

# The influence of tax knowledge and tax sanctions on taxpayer compliance among individual employees with risk preferences as a moderating variable

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## Abstract

This study aims to examine the influence of tax knowledge and tax sanctions on taxpayer compliance among individual employees registered at the Primary Tax Service Office (KPP Pratama) of Samarinda Ulu, with risk preferences as a moderating variable. In determining the sample, this study used purposive sampling, obtaining 100 respondents. This research is a combination of qualitative and quantitative methods, with primary data collected through a questionnaire. The questionnaire was distributed physically (offline), and the analysis tool used was SmartPLS 4.0. The results of this study indicate that both tax knowledge and tax sanctions have a positive and significant effect on taxpayer compliance among individual employees. Risk preferences as a moderator tend to weaken the relationship between tax knowledge and taxpayer compliance but strengthen the relationship between tax sanctions and taxpayer compliance among individual employees.

**Keywords:** Tax knowledge; tax sanctions; taxpayer compliance; individual employees; risk preferences.

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## INTRODUCTION

Indonesia has made numerous efforts to optimize all types of state revenue sources. State revenue is the right received and managed by the central government, recognized as an addition to the net wealth value. These state revenues are allocated for development in accordance with applicable laws. One form of optimizing budget receipts lies in tax revenue (Harjowiryo, 2020). The Self-Assessment System is one of the tax collection systems in Indonesia, where taxpayers independently calculate and pay their taxes each year. Therefore, tax compliance is crucial for tax revenue in Indonesia.

According to Kompas (2023), as a comparison, the number of taxpayers who submitted their Annual Tax Return (SPT) was 12.99 million. In the same period in 2021, the number of Annual Tax Return submissions was 12.24 million. Although the number of taxpayers reporting their SPT increased, the growth rate this year was smaller compared to last year, which was 6.12%. (Theodora, 2023)

Employees are one type of individual taxpayer. According to the Minister of Finance Regulation (PMK) No. 168 of 2023 regarding Tax Provisions and Procedures, employees are individuals who work, whether as permanent or non-permanent employees, based on an agreement or work contract, to perform certain tasks. Although tax compliance in Indonesia has improved, there are still individual employee taxpayers who do not comply with their tax obligations. The East and North Kalimantan Regional Office of the Directorate General of Taxes (Kanwil DJP Kaltimara) reported that, in total, 317,241 Income Tax Annual Tax Returns (SPT) have been received out of 534,165 registered taxpayers, with individual employees and non-employees still failing to submit their SPTs. (Zakaria, 2023).

Table 1 shows that the number of Annual Tax Returns (SPT) reported is not proportional to the number of active individual employee taxpayers registered at the Samarinda Ulu Tax Office (KPP Pratama). The Tax Return Filing Ratio in 2020 was 58.49%, in 2021 it was 76.09%, in 2022 it increased to 83.44%, and in 2023 it dropped to 56.29%. From 2020 to 2022, compliance among individual employee taxpayers in Samarinda Ulu consistently improved; however, in 2023, there was

a significant decline of 27.15% compared to the previous year, marking the lowest percentage recorded from 2020 to 2023. This indicates that some taxpayers remain non-compliant in fulfilling their tax obligations properly.

**Table 1.** Taxpayer Compliance Data of KPP Pratama Samarinda Ulu 2020-2023

	Number of Registered Individual Employee Taxpayers (a)	Number of Active Central Employee Individual Taxpayers (b)	Annual Tax Return - Submitted (c)	Annual Tax Return - Not Submitted (d) a-c	Tax Return Submission Ratio (e) c/a
2020	114.069	69.710	40.778	73.291	58,49%
2021	113.563	58.008	44.142	69.421	76,09%
2022	120.119	41.539	34.661	85.458	83,44%
2023	184.419	57.714	32.492	151.927	56,29%

Source : KPP Pratama Samarinda Ulu, 2024

Taxpayer compliance behavior is influenced by internal factors (originating within the individual) and external factors (originating from the external environment or situations faced), which affect individual behavior (Robinns, 2015). Thus, whether taxpayers behave compliantly or not is influenced by internal and external factors. Tax knowledge and tax risk preferences are internal factors that can encourage taxpayers to fulfill their tax obligations, while tax sanctions are an external factor that can influence taxpayer compliance.

Tax knowledge is an internal factor that can influence a taxpayer's behavior regarding tax obligations. It represents the basic understanding taxpayers need to comprehend their obligations, thereby supporting state revenue and development (Sharini & Asyik, 2021). Research findings by (Mei & Firmansyah, 2022) indicate that tax knowledge significantly and positively influences taxpayer compliance. Conversely, studies by (Oktadini et al., 2018) and (Wardani & Nistiana, 2022) found that taxpayer compliance is not significantly affected by tax knowledge.

Tax sanctions is an external factor that can drive taxpayers to meet their tax obligations. According to research by (Ardyanto & Utaminingsih, 2014), tax sanctions encourage compliance because taxpayers perceive that higher sanctions result in greater losses. However, this finding contradicts (Daryatno, 2021) research, which concludes that taxpayer compliance is not significantly influenced by tax sanctions.

Risk preference is another internal factor that can influence taxpayers to fulfill their obligations. Risk preference refers to an individual's characteristic that affects their behavior in making decisions about tax payments, where taxpayers' attitudes toward risks play a role (Yuslina et al., 2018). Taxpayers with higher risk levels may see this reflected in their tax compliance behavior. If compliance and risk preference are strongly related, both factors should be considered. For instance, taxpayers with low compliance may perceive themselves as having high risk. Research by (Yuslina et al., 2018) indicates that risk preference moderates the relationship between tax knowledge and taxpayer compliance. However, (Mei & Firmansyah, 2022) found that risk preference does not moderate the relationship between tax knowledge and compliance. Research by (Elsani & Tanno, 2023) shows that risk preference moderates the relationship between tax sanctions and compliance, contrasting with findings by (Dwi Mareti & Dwimulyani, 2019), which suggest it does not.

Based on the explanations and inconsistent findings from previous studies, this research seeks to address these issues by examining the effects of tax knowledge and tax sanctions on individual employee taxpayer compliance, with risk preference as a moderating variable.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Literature Review

#### *Attribution Theory*

This attribution theory explains how an individual behaves due to internal and external factors through different assessments, depending on the interpretation attributed to a behavior (Robinns,

2015). Internal factors refer to conditions within the individual that are believed to have control over their personal behavior. In contrast, behavior caused by external factors is attributed to external conditions that compel the individual to behave in a certain way. The relevance of this research to the attribution concept is that taxpayer compliance or non-compliance with their tax obligations is influenced by two factors: internal factors and external factors.

### ***Tax Knowledge***

Tax knowledge is the result of a process in which taxpayers acquire information related to tax regulations (Rahayu, 2020). The level of tax information, in the form of knowledge, will affect a good understanding of taxation. A good level of knowledge enables taxpayers to comply with applicable tax laws and fulfill all of their tax administration obligations. In other words, the more tax information a taxpayer possesses, the higher their level of compliance.

### ***Tax Sanctions***

Tax sanctions are a guarantee that tax regulations will be complied with (Mardiasmo, 2019). Tax sanctions are implemented to provide a deterrent effect to taxpayers who violate tax rules (Putra et al., 2020). When a taxpayer commits a violation in the field of taxation, they are subject to penalties in the form of tax sanctions, which include administrative sanctions and criminal sanctions. The stricter the tax sanctions, the more compliant tax payers will be in fulfilling their tax obligations.

### ***Risk Preferences***

Risk preference is one of an individual's characteristics that can influence their behavior (Irawati & Kumala Sari, 2019). Tax risk preference refers to a situation where a taxpayer considers whether to accept or avoid tax risks, thereby determining their compliance or non-compliance in fulfilling their tax obligations. The more a taxpayer understands that the risks they face are significant and detrimental to themselves, the more compliant they will be in fulfilling their tax obligations.

### ***Taxpayer Compliance***

Taxpayer compliance is when a taxpayer adheres to or implements the applicable tax regulations (Rahayu, 2020). A compliant taxpayer is one who is aware of their rights and fulfills their obligations. Taxpayer compliance has two categories: formal compliance and material compliance. Formal compliance refers to the situation where the taxpayer has fully fulfilled their tax obligations, while material compliance refers to the situation where the applicable tax regulations align with tax law and have been fully implemented by the taxpayer.

## **Hypothesis Development**

### ***The Effect of Tax Knowledge on Taxpayer Compliance.***

Attribution theory explains that external and internal factors are the causes of a person's behavior. One internal factor that can encourage taxpayers to comply with their tax obligations is tax knowledge. Tax knowledge is the result of a process in which taxpayers acquire information related to tax regulations (Rahayu, 2020). It refers to taxpayers' ability to understand and comprehend tax regulations based on the law and the benefits of taxation that can be useful in their lives (Amanda et al., 2023). The relationship between tax knowledge and taxpayer compliance is very strong. The higher the level of education or tax knowledge of taxpayers, the easier it is for them to understand tax regulations and fulfill their tax obligations. A lack of tax knowledge among taxpayers can be a barrier to the proper execution of their tax obligations. Several studies, including those by (Azhari & Poerwati, 2023), (Haryanti et al., 2022), and (Utami & Amanah, 2018) have found that tax knowledge significantly and positively influences taxpayer compliance. Based on the explanation provided, the hypothesis for this statement is:

H<sub>1</sub>: Tax Knowledge Has a Significant and Positive Effect on Taxpayer Compliance.

### ***The Effect of Tax Sanctions on Taxpayer Compliance.***

Attribution theory explains that external and internal factors cause a person's behavior. One external factor that can encourage taxpayers to comply with their tax obligations is tax sanctions. Tax sanctions serve as a tool to prevent taxpayers from committing tax violations and to ensure compliance with tax laws. This is because taxes are coercive in nature from a legal perspective (Wardani & Nistiana, 2022), meaning that taxpayers who violate tax regulations will face penalties in the form of tax sanctions. The imposition of tax sanctions aims to deter taxpayers from breaching tax provisions. The stricter the tax sanctions, the more likely taxpayers are to comply with their tax obligations. This is because the strictness of tax sanctions creates fear among taxpayers about violating the prevailing tax regulations. Several studies, including those by (Yuslina et al., 2018), (Atarwaman, 2022), and (Karlinah, 2022), have found that tax sanctions significantly and positively influence taxpayer compliance. Based on the explanation provided, the hypothesis for this statement is:

H<sub>2</sub>: Tax Sanctions Has a Significant and Positive Effect on Taxpayer Compliance

### ***Risk Preferences in Moderating Tax Knowledge on Employee Individual Taxpayer Compliance***

Attribution theory explains that individual or taxpayer behavior can be influenced by internal or external factors. Risk preference is an internal factor in which a taxpayer's decisions can be shaped by their attitude toward risk. In this study, risk preference is used as a moderating variable to examine whether it weakens or strengthens the relationship between tax knowledge and taxpayer compliance.

When taxpayers understand all tax regulations and provisions, they become aware of the risks they may face if they fail to comply with tax rules (Daryatno, 2021). Research conducted by (Karlina & Ethika, 2021), (Daryatno, 2021), and (Ernawati & Afifi, 2018) shows that risk preference can moderate the effect of tax knowledge on taxpayer compliance. Based on this explanation, the hypothesis for this statement is:

H<sub>3</sub>: Risk Preference Can Moderate (Strengthen) the Effect of Tax Knowledge on Taxpayer Compliance.

### ***Risk Preferences in Moderating Tax Sanctions on Employee Individual Taxpayer Compliance***

Attribution theory explains that individual or taxpayer behavior can be influenced by internal or external factors. Risk preference is an internal factor that reflects how individuals or taxpayers perceive decision-making options by considering the risks involved (Daryatno, 2021). A taxpayer's decisions can be influenced by their attitude toward risk. Non-compliant taxpayers may face sanctions and risk both material and non-material losses. Therefore, taxpayers are more likely to comply when they observe or experience adverse impacts that could harm them. Research by (Wulandari, 2020) indicates that risk preference can moderate the effect of tax sanctions on taxpayer compliance. Based on this explanation, the fourth hypothesis can be formulated as follows:

H<sub>4</sub>: Risk Preference Can Moderate (Strengthen) the Effect of Tax Sanctions on Taxpayer Compliance.

## **METHODS**

### **Population and Sample**

The population of this study consists of individual employee taxpayers registered at KPP Pratama Samarinda Ulu. The sample size is 100 respondents, using the purposive sampling method, which is a sampling technique based on specific considerations (Asih et al., 2019).

### **Data Analysis Method**

The method used in this study is a questionnaire with data analysis techniques using Partial Least Squares Structural Equation Modeling (PLS SEM) through the SmartPLS version 4 software. The

questionnaire technique is a data collection method using written questions or statements aimed at obtaining specific information from respondents. A Likert scale is used to measure respondents' opinions. In this study, PLS SEM is applied to examine the effect of tax knowledge and tax sanctions on individual employee taxpayer compliance, with risk preference as a moderating variable.

To determine whether the moderating variable used indeed moderates the relationship between variable X and variable Y, the following criteria need to be considered (Ghozali, 2021).

**Table 2.** Criteria for Determining Moderating Variables

NO	Types of Moderation	Coefficients
1	Pure Moderation	$\beta_1$ : Not Significant $\beta_2$ : Significant
2	Quasi Moderation	$\beta_1$ : Significant $\beta_2$ : Significant
3	Homologiser Moderation	$\beta_1$ : Not Significant $\beta_2$ : Not Significant
4	Prediktor	$\beta_1$ : Significant $\beta_2$ : Not Significant

Note:

$\beta_1$ : Risk Preferences Variable

$\beta_2$ : Interaction Variable Between Each Independent Variable (Tax Knowledge and Tax Sanctions) and Risk Preference Variable

Based on Table 2, Pure moderation is a type of moderating variable that can be identified through the coefficients  $\beta_1$  and  $\beta_2$  in equations (1 and 2), where if the  $\beta_1$  coefficient is not significant but the  $\beta_2$  coefficient is statistically significant.

Quasi moderation is a type of moderating variable that can be identified through the coefficients  $\beta_1$  and  $\beta_2$  in equations (1 and 2), where both the  $\beta_1$  coefficient is significant and the  $\beta_2$  coefficient is statistically significant.

Homologizer moderation is a type of moderating variable that can be identified through the coefficients  $\beta_1$  and  $\beta_2$  in equations (1 and 2), where both the  $\beta_1$  coefficient is not significant and the  $\beta_2$  coefficient is not statistically significant.

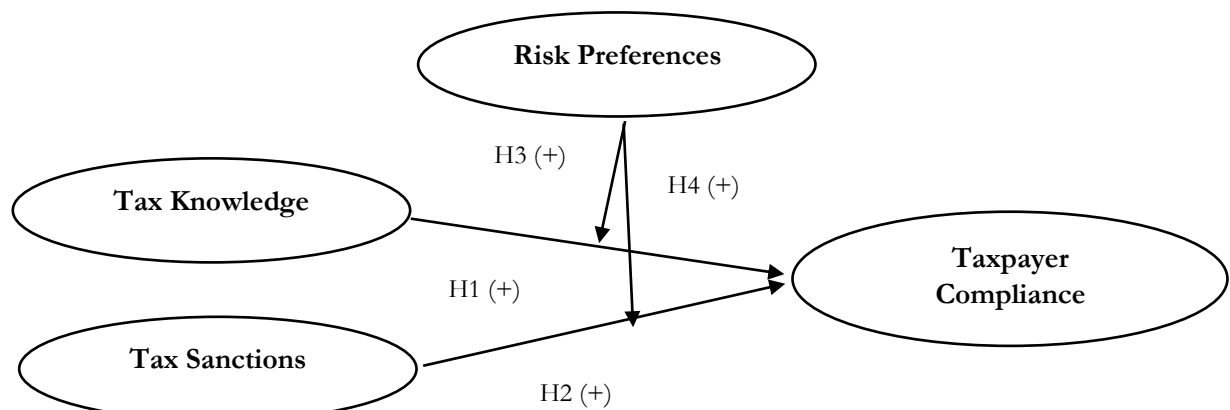
Predictor moderation is a type of moderating variable that can be identified through the coefficients  $\beta_1$  and  $\beta_2$  in equations (1 and 2), where the  $\beta_1$  coefficient is significant and the  $\beta_2$  coefficient is not statistically significant.

### Moderation Test

The evaluation of the interaction model is assessed based on the F-square with effect sizes of 0.02 (weak), 0.15 (moderate), and 0.35 (strong) (Hair Jr et al., 2021). If the resulting effect size is weak, it will not influence the moderating effect. The moderation test is also conducted using bootstrapping on the Path Coefficient, as follows:

1. If the P Value is  $<0.05$  and the original sample value is positive, it is said that the moderation strengthens the effect.
2. If the P Value is  $<0.05$  and the original sample value is negative, it is said that the moderation weakens the effect.

## The Conceptual Framework



**Figure 1. Research Model**

Source: The authors

## Conceptual and Operational Definition of Variables

**Table 3. Operational Variables**

Variable	Concept	Indicators	Scale
Taxpayer Compliance (Y)	Taxpayer compliance is the adherence of individual employee taxpayers in fulfilling and implementing the applicable tax regulations and provisions.	1. Timely submission of the tax return (SPT); 2. No outstanding tax liabilities for any type of tax; 3. Accurate calculation of taxes in accordance with tax regulations; 4. Timely payment of due taxes; 5. Never convicted of a tax offense.	Likert
Risk Preferences (Z)	Risk preference is one of an individual's characteristics that can influence their behavior.	1. Financial Risk; 2. Health Risk; 3. Employment Risk; 4. Social Risk	Likert
Tax Knowledge (X1)	Tax knowledge is the information acquired from knowing and understanding all tax regulations and provisions in fulfilling its tax obligations as an individual employee.	1. Knowledge of tax calculation or filling out tax returns (SPT); 2. Knowledge of correctly filling out the tax return (SPT); 3. Knowledge of tax sanctions	Likert
Tax Sanction (X2)	Tax sanctions are penalties imposed on individual employee taxpayers who fail to comply with the applicable tax regulations and provisions.	1. Imposition of sanctions in a strict manner; 2. Application of sanctions in accordance with the law; 3. Tax sanctions are necessary to create discipline; 4. Tax sanctions create a deterrent effect for taxpayers who violate the rules.	Likert

Source: Review Article, 2024

## RESULT AND DISCUSSION

### Convergent Validity

**Table 4.** Average Variance Extracted (AVE) Value

Variable	Average Variance Extracted (Value)	Descriptions
Taxpayer Compliance (Y)	0,715	Valid
Tax Knowledge (X1)	0,878	Valid
Tax Sanctions (X2)	0,818	Valid
Risk Preferences (Y)	0,825	Valid

Source: Smart PLS version 4 output

The Average Variance Extracted (AVE) value can be used to determine the achievement of the requirements of convergent validity. Based on the results presented in table 4, it is stated that reliability has been achieved, this is based on the AVE value which is  $> 0.5$ .

**Table 5.** Outer Loading Value

Variable	Outer Loading	Description
Taxpayer Compliance (Y)	0.814	Valid
	0.848	Valid
	0.879	Valid
	0.850	Valid
	0.835	Valid
Tax Knowledge (X1)	0.923	Valid
	0.948	Valid
	0.941	Valid
Tax Sanctions (X2)	0.908	Valid
	0.897	Valid
	0.901	Valid
Risk Preferences (Z)	0.912	Valid
	0.832	Valid
	0.925	Valid
	0.945	Valid
	0.927	Valid

Source: Smart PLS version 4 output

Based on Table 5, it can be observed that if all indicators for each variable in this study have a loading factor  $> 0.70$ , it can be concluded that the indicators in this study have a high level of validity. Therefore, it can be stated that this study has met the criteria for convergent validity.

### Composite Reliability

**Table 6** Composite Reliability value

Variable	Composite Reliability	Cronbach's Alpha	Average Variance Extracted (Value)
Taxpayer Compliance (Y)	0.901	0.900	0,715
Tax Knowledge (X1)	0.931	0.931	0,878
Tax Sanctions (X2)	0.929	0.926	0,818
Risk Preferences (Y)	0.930	0.929	0,825

Source: Smart PLS version 4 output

Table 6 identifies that every variable on Cronbach's alpha and composite reliability has a value  $> 0.7$  and AVE value  $> 0.5$ . So, it indicates that variables are valid and reliable.

### Description of Research Data

This study uses primary data sources with data collection techniques in the form of questionnaires distributed to respondents in person. The sampling technique used is purposive sampling. The distribution of questionnaires was carried out from September 25 to October 22, 2024. Based on the sample calculation using the Slovin formula, the study obtained a sample size of 100 respondents.

### Respondent Overview

The participants in this study are taxpayers with a Taxpayer Identification Number (NPWP) registered at KPP Pratama Samarinda Ulu. The distribution of questionnaires was evenly conducted across eight sub-districts in Samarinda Ulu. Respondents were grouped by age, gender, education level, and type of employment, all of whom are categorized as individual employee taxpayers.

The age of the respondents is predominantly between 31-40 years, with the least number of respondents being under 20 years. The majority of respondents are male, comprising 52%, and the most common education level is Bachelor's degree (S1), with 51% of respondents holding this qualification. The majority of respondents in this study are private sector employees, making up 48%.

### Inner Model Test Result

**Table 7.** R-Square

	<b>R-square</b>	<b>R-square adjusted</b>
<b>Taxpayer Compliance (Y)</b>	0.757	0,745

Source: Smart PLS version 4 output

From the findings presented in Table 7, the R Square value is determined to be 0.757. This number signifies that about 75.7% of the variance in the variable of interest, namely can be accounted for by the variables of tax knowledge, tax sanctions, and risk preferences. The remaining 24.3% of the variance is attributed to factors that were not included in the scope of this study.

### Moderation Test Result

**Table 8.** Moderation Test Result

	<b>Original Sample</b>	<b>T Statistics</b>	<b>P-Values</b>	<b>Descriptions</b>
<b>Risk Preferences x Tax Knowledge Taxpayer Compliance</b> →	-0,332	2,249	0,023	Significant & Negative
<b>Risk Preferences x Tax Sanctions Taxpayer Compliance</b> →	0,415	2,294	0,011	Significant & Positive

Source: Smart PLS version 4 output

Table 8 shows that when risk preference interacts with tax knowledge, it yields a p-value of 0.023, indicating significance, and an original sample of -0.332 (negative), which indicates a weakening effect. This means that risk preference is able to moderate (weaken).

Risk preference interacts with tax sanctions, it yields a p-value of 0.011, indicating significance, and an original sample of 0.415 (positive), which indicates a strengthening effect. This means that risk preference is able to moderate (strengthen) the relationship between tax sanctions and taxpayer compliances.



**Table 9.** Moderation Effect Analysis Results

Variable	Original Sample	P-Values	Description	Types of Moderation
Risk Preferences (Z)	0.167	0.031	$\beta_1$	Quasi Moderation
Tax Knowledge (X1) x Risk Preferences	-0.332	0.023	$\beta_2$	
Tax Sanctions (X2) Risk Preferences	0.415	0.011	$\beta_2$	

Source: Smart PLS version 4 output

Table 9 shows that the p-value for risk  $\beta_1$  is  $0.031 < 0.05$ , indicating significance, and the p-value for risk preference when interacting with tax knowledge  $\beta_2$  is  $0.023 < 0.05$ , also indicating significance. In conclusion, when both  $b_1$  and  $b_2$  are significant, it is referred to as quasi-moderation.

The p-value for risk preference  $\beta_1$  is  $0.031 < 0.05$ , indicating significance, and the p-value for risk preference when interacting with tax knowledge  $\beta_2$  is  $0.011 < 0.05$ , also indicating significance. In conclusion, when both  $\beta_1$  and  $\beta_2$  are significant, it is referred to as quasi-moderation.

## Hypothesis Test

**Table 10.** Hypothesis Test

	Original Sample	Sample Mean (M)	Standard Deviation (STDEV)	T statistic	P values
Tax Knowledge $\rightarrow$ Taxpayer Compliance	0.325	0.321	0.127	2.546	0.005
Tax Sanctions $\rightarrow$ Taxpayer Compliance	0.468	0.487	0.132	3.541	0.000
Tax Knowledge x Risk Preferences $\rightarrow$ Taxpayer Compliance	-0.332	0.349	0.181	1.199	0.023
Tax Sanctions x Risk Preferences $\rightarrow$ Taxpayer Compliance	0.415	-0.275	0.166	2.294	0.011

Source: Smart PLS version 4 output

## Interpretation of Research Result

### Hypothesis 1

Tax knowledge has a significant and positive influence on the compliance of individual employee taxpayers, as indicated by a T-statistic value of 2.546, which exceeds  $\pm 1.96$  (5%), and a p-value of 0.005, confirming that **H1 is accepted**. This finding demonstrates that tax knowledge significantly and positively affects taxpayer compliance. Based on these results, it can be concluded that tax knowledge is a variable that influences taxpayer compliance, indicating that the higher a person's tax knowledge, the greater their compliance with tax obligations.

Every piece of tax-related information, as part of taxpayer knowledge, positively impacts a strong understanding of taxes. This is evident from the loading factor values for the tax knowledge variable, where the second indicator scored 0.948, showing that taxpayers agree on the importance of knowing how to correctly fill out an Annual Tax Return (SPT). Similarly, the third indicator scored 0.941, demonstrating that taxpayers agree on the need to understand the sanctions for non-compliance with tax regulations.

Tax knowledge has a significant impact because the information possessed by taxpayers assists in decision-making. This study aligns with attribution theory, which identifies tax knowledge as an internal factor that can influence taxpayer behavior in fulfilling their tax obligations. The

findings are supported by (Widiasti et al., 2023), who state that tax knowledge has a significant and positive influence on taxpayer compliance.

### Hypothesis 2

Tax sanctions have a significant and positive influence on the compliance of individual employee taxpayers, as evidenced by a T-statistic value of 3.541, which is greater than  $\pm 1.96$  (5%), and a p-value of 0.000, confirming that **H2 is accepted**. This finding indicates a significant and positive impact of tax sanctions on taxpayer compliance. Based on these results, it can be concluded that tax sanctions are a variable that influences taxpayer compliance, suggesting that the stricter the sanctions imposed on taxpayers who fail to meet their tax obligations, the higher the level of taxpayer compliance.

This is reflected in the loading factor values for the tax sanction variable, where the fourth indicator has a value of 0.912, demonstrating that taxpayers agree that tax sanctions can create a deterrent effect for violators. The first indicator has a value of 0.908, showing that taxpayers agree that sanctions should be imposed strictly on those who violate tax regulations.

This study aligns with attribution theory, where tax sanctions are considered an external factor that can influence taxpayer behavior in fulfilling their tax obligations. The findings are supported by (Wulandari, 2020), who states that tax sanctions have a significant and positive effect on taxpayer compliance.

The p-value for risk preference in moderating the relationship between tax knowledge and taxpayer compliance is 0.011, which is less than 0.05 ( $<0.05$ ), with an original sample value of -0.315. This suggests that risk preference significantly moderates (weakens) the relationship between tax knowledge and the compliance of individual employee taxpayers at the Samarinda Ulu Primary Tax Office. Therefore, **H3 is rejected**.

### Hypothesis 3

The p-value for risk preference in moderating the relationship between tax knowledge and taxpayer compliance is 0.011, which is less than 0.05 ( $<0.05$ ), with an original sample value of -0.315. This suggests that risk preference significantly moderates (weakens) the relationship between tax knowledge and the compliance of individual employee taxpayers at the Samarinda Ulu Primary Tax Office. Therefore, **H3 is rejected**.

Based on the outer loading values, the highest tax knowledge indicator is the second indicator, with a value of 0.948, followed by the third indicator at 0.941. These indicators show that taxpayers agree on the importance of understanding how to properly submit the Annual Tax Return (SPT) and the applicable tax sanctions if tax obligations are not fulfilled. However, for risk preference, the highest value is found in the third indicator, at 0.945, which relates to work-related risks. This suggests that taxpayers are likely to consider paying or reporting taxes when associated with work-related risks.

This means that the higher the risk experienced by an individual, the weaker the relationship between tax knowledge and taxpayer compliance becomes. In conclusion, even though an individual's level of tax knowledge may be high, when faced with high-risk levels, it does not guarantee compliance with tax obligations. These findings are supported by (Hutadjulu & Larasati, 2022), who state that risk preference does not moderate the relationship between tax knowledge and taxpayer compliance.

### Hypothesis 4

The p-value for risk preference in moderating the relationship between tax sanctions and taxpayer compliance is 0.009, which is less than 0.05 ( $<0.05$ ), with a positive original sample value of 0.315. This suggests that risk preference significantly moderates (strengthens) the relationship, and tax sanctions has a significant and positive influence on the compliance of individual employee taxpayers at the Samarinda Ulu Primary Tax Office. Therefore, hypothesis **H4 is accepted**.

This finding explains that the interaction between risk preference and tax sanctions affects taxpayer compliance. The highest loading factor for the risk preference variable is found in the third indicator, with a value of 0.945, explaining the work-related risks faced by taxpayers, followed by the fourth indicator at 0.927, which explains the social risks occurring in society. For the tax sanction variable, the highest loading factor is found in the fourth indicator at 0.912, showing that taxpayers agree that tax sanctions can create a deterrent effect for violators. The first indicator has a value of 0.908, indicating that taxpayers agree that sanctions should be strictly imposed on anyone who violates tax regulations.

The higher the sanctions imposed, the higher the taxpayer compliance achieved. In addition to sanctions, taxpayers must also consider the risks in fulfilling their tax obligations. Attribution theory, which explains risk preference, states that risk can influence taxpayer compliance. This means that even if a taxpayer has a high risk preference, they may not necessarily choose to avoid paying taxes before making the payment. The risks considered include financial risk, work-related risks, social risks, and occupational safety risks. This study is supported by (Elsani & Tanno, 2023), who state that risk preference can moderate (strengthen) the relationship between tax sanctions and taxpayer compliance.

## CONCLUSION

This study aims to examine the influence of tax knowledge and tax sanctions on taxpayer compliance among individual employee taxpayers registered at the Tax Service Office (KPP) Pratama Samarinda Ulu, with risk preference as a moderating variable. The results of this study show that:

1. Tax knowledge has a positive and significant effect on taxpayer compliance among individual employee taxpayers registered at KPP Pratama Samarinda Ulu.
2. Tax sanctions have a positive and significant effect on taxpayer compliance among individual employee taxpayers at KPP Pratama Samarinda Ulu.
3. Risk preference cannot moderate the influence of tax knowledge on taxpayer compliance among individual employee taxpayers at KPP Pratama Samarinda Ulu.
4. Risk preference is able to moderate (strengthen) the influence of tax sanctions on taxpayer compliance among individual employee taxpayers at KPP Pratama Samarinda Ulu.

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