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**DETERMINANTS OF TAXPAYER COMPLIANCE (CASE STUDY AT THE  
PRIMARY TAX OFFICE OF SERANG REGENCY, BANTEN PROVINCE)**



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**Abstract**

Taxes are mandatory contributions imposed by the state on taxpayers for the benefit of the country. The purpose of this study is to determine the influence of Tax Audits (X1), Understanding of Tax Regulations (X2), and Strictness of Sanctions (X3) on Taxpayer Compliance (Y), and their impact on Tax Revenue (Z). For the research sample, the researcher conducted a survey of taxpayers registered at the Serang Barat Primary Tax Office. The data analysis tool used in this study was SPSS 22 software. The researcher used data from 100 respondents. The results of the study in submodel 1 indicate that Tax Audits and Understanding of Tax Regulations have a significant effect on taxpayer compliance, while the Strictness of Sanctions does not have a significant effect on taxpayer compliance. Submodel 2 shows that Taxpayer Compliance and Understanding of Tax Regulations have a significant effect on Tax Revenue, whereas the variables of Tax Audits and Strictness of Sanctions do not have an effect on Tax Revenue.

**Keywords:** Tax Audit, Understanding of Tax Regulations, Strictness of Sanctions, Taxpayer Compliance, Tax Revenue

## **INTRODUCTION**

Taxes play an important role in financing and developing a country, and as such, tax revenues are expected to increase every year. However, data from the Ministry of Finance from 2016 to 2021 show that income tax revenue experienced both increases and decreases during that period. One of the causes is the relatively low compliance rate among Taxpayer Identification Number (NPWP) holders. In 2020, tax revenue collected in the Banten region was 11.43 percent lower compared to the previous year. This decline was mainly due to the widespread outbreak of COVID-19 in almost every country. Data from the Serang Barat Primary Tax Office showed that the number of individual taxpayers (WPOP) who submitted their annual tax returns (SPT) late increased from 13% in 2019 to 14% in 2020. In addition, in 2020, the number of individual taxpayers who did not submit their tax returns rose by 26%. One of the main factors contributing to the low level of taxpayer compliance in Indonesia is the public's lack of understanding regarding the importance of tax revenue for the country. Another factor is the relatively low administrative sanctions imposed by the tax authorities. Currently, the administrative fine for corporate taxpayers is IDR 1 million, and for individual taxpayers, it is only IDR 100,000. These low penalties make taxpayers more likely to tolerate the cost of fines rather than comply.

Taxes are contributions made by taxpayers to the state in the form of compulsory payments based on prevailing laws and regulations. These contributions are used for state interests managed by the government, and taxpayers do not receive direct benefits in return. Despite the significant role of taxes in providing public benefits, many taxpayers frequently fail to meet their tax obligations, leading to the imposition of sanctions. These sanctions serve as a preventive tool to deter taxpayers from violating tax regulations. Based on the description and the phenomenon above, the author is interested in conducting an in-depth study on Tax Audits, Understanding of Tax Regulations, Sanctions, Taxpayer Compliance, and Tax Revenue. What distinguishes this research is the focus on the Serang region and the use of individual taxpayers as the research subjects, in connection with the issue of low tax revenue.

## **REVIEW OF LITERATURE**

Taxpayer compliance remains a critical issue for both tax authorities and academics, as it plays a vital role in ensuring stable and continuous government revenue. Numerous studies have explored the various elements that affect taxpayer compliance, such as the implementation of tax audits, the extent to which taxpayers understand tax laws, and the severity of penalties for non-compliance. This literature review aims to examine prior research related to these core factors, forming the theoretical basis for this study, which centers on individual taxpayers registered at the Primary Tax Office in Serang Regency, Banten Province.

## **RESEARCH METHOD**

Quantitative research is used in this study, where the process of collecting information to determine what is known is represented in numerical form. To address the issues raised, the author employs a descriptive-analytical study with a causal study approach. A causal study is at the core of the scientific research approach. This type of study tests whether one variable causes a change in another variable or not (Uma Sekaran, 2018:112). The author uses a survey technique to collect data. The data in this research were obtained from primary

data through the direct distribution of questionnaires to respondents using the snowball sampling technique, where sampling begins with individuals who are easily accessible and is then continued through referrals from each sample, gradually expanding the sample size on its own.

Tax Audit (X1), Understanding of Tax Regulations (X2), Strictness of Sanctions (X3), Taxpayer Compliance (Y), and Tax Revenue (Z) are the variables used in this study.

**Table 1.**  
**Operational Definition of Research Variables**

Variable	Dimension	Indicator	Scale	Questionnaire No.	
<b>Independent Variables</b>					
<b>Tax Audit (X1)</b>	Evaluation of Transaction Evidence	Compliance Testing	Likert	1	
		Indication of Annual Tax Return (SPT) Reporting	Likert	2	
		Income Evaluation	Likert	3	
Law No.7 Year 2021		Received Income	Likert	4	
		Payment of Tax Payable	Likert	5	
		Proper Submission of Annual Tax Return	Likert	6	
<b>Understanding of Tax Regulations (X2)</b>					
	Benefits in Kind	Meals and Beverages	Likert	7	
		Safety equipment or uniforms	Likert	8	
		Employee Income Tax Rate	0–60 million IDR = 5%	Likert	9
			>60M–250M IDR = 15%	Likert	10
			>250M–500M IDR = 25%	Likert	11
			>500M–5B IDR = 30%	Likert	12
	>5B IDR = 35%	Likert	13		
Law No.7 Year 2021		Annual income ≤ 500 million IDR is not subject to income tax	Likert	14	
<b>Strictness of Sanctions (X3)</b>	Administrative Sanctions	Underpaid income tax: monthly interest = reference	Likert	15	

Variable	Dimension	Indicator	Scale	Questionnaire No.
		rate + 20% uplift factor (max. 24 months)		
		Under-withheld income tax: same interest terms	Likert	16
		Unremitted withheld tax: 75% fine	Likert	17
Law No.7 Year 2021		Objection penalty: 30%	Likert	18
		Appeal penalty: 60%	Likert	19
		Reconsideration penalty: 60%	Likert	20
	Criminal Sanctions	Criminal fines	Likert	21
		Imprisonment	Likert	22
<b>Intervening Variable</b>				
<b>Taxpayer Compliance (Y)</b>	Formal Compliance	Registration of NPWP	Likert	23
		Accurate Calculation of Annual Tax Return	Likert	24
		Timely Submission of Annual Tax Return	Likert	25
Mardiasmo (2018)	Material Compliance	Annual Tax Return is always reported	Likert	26
		Tax Payable is paid	Likert	27
		Tax Payable is paid on time	Likert	28
<b>Dependent Variable</b>				
<b>Tax Revenue (Z)</b>	Functions of Tax	Financing government expenditures	Likert	29
		Mandatory contributions	Likert	30
		Enhancing national financial independence	Likert	31
Law No.11 Year 2020	Central Tax	Supporting development national	Likert	32

Variable	Dimension	Indicator	Scale	Questionnaire No.
		Largest source of state revenue	Likert	33
		Cooperation between the tax office and taxpayers	Likert	34
		No direct benefit to taxpayers	Likert	35

The population in this study consists of individual taxpayers who were registered up to the year 2020 at one of the Tax Service Offices (KPP) in the Serang area, Banten Province. The sample for this study includes 100 respondents residing in Serang and its surrounding areas. The study uses a Likert scale with the following answer alternatives:

**Table 2.**  
**Score for Questionnaire Responses**

No.	Response Type	Score
1	Strongly Agree (SA)	5
2	Agree (A)	4
3	Neutral (N)	3
4	Disagree (D)	2
5	Strongly Disagree (SD)	1

The distribution of questionnaires to respondents was carried out using snowball sampling, where the initial samples were taken from easily accessible respondents and then continuously referred by each sample, causing the sample size to grow progressively on its own. The tests conducted used statistical analysis with the assistance of SPSS software version 22, including the Determination Test and t-test.

## RESULTS AND DISCUSSION

### Description of the Research Object

This study consists of five variables: three independent variables, namely tax audit, understanding of tax regulations, and strictness of sanctions; and two dependent variables, namely taxpayer compliance and tax revenue. The calculation of these research variables was performed using Microsoft Excel version 2017, and data processing was carried out using the Statistical Package for the Social Sciences (SPSS) version 22.0, which aims to determine the extent of the influence of the independent variables on the dependent variables.

**Descriptive Statistics**  
**Descriptive Analysis**

**Table 3.**  
**Descriptive Analysis**

<b>Variable</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Tax Revenue	100	15.00	30.00	24.78	3.88881
Tax Audit	100	12.00	30.00	25.63	3.800
Understanding of Tax Regulations	100	10.00	40.00	28.73	5.94903
Strictness of Sanctions	100	13.00	40.00	29.46	6.01919
Taxpayer Compliance	100	9.00	30.00	24.74	4.09883

The data shows that the total number of respondents analyzed is 100, with minimum values ranging between 9.00 and 15.00 and maximum values ranging between 30.00 and 40.00. This table indicates that taxpayer compliance has the smallest minimum value compared to the other variables, while the highest maximum values are held by the variables Understanding of Tax Regulations and Strictness of Sanctions. The data above also shows that the standard deviations are not greater than their respective means, which indicates that the dispersion of each variable is small, and it can be concluded that the data used is of good quality.

**Frequency Analysis**

**Table 4.**  
**Results of Frequency Analysis of Respondent Data**

<b>Category Type</b>	<b>Description</b>	<b>Count</b>	<b>Percentage</b>
Gender	1. Male	26	26%
	2. Female	74	74%
Education Level	1. High School (SMA)	13	13%
	2. Diploma (D3)	7	7%
	3. Bachelor (S1)	76	76%
	4. Master (S2)	4	4%
Occupation	1. Employee	58	58%
	2. Non-Employee	42	42%

**Data Quality Test**

**Validity Test Results**

Validity testing is used to determine the suitability of elements in the statement list when defining variables. Validity is assessed by comparing the calculated r-value (r count) with the r-table value, using degrees of freedom (df) = n - 2 (where n is the sample size). In the case of the influence of tax audits, understanding of tax regulations, and strictness of sanctions on taxpayer compliance and its impact on tax revenue, the sample size (n) is 100, so df is 98 (100 - 2). At a 0.05 probability level, the r-table value is 0.1966. All question items have r-values greater than the r-table value.

**Reliability Test Results**

The calculation results for each variable in this study show a Cronbach's Alpha ( $\alpha$ ) value > 0.70; therefore, it can be stated that the research instrument is reliable.

D. Classical Assumption Testing

**Data Normality Test**

**Table 5.**  
**Data Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	,0000000
	Std. Deviation	2,87814339
Most Extreme Differences	Absolute	,071
	Positive	,071
	Negative	-,052
Test Statistic		,071
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

a. Test distribution is Normal.

b. Calculated from data.

Based on the data above, it can be seen that the significance values for all variables are greater than 0.05, specifically 0.200. Therefore, it can be concluded that the data from the study on the influence of tax audits, understanding of tax regulations, and strictness of sanctions on taxpayer compliance and its impact on tax revenue are normally distributed.

**Multicollinearity Test**

Multicollinearity symptoms are indicated by a Variance Inflation Factor (VIF) value greater than 10 and a Tolerance (Tol) value less than 0.1.

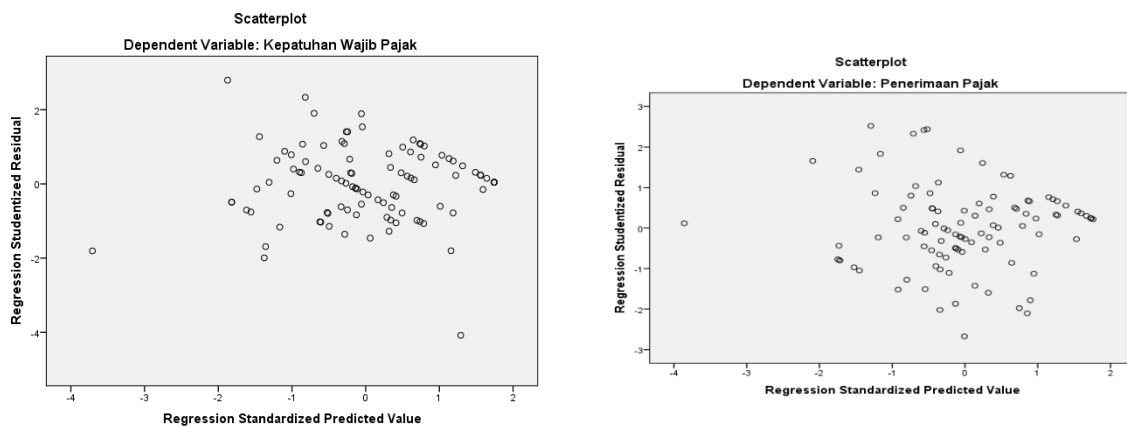
**Table 6.**  
**Multicollinearity Test Results for Substructure 1**

Model	Unstandardized Coefficients	Standardized Coefficients	t Sig.	Collinearity Statistics
	B	Beta		Tolerance

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics
1	(Constant)	6.736	2.176	3.096	0.003
	Tax Audit	0.163	0.109	0.159	1.498
	Understanding of Tax Regulations	0.177	0.060	0.271	2.942
	Strictness of Sanctions	-0.011	0.064	0.017	0.174
	Taxpayer Compliance	0.368	0.104	0.388	3.555

The data above illustrates that the results of the multicollinearity test for substructures 1 and 2, overall, do not show symptoms of multicollinearity because the tolerance values are greater than 0.10 and the VIF values are not greater than 10. Therefore, it can be concluded that all variables represent a good regression model for decision-making purposes.

**Heteroscedasticity Test**



**Figure 1.**  
**Heteroscedasticity Test**

The scatterplot graph shows that the points are randomly distributed and spread both above and below the value of 0 on the Y-axis. Based on this, it can be concluded that the regression model does not exhibit heteroscedasticity.

**Multiple Correlation Analysis**

Multiple correlation analysis aims to determine the relationship between the independent variables and the dependent variable.

**Table 8.**  
**Multiple Correlation Test**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	

1	,719 <sup>a</sup>	,517	,502	2,89355	,517	34,217	3	96	,000	1,990
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a. **Predictors:** (Constant), Sanction Strictness, Understanding of Tax Regulations, Tax Audits

b. **Dependent Variable:** Taxpayer Compliance

**Table 9.**  
**Multiple Correlation Test**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,672 <sup>a</sup>	,452	,429	2,93811	,452	19,608	4	95	,000	2,134

a. Predictors: (Constant), Taxpayer Compliance, Understanding of Tax Regulations, Strictness of Sanctions, Tax Audits

b. Dependent Variable: Tax Revenue

Based on the data table above, it can be concluded that there is a very strong relationship among each variable in sub-structure 1, with a correlation coefficient of 0.719, while sub-structure 2 shows a correlation of 0.672. This indicates that there is a strong relationship among all the variables.

**Multiple Linear Regression Analysis**

This study is based on the use of multiple regression analysis. The objective is to process and discuss the collected data and test the proposed hypotheses. There are two regression analysis structures: sub-structure 1 and 2.

**Sub-structure 1**

$$Y = 3.644 + 0.533 X_1 (\beta_1) + 0.148 X_2 (\beta_2) + 0.108 X_3 (\beta_3) + e$$

The constant value of 3.644 means that if Tax Audits (X1), Understanding of Tax Regulations (X2), and Strictness of Sanctions (X3) are held constant, taxpayer compliance will increase by 3.644. This suggests that an increase in Tax Audits by 0.533, Understanding of Tax Regulations by 0.148, and Strictness of Sanctions by 0.108 will lead to an increase in taxpayer compliance.

**Sub-structure 2**

$$Y = 6.736 + 0.163 X_1 (\beta_1) + 0.177 X_2 (\beta_2) - 0.011 X_3 (\beta_3) + 0.368 Y (\beta_4) + e$$

The constant value of 6.736 indicates that if Tax Audits (X1), Understanding of Tax Regulations (X2), Strictness of Sanctions (X3), and Taxpayer Compliance (Y) are held constant, tax revenue will be 6.736. This indicates that an increase in Tax Audits (0.163), Understanding of Tax Regulations (0.177), and Taxpayer Compliance (0.368) will result in an increase in tax revenue. However, for the variable Strictness of Sanctions, the coefficient is -0.011, suggesting that a decrease in sanctions could potentially increase tax revenue.

**Hypothesis Testing**

Hypothesis testing is used to verify the truth of the hypothesis stating that Tax Audits, Understanding of Tax Regulations, and the Strictness of Sanctions affect Taxpayer Compliance and its impact on Tax Revenue.

## **Coefficient of Determination Test**

### **Sub-structure 1**

The data in the table above shows a strong correlation of 0.719 between Tax Audits (X1), Understanding of Tax Regulations (X2), and Strictness of Sanctions (X3) in increasing Taxpayer Compliance (Y). It also shows that 51.7% of taxpayer compliance can be explained by the three independent variables, while the remaining 48.3% is influenced by other variables not included in the model.

### **Sub-structure 2**

The data also shows a strong correlation of 0.672 between Tax Audits (X1), Understanding of Tax Regulations (X2), Strictness of Sanctions (X3), and Taxpayer Compliance (Y) in increasing Tax Revenue (Z). It also indicates that 45.2% of tax revenue can be explained by these four independent variables, while the remaining 54.8% is influenced by other factors.

## **Individual or Partial Test (t-test)**

### **Sub-structure 1**

The coefficient table above shows that the variables Tax Audits (X1) and Understanding of Tax Regulations (X2) have t-values greater than the critical t-table value, indicating that these variables significantly affect taxpayer compliance. Meanwhile, the variable Strictness of Sanctions (X3) has a t-value lower than the t-table value, indicating that it does not significantly affect taxpayer compliance.

### **Sub-structure 2**

The coefficient table shows that Understanding of Tax Regulations (X2) and Taxpayer Compliance (Y) have t-values greater than the t-table value, indicating they significantly affect tax revenue. Meanwhile, the variables Tax Audits (X1) and Strictness of Sanctions (X3) have t-values lower than the t-table value, suggesting they do not have a significant impact on tax revenue.

## **The Effect of Tax Audits on Taxpayer Compliance**

The results of the hypothesis testing show that tax audits affect taxpayer compliance. This is consistent with the research conducted by Thi Thuy Duong NGUYEN, Thi My Linh PHAM, Thanh Tam LE, Thi Hoai Linh TRUONG, and Manh Dung TRAN (2019), as well as Harista Bangun, Yoresmia Lestari Ginting, and Rusdiah Iskandar (2017). According to Allingham and Sandmo (1972), cited by Thi Thuy Duong Nguyen et al. (2020:66), the probability of an audit has a strong influence on taxpayer compliance. This is because if the audit results conducted by the tax authorities show that the taxpayer has deliberately failed to fulfill their tax obligations, the tax authorities will impose fines. These fines will increase the total amount of tax owed by the taxpayer, as in addition to paying the principal tax, the taxpayer must also pay penalties for non-compliance. A tax audit is a series of activities conducted to evaluate, search for, and gather evidence about a transaction to test the level of compliance in fulfilling tax obligations, in accordance with applicable laws and regulations (Law No. 11 of 2020).

## **The Effect of Understanding Tax Regulations on Taxpayer Compliance**

The test results show that understanding tax regulations affects taxpayer compliance. Tax understanding refers to the level of taxpayer knowledge and awareness of their tax obligations to contribute to the country in meeting financial and development needs to achieve justice and prosperity (M. Orba Kurniawan). When taxpayers understand the tax regulations related to their obligations, they are more likely to fulfill them. Failure to comply may result in future issues.

According to Natrah Saad (2013), one cause of non-compliance is a lack of understanding. This aligns with research by Adesina Olugoke Oladipupo, Uyioghosa Obazee (2016), Jeni Susyanti, Noor Sodik Askandar (2019), Nirwana Adiasa (2013), and Nurulita Rahayu (2017), but contrasts with the findings of Steffi Mediawahyu Lestari and Apollo Daito (2020).

### **The Effect of Sanction Strictness on Taxpayer Compliance**

Tax sanctions are a preventive measure to deter taxpayers from violating tax norms. The results of the research testing the effect of sanction strictness on taxpayer compliance show no significant impact. This finding is in line with the research of Adesina Olugoke Oladipupo and Uyioghosa Obazee (2016), but contradicts studies by Irwan Kurniawan, Apollo Daito (2021), and Sabaruddin Susi Dwimulyani, Waluyo (2017). The differences in research results may be due to differences in respondents, research locations, other variables, and the conditions during the study, including changes in the tax sanction laws as stated in the Harmonization of Tax Regulations Law (Law No. 7 of 2021). The lighter sanctions compared to previous ones may encourage non-compliance, especially as the government frequently implements tax amnesty programs. In 2022, for instance, a voluntary disclosure program for taxpayers was conducted.

### **The Effect of Taxpayer Compliance on Tax Revenue**

The hypothesis testing results show that taxpayer compliance affects tax revenue, confirming the proposed hypothesis. According to Erich Kirchler & Ingrid Wahl (2010), tax compliance can be driven by voluntary compliance or enforced compliance. Voluntary compliance arises from trust in the government and the belief that tax payments benefit the country's development. According to Luigi Alberto Franzoni, tax compliance includes accurate reporting, correct calculation, timely submission, and appropriate payment. These findings are supported by previous research by Ida Soraya and Dadang Suhendar (2015), as well as Timbul Hamonangan Simanjuntak and Imam Mukhlis (2012), but contrast with the findings of Arfaningsih and Muhammad Sunarto (2018).

### **The Effect of Tax Audits on Tax Revenue**

The results indicate that tax audits do not affect national revenue. This aligns with the study by Ni Kadek Yuni Krisnayanti and Anik Yuseti (2019), but contrasts with the research of Nursidiq, Mulyadi, and Darmansyah (2018). An audit is a measure conducted by tax authorities when there are indications of non-compliance by a taxpayer. Non-compliance results in tax arrears that are not paid, which in turn reduces the tax revenue received by the state.

### **The Effect of Understanding Tax Regulations on Tax Revenue**

Hypothesis testing results indicate that understanding tax regulations affects tax revenue. The researcher emphasizes the importance of understanding changes in income tax policies implemented by the government in 2021. This demonstrates the effectiveness of the government's efforts to disseminate updated regulations through social media, considering that most people access information via their smartphones rather than PCs or laptops. Understanding regulations is crucial because the more individuals understand their tax rights and obligations, the more likely they are to comply correctly. Given the self-assessment system used in Indonesia, a lack of understanding may lead to unfulfilled tax obligations. This finding is supported by research conducted by Ilman Adi Satrio and Tri Ciptaningsih (2021).

### **The Effect of Sanction Strictness on Tax Revenue**

The hypothesis testing results show that the strictness of sanctions does not affect tax revenue. This contrasts with the findings of Cindy Audria Surjadja and Nurhandayani (2019). The difference in research results may stem from differences in respondents, research locations, other variables, and timing, especially considering changes in sanctions under Law No. 7 of 2021. This

indicates that when taxpayers are sanctioned, it is often due to unpaid tax debts, which ultimately harms state revenue from the tax sector.

## CONCLUSION

Based on the problem formulation, hypothesis testing, and discussion presented in the preceding chapter, several conclusions can be drawn. Tax audits conducted by the tax authority serve as a strong deterrent for non-compliant taxpayers, as once non-compliance is proven, they are subject to administrative penalties in addition to the principal tax owed. This situation ultimately results in higher payments than if they had complied from the outset. Furthermore, a comprehensive understanding of tax regulations in Indonesia plays a critical role in fostering voluntary compliance. Taxpayers who are well-informed about the rules are naturally motivated to fulfill their obligations and are aware of the potential consequences of non-compliance, which could lead to future legal and financial issues. However, changes in regulations that introduce lighter penalties for non-compliance have, in some cases, reduced the perceived severity of sanctions, making certain taxpayers less apprehensive about the consequences of violating tax obligations. In contrast, compliant taxpayers consistently fulfill all of their rights and obligations, including timely payment of taxes, recognizing that their contributions represent a vital form of support for national development.

Audits are generally initiated when there are indications of taxpayer non-compliance, which often leads to unpaid tax liabilities and, consequently, a reduction in state revenue. This reinforces the importance of understanding tax regulations, particularly in Indonesia's self-assessment system, where taxpayers bear full responsibility for calculating, reporting, and paying their taxes. A lack of such understanding can easily result in unfulfilled obligations. Finally, taxpayers who are penalized for unpaid or improperly settled liabilities contribute to the potential loss of state revenue, ultimately harming the nation's income from the taxation sector.

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