



The Influence of Understanding Tax Regulations, Taxpayer Awareness, and Digitalization of Tax Services on Individual Taxpayer Compliance

Aulia Dianty Kahar¹, Vivi Iswanti Nursyirwan²

Accounting, Pamulang University

Email: Kaharmuldani123@gmail.com¹, dosen02226@unpam.ac.id²

ABSTRACT

Respondents in this research were accounting students majoring in taxation at the Faculty of Economics and Business, Pamulang University. They were selected because they have received formal education related to taxation and are considered to possess adequate foundational knowledge to understand tax obligations. Primary data were collected using a structured questionnaire distributed to participants who met the sampling criteria. The purposive sampling technique was applied, resulting in a total sample size of 237 respondents. The variables used in this study consist of Understanding of Tax Regulations (X1), Taxpayer Awareness (X2), and Digitalization of Tax Services (X3) as independent variables, while Individual Taxpayer Compliance (Y) serves as the dependent variable. Before conducting hypothesis testing, the research instrument underwent validity and reliability assessments to ensure that all indicators were appropriate and consistent. The results confirmed that the instrument met the required standards, indicating that it was suitable for further analysis. The findings of this study show that Understanding of Tax Regulations has a positive and significant effect on Individual Taxpayer Compliance. This suggests that individuals with better knowledge of tax rules are more capable of fulfilling their obligations correctly. Taxpayer Awareness also demonstrates a positive and significant influence, indicating that individuals who understand the importance of taxes tend to comply more willingly. Furthermore, the Digitalization of Tax Services contributes positively by simplifying administrative processes and increasing accessibility. Overall, all three variables significantly enhance taxpayer compliance.

Keywords: Regulation, Awareness, Digitalization, Tax Compliance.

1. INTRODUCTION

Taxes are a source of state revenue that have significant potential to support government programs and national development. According to Law Number 28 of 2007 concerning General Provisions and Tax Procedures, taxes

are an obligation owed by individuals and entities to the state. This negative and detrimental view can have an impact on both the state and taxpayers, because it encourages them to do various things to reduce the tax burden they have to pay (Amelia & Nursyirwan, 2024). According to Widagsono (2017), taxpayer compliance can be seen from

the extent to which taxpayers comply with registering, returning Tax Returns (SPT), calculating and paying taxes owed, and paying off any tax arrears.

Everyone has the right to the same basic freedoms. In the context of taxation, this principle is reflected in the concept of Non-Taxable Income (PTKP). Non-Taxable Income (PTKP) is the limit of income that is not subject to tax. This means that if a taxpayer's income falls below this limit, they are not required to pay Income Tax (PPh) (rumahpajak, 2025). In a democracy, "of the people, for the people, and by the people" means everyone helps decide how things are run. One way people help is by paying taxes. Taxes are money that people give to the government. The government uses this money to run things like schools, roads, and hospitals, which help everyone in the country. So, taxes come from the people, are made by the people, and are used to help everyone (Prasadewi,

2019). Tax knowledge is essential from an early age, starting within the family, school, and community. For example, within the family, parents can introduce the role of taxes by demonstrating that life's amenities, such as access, daily necessities, and resources, are the result of tax contributions paid by family members.

Taxes play a crucial role in national development because they are defined as a source of state revenue to finance all expenditures. Tax revenues can be used for various purposes, such as balancing a country's economy and development. According to Nasius (2019) and Hasan et al. (2021) in Hidayah et al., (2024) tax compliance is the ability and willingness of taxpayers to comply with tax regulations, report annual income accurately, and pay all taxes on time. The following is a presentation of tax revenue data for 2023-2024.

Uraian	Target 2023 (Triliun)	Realisasi s.d. 30 November 2023		
		Rp (Triliun)	Δ% '22-'23	% Realisasi
Pajak Penghasilan (PPh)	935.07	968.14	4.68	103.54
- Non Migas	873.63	904.11	6.10	103.49
- Migas	61.44	64.04	-11.95	104.23
PPN & PPnBM	742.95	667.78	8.41	89.88
PBB	31.31	26.45	24.04	84.48
Pajak Lainnya	8.70	9.00	33.10	103.47
Jumlah	1.718.03	1.671.37	6.53	97.28

Figure 1 : 2023 tax revenue realization

Source : Kemenkeu, 2023

The table presents the performance of tax revenue based on the main types of taxes, compared to the 2023 State Budget target and the previous year's growth. Total realized tax revenue in

2023 reached IDR 1,671.37 trillion or 97.28% of the 2023 State Budget target. And the annual tax revenue growth (Δ% '22-'23) of 6.53% was recorded as positive (KEMENKEU, 2023).



Uraian	Target APBN 2024 (Triliun)	1 Januari s.d. 30 November 2024				
		Realisasi Neto (Triliun)	Kontribusi (%)	Capaian (%)	Growth Neto (% yoy)	Growth Bruto (% yoy)
Pajak Penghasilan	1139,78	944,66	55,93	82,88	-2,36	-0,11
- Nonmigas	1063,41	885,77	52,45	83,30	-1,96	0,43
- Migas	76,37	58,89	3,49	77,10	-8,03	-8,03
PPN & PPnBM	811,36	707,76	41,91	87,23	6,11	8,17
PBB dan Pajak Lainnya	37,73	36,52	2,16	96,79	3,23	2,65
Jumlah	1988,88	1688,93	100,00	84,92	1,14	3,64

Figure 2 : 2024 tax revenue realization

Source : Kemenkeu, 2024

The table presents tax revenue performance by main tax type, compared to the 2024 State Budget target and the previous year's growth. Total realized tax revenue reached IDR 1,688.93 trillion, or 84.92% of the 2024 State Budget target. Net growth was only 1.14% (yoy), indicating a slowdown compared to the previous year. Gross growth was higher, at 2.94% (yoy), indicating pressure from tax restitution or incentives affecting net tax revenue (Kemenkeu, 2024).

From the two tax revenue realization tables, it can be seen that 2023 demonstrated better performance in terms of target achievement (97.28%) compared to 2024 (84.92%). The decline in 2024 reflects challenges in tax collection, particularly non-oil and gas income tax (PPh). Net tax growth in 2024 was only 1.14%, significantly lower than the 6.53% growth in 2023.

In Indonesia, paying taxes is crucial. Failure to do so can cause problems. Some people may try to evade taxes, refuse to pay, or simply forget to pay. This is bad because it means the government isn't getting enough money to run the country. When people don't pay taxes, the government struggles to do things like build schools, hospitals, and roads, which are essential for everyone. Therefore, paying taxes is helping the country become a better

place for all of us (Sari et al., 2023). According to Soda et al. (2021) in Sari et al., (2023), low tax revenue is generally caused by taxpayers' limited knowledge of taxation, even though this understanding significantly influences tax compliance behavior. Taxpayers need to understand tax regulations and the legal consequences if they ignore their tax obligations.

It's important to note that various factors influence taxpayer compliance, such as tax knowledge, the application of sanctions, and advances in tax administration technology, such as e-filing. Taxpayers with adequate tax knowledge will be able to fulfill their tax obligations more easily. As taxpayers become more knowledgeable about tax regulations, their awareness and compliance increase, and they are less likely to violate those regulations (Anggarini et al., 2019). The digitalization of the tax system aims to improve services, such as saving time, simplifying services, and providing accurate service delivery to taxpayers. This is expected to improve taxpayer reporting and tax compliance. However, in addition to the digitalization of tax services currently being pursued by the Directorate General of Taxes, taxpayer compliance can also be influenced by internal factors such as understanding the use of technology (Darmawan, 2023).

With the existence of service technologies such as e-filing, e-billing, and e-SPT, it is easier for taxpayers to access and manage their tax obligations online. This is expected to increase tax compliance in fulfilling individual tax obligations by reducing complexity and increasing transparency. In 2023, Indonesia was rocked by a case involving a tax official. This case sparked calls for tax evasion. This demonstrated how public trust in the tax system can be affected by corruption issues (Pardede, 2023). Studies show that despite positive public views of taxes, compliance remains low. This is due to a negativity bias, where individuals focus more on the financial burden and complexity of taxes than on their

2. LITERATURE REVIEW

Theory Plan Behavior (TPB)

The Theory Plan Behavior (TPB) model by Ajzen (1991) explains that target individuals have a high probability of adopting a behavior if the individual has a positive attitude towards that behavior (Nursyirwan & Ardaninggar, 2020). Gumelar & Shauki (2020) used the Theory Plan Behavior (TPB) model to understand and evaluate the factors that influence students' willingness to handle money by an organization as an effort to prevent perpetrators from committing fraud and to explain various whistle-blowing methods in the study (Bahri et al., 2022).

Theory Plan Behavior (TPB) is frequently used in various behavioral studies. TPB is typically used as an intervening variable to explain a person's intentions, which in turn explain their behavior. This is intended to assist students or researchers who plan to use TPB as a variable in their research. Theory Plan Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA). The Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975) explains that a person's intention towards behavior is shaped by

benefits to the government (Gloriabarus, 2023).

According to Widiantari (2021), taxpayer compliance in Indonesia remains relatively low due to a lack of tax knowledge and few fines (Nasiroh & Afiqoh, 2023). Another phenomenon is data showing that the level of taxpayer compliance in reporting Annual Tax Returns (SPT) is still below 100%. In 2023, only 17.1 million, or 88% of total taxpayers, filed their SPT (Putra, 2024). The self-assessment system implemented in Indonesia also presents a challenge because taxpayers must calculate their own taxes.

two main factors: attitude toward the behavior and subjective norms (Biduri et al., 2022). Meanwhile, the Theory Plan Behavior (TPB) adds another factor: perceived behavioral control (Ajzen, 1991).

Theory Technology Acceptance Model (TAM)

In 1989, Davis introduced the Technology Acceptance Model (TAM) to formulate the influence of information system use and used it to explain the acceptance made by individuals to use information systems. According to Davis, perceived ease of use is a state where a person believes that using the system/technology does not require any effort (Davis, 1989). The dimensions of information technology using the TAM approach are Perceived Ease of Use and Ease of Learning.

The TAM model contains two main constructs: Perceived Ease of Use and Perceived Usefulness. There is also an Attitude Towards Using construct in the TAM model that can be used to predict intention, but this construct is rarely used (Hasanah et al., 2021). The role of Perceived Ease of Use and Ease of Learning can determine an individual's acceptance or rejection. If individuals, namely taxpayers, find the e-filing



system easy and understandable to use for their tax reporting, they are more likely to use it, and the implementation of e-filing will be more effective and efficient.

Compliance Theory

Compliance theory explains how a person acts according to given requests or rules. According to the KBBI (Big Indonesian Dictionary), compliance comes from the word "turut," which means "following orders, obeying rules, and being disciplined." This theory is often associated with Stanley Milgram's 1963 research. According to the research results of Windari et al. (2022), it was found that compliance is the motivation of a person, group or organization to do or not do something in accordance with established rules, so it can be concluded that compliance theory is a theory that explains a condition where a person obeys orders or rules that are given or established (Pradyawati, 2024).

Tax

Tax is a mandatory contribution to the state that must be paid by citizens, both individuals and business entities, and is used to finance various public needs such as education, health and infrastructure (Al-Amin, 2022). In general, taxes are mandatory contributions collected by the government from the public (taxpayers) to cover routine state expenses and development costs without any compensation that can be used directly.

Taxpayer Compliance

Taxpayer Compliance is a condition where Taxpayers fulfill all tax obligations, and then accurately and timely pay and report their taxes. Tax compliance is a condition in which taxpayers fulfill their tax obligations and report their taxes on time. Increased taxpayer compliance can increase the government's tax revenue collection and improve Indonesia's tax-to-GDP ratio

(Adawiyah et al., 2023). From the explanation of the meaning of taxpayer compliance, it can be concluded that taxpayer compliance is the willingness of taxpayers to fulfill their tax obligations and rights in accordance with applicable regulations.

Understanding of Tax Regulations

A taxpayer's knowledge of specific tax regulations relates to their understanding of them. This can be seen, for example, when a taxpayer understands or can comprehend how to pay taxes, file a Tax Return (SPT), and so on. Understanding tax regulations is the level of knowledge a taxpayer has regarding applicable tax rules and regulations. This refers to the extent to which taxpayers understand and understand the regulations, laws, and procedures and apply them to tax activities such as paying taxes, filing tax returns, and so on.

According to Mustofa et al., (2015) in Raharjo et al., (2020), understanding tax regulations is a way for taxpayers to understand tax regulations and be able to implement them in accordance with applicable provisions. Furthermore, a good understanding of tax regulations can be achieved through effective education and outreach programs, as well as the government's role in providing clear and easily accessible information regarding Government Regulations.

Taxpayer Awareness

Taxpayer awareness is a condition where taxpayers know, acknowledge, respect and comply with applicable tax provisions and have the sincerity and desire to fulfill their tax obligations (Widiatmika, 2022). Taxpayer awareness reflects the attitudes and behavior of taxpayers in fulfilling their tax obligations. Motivation theory suggests that high awareness can encourage taxpayers to comply without

coercion or sanctions. Taxpayers who are aware of the importance of taxes typically perceive the tax system as fair and transparent and believe that tax funds are used effectively for the public good.

Taxpayer awareness is the understanding and attitude of taxpayers or entities, manifested in their thoughts, attitudes, and behavior to exercise their tax rights and obligations in accordance with statutory provisions. Taxpayers understand their obligation to report and pay taxes on time and in accordance with applicable regulations. This awareness is reflected in compliant taxpayer behavior without any coercion, such as reporting income correctly and paying taxes on time.

Digitalization of Tax Services

Tambun & Ananda (2022) the digitalization of tax services makes it easier for taxpayers to calculate and report their taxes. Consequently, taxpayer compliance will also increase, and state tax revenues will reach their targets. The government and the Directorate General of Taxes (DGT) are providing breakthroughs and innovations in the current digital era to provide easier and more efficient services for taxpayers, namely online-based services, or DJP online (Priyono, 2025).

As a developing country, Indonesia should contribute to implementing digitalization in various aspects, particularly taxation, to improve the tax ratio and its citizens' tax compliance levels. This is intended to raise public awareness of taxpayers' tax compliance and ensure a stable economy. Digitalization in the Society 5.0 era is an integral and crucial part of the revolution. Its application to taxation is the government's responsibility to maximize technology for Indonesia's digital taxation.

3. RESEARCH METHOD

The type of research used in this study is quantitative. The method used in this study will utilize a questionnaire as data collection to obtain responses from the respondents who serve as the sample in the study. This study uses primary data sources. The primary data was collected by distributing questionnaires to Pamulang University students in Reg B, CK, and CS. Primary data are resources obtained directly from respondents.

3.1. Data Collection Techniques

The data collection procedure was conducted by distributing questionnaires to Pamulang University students in the form of Google Forms to obtain primary data. The type of data used in this study is primary data. Primary data is data the author obtained directly in the field, including questionnaires and interviews.

The data collection technique used in this research is distributing questionnaires. Data analysis will be conducted using Partial Least Squares (PLS) with validity, reliability, and structural modeling tests. The variables include: Understanding of Tax Regulations, Taxpayer Awareness, Digitalization of Tax Services, and Individual Taxpayer Compliance.

3.2. Operational Definitions of Variables

According to Sujarweni (2015:77) in Setianingrum (2022), an operational definition of a research variable is intended to understand the meaning of each research variable before conducting analysis, including the instruments and measurement sources. Operational variables are needed to transform the research problem into variables, then determine the types and indicators of the related variables.

In this study, in accordance with the author's research title, the variables are grouped based on their relationships



with each other. The independent variables are Understanding of Tax Regulations, Taxpayer Awareness, and Digitalization of Tax Services. The

dependent variable is Individual Taxpayer Compliance (WPOP).

No	Variables	Indicator	Statement
1.	Understanding Tax Regulations (X1) (Tasmilah, 2021)	1. Knowledge of general tax provisions and procedures. 2. Knowledge of the Indonesian tax system. 3. Knowledge of the function of taxation. 4. Obligation to have a Taxpayer Identification Number (NPWP). 5. Knowledge and understanding of the rights and obligations of taxpayers. 6. Knowledge and understanding of Non-Taxable Taxable Entities (PTKP), Taxable Entities (PKP), and tax rates. 7. Knowledge and understanding of tax regulations through outreach conducted by the Tax Office (KPP).	1. As a good taxpayer, I understand the general provisions and procedures for taxation in Indonesia. 2. I understand the current tax system (calculating, accounting, paying, and reporting independently). 3. Taxes serve as the largest source of state revenue and are used to finance the state. 4. As a taxpayer, I understand how to register and have a Taxpayer Identification Number (NPWP) as my taxpayer identification number. 5. I understand and acknowledge the rights and obligations of being a Taxpayer Identification Number (WPOP). 6. I am familiar with the Non-Taxable Income (PTKP), Taxable Income (PKP), and the current tax rates. 7. I understand and am familiar with tax regulations through outreach conducted by the Tax Office (KPP).
2	Taxpayer Awareness (X2) (Setiawan & Yanti, 2024)	1. Awareness that taxes are regulated by law. 2. Awareness of voluntarily fulfilling tax obligations.	1. I understand that taxes are regulated by law. 2. I am aware of my responsibility as a citizen to fulfill my tax obligations. 3. I understand that non-compliance can be detrimental to the state and impact state funding. 4. I am aware that as a citizen, I contribute to national development by paying taxes correctly. 5. I understand the applicable tax regulations. 6. I am aware of registering as a taxpayer. 7. I am aware of paying taxes as a contribution to the state. 8. I am aware of voluntarily fulfilling my tax obligations. 9. I am aware of becoming a taxpayer of my

		own free will.
3	Digitalization of Tax Services (X3) (Setiawan & Yanti, 2024)	<p>1. Digital-based tax service applications.</p> <p>2. Easy access to tax information.</p> <p>3. Digital service innovation</p> <p>10. I am aware of behaving honestly in fulfilling my tax obligations.</p> <p>1. I find it easy to use digital-based tax services.</p> <p>2. I feel comfortable using the tax e-system.</p> <p>3. I feel the benefits of more efficient reporting using the tax e-system.</p> <p>4. I find it easy to access tax information.</p> <p>5. I find it easy to manage data related to tax needs.</p> <p>6. I feel the tax e-system has advantages over the manual system.</p> <p>7. I feel the development of digital services increases efficiency for taxpayers in fulfilling their tax obligations.</p> <p>8. I have a positive view of the presence of the tax e-system in Indonesian taxation.</p> <p>9. I am confident in the security of my personal data when using the tax e-system.</p> <p>10. I find the tax e-system more time-efficient.</p>
4	Individual Taxpayer Compliance (Y) (As'ari, 2018)	<p>1. Compliance in registering with the tax office.</p> <p>2. Compliance in filing tax returns on time.</p> <p>3. Compliance in calculating and paying taxes correctly.</p> <p>4. Compliance in paying arrears.</p> <p>1. I registered for a Taxpayer Identification Number (NPWP) of my own free will.</p> <p>2. I understand that every taxpayer must register for a Taxpayer Identification Number (NPWP).</p> <p>3. I am aware of the tax reporting deadline.</p> <p>4. I always complete my tax return in accordance with statutory provisions.</p> <p>5. I feel that information technology makes it easier to file my tax return, thus encouraging taxpayers to file before the deadline.</p> <p>6. I am able to calculate my taxes correctly.</p> <p>7. I understand that tax audits can make it easier for taxpayers to pay on time.</p> <p>8. I understand that the many tax payment locations make it easier for taxpayers to pay on time.</p> <p>9. I always pay my taxes on time.</p> <p>10. I am willing to pay my tax obligations and any outstanding tax arrears.</p> <p>11. I understand that interest on tax arrears will increase my tax burden.</p>



3.3. Sample Collection Techniques

The sample in this study used a purposive sampling method. According to Asari et al., (2023:106) the purposive sampling technique is sampling by providing one's own assessment of the sample among the selected population.

The purpose of using purposive sampling was to obtain accurate data and information, as determined in this study. The criteria for this study were taxpayers who had worked for at least two years.

Table 1 : Accounting Student Data for the 2025/2026 odd Academic Year

Semester	Reg B	Reg CK	Reg CS	Amount
7	96	91	277	464
8	38	29	100	167
Total	134	120	377	631

Source : undergraduate accounting study program

The object of this research is students at Pamulang University, Accounting Undergraduate Study Program, Semester 7 and 8 Regular B, CK and CS with a total of 631 students. The sample size was determined using the Krejcie Morgan Table (1970) with an error rate of 5%, resulting in a sample size of 234 active students who were willing to be research subjects. The sample obtained for the above criteria was 237 students who met these criteria.

3.4. Data Analysis Techniques

According to Sugiyono (2020:131) in Christianto (2022), data analysis is the process of systematically searching for and compiling data obtained from interviews, field notes, and

documentation by organizing the data into categories, breaking them down into units, synthesizing them, arranging them into patterns, selecting what is important and what will be studied, and drawing conclusions so that they are easily understood by oneself and others. In the context of this research, the data analysis process is carried out after all research data has been completely collected.

4. RESULTS AND DISCUSSION

4.1. Results

a. Validity Test Results

Table 2 : Validity Test Result Data

	Understanding of Tax Regulations (X1)	Taxpayer Awareness (X2)	Digitalization of Tax Services (X3)	Individual Taxpayer Compliance (Y)	Information
PPP1	0,759				Valid
PPP2	0,740				Valid
PPP4	0,805				Valid
PPP5	0,812				Valid
PPP6	0,834				Valid
PPP7	0,811				Valid
KWP2		0,712			Valid

KWP3	0,714	Valid
KWP4	0,804	Valid
KWP5	0,825	Valid
KWP6	0,871	Valid
KWP7	0,867	Valid
KWP8	0,854	Valid
KWP9	0,830	Valid
KWP10	0,823	Valid
DLP1	0,711	Valid
DLP2	0,760	Valid
DLP3	0,752	Valid
DLP4	0,783	Valid
DLP5	0,727	Valid
DLP6	0,805	Valid
DLP7	0,836	Valid
DLP8	0,785	Valid
DLP9	0,785	Valid
DLP10	0,787	Valid
KWPOP2	0,724	Valid
KWPOP3	0,768	Valid
KWPOP4	0,788	Valid
KWPOP5	0,772	Valid
KWPOP6	0,764	Valid
KWPOP7	0,797	Valid
KWPOP8	0,812	Valid
KWPOP9	0,777	Valid
KWPOP10	0,742	Valid

Source : primary data processed, 2025

The outer loading values of the second stage of testing showed that all statements in the variables Understanding Tax Regulations, Taxpayer Awareness, Tax Service Digitization, and Individual Taxpayer Compliance had values >0.7 , thus being considered valid. This indicates that the indicators or statements used

successfully measured the correlation between the indicator or statement scores and their constructs or variables, thus supporting the construct validity of the measurement model.

b. Discriminant Validity Test Results

Table 3 : Discriminant Validity Test Result Data

Indicator	Understanding of Tax Regulations (X1)	Taxpayer Awareness (X2)	Digitalization of Tax Services (X3)	Individual Taxpayer Compliance (Y)	Information
PPP1	0,759	0,359	0,314	0,378	Valid
PPP2	0,740	0,308	0,329	0,389	Valid
PPP4	0,805	0,408	0,361	0,309	Valid



PPP5	0,812	0,391	0,405	0,357	Valid
PPP6	0,834	0,366	0,426	0,357	Valid
PPP7	0,811	0,419	0,489	0,403	Valid
KWP2	0,362	0,712	0,343	0,321	Valid
KWP3	0,339	0,714	0,280	0,338	Valid
KWP4	0,391	0,804	0,331	0,363	Valid
KWP5	0,382	0,825	0,337	0,354	Valid
KWP6	0,376	0,871	0,371	0,408	Valid
KWP7	0,385	0,867	0,356	0,413	Valid
KWP8	0,427	0,854	0,409	0,457	Valid
KWP9	0,391	0,830	0,377	0,429	Valid
KWP10	0,394	0,823	0,405	0,447	Valid
DLP1	0,342	0,310	0,711	0,336	Valid
DLP2	0,375	0,385	0,760	0,395	Valid
DLP3	0,333	0,336	0,752	0,347	Valid
DLP4	0,327	0,399	0,783	0,333	Valid
DLP5	0,324	0,299	0,727	0,267	Valid
DLP6	0,378	0,306	0,805	0,368	Valid
DLP7	0,427	0,389	0,836	0,429	Valid
DLP8	0,412	0,315	0,785	0,357	Valid
DLP9	0,421	0,327	0,785	0,379	Valid
DLP10	0,427	0,338	0,787	0,382	Valid
KWPOP2	0,394	0,365	0,338	0,724	Valid
KWPOP3	0,304	0,394	0,334	0,768	Valid
KWPOP4	0,330	0,342	0,387	0,788	Valid
KWPOP5	0,372	0,372	0,397	0,772	Valid
KWPOP6	0,377	0,340	0,342	0,764	Valid
KWPOP7	0,332	0,357	0,349	0,797	Valid
KWPOP8	0,339	0,408	0,348	0,812	Valid
KWPOP9	0,434	0,389	0,392	0,777	Valid
KWPOP10	0,328	0,408	0,364	0,742	Valid

Source : primary data processed, 2025

The cross-loading values for the variables Understanding Tax Regulations, Taxpayer Awareness, Tax Service Digitalization, and Individual

Taxpayer Compliance have correlation values between statements and their constructs (variables) > statements in other constructs (variables). The results

of convergent validity and discriminant validity tests show consistent values, where all statement items are declared valid. This finding indicates that the model used has a good level of suitability and is able to differentiate each construct effectively. Thus, it can

be concluded that the research instrument used has met the validity criteria.

c. Reliability Test Results

Table 4 : Reliability Test Result Data

Indicator	Cronbach's alpha	Composite reliability (rho c)	Information
Understanding of Tax Regulations (X1)	0,883	0,911	Reliable
Taxpayer Awareness (X2)	0,935	0,946	Reliable
Digitalization of Tax Services (X3)	0,925	0,937	Reliable
Individual Taxpayer Compliance (Y)	0,915	0,930	Reliable

Source : primary data processed, 2025

From the analysis results obtained, it shows that Cronbach's Alpha for the variable Understanding of Tax Regulations is 0.883, Taxpayer Awareness is 0.935, Tax Service Digitalization is 0.925, and Individual Taxpayer Compliance is 0.915. All Cronbach's Alpha values are above 0.7 so that all variables have good reliability. And in the results of the Composite Reliability analysis for the variable Understanding of Tax Regulations is 0.911, Taxpayer Awareness is 0.946, Tax Service Digitalization is 0.937, and Individual Taxpayer Compliance is 0.930 so that all variables have good reliability.

d. Collinearity Test Results

Table 5 : Collinearity Test Result Data

Instrument	VIF	Information
PPP2	2.359	Tidak ada kolinearitas yang signifikan
PPP5	2.200	Tidak ada kolinearitas yang signifikan
PPP6	2.382	Tidak ada kolinearitas yang signifikan
PPP7	3.080	Tidak ada kolinearitas yang signifikan
KWP3	3.281	Tidak ada kolinearitas yang signifikan
KWP5	2.205	Tidak ada kolinearitas yang signifikan
KWP6	2.098	Tidak ada kolinearitas yang signifikan
KWP7	2.099	Tidak ada kolinearitas yang signifikan
KWP8	3.197	Tidak ada kolinearitas yang signifikan
KWP9	3.359	Tidak ada kolinearitas yang signifikan



KWP10	3.967	Tidak ada kolinearitas yang signifikan
DLP1	3.783	Tidak ada kolinearitas yang signifikan
DLP2	3.443	Tidak ada kolinearitas yang signifikan
DLP3	3.367	Tidak ada kolinearitas yang signifikan
DLP4	2.708	Tidak ada kolinearitas yang signifikan
DLP5	2.484	Tidak ada kolinearitas yang signifikan
DLP6	3.071	Tidak ada kolinearitas yang signifikan
DLP7	2.529	Tidak ada kolinearitas yang signifikan
DLP8	3.098	Tidak ada kolinearitas yang signifikan
DLP9	2.356	Tidak ada kolinearitas yang signifikan
DLP10	3.271	Tidak ada kolinearitas yang signifikan
KWPOP3	3.981	Tidak ada kolinearitas yang signifikan
KWPOP4	3.101	Tidak ada kolinearitas yang signifikan
KWPOP5	3.252	Tidak ada kolinearitas yang signifikan
KWPOP6	3.400	Tidak ada kolinearitas yang signifikan
KWPOP7	2.131	Tidak ada kolinearitas yang signifikan
KWPOP8	2.538	Tidak ada kolinearitas yang signifikan
KWPOP9	2.378	Tidak ada kolinearitas yang signifikan

Source : primary data processed, 2025

Table 5 shows that the indicators of the variables Understanding of Tax Regulations, Taxpayer Awareness, Digitalization of Tax Services, and Individual Taxpayer Compliance are all <5 so that all variables are declared to have no significant collinearity.

e. Value Test Results

Table 6 : **R²** (R-Square) Test Result Data

Dependent Variable	R-Square	R-Square Adjusted	Information
Individual Taxpayer Compliance (Y)	0,349	0,340	Moderate

Source : primary data processed, 2025

Based on the table columns presented above, the Adjusted R-Square value obtained is 0.349. This concludes that the Individual Taxpayer Compliance variable accounts for 34.9%, indicating moderate model performance by Understanding of Tax Regulations, Taxpayer Awareness, and Digitalization of Tax Services, while the remaining 65.1% is explained by variables outside the research. Figure 1 shows the PLS-SEM algorithm output for analyzing R², as well as the original sample in the research model.

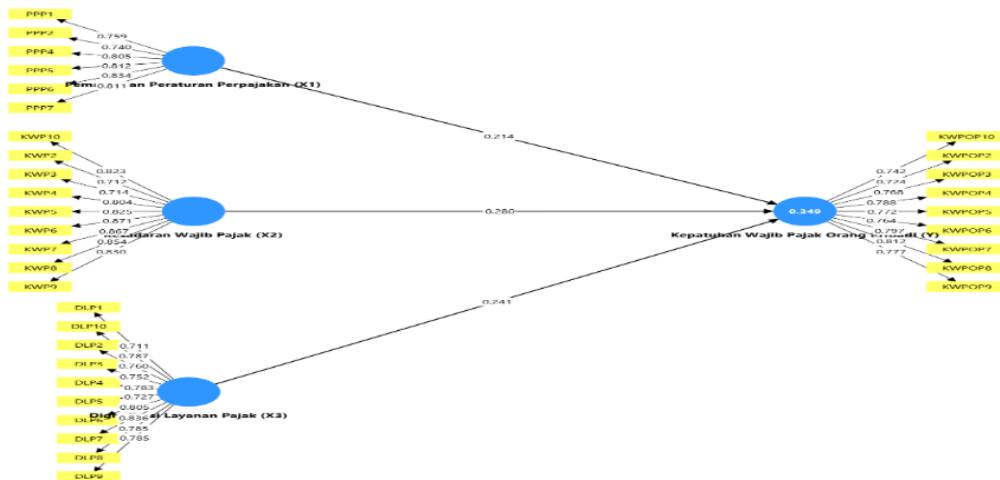


Figure 3 : R-Square Model Output

Source : primary data processed, 2025

f. (F-Square) Test Results

Table 7 : F^2 (F-Square) Test Result Data

Indicator	F-Square	Information
Understanding of Tax Regulations (X1) -> Individual Taxpayer Compliance (Y)	0.048	Moderate Effect
Taxpayer Awareness (X2) -> Individual Taxpayer Compliance (Y)	0.086	Moderate Effect
Tax Service Digitalization (X3) -> Individual Taxpayer Compliance (Y)	0.063	Moderate Effect

Source : primary data processed, 2025

The analysis results show that the variable "Understanding Tax Regulations on Individual Taxpayer Compliance" has a value of 0.048, indicating a moderate effect. Similarly, the variables "Taxpayer Awareness" and "Digitalization of Tax Services" on Individual Taxpayer Compliance have values of 0.086 and 0.063, respectively,

indicating a moderate effect. This indicates that all independent variables are quite dominant factors in explaining and increasing the dependent variable. A moderate effect is indicated by an F-Square value of <0.02 (small effect), $0.02-0.15$ (medium effect), and >0.35 (large effect).

g. Path Coefficients Test Results

Table 8 : Path Coefficients Test Results Data

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Information
Understanding of Tax Regulations	0,214	0,211	0.065	3.282	0.001	Accepted



(X1) -> Individual Taxpayer Compliance (Y)					
Taxpayer					
Awareness (X2)					
-> Individual	0,280	0,283	0.073	3.849	0.000
Taxpayer					Accepted
Compliance (Y)					
Tax Service					
Digitalization					
(X3) -> Individual	0,241	0,245	0.075	3.205	0.001
Taxpayer					Accepted
Compliance (Y)					

Source : primary data processed, 2025

From the analysis results in table 9, it can be stated that all independent variables (Understanding of Tax Regulations, Taxpayer Awareness, and Digitalization of Tax Services) have a positive and significant influence on the dependent variable (Individual Taxpayer Compliance) with parameter coefficients of 0.214, 0.280, and 0.241. This is indicated by the significance value of P value of 0.001, 0.000, and 0.001 (smaller than alpha 0.05) and T-statistic values of 3.282, 3.849, and 3.205 (greater than T-table of 1.96). This identifies that the better the independent variable, the dependent variable tends to increase significantly.

4.2. Discussion

From this study, the results show that the variables of Understanding Tax Regulations, Taxpayer Awareness, and Digitalization of Tax Services simultaneously influence Individual Taxpayer Compliance. Because the T-statistic values of 3.282, 3.849, and 3.205 > T-table of 1.96 and significant values of 0.001, 0.000, and 0.001 < alpha 0.05. This indicates that H1 is accepted, which means that Understanding Tax Regulations, Taxpayer Awareness, and Digitalization of Tax Services simultaneously

influence Individual Taxpayer Compliance.

If taxpayers have a better understanding of tax regulations, their level of compliance will also increase. Conversely, if taxpayers' understanding of taxes is low, their level of compliance in fulfilling their tax obligations tends to decrease (Sari, 2024). Understanding of tax regulations can increase when there are clear potential risks or sanctions, so taxpayers who perceive a high risk are more likely to comply and carry out their tax obligations in an orderly manner. This is supported by research by (Faidani et al., 2023), (Nasiroh & Afiqoh, 2023), and (W. Wulandari & Sinaga, 2024) which shows that Understanding Tax Regulations, Taxpayer Awareness and Digitalization of Tax Services have a significant effect on Individual Taxpayer Compliance.

5. CONCLUSION

This study aimed to determine the impact of understanding tax regulations, taxpayer awareness, and the digitalization of tax services on individual taxpayer compliance. The respondents were 237 undergraduate students from the Faculty of Economics and Business, Pamulang University, majoring in Accounting, majoring in Taxation. Based on the data collected,

previous research has drawn the following conclusions:

- a) Understanding tax regulations has a significant impact on individual taxpayer compliance.
- b) Taxpayer awareness has a significant impact on individual taxpayer compliance.
- c) Digitalization of tax services has a significant impact on individual taxpayer compliance.
- d) Understanding tax regulations, taxpayer awareness, and digitalization of tax services have a significant impact on individual taxpayer compliance.

Based on the conclusions and limitations outlined above, the researcher offers several suggestions for further research can consider conducting further research on other variables that may influence taxpayer compliance in a university environment. It is also recommended to expand the research population and sample, so that it is not limited to a single university environment; Students should actively seek out tax information, particularly digitalization, as technology becomes more sophisticated over time, and taxation will follow suit. They should participate in any outreach activities held; For future research, it is recommended that researchers or academics expand the scope of factors that may influence individual taxpayer compliance, such as tax penalties, quality of tax services, implementation of the self-assessment system, social influence, level of satisfaction with the DGT system, and various other factors that could potentially influence individual taxpayer compliance.

REFERENCES

- Ajzen, I. (1991). Social cognitive theory of self-regulation. *Organizational Behavior and Human Decision Processes*, 50(2), 248–287. [https://doi.org/10.1016/0749-5978\(91\)90022-L](https://doi.org/10.1016/0749-5978(91)90022-L)
- Amelia, L., & Nursyirwan, V. I. (2024). Pengaruh Machiavellian, Crime Perception, Status Sosial Ekonomi dan Sanksi Pajak terhadap Persepsi Penggelapan Pajak. *Jurnal Akuntansi, Manajemen, dan Perencanaan Kebijakan*, 2(1), 12. <https://doi.org/10.47134/jampk.v2i1.428>
- Anggarini, L. P. I., Yuesti, A., & Sudiartana, I. M. (2019). Pengaruh Penerapan Kebijakan Tax Amnesty, Pengetahuan Perpajakan, Kesadaran Wajib Pajak, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi Di Kantor Pelayanan Pajak Pratama Denpasar Timur. *Jurnal Riset Akuntansi*, 9(1), 48–61.
- Arina Nurul Hidayah, & Indriyana Puspitosari. (2024). Memahami Perilaku Kepatuhan Pajak Dengan Persepsi Teori Atribusi. *JIEF Journal of Islamic Economics and Finance*, 4(1), 41–61. <https://doi.org/10.28918/jief.v4i1.7286>
- Bahri, N. A., Khairunnisa, W., Dwihatmoko, M. Z., & Gumelar, T. M. (2022). Studi Komparasi Kepatuhan Membayar Pajak Bumi dan Bangunan Antara Kecamatan Ciambar dan Kecamatan Nagrak Dalam Perspektif Theory of Planned Behavior. *Sanskara Akuntansi dan Keuangan*, 1(01), 1–11. <https://sj.eastasouth-institute.com/index.php/sak/article/view/12>
- Biduri, S., Hariyanto, W., Maryanti, E., Nurasik, N., & Sartika, S. (2022). the Perspektif Theory of Planned



Behavior Terhadap Intensi Pns Untuk Melakukan Whistleblowing. *Media Mahardhika*, 20(2), 331–341.
<https://doi.org/10.29062/mahardika.v20i2.352>

Darmawan, K. A. (2023). Kacung Alim Darmawan (2023) Judul: Peran Pelayanan Digitalisasi Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Dengan Pemahaman Penggunaan Teknologi Sebagai Variabel Moderasi. *Aleph*, 87(1,2), 149–200. 8

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. [www.jstor.org](http://www.jstor.org/stable/249008?read-now=1&seq=1#page_scan_tab_contents).
https://www.jstor.org/stable/249008?read-now=1&seq=1#page_scan_tab_contents

Gloriabarus. (2023). *Fenomena Perpajakan di Indonesia: Sentimen terhadap Pajak Positif tapi Kepatuhan Membayar Pajak Rendah*. [ugm.ac.id](https://ugm.ac.id/id/berita/23411-fenomena-perpajakan-di-indonesia-sentimen-terhadap-pajak-positif-tapi-kepatuhan-membayar-pajak-rendah/).
<https://ugm.ac.id/id/berita/23411-fenomena-perpajakan-di-indonesia-sentimen-terhadap-pajak-positif-tapi-kepatuhan-membayar-pajak-rendah/>

Gumelar, T. M., & Shauki, E. R. (2020). Pencegahan Fraud Pada Pengelolaan Dana Organisasi: Perspektif Theory of Planned Behavior. *Jurnal ASET (Akuntansi Riset)*, 12(1), 176–200.
<https://doi.org/10.17509/jaset.v12i1.23963>

Hasanah, U., Rusydi, M., Maulana, C. Z., Maftukhatushalikhah, M., & Azwari, P. C. (2021). Penggunaan Digital Payment Syariah Pada Masyarakat Di Kota Palembang: Pendekatan Teori Technology Acceptance Model (TAM) pada Layanan Syariah LinkAja. *Jurnal Intelektualita: Keislaman, Sosial dan Sains*, 10(1), 93–107.
<https://doi.org/10.19109/intelektualita.v10i1.8410>

Kemenkeu. (2024). Kementerian Keuangan RI DIREKTORAT JENDRAL PERBENDAHARAAN. *Educacao e Sociedade*, 1(1), 1689–1699.
http://www.biblioteca.pucminas.br/teses/Educacao_PereiraAS_1.pdf%0Ahttp://www.anpocs.org.br/portal/publicacoes/rbcs_00_11/rbcs11_01.htm%0Ahttp://repositorio.ipea.gov.br/bitstream/11058/7845/1/td_2306.pdf%0Ahttps://direitoufma2010.files.wordpress.com/2010/03/emi

KEMENKEU. (2023). Kementerian Keuangan RI. *Kementerian Keuangan RI DIREKTORAT JENDRAL PERBENDAHARAAN*, 1.
<https://djpdb.kemenkeu.go.id/kppn/1ubuksikaping/id/data-publikasi/artikel/3134-kontribusi-umkm-dalam-perekonomianindonesia.html>

Nasiroh, D., & Afiqoh, N. W. (2023). Pengaruh Pengetahuan Perpajakan, Kesadaran Perpajakan, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *RISTANSI: Riset Akuntansi*, 3(2), 152–164.
<https://doi.org/10.32815/ristansi.v3i2.1232>

Nursyirwan, V. I., & Ardaninggar, S. S. (2020). the Factor Analysis That Influence the Student Purchase Intention in Shopee E-Commerce. *EAJ (Economic and Accounting Journal)*, 3(2), 118–129.
<https://doi.org/10.32493/ea.j.v3i2.y2020.p118-129>

Pardede, R. K. B. (2023). *Kasus Rafael Dapat Berimbas pada Penurunan Kepatuhan Membayar Pajak*. www.kompas.id.
<https://www.kompas.id/baca/ekonomi/2023/03/02/kasus-rafael-dapat-berimbas-kepada-penurunan->

kepatuhan-masyarakat-bayar-pajak

Pradnyawati, A. A. D. (2024). Pengaruh Kesadaran Wajib Pajak, Pengetahuan Dan Pemahaman Pajak, Pelayanan Fiskus, Sanksi Perpajakan, Dan Tarif Pajak Terhadap Kepatuhan Wajib Pajakorang Pribadi Di Kantor Pelayanan Pajak Pratama Denpasar Timur. *Tesis Universitas Mahasaraswati Denpasar*, 1–31.

Prassadewi, Z. A. (2019). *Pajak Itu Dari Rakyat, Oleh Rakyat, dan Untuk Rakyat*. www.kompasiana.com. <https://www.kompasiana.com/zhahwandaap/5e92a63d097f3639cf50d0c2/pajak-itu-dari-rakyat-oleh-rakyat-dan-untuk-rakyat>

Putra, D. A. (2024). *Di Balik Rendahnya Kepatuhan Wajib Pajak Lapor SPT Tahunan*. tirto.id. <https://tirto.id/di-balik-rendahnya-kepatuhan-wajib-pajak-lapor-spt-tahunan-gW94>

rumahpajak.web.id. (2025). *Mewujudkan Keadilan Lewat Pajak: Penerapan PTKP di Indonesia*. rumahpajak.web.id. <https://rumahpajak.web.id/2025/06/22/mewujudkan-keadilan-lewat-pajak-penerapan-ptkp-di-indonesia/>

Tiara Sari, & Ani Siska MY. (2023). Pengaruh Pengetahuan Terhadap Kepatuhan Wajib Pajak Orang Pribadi Di Dki Jakarta. *Seminar Nasional Pariwisata dan Kewirausahaan (SNPK)*, 2, 580–584. <https://doi.org/10.36441/snpk.vol2.2023.172>

Widagsono, S. (2017). Pengaruh Pengetahuan Perpajakan, Sanksi, dan Religiusitas Terhadap Kepatuhan Wajib Pajak (Studi Kasus Pada KPP Pratama Kepanjen). *Skripsi*, 1–94.