The Effect of Taxpayer Awareness and Tax Sanctions on Individual Taxpayer Compliance With Risk Preference As A Moderating Variable (Case Study of Employee Class Students majoring in Accounting at Universitas Mercu Buana Meruya Campus class of 2018)

Alytha Pratiwi[1*], Garin Pratiwi Solihati[2]

[1,2] Accounting Study Program, Faculty of Economics and Business, Universitas Mercu Buana, Indonesia

Article Info:	*Abstract*

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

(*) Corresponden Author: Alytha Pratiwi
✉ Accounting Study Program, Universitas Mercu Buana, Indonesia.
Email: pratiwialytha19@gmail.com[1], garin@mercubuana.ac.id[2]

INTRODUCTION

Taxes are mandatory contributions to the state owed by individuals or entities that are compelling based on the law, with no direct reward and are used for state purposes for the greatest prosperity of the people. The Directorate General of Taxes always strives to always provide optimal service to taxpayers in its services. Minister of Finance Sri Mulyani Indrawati revealed the level of awareness of paying taxes from Indonesian taxpayers. taxes are still minimal because some people still think that taxes are synonymous with colonization. In addition, people also think that the state does not contribute and be present from the taxes paid. This makes the enthusiasm and awareness of taxpayers to pay taxes still low. This can be proven that Indonesia's tax ratio was around 10.7 percent in 2019. While in 2020 it is estimated to only be in the range of 8 percent due to tax incentive and relaxation policies amid the pressure of the corona virus pandemic or covid-19 (CNN Indonesia, 2020).

The number of annual tax returns submitted by individual taxpayers as of April 30, 2022 has reached 11.87 million tax returns. With this number of individual taxpayers who are required to file tax returns is 17.35 million people, it can be explained that the formal compliance of individual taxpayers has reached a level of 68.46%. It has been recorded that the total taxpayers who are required to submit Annual Tax Returns reached 19 million taxpayers, the formal compliance ratio as of April 30, 2022 has reached 67.18%. These results are not in line with the Directorate General of Taxes' expectations. The tax authority had previously targeted the formal compliance ratio this year to reach 80% with a total of 15.2 million annual tax returns received (Khairizka, 2022). The information in the news is supported by data sourced from the 2021 Annual Report of the Directorate General of Taxes published on the DGT website.

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

Related to this, researchers are interested in conducting research on Taxpayer Awareness and Tax Sanctions on Taxpayer Compliance and Risk Preference as a Moderating Variable by taking a case study of Universitas Mercu Buana employee class students in 2018, the majority of whom are already working by measuring the level of compliance in carrying out their tax obligations. Based on the background that has been described, the problem formulations in this study are (1) Does taxpayer awareness affect individual taxpayer compliance? (2) Does tax sanctions affect individual taxpayer compliance? (3) Does risk preference moderate taxpayer awareness of individual taxpayer compliance? And (4) Does risk preference moderate tax sanctions on individual taxpayer compliance?

OVERVIEW

The study of attribution was originally conducted by Heider. In the phenomenological tradition, the question posed is how we make contact with the real world if our minds have only sensory data (impressions and experiences). Gestalt psychology tries to recognize the principles that govern how the mind makes attributions.

inference about the world from sensory data Luthans (2005) in Robbins & Judge (2008:47) it is explained that attribution theory states that when we observe someone's behavior, we try to determine whether this assessment is due to internal or external factors.

The determination of behavioral factors depends on three factors, namely certain distinctiveness, mutual agreement, and consistency (Robbins & Judge, 2008:47-48). (1) Distinctiveness refers to whether an individual exhibits different

behaviors in different situations. (2) Mutual agreement, namely if everyone faced with the same situation responds in the same way, then the behavior shows a mutual agreement. (3) Consistency refers more to how stable a person gives the same response to a situation over time. The more regular the behavior shown, the more observers tend to attribute the behavior to internal causes, and vice versa.

Attribution theory is relevant to explain this research, because a person's behavior in fulfilling tax obligations is caused by various factors. Attribution theory has a relationship from an internal aspect regarding taxpayer awareness and an external aspect regarding tax sanctions.

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

In tax law, two kinds of sanctions are known, namely Administrative Sanctions and Criminal Sanctions. The threat of violation of a tax norm is threatened with administrative sanctions only, some are threatened with criminal sanctions only, and some are threatened with administrative sanctions and criminal sanctions (Mardiasmo, 2016).

Tax sanctions mean the provisions of regulations in taxation which must be obeyed and obeyed. Another meaning of tax sanctions is a prevention tool so that taxpayers do not violate tax regulations or norms (Mardiasmo, 2016). Tax sanctions are made to support and encourage individual taxpayers to comply with regulations and tax obligations. Tax sanctions are related to control beliefs. The application of tax sanctions supports the behavior of individual taxpayers to comply by being determined by the taxpayer's perception of how strong the sanctions affect (Siahaan & Halimatusyadiah, 2018).

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

According to Zendrato (2021) Risk preference is an opportunity that taxpayers can consider and make the first priority of the various options available. Taxpayer risk preference is a factor of several theories that are mutually related to decision making as well as taxpayer compliance. If a taxpayer has a high level of risk, it affects tax compliance more. If tax compliance and preferences have a strong relationship, if taxpayers have low compliance, they also have a high risk, and this is very much related to sanctions for understanding risk, if taxpayers have a risk preference then minimizing sanctions is very much there, and taxpayers will comply and sanctions are reduced.

In the conceptual risk preference, there are three scopes, namely avoiding risk, being neutral in facing risk, and facing risk. Taxpayer behavior in dealing with risk cannot be underestimated in relation to taxpayer compliance. A taxpayer's decision to comply or not comply with his tax obligations can be influenced by his behavior towards the risks faced (Sari & Priyadi, 2018).

The hypothesis in this study is as follows:

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

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

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

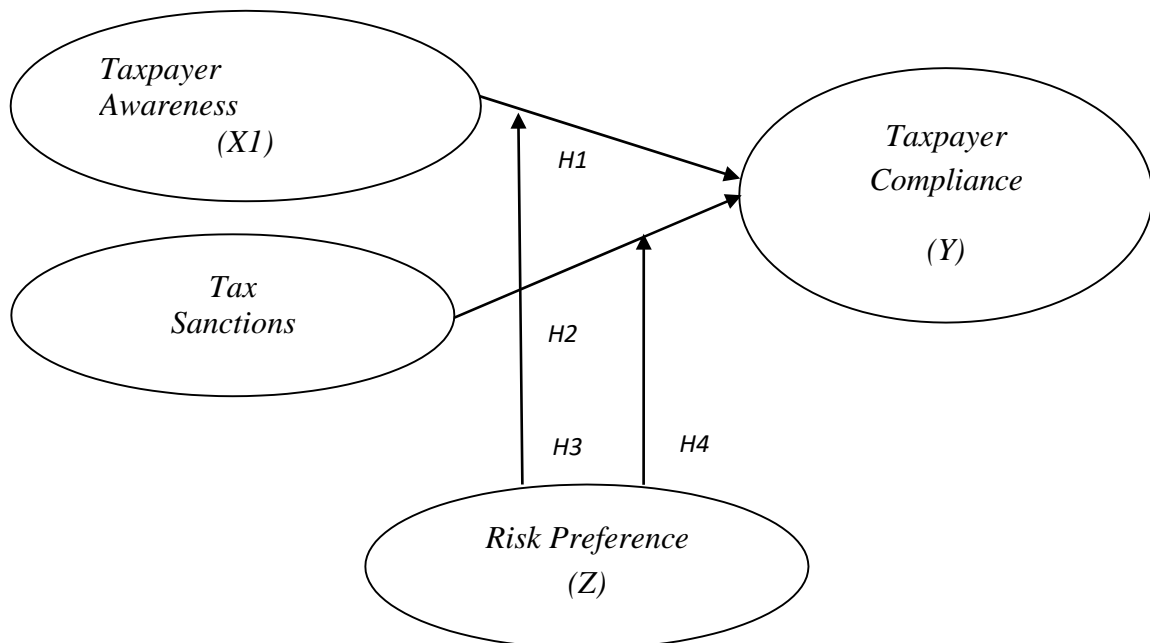H4 : Risk Preference Strengthens the Effect of Tax Sanctions on Individual Taxpayer Compliance.

Figure 1. Frame of Thought
Source: Researcher processed results (2023)

METHODS

The type of research used in this study is causal research, namely research that aims to test the hypothesis of the influence of one or more variables.

independent to the dependent variable. Research using quantitative data views social reality and human behavior as objective and measurable. This study uses two independent variables (taxpayer awareness and tax sanctions), one moderating variable (risk preference), and one dependent variable (taxpayer compliance).

The population in this study were students of the employee class (Regular 2) of the Accounting Department of Mercu Buana University in 2018, totaling 199 people. The method in this sampling is to use a non-probability method with the sample selection carried out using the Slovin formula (Siahaan & Halimatusyadiah, 2018). The number of samples for research with a *margin of error of* 10% is 100 respondents from the total data of students in the employee class (Regular 2) of the Accounting Department of Mercu Buana University in 2018 of 199 people.

The type of data used in this research is primary data. This research data was obtained using the *library* review method (*library reseacrh*) and accessing

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

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

This is expected to provide a fairly clear picture of the condition of the respondents and their relationship to the research problems and objectives. Evaluation of the measurement model or outer model is carried out to assess the validity or reliability of the model. Outer models with reflexive indicators are evaluated through *convergent* and *discriminant* validity of latent construct forming indicators and *composite reliability*, as well as Cronbach alpha for the indicator block (Ghozali, 2021:67). *Inner model* analysis is also known as structural model analysis, which aims to predict the relationship between latent variables (Ghozali, 2015:73). *Inner model* evaluation can be seen from several indicators which include: *path coefficient*, coefficient of determination (R2), model fit test.

Hypothesis testing is done by looking at the probability value and T-statistic. (Ghozali, 2015:42). This test is carried out using PLS (*Partial Least Square*) on the model that has been created by running bootsraping. T-statistics is a value used to see the level of significance in hypothesis testing by finding the T-statistics value through the *bootstrapping* procedure. Hypothesis testing can be said to be significant when the T-statistics value is greater than 1.96, whereas if the T-statistics value is less than 1.96, it is considered insignificant (Ghozali, 2016). Hypotheses can be accepted and rejected can be calculated through the level of significance with P values. The significance level used in this study is 5%. Then the level of confidence or significance is 0.05. If the significance value of the t test> 0.05 then H_0 is accepted and Ha is rejected. This means that there is no influence between the independent variable and the dependent variable. If the significance value of the t test <0.05 then H_0 is rejected and Ha is accepted. This means that there is an influence between the independent variable and the dependent variable (Ghozali, 2016).

RESULTS AND DISCUSSION

The number of questionnaires distributed was 100 questionnaires, then the questionnaires returned were 100 questionnaires. So that the questionnaires that can be processed are 100 questionnaires and there are no questionnaires that cannot be processed because the respondents fill in all parts and questions of the questionnaire completely.

Based on the tabulation results of the questionnaires received, the characteristics of the respondents that will be discussed below include: the year of the student class and respondents who already have an NPWP and do not have an NPWP.

Table 1. Respondent Characteristics

Description	Total	Presentation

Number of Respondents	100	100%
Class year 2018	100	100%
TIN:		
Yes	85	85%
No	15	15%

Source: primary data processed by researchers, 2023

Results

The convergent validity value in this study is reliable because the indicator has a reliable correlation value above 0.7. The following is an image of the *outer loading* output results after testing as follows:
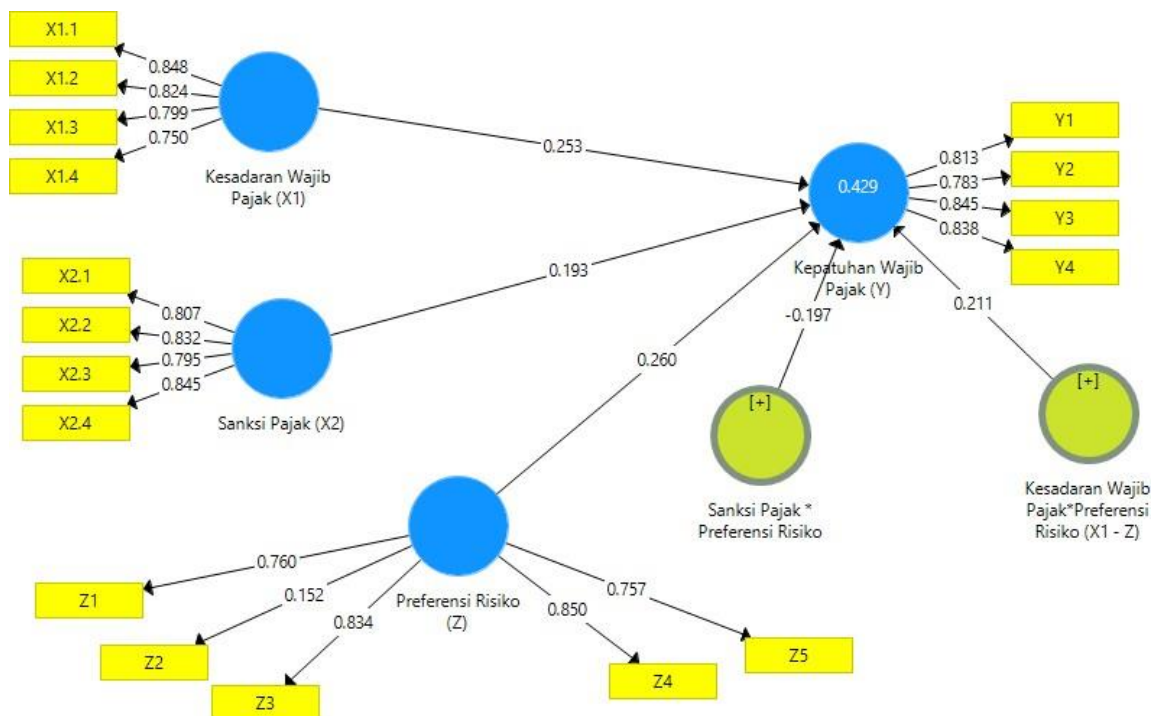

Figure 2. Measurement Model (Outer Model) - Convergent Validity
Source: data processed using SmartPLS 3.2.9, 2023

Based on the picture of the *Convergent Validity* Measurement Model *(Outer Model)* above, it is concluded that there are still invalid question indicators, namely the question indicator on the risk preference variable with a test result of 0.152, which means it is still below 0.7 and is declared invalid. On this basis, the authors eliminate the respondent's answer data from the risk preference variable question so that the data can be processed again and the test results become valid. It is hoped that future research can replace question indicators related to health risks.
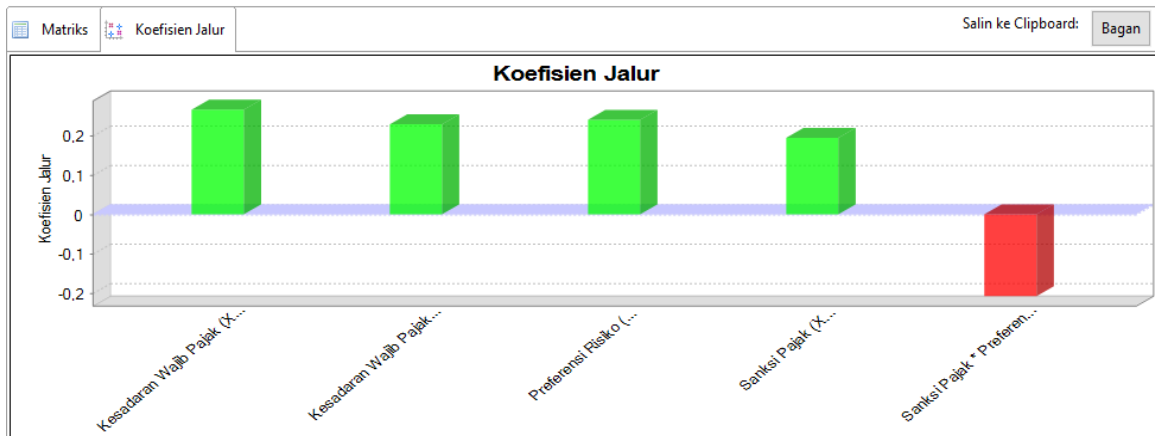
Figure 3. Path Coefficient
Source: data processed using SmartPLS 3.2.9, 2023

Table 2. Hypothesis Testing

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

Source: data processed using SmartPLS 3.2.9, 2023

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

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

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

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

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

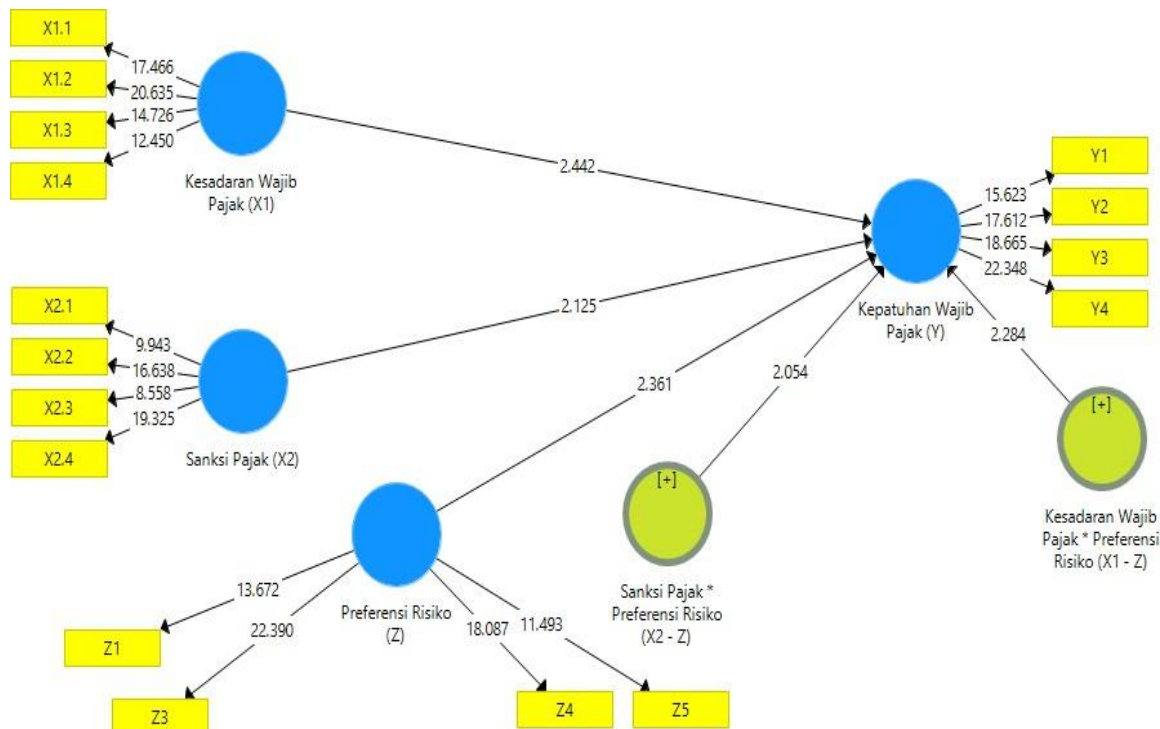The following image shows the *Bootstrapping* value:

Figure 4. Bootsrapping
Source: data processed using SmartPLS 3.2.9, 2023

Discussion

Based on the results of hypothesis testing that has been carried out, it proves that Taxpayer Awareness has a significant effect on the Compliance of Individual Taxpayers of Mercu Buana University students and students in carrying out tax obligations. This is in line with Attribution Theory regarding one's attitude and behavior. In Robbins (2008:47) it is explained that attribution theory states that when we observe someone's behavior, we try to determine whether this assessment is due to internal or external factors. Taxpayer awareness is an internal factor, namely behavior that we believe is under the personal control of

individuals in carrying out tax obligations willingly and without coercion. The higher the human awareness in paying taxes and reporting taxes, the higher the level of taxpayer compliance in Indonesia. Awareness in paying taxes is also very necessary considering that taxes are our obligation as Indonesian citizens and are the largest source of state revenue used for development and implementation of government functions. The results of this study are in accordance with Pratiwi (2021) that Taxpayer Awareness has a significant effect on Individual Taxpayer Compliance. The following research is in line; Halawa & Saragih (2017), Dwi et al. (2018), Siahaan & Halimatusyadiah (2018) and Sulistyowati et al. (2021).

Based on the results of hypothesis testing that has been carried out, it proves that Tax Sanctions have a significant effect on Compliance of Individual Taxpayers Personal students and students of Mercu Buana University in carrying out tax obligations. This is in line with Attribution Theory about one's attitude and behavior. In Robbins et al. (2008) it is explained that attribution theory states that when we observe someone's behavior, we try to determine whether this assessment is due to internal or external factors. Tax Sanctions are external factors, namely a person's behavior that is seen as a result of situational pressure. Tax sanctions are regulations made to support taxpayers to always obey tax regulations.

The higher the sanctions given, the fewer taxpayers will commit violations, so that the level of compliance will increase. The imposition of tax sanctions must also be carried out firmly to all taxpayers who commit violations, in accordance with the size and size of the violation and based on applicable laws and regulations. The results of this study are in line with Ariesta (2017), Dewi et al. (2020), Wulandari (2020) and Halawa & Saragih (2017).

Based on the results of hypothesis testing that has been carried out, it proves that Risk Preference Strengthens the Positive Effect of Taxpayer Awareness on Individual Taxpayer Compliance. This can be strengthened by the number of respondents who have an NPWP as much as 85% are respondents who are legally in accordance with tax legislation determined as individual tax subjects, because they have consciously registered themselves and must carry out tax obligations in full accordance with applicable laws.

Risk Preferences are several factors that can influence taxpayers to make decisions in carrying out taxation activities. Risks faced by taxpayers such as financial risk, health risk, social risk, occupational risk and also safety risk. This is in line with Attribution Theory which regulates a person's attitude and behavior in making decisions that are influenced by internal factors. As an example of the indicators that the author takes regarding the decision to be aware and obey taxes when the taxpayer is positioned as someone who has an investment, the taxpayer has to be aware and obey taxes. Taxpayers who have health / mental disorders and also taxpayers who have safety risks. A taxpayer who has an awareness of taxation will know the level of risk that will be faced. The results of this study are in line with Dwi et al. (2018) and Primasari et al. (2022) that Risk Preference Strengthens the Positive Effect of Taxpayer Awareness on Individual Taxpayer Compliance.

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

categorized as tax subjects.

If taxes tend to burden and do not have clear benefits directly to taxpayers, then over time taxpayers will reduce tax payments or even hide their income so as not to be taxed. Tax sanctions are made as a guarantee that taxpayers are always obedient in carrying out tax obligations. If the level of risk, especially the financial risk faced by taxpayers is high, the higher the level of taxpayer compliance. But on the contrary, if the level of risk, especially financial risk faced by taxpayers is low, the lower the level of compliance. The results of this study are not in line with research conducted by Sari & Priyadi (2018) and Munhamir & Primasari (2022). However, this research is in line with Hasanah et al. (2020) and Wulandari (2020) that Risk Preference Does Not Strengthen the Positive Effect of Tax Sanctions on Individual Taxpayer Compliance.

CONCLUSION

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

1. Taxpayer Awareness Has a Positive Effect on Individual Taxpayer Compliance. With the awareness of taxpayers in carrying out tax obligations, the higher the level of compliance and tax realization.
2. Tax Sanctions Have a Positive Effect on Individual Taxpayer Compliance. With sanctions, it is hoped that it can reduce violations and non-compliance in carrying out tax obligations. Because sanctions also harm taxpayers in financial terms.
3. Risk Preference Strengthens the Positive Effect of Taxpayer Awareness on Individual Taxpayer Compliance. A taxpayer who has awareness about taxation will know the level of risk that will be faced. This awareness arises from within oneself to carry out obligations sincerely and without coercion.
4. Risk Preference Does Not Strengthen the Positive Effect of Tax Sanctions on Individual Taxpayer Compliance. If the level of risk, especially the financial risk faced by taxpayers is high, the higher the level of taxpayer compliance. But on the contrary, if the level of risk, especially financial risk faced by taxpayers is low, the lower the level of compliance.

Suggestions given to future researchers are expected to further expand the research area or sample and also use other variables to measure the level of compliance of individual taxpayers and be adjusted to the latest tax regulations or tax cases.

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