

## The Influence of Tax Literacy on Tax Compliance With Tax Sanctions as A Moderating Variable

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### ABSTRACT

*This research is quantitative research with an exploratory approach. The data used in this research is primary data that researchers obtained from various sources from all over, starting from journals, books, scientific articles, and other things that are usually used in every scientific research. The data used is primary data obtained directly through distributing questionnaires as an instrument. This data was collected and then analyzed using the smart PLS 4.0 analysis tool. The result in this article show the Tax Literacy variable can have a positive relationship and a significant influence on Tax Compliance because the P-Values value is positive and is below the 0.05 significance level, namely 0.002. These results indicate that a good understanding of increasing Tax Literacy can make people aware of the importance of taxes, their benefits for the general public, themselves as individuals, and other things. In line with the explanation above, in road below, the third table of Path Coefficients above also shows similar results if the Tax Sanctions variable can strengthen the influence of the Tax Literacy variable on Tax Compliance because the direction of the P-Values value is positive and is below the 0.05 significance level, namely 0,000*

**Keywords:** Tax Literacy, Tax Compliance, Tax Sanctions

### INTRODUCTION

According to (Febriyani, 2015) in their research explained that tax knowledge is a taxpayer's ability to know tax regulations, both regarding the tax rates they will pay, as well as tax benefits that will be useful for their lives. Meanwhile, tax knowledge according to Supriyatin (2012) quoted by (Setiyani, N. M., Andini, R., & Oemar, 2018) is knowledge regarding the concept of general provisions in the field of taxation, the types of taxes that apply in Indonesia starting from tax subjects, tax objects, tax rates, calculating tax payable, recording tax payable to how to fill out tax reports.

Meanwhile, literacy means an individual's knowledge and ability to write, read and process information. Or it can also be interpreted as a person's ability to read information, understand information, and follow up on information through decisions that are useful in life (kompasiana.com). So, literacy can also be interpreted as the knowledge or abilities that a person has and how that person processes the information they have (Shanti, 2017).

If literacy is linked to the definition of tax knowledge in the previous paragraph, then tax literacy can be defined as a person's knowledge or ability to read information about taxes,

understand the information and follow up on the information they have through a decision. Good knowledge of the concept of general provisions in the field of taxation, types of applicable taxes, tax rates and the ability to calculate, record and report taxes. In other words, tax literacy here relates to all the tax knowledge possessed by taxpayers and how taxpayers follow up on the tax knowledge they have. Meanwhile, tax literacy according to (Bornman, 2018) is defined as a dynamic development process related to skills and self-confidence to be aware of and understand the factors that influence tax decisions and the tax consequences of taxpayer decisions and to use knowledge to make informed choices and decisions regarding various transactions.

Attribution theory supports the influence of tax literacy variables on taxpayer compliance. This is because tax literacy is obtained by taxpayers through external factors such as education or information from other taxpayers or it could also be through outreach carried out either by the Tax Service Office or direct outreach from the Directorate General of Taxation. Knowledge or information from external parties will make taxpayers understand more about the importance of paying taxes, so that tax compliance will increase (Irwanto et al., 2019). Tax literacy is very important because currently Indonesia is adopting a Self Assessment system which demands an active role from taxpayers in fulfilling their tax obligations. (Yusro, 2014) explained that by using the Self Assessment System, taxpayers are required to carry out their own tax obligations. Starting from registering as a taxpayer, calculating the tax owed, paying taxes to reporting a tax return (SPT). (Setiyani, N. M., Andini, R., & Oemar, 2018) stated that with this system, whether the implementation of tax collection is successful or not depends on many taxpayers themselves (the dominant role lies with the taxpayers themselves). Therefore, taxpayers must have good tax-related literacy to support success. implementation of the Self Assessment System.

Remembering that tax literacy is very important in supporting the success of increasing tax revenue. Both the government and the Directorate General of Taxation always strive to ensure that the public, especially taxpayers, can obtain sufficient information regarding taxation. The government realizes this through outreach to taxpayers both through mass media and electronic media as well as through direct counseling to taxpayers. If taxpayers have a good level of tax literacy, taxpayers will tend to carry out their tax obligations well too (Yusro, 2014). According to (Shanti, 2017) states that there are two dimensions for taxpayers in understanding tax regulations, namely: (1) understanding of General Provisions and Tax Procedures; and (2) taxpayers' understanding of tax sanctions. Meanwhile, the opinion expressed by Purnaditya (2015) states that indicators of tax knowledge are: 1. Understanding the procedures for obtaining a Taxpayer Identification Number (NPWP). 2. Understand how to calculate income tax payable. 3. Understand how to calculate the income tax that must be paid and the tax installments. 4. Understand the procedures for paying taxes. 5. Understand the tax payment

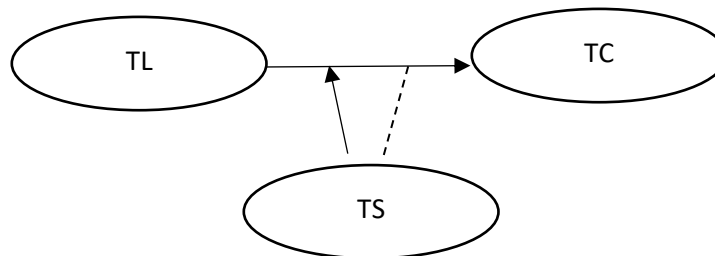
deadline. 6. Understand how to fill out a Notification Letter (SPT). 7. Understand how to submit SPT. 8. Understand the deadline for submitting SPT.

Meanwhile, according to (Febriyani, 2015), there are several indicators that taxpayers know and understand tax regulations, namely: 1. Taxpayers know the function of the tax they pay. 2. Taxpayers know that paying taxes is the obligation of every citizen. 3. Taxpayers are aware of changes in applicable tax regulations. 4. Taxpayers understand how to calculate the tax that must be paid. 5. Taxpayers pay in accordance with applicable regulations. 6. If the taxpayer does not pay, he will be subject to sanctions. Increased tax compliance will be possible if taxpayers who are the main subjects of tax have good literacy regarding taxes. With a high level of literacy, it will be easier for taxpayers to carry out their tax obligations.

Berdasarkan paparan di atas, peneliti meyakini pemahaman Literasi Pajak yang baik dapat mempengaruhi Kepatuhan Wajib Pajak. Sejumlah penelitian sebelumnya (Vera Indra Sari, 2019); (Atifa, 2023); (PATRICIA, 2023); (PATRICIA, 2021) & (Yuliatic & Fauzi, 2020) menunjukkan arah hubungan positif dan pengaruh yang signifikan terhadap Kepatuhan Wajib Pajak. Berbeda dengan penelitian-penelitian sebelumnya, penelitian ini menambahkan variabel Sanksi Pajak sebagai variabel moderasi.

## RESEARCH METHODS

Figure 1  
Model



### Noted:

TL: Tax Literation

TC: Tax Compliance

TS: Tax Sanctions

From the picture presented above, it is concretely indicated that this research aims to analyze the influence of Tax Literacy on Tax Compliance which is moderated by Tax Sanctions. In fact, in previous studies such as his research (Vera Indra Sari, 2019); (Atifa, 2023); (PATRICIA, 2023); (PATRICIA, 2021) & (Yuliatic & Fauzi, 2020) which examine the same object, namely the influence of the Tax Literacy variable on Tax Compliance. In contrast to the five studies above, this study adds the Tax Sanctions variable as a moderating variable which is

believed to strengthen the influence of the Tax Literacy variable on Tax Compliance (Abdurahman, 2016). This research is quantitative research with an exploratory approach. The data used in this research is primary data that researchers obtained from various sources from all over, starting from journals, books, scientific articles, and other things that are usually used in every scientific research (Manzilati, 2017). The data used is primary data obtained directly through distributing questionnaires as an instrument (Lauren, 2017). This data was collected and then analyzed using the smart PLS 4.0 analysis tool (Sugiyono, 2019). Based on the explanation above, the hypothesis below is formed (Pratiwi & Setyaky, 2021).

### Hypothesis:

H1: The influence of the Tax Literacy variable on Tax Compliance

H2: The Tax Sanctions variable can moderate the influence of the Tax Literacy variable on Tax Compliance

## RESULT AND DISCUSSION

### Validity Test

Because the data used in this research is primary data, the current stage is carried out first, namely ensuring that the data used in the research is valid. The following are the results of the validity test in this research which the researchers believe to be valid data (Sarstedt et al., 2014).

**Table 1**  
Validity Test

Variable	Loading Factor	Noted
Tax Literation	0.846	Valid
Tax Compliance	0.878	Valid
Tax Sanctions	0.899	Valid

Valid > 0.70

### Reliability Test

The researcher's confidence that the data used in this research is valid has been proven because the loading factor value on the data used in this research is above 0.70. The next stage is a reliability test with the aim of ensuring that the variables used in research are reliable. The following are the results of the reliability test in this research (Ghozali, 2016):

**Table 2**  
Reliability Test

Variable	Loading Factor	Noted
Tax Literation	0.895	Reliable
Tax Compliance	0.921	Reliable
Tax Sanctions	0.958	Reliable

Reliable > 0.70

## Path Coefisien

The final stage after going through each stage is ensuring that the data used is valid with a validity test and ensuring that the variables used are reliable with a reliability test that has been passed. The next stage is the Path Coefficient which functions to prove the hypothesis used in this research. The following are the results of the Path Coefficient in this research (Hair, 2010).

**Table 3**  
Path Coefisien

	Variable	P-Values	Noted
<b>Direct Influence</b>	TL-> TC	0.002	Accepted
<b>Indirect Influence</b>	TS* TL-> TC	0.000	

The results of the first line path coefficient above show that the Tax Literacy variable can have a positive relationship and a significant influence on Tax Compliance because the P-Values value is positive and is below the 0.05 significance level, namely 0.002. These results indicate that a good understanding of increasing Tax Literacy can make people aware of the importance of taxes, their benefits for the general public, themselves as individuals, and other things. These results are in line with previous research, namely (Vera Indra Sari, 2019); (Atifa, 2023); (PATRICIA, 2023); (PATRICIA, 2021) & (Yuliatic & Fauzi, 2020) which show similar results. In line with the explanation above, in row d below, the third table of Path Coefficients above also shows similar results if the Tax Sanctions variable can strengthen the influence of the Tax Literacy variable on Tax Compliance because the direction of the P-Values value is positive and is below the 0.05 significance level, namely 0,000. Tax sanctions produce different things from coercive burdens. Meanwhile, Tax Literacy has an awareness background to increase Tax Compliance. However, both can collaborate to produce a more significant influence on Tax Compliance. Thus, the first and second hypotheses in this study can be accepted.

## CONCLUSION

The results of the first line path coefficient above show that the Tax Literacy variable can have a positive relationship and a significant influence on Tax Compliance because the P-Values value is positive and is below the 0.05 significance level, namely 0.002. These results indicate that a good understanding of increasing Tax Literacy can make people aware of the importance of taxes, their benefits for the general public, themselves as individuals, and other things. These results are in line with previous research, namely (Vera Indra Sari, 2019); (Atifa, 2023); (PATRICIA, 2023); (PATRICIA, 2021) & (Yuliatic & Fauzi, 2020) which show similar results. In line with the explanation above, in row d below, the third table of Path Coefficients

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# Reslaj: Religion Education Social Laa Roiba Journal

Volume 6 Nomor 6 (2024) 3620 – 3629 P-ISSN 2656-274x E-ISSN 2656-4691

DOI: 10.47476/reslaj.v6i6.3406

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DOI: 10.47476/reslaj.v6i6.3406

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