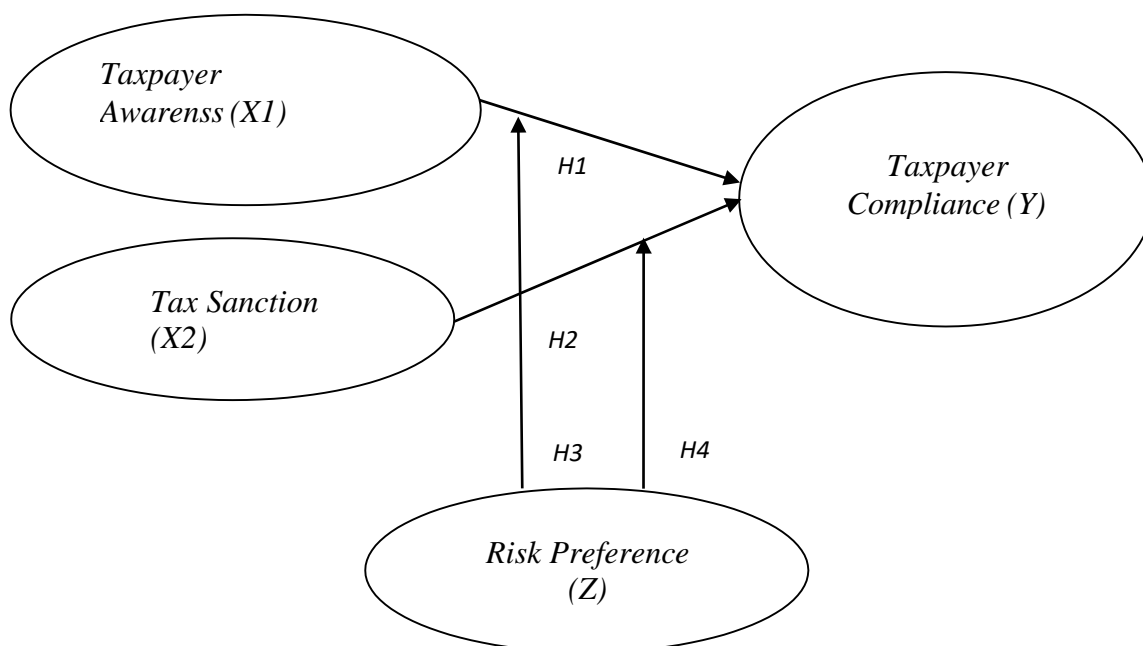
H1 : Taxpayer Awareness Has a Positive Effect on Individual Taxpayer Compliance.

H2 : Tax Sanctions Have a Positive Effect on Individual Taxpayer Compliance.

H3 : Risk Preference Strengthens the Influence of Taxpayer Awareness on Individual Taxpayer Compliance.

H4 : Risk Preference Strengthens the Effect of Tax Sanctions on Individual Taxpayer Compliance.

**Figure 1. Framework of Thought**



Source: Results processed by researchers (2023)

## METHOD

The type of research used in this research is causal research, namely research that aims to test the hypothesis of the influence of one or several independent variables on the dependent variable. Research using quantitative data views social reality and human behavior as objective and measurable. This study uses two independent variables (taxpayer awareness and tax sanctions), one moderating variable (risk preference), and one dependent variable (taxpayer compliance).

The population in this study were 199 students of the employee class (Regular 2) of the Accounting Department at Mercu Buana University, class of 2018. ) The method for taking this sample is to use the non-probability method with sample selection carried out using the Slovin formula (Siahaan & Halimatusyadiah, 2019). The number of samples for

research with a margin of error of 10% is 100 respondents from the total data of Student/I employee classes (Regular 2) Department of Accounting, Mercu Buana University, class of 2018, totaling 199 people.

The type of data used in this research is primary data. The research data was obtained using the library research method and accessing certain sites and websites. This study obtained the necessary data by using a media questionnaire (questionnaire). In this study, the data analysis technique used is quantitative data analysis, because it uses data in the form of numbers to calculate how the influence of taxpayer awareness, tax sanctions and risk preferences. Data analysis techniques in this study used the Partial Least Squares (PLS) method. The purpose of PLS is to help researchers to confirm theories and to explain whether or not there is a relationship between latent variables.

The data analysis techniques used were (1) analysis of the characteristics of the respondents, (2) analysis of the measurement model (outer model), (3) analysis of the structural model (inner model), and (4) hypothesis testing. Respondent characteristics are used to determine the diversity of respondents based on respondents who have NPWP and do not have NPWP.

It is hoped that this will provide a fairly clear picture of the condition of the respondents and their relation to the problems and research objectives. Evaluation of the measurement model or outer model is carried out to assess the validity or reliability of the model. The outer model with reflexive indicators is evaluated through the convergent and discriminant validity of the latent construct forming indicators and composite reliability, as well as Cronbach alpha for the indicator block (Ghozali, 2021:67). Inner model analysis is also known as structural model analysis, which aims to predict the relationship between latent variables (Ghozali, 2015: 73). Evaluation of the inner model can be seen from several indicators which include: path coefficient, coefficient of determination ( $R^2$ ), model fit test.

Hypothesis testing is done by looking at the probability value and the T-statistic. (Ghozali, 2015:42). This test is carried out using PLS (Partial Least Square) on the model that has been made by running bootstrapping. T-statistics is a value that is used to see the level of significance in hypothesis testing by finding the value of T-statistics through a bootstrapping procedure.

In testing the hypothesis it can be said to be significant when the T-statistics value is greater than 1.96, whereas if the T-statistics value is less than 1.96 it is considered insignificant (Ghozali, 2016). Acceptable and rejected hypotheses can be calculated through the level of significance with P values. The significance level used in this study is 5%. So the level of confidence or significance is 0.05. If the significance value of the t test  $> 0.05$  then  $H_0$  is accepted and  $H_a$  is rejected. This means that there is no influence between the independent variables on the dependent variable. If the significance value of the t test  $< 0.05$  then  $H_0$  is rejected and  $H_a$  is accepted. This means that there is influence between the independent variables on the dependent variable (Ghozali, 2016).

## RESULTS AND DISCUSSION

The number of questionnaires distributed was 100 questionnaires, then 100 questionnaires were returned. So that the number of questionnaires that can be processed is 100 questionnaires and there are no questionnaires that cannot be processed because the respondents filled out all sections and questions from the questionnaire completely.

Based on the results of the tabulation of the questionnaire received, it can be seen that the characteristics of the respondents which will be discussed below include: the year of the student batch and respondents who already have an NPWP and do not have an NPWP.

**Table 1. Characteristics of Respondents**

Information	Total	Presentation
Number of Respondents	100	100%
Class year 2018	100	100%
NPWP :		
Yes	85	85%
No	15	15%

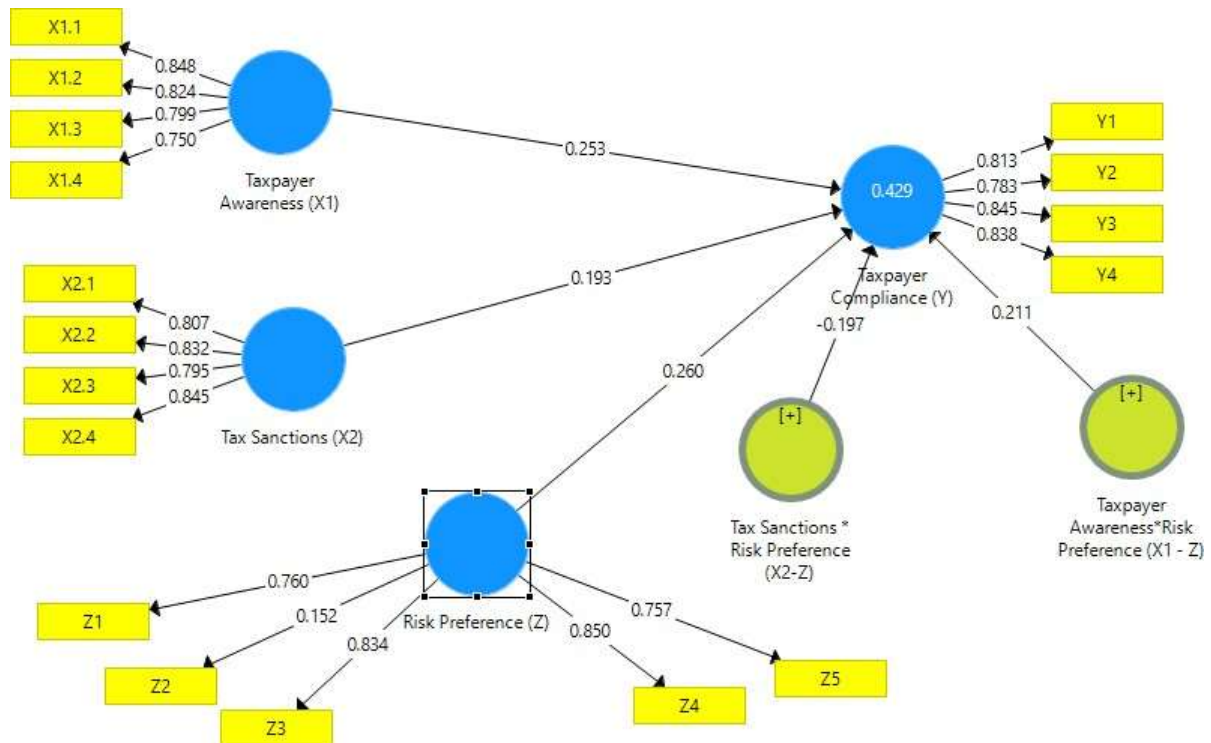
Source: primary data processed by researchers, 2023

## RESULTS

The convergent validity value in this study is reliable because the indicators have correlation value above 0.7.

The following is an image of the output of outer loading after testing as follows:

**Figure 2. Measurement Model (Outer Model) - Convergent Validity**

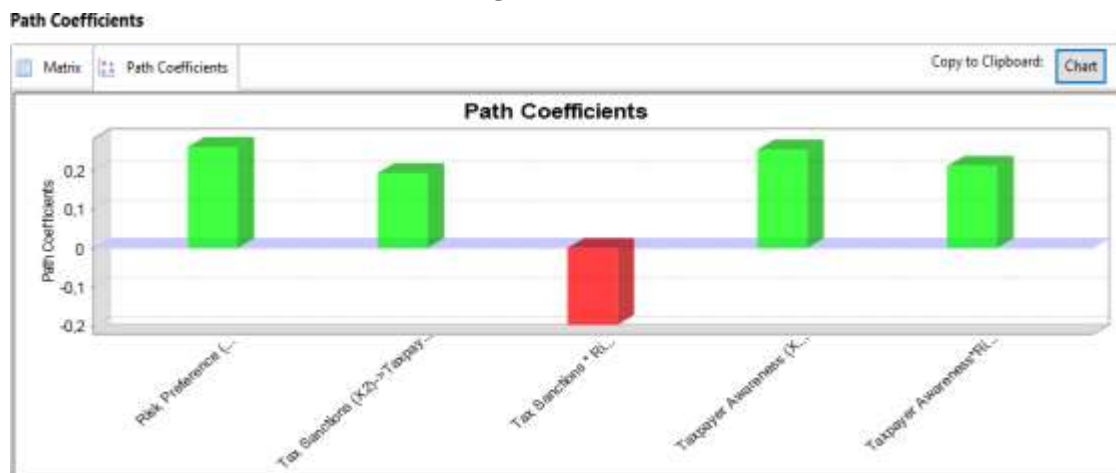


Source: data processed using SmartPLS 3.2.9, 2023

Based on the image of the Convergent Validity Measurement Model (Outer Model) above, it can be concluded that there are still question indicators that are not yet valid, namely the question indicators on the risk preference variable with a test result of 0.152 meaning that it is still below 0.7 and declared not valid. On this

basis, the authors remove the respondent's answer data from the risk preference variable question so that the data can be re-processed and the test results become valid. It is hoped that future research can replace question indicators related to health risks.

**Figure 3. Path Coefficient**



Source: data processed using SmartPLS 3.2.9, 2023

**Figure 4. Hypothesis Testing**

	<b>Original Sample (O)</b>	<b>Sample Average (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>
Taxpayer Awareness (X1) -> Taxpayer Compliance (Y)	<b>0,266</b>	0,281	0,109	<b>2,442</b>	<b>0,015</b>
Taxpayer Awareness * Risk Preference(X1 - Z) -> Taxpayer Compliance (Y)	<b>0,229</b>	0,214	0,100	<b>2,284</b>	<b>0,023</b>
Risk Preference (Z) -> Taxpayer Compliance (Y)	<b>0,240</b>	0,232	0,102	<b>2,361</b>	<b>0,019</b>
Tax Sanctions (X2) -> Taxpayer Compliance (Y)	<b>0,194</b>	0,205	0,091	<b>2,125</b>	<b>0,034</b>
Tax Sanctions * Risk Preference (X2 - Z) -> Taxpayer Compliance (Y)	<b>-0,208</b>	-0,192	0,101	<b>2,054</b>	<b>0,041</b>

Source: data processed using SmartPLS 3.2.9, 2023

The table above shows that the effect of the variable Taxpayer Awareness (X1) on Individual Taxpayer Compliance (Y) is significant with a T-statistic of 2.442. The estimated value of the original sample is positive 0.266, which indicates that the direction of the relationship between the independent variable (X1) and the dependent variable (Y) is positive. The value of P Values is 0.015 (less than 0.05), thus the H1 hypothesis in this study which states that Taxpayer Awareness (X1) affects Individual Taxpayer Compliance (Y) is accepted.

The effect of the variable Tax Sanctions (X2) on Individual Taxpayer Compliance (Y) is significant with a T-statistic of 2.125. The estimated value of the original sample is positive 0.194, which indicates that the direction of the relationship between the independent variable (X2) and the dependent variable (Y) is positive. The value of P Values is 0.034 (less than 0.05), thus the H2 hypothesis in this study which states that Tax Sanctions (X2) affect Individual Taxpayer Compliance (Y) is accepted.

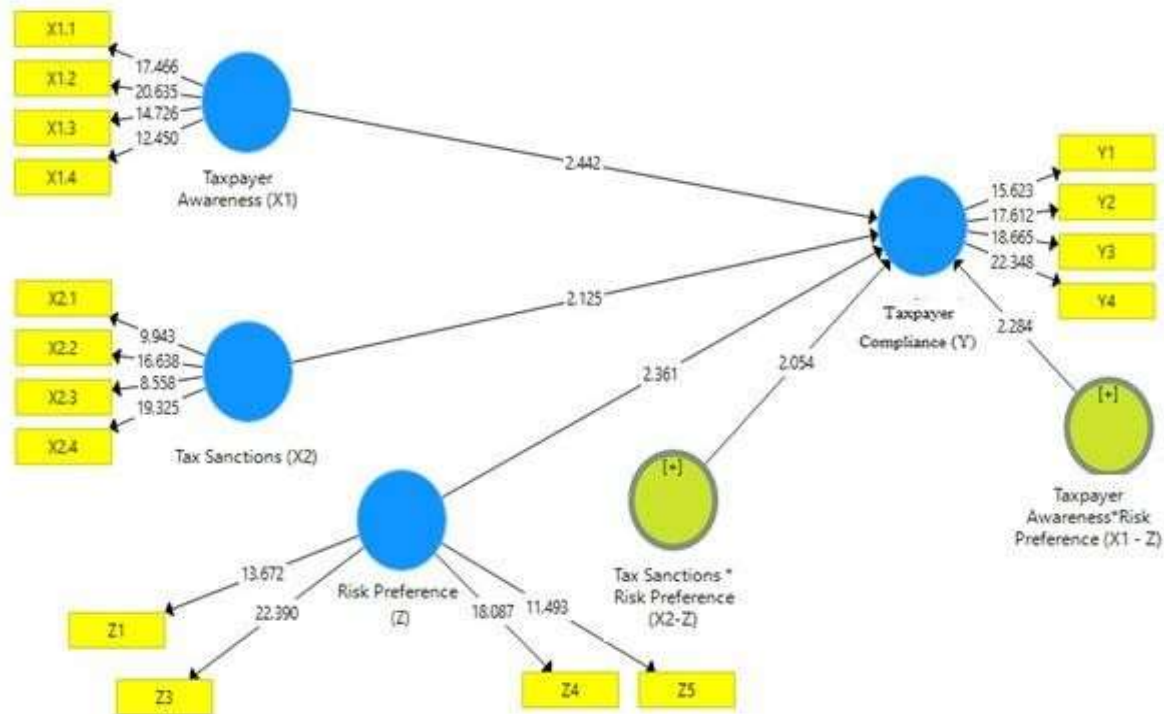
The Effect of Risk Preference Moderating Taxpayer Awareness (X1-Z) on Individual Taxpayer

Compliance (Y) is significant with a T-statistic of 2.284. The estimated value of the original sample is positive 0.229, which indicates that the direction of the relationship between the moderating variable (Z) strengthens the independent variable (X1) towards the dependent variable (Y) is positive. The P Values are 0.023 (less than 0.05), thus the H3 hypothesis in this study which states that Risk Preference (Z) Strengthens the Positive Influence of Taxpayer Awareness (X1) on Individual Taxpayer Compliance (Y) is accepted.

The Effect of Risk Preference Moderating Tax Sanctions (X2-Z) on Individual Taxpayer Compliance (Y) is not significant with a T-statistic of 2.054. The estimated value of the original sample is negative -0.208, which indicates that the direction of the relationship between the moderating variable (Z) does not strengthen the independent variable (X2) on the dependent variable (Y) is negative. The P Values are 0.041, thus the H4 hypothesis in this study which states that Risk Preference (Z) Does Not Strengthen the Effect of Tax Sanctions (X2) on Individual Taxpayer Compliance (Y) is rejected.

The following image shows the value of Bootstrapping

**Figure 5. Bootstrapping**



Source: data processed using SmartPLS 3.2.9, 2023

## DISCUSSION

Based on the results of hypothesis testing that has been done to prove that Taxpayer Awareness has a significant effect on Individual Taxpayer Compliance of Mercu Buana University students and students in carrying out tax obligations. This is in line with the Attribution Theory of a person's attitude and behavior. In Robbins (2002:47) it is explained that attribution theory states that when we observe someone's behavior, we try to determine whether this assessment is due to internal or external factors. Taxpayer awareness is an internal factor, namely behavior that we believe is under the personal control of individuals in carrying out tax obligations sincerely and without coercion. The higher human awareness in paying taxes and reporting taxes, the higher the level of taxpayer compliance in Indonesia. Awareness in paying taxes is also very necessary considering that taxes are our obligation as Indonesian citizens and are the largest source of state revenue used for development and implementation of government functions. The results of this study are in accordance with Pravasanti & Pratiwi, (2021) that taxpayer awareness has a significant effect on individual taxpayer compliance. The following research is in line; Halawa & Saragih, (2019), Dwi et al., (2018), Siahaan & Halimatusyadiah, (2019) and Sulistyowati et al., (2021).

Based on the results of testing the hypothesis that has been carried out to prove that tax sanctions have a significant effect on individual taxpayer compliance of Mercu Buana University students and students in carrying out tax obligations. This is in line with the Attribution Theory of a person's attitude and behavior. In Robbins

(2002:47) it is explained that attribution theory states that when we observe someone's behavior, we try to determine whether this assessment is due to internal or external factors. Tax Sanctions are external factors, namely the behavior of a person who is seen as a result of the pressure of the situation. Tax sanctions are regulations made to support taxpayers to always comply with tax regulations.

The higher the sanctions given, the fewer taxpayers who commit violations, so that the level of compliance will increase. The imposition of tax sanctions must also be strictly enforced against all taxpayers who commit violations, in accordance with the magnitude and severity of the violation and based on the provisions of the applicable laws and regulations. The results of this study are in line with Ariesta, (2017), Chandra, C., & Sandra, A. (2020), Gultom, Fikayanti, D. I., & Arifin, S. B. (2022) and Halawa, J., & Saragih, J. L. (2019).

Based on the results of hypothesis testing that has been done to prove that Risk Preference Strengthens the Positive Effect of Taxpayer Awareness on Individual Taxpayer Compliance. This can be strengthened by the number of respondents who have NPWP as much as 85% are respondents who legally according to tax legislation are determined as individual tax subjects, because they have consciously registered themselves and must carry out tax obligations in full according to the law. apply.

Risk preferences are several factors that can influence taxpayers to make decisions in carrying out tax activities. The risks faced by taxpayers include financial risks, health risks, social risks, occupational risks and also safety risks. This is in line with the Attribution Theory



which regulates the attitude and behavior of a person in making decisions that are influenced by internal factors. As an example of the indicators that the author takes regarding the decision to be aware and tax compliant when the taxpayer is positioned as someone who has an investment, the taxpayer who have health/psychiatric disorders and also taxpayers who have safety risks. A taxpayer who is aware of taxation will know the level of risk that will be faced. The results of this study are in line with Dwi, Y., Paramita, D. P., & Prananditya, A. (2018) and Primasari, A. I. M. & N. S. (2022) that Risk Preference Strengthens the Positive Effect of Taxpayer Awareness on Individual Taxpayer Compliance.

Based on the results of testing the hypothesis that has been carried out to prove that Risk Preference Does Not Strengthen the Positive Effect of Tax Sanctions on Individual Taxpayer Compliance. This explains that taxpayers have their own considerations in financial terms to fulfill their tax obligations. It can be seen from the results of the respondents' answer that there were 15% of the respondents who did not have an NPWP, in this case there was no risk faced by the respondents in terms of getting sanctions if they did not fulfill their tax obligations. Because citizens who do not have or do not have an NPWP cannot be categorized as a tax subject.

If taxes tend to be burdensome and the benefits are not clear directly to the taxpayer, then over time the taxpayer will reduce tax payments or even hide their income so that it is not taxed. Tax sanctions are made as a guarantee so that taxpayers are always obedient in carrying out tax obligations. If the level of risk, especially the financial risk faced by taxpayers is high, then the level of taxpayer compliance will also be higher. On the other hand, if the level of risk, especially the financial risk faced by taxpayers, is low, then the level of compliance will also be lower. The results of this study are not in line with research conducted by Sari, Y. P., & Priyadi, M. P. (2018) and Primasari, A. I. M. & N. S. (2022). However, this research is in line with Hasanah, Adityaa, M. (2020) and Fathdry Lewis Sitorus, Sigit Sanjaya, A.E. K. (2021) that Risk Preference Does Not Strengthen the Positive Effect of Tax Sanctions on Individual Taxpayer Compliance.

## CONCLUSION

Based on the research data and results that have been processed, the conclusions in this study are as follows:

1. Taxpayer awareness has a positive effect on individual taxpayer compliance. With the awareness of taxpayers in carrying out tax obligations, the higher the level of tax compliance and realization.
2. Tax Sanctions Have a Positive Effect on Individual Taxpayer Compliance. The existence of sanctions is expected to reduce violations and non-compliance in carrying out tax obligations. Because sanctions are also detrimental to taxpayers from a financial perspective.
3. Risk Preference Strengthens the Positive Influence of Taxpayer Awareness on Individual Taxpayer Compliance. A taxpayer who is aware of taxation

will know the level of risk that will be faced. This awareness arises from within oneself to carry out obligations sincerely and without coercion.

4. Risk Preference Does Not Strengthen the Positive Effect of Tax Sanctions on Individual Taxpayer Compliance. If the level of risk, especially the financial risk faced by taxpayers is high, then the level of taxpayer compliance will also be higher. On the other hand, if the level of risk, especially the financial risk faced by taxpayers, is low, then the level of compliance will also be lower.

The suggestions given for future researchers are expected to further expand the area or research sample and also use other variables to measure the level of individual taxpayer compliance and adjust it to the latest tax regulations or tax cases.

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