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Understanding regulations, tax sanctions, and taxpayer compliance: the role of risk preference moderation

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ABSTRACT

Purpose: This study aims to provide empirical evidence related to tax knowledge and tax sanctions with risk preference as moderating preference as a moderator for increasing taxpayer compliance.

Methodology/approach: The population of this study were taxpayers registered at KPP Pratama Gresik, and the technique used for sample testing was purposive sampling. The research data was collected by distributing questionnaires and analyzed using the Smart-PLS software application.

Findings: The results of Understanding Tax Regulations have a positive effect on taxpayer compliance while Tax Sanctions have no positive effect on taxpayer compliance, as well as risk preferences that cannot moderate the understanding of tax regulations and tax sanctions on taxpayer compliance.

Practical and Theoretical contribution/Originality: This study can explain the Planned Behavior theory and Prospect Theory regarding the behavior of a taxpayer at the level of taxpayer compliance. This study also provides an overview of the level of compliance of individual taxpayers.

Research Limitation: The limitations in this study are limited time and limited resources to collect data within a certain period. In addition, data collection that only relies on surveys has the potential to affect the representativeness of the findings, because only some taxpayers are willing to participate. Limited access to tax data. Future research is recommended to extend the period of data collection to obtain more representative results and consider using other methods that can overcome limitations in data collection, such as the use of broader secondary data.

Keywords: Risk Preference; Tax Compliance; Tax Sanctions; Understanding of Regulations.



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INTRODUCTION

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The largest gain of a country comes from tax collection. Taxes play an important role in state funding for development financing, reducing budget deficits, and reducing dependence on foreign loans ([Lonto, Pontoh, & Pratiwi, 2023](#)). According to the Directorate General of Taxes the annual reporting of corporate tax returns increased by 7.3% in 2023, the reporting of individual tax returns grew more slowly, only 2.54% [Theodora \(2023\)](#), indicating low individual tax compliance. Tax compliance itself, namely the willingness of taxpayers to fulfill their obligations, is influenced by the realization of tax revenue ([Azmary, Hasanah, & Muliastari, 2020](#)). However, there are still many individuals who have not fulfilled this obligation, thus hindering the optimization of state revenue and the reduction of economic inequality. Therefore, increasing tax compliance is the key to supporting economic development and equity, so that increasing tax fulfillment must continue to be carried out.

Various aspects that affect taxpayer compliance, namely understanding tax regulations and tax sanctions. Understanding tax regulations contributes to determining the level of compliance of taxpayers. Taxpayers who ignore it often do not understand the ongoing tax rules in taxation ([Wardani & Nistiana, 2022](#)). Meanwhile, tax sanctions are a form of ensuring that the regulations that have been made will be complied with and obeyed ([Sulistiyowati, Ferdian, & Girsang, 2021](#)). Tax sanctions aim to prevent violations of tax regulations by instilling fear in taxpayers ([Ristanti, Khasanah, & Kuntadi, 2022](#)). These two aspects are supported by the Planned Behavior Theory which proves that the understanding of tax regulations is related to *behavior belief*. In other words, taxpayers who are aware of the importance of taxes will have an impact on their ability to comply, report, and pay taxes in accordance with the responsibilities that must be fulfilled ([Novimilldwiningrum & Hidajat, 2022](#)). Taxpayers' perceptions are very binding in how strong their understanding and sanctions of taxation can support taxpayers' actions to be subject to and comply with taxation.

Previous researchers have studied a lot of understanding of tax regulations and tax sanctions on taxpayer compliance with various results. [Pebrina & Hidayatulloh \(2020\)](#), [Hs, Achmad, & Pelu \(2023\)](#), [Adawiyah, Rahmawati, & Eprianto \(2023\)](#) stated that the understanding of tax regulations has a non-significant positive effect on taxpayer compliance, while [Lomban & Kambey \(2022\)](#), [Silalahi & Asalam \(2022\)](#) stated in the results that it has a significant effect on tax compliance. In tax sanctions, different results have also been reaped [Andreansyah & Farina \(2022\)](#), [Permata & Zahroh \(2022\)](#), [Adawiyah, Rahmawati, & Eprianto \(2023\)](#) The research conducted explains that tax sanctions have an effect on the level of taxpayer compliance, on the other hand, the research is contrary to the study of [Supriatiningsih & Jamil \(2021\)](#), [Sulistiyowati, Ferdian, & Girsang \(2021\)](#), [Wulandari & Stiawan \(2023\)](#) said that tax sanctions do not affect the level of taxpayer compliance. *The research gap* lies in the lack of research that integrates risk preferences as a moderation variable to understand the relationship between understanding tax regulations, tax sanctions and taxpayer compliance. This study fills this *gap* by examining risk preferences as a moderation variable in the context of individual taxpayer compliance.

The latest of this research lies in the use of risk preferences as a moderation variable that has not been widely studied in previous studies. This study combines the theory of planned behavior with the theory of proception which explores the tendency of taxpayers to face risks. With this approach, the researcher not only measured the direct influence of the understanding of tax regulations and tax sanctions on tax compliance, but also examined how risk preferences affected the relationship. This perspective makes theoretical and

practical contributions in understanding the factors that affect taxpayer compliance in a more in-depth and comprehensive manner.

The addition of the risk preference moderation variable is to deepen the understanding of how certain factors, in this case risk preference can affect or change the strength of the relationship between the independent variable (understanding of tax estimates and tax sanctions) and the dependent variable (taxpayer compliance). Moderation variables are used to describe situations or conditions in which the relationship between two variables may differ, depending on the existence of the variable. Risk preferences are selected based on prospect theory and previous research that shows that individuals tend to make decisions based on how they perceive risk and potential benefits or losses ([Putra, Agustin, & Setiawan, 2020](#)). Prospect theory also proves that a person's predisposition to risk can affect their compliance as a taxpayer. According to this theory, individuals who have a tendency to think unhealthily will have a harder time maintaining gains than avoiding losses. When in a profitable condition, they tend to avoid the risk of *risk aversion*, while when in a loss condition, they are more daring to take risk *seeking risks* ([Tax, 2022](#)).

Research by [Khodijah, Barli, & Irawati \(2021\)](#), [Handriyani & Astawa \(2022\)](#), [Caroline, Eprianto, Kuntadi, & Pramukty \(2023\)](#) said that the variable of understanding tax regulations has a positive impact on taxpayer compliance. If they understand the rules that have been in force, WPOP will be more aware and understand their responsibilities in paying taxes, resulting in an increased level of compliance. This definition also supports taxpayers to prepare and report tax returns, know the total tax that should be paid, and deposit it according to the amount charged. This variable is supported by the theory of planned behavior, understanding tax regulations can increase positive attitudes towards tax obligations and reduce uncertainty related to these obligations, which in turn can increase taxpayer compliance. As a result, the level of taxpayer compliance increases because the rules on taxes are easier to understand ([Utami & Supadmi, 2023](#)). The following is a hypothesis that can be compiled from the description above:

H₁: Understanding Tax Regulations Has a Positive Effect on Taxpayer Compliance

Tax sanctions are rules in the legislation or tax rules that must be implemented. Tax sanctions realize order and compliance in the tax system, as well as providing a legal basis for officials as a basis for cracking down on violations of regulations ([Erica, 2021](#)). According to the theory of planned behavior, taxpayers who violate tax sanctions are afraid to pay higher taxes than they should, which creates incentives to taxpayers as a way to avoid tax consequences by paying and reporting them on time ([Anggini, Lidyah, & Azwari, 2021](#)).

Research by [Permata & Zahroh \(2022\)](#), [Mianti & Budiwitjaksono \(2021\)](#), [Pranandika & Jaeni \(2023\)](#) said that tax sanctions have an impact on the level of taxpayer compliance. Sanctions are believed to bring havoc to taxpayers who are reluctant to comply with their responsibilities based on policies that are already in effect. Therefore, tax sanctions are applied as a preventive measure so that taxpayers are reluctant to commit irregularities in tax rules ([Ridhotin & Ardini, 2022](#)). The following is a hypothesis that can be compiled from the description above:

H₂: Tax Sanctions Have a Positive Effect on Taxpayer Compliance

Understanding plays an important role in the development of human understanding. Despite the government's efforts to simplify tax obligations for taxpayers and the public, there are still individuals who have difficulty fulfilling these obligations due to a lack of tax knowledge ([Alanda et al., 2022](#)). Risk preferences have a large risk value, taxpayers will approach to

comply with taxation, on the other hand, if taxpayers have small risks, they will approach not paying their taxes ([Leviana, Adriani, & Norlena, 2022](#)). Thus, it is concluded that the level of taxpayer commitment increases when the understanding of tax regulations is associated with a large risk preference.

According to prospect theory, risk preferences have an impact on tax returns. This prospect theory shows that there is a close relationship between risk preference and low tax compliance. This means that taxpayers with a high level of resilience tend to display more compliant behavior in fulfilling their assessment commitments ([Novimilldwiningrum & Hidajat, 2022](#)). Research by [Yunia, Mahaputra, & Sudiartana \(2021\)](#), [Wardani & Nistiana \(2022\)](#), [Daryatno \(2021\)](#) states that factors such as tax regulations and risk preferences play a moderate role in having a positive impact on taxpayer compliance. Tax regulations may be influenced by taxpayers' risk preferences, thus affecting the way they interpret the regulations. Considering this explanation, the research hypothesis is formulated as follows:

H₃: Risk Preferences Moderate the Relationship of Understanding of Tax Regulations to Taxpayer Compliance

Tax sanctions refer to the regulations that must be complied with in collecting taxes. ([R. Wulandari, 2020b](#)). With risk preference, it can increase the relationship between tax sanctions and taxpayer compliance, because taxpayers are subject when sanctions are imposed and consider paying taxes as a risk if they are not fulfilled ([R. Wulandari, 2020a](#)).

The implementation of strict sanctions is seen as a burden on taxpayers, so it needs to be strengthened by considering the level of risk preference. Thus, tax evaders who have high risk preferences can be more compliant with their tax responsibilities ([Yunia, Mahaputra, & Sudiartana, 2021](#)). This variable is supported by the prospect theory of high risk preference tends to avoid losses that can arise due to non-compliance with tax obligations. Therefore, when tax sanctions are imposed, taxpayers with high risk preferences will be more compliant because they are more sensitive to the risks posed by the sanctions. Conversely, taxpayers with a low risk preference may be more likely to ignore sanctions if they feel the risk is not too significant. Based on research by [Elsani & Tanno \(2023\)](#), [Fithiyaturrahmah \(2024\)](#), and [Alanda et al. \(2022\)](#), risk preferences are recognized to affect how tax sanctions affect tax compliance. Strict tax sanctions remind taxpayers of their duties and are supported by a consistently upheld risk preference. Based on this explanation, it is formulated:

H₄: Risk Preferences Moderate the Relationship of Tax Sanctions to Taxpayer Compliance

METHOD

Testing is carried out using a quantitative approach. The nature of the quantitative approach is inferential, namely drawing conclusions from the results of hypothesis analysis based on statistics, by utilizing empirical data obtained from the results of data collection through measurement ([Aksara, 2021:3](#)). This research focuses on individuals who have been registered with NPWP as taxpayers. Testing is carried out on a population through *the purposive sampling* technique, the reason for using *the purposive sampling technique* is because not all samples have criteria that are in accordance with the phenomenon being studied, so using this technique is in accordance with certain criteria that have been decided by the author ([Chandrarin, 2017:127](#)) especially for every individual taxpayer who is identified and located in the city of Gresik. The sampling uses the formula of [Hair Jr \(2010\)](#) because there is no clear information about the number of population. They are: sample cucumber = (5 x number of indicators) to (10 x number of indicators) = (5 x 15) to (10 x 15) = 75 to 150.

Subject data is the type of research data used, which comes from the opinions, attitudes, and experiences of a group of people who have been recorded at KPP Pratama Gresik from a questionnaire distribution. The data of this study is the primary data for the direct dissemination of research questions to respondents using google forms with the help of social media. This research questionnaire utilizes a 5-point likert scale with a range of 1 = strongly disagree to 5 = strongly agree as a measure of the response of the respondents' answers later. According to Hertanto, the advantage of the questionnaire instrument that uses a likert scale with 5 scales is that the questionnaire is able to accommodate neutral or hesitant respondents' answers. In addition, according to [Hair Jr \(2007\)](#), the reason for using a 5 likert scale is because a 7-point or 13-point likert scale will make it more difficult for respondents to distinguish each point of the scale and also the respondents have difficulty in processing information.

The independent variable of this study is the understanding of tax regulations and tax sanctions. Understanding tax regulations is the process for taxpayers to know and master all aspects related to tax rules appropriately when carrying out tax obligations and affairs ([Sari & Rejeki, 2021](#)). The indicators used as a measure of understanding of tax regulations are the level of understanding of tax regulations, the ability to calculate taxes, and the use of appropriate tax rates ([Lafau & Widiyati, 2024](#)). Meanwhile, sanctions are acts in the form of punishment imposed on individuals who have deviated from the rules. Meanwhile, regulations serve as a guideline for individuals to know what actions are allowed and what is not allowed ([Haryanti, Pitoyo, & Napitupulu, 2022](#)). The indicators used to measure tax sanctions are sanctions formed to discipline taxpayers, the imposition of strict sanctions on tax violators, sanctions imposed in accordance with violators committed by taxpayers, sanctions applied in applicable rules ([Andiaty, 2023](#)).

The dependent variable of the study is taxpayer compliance. Taxpayer compliance is a measure of a person's ability to pay all taxes and all his rights as required by law and be willing to hand over some of his assets to the government ([Putra & Umaimah, 2023](#)). The indicator of measuring tax compliance is about understanding how to calculate, pay, and disclose tax reporting accurately ([Madurano & Umaimah, 2023](#)). As for the moderation variable in this study, it is risk preference which refers to the mindset in choosing to face existing risks or avoid risks that may be experienced by taxpayers. An indicator in risk preference is risk in terms of finance, health, social, work, and occupational safety ([Laelasari, 2023](#)).

The data testing method applied by the study utilizes the Structure Equation Modelling Method (SEM-PLS) as a testing method when analyzing the relationship between variables and hypotheses in more depth, each hypothesis will be tested using the SEM-PLS application to test the relationship between variables. The reason for using SEM-PLS is that the data used to analyze data cannot meet the assumption of data normality or it can be said that the data used in the study is few. And also according to [F. Hair Jr, Sarstedt, Hopkins, & G. Kuppelwieser \(2014\)](#) explained that SEM-PLS is more efficient for analyzing data with small samples. The regression equation used in this study is multiple linear regression because in this study there is more than one independent variable studied. There are two steps, the first is descriptive analysis, which is an analysis used to provide an overview of the research, with the aim of ensuring the average distortion of the filling that has been filled in by the respondents. This section explains how data is collected and analyzed regarding important aspects of the data ([Qomusuddin & Romlah, 2021:6](#)). This analysis is used to describe the assessment of the results of the questions that have been filled in by the respondents with an approach to the actual situation in the field.

Second, inferential statistical analysis is an analysis that uses mathematical numbers related to samples for the purpose of testing the hypothetical value. This analysis is applied to test the data from the sample, and the results can be concluded as the population that is the source of the sample (Sutopo & Slamet, 2017:2). This test utilizes the Partial Least Square method which is a structural equation modeling (SEM) analysis based on variants. This technique can be used simultaneously to test measurement models and structural models (Leviana, Adriani, & Norlena, 2022). In PLS, there are two sub-models, namely the measurement model and the structural model which functions as a validity and reality test, then the structural model as a causality test or hypothesis test with a research prediction model.

RESULTS AND DISCUSSION

The study is based on the distribution of questionnaires collected through google forms targeting individual taxpayers who have been recorded in KPP Pratama Gresik or referred to as primary data. The total sample that was successfully collected was 85 respondents, of which 75 met the predetermined size to be used as a research sample for hypothesis testing. Of all the questionnaires collected, 10 respondents were found who did not meet the size in filling out the questionnaire.

Data analysis uses descriptive analysis by explaining and evaluating each answer from the respondents, so that general conclusions can be drawn for each variable. The following are the results of the analysis test:

Characteristic	Information	Sum
Gender	Man	35
	Woman	50
	Sum	85
Age	17-25 Years	12
	26-35 Years	40
	36-50 Years	31
	> 50 Years	2
	Sum	85
Have an NPWP	Have	75
	Don't have	10
	Sum	85
Registered with KPP Pratama	Registered	75
	Not Registered	10
	Sum	85
Education Level	SMP	4
	SMA/SMK	25
	S1	43
	Other	13
	Sum	85
Work	Private Employees	41
	Health Workers	22
	Teacher	11
	Businessman	1
	Other	10
	Sum	85

Table 1.
Characteristics
Responden

Source: Research Data, 2024

Name	Average	Median	Min scale	Scale max	Standard deviation
X1.1	3.813	4.000	1.000	5.000	1.104
X1.2	3.773	4.000	1.000	5.000	1.217
X1.3	4.027	4.000	1.000	5.000	1.211
X1.4	4.027	4.000	1.000	5.000	1.154
X1.5	3.653	4.000	1.000	5.000	1.216
X1.6	3.933	4.000	1.000	5.000	1.215
X2.1	3.827	4.000	1.000	5.000	1.182
X2.2	3.960	4.000	1.000	5.000	1.076
X2.3	3.787	4.000	1.000	5.000	1.037
X2.4	3.573	4.000	1.000	5.000	1.267
X2.5	3.587	4.000	1.000	5.000	1.097
Y.1	3.693	4.000	1.000	5.000	1.045
Y.2	3.907	4.000	1.000	5.000	1.073
Y.3	4.000	4.000	1.000	5.000	1.120
Y.4	3.760	4.000	1.000	5.000	1.093
Y.5	3.773	4.000	1.000	5.000	1.065
Z.1	3.733	4.000	1.000	5.000	1.037
Z.2	3.613	4.000	1.000	5.000	1.031
Z.3	3.813	4.000	1.000	5.000	1.029
Z.4	3.640	4.000	2.000	5.000	0.988
Z.5	3.613	4.000	1.000	5.000	1.118
Z.6	3.653	4.000	1.000	5.000	1.052
Z.7	3.627	4.000	1.000	5.000	1.068
Z.8	3.600	4.000	1.000	5.000	1.095
Z.9	3.573	4.000	1.000	5.000	1.122

Source: Research Data, 2024

Table 2.
Results of
Descriptive
Analysis

The taxpayer compliance variable (Y) as a result of the respondent's assessment of the taxpayer's compliance variable resulted in a minimum value of 1,000 respondents and a maximum value of 5,000 respondents. The average value of the highest taxpayer compliance variable is 4,000 in Y.3. The average value can be interpreted from a scale of 1-5 range of respondents' answers to taxpayer compliance located between agreeing and strongly agreeing. Meanwhile, the standard deviation of 1.093 shows that the data deviation is small because the standard deviation is smaller than the average value.

The Tax Regulation Understanding Variable (X1) as a result of the respondent's assessment of the taxpayer's compliance variable resulted in a minimum value of 1,000 respondents and a maximum value of 5,000 respondents. The average value of the highest taxpayer compliance variable was 4.027 at X1.3 and X1.4. The average value can be interpreted from a scale of 1-5 range of respondents' answers to taxpayer compliance located between agreeing and strongly agreeing. Meanwhile, the standard deviation of 1.217 indicates that the data deviation is small because the standard deviation is smaller than the average value.

The Tax Sanction Variable (X2) results from the respondent's assessment of the taxpayer's compliance variable resulting in a minimum value of 1,000 respondents and a maximum value of 5,000 respondents. The average value of the highest taxpayer compliance variable is 3.960 in Y.3. The average value can be interpreted from a scale of 1-5 range of respondents' answers to taxpayer compliance located between agreeing and strongly agreeing. Meanwhile, the standard deviation of 1.267 shows that the data deviation is small because the standard deviation is smaller than the average value.

The Risk Preference (Z) variable as a result of the respondent's assessment of the taxpayer's compliance variable resulted in a minimum value of 1,000-2,000 respondents and a maximum value of 5,000 respondents. The average value (mean) of the highest taxpayer compliance variable is 3.733 in Y.3. The average value can be interpreted from a scale of 1-5 range of respondents' answers to taxpayer compliance located between agreeing and strongly agreeing. Meanwhile, the standard deviation of 1.122 indicates that the data deviation is small because the standard deviation is smaller than the average value.

Variable	Instruments	Outer Loading	Information
Understanding Regulations	Tax X1.1	0.921	Valid
	X1.2	0.888	Valid
	X1.3	0.913	Valid
	X1.4	0.851	Valid
	X1.5	0.834	Valid
	X1.6	0.895	Valid
Tax Sanctions	X2.1	0.876	Valid
	X2.2	0.897	Valid
	X2.3	0.914	Valid
	X2.4	0.829	Valid
	X2.5	0.879	Valid
Taxpayer Compliance	Y.1	0.742	Valid
	Y.2	0.934	Valid
	Y.3	0.940	Valid
	Y.4	0.955	Valid
	Y.5	0.919	Valid
Risk Reference	Z.1	0.736	Valid
	Z.2	0.802	Valid
	Z.3	0.844	Valid
	Z.4	0.733	Valid
	Z.5	0.841	Valid
	Z.6	0.881	Valid
	Z.7	0.839	Valid
	Z.8	0.810	Valid
	Z.9	0.767	Valid

Table 3.
Results of
Convergent
Validity Test

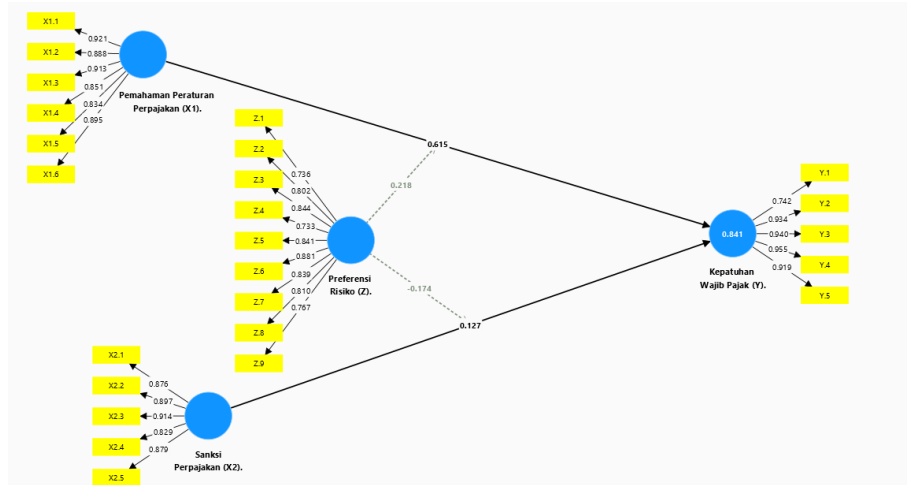


Figure 2. Bootstrapping Test Results

Table 4. Nilai AVE (Average Variance Extracted)

Variable	AVE Scores	Information
Understanding Tax Regulations (X1)	0.782	Valid
Tax Sanctions (X2)	0.774	Valid
Taxpayer Compliance (Y)	0.813	Valid
Risk Reference (Z)	0.652	Valid

Source: Research Data, 2024

The convergence validity test can be carried out using the method of checking the value of *the loading factor analysis* on each index. *The rule of thumb* which is usually applied to meet the convergence validity of (> 0.7) which means that the provisions of the convergence validity test have been fulfilled and are said to be valid as latent variables (Sholihin & Ratmono, 2021:85). This study analyzes the influence of understanding tax regulations, tax sanctions, taxpayer compliance, and risk preferences, obtained the following data:

The test results stated that the AVE (*Average Variance Extracted*) value with a value of > 0.50 can be said to be valid in qualifying in the AVE test. Thus, the data in the discrimination validity test is said to be valid.

The test results showed that the relationship between the latent variable and the indicator was greater than the size of the latent variable, with this there was no problem in the validity of discrimination in *the cross loading analysis*.

Variable	X1	X2	And	With	Z x X1	Z x X2
X1.1	0.921	0.824	0.815	0.696	-0.543	-0.467
X1.2	0.888	0.737	0.760	0.608	-0.473	-0.375
X1.3	0.913	0.806	0.813	0.693	-0.619	-0.570
X1.4	0.851	0.798	0.777	0.719	-0.623	-0.590
X1.5	0.834	0.738	0.745	0.596	-0.419	-0.347
X1.6	0.895	0.794	0.784	0.639	-0.566	-0.491
X2.1	0.772	0.876	0.734	0.640	-0.514	-0.415
X2.2	0.856	0.897	0.819	0.743	-0.600	-0.538
X2.3	0.833	0.914	0.784	0.759	-0.463	-0.426
X2.4	0.680	0.829	0.633	0.656	-0.372	-0.290
X2.5	0.739	0.879	0.751	0.687	-0.337	-0.307
Y.1	0.620	0.553	0.742	0.617	-0.280	-0.285
Y.2	0.814	0.811	0.934	0.739	-0.442	-0.409
Y.3	0.864	0.827	0.940	0.759	-0.528	-0.463
Y.4	0.844	0.831	0.955	0.755	-0.454	-0.401
Y.5	0.824	0.777	0.919	0.744	-0.445	-0.397
Z.1	0.704	0.767	0.735	0.736	-0.440	-0.362
Z.2	0.696	0.744	0.746	0.802	-0.329	-0.279
Z.3	0.745	0.787	0.794	0.844	-0.455	-0.415
Z.4	0.563	0.648	0.616	0.733	-0.340	-0.302
Z.5	0.553	0.569	0.519	0.841	-0.278	-0.208
Z.6	0.542	0.532	0.627	0.881	-0.286	-0.241
Z.7	0.524	0.499	0.595	0.839	-0.236	-0.168
Z.8	0.472	0.519	0.548	0.810	-0.177	-0.127
Z.9	0.483	0.564	0.506	0.767	-0.245	-0.177
Z. x X1.	-0.613	-0.525	-0.483	-0.398	1.000	0.940
Z x X2.	-0.537	-0.455	-0.438	-0.329	0.940	1.000

Table 5.
Hasil Cross Loadings

Source: Research Data, 2024

Variable	<i>composite reliability</i>	<i>cronbach alpha</i>	information
Understanding Tax Regulations (X1)	0.945	0.927	Reliable
Tax Sanctions (X2)	0.932	0.933	Reliable
Taxpayer Compliance (Y)	0.951	0.940	Reliable
Risk Reference (Z)	0.939	0.944	Reliable

Table 6.
Reliability Test Results

Source: Research Data, 2024

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8.1

The test results showed that variables related to understanding tax regulations had a high composite reliability value of 0.945 accompanied by a *cronbach alpha* value of 0.927, on the other hand, the tax sanction variable showed a strong solid *composite reliability* value of 0.932 with a *cronbach alpha* value of 0.933, then for the taxpayer compliance variable, it has a

composite reliability value of 0.951 with a *Cronbach alpha* value of 0.940, and the last variable of risk preference shows a *composite reliability* value of 0.939 with a *Cronbach alpha* value of 0.944. From the test data, it can be said that it is reliable because the *composite reliability value* is on the scale of >0.7 and *the cronbach alpha* > 0.7 .

The test results said that the taxpayer compliance variable (Y) reached an R-Square value of 0.841, which means that understanding of tax regulations, tax sanctions, and risk preferences had an influence of 0.841 on taxpayer compliance. In other words, a strong R-Square value on this test indicates a strong relationship.

This analysis is useful for measuring the level of independent variables against dependent variables or to find out what percentage of independent variables can affect the bound variables. In the results of this test, the value of *F-Square* X1 to Y is 0.424 (strong), the value of *F-Square* X2 to Y is 0.018 (weak), *F-Square* Z x X1 to Y is 0.033 (weak), and *F-Square* Z x X2 to Y is 0.048 (weak).

Table 7.
F-Square Test Results

Information	F-Square
Understanding Tax Regulations (X1)	0.424
Tax Sanctions (X2)	0.018
Risk Preferences x Understanding of Tax Regulations (Z x X1)	0.033
Risk Preference x Tax Sanctions (Z x X2)	0.048

Source: Research Data, 2024

Table 8.
Hypothesis Test Results

Information	Original Sample (O)	Average Sample (m)	Standard Deviation (STDEV)	T-Statistics	P-Value
X1 → Y	0.615	0.613	0.134	4.576	0.000
X2 → Y	0.127	0.117	0.153	0.825	0.409
X1 → Z	-0.174	-0.143	0.134	1.172	0.241
X2 → Z	0.218	0.182	0.153	1.431	0.153

Source: Research Data, 2024

The H1 test shows that the extent to which the understanding of tax regulations affects taxpayer compliance. A t-statistical result of 4.576 greater than the critical value of 1.96 plus a p-value of 0.000 less than 0.05 can confidently conclude that hypothesis 1 is accepted.

The results of the H1 test found that the understanding of tax regulations has a positive effect on taxpayer compliance, this is equivalent to *the Theory Planned Behavior (TPB)* which states that taxpayers' attitudes and perceptions can affect their compliance with tax compliance. This finding is in line with the research of [Wardani & Nistiana \(2022\)](#), [Triogi, Diana, & Mawardi \(2021\)](#), [Herviana & Halimatusadiah \(2022\)](#), and [Khodijah et al. \(2021\)](#) who stated that when a person knows more information related to tax rules, the level of taxpayer compliance increases. This statement reinforces the results of hypothesis 1 which shows that the value of 0.000 is less than 0.05, that the better the taxpayer's understanding

of the tax rules, the more compliant they are in carrying out their tax obligations, along with the deeper their understanding of the problem.

43 As stated in the results of hypothesis 2, tax sanctions do not have a positive effect on taxpayer compliance. With a t-statistic of $0.825 < 1.96$ and a p-value of $0.409 > 0.05$, the decision is that tax sanctions have no effect on tax compliance. As a result, hypothesis 2 was rejected.

The results of the H2 test show that the variable of tax sanctions cannot affect the level of compliance of taxpayers. This situation is inversely proportional to *the Theory Planned Behavior (TPB)* which says that the existence of tax sanctions causes fear and makes taxpayers more obedient to fulfill their obligations in paying taxes. The findings are in accordance with studies conducted by [Supriatiningsih & Jamil \(2021\)](#), [Sulistiyowati et al. \(2021\)](#), [Maulana & Septiani \(2022\)](#), and [Ramadhani & Umaimah \(2023\)](#). The results of the test support the findings of hypothesis 2 testing showing a value of 0.409 greater than 0.05 which is the reason why tax sanctions have no effect and are not effective in ensuring taxpayer compliance, this is because many taxpayers ignore the tax sanctions imposed. This incident can occur due to the easing of tax sanctions and the limited awareness of taxpayers regarding how these sanctions are applied.

Hypothesis 3 testing reveals that risk preferences do not have the ability to strengthen the understanding of tax regulations in relation to taxpayer compliance. The t-statistical value of $1.172 < 1.96$ while the p-value of 0.241 is slightly higher than 0.05 indicates that risk preference is not able to moderate the taxpayer's understanding of tax regulations, resulting in hypothesis 3 being rejected.

The results of the analysis showed that the risk preference variable did not increase the understanding of tax regulations at the level of taxpayer compliance indicated by the H3 results. This situation is not in sync with *the theoretical outlook* that states that individuals who have an irrational mindset are more likely to avoid trying to maintain gains than to face potential losses. When a person is in a favorable situation, they will usually avoid risks or show *an aversion* attitude towards risk. On the other hand, when a person experiences a loss, they tend to be more daring to take risks or show *a risk-seeking* attitude. This study is the same as [Alanda et al. \(2022\)](#), [Elsani & Tanno \(2023\)](#), [Wahyuningsih \(2019\)](#), and [Y. P. Sari & Priyadi \(2020\)](#) which leads to the relationship between understanding tax regulations and risk preferences does not affect taxpayers, where risk preferences play a role in potential moderation (*Homologist Moderator*). The findings reinforce the test results which showed 0.241 slightly higher than 0.05 so hypothesis 3 had no effect. This situation occurs because even though taxpayers already have an understanding of tax regulations, there is still a gap between understanding the importance of taxes and fulfilling taxes among the general public.

Hypothesis test 4 shows that risk preference is not a reliable indicator to predict tax sanctions on taxpayer compliance. If the t-statistic of 1.431 is less than 1.96 and the p-value of 0.153 is greater than 0.05, this indicates that risk preference has no effect on taxpayer compliance with sanctions. Hypothesis 4 is therefore rejected.

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The findings of hypothesis 4 test show that the risk preference variable cannot strengthen the influence of tax sanctions in relation to tax compliance. This research is in line with the findings of [Yunia, Mahaputra, & Sudiartana \(2021\)](#), [Daryatno \(2021\)](#), [Yunia et al. \(2021\)](#), and [Niken Tri Yuniwati \(2024\)](#) showing that risk preference does not affect the relationship between tax sanctions and taxpayer compliance. The findings reinforce the results of

hypothesis 4 testing which showed that the result of 0.153 was greater than 0.05 which means that it had no effect, this result also did not support the prospect theory used in the study, which explains the inconsistent attitude that individuals have in making decisions from the changes in circumstances they face, as a result of which the application of strict sanctions is considered burdensome for taxpayers. Although, many taxpayers are indifferent to the sanction because they still rely on the relief provided on taxes. As a result, the risk preference variable is not effective in strengthening tax sanctions to increase the level of taxpayer compliance.

CONCLUSION

From the data analysis carried out, it is concluded that the understanding of tax regulations has an influence on the level of compliance of taxpayers. The more they understand the applicable rules, the more compliant taxpayers will be with taxation, on the other hand, tax sanctions do not affect the level of compliance of taxpayers. The risk preference test has also not been able to strengthen or weaken the relationship between the understanding of tax regulations and tax sanctions on tax compliance.

The limitation in this study is the limitation of time and limited resources to collect data in a certain period. In addition, data collection that only relies on surveys has the potential to affect the representativeness of the findings, because only some taxpayers are willing to participate. Limited access to tax data. Further research is suggested to extend the data collection period to obtain more representative results and consider the use of other methods that can overcome limitations in data collection, such as the wider use of secondary data.

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