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THE INFLUENCE OF KNOWLEDGE, UNDERSTANDING, AWARENESS, AND MODERNIZATION OF TAX ADMINISTRATION ON TAXPAYER COMPLIANCE INDIVIDUALS (Survey of Individual Taxpayers at the Jakarta Pasar Minggu Pratama Tax Office in 2025)

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ABSTRACT

This study aims to examine the effect of knowledge, understanding, awareness, and modernization of tax administration on individual taxpayer compliance. This research uses primary data collected through questionnaires distributed to 100 individual taxpayers registered at the Jakarta Pasar Minggu Tax Office using the Simple Random Sampling method. The data were analyzed using multiple linear regression with the assistance of SmartPLS version 3.2.9 and Microsoft Excel 2021. The results indicate that knowledge, understanding, awareness, and modernization of tax administration have a positive and significant effect on taxpayer compliance. Therefore, improving these factors can enhance the level of compliance among individual taxpayers more effectively.

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INTRODUCTION

Taxes are the primary source of state revenue and play a strategic role in financing national development and improving public welfare. In the Indonesian context, taxes contribute significantly to the State Budget (APBN), making optimizing tax revenue a top government priority. However, taxpayer compliance, particularly for individuals, remains suboptimal. This is reflected in the low level of Tax Return (SPT) filing and the unstable fluctuations in the tax ratio in recent years. This situation demonstrates that despite the development of the tax system, the challenge of improving taxpayer compliance remains a significant issue. Therefore, a comprehensive understanding of the factors influencing taxpayer compliance, such as knowledge, understanding, awareness, and modernization of tax administration, is necessary.

Previous research has shown that internal and external factors play a significant role in determining taxpayer compliance. Several studies have shown that tax knowledge positively influences taxpayer compliance because it can improve taxpayers' ability to understand their

rights and obligations (Impiyati & Napisah, 2022; Sipahutar, 2023). Furthermore, tax understanding has also been shown to significantly contribute to compliance, particularly in terms of reporting and paying taxes in accordance with applicable regulations (Kusuma, 2022; Risinia, 2023). However, research findings indicate that knowledge and understanding do not always significantly influence taxpayer compliance (Nasiroh & Afiqoh, 2023; Wulandini, 2023). These discrepancies in results indicate that the influence of these two variables requires further study in different contexts.

In addition to knowledge and understanding, taxpayer awareness and modernization of tax administration are also important variables in improving compliance. Previous research has shown that taxpayer awareness has a positive effect on compliance because it encourages voluntary compliance (Kusuma, 2022; Fidiana, 2023). Modernization of tax administration, such as the implementation of e-filing, e-SPT, and other digital systems, has also been shown to increase efficiency and ease in fulfilling tax obligations (Qhorizon & Tanno, 2023). However, several other studies have shown that taxpayer awareness does not always have a significant effect on compliance (Hapsari et al., 2022), indicating inconsistencies in research results. This suggests that the relationship between these variables and taxpayer compliance remains inconclusive and requires further research.

Based on the above description, there is a research gap in the form of inconsistencies in previous research results regarding the influence of knowledge, understanding, awareness, and modernization of tax administration on taxpayer compliance. Furthermore, this study is novel in that it simultaneously tests these four variables on individual taxpayers at the Pasar Minggu Jakarta Tax Office, which have specific compliance characteristics and dynamics. This research is expected to provide an empirical contribution to the development of compliance theory and serve as a consideration for tax authorities in formulating policies to improve taxpayer compliance. Therefore, the purpose of this study is to analyze the influence of knowledge, understanding, awareness, and modernization of tax administration on individual taxpayer compliance.

RESEARCH METHODS

This study uses a quantitative approach with the aim of examining the influence of knowledge, understanding, awareness, and modernization of tax administration on individual taxpayer compliance. The research design used is associative research with causality, namely to determine the cause-and-effect relationship between the independent and dependent variables. The population in this study is all individual taxpayers registered at the Jakarta Pasar Minggu Tax Office. The sampling technique uses a *simple random sampling* method , so that each member of the population has an equal opportunity to be selected as a respondent. The number of samples in this study is 100 respondents, which is considered to have met the representative criteria for statistical analysis.

Table 1. Research Sample

No	Respondent Criteria	Amount
1.	Individual Taxpayers registered at the Pasar Minggu Jakarta Pratama Tax Office	100
2.	Taxpayers who have a NPWP	100
3.	Taxpayers who have reported SPT	100
4.	Taxpayers who complete the questionnaire completely	100

Source: Data Processing, 2025

Data Collection Techniques The type of data used is primary data. Data collection was carried out by distributing questionnaires to respondents. The questionnaire was compiled using a 5-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). The variables used in this study:

Table 2. Operational Definitions and Measurement of Variables

Name Variable	Operational Definition	Variable Measurement
They depend Taxpayer Compliance	Taxpayer compliance is the level of compliance of individual taxpayers in fulfilling tax obligations in accordance with applicable regulations, both formally and materially.	This variable is measured using a Likert scale (1–5) with the following indicators: Timeliness in paying taxes, Timeliness in reporting SPT, Honesty in reporting taxes, Completeness of data in filling out SPT.
Independent Tax Knowledge (X_1)	Tax knowledge is the level of basic understanding of taxpayers regarding general provisions, systems and functions of taxation.	Measured on a Likert scale (1–5) through the following indicators: Knowledge of tax provisions, Knowledge of the tax system, Knowledge of tax functions

Understanding Taxation (X_2)	Tax understanding is the ability of taxpayers to understand and apply tax regulations in carrying out tax obligations.	Measured on a Likert scale (1–5) through the following indicators: Understanding of tax rights and obligations, Understanding of
Tax Awareness (X_3)	Tax awareness is the voluntary attitude of taxpayers in carrying out tax obligations without any coercion.	Measured on a Likert scale (1–5) through the following indicators: Awareness of paying taxes on time, Awareness of the importance of taxes, Awareness of tax sanctions
Modernization of Tax Administration (X_4)	Modernization of tax administration is the level of utilization of technology and improvement of the tax administration system to increase the ease and efficiency of services to taxpayers.	Measured on a Likert scale (1–5) through the following indicators: Ease of use of the tax system (e-filing, e-billing), Quality of digital tax services, Efficiency of the tax administration process

The data analysis technique used in this study was multiple linear regression analysis with the help of the SmartPLS application version 3.2.9. The analysis was conducted in several stages: validity and reliability testing, evaluation of the measurement model (outer model), and evaluation of the structural model (inner model). The regression equation model in this study is formulated as follows:

$$Y = a + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e \quad \text{.....(1)}$$

Information :

Y = Taxpayer Compliance
α = Constant (value of Y if X = 0)
β = Regression coefficient value, namely the value of the increase or decrease in variable Y based on variables X1, X2, X3, X4
X1 = Knowledge X2= Understanding
X3 = Awareness
X4 = Modernization of Tax Administration e = *Error* (other variables outside the research)

RESULTS AND DISCUSSION

The research results were obtained from data processing on 100 individual taxpayer respondents using the Partial Least Squares (PLS) method. Evaluation of the measurement model (outer model) showed that all indicators met validity and reliability criteria.

Table 3. Descriptive Statistics Results

	X1	X2	X3	X4	AND
Minimum	1	1	1	1	1
Maximum	5	5	5	5	5
Mean	3,71	3,68	3,67	3,74	3,67
Standard Deviation	0,82	0,84	0,86	0,80	0,85

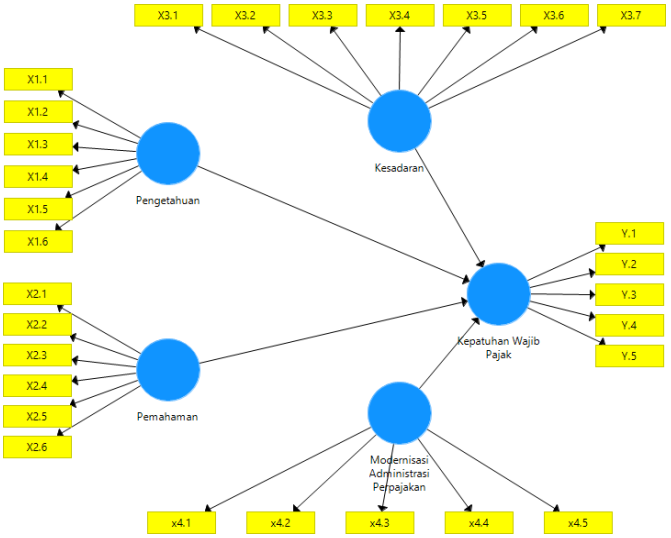
Source: Processed Data, 2025

Based on the results of descriptive statistical analysis, it is known that all research variables have average values in the good category. The taxpayer compliance variable (Y) has a mean value of 3.67, indicating that respondents tend to agree with statements related to tax compliance. The knowledge variable (X1) obtained an average value of 3.71, indicating that the level of respondents' knowledge regarding taxation is classified as good. Furthermore, the understanding variable (X2) has a mean value of 3.68, indicating that respondents have a fairly good understanding of tax provisions.

For variable X3, the average value obtained was 3.67, which is also in the good category, so it can be concluded that the respondents' perception of this variable is quite positive. Meanwhile, the tax administration modernization variable (X4) has the highest mean value of 3.74, indicating that respondents gave a positive assessment of the modernized tax administration system. Overall, the average value of all variables is in the range of 3.41–4.20, which is included in the good category. This indicates that respondents tend to give a positive response to all variables studied.

Data processing in this study using SmartPLS consists of two types of models formed, namely the measurement model (*Outer Model*) and the structural model (*Inner Model*). Evaluation of the measurement model (*Outer Model*) is carried out to assess the validity and reliability of the model. While the evaluation of the structural model (*Inner Model*) aims to measure the magnitude of the influence between latent variables. In other words, the measurement model can be explained which indicators are more dominant in the formation of latent variables. The measurement model for validity and reliability tests for the equation model can be obtained by carrying out the PLS *Algorithm* process in *SmartPLS Software* , the display results of the PLS *Algorithm* process can be seen in the following Figure:

Figure 1. Output PLS



Source: SmartPLS Output (2025)

Table 4. Convergent Validity Test Results

Variables	Indicator	*Loading Factor*	Criteria	Information
Knowledge (X 1)	X1.1	0.850	0,7	Valid
	X1.2	0.833	0,7	Valid
	X1.3	0.845	0,7	Valid
	X1.4	0.830	0,7	Valid
	X1.5	0.750	0,7	Valid
	X1.6	0.831	0,7	Valid
Understanding (X 2)	X2.1	0.833	0,7	Valid
	X2.2	0.859	0,7	Valid
	X2.3	0.749	0,7	Valid
	X2.4	0.828	0,7	Valid
	X2.5	0.776	0,7	Valid
	X2.6	0.838	0,7	Valid
Awareness (X 3)	X3.1	0.874	0,7	Valid
	X3.2	0.915	0,7	Valid
	X3.3	0.867	0,7	Valid
	X3.4	0.859	0,7	Valid
	X3.5	0.755	0,7	Valid
	X3.6	0.756	0,7	Valid
	X3.7	0.745	0,7	Valid
Modernization of Tax Administration (X4)	X4.1	0.850	0,7	Valid
	X4.2	0.834	0,7	Valid
	X4.3	0.824	0,7	Valid
	X4.4	0.771	0,7	Valid
	X4.5	0.773	0,7	Valid
	Y.1	0.832	0,7	Valid
	Y.2	0.871	0,7	Valid

Individual Taxpayer Compliance (AND)	Y.3	0.768	0,7	Valid
	Y.4	0.791	0,7	Valid
	Y.5	0.756	0,7	Valid

Source: SmartPLS Output (2025)

Based on the results of the convergent validity test on the measurement model, all indicators used in this study were declared valid. Validity was assessed by examining the loading factor value of each indicator against its construct, with a minimum criterion of 0.70.

Table 5. Discriminant Validity Test Results

Indicator	Knowledge (X1)	Understanding (X2)	Kesadaran (X3)	Modernization of Tax Administration (X4)	Taxpayer Compliance (Y)
X1.1	0.850	0.778	0.846	0.720	0.825
X1.2	0.833	0.738	0.813	0.816	0.826
X1.3	0.845	0.828	0.835	0.710	0.829
X1.4	0.835	0.832	0.791	0.803	0.826
X1.5	0.750	0.688	0.655	0.746	0.720
X1.6	0.831	0.768	0.774	0.764	0.782
X2.1	0.845	0.893	0.887	0.711	0.832
X2.2	0.847	0.899	0.895	0.814	0.875
X2.3	0.656	0.849	0.709	0.846	0.747
X2.4	0.826	0.828	0.785	0.799	0.821
X2.5	0.704	0.776	0.705	0.773	0.751
X2.6	0.682	0.838	0.733	0.658	0.707
X3.1	0.834	0.806	0.874	0.706	0.813
X3.2	0.853	0.866	0.915	0.818	0.879
X3.3	0.814	0.820	0.867	0.731	0.825
X3.4	0.840	0.799	0.859	0.802	0.848
X3.5	0.706	0.714	0.855	0.811	0.757
X3.6	0.802	0.801	0.856	0.774	0.793
X3.7	0.749	0.799	0.845	0.777	0.782
X4.1	0.661	0.754	0.716	0.850	0.751
X4.2	0.860	0.816	0.878	0.934	0.879
X4.3	0.701	0.698	0.743	0.824	0.763
X4.4	0.781	0.768	0.729	0.971	0.776
X4.5	0.713	0.779	0.712	0.873	0.756
Y1.1	0.845	0.833	0.887	0.711	0.932
Y1.2	0.847	0.808	0.868	0.827	0.871
Y1.3	0.701	0.705	0.745	0.827	0.868
Y1.4	0.804	0.788	0.743	0.777	0.891
Y1.5	0.713	0.779	0.712	0.773	0.796

Source: SmartPLS Output (2025)

The results of the discriminant validity test in the table show that each indicator has the

highest loading value on the measured construct compared to other constructs. This indicates that each indicator is able to differentiate its construct from other constructs well. In the knowledge variable (X1), all indicators such as X1.1 (0.850), X1.2 (0.833), and X1.3 (0.845) have the highest loading value on the knowledge variable compared to other variables. This indicates that these indicators have good discriminant validity.

In the understanding variable (X2), indicators such as X2.1 (0.893), X2.2 (0.899), and X2.3 (0.849) also show the highest loading values on the understanding construct compared to other constructs. Thus, these indicators are able to differentiate the understanding variable from other variables in the research model. Furthermore, in the awareness variable (X3), indicators such as X3.2 (0.915), X3.3 (0.867), and X3.4 (0.859) have higher loading values on the construct compared to other constructs. This indicates that the awareness variable has a strong level of discriminant validity.

In the tax administration modernization variable (X4), indicators such as X4.2 (0.934) and X4.4 (0.971) show the highest loading values on their constructs, so they are able to differentiate well from other variables. Similarly, in the dependent variable of taxpayer compliance (Y), indicators such as Y.1 (0.932), Y.2 (0.871), and Y.4 (0.891) have the highest loading values on their constructs compared to other constructs, which indicates that these indicators are valid in differentiating taxpayer compliance variables.

Although several indicators have relatively high loading values on other constructs, these values are still lower than the loadings on the primary construct. Therefore, all indicators in this study have met the discriminant validity criteria based on the cross-loading method. Overall, the results of the discriminant validity test indicate that each construct in the research model has clear differences from one another, thus the measurement model is declared valid and can be used for further analysis.

Table 6. Average Variance Extracted (AVE) Test Results

Variables	*Average Variance Extracted* (AVE)
Tax Knowledge (X 1)	0,679
Understanding Taxation (X 2)	0,664
Tax Awareness (X 3)	0,684
Modernisasi Administrasi Perpajakan (X 4)	0,658
Taxpayer Compliance (Y)	0,648

Source: SmartPLS Output (2025)

Based on Table 6, it shows that the tax knowledge variable has a value of 0.679 or >0.5, so it can be stated that it meets *the Average Variance Extracted* (AVE) and is declared to have passed the *discriminant validity* test . The tax understanding variable has a value of 0.664 or >0.5, so it can be stated that it meets *the Average Variance Extracted* (AVE) and is declared to have passed the *discriminant validity* test . The tax awareness variable has a value of 0.684 or >0.5, so it can be stated that it meets *the Average Variance Extracted* (AVE) requirements and is declared to have passed the *discriminant validity* test . The tax administration modernization variable has a value of 0.658 or >0.5, so it can be stated that it meets *the Average Variance Extracted* (AVE) requirements and is declared to have passed the *discriminant validity* test . And the taxpayer compliance variable has a value of 0.648 or

>0.5, so it can be stated that it meets *the Average Variance Extracted (AVE) requirements and is declared to have passed the discriminant validity* test . From this, it can be concluded that all variables >0.5 are declared to fulfill *the Average Variance Extracted* (AVE) requirements and are declared to have passed the *discriminant validity test.*

Table 7. Composite Reliability Test Results

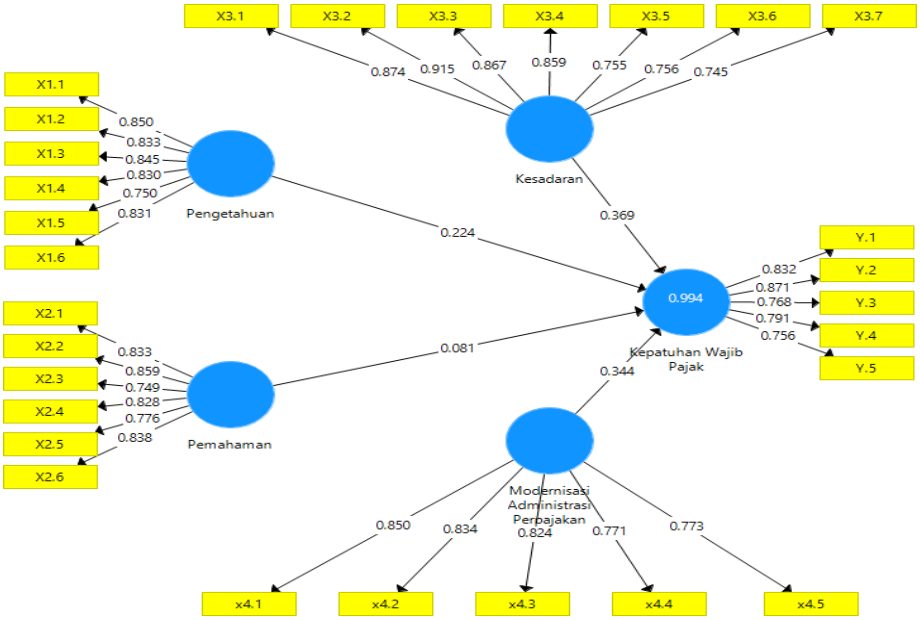
Variables	rho.A	Composite Reliability	Criteria	Information
Knowledge (X 1)	0,907	0,927	0,7	Reliable
Understanding (X 2)	0,901	0,922	0,7	Reliable
Kesadaran (X 3)	0,924	0,938	0,7	Reliable
Modernization of Administration Taxation (X 4)	0,872	0,906	0,7	Reliable
Taxpayer Compliance Individual (Y)	0,866	0,902	0,7	Reliable

Source: SmartPLS Output (2025)

The Composite Reliability table shows the level of construct reliability in the research model, measured using rho_A and Composite Reliability (CR) values. This reliability test aims to determine the extent to which indicators in a variable are able to measure the construct consistently. Based on the test results, all variables in this study have Composite Reliability (CR) values > 0.70, thus it can be stated that each construct has met the criteria for good reliability. In addition, the rho_A value for each variable is also above the required minimum limit, which is 0.70, indicating that the research instrument has a high level of internal consistency.

Thus, it can be concluded that all variables used in this study are reliable, so they are suitable for use in further analysis, such as testing the structural model (inner model). Structural model evaluation *(Inner Model)* is conducted to answer the research hypothesis, so that the magnitude of the influence between latent variables can be determined. A structural model is a model that connects independent variables with dependent variables. The following is a visual summary of the values of the *structural* model evaluation results .

Figure 2.Structural Model Evaluation *(Inner Model)*



Source: SmartPLS Output (2025)

Tabel 8. Hierarchical Component Model

Variables	Indicator	*Weights*	*Path Coefficients*	*R. Square*
Knowledge (X 1)	X1.1	0,208	0,224	0,994
	X1.2	0,208		
	X1.3	0,209		
	X1.4	0,208		
	X1.5	0,182		
	X1.6	0,197		
Understanding (X 2)	X2.1	0,216	0,081	
	X2.2	0,227		
	X2.3	0,194		
	X2.4	0,213		
	X2.5	0,195		
	X2.6	0,183		
Kesadaran (X 3)	X3.1	0,173	0,369	
	X3.2	0,187		
	X3.3	0,175		
	X3.4	0,180		
	X3.5	0,161		
	X3.6	0,168		
	X3.7	0,166		
Modernization of Tax Administration (X 4)	X4.1	0,236	0,344	
	X4.2	0,276		
	X4.3	0,240		
	X4.4	0,244		
	X4.5	0,238		

Source: SmartPLS Output (2025)

Table 8 shows the coefficient of determination (*R Square*) value in the first substructure is 0.994, which means that simultaneously, the total influence of knowledge, understanding, awareness, and modernization of tax administration on taxpayer compliance is 99.4%.

Table 9. Model Fit Test

Size	Results	Criteria	Model Fit
SRMR	0,015	<0,08	Model Fit
NFI	1,708	>0,90	Model Fit
rms Theta	0,009	<0,12	Model Fit

Source: SmartPLS Output (2025)

Table 4.18 shows that the three measures above (SRMR, NFI, and rms Theta) are above the criteria, meaning the model fits or in other words, the data fits the model.

Table 10. Path Coefficient Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Knowledge - > Individual Taxpayer Compliance	0.224	0.229	0.051	4.356	0.000
Understandin - > Taxpayer Compliance Individual	0.081	0.085	0.037	2.155	0.032
Awareness -> Compliance Individual Taxpayers	0.369	0.368	0.057	6.488	0.000
Modernization of Tax Administration -> Individual Taxpayer Compliance	0.344	0.336	0.041	8.398	0.000

Source: SmartPLS Output (2025)

The results of hypothesis testing indicate that all independent variables have a significant influence on taxpayer compliance. The knowledge variable obtained p-values of 0.000 (<0.05) and t-statistics of 4.356 (>1.96), so H01 is rejected and Ha1 is accepted, which means knowledge has a positive effect on taxpayer compliance. Furthermore, the tax understanding variable has p-values of 0.032 (<0.05) and t-statistics of 2.155 (>1.96), so H02 is rejected and Ha2 is accepted, which indicates a positive influence of understanding on taxpayer compliance. The awareness variable shows p-values of 0.000 (<0.05) and t-statistics of 6.488 (>1.96), so H03 is rejected and Ha3 is accepted, which means awareness has a positive effect on taxpayer compliance. Finally, the tax administration modernization variable has a p-value of 0.000 (<0.05) and a t-statistic of 8.398 (>1.96), thus H04 is rejected and Ha4 is accepted, indicating that tax administration modernization has a positive effect on taxpayer compliance. Overall, increases in each of these variables tend to be followed by increases in taxpayer compliance.

Table 11. Summary of T- Test Results

Variables	Path	Value T	Say	Results
Knowledge (X 1)	0.224	4,356	0,000	Significant Positive Influence
Understanding (X 2)	0.081	2,155	0,032	Significant Positive Influence
Kesadaran (X 3)	0.369	6,488	0,000	Significant Positive Influence
Modernization of Administration Taxation (X 4)	0.344	8,398	0,000	Significant Positive Influence

Source: SmartPLS Output (2025)

Based on the t-test results, all independent variables showed a positive and significant influence on the dependent variable ($p < 0.05$). The variables of tax administration modernization and awareness had the most dominant influence, indicated by a high t-statistic value. This indicates that improving the administration system and individual awareness are the main factors in improving the variables studied.

CONCLUSION

This study confirms that knowledge, understanding, awareness, and modernization of tax administration are significant determinants in shaping individual taxpayer compliance. Key findings indicate that behavioral and systemic dimensions, particularly taxpayer awareness and modernization of tax administration, play a more dominant role than the cognitive dimension. This indicates that compliance is not solely shaped by the ability to understand regulations, but also by internal motivation and the ease of use of the system that supports the implementation of tax obligations. In line with the research objectives, these results strengthen the theoretical framework of compliance, which emphasizes the importance of

integrating individual and institutional factors in improving tax compliance. Consequently, tax authorities need to optimize strategies that focus not only on improving tax literacy but also on strengthening voluntary awareness and developing a more adaptive, efficient, and technology-based administration system.

However, these findings are limited by the scope and characteristics of the sample, which focused on taxpayers in a single region, and by the use of a survey approach that could potentially contain subjective bias. Therefore, generalization of the results requires caution. Future research is recommended to develop a more comprehensive model involving additional variables and a broader population to gain a deeper understanding of the determinants of taxpayer compliance.

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