

Factors Affecting the Perception of Individual Taxpayers' Compliance in the City of Banjarmasin

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ABSTRACT

Taxpayer compliance remained suboptimal even though taxes contributed more than 80% of state revenue, and previous studies on its determinants had produced inconsistent findings. This study aimed to analyze the effects of tax knowledge, tax awareness, and tax sanctions on the compliance of individual taxpayers in Banjarmasin City, using the Theory of Planned Behavior as the theoretical basis. The study was novel in testing the three factors simultaneously in one model on individual taxpayers in a regional city, in the period when the new Coretax administration system was being implemented. It was a causal associative study with a quantitative approach. Primary data were collected through a closed-ended questionnaire distributed to 400 individual taxpayers selected through purposive sampling, and were analyzed using multiple linear regression with SPSS version 27. The results showed that tax knowledge ($B = 0.251$; $p < 0.001$), tax awareness ($B = 0.326$; $p < 0.001$), and tax sanctions ($B = 0.508$; $p < 0.001$) each had a positive and significant effect on taxpayer compliance, and that the three variables jointly explained 68.5% of its variance ($F = 286.442$; $p < 0.001$; Adjusted $R^2 = 0.682$). Tax sanctions had the strongest effect. These results imply that continuous tax education, the strengthening of tax awareness, and the firm and consistent enforcement of sanctions are important instruments for encouraging taxpayers to fulfill their tax obligations independently.

Keywords: *Taxpayer Compliance; Tax Knowledge; Tax Awareness; Tax Sanctions; Individual Taxpayers.*

INTRODUCTION

Taxes constitute one of the principal sources of national income that serve a crucial function in funding national development and advancing societal welfare. Through tax revenues, the government can fund various strategic sectors such as infrastructure development, education, health, and other public services. This corresponds with investigations which affirm that taxes are employed as the primary source of funding for state programs and national advancement (Natanael & Lie, 2025). Apart from that, taxes also function as a fiscal instrument that supports economic stability and equal distribution of public welfare through income distribution (Nusiantari & Swasito, 2020).

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Table 1: Share of Tax Revenue in State Revenue in the 2023 and 2024 State Budgets

Components of State Revenue	2023 (Trillion Rp)	2023 (%)	2024 (Trillion Rp)	2024 (%)
Tax Revenue	2,021.2	82.1%	2,309.9	82.4%
Non-Tax State Revenue (PNBP)	441.4	17.9%	492.0	17.6%
Grants	0.4	0.02%	0.4	0.01%
Total State Revenue	2,463.0	100%	2,802.3	100%

Source: 2023 State Budget and 2024 State Budget, Ministry of Finance of the Republic of Indonesia (2024), processed by the authors.

Table 1 shows that tax revenue accounted for approximately 82% of total state revenue in both the 2023 State Budget (82.1%) and the 2024 State Budget (82.4%). This indicates that taxes are the dominant source of the state revenue structure, so that optimal tax collection is very important for the sustainability of national development, and that the achievement of development is highly conditioned by the government's ability to manage and increase tax revenue effectively. To achieve fiscal independence, the Indonesian government implements a self-assessment system. This mechanism gives taxpayers the trust to compute, pay, and report their tax obligations independently in accordance with prevailing regulations, and it is expected to improve the effectiveness of tax administration and foster taxpayer awareness and accountability. Nevertheless, the success of the self-assessment system depends greatly on the level of taxpayer compliance (Directorate General of Taxes, 2022b).

Taxpayer compliance is the behavior of taxpayers in fulfilling all their tax obligations and exercising their tax rights in accordance with prevailing provisions. It is manifested in the willingness of taxpayers to compute, pay, and report taxes accurately, completely, and on time without compulsion, as a form of obligation to the state (Alem et al., 2023). The level of compliance is an important indicator of the effectiveness of a country's tax system: a high level of compliance increases government revenue, whereas a low level hinders optimal tax collection and disrupts fiscal stability (Putra & Setiawan, 2021). In practice, however, the level of taxpayer compliance in Indonesia is still not optimal and remains a serious challenge for the government. The Directorate General of

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Taxes (2023b) reported that the level of tax reporting compliance was still in the range of 60%–70%, which indicates that some taxpayers had not yet fulfilled their tax obligations adequately. Low compliance is also reflected in other sectors, such as motor vehicle tax payment, which was recorded at only around 60% of the total number of taxpayers (Audit Agency of the Republic of Indonesia, 2024). This condition indicates a gap between the number of registered taxpayers and those who are genuinely compliant in carrying out their obligations.

One of the indicators used to measure the level of taxpayer compliance is the submission of the Annual Tax Return (Surat Pemberitahuan, SPT). According to the Directorate General of Taxes (2024), in 2023 approximately 19 million taxpayers were required to submit an SPT, and approximately 16.1 million Annual SPTs were reported, or approximately 84.8%. In 2024, approximately 17 million SPTs had been reported by the reporting deadline from a target of approximately 19.5 million taxpayers, or approximately 87% (Directorate General of Taxes, 2025). These data show that compliance in submitting the Annual Tax Return in Indonesia has improved from year to year, although some taxpayers still have not met their reporting obligations.

At the tax service office level, the achievement of SPT reporting compliance also shows good results. According to the 2025 Performance Report (LAKIN) of KPP Pratama Banjarmasin, the compliance target for the Annual Income Tax (PPh) SPT of Corporate and Individual Taxpayers was 100%, and the total performance realization reached 108.04%. This achievement shows that the realization of Annual SPT reporting compliance in the working area of KPP Pratama Banjarmasin exceeded the set target. However, efforts to improve taxpayer compliance still need to be carried out continuously to maintain and enhance the quality of tax compliance, especially in fulfilling the obligation to report the Annual Tax Return on time and in accordance with applicable provisions.

Table 2: Compliance Level of Tax Return Reporting for 2023-2024

Year	Target taxpayers (millions)	Realization of SPT (millions)	Percentage
2023	±19.0	±16.1	±84.8%
2024	±19.5	±17.0	±87%

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Source: Directorate General of Taxes (2024; 2025), processed by the authors.

Table 2 shows that compliance in submitting the Annual Tax Return increased from approximately 84.8% in 2023 to approximately 87% in 2024, which indicates an improvement in taxpayers' compliance in reporting their tax obligations. However, this level of compliance is not yet optimal, considering that some taxpayers still have not filed their returns in accordance with the provisions, so efforts to improve compliance need to be continued. Recent reports also confirm that the level of tax compliance in Indonesia remains relatively low and is one of the obstacles to achieving the country's fiscal independence; low tax compliance is even said to be one of the factors that could prevent Indonesia from achieving the status of a developed nation (Kompas.com, 2025). Although the government, through the Directorate General of Taxes, continues to make various efforts to increase compliance, such as socialization, education, and supervision, the results are not yet fully optimal. Among individual taxpayers, compliance behavior is particularly complex because it is influenced by individual characteristics such as education level, type of employment, income level, and understanding of the prevailing tax system (Sari & Susanti, 2022). Taxpayers with a higher level of education and tax understanding tend to be more compliant than taxpayers with limited knowledge (Putra & Setiawan, 2021). In addition, psychological aspects, including views on the fairness of the tax system, trust in the government, and experience in interacting with tax authorities, also shape the compliance behavior of individual taxpayers (Nugroho & Zulaikha, 2020).

Based on this description, the level of tax compliance is affected by various internal and external factors. One important factor is tax knowledge, namely the extent of an individual's understanding of tax provisions, functions, and mechanisms. Adequate tax knowledge helps individuals understand their tax rights and obligations and thus encourages compliant behavior. Several studies found that tax knowledge has a positive effect on taxpayer compliance (Wibowo & Yanti, 2024; Kumala et al., 2024; Abdallah & Rafiqi, 2025). However, other studies showed that tax knowledge can have a negative effect because taxpayers with high knowledge can exploit regulatory loopholes to avoid taxes (Appiah et al., 2024), and several studies found that tax knowledge has no effect on compliance (Rachmawati & Haryati, 2021; Nugrahani & Suryaningsum, 2023). Besides

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tax knowledge, another equally important factor is tax awareness, which reflects a person's attitude in understanding the importance of taxes as a contribution to national development. Individuals with high tax awareness tend to pay taxes voluntarily without coercion from the authorities, so tax awareness is one of the main factors driving voluntary compliance (Marcelena et al., 2026). Various studies showed that tax awareness has a positive effect on compliance (Margaret et al., 2024; Lestari & Lestianti, 2024; Santioso, 2021), whereas other studies showed that tax awareness has no significant effect on taxpayer compliance (Oktaviani, 2023; Anggara & Laksmi, 2024; Nurmalasari, 2026).

In addition, tax sanctions also play a role in influencing compliance behavior. Tax sanctions are consequences or penalties imposed on taxpayers who do not fulfill their tax obligations in accordance with applicable laws and regulations, and they aim to enforce taxpayer compliance and prevent violations in the tax system. Several studies found that tax sanctions have a positive effect on taxpayer compliance because they provide a deterrent effect for non-compliant taxpayers (Caroline et al., 2023; Solihat et al., 2024; Simanjuntak & Budiarti, 2025). However, other studies indicated that tax sanctions do not affect taxpayer compliance (Indrasari et al., 2020; Putra & Suhendi, 2025).

The studies above show that the effects of tax knowledge, tax awareness, and tax sanctions on compliance are inconsistent: each variable has been reported to have a positive effect, a negative effect, or no effect. Many of these studies also focused on specific groups or objects, such as small and medium enterprises, motor vehicle taxpayers, or other regions, and some treated sanctions or awareness as moderating or intervening variables rather than testing the three factors together. As a result, it remains unclear how the three factors jointly explain the compliance of individual taxpayers in a regional setting, particularly in the period in which the new tax administration system (Coretax) is being implemented. This research gap, namely inconsistent evidence and limited regional evidence on individual taxpayers, motivates the present study.

Banjarmasin City is a relevant setting for addressing this gap. It is one of the centers of economic activity in South Kalimantan with a fairly high level of trade, service, and business activity, and it lies within the working area of KPP Pratama Banjarmasin, which also serves the surrounding areas. The number of taxpayers registered at the office had

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exceeded 128,000, dominated by individual taxpayers (Directorate General of Taxes, 2022a), and by early 2023 approximately 106,759 taxpayers in the area had matched their population identification number (NIK) with their tax identification number (NPWP) (Directorate General of Taxes, 2023a). This indicates that the tax base in Banjarmasin is broad and has large revenue potential. In addition, as of 5 January 2026, 229,540 taxpayers in South and Central Kalimantan had activated their Coretax accounts, equal to 53% of the 432,347 taxpayers who reported the Tax Year 2024 Annual SPT (Directorate General of Taxes, 2026). However, a growing number of taxpayers is not necessarily followed by higher compliance in reporting and paying taxes, which points to a potential gap between registered taxpayers and those who are genuinely compliant. Examining the determinants of compliance among individual taxpayers in Banjarmasin City is therefore important to support the optimization of tax revenue in the region.

Based on the background above, the objective of this study was to empirically examine and analyze the effects of tax knowledge, tax awareness, and tax sanctions, both partially and simultaneously, on the perception of individual taxpayers' compliance in Banjarmasin City, using the Theory of Planned Behavior. This study contributes by (1) testing the three factors in one model that is grounded consistently in the Theory of Planned Behavior, (2) providing evidence from individual taxpayers in a regional city during the implementation of Coretax, and (3) offering practical input for tax education, awareness-building, and enforcement strategies of the tax authority.

THEORETICAL BACKGROUND

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is a behavioral theory developed by Ajzen (1991), which explains that individual behavior results from the intention to act, and that this intention is shaped by three components: attitude toward the behavior, subjective norm, and perceived behavioral control (Ajzen, 1991). In the tax context, the TPB is relevant for explaining taxpayer compliance, because compliance is a behavior grounded in an individual's intention to carry out tax obligations in line with prevailing rules, and this intention is formed through psychological and social factors that influence tax-related

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decisions. The TPB has been applied in previous studies of tax compliance (Novianti et al., 2017; Indrijawati, 2019; Bani-Khalid et al., 2022).

Following the TPB, this study links each independent variable to the TPB component that it most closely represents, and this linkage is applied consistently in the hypothesis development and the discussion. Tax knowledge represents perceived behavioral control, because knowledge of tax rules and procedures determines the ability and confidence that taxpayers perceive in fulfilling their obligations. Tax awareness represents attitude and subjective norm, because it reflects taxpayers' evaluation of the importance of taxes as well as the social and moral expectation to contribute. Tax sanctions represent perceived behavioral control in the form of the perceived risks and consequences of non-compliance, and at the same time act as external pressure from the tax authorities (Ajzen, 1991). Together, tax knowledge, tax awareness, and tax sanctions shape taxpayers' intention to comply, which ultimately influences individual tax compliance behavior. This implies that tax compliance is influenced by both intrinsic factors (awareness) and extrinsic factors (sanctions), with knowledge enabling taxpayers to translate their intention into action.

Tax Compliance

According to Solihat et al. (2024), individual taxpayer compliance is the behavior of taxpayers in fulfilling all tax obligations and exercising their tax rights in accordance with applicable tax regulations. Taxpayer compliance is one of the important factors in supporting optimal state revenue from the tax sector. Martasya et al. (2025) explain that taxpayer compliance can be seen from the degree of taxpayers' adherence in reporting the SPT, paying taxes according to the provisions, and fulfilling tax administration obligations on time. According to Suandy (2017), the measures of tax compliance are compliance in tax audits, tax calculation, timely tax payment, SPT reporting, tax rates, and avoiding tax arrears. In this study, taxpayer compliance was measured from the taxpayers' own perception of these six aspects, which is why the dependent variable is referred to as the perception of taxpayer compliance.

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Tax Knowledge

Tax knowledge is a taxpayer's ability to understand the rules, procedures, and functions of tax administration in a country. An adequate level of tax knowledge enables taxpayers to carry out their tax obligations properly, especially under the self-assessment system, which requires taxpayers to compute, pay, and report taxes independently (Diana & Basyir, 2022). In the TPB, tax knowledge relates to perceived behavioral control, which reflects an individual's belief in their competence and ease in performing an action (Ajzen, 1991). Taxpayers with sufficient understanding of tax rules and procedures feel more capable and confident in meeting their obligations, so the higher the tax knowledge a taxpayer holds, the higher the propensity to comply with the applicable regulations. Empirical studies support this argument: tax knowledge was found to increase compliance because it reduces errors and improves the understanding of the benefits of taxes (Indrijawati, 2019; Wibowo & Yanti, 2024; Kumala et al., 2024; Abdallah & Rafiqi, 2025; Widuri et al., 2024), and it was also found to reduce non-compliance because taxpayers better understand the consequences of violations (Ishak et al., 2023). Although some studies reported negative or insignificant effects (Appiah et al., 2024; Rachmawati & Haryati, 2021; Nugrahani & Suryaningsum, 2023), the theoretical argument and most of the evidence indicate that tax knowledge supports compliance, and this relationship needs to be tested on individual taxpayers in Banjarmasin City. Based on this argument, the first hypothesis is formulated as follows:

H1: Tax Knowledge Affects Individual Taxpayer Compliance

Tax Awareness

Tax awareness is a condition in which taxpayers have the understanding, willingness, and moral responsibility to fulfill tax obligations voluntarily. This awareness reflects internal encouragement without coercion from external parties, so that the resulting compliance is voluntary (Novianti et al., 2017). In the TPB, tax awareness is related to attitude and subjective norm: attitude reflects a person's appraisal of the importance of tax obligations, while subjective norm reflects social pressure from the environment that encourages individuals to comply (Ajzen, 1991). Individuals with high tax awareness view taxes as a moral obligation and feel encouraged by their social

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environment to fulfill it. Previous studies found that higher tax awareness leads to higher compliance because taxpayers understand the role of taxes in national development (Margaret et al., 2024; Lestari & Lestianti, 2024; Santioso, 2021; Syariati & Sari, 2025), and that tax awareness is a dominant factor compared with other external factors (Irwansyah, 2026). Other studies reported insignificant effects (Oktaviani, 2023; Anggara & Laksmi, 2024; Nurmalasari, 2026), which indicates that the relationship still needs to be re-examined. Based on this argument, the second hypothesis is formulated as follows:

H2: Tax Awareness Affects Individual Taxpayer Compliance

Tax Sanctions

Tax sanctions are legal consequences applied to taxpayers who do not meet their tax obligations, either through administrative sanctions or criminal measures. The application of tax sanctions is intended to create a deterrent effect so that taxpayers adhere to the applicable tax provisions. The level of taxpayer compliance is influenced by the magnitude of the penalties and the probability of audit faced by the taxpayer (Allingham & Sandmo, 1972). In the TPB, tax sanctions are related to perceived behavioral control, namely the taxpayer's perception of the risks and consequences of an action (Ajzen, 1991): the higher the perceived risk due to sanctions, the greater the likelihood that taxpayers will choose compliant behavior to avoid negative consequences (Bani-Khalid et al., 2022). Empirical studies show that firm, consistent, and fair sanctions increase compliance intention and compliance because taxpayers consider the risk of non-compliance (Caroline et al., 2023; Solihat et al., 2024; Simanjuntak & Budiarti, 2025; Ishak et al., 2023; Permatasari, 2025; Widuri et al., 2024), although other studies found no effect (Indrasari et al., 2020; Putra & Suhendi, 2025). Considering the deterrence argument and the mixed evidence, the third hypothesis is formulated as follows:

H3: Tax Sanctions Affect Individual Taxpayer Compliance

METHOD, DATA AND ANALYSIS

This study used a quantitative approach within a positivist paradigm, in which the data are numerical and are analyzed statistically to test the research hypotheses and to objectively identify causal relationships among the variables studied (Sugiyono, 2023). It

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was a causal associative study, which is research intended to determine the influence or causal relationship between two or more variables (Arikunto, 2020), and it used a survey strategy in which primary data were collected by distributing questionnaires to respondents. The survey method was chosen because it is effective in obtaining a large amount of primary data efficiently and allows statistical analysis of socio-economic phenomena (Sekaran & Bougie, 2020). The study was conducted in Banjarmasin City, and the unit of analysis was the individual taxpayer, namely an individual taxpayer who holds a tax identification number (NPWP) and is obliged to report the Annual Tax Return (SPT).

The population was all individual taxpayers in Banjarmasin City who report their Annual Tax Return every year. Because the number of individual taxpayers specific to Banjarmasin City was not available, the population size was taken from the data of the Regional Office of the Directorate General of Taxes (Kanwil DJP) of South and Central Kalimantan as of 5 January 2026, which recorded 432,347 individual taxpayers (Directorate General of Taxes, 2026). Respondents were selected using non-probability purposive sampling, in which respondents are chosen based on criteria set by the researchers (Sugiyono, 2023; Creswell & Creswell, 2018). The respondent criteria were individual taxpayers who are registered in Banjarmasin City, have an NPWP, and report their SPT annually. These criteria were applied so that respondents had direct experience of the self-assessment procedure and could assess the statements on tax knowledge, tax awareness, tax sanctions, and compliance. Because compliance in this study was measured through six aspects (tax audits, tax calculation, timely payment, SPT reporting, tax rates, and avoiding tax arrears), SPT reporting is only one of the dimensions of the dependent variable, so variation in compliance among respondents was still possible. The Slovin formula was used only to determine the minimum number of respondents from the known population at a 5% margin of error, namely $n = N / (1 + N \times e^2) = 432,347 / (1 + 432,347 \times 0.05^2) = 399.63 \approx 400$, whereas purposive sampling was used to choose the respondents who met the criteria. For populations of this size the Slovin result converges to approximately 400 (for example, 128,000 registered taxpayers also yield about 399), so the required sample size is practically the same even if the population of Banjarmasin

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City alone is smaller than the figure above. The final sample consisted of 400 respondents. Because the sample was non-probabilistic, the findings cannot be statistically generalized to the whole population; this is discussed in the limitations.

Data were collected using a closed-ended questionnaire, in which the statements and answer options were provided by the researchers. The questionnaire consisted of two parts: the respondent's characteristics (gender, age, last education, and NPWP ownership) and statements on the research variables, which were measured using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) (Sugiyono, 2023). Tax knowledge (X1) was measured with four items on knowledge of general provisions and the function of taxes, tax procedures, the self-assessment system, and tax rates and calculation. Tax awareness (X2) was measured with five items on awareness of the function of taxes as a contribution to the state, the role of taxes as a source of state revenue, taxes as participation in development, the negative impact of non-compliance, and the legal basis of taxes. Tax sanctions (X3) were measured with five items on sanctions for late payment or non-compliance, for concealing tax objects, administrative sanctions for underpayment, criminal sanctions for forged documents, and the application of sanctions in accordance with laws and regulations. Taxpayer compliance (Y) was measured with six items on compliance in tax audits, tax calculation, timely tax payment, SPT reporting, tax rates, and avoiding tax arrears (Suandy, 2017). The questionnaires were distributed to individual taxpayers who met the respondent criteria, and 400 completed questionnaires were obtained and used in the analysis.

Data were processed using SPSS (Statistical Package for the Social Sciences) version 27. The instrument was tested for validity using the Pearson correlation, where an item is valid if its r -count is positive and greater than the r -table value (0.098 for $df = 398$ at $\alpha = 5\%$), and for reliability using Cronbach's Alpha, where the instrument is reliable if the coefficient is greater than 0.60 (Ghozali, 2021). The classical assumption tests consisted of a normality test (P-P plot of the residuals), a multicollinearity test (tolerance > 0.10 and VIF < 10), and a heteroscedasticity test (scatterplot of the residuals). The hypotheses were tested using multiple linear regression with the model $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$, where Y is taxpayer compliance, X_1 is tax knowledge, X_2 is tax

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awareness, X3 is tax sanctions, α is the constant, β_1 – β_3 are the regression coefficients, and ε is the error term. The partial effects were tested using the t-test, the simultaneous effect using the F-test, and the explanatory power of the model using the coefficient of determination (R^2 and Adjusted R^2), all at a significance level of 5%.

RESULTS

Research Results

The characteristics of the respondents included gender, age, and last education. Based on the questionnaires collected from the 400 respondents, the characteristics of the participants are presented in Table 3.

Table 3: Respondents' Characteristics

Characteristics of Respondents	Categories	Frequency	Percentage (%)
Gender	Male	239	59.75%
	Female	161	40.25%
Age (years)	20–25	134	33.50%
	26–30	156	39.00%
	31–40	67	16.75%
	>40	43	10.75%
Last Education	High School/Vocational School	188	47.00%
	D3/Bachelor	212	53.00%

Source: Primary Data Processed by Researchers (2026)

Table 3 shows that the majority of respondents were male (59.75%), were in the age range of 26–30 years (39.00%), and had a D3/Bachelor degree as their last education (53.00%). All 400 respondents held an NPWP.

The results of the validity and reliability tests are presented in Table 4.

Table 4: Validity and Reliability Test Result

Variable	Number of Items	r-count (r-table = 0.098)	Remarks	Cronbach's Alpha	Remarks
Tax Knowledge (X1)	4	0.763– 0.849	Valid	0.805	Reliable
Tax Awareness (X2)	5	0.707– 0.776	Valid	0.792	Reliable

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Tax Sanctions (X3)	5	0.727– 0.790	Valid	0.818	Reliable
Tax Compliance (Y)	6	0.683– 0.792	Valid	0.823	Reliable

Source: Primary Data Processed by Researchers (2026)

Table 4 shows that all items of tax knowledge, tax awareness, tax sanctions, and taxpayer compliance had r-count values (0.683–0.849) greater than the r-table value (0.098; $df = 398$, $\alpha = 5\%$), so all items were declared valid. In addition, the Cronbach's Alpha coefficients were 0.805 for tax knowledge, 0.792 for tax awareness, 0.818 for tax sanctions, and 0.823 for taxpayer compliance. All of them were above the minimum limit of 0.60, which indicates that the research instrument has a good level of reliability and is suitable for use as a data collection tool.

Furthermore, the classical assumption tests were conducted to ensure that the regression model satisfied the requirements for analysis. The results are presented in Table 5.

Table 5: Classic Assumption Test

Test	Results	Remarks
Normality	Residuals follow the diagonal line of the P-P plot	Normal
Multicollinearity	Tolerance 0.326–0.396 (> 0.10) VIF 2.526–3.071 (< 10)	Multicollinearity does not occur
Heteroscedasticity	Residuals are scattered randomly above and below zero	Heteroscedasticity does not occur

Source: Primary Data Processed by Researchers (2026)

Table 5 shows that the regression model satisfied all classical assumptions. The P-P plot showed that the residuals followed the diagonal line, so the data were normally distributed. The multicollinearity test showed tolerance values of 0.396 (tax knowledge), 0.326 (tax awareness), and 0.361 (tax sanctions), all greater than 0.10, and VIF values of 2.526, 3.071, and 2.770, all less than 10, so there was no strong correlation among the independent variables. The scatterplot showed that the points were scattered randomly above and below zero without forming a particular pattern, so heteroscedasticity did not occur. Therefore, the regression model was eligible for hypothesis testing and multiple linear regression analysis.

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Multiple linear regression analysis was then conducted to determine the effect of tax knowledge, tax awareness, and tax sanctions on taxpayer compliance. The results are presented in Table 6.

Table 6: Multiple Linear Regression Test

Independent Variables	Regression Coefficients (B)	t-Count	Sig.
Constant	3.101	4.025	0.000
Tax Knowledge (X1)	0.251	4.124	0.000
Tax Awareness (X2)	0.326	5.686	0.000
Tax Sanctions (X3)	0.508	9.266	0.000

Source: Primary Data Processed by Researchers (2026)

Based on Table 6, the multiple linear regression equation is obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

$$Y = 3.101 + 0.251X_1 + 0.326X_2 + 0.508X_3 + \varepsilon$$

The constant of 3.101 indicates that taxpayer compliance would be 3.101 if tax knowledge, tax awareness, and tax sanctions were zero. All regression coefficients were positive, which means that a one-unit increase in tax knowledge, tax awareness, or tax sanctions is associated with an increase in taxpayer compliance of 0.251, 0.326, or 0.508 units, respectively, holding the other variables constant. The t-test (partial test) showed that tax knowledge ($t = 4.124$; Sig. = 0.000), tax awareness ($t = 5.686$; Sig. = 0.000), and tax sanctions ($t = 9.266$; Sig. = 0.000) each had a significant effect on taxpayer compliance, since all t-count values were greater than the t-table value (1.966) and all significance values were less than 0.05. Based on the standardized coefficients (Beta = 0.185, 0.281, and 0.435, respectively), tax sanctions had the strongest effect, followed by tax awareness and tax knowledge. The simultaneous test (F-test), the multiple correlation coefficient (R), and the coefficient of determination (R^2 and Adjusted R^2) are presented in Table 7.

Table 7: Simultaneous Test (F-Test) and Coefficient of Determination

Test	Value	Sig.	Remarks
F-test (df = 3; 396)	F-count = 286.442	0.000	Significant (Sig. < 0.05)
Multiple correlation (R)	0.827	—	Very strong relationship
R Square (R^2)	0.685	—	68.5% of variance explained

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Adjusted R Square	0.682	–	68.2% of variance explained
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Source: Primary Data Processed by Researchers (2026)

Table 7 shows that the F-count of 286.442 with a significance value of 0.000 (< 0.05) indicates that tax knowledge, tax awareness, and tax sanctions jointly have a significant effect on taxpayer compliance, so the regression model is fit for explaining compliance. The multiple correlation coefficient (R) of 0.827 lies in the interval 0.800–1.000, which indicates a very strong relationship between the three independent variables and taxpayer compliance. The R^2 of 0.685 shows that the three variables explain 68.5% of the variance in taxpayer compliance, and the Adjusted R^2 of 0.682 shows that this explanatory power remains stable after taking the number of predictors into account. The remaining 31.5% is explained by other variables outside this study.

DISCUSSION

The Effect of Tax Knowledge on Tax Compliance

The first hypothesis (H1) was supported: tax knowledge had a positive and significant effect on taxpayer compliance ($B = 0.251$; $t = 4.124$; $\text{Sig.} = 0.000 < 0.05$). Taxpayers who better understand tax provisions, SPT reporting procedures, tax rates, and the self-assessment system are more able to compute, pay, and report their taxes correctly and on time, whereas limited knowledge can lead to errors in reporting and payment that lower compliance. This is particularly important because the self-assessment system places the burden of calculation and reporting on taxpayers themselves. In terms of the TPB, tax knowledge strengthens perceived behavioral control: taxpayers who know how to fulfill their obligations feel more capable and confident in doing so, which strengthens their intention to comply. The respondents' answers indicate that individual taxpayers in Banjarmasin City have a fairly good understanding of taxation; for example, 55.25% of respondents agreed with the statement on the self-assessment system, and most respondents also agreed with the statements on SPT reporting procedures and the function of taxes. However, tax knowledge had the smallest standardized effect ($\text{Beta} = 0.185$) of the three variables, which suggests that knowing the rules does not by itself guarantee compliance unless it is accompanied by awareness and enforcement.

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This finding is consistent with Wibowo and Yanti (2024), Kumala et al. (2024), and Abdallah and Rafiqi (2025), who found that tax knowledge has a positive and significant effect on compliance. It differs from Appiah et al. (2024), who showed that high knowledge can also be used to exploit regulatory loopholes, and from Rachmawati and Haryati (2021) and Nugrahani and Suryaningsum (2023), who found no effect. These differences may be explained by differences in context and in the variables examined: where enforcement is weak or trust in the government is low, knowledge may be used to avoid taxes rather than to comply (Appiah et al., 2024), whereas in this study the respondents were taxpayers who hold an NPWP and report their SPT, in an environment where sanctions are perceived as firm and tax socialization and digital administration are being intensified. Under such conditions, knowledge is more likely to be translated into compliant behavior.

The Effect of Tax Awareness on Tax Compliance

Tax awareness had a positive and significant effect on taxpayer compliance ($B = 0.326$; $t = 5.686$; $\text{Sig.} = 0.000 < 0.05$), so the second hypothesis (H2) was supported. Taxpayers who are aware that taxes finance infrastructure, education, health, and other public services regard paying taxes as a moral responsibility and a form of participation in development, and therefore tend to comply voluntarily without coercion. In terms of the TPB, tax awareness shapes a positive attitude toward tax obligations, which is reinforced by the subjective norm, namely the expectation of the social environment to comply; both strengthen the intention to comply. The questionnaire results show a high level of awareness among respondents: 60.25% strongly agreed with the statement that contributing taxes is important for the stability and fiscal independence of the state, and most respondents also showed a strong sense of responsibility and willingness to pay taxes for the sake of public welfare. Tax awareness had the second-largest standardized effect ($\text{Beta} = 0.281$), and this awareness may also have been fostered by the tax socialization and education programs of the Directorate General of Taxes.

This result is in line with Margaret et al. (2024), Lestari and Lestianti (2024), and Santioso (2021), who found that higher tax awareness leads to higher compliance, but it differs from Oktaviani (2023) and Anggara and Laksmi (2024), who found no significant

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effect. The inconsistency may stem from differences in respondent characteristics and in the way awareness is measured: when awareness is limited to general moral norms and is not linked to taxpayers' concrete perception of the benefits of taxes and of the expectations of their social environment, its effect on actual behavior can be weaker.

The Effect of Tax Sanctions on Tax Compliance

Tax sanctions had a positive and significant effect on taxpayer compliance ($B = 0.508$; $t = 9.266$; $\text{Sig.} = 0.000 < 0.05$), so the third hypothesis (H3) was supported, and they were the strongest determinant of compliance ($\text{Beta} = 0.435$). In terms of the TPB, sanctions shape perceived behavioral control by increasing the perceived risk and cost of non-compliance: the greater the perceived risk of violation, the greater the taxpayer's tendency to choose compliant behavior. This is consistent with the argument that compliance depends on the magnitude of the penalty and the probability of audit (Allingham & Sandmo, 1972). Respondents perceived that sanctions are applied firmly: 58.75% strongly agreed with the statement on the firmness of the applicable tax sanctions, and they agreed that firm and fair sanctions provide a deterrent effect and act as legal guidelines that discipline taxpayers. The dominance of sanctions suggests that, for individual taxpayers in Banjarmasin City, compliance is still strongly driven by extrinsic factors such as the fear of penalties, in addition to intrinsic factors such as awareness.

This finding is consistent with Caroline et al. (2023), Solihat et al. (2024), and Simanjuntak and Budiarti (2025), who found that tax sanctions increase compliance, but differs from Indrasari et al. (2020) and Putra and Suhendi (2025), who found no effect. Sanctions may be ineffective when they are not perceived as credible or are not enforced consistently, or when their effect is absorbed by other variables in the model; in this study, sanctions were perceived as firm, which may explain their strong effect.

Theoretical Implications

The results support the TPB in explaining the compliance of individual taxpayers. All three factors, which represent perceived behavioral control (tax knowledge and tax sanctions) and attitude and subjective norm (tax awareness), significantly explained compliance, and together they explained 68.5% of its variance. This indicates that tax compliance is shaped by both intrinsic factors (awareness) and extrinsic factors

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(sanctions), with knowledge enabling taxpayers to translate their intention into action. The study also helps to reconcile the inconsistent findings of previous research: when the three variables are tested simultaneously in a single TPB-based model for individual taxpayers in a regional city, all of them have a positive effect, with sanctions as the dominant factor. The unexplained variance of 31.5% indicates that other variables, such as the quality of tax services, tax morale, and trust in the government, should be integrated into the model in future research.

Practical Implications

For the Directorate General of Taxes and the government, the results imply three actions. First, continuous tax education and socialization through seminars, social media, and tax counseling should be strengthened to improve tax knowledge, including knowledge of the new Coretax system. Second, transparent information on the use of tax revenue for infrastructure, education, health, and other public services should be provided to build tax awareness. Third, sanctions should be applied firmly, consistently, and fairly, and proportionally to the violation so that they do not create negative perceptions among the public. Because sanctions had the strongest effect, enforcement should be combined with education and awareness programs so that compliance does not depend on the fear of penalties alone. For taxpayers, the results encourage a better understanding of and awareness about tax obligations as a contribution to national development.

Limitations

This study has several limitations. First, the data were collected through a self-reported questionnaire, which may involve subjectivity and social-desirability bias because respondents may give normative answers; the dependent variable therefore reflects taxpayers' perception of their own compliance rather than actual compliance records. Second, the study tested only three independent variables, whereas other internal and external factors, such as the quality of tax services, tax morale, income level, and the implementation of the Coretax system, were not accommodated. Third, respondents were selected by purposive sampling, were required to report their SPT annually, and were dominated by taxpayers aged 20–30 years (72.5%); the results may therefore under-represent older taxpayers and those with more complex business activities, may not be

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generalizable to all individual taxpayers, and may reflect restricted variation in compliance. Fourth, the population figure used to calculate the sample size came from the regional office covering two provinces rather than from Banjarmasin City alone, although this does not materially change the required sample size. Future studies should address these limitations.

CONCLUSIONS

This study concluded that tax knowledge, tax awareness, and tax sanctions each had a positive and significant effect on the compliance of individual taxpayers in Banjarmasin City, with tax sanctions as the strongest determinant. These findings support the Theory of Planned Behavior, in which compliance is shaped by taxpayers' perceived control, attitudes, and social and legal pressure, and they imply that compliance can be improved by combining education, awareness-building, and firm and consistent enforcement of sanctions. Accordingly, the Directorate General of Taxes and the government are recommended to strengthen continuous tax education and socialization, to communicate transparently how tax revenue is used for development, and to apply sanctions firmly, consistently, and fairly. Future research is recommended to include other determinants such as the quality of tax services, tax morale, income level, and the implementation of Coretax, to use more varied methods (for example, objective compliance data or mixed methods) and probability sampling, and to extend the research area beyond Banjarmasin City.

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