The Effect of Tax Regulatory Understanding and Awareness on Taxpayer Compliance with Risk Preferences as Moderation Variables

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Info article	ABSTRAK
	Penelitian ini berupaya mengkaji pengaruh pemahaman peraturan perpajakan dan kesadaran akan kepatuhan wajib pajak, dengan preferensi risiko berfungsi sebagai variabel moderator. Data pokok untuk investigasi kuantitatif ini diperoleh dengan menggunakan kuesioner. Penelitian ini menggunakan rumus Slovin untuk prosedur pengambilan sampel acak dasar dengan 100 wajib pajak. Penelitian ini mencakup 182.588 wajib pajak orang pribadi yang terdaftar di KPP Pratama Pekanbaru Senapelan pada tahun 2024. Temuan dari analisis regresi sedang (MRA) menunjukkan bahwa preferensi risiko dapat memoderasi keterkaitan antara pemahaman wajib pajak tentang aturan perpajakan dan kesadaran kepatuhan wajib pajak perorangan yang terdaftar di KPP Pratama Pekanbaru Senapelan.
	ABSTRACT This study seeks to examine the influence of understanding tax regulations and awareness of taxpayer compliance, with risk preferences serving as a moderating variable. The principal data for this quantitative investigation was obtained using questionnaires. This study use the Slovin formula for a basic random sampling procedure with 100 taxpayers. This study encompassed 182,588 individual taxpayers enrolled at KPP Pratama Pekanbaru Senapelan in 2024. The findings from the moderate regression analysis (MRA) indicated that risk preferences may moderate the link between taxpayers' understanding of tax rules and their awareness of compliance among individual taxpayers enrolled at KPP Pratama Pekanbaru Senapelan

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1. INTRODUCTION

In an effort to increase state revenue, the level of public compliance with personal taxes is still one of the challenges. The number of registered taxpayers in Indonesia is 45 million, but only 19 million pay taxes, which means that 19 million people who pay taxes finance the country's needs (Saharani and Sari, 2023). The proportion of taxpayers who record and remit their taxes remains very low, resulting in infractions of the legislation pertaining to individual tax obligations. It is not

surprising that Indonesia's tax ratio is only 8%, which means that the total state revenue divided by GDP is only about 8%. This ratio is lower than the tax ratio of other countries which is more than 10%. As a result, the entire community has to pay taxes.

The focus of this research is individuals who are registered at KPP Pratama Pekanbaru Senapelan who are taxpayers. This is due to the fact that KPP Pratama Pekanbaru Senapelan should generate greater tax revenue because its working area is wider and covers 7 sub-districts: Pekanbaru City, Senapelan District, Sail District, Fifty Kota District, Rumbai District, Rumbai Pesisir District, and Tenayan Raya District. Simultaneously, KPP Pratama Pekanbaru Tampan possesses an extensive operational jurisdiction. In recent years, the compliance rate of individual taxpayers at KPP Pratama Pekanbaru Senapelan has diminished. The compliance rate of individual taxpayers at KPP Pratama Pekanbaru Senapelan is detailed below:

Table 1. Compliance Level of Individual Taxpayers at KPP Pratama Pekanbaru Senapelan

Year	WPOP Registered	Number of WPOP Return Returns	*Compliance Percentage*
2020	148.060	32.561	21,99%
2021	155.782	37.750	24,23%
2022	165.243	40.569	24,55%
2023	175.220	40.116	22,89%
2024	182.588	32.982	18,06%

Source: KPP Pratama Pekanbaru Senapelan, 2025

The compliance level of Individual Taxpayers (WPOP) at KPP Pratama Pekanbaru Senapelan changed from 2020 to 2024, as shown in Table 1.1. Although the number of registered WPOPs continues to increase, the compliance percentage is only 18.06% in 2024. This decrease shows that the increasing number of taxpayers has not been accompanied by an increase in awareness or compliance with tax returns. Tax administration regulations are changing, leading to mandatory tax compliance in 2024 (Gonews.co, 2025). Three of the latest NPWP formats are used. The first is for Individual Taxpayers who are residents who use Population Identification Number (NIK); the second is for Corporate Taxpayers, Government Agency Taxpayers, and Non-Resident Individual Taxpayers who use NPWP with 16 digits; and the last is for Branch Taxpayers who use the Identity Number of the Place of Business Activity (Mediacenter.riau.go.id, 2024).

This study focuses on variables influencing taxpayer compliance, modulated by risk preferences, namely comprehension of tax rules and taxpayer awareness. The prior research was an advancement of a study by Wardani and Nistiana (2022) titled "The Effect of Tax Regulatory Understanding on Taxpayer Compliance with Risk Preferences as a Moderating Variable." This study's primary distinction is the incorporation of an independent variable, namely taxpayer awareness, derived from the research of Fatah and Oktaviani (2021). The inclusion of this variable is a component of an initiative designed to broaden the audit parameters about factors that influence taxpayer compliance. Taxpayer knowledge significantly influences compliance with tax legislation, so it is regarded as an independent variable.

2. LITERATURE REVIEW

2.1 The Influence of Understanding Tax Regulations on Taxpayer Compliance

The process by which taxpayers understand and understand tax laws and procedures and apply them to perform tax tasks such as paying taxes, reporting tax returns, and so on is known as understanding tax regulations (Pratama and Nurhayati, 2023). This has to do with taxpayer compliance, as understanding the regulations will encourage them to implement them better. Because taxpayers who understand the rules tend not to be confused or hesitant in fulfilling their obligations, such as paying taxes and filing tax returns, compliance rates increase. The results of research by Wardani and Nistiana (2022); Hernawan (2022) shows that an individual's understanding of tax laws affects taxpayer compliance. It is easier for taxpayers to make reports

related to their obligations if they understand the various tasks that must be performed by compliant taxpayers (Pratama and Nurhayati, 2023).

2.2 The Influence of Taxpayer Awareness on Taxpayer Compliance

Taxpayer awareness transpires when taxpayers comprehend, grasp, and execute tax determination protocols effectively and efficiently (Indriani et al., 2021). Taxpayers' understanding enhances their probability of fulfilling their duties, including timely reporting and payment in line with legal requirements (Indriani et al., 2021). Heightened knowledge pushes individuals to engage in beneficial actions, hence augmenting the nation's tax revenue. The study by Hernawan (2022) and Fatah and Oktaviani (2021) revealed that taxpayer knowledge influences taxpayer compliance. Consequently, the populace's intrinsic drive and assurance to remit taxes stem from their perception of being unaffected by tax collecting.

2.3 Risk Preferences Moderate the Relationship Between Tax Regulatory Understanding and Taxpayer Compliance

If taxpayers understand the applicable tax regulations, they will understand what risks they will face if they do not comply with them. If taxpayers have a high level of risk preference, they are likely to avoid the consequences of non-compliance, such as fines or legal sanctions. In situations like this, understanding tax regulations will increase compliance because they don't just know what to do if they don't follow them. The results of the research of Wardani and Nistiana (2022) show that risk preferences can affect the relationship between taxpayers' knowledge of tax regulations and taxpayer compliance.

2.4 The Relationship Between Taxpayer Awareness and Taxpayer Compliance

Taxpayers are more likely to be aware of and prefer to abide by their tax duties if they personally have a high level of risk tolerance. Taxpayers with low-risk preferences, on the other hand, are more likely to be noncompliant. According to the findings of Fatah and Oktaviani (2021) study, the link between taxpayer awareness and taxpayer compliance is influenced by risk preferences. Additionally, it may control how the two variables relate to one another.

3. RESEARCH METHODS

A quantitative approach was used to carry out this investigation. Questionnaires are utilized to obtain the majority of the data. In 2024, there were 182,588 individual taxpayers in KPP Pratama Pekanbaru Senapelan. One hundred individuals who were required to pay taxes made up the study's sample; this was determined using the Slovin algorithm. A straightforward random sampling technique is applied. Moderate regression analysis (MRA), data quality testing, descriptive statistical analysis, and the classical assumption test were all employed in SPSS 25 to assess the study hypothesis.

4. RESULTS AND DISCUSSION

4.1 Respondent Description

The study found one hundred taxpayers. The identity of the respondents can be identified by using the questionnaire that has been distributed. The following table shows the characteristics of respondents based on their gender, age, and occupation.

Table 1 Respondent Description

Characteristics	Category	Sum	Percentage (%)
Gender	Man	48	48%
	Woman	52	52%
Total		100	100%
Age	17-25 Years	24	24%
	26-35 Years	38	38%
	36-50 Years	26	26%
	> 50 Years	12	12%

Total		100	100%
Work	Civil Servants	13	13%
	Private Employees	53	53%
	Self employed	28	28%
	Other	6	6%
Total		100	100%

Source: Data processed, 2025

4.2 Descriptive Statistical Analysis

The mean values, standard deviations, maximums, and minimums are shown in the descriptive analysis to provide an overview of the data.

Table 2 Descriptive Statistical Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Hours of deviation
Understanding Tax Regulations (X1)	100	20	35	29,96	3,601
Taxpayer Awareness (X2)	100	18	30	25,79	2,552
Risk Preference (M)	100	19	45	38,49	4,914
Taxpayer Compliance (Y)	100	27	45	38,47	4,802
Valid N (listwise)	100				

Source: Data processed, 2025

Given that the mean surpasses the standard deviation, the results of the descriptive statistical analysis demonstrate that each variable analyzed has a positive data dispersion. The taxpayers' comprehension of tax rules, knowledge, risk preferences, and compliance is generally satisfactory and moderate.

4.3 Validity Test

The number of samples is determined by comparing the computed r value with the r table, given that the degrees of freedom (df) equal n-2. If r exceeds the table value and there is a positive value, then the item, inquiry, or indication is deemed genuine. In this study, degrees of freedom (df) are calculated as 100-2, resulting in df = 98; hence, the r value for df (98) is 0.196.

Table 3 Validity Test

No.	Variabel	Question Items	R Count	R Table	Information
1.	Understanding Tax Regulations (X1)	X1.1	0,718	0,196	Valid
		X1.2	0,752	0,196	Valid
		X1.3	0,775	0,196	Valid
		X1.4	0,816	0,196	Valid
		X1.5	0,819	0,196	Valid
		X1.6	0,807	0,196	Valid
		X1.7	0,710	0,196	Valid
2.	Taxpayer Awareness (X2)	X2.1	0,713	0,196	Valid
		X2.2	0,677	0,196	Valid
		X2.3	0,764	0,196	Valid
		X2.4	0,692	0,196	Valid
		X2.5	0,704	0,196	Valid
		X2.6	0,685	0,196	Valid
3.	Risk Preference (M)	M1	0,727	0,196	Valid
		M2	0,732	0,196	Valid
		M3	0,739	0,196	Valid
		M4	0,735	0,196	Valid
		M5	0,599	0,196	Valid
		M6	0,699	0,196	Valid

No.	Variabel	Question Items	R Count	R Table	Information
		M7	0,697	0,196	Valid
		M8	0,773	0,196	Valid
		M9	0,713	0,196	Valid
4.	Taxpayer Compliance (Y)	Y.1	0,734	0,196	Valid
		Y.2	0,800	0,196	Valid
		Y.3	0,838	0,196	Valid
		Y.4	0,781	0,196	Valid
		Y.5	0,684	0,196	Valid
		Y.6	0,764	0,196	Valid
		Y.7	0,804	0,196	Valid
		Y.8	0,803	0,196	Valid
		Y.9	0,762	0,196	Valid

Source: Data processed, 2025

The estimated r value exceeded the table's r (0.191), indicating that the validity test results confirmed the veracity of all assertions concerning the dependent and independent variables in this study. Thus, it can be asserted that all statement indicators for the independent and dependent variables in this study are statistically suitable for utilization as research data.

4.4 Reliability Test

Reliability assessments were conducted utilizing the Cronbach Alpha (α) statistical test instrument. A construct or variable is deemed dependable if it yields a Cronbach Alpha value over 0.60.

Table 4 Reliability Test

Variabel	Cronbach's Alpha	Rule of Thumb	Information
Understanding Tax Regulations (X1)	0,885	0,60	Reliabel
Taxpayer Awareness (X2)	0,795	0,60	Reliabel
Risk Preference (M)	0,875	0,60	Reliabel
Taxpayer Compliance (Y)	0,916	0,60	Reliabel

Source: Data processed, 2025

According to the results of the reliability test, each variable in this study, namely understanding of tax regulations (X1), taxpayer awareness (X2), risk preference (M), and taxpayer compliance (Y), was considered reliable. This is because each variable meets the requirements and has a Cronbach's alpha value above 0.60.

4.5 Normality Test

The normality test evaluates whether the residuals of the regression model have a normal distribution.
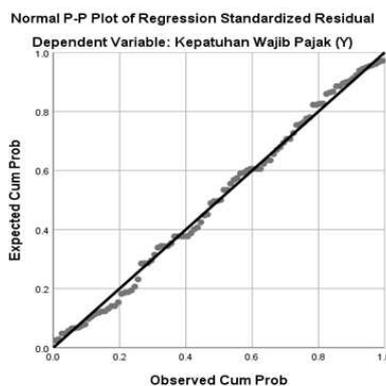
Picture 1 Graphics Normal *P-Plot*
Source: Data processed, 2025

The results of the normal probability plot test showed that the spread (point) around the regression line (diagonal) and the distribution of the data was unidirectional following the diagonal line. Therefore, it can be concluded that, since it meets the assumption of normality, the regression model is worth using.

4.6 Multicollinearity Test

A technique to determine the existence of multicollinearity in a regression model involves analyzing the tolerance value and the variance inflation factor (VIF).

Table 6 Multicollinearity Test

Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	BRIGHT
1	(Constant)		
	Understanding Tax Regulations (X1)	0,395	2,529
	Taxpayer Awareness (X2)	0,722	1,386
	Risk Preference (M)	0,492	2,032
a. *Dependent Variable*: Taxpayer Compliance (Y)			

Source: Data processed, 2025

The multicollinearity test results indicated an absence of multicollinearity among the independent variables; each variable exhibited a tolerance value exceeding 0.10 and a VIF not surpassing 10.

4.7 Heteroscedasticity Test

The heteroscedasticity test was employed to determine if there was a disparity in the variance of residuals across observations in the regression model, identified using the Glajser test.

Table 7 Heteroscedasticity Test

Coefficientsa					
Model		Unstandardized Coefficients		Standardized Coefficients	t	Itself.
		B	Std. Error	Beta		
1	(Constant)	-0,265	1,314		-0,202	0,840
	Understanding Tax Regulations (X1)	0,044	0,051	0,136	0,852	0,396
	Taxpayer Awareness (X2)	0,053	0,054	0,117	0,989	0,325
	Risk Preference (M)	-0,018	0,034	-0,078	-0,545	0,587
in. *Dependent Variable:* Abs_Res					

Source: Data processed, 2025

The heteroscedasticity test findings in this study indicate a significant value (Sig) between independent variables with a residual absolute exceeding 0.05, therefore concluding that no heteroscedasticity issue exists.

4.8 Moderated Regression Analysis

The term "moderated regression analysis" (MRA) refers to a specific use of linear multiple regression in which the regression equation incorporates interaction components (two or more independent multiplications).

Tabel 8 *Moderated Regression Analysis* (MRA)

Coefficientsa				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	20,118	2,785	
	Understanding Tax Regulations (X1)	0,878	0,344	0,659
	Taxpayer Awareness (X2)	0,786	0,310	0,418
	Understanding of Tax Regulations Moderated by Risk Preferences (X1*M)	0,039	0,009	2,018

Taxpayer Awareness Moderated Risk Preference (X2*M)	0,021	0,009	0,785	
a. *Dependent Variable:* Taxpayer Compliance (Y)				

Source: Data processed, 2025

The *Moderated Regression Analysis* equation in this study is as follows:

$$Y = 20{,}118 + 0{,}878X1 + 0{,}789X2 + 0{,}039X1M + 0{,}021X2M$$

4.8 T test

The statistical test t is employed to illustrate the extent of effect an independent variable exerts on the variance of dependent variables. This test compares the estimated t with the t table, indicating that the independent variable may influence the dependent variable (Ghozali, 2021). The sample for this study comprised 100 respondents, resulting in a t-table value of $(\alpha/2; n\text{-}k\text{-}1) = (0.05/2; 100\text{-}2\text{-}1) = (0.025; 97) = 1.984$.

Table 9 T test

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Itself.
	B	Std. Error	Beta		
1 (Constant)	20,118	2,785		7,224	0,000
Understanding Tax Regulations (X1)	0,878	0,344	0,659	2,556	0,012
Taxpayer Awareness (X2)	0,786	0,310	0,418	2,535	0,013
Understanding of Tax Regulations Moderated by Risk Preferences (X1*M)	0,039	0,009	2,018	4,554	0,000
Taxpayer Awareness Moderated Risk Preference (X2*M)	0,021	0,009	0,785	2,435	0,017
a. *Dependent Variable:* Taxpayer Compliance (Y)					

Source: Data processed, 2025

The results of the t-test for the hypothesis in this study were all accepted or showed a significant influence on taxpayer compliance, because they showed the results of the t-value of the table > t-table with a sig value. < 0.05.

4.9 Determination Coefficient Test (R2)

The degree to which independent factors impact dependent variables was predicted in this study using the determination coefficient (R^2) test.

Table 10 Test Coefficient of Determination (R^2)

Model Summary				
Model	R	R *Square*	Adjusted R Square	Std. Error of the Estimate
1	.903a	0,815	0,808	2,107
a. *Predictors: (Constant),* Taxpayer Awareness Moderated Risk Preference (X2*M), Taxpayer Awareness (X2), Understanding of Tax Regulations (X1), Understanding of Tax Regulations Moderated by Risk Preference (X1*M)				

Source: Data processed, 2025

The Adjust R Square value, as determined by the determination coefficient test, was 0.808, or 80.8%. This indicates that 80.8% of the factors related to taxpayer compliance are caused by the variables of taxpayer awareness and comprehension of tax laws, as well as the variables of taxpayer awareness and risk preferences and understanding of tax laws and risk preferences. 19.2% of the total was made up of other variables that were not part of the model under study.

DISCUSSION

The Influence of Understanding Tax Regulations on Taxpayer Compliance

The estimated t-value for the variable of comprehending tax rules (X1) was higher than the table t-value (2.556 versus 1.984), and the significant value was 0.012, which was higher than 0.05, according to the t-test findings. Thus, it can be said that the knowledge of tax laws among individual taxpayers at KPP Pratama Pekanbaru Senapelan affects their compliance. The study's

acceptance of H1 demonstrated a relationship between people's willingness to fulfill their tax responsibilities on time and their level of comprehension of tax rules.

The results of this study substantiate attribution theory about our understanding of tax legislation. The process via which individuals acquire knowledge of tax laws and utilize this information to fulfill tax obligations is referred to as comprehending tax rules. The comprehension of taxes among taxpayers is essential in shaping their attitudes towards tax responsibilities and their compliance behavior (Meidiyustiani et al., 2022).

Analysis of one hundred study participants showed that their perception of the variable of understanding of tax regulations (X1) was in line with the indicators of knowledge about the tax function related to question number five, namely whether the taxes paid could be used to finance the government. These results show that most taxpayers in KPP Pratama Pekanbaru Senapelan understand that taxes have a budget function as the main source of state revenue used to finance community welfare programs, public service provision, and infrastructure development. This understanding shows that one should be aware of the important role that taxes play to keep the country's government functioning. The research of Wardani and Nistiana (2022) is in line with these findings; Hernawan (2022) stated that understanding of tax regulations affects taxpayer compliance.

The Influence of Taxpayer Awareness on Taxpayer Compliance

The estimated t-value for the taxpayer awareness variable (X2) was more than the tabulated t-value (2.535 compared to 1.984), as indicated by the t-test results, and the significance value was 0.013, beyond the threshold of 0.05. Given that taxpayer awareness influences individual compliance at KPP Pratama Pekanbaru Senapelan, H2 was sanctioned for this study. This indicates that individual taxpayers' understanding of how to fulfill their tax duties and their degree of compliance at KPP Pratama Pekanbaru Senapelan are positively correlated.

The results of this study support the attribution theory of taxpayer awareness. Taxpayer awareness is an internal part of attribution theory. Taxpayer awareness is a taxpayer's way of fulfilling their tax obligations without being coerced by others. Paying taxes in an orderly manner is a moral attitude that can encourage the progress of the country and compliance with the law. If taxpayers are aware of the importance of paying their tax obligations, tax payments can be made voluntarily, on time, and obediently (Amalia et al., 2023).

As shown by an engagement analysis conducted on one hundred study participants, respondents' perceptions of the taxpayer awareness variable (X2) were in line with the indicators of calculating, paying, and reporting taxes, which referred to question number six: I calculated, paid, and reported taxes correctly. The findings indicate that the majority of taxpayers at KPP Pratama Pekanbaru Senapelan exhibit a high level of tax knowledge, particularly in fulfilling their duties, including the accurate calculation, payment, and reporting of taxes. The elevated awareness indicates that taxpayers at KPP Pratama Pekanbaru Senapelan recognize the significance of their contributions to national progress. Taxpayer knowledge influences taxpayer compliance, as shown by Hernawan (2022) and Fatah and Oktaviani (2021).

Risk Preferences Moderate the Relationship Between Tax Regulatory Understanding and Taxpayer Compliance

The calculated t-value exceeded the tabulated t-value (4.554 compared to 1.984), and the significance value of 0.000 was greater than 0.05, based on the results of the MRA test concerning the comprehension of tax regulations tempered by risk preference (X2*M). Therefore, it can be said that risk preferences have an impact on the connection between individual taxpayers' compliance and their comprehension of tax rules at KPP Pratama Pekanbaru Senapelan. H3 was so approved for use in this investigation. This demonstrates that KPP Pratama Pekanbaru Senapelan individual taxpayers have a high-risk tolerance and a thorough understanding of tax laws. Because they may weigh the risks and possible outcomes when making tax decisions, taxpayers are therefore more likely to fulfill their tax responsibilities.

The attribution hypothesis of risk choice as moderation is supported by the study's findings. Attribution theory is distinct from this theory. Depending on their risk tolerance, taxpayers' comprehension of tax regulations may either help or hinder their compliance. It's possible that even taxpayers with low-risk preferences will abide by the legislation (Murtiningtyas et al., 2024). This study supports that of Wardani and Nistiana (2022), who discovered that risk preferences might affect the connection between taxpayer compliance and their comprehension of tax rules. Stated differently, risk preference may influence the impact of a taxpayer's comprehension of tax rules on taxpayer compliance if it exceeds the taxpayer's level of possession.

Risk Preferences Moderate the Relationship Between Taxpayer Awareness and Taxpayer Compliance

The The MRA test findings revealed a significant value of 0.000, beyond 0.05, and the estimated t-value for the taxpayer awareness variable moderated risk preference (X1*M) surpassed the table t-value, with 2.435 being larger than 1.984. It can be deduced that risk preferences may affect the relationship between taxpayer awareness and individual taxpayer compliance at KPP Pratama Pekanbaru Senapelan, therefore validating H4 in this study. This suggests that the inclination to meet tax duties will increase under KPP Pratama Pekanbaru Senapelan, where individual taxpayers exhibit a strong awareness of tax responsibilities and are influenced by their risk preferences.

The findings of this study corroborate the attribution hypothesis of risk preference as a moderating factor. This idea is distinct from attribution theory. Risk choices are decisions that may influence a taxpayer's future compliance with tax payment obligations. Increased understanding that endorses high-risk preferences will enhance taxpayer compliance with their tax obligations. This indicates that the taxpayer's situation is susceptible to concerns concerning tax obligations, and an elevated risk level impacts compliance (Yuniwati and Oktris, 2024). This study substantiates that risk preferences influence the correlation between taxpayer knowledge and taxpayer compliance. This can enhance the link between the two variables. In other terms, risk preferences may significantly influence taxpayers' understanding of their compliance obligations.

5. CONCLUSION

Regression analysis and hypothesis testing results indicate that individual taxpayer compliance at KPP Pratama Pekanbaru Senapelan is influenced by taxpayer awareness and comprehension of tax laws. Additionally, at KPP Pratama Pekanbaru Senapelan, risk preferences may serve as a moderator in the relationship between taxpayer awareness, understanding of tax legislation, and individual taxpayer compliance. The findings of this study indicate that academics may further this inquiry by incorporating elements such as tax transparency, financial conditions, and innovations in tax administration that influence tax compliance. This research was only conducted at KPP Pratama Pekanbaru Senapelan and the results cannot be generalized to other KPPs, so please add the subject. In addition, open-ended questions are included in the questionnaire.

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