

Determination of Taxpayer Compliance with Risk Preferences as a Moderation Variable

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ARTICLE INFORMATION

Publication information

Research article

HOW TO CITE

Putri, N. P. T. M. K., Suryandari, N. N. A., & Ernawatiningsih, N. P. L. (2025). Determination of taxpayer compliance with risk preferences as a moderation variable. *International Journal of Accounting & Finance in Asia Pasific*, 8(1), 72-93.

DOI:

<https://doi.org/10.32535/ijafap.v8i1.3640>

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Published by IJAFAP



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Received: 18 December 2024

Accepted: 20 January 2025

Published: 20 February 2025

ABSTRACT

Indonesia's national development can be advanced by optimizing domestic sources of funds, particularly through effective taxation. This research aims to analyze the influencing factors of taxpayers on taxpayer compliance, with moderating variables at the Tax Service Office (KPP) Pratama Denpasar Barat. The method of this research is Moderated Regression Analysis (MRA). The research results show that understanding tax regulations and the role of tax consultants has a positive effect on taxpayer compliance, while taxpayer awareness and tax sanctions have a negative effect on taxpayer compliance. Furthermore, risk preference as a moderating variable is able to weaken the influence of understanding tax regulations, taxpayer awareness, tax sanctions, and the role of tax consultants on taxpayer compliance. The conclusion of this research shows that factors from taxpayers have an important role in increasing taxpayer compliance, especially at the KPP Pratama Denpasar Barat. The advice that can be given from this research is for practitioners to carry out regular outreach both offline and online regarding the importance of taxes and show transparency in the use of taxes so that mutual trust and awareness arise between the government and society.

Keywords: Risk Preferences; Taxpayer Awareness; Tax Consultants; Taxpayer Compliance; Tax Regulations; Tax Sanctions

INTRODUCTION

Indonesia, as a developing country, optimizes domestic funding sources, particularly taxes, to realize its national development goals. Taxes serve as a crucial and vital instrument in state management (Soebroto et al., 2023). Their contribution to the State Budget (APBN) has consistently increased annually, significantly influencing government operations and economic development. Consequently, improving taxpayer compliance is essential, as adherence to tax obligations is a key factor in enhancing the realization of tax revenue (Barek et al., 2024). Additionally, taxes can serve as a basis for comparative analysis in trading volume activity. Taxpayer compliance is very important to improve because taxes have an important role in micro, small, and medium enterprises (Sepriana, 2021). Thus, it can be concluded that taxes play a vital role, and taxpayer compliance can also provide external informational value (Santoso, 2021).

This study examines the level of taxpayer compliance at the Tax Service Office (KPP) Pratama Denpasar Barat, one of the KPPs located in Bali Province. The level of taxpayer compliance at KPP Pratama Denpasar Barat has shown a decline in the reporting of annual tax returns (SPT), resulting in a compliance ratio that has not been maximized or reached 100% during the period from 2018 to 2023. The data on the level of taxpayer compliance in submitting SPT at KPP Pratama Denpasar Barat from 2018 to 2023 is presented in Table 1.

Table 1. Level of Compliance in Reporting SPT of Individual Taxpayers at the KPP Pratama Denpasar Barat 2018-2023

Year	Amount WPOP Which Registered	WPOP Effective	WPOP Which Report Tax Return	WPOP Which No Report SPT	Level Compliance %
2018	113.304	75.737	43.245	32.492	57.10%
2019	118.673	85.159	43.560	41.599	51.15%
2020	140.604	78.428	44.582	33.846	56.84%
2021	146.632	54.407	45.535	8.872	83.69%
2022	154.925	54.291	48.148	6.143	88.69%
2023	164.469	60.736	46.770	13.966	77.01%

Source: Processed data of KPP Pratama Denpasar Barat by Author(s) (2024)

Based on the data in Table 1, the ratio of taxpayer compliance in reporting SPT decreased in 2023 to 77.01%, despite the highest ratio of individual taxpayer compliance being achieved in 2022 at 88.69% over the last six periods. This indicates potential factors contributing to the decline in taxpayer compliance in fulfilling tax obligations, particularly at KPP Pratama Denpasar Barat.

Taxpayer compliance is influenced by several factors, one of which is understanding tax regulations. A lack of public understanding of tax regulations can lead to violations of tax laws and regulations, such as tax avoidance. Taxpayers must possess sufficient knowledge of tax regulations to fulfill their obligations properly. Enhancing understanding of tax regulations can significantly increase compliance. Research by Herviana & Halimatusadiah (2022) and Laksmi & Laksmi (2022) indicates that understanding tax regulations positively affects taxpayer compliance. However, a study by Elsani & Tanno (2023) presents contrasting findings, showing no effect of understanding tax regulations on taxpayer compliance.

Taxpayer awareness is another critical factor influencing compliance. Awareness involves understanding the importance of taxes and willingly fulfilling tax obligations. Awareness reflects a state where taxpayers recognize the significance of taxes and act accordingly. Studies by [Adhisty \(2021\)](#), [Elsani & Tanno \(2023\)](#), and [Nugrahani & Suryaningrum \(2023\)](#) demonstrate that taxpayer awareness positively affects compliance. Conversely, research by [Fitriasuri & Ardila \(2022\)](#) and [Herviana & Halimatusadiah \(2022\)](#) suggests that taxpayer awareness has no impact on compliance.

The government has implemented various measures to improve taxpayer compliance, including enforcing tax sanctions under applicable laws to compel taxpayers to meet their obligations. Tax sanctions are imposed when taxpayers fail to comply with tax laws. Research by [Munhamir & Primasari \(2022\)](#) and [Nugrahani & Suryaningrum \(2023\)](#) supports the view that tax sanctions positively influence compliance. In contrast, studies by [Khodijah et al. \(2021\)](#) and [Yunia et al. \(2021\)](#) indicate that tax sanctions do not affect taxpayer compliance.

The phenomenon of the low level of taxpayer compliance in paying taxes highlights the role of tax consultants as an alternative solution to encourage individuals to exercise their rights and fulfill their tax obligations. Tax consultants play a significant role in supporting the Directorate General of Taxes by providing tax-related services to taxpayers, especially in the context of low public trust in tax officers. Research conducted by [Kusuma \(2021\)](#) shows that the role of tax consultants positively influences taxpayer compliance.

Risk preference is another critical individual characteristic that can influence behavior, including compliance. Risk preference serves as a factor that can either weaken or strengthen taxpayers' adherence to compliance requirements. If risk preference strengthens the relationship between understanding tax regulations, taxpayer awareness, tax sanctions, and the role of tax consultants, taxpayer compliance in fulfilling tax obligations will likely increase. This occurs because taxpayers become more cognizant of the risks they may face if they fail to comply. Research by [Larasati and Hartika \(2023\)](#) indicates that risk preference has a positive effect on taxpayer compliance.

Given the ongoing phenomena and discrepancies in previous research findings (research gap), the researcher is intrigued to analyze the effect of understanding tax regulations, taxpayer awareness, tax sanctions, and the role of tax consultants on taxpayer compliance. Furthermore, the study seeks to determine the ability of risk preference to moderate the influence of these factors on taxpayer compliance, with a particular focus on KPP Pratama Denpasar Barat.

This research seeks to evaluate the influence of taxpayer factors on increasing taxpayer compliance. Many previous studies used tests of the influence of independent variables on dependent variables, but the research results were still inconsistent. Due to inconsistencies in the results of previous research, a moderating variable was added in this research, as well as a novelty in the research. It is hoped that this research can contribute to the Government or the Directorate General of Taxes taxpayers to foster trust, thereby increasing taxpayer compliance, and it is hoped that this research can contribute as a reference for further research on similar topics.

LITERATURE REVIEW

Attribution Theory

Attribution theory explains when someone observes the behavior of another individual; the individual tries to find out the cause of this behavior. Behavior that arises or is caused internally is behavior that arises because it is under personal control and in a conscious state that can characterize the personality or abilities of the individual himself. Meanwhile, behavior that arises or is caused externally is behavior that arises because of external influences, which means that individuals may be forced to do it because of circumstances such as social influences from others. Taxpayer compliance is related to the attitude of the taxpayer himself in providing perceptions regarding tax assessments. In making this assessment, it is influenced by several internal and external factors or conditions originating from the taxpayer. Examples of internal factors that are relevant to increasing taxpayer compliance in this study are understanding tax regulations, taxpayer awareness, and risk preferences, while external factors are tax sanctions and the role of tax consultants.

Compliance Theory

The word compliance itself comes from the word obey. Compliance means obeying, obedience, and submitting to teachings and rules. If it is associated with theory, compliance theory is a theory that states the state of a person who complies with the regulations given. When associated with taxpayer compliance, this compliance theory illustrates that an individual tends to comply with existing norms and regulations where these norms and regulations are tax regulations, and if someone does not comply with these regulations, they will be subject to tax sanctions. Therefore, a person must comply with existing regulations and avoid unlawful behavior such as avoiding potential fines that may be experienced.

Hypotheses Development

The Influence of Understanding Tax Regulations on Taxpayer Compliance

Based on attribution theory, which explains individual behavior as influenced by internal or external factors, understanding tax regulations falls under the internal factors that shape taxpayers' perspectives and behaviors in complying with their tax obligations. Attribution theory is highly relevant to this study because taxpayers' fulfillment of tax obligations is significantly influenced by internal factors, such as their understanding of tax regulations. Understanding tax regulations serves as a foundational element that taxpayers must possess to comply with their tax obligations, aligning with the theory of compliance, which reflects the condition of taxpayers adhering to applicable tax laws.

Understanding tax regulations is the stage where taxpayers comprehend tax laws and procedures, which are then implemented through actions such as paying taxes and reporting SPT. This understanding strongly influences taxpayer compliance, as taxpayers with a clear grasp of tax regulations, combined with good reasoning and comprehension, are more likely to develop the intention to comply with tax requirements. In other words, the higher the taxpayers' understanding of tax regulations, the greater their compliance. Research by [Herviana & Halimatusadiah \(2022\)](#) and [Laksmi & Laksmi \(2022\)](#) confirms that understanding tax regulations positively affects taxpayer compliance.

From the description above, it can be concluded that the hypothesis formulated for this study is:

H1: Understanding tax regulations positively influences taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance

Based on attribution theory, taxpayer awareness is an internal factor that influences taxpayers' perception and behavior in complying with their tax obligations. Attribution theory is highly relevant to this study because taxpayers' fulfillment of their tax obligations is significantly shaped by internal factors, such as taxpayer awareness. A high level of taxpayer awareness directly impacts taxpayer compliance by ensuring adherence to applicable tax norms and regulations, which in turn automatically increases compliance. This aligns with compliance theory, which emphasizes voluntary adherence to established rules. Taxpayer awareness reflects a state where taxpayers willingly and earnestly fulfill their obligations to report and pay taxes in accordance with applicable tax laws.

Taxpayer awareness strongly influences compliance. When taxpayer awareness of paying taxes is low, it may lead to tax avoidance, whether through legal means that do not violate laws or illegal practices that contravene tax regulations. Tax avoidance negatively affects the level of taxpayer compliance, emphasizing the necessity of heightened taxpayer awareness. With higher awareness, taxpayers are more likely to fulfill their tax obligations voluntarily and seriously, without any element of coercion. Taxpayer awareness can be observed through their sincerity and determination to pay and report taxes ([Beloan et al., 2019](#)). This implies that the greater the taxpayers' awareness, the higher their compliance. Research by [Adhisty \(2021\)](#), [Elsani & Tanno \(2023\)](#), and [Nugrahani & Suryaningrum \(2023\)](#) demonstrates that taxpayer awareness positively affects taxpayer compliance.

From the description above, it can be concluded that the hypothesis of this study is:

H2: Taxpayer awareness positively influences taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance

Based on attribution theory, tax sanctions are external factors that influence taxpayers' views on complying with tax obligations. Attribution theory is highly relevant to this study because taxpayers' fulfillment of their tax obligations is not only influenced by internal factors but also by external factors, one of which is tax sanctions. Tax sanctions are regulations in the form of administrative penalties, such as increases or interest, designed to ensure taxpayers comply with their tax obligations. Compliance theory is also relevant in this study, as the implementation of tax sanctions can provide a deterrent effect on taxpayers who violate tax rules, whether through non-compliance in paying taxes or disobedience to applicable tax regulations.

Tax sanctions serve as preventive tools to deter taxpayers from violating tax norms, ensuring that tax laws and regulations (tax norms) are adhered to, obeyed, and complied with. Tax sanctions significantly influence taxpayer compliance, as the severity of sanctions applied for violations or delays in tax reporting can provide a strong deterrent effect, encouraging taxpayers to improve their compliance levels in the future ([Ernawatiningsih & Sudiartana, 2023](#)). This implies that stricter tax sanctions can lead to higher levels of taxpayer compliance. Research by [Munhamir & Primasari \(2022\)](#) and [Nugrahani & Suryaningrum \(2023\)](#) shows that tax sanctions have a positive effect on taxpayer compliance.

From the description above, it can be concluded that the hypothesis of this study is:

H3: Tax sanctions positively influence taxpayer compliance.

The Influence of the Role of Tax Consultants on Taxpayer Compliance

Based on attribution theory, the role of tax consultants is an external factor that influences taxpayers' perceptions to behave obediently in carrying out tax obligations. Attribution theory is highly relevant to this study because taxpayers, in fulfilling their tax obligations, are also influenced by external factors, one of which is the role of tax consultants. Tax consultants can assist taxpayers effectively in meeting their tax obligations in accordance with applicable tax norms and regulations, thereby encouraging taxpayers to be obedient and compliant, which aligns with the relevance of compliance theory.

A tax consultant is a professional who provides services to taxpayers in exercising their rights and fulfilling their tax obligations. The role of a tax consultant significantly influences taxpayer compliance, as the presence of a tax consultant can help taxpayers adhere to and fulfill their obligations in paying taxes. This implies that the better the role of tax consultants for taxpayers, the higher the level of taxpayer compliance will be. Research by [Kusuma \(2021\)](#) indicates that the role of tax consultants has a positive effect on taxpayer compliance.

From the description above, it can be concluded that the hypothesis of this study is:

H4: The role of tax consultants positively influences taxpayer compliance.

The Influence of Understanding Tax Regulations on Taxpayer Compliance with Risk Preference as a Moderating Variable

Attribution theory emphasizes behavior that arises due to internal and external factors. In tax compliance behavior, the understanding of tax regulations possessed by taxpayers is an internal factor. Compliance theory is also relevant to the understanding of tax regulations. In this context, someone who has an understanding of tax regulations will tend to be compliant in paying taxes. There is inconsistency in previous studies; therefore, this study incorporates a moderating variable, namely risk preference, to determine whether it strengthens the relationship between the independent variable, understanding of tax regulations, and the dependent variable, taxpayer compliance.

Risk preference refers to the risk or opportunity that taxpayers prioritize in decision-making. Both understanding tax regulations and a person's preferences regarding risk play a role in influencing taxpayer compliance. Taxpayers who understand taxation in terms of both regulations and payment procedures and who exhibit a high level of preference for managing risks will demonstrate increased taxpayer compliance. Conversely, taxpayers with a low level of risk preference, particularly in situations where they are unwilling to face risks and lack understanding of regulations or payment procedures, will exhibit reduced taxpayer compliance. This indicates that risk preference is a factor that can strengthen the relationship between understanding tax regulations and taxpayer compliance. Research by [Yunia et al. \(2021\)](#) shows that risk preferences can strengthen the relationship between understanding tax regulations and taxpayer compliance.

From the description above, it can be concluded that the hypothesis of this study is:

H5: Risk preference strengthens the relationship between understanding tax regulations and taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance with Risk Preference as a Moderating Variable

In attribution theory, taxpayer awareness is categorized as an internal factor. Taxpayer awareness fosters an internal drive to behave obediently in paying taxes, and this awareness is cultivated through understanding and knowledge about taxation. Taxpayer awareness is also relevant to the theory of compliance; when a taxpayer is obedient, there is an inherent awareness of the responsibility to pay taxes within the taxpayer. Due to inconsistencies in findings from previous studies, this study incorporates a moderating variable, namely risk preference, to determine whether it strengthens the relationship between the independent variable, taxpayer awareness, and the dependent variable, taxpayer compliance.

Taxpayer awareness is moderated by risk preference because if taxpayers are aware that non-compliance in paying taxes will result in high risks and understand that paying taxes contributes to helping the government achieve national development, they are more likely to comply with tax obligations ([Elsani & Tanno, 2023](#)). This suggests that risk preference is a factor that can enhance the relationship between taxpayer awareness and taxpayer compliance. Research by [Fatah and Oktaviani \(2021\)](#) supports that risk preference can moderate and strengthen the relationship between taxpayer awareness and taxpayer compliance.

From the description above, it can be concluded that the hypothesis of this study is:

H6: Risk preference strengthens the relationship between taxpayer awareness and taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance with Risk Preference as a Moderating Variable

Tax sanctions are very relevant to attribution theory because tax sanctions are included as external factors in taxpayer compliance. Taxpayers can comply if there are administrative sanctions such as interest increases. Tax sanctions are also relevant to compliance theory. When associated with taxpayer compliance, this compliance theory illustrates that individuals tend to comply with existing norms and regulations. These norms and regulations refer to tax regulations, and if someone does not comply with these regulations, they will be subject to tax sanctions. There is inconsistency in findings from previous studies, so this study adds a moderating variable, namely risk preference, to determine whether it can strengthen the relationship between the independent variable, tax sanctions, and the dependent variable, taxpayer compliance.

Tax sanctions cause many losses to taxpayers who violate the regulations, and this has a positive impact on taxpayer compliance. This is moderated by the existence of risk preferences, meaning the higher the risk tolerance of a person, the more they try to avoid tax sanctions by fulfilling their tax obligations. This suggests that risk preferences are a factor that can strengthen the relationship between tax sanctions and taxpayer compliance. Based on research by [Elsani & Tanno \(2023\)](#) and [Munhamir & Primasari \(2022\)](#), risk preferences can moderate and strengthen the relationship between tax sanctions and taxpayer compliance.

From the description above, it can be concluded that the hypothesis formulation of this study is:

H7: Risk preference strengthens the relationship between tax sanctions and taxpayer compliance.

The Influence of the Role of Tax Consultants on Taxpayer Compliance with Risk Preference as a Moderating Variable

Tax consultants have the same role as account representatives, namely helping to deal with tax problems for taxpayers. In attribution theory, the role of tax consultants is included in external factors in taxpayer compliance. The existence of tax consultants can help taxpayers in tax consultations and calculate how much tax must be paid so that with the existence of tax consultants, taxpayers should no longer delay paying their taxes because they have been helped by tax consultants. Compliance theory is also relevant to the role of tax consultants because the role of tax consultants is able to increase taxpayer compliance in accordance with policy. There is inconsistency from previous studies, so this study adds a moderating variable, namely risk preference, to find out whether it is able to strengthen the relationship between the independent variable, namely the role of tax consultants, and the dependent variable, namely taxpayer compliance.

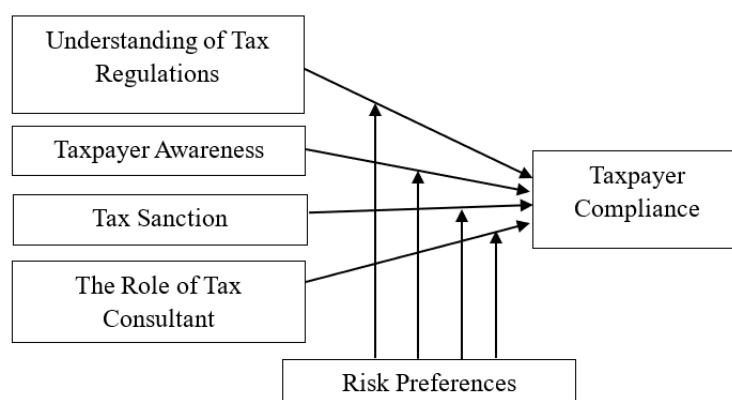
Taxpayers who use tax consultant services are moderated by risk preferences, considering that changing tax regulations makes taxpayers' perceptions of these regulations complicated, especially if the taxpayer is aware that if they do not comply with paying taxes, they will receive a high risk. In order not to avoid risks or losses, taxpayers can use tax consultants to help take care of their taxes, and this greatly affects the level of taxpayer compliance. This means that risk preferences are a factor that can strengthen the relationship between the role of tax consultants and taxpayer compliance. Based on research by [Fitriasuri and Ardila \(2022\)](#), risk preferences can moderate and strengthen the relationship between the role of an account representative regarding taxpayer compliance; an account representative has the same role as a tax consultant.

From the description above, it can be concluded that the formulation of the hypothesis of this study is:

H8: Risk preference strengthens the relationship between the role of tax consultants and taxpayer compliance.

The study framework model is depicted in [Figure 1](#).

Figure 1. Research Framework



RESEARCH METHOD

Location and Object of Research

The location of this research was conducted by the KPP Pratama Denpasar Barat. The object of this research is taxpayers registered at the KPP Denpasar Barat by measuring the variables of understanding tax regulations, taxpayer awareness, tax sanctions, and the role of tax consultants on taxpayer compliance with risk preferences as a moderating variable.

Operational Definition of the Variable

Understanding of Tax Regulations (UTR)

Understanding tax regulations is a stage for taxpayers to understand tax laws and procedures, which are then implemented in ways such as paying taxes, reporting SPT, and so on. The indicators used to measure understanding of tax regulations in this study use the concept from [Priambodo and Yushita \(2017\)](#), namely knowledge of general provisions and tax procedures and Knowledge of the taxation system in Indonesia.

Taxpayer Awareness (TPA)

Taxpayer awareness is a state of taxpayers carrying out their obligations voluntarily and seriously to report and pay taxes in accordance with applicable tax provisions or regulations. The indicators used to measure taxpayer awareness in this study use the concept of [Nurlis \(2010\)](#), namely, tax is a source of state revenue, and paying taxes not in accordance with the rules can be detrimental to the state.

Tax Sanctions (TSC)

The existence of tax sanctions can guarantee that there will be no violations of tax norms. The indicators used to measure tax sanctions in this study use the concept of [Azizah \(2021\)](#), namely sanctions are given to taxpayers according to late payments, and sanctions are very necessary to create discipline in the obligation to pay taxes.

Role of Tax Consultant (RTC)

A tax consultant is a profession whose scope of work includes providing professional services to taxpayers in fulfilling their tax obligations in accordance with the applicable tax laws and regulations in Indonesia. The indicators used to measure the role of tax consultants in this study use the concept of [Handayani \(2013\)](#), namely the location of the tax consultant's office, the reliability of the tax consultant in providing services, tax consultant services, and tax consultant guarantees.

Taxpayer Compliance (TPC)

Taxpayers who obey and comply with tax laws and regulations are called taxpayer compliance. The indicators used to measure taxpayer compliance in this study use the concept of [As'ari \(2018\)](#), namely, taxpayer compliance as citizens obey in registering themselves as taxpayers to the tax office, compliance in reporting SPT on time, and compliance in paying arrears.

Risk Preference (RPF)

Risk preferences in taxpayers are interrelated factors and are related to decision-making as well as taxpayer compliance, resulting in a function of profit or loss. The indicators used to measure risk preferences in this study use the concept of [Ardyanto and Utaminingsih \(2014\)](#), namely financial risk, socioeconomic risk, occupational risk, and health risk.

Population and Sample

The population in this study were individual taxpayers registered at the KPP Pratama Denpasar Barat in 2023, totaling 164,469 taxpayers. The researcher used a sampling technique, convenience or incidental sampling. To determine the number of samples, this study uses the Slovin formula. From the calculations carried out, the number of samples in this study was 100 samples or at least 100 respondents.

Data Analysis Techniques

The data analysis technique used in this study is Moderated Regression Analysis (MRA). The MRA formula used is as follows:

$$KWP = \alpha + \beta_1UTR + \beta_2TPA + \beta_3TSC + \beta_4RTC + \beta_5RPF + \beta_6UTR*RPF + \beta_7TPA*RPF + \beta_8TSC*RPF + \beta_9RTC*RPF + e.....(1)$$

RESULTS

Instrument Test

Table 2. Validity Test

No	Variable	Indicator	Pearson Correlation	Validity
1	Understanding of Tax Regulations (UTR)	UTR.1	0.801	Valid
		UTR.2	0.796	Valid
		UTR.3	0.651	Valid
		UTR.4	0.762	Valid
		UTR.5	0.809	Valid
2	Taxpayer Awareness (TPA)	TPA.1	0.800	Valid
		TPA.2	0.810	Valid
		TPA.3	0.889	Valid
		TPA.4	0.847	Valid
3	Tax Sanctions (TSC)	TSC.1	0.585	Valid
		TSC.2	0.749	Valid
		TSC.3	0.778	Valid
		TSC.4	0.636	Valid
		TSC.5	0.654	Valid
		TSC.6	0.772	Valid
4	Role of Tax Consultant (RTC)	RTC.1	0.725	Valid
		RTC.2	0.683	Valid
		RTC.3	0.652	Valid
		RTC.4	0.660	Valid
		RTC.5	0.623	Valid
		RTC.6	0.817	Valid
		RTC.7	0.657	Valid
		RTC.8	0.700	Valid
5	Taxpayer Compliance (TPC)	TPC.1	0.653	Valid
		TPC.2	0.782	Valid
		TPC.3	0.738	Valid
		TPC.4	0.697	Valid
		TPC.5	0.719	Valid
		TPC.6	0.677	Valid
6	Risk Preference (RPF)	RPF.1	0.639	Valid
		RPF.2	0.686	Valid
		RPF.3	0.619	Valid
		RPF.4	0.655	Valid

	RPF.5	0.676	Valid
	RPF.6	0.477	Valid
	RPF.7	0.683	Valid
	RPF.8	0.395	Valid

The validity test in [Table 2](#) indicates that the instrument employed to elucidate the research variables is legitimate, as the Pearson Correlation value is above 0.3.

Table 3. Reliability Test

No	Variable	Cronbach Alpha	Description
1	Understanding of Tax Regulations (UTR)	0.821	Reliable
2	Taxpayer Awareness (TPA)	0.856	Reliable
3	Tax Sanctions (TSC)	0.789	Reliable
4	Role of Tax Consultant (RTC)	0.840	Reliable
5	Taxpayer Compliance (TPC)	0.799	Reliable
6	Risk Preference (RPF)	0.737	Reliable

Based on [Table 3](#), it shows that all research instruments have a Cronbach Alpha coefficient greater than 0.7. Hence, it can be stated that all variables have met the reliability requirements so that they can be used to conduct research.

Descriptive Statistics

Table 4. Descriptive Statistics

Construct	N	Min.	Max.	Mean	Std. Deviation
UTR	105	10.00	25.00	20.0476	3.05520
TPA	105	7.00	20.00	16.4762	2.90257
TSC	105	15.00	30.00	23.3048	3.71360
RTC	105	20.00	40.00	31.5238	4.69061
TPC	105	13.00	30.00	23.8952	3.30479
RPF	105	20.00	40.00	30.2762	4.50959
Valid N (listwise)	105				

Based on the results in [Table 4](#), the variable Understanding of Tax Regulations (UTR) has a minimum value of 10.00 and a maximum value of 25.00, with an average value of 20.0476 and a standard deviation of 3.05520. The variable Taxpayer Awareness (TPA) has a minimum value of 7.00 and a maximum value of 20.00, with an average value of 16.4762 and a standard deviation of 2.90257. The variable Tax Sanctions (TSC) has a minimum value of 15.00 and a maximum value of 30.00, with an average value of 23.3048 and a standard deviation of 3.71360. The variable Role of Tax Consultants (RTC) has a minimum value of 20.00 and a maximum value of 40.00, with an average value of 31.5238 and a standard deviation of 4.69061. The Taxpayer Compliance (TPC) variable has a minimum value of 13.00 and a maximum value of 30.00, with an average value of 23.8952 and a standard deviation of 3.30479. The Risk Preference (RPF) variable has a minimum value of 20.00 and a maximum value of 40.00 with an average value of 30.2762 and a standard deviation of 4.50959. Overall, the variable data in this study tend to gather closer to the average value, which means that the data has a small variation (less varied) because all standard deviation values in the variables are lower than the average value. The outcomes are presented by MRA in [Table 5](#).

Table 5. Moderated Regression Analysis (MRA)

Unstandardized Coefficients					
	Construct	B	Std. Error	t	Sig.
1	(Constant)	3.287	1.035	3.175	0.002
	UTR	0.270	0.072	3.742	<0.001
	TPA	-0.309	0.066	-4.687	<0.001
	TSC	-0.182	0.072	-2.542	0.013
	RTC	0.128	0.047	2.733	0.007
	RPF	-0.041	0.034	-1.188	0.238
	UTR*RPF	-0.009	0.002	-3.836	<0.001
	TPA*RPF	0.011	0.002	5.180	<0.001
	TSC*RPF	0.007	0.002	2.703	0.008
	RTC*RPF	-0.004	0.002	-2.551	0.012

From the MRA results, the following regression equation can be compiled:

$$TPC = 3.287 + 0.270 \text{ UTR} - 0.309 \text{ TPA} - 0.182 \text{ TSC} + 0.128 \text{ RTC} - 0.009 \text{ UTR} \times \text{RPF} + 0.011 \text{ TPA} \times \text{RPF} + 0.007 \text{ TSC} \times \text{RPF} - 0.004 \text{ RTC} \times \text{RPF}$$

The MRA reveals several key findings regarding the factors affecting taxpayer compliance at KPP Pratama Denpasar Barat. Understanding of tax regulations has a positive effect on taxpayer compliance, with a regression coefficient of 0.270, a t-value of 3.742, and a significance level of <0.001. These results indicate that a solid understanding of tax regulations encourages compliance, leading to the acceptance of H1. On the other hand, taxpayer awareness shows a negative relationship with taxpayer compliance, with a regression coefficient of -0.309, a t-value of -4.687, and a significance level of <0.001. These findings suggest that higher taxpayer awareness is associated with lower compliance, resulting in the rejection of H2.

Similarly, tax sanctions also have a negative impact on taxpayer compliance, as indicated by the regression coefficient of -0.182, t-value of -2.542, and a significance level of 0.013. This suggests that tax sanctions do not effectively encourage compliance and lead to the rejection of H3. In contrast, the role of tax consultants positively influences compliance, with a regression coefficient of 0.128, a t-value of 2.733, and a significance level of 0.007. This supports the idea that the guidance of tax consultants can improve taxpayer compliance, so H4 is accepted.

While understanding tax regulations generally promotes compliance, the moderation of risk preferences and understanding of tax regulations reveals a different outcome. The regression coefficient of -0.009, t-value of -3.836, and a significance level of <0.001 suggest that risk preferences weaken the positive influence of tax regulation knowledge on compliance. This leads to the rejection of H5. Similarly, although taxpayer awareness negatively affects compliance, the moderation of risk preferences with taxpayer awareness results in a regression coefficient of 0.011, a t-value of 5.180, and a significance level of <0.001. These findings indicate that risk preferences also weaken the negative impact of taxpayer awareness on compliance, leading to the rejection of H6.

In the case of tax sanctions, while they negatively affect compliance, the moderation of risk preferences and tax sanctions shows a regression coefficient of 0.007, a t-value of 2.703, and a significance level of 0.008, which suggests that risk preferences mitigate the effect of tax sanctions on compliance. This results in the rejection of H7. Finally, despite the positive effect of the role of tax consultants on compliance, the moderation

of risk preferences and RTC yields a regression coefficient of -0.004, a t-value of -2.551, and a significance level of 0.012. This indicates that risk preferences weaken the beneficial role of tax consultants in improving taxpayer compliance, leading to the rejection of H8.

Classical Assumption Test

Normality Test

Table 6. Normality Test

N	105	
Normal Parameters	Mean	0.0000000
	Std. Deviation	2.00106240
Test Statistic	0.069	
Asymp. Sig. (2-tailed)	0.200	

Referring to the normality test using Kolmogorov-Smirnov in [Table 6](#) shows that the value Asymp.Sig. (2-tailed) obtained a value of 0.200, which is greater than 0.05. This shows that the residual data model is normally distributed.

Multicollinearity Test

Table 7. Multicollinearity Test

Model	Unstandardized B	Coef. Std. Error	Std. Coef. Beta	t	Sig.	Statistic	
						Tolerance	VIF
1 (Constant)	3.287	1.035		3.175	0.002		
UTR	0.270	0.072	2.424	3.742	<0.001	0.010	9.813
TPA	-0.309	0.066	-2.633	-4.687	<0.001	0.013	75.030
TSC	-0.182	0.072	-1.988	-2.542	0.013	0.007	145.395
RTC	0.128	0.047	1.760	2.733	0.007	0.010	98.639
RPF	-0.041	0.034	-.542	-1.188	0.238	0.020	149.567
UTR*RPF	-0.009	0.002	-3.959	-3.836	<0.001	0.004	253.308
TPA*RPF	0.011	0.002	4.167	5.180	<0.001	0.007	153.825
TSC*RPF	0.007	0.002	3.585	2.703	0.008	0.002	418.136
RTC*RPF	-0.004	0.002	-2.971	-2.551	0.012	0.003	322.444

Referring to the multicollinearity test in [Table 7](#), all variables have values tolerance less than 0.10 and VIF value greater than 10. The existence of this interaction causes a multicollinearity problem. The existence of interaction from MRA, namely in the form of multiplying two or more independent variables in this variable model, causes the problem of multicollinearity. Regression with MRA generally causes problems because there will be high multicollinearity between the independent variables.

Heteroscedasticity Test

Table 8. Heteroscedasticity Test

Model	Unstandardized B	Coef. Std. Error	Std. Coef. Beta	t	Sig.
1 (Constant)	-12.727	45.173		-0.282	0.779
UTR	-1.370	3.147	-0.432	-0.435	0.664
TPA	-0.141	2.872	-0.042	-0.049	0.961
TSC	-1.588	3.125	-0.608	-0.508	0.613
RTC	2.483	2.038	1.201	1.218	0.226
RPF	0.285	1.503	0.133	0.190	0.850
UTR*RPF	0.052	0.099	0.825	0.522	0.603
TPA*RPF	0.006	0.093	0.081	0.066	0.948

TSC*RPF	0.071	0.106	1.366	0.673	0.503
RTC*RPF	-0.094	0.068	-2.445	-1.372	0.173

Referring to the heteroscedasticity test in [Table 8](#), the significance value of each independent variable is greater than 0.05. Thus, it can be concluded that there is no heteroscedasticity in the regression model.

F Test

Table 9. F Test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.227	9	0.803	15.865	< 0.001 ^b
	Residual	4.808	95	0.051		
	Total	12.035	104			

Based on the results of the F test in [Table 9](#), it show that the significance value is smaller than the level of significance of 0.05, which is 0.001, so the model in this study is suitable for further testing.

Determination Coefficient Test

Table 10. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.775 ^a	0.600	0.563	0.22497

The test results in [Table 10](#) show the coefficient of determination indicated by the total determination value (Adjusted R Square) of 0.563 means that 56.3% of taxpayer compliance can be explained by variations in understanding of tax regulations, taxpayer awareness, tax sanctions, the role of tax consultants and risk preferences as moderators, while the remaining 43.7% is explained by variables outside the research model.

DISCUSSION

The Influence of Understanding Tax Regulations on Taxpayer Compliance

The first hypothesis states that understanding tax regulations has a positive effect on taxpayer compliance, and the test results show that understanding tax regulations has a positive effect on taxpayer compliance, which means H1 is accepted. Based on the theory used in this study, namely attribution theory, which states that an individual's behavior is caused by internal or external factors, understanding tax regulations is included in the internal factors that influence the taxpayer's perspective to behave compliantly in carrying out tax obligations. Understanding tax regulations is a foundation that taxpayers must possess in order to comply with paying taxes, which is also relevant to the theory of compliance. This theory reflects the condition of taxpayers who comply with applicable tax regulations, aligning with the theory of compliance.

The higher the understanding of tax regulations among taxpayers, the more it will contribute to increasing taxpayer compliance at the KPP Pratama Denpasar Barat. This is in line with the statement from [Priambodo and Yushita \(2017\)](#), which asserts that increasing a taxpayer's understanding, both formal and non-formal, will have a positive impact on taxpayer compliance. Therefore, a taxpayer must have a good understanding of tax regulations. If the taxpayer clearly understands the tax regulations and has good interpretation and reasoning, there will be an intention to comply with paying taxes.

The results of this research are in line with previous studies conducted by [Herviana & Halimatusadiah \(2022\)](#), [Khodijah et al. \(2021\)](#), and [Laksmi & Laksmi \(2022\)](#), which revealed that understanding tax regulations has a positive effect on taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance

The second hypothesis states that taxpayer awareness has a positive effect on taxpayer compliance, while the test results show that the variable of taxpayer awareness has a negative effect on taxpayer compliance, so H2 is rejected. Based on the theory used in this study, namely attribution theory, taxpayer awareness is an internal factor that influences taxpayer perceptions to behave compliantly in carrying out tax obligations. Taxpayer awareness is an internal drive to behave compliantly, which is formed by understanding or knowledge about taxation. The influence of high taxpayer awareness is expected to affect taxpayer compliance in paying taxes in accordance with applicable tax norms and regulations, thereby increasing taxpayer compliance, which aligns with the theory of compliance. However, the results of this study indicate that the higher the taxpayer awareness, the less compliant the taxpayer is in paying taxes.

Based on the results of the research, it can be inferred that increasing awareness of taxpayers reduces taxpayer compliance at the KPP Pratama Denpasar Barat. Tax payments are determined by the amount of income, and the high fulfillment of living needs becomes a factor that can reduce taxpayer compliance in paying taxes, even though taxpayers have a high awareness of tax compliance. In addition, according to [Dhiu and Handayani \(2023\)](#), this can also be caused by taxpayer dissatisfaction with the services provided, such as information services or other taxpayer-related services. This shows that taxpayers may have a high awareness of their obligation to pay taxes, but this high awareness paradoxically leads to a decrease in the level of taxpayer compliance.

The results of this research align with previous studies conducted by [Amalia et al. \(2023\)](#) and [Kandari \(2021\)](#), which revealed that taxpayer awareness has a negative effect on taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance

The third hypothesis states that tax sanctions have a positive effect on taxpayer compliance, while the test results show that the tax sanction variable has a negative effect on taxpayer compliance, so H3 is rejected. Based on the theory used in this research, namely attribution theory, tax sanctions are external factors that influence taxpayers' perceptions to behave compliantly in carrying out tax obligations. Tax sanctions greatly influence taxpayer compliance because, with tax sanctions, taxpayers are expected to comply with tax payments. If they do not comply, they will be subject to sanctions with high losses, compelling taxpayers to comply in paying taxes, which aligns with the theory of compliance. However, the results of this study indicate that the higher the tax sanctions, the more disobedient taxpayers become in paying taxes.

Based on the results of the research, it can be inferred that increasing tax sanctions reduces taxpayer compliance at the KPP Pratama Denpasar Barat. Therefore, the existence of sanctions does not lead to taxpayer compliance, as high tax sanctions do not instill fear or impose a significant burden on taxpayers. According to [Deseverians \(2023\)](#), this could be because tax sanctions are merely formal in the regulations, and enforcement actions against violations are not strictly implemented by government officials. Consequently, taxpayers who violate tax regulations are not deterred, as the sanctions imposed are often limited to fines and do not include criminal penalties. This

demonstrates that although taxpayers are aware of the sanctions, they still neglect their obligations as taxpayers.

The results of this research align with previous studies conducted by [Ermawati et al. \(2022\)](#), which revealed that tax sanctions have a negative effect on taxpayer compliance.

The Influence of the Role of Tax Consultants on Taxpayer Compliance

The fourth hypothesis states that the role of tax consultants has a positive influence on taxpayer compliance, and the test results confirm that the role of tax consultants positively influences taxpayer compliance, which means H4 is accepted. Based on the theory used in this research, namely attribution theory, the role of tax consultants is an external factor that influences taxpayers' perceptions to behave compliantly in carrying out tax obligations. Tax consultants can effectively assist taxpayers in fulfilling their tax obligations in accordance with applicable tax norms and regulations, ensuring that taxpayers are obedient and compliant, in line with the theory of compliance.

The role of tax consultants greatly influences taxpayer compliance because their assistance enables taxpayers to comply with and fulfill their obligations in paying taxes. Furthermore, the lack of public understanding regarding tax regulations, which creates the perception or assumption that tax regulations are complicated, makes tax consultants an alternative solution to simplify the fulfillment of tax obligations. This demonstrates that the better the role of tax consultants for taxpayers, the more it will enhance taxpayer compliance.

The results of this research align with previous studies conducted by [Kusuma \(2021\)](#), which revealed that the role of tax consultants has a positive effect on taxpayer compliance.

The Influence of Understanding Tax Regulations on Taxpayer Compliance with Risk Preference as a Moderating Variable

The fifth hypothesis states that risk preferences strengthen the relationship between understanding taxation and taxpayer compliance, while the test results show that risk preferences are able to weaken the relationship between understanding tax regulations and taxpayer compliance, so H5 is rejected. Risk preference is the risk or opportunity that will be considered by taxpayers and selected as the top priority among the available options. Understanding of tax regulations and a person's preferences in the emergence of risk plays a role in taxpayer compliance. Based on the results of this study, it shows that the perception of risk preferences held by taxpayers is in the high category, and a high score indicates that taxpayers do not take risks. When taxpayers understand the applicable tax regulations, it will affect taxpayer compliance. However, this cannot be strengthened by the existence of risk preferences, so taxpayers tend to prefer not to comply with their tax obligations ([Elsani & Tanno, 2023](#)). This shows that when taxpayers know what risk preferences they will face, they will determine whether to pay taxes or not to pay taxes.

The results of this research are in line with previous studies conducted by [Elsani and Tanno \(2023\)](#), which revealed that risk preferences can weaken the relationship between understanding tax regulations and taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance with Risk Preference as a Moderating Variable

The sixth hypothesis states that risk preferences strengthen the relationship between taxpayer awareness and taxpayer compliance, while the test results show that risk preferences weaken the relationship between taxpayer awareness and taxpayer compliance, so H6 is rejected. Risk preference weakens the relationship between taxpayer awareness and taxpayer compliance. Taxpayer awareness is moderated by risk preference because if taxpayers are aware that not complying with paying taxes will result in high risks and are aware that paying taxes also plays a role in helping the government realize national development, they will comply with paying taxes ([Elsani & Tanno, 2023](#)). Therefore, in this research, risk preference weakens the influence of taxpayer awareness on taxpayer compliance.

The results of this research are in line with previous studies conducted by [Elsani & Tanno \(2023\)](#), [Fitriasuri & Ardila \(2022\)](#), and [Yunia et al. \(2021\)](#), which revealed that risk preferences can weaken the relationship between taxpayer awareness and taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Compliance with Risk Preference as a Moderating Variable

The seventh hypothesis states that risk preferences strengthen the relationship between tax sanctions and taxpayer compliance, while the test results show that risk preferences weaken the relationship between tax sanctions and taxpayer compliance, so H7 is rejected. Risk preferences weaken the relationship between tax sanctions and taxpayer compliance. Tax sanctions cause many losses to taxpayers who violate regulations, and this has a positive impact on taxpayer compliance. In this regard, if moderated by risk preferences, the higher the risk a person perceives, the more they will try to avoid tax sanctions by fulfilling their obligations to pay taxes. Therefore, in this research, risk preferences weaken the influence of tax sanctions on taxpayer compliance.

The results of this research align with previous studies conducted by [Yunia et al. \(2021\)](#), which revealed that risk preferences can weaken the relationship between tax sanctions and taxpayer compliance.

The Influence of the Role of Tax Consultants on Taxpayer Compliance with Risk Preference as a Moderating Variable

The eighth hypothesis states that risk preferences strengthen the relationship between the role of tax consultants and taxpayer compliance, while the test results show that risk preferences weaken the relationship between the role of tax consultants and taxpayer compliance, so H8 is rejected. Risk preferences can weaken the relationship between the role of tax consultants and taxpayer compliance. Tax consultants have the same role as account representatives, namely helping taxpayers deal with tax problems. Taxpayers who use tax consultant services are moderated by risk preferences, considering the changing and complicated tax regulations, particularly when the taxpayer is aware that failing to comply with tax payments may result in high risks. To avoid risks or losses, taxpayers can use tax consultants to assist with their taxes. Based on the results of this research, it is shown that when tax compliance strongly correlates with risk preferences, the level of taxpayer compliance will be low, meaning that taxpayers face various high risks that can reduce their level of compliance.

The results of this research align with previous studies conducted by [Disnayanti and Dewi \(2020\)](#), which revealed that risk preferences can weaken the relationship between

the role of account representatives and taxpayer compliance. The account representative has the same role as a tax consultant.

CONCLUSION

Taxes are used to support APBN financing to increase national development. The contribution of taxes to the APBN increases every year. The aim of this research is to determine the influence of understanding tax regulations, taxpayer awareness, tax sanctions, and the role of tax consultants on taxpayer compliance, with risk preference as a moderating variable. The research results show that understanding tax regulations and the role of tax consultants positively affect taxpayer compliance, while taxpayer awareness and tax sanctions negatively affect taxpayer compliance. Furthermore, risk preferences as a moderating variable weaken the relationship between understanding tax regulations, taxpayer awareness, tax sanctions, and the role of tax consultants on taxpayer compliance at KPP Pratama Denpasar Barat.

Suggestions for further research include developing the study by adding other variables such as the implementation of e-filing, e-billing, rational attitudes, tax socialization, self-assessment, tax rates, and tax audits. Additionally, it is recommended for further research to expand data collection through interviews. For the government, it is advised to conduct more socialization efforts or workshops for the public to improve their understanding of taxes and tax sanctions. Therefore, it is hoped that this research can serve as a consideration for practitioners or policymakers to enhance the quality of law enforcement and broaden the reach of socialization programs about the importance of taxes, both online and offline.

LIMITATION

This research uses a research tool in the form of a questionnaire so that the data produced has the opportunity for bias due to differences in perception between researchers and respondents. Apart from that, there are still 43.7% variables outside the research model that can be used for further research.

ACKNOWLEDGMENT

The author(s) express gratitude to the respondents at KPP Pratama Denpasar Barat for their involvement in the study survey.

DECLARATION OF CONFLICTING INTERESTS

This research is devoid of any conflicts of interest.

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