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THE EFFECT OF TAX KNOWLEDGE, AWARENESS, EDUCATION AND FINANCIAL LITERACY ON INDIVIDUAL TAX COMPLIANCE AT SAWANGAN KPP

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Abstract:
Tax compliance is a crucial aspect in optimizing state revenue. However, the level of individual taxpayer compliance remains a challenge, particularly at the Depok Sawangan Primary Tax Service Office (KPP Pratama). This study aims to determine the influence of tax knowledge, tax awareness, education level, and financial literacy on the level of individual taxpayer tax compliance. This study used a quantitative approach with a survey method by distributing questionnaires to 100 respondents. Primary data were obtained from the questionnaire, while secondary data came from agency reports and available public sources. The data obtained were analyzed using multiple linear regression with the help of SPSS version 25 software. The results showed that only tax knowledge had a positive and significant effect on tax compliance, while the other three variables were insignificant. 5. Tax knowledge, tax awareness, education level, and financial literacy simultaneously had a significant effect on tax compliance. This indicates that the four variables together can explain variations in tax compliance.

Keywords: Tax Knowledge, Tax Awareness, Education Level, Financial Literacy, Tax Compliance

INTRODUCTION

Taxes are the backbone of Indonesia's state revenue, contributing over 80% of total state revenue (Central Statistics Agency, 2024). Indonesia's self-assessment tax system places taxpayers solely responsible for calculating, paying, and reporting their tax obligations. However, individual taxpayer compliance remains a significant challenge in optimizing state revenue. Data from the Directorate General of Taxes (2024) shows that annual tax return (SPT) filing has only reached 73.61% of the target (DGT, 2024). Meanwhile, at the Depok Sawangan Pratama Tax Office (KPP Pratama), only around 17.3% of individual taxpayers have filed their SPTs.

Several previous studies have identified factors influencing taxpayer compliance, including tax knowledge (Siregar & Sulistyowati, 2020), tax awareness (Hapsari & Kholis, 2020), education level (Yustina et al., 2020), and financial literacy (Zhafira, 2024). These studies were conducted using a partial approach, either examining only one or two variables separately, or without focusing on the local context, such as the Depok area, which is experiencing significant population and taxpayer growth. This indicates a research gap, particularly in integrating these four factors simultaneously within a single analytical model and linking them to dynamic local conditions.

To address this gap, this study aims to examine the influence of tax knowledge, tax awareness, education level, and financial literacy, and the simultaneous influence of these four variables on tax compliance among individual taxpayers at the Depok Sawangan Pratama Tax Office. By combining these four variables, this research is expected to provide a more comprehensive and applicable empirical contribution to formulating strategies for improving tax compliance.

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This research is limited to individual taxpayers in the Depok Sawangan Tax Office (KPP Pratama) area, using a quantitative approach through a survey. The primary objective of this research is to provide data-based recommendations for tax authorities, particularly in developing more effective education and outreach policies. Theoretically, this study also broadens insights into tax compliance behavior and is expected to serve as a reference for developing similar follow-up studies.

METHODS

This research uses a quantitative approach with an associative method, aiming to determine the influence of independent and dependent variables simultaneously and partially. This method provides an accurate picture of the relationship between the variables studied by the researcher and facilitates data processing using statistical tools. The object of this research focuses on the level of tax knowledge, tax awareness, education level, and financial literacy. The subjects of this research are taxpayers registered at the Depok Sawangan Pratama Tax Office (KPP Pratama).

The population in this study is all individual taxpayers registered at the Depok Sawangan Pratama Tax Office (KPP Pratama), totaling 392,584 individuals. Due to the relatively large population, a probability sampling technique was used using the Slovin formula and a 10% margin of error, resulting in a sample size of 100 respondents. Respondents were selected using a purposive sampling technique, based on the following criteria: (1) registered at the Depok Sawangan Pratama Tax Office (KPP Pratama), and (2) over 18 years of age. The data used in this study comprises both primary and secondary data. The primary data in this study comes from questionnaires completed by individual taxpayers at the Depok Sawangan Tax Office (KPP Pratama). Secondary data in this study were obtained through agency reports or other public sources.

The data used were primary data obtained through questionnaires distributed to respondents. The data collection instrument was a closed-ended questionnaire with a 5-point Likert scale (1 = Strongly Disagree, to 5 = Strongly Agree) to measure taxpayer perceptions of each studied variable.

Table 1. Likert Scale

Statement	Rating
Strongly Agree	5
Agree	4
Neutral	3
Disagree	2
Strongly Disagree	1

Source: Processed data, 2025

Data Analysis Technique. This study used a quantitative approach with multiple linear regression analysis, as there was more than one independent variable analyzed against one dependent variable, namely Tax Compliance (Y). The independent variables included Tax Knowledge (X1), Tax Awareness (X2), Education Level (X3), and Financial Literacy (X4). The entire analysis process was conducted using SPSS version 25 software. Before conducting the regression tests, this study first tested the classical assumptions to ensure the regression model met statistical criteria. Next, partial and simultaneous hypothesis testing was conducted. The steps in data analysis are as follows:

Descriptive Statistical Analysis. Descriptive statistical analysis aims to describe the characteristics of the research data through the average, minimum, maximum, and standard

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deviation values. This technique provides a general overview of the distribution of respondents' answers and data trends before further testing is conducted.

Instrument Quality Testing. Before being used for analysis, the questionnaire was tested for quality through validity and reliability tests:

a. Validity testing was conducted using the Pearson product-moment correlation. An item is declared valid if the calculated r value is greater than the table r value at a significance level of 5%.
b. Reliability testing uses the Cronbach's Alpha method. The instrument is considered reliable if the alpha value is greater than 0.60.

Classical Assumption Test. The classical assumption test is conducted to meet the requirements for using Ordinary Least Squares (OLS)-based multiple linear regression, which includes:

a. Normality Test: Using the Kolmogorov-Smirnov Test. Data are considered normal if the significance value is greater than 0.05.
b. Heteroscedasticity Test: Using the Glejser test. If the significance value for each variable is greater than 0.05, the model does not contain heteroscedasticity.
c. Multicollinearity Test: Checked using the Tolerance and Variance Inflation Factor (VIF) values. There is no multicollinearity if the VIF is less than 10 and the Tolerance is greater than 0.01.

Multiple Linear Regression Analysis. Multiple linear regression is used to measure the simultaneous influence of independent variables on the dependent variable. The regression model in this study is formulated as follows: $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$

Where:
Y = Tax Compliance
X_1 = Tax Knowledge
X_2 = Tax Awareness
X_3 = Education Level
X_4 = Financial Literacy
a = Constant
b_1–b_4 = Regression Coefficient
e = Error Term

Hypothesis Testing. Hypothesis testing is conducted through:

a. Coefficient of Determination (R^2) Test
b. F-Test (Simultaneous): Assesses the joint influence of all independent variables on the dependent variable. Results are significant if the p-value is <0.05.
c. T-Test (Partial): Assesses the influence of each independent variable on the dependent variable individually. Significant if the p-value is <0.05.

RESULT AND DISCUSSION

Before conducting the regression tests, this study first examined the quality of the data instruments to ensure that the items from each variable were suitable for use. Classical assumption tests were also conducted to ensure the regression model met statistical criteria. Next, partial and simultaneous hypothesis testing was conducted. The results of this research are as follows:

Table 2. Descriptive Statistics Test

	N	Minimum	Maksimum	Mean	Std. Deviation

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Tax Knowledge (X1)	100	9	25	19.93	3.115
Tax Awareness (X2)	100	9	25	19.49	2.970
Education Level (X3)	100	8	25	19.91	3.321
Financial Literacy (X4)	100	11	25	20.04	2.781
Tax Compliance (Y)	100	9	25	19.30	2.970
Valid N (Listwise)	100				

Source: Processed data, 2025

Based on the test results, the tax knowledge variable (X1) achieved a minimum score of 9 and a maximum score of 25, with an average score of 19.93 and a standard deviation of 3.115. The Tax Awareness variable (X2) had the lowest score of 9 and the highest score of 25, with an average score of 19.49 and a standard deviation of 2.970. The Education Level variable (X3) achieved a minimum score of 8 and a maximum score of 25, with an average score of 19.91 and a standard deviation of 3.321. Furthermore, the Financial Literacy variable (X4) achieved the lowest score of 11 and the highest score of 25, with an average score of 20.04 and a deviation of 2.781. Meanwhile, the Tax Compliance variable (Y) showed the lowest score of 9 and a maximum score of 25, with an average score of 19.30 and a standard deviation of 2.970.

Based on these results, all variables have a small standard deviation compared to their mean values. This indicates that the research data exhibits a small degree of variation or deviation. A small deviation indicates that the data is evenly distributed and there are no significant differences among respondents in their answers to each analyzed variable.

Table 3. Validity Test

Variables	Indicator	Mean Corrected Item – Total Correlation	Information
R Table		**0,361**	
Tax Knowledge	(X1)	0.513	Layak
Tax Awareness	(X2)	0.595	Layak
Education Level	(X3)	0.749	Layak
Financial Literacy	(X4)	0.658	Layak
Tax Compliance	(X5)	0.736	Layak

Source: Processed data, 2025

The results of the validity test indicate that all items in the questionnaire have a correlation value above the table's r value, namely 0.361. This indicates that each instrument used to measure tax compliance is valid and suitable for use in research. Overall, the results of the validity test demonstrate that all items in the questionnaire are suitable for further analysis as they meet the established validity requirements.

Table 4. Reliability Test

Reliability Statistics	
Cronbach's Alpha	**N of Items**
0.931	25

Source: Processed data, 2025

The test results show a Cronbach's Alpha value of 0.931. This value is well above the minimum threshold of 0.60. Therefore, the measuring instrument used in this study has a very good level of

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consistency. Therefore, this instrument is considered reliable and can proceed to the next stage of analysis.

Table 5. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	2.50134302
Most Extreme Differences	Absolute	0.076
	Positive	0.050
	Negative	-0.076
Test Statistic		0.076
Asymp. Sig. (2-tailed)		0.162[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Processed data, 2025

The normality test in this study was conducted using the One-Sample Kolmogorov-Smirnov Test to determine whether the residual data were normally distributed. Based on the test results, the Asymp. Sig. (2-tailed) The value was 0.162. Because this significance value is greater than 0.05, it can be concluded that the residual data are normally distributed. Therefore, the regression model used in this study meets one of the prerequisites for the classical assumption test, namely the normality assumption test.

Table 6. Multicollinearity Test

Coefficients[a]							
Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**	**Collinearity Statistics**	
	B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1 (Constant)	2.642	1.569		1.684	.096		
X1	0.426	0.106	0.447	4.011	0.000	0.355	2.817
X2	0.138	0.084	0.138	1.641	0.104	0.620	1.613
X3	0.093	0.103	0.104	.899	0.371	0.330	3.028
X4	0.181	0.128	0.169	1.407	0.163	0.304	3.286

Source: Processed data, 2025

Based on the table above, the tolerance values for each variable are as follows: X1 is 0.355, X2 is 0.620, X3 is 0.330, and X4 is 0.304. All of these values are above the minimum threshold of 0.10. Meanwhile, the VIF values for X1 are 2.817, X2 is 1.613, X3 is 3.028, and X4 is 3.286. All four VIF values are within the acceptable range, below the maximum threshold of 10. Therefore, it can be concluded that there are no symptoms of multicollinearity in this regression model. Therefore, the four independent variables used meet the classical assumptions and are suitable for further analysis.

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Table 7. Heteroscedasticity Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.689	0.948		-0.727	0.469
	Tax Knowledge	0.018	0.064	0.046	0.276	0.783
	Tax Awareness	-0.005	0.051	-0.012	-0.098	0.922
	Education Level	0.009	0.062	0.025	0.147	0.884
	Financial Literacy	0.087	0.078	0.202	1.123	0.264

a. Dependent Variable: Abs_RES

Source: Processed data, 2025

Based on the data analysis, the significance values for each independent variable were as follows: tax knowledge showed a value of 0.783, taxpayer awareness 0.922, education level 0.884, and financial literacy 0.264. Because all significance values were above the critical limit of 0.05, this regression model is confirmed to be free from heteroscedasticity. These results demonstrate that the classical regression assumption of homoscedasticity (stability of residual variance) has been met. Therefore, the regression model used in this study can be considered statistically valid for use in further analysis, as there were no deviations from the assumptions that could affect the accuracy of parameter estimates. Successfully meeting this test also indicates that the model's error distribution is consistent and unaffected by the independent variables, thus making the regression results more reliable in explaining the relationship between the studied variables.

Table 8. Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.642	1.569		1.684	0.096
	Tax Knowledge	0.426	0.106	0.447	4.011	0.000
	Tax Awareness	0.138	0.084	0.138	1.641	0.104
	Education Level	0.093	0.103	0.104	0.899	0.371
	Financial Literacy	0.181	0.128	0.169	1.407	0.163

a. Dependent Variable: Abs_RES

Source: Processed data, 2025

The analysis of the regression test results between tax knowledge, tax awareness, education level, financial literacy, and tax compliance can be detailed as follows:

1. The constant value is the value of the Y variable when all independent variables (X) are zero or have no effect. Based on the results of the multiple linear regression, the constant value is 2.642. This means that if tax knowledge, tax awareness, education level, and financial literacy are considered to have no effect (zero), the tax compliance value remains at 2.642. This value serves as the initial baseline before being influenced by the independent variables studied.
2. The tax knowledge variable (X1) has a regression coefficient of 0.426. This coefficient is positive, indicating a direct relationship between tax knowledge and tax compliance. This

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means that the higher a taxpayer's level of tax knowledge, the higher their level of tax compliance tends to be.

3. For the tax awareness variable (X2), the regression coefficient obtained is 0.138. This coefficient is positive, indicating a direct relationship between tax awareness and tax compliance.
4. The education level variable (X3) has a regression coefficient of 0.093. This coefficient is positive, indicating a direct relationship between education level and tax compliance.
5. The financial literacy variable (X4) has a regression coefficient of 0.181. This coefficient is positive, indicating a direct relationship between financial literacy and tax compliance.

Table 9. Coefficient of Determination Test

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	0.763[a]	0.581	0.564	1.961

a. Predictors: (Constant), Financial Literacy, Tax Awareness, Tax Knowledge, Education Level

Source: Processed data, 2025

Based on the results of the coefficient of determination (R-Square) test in the Model Summary table, the R-Square value was 0.581. This means that approximately 58.1% of the variation in the dependent variable, namely tax compliance, can be explained by the independent variables, which include financial literacy, tax awareness, tax knowledge, and education level. Meanwhile, the remaining 41.9% is influenced by other factors outside this research model.

The Adjusted R-Square value of 0.564 indicates that the R-Square value has been adjusted according to the number of independent variables and the sample used, so this regression model can still be considered good for predicting tax compliance. Thus, the four independent variables together can explain most of the variation in taxpayer compliance.

Table 10. t-Test

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	2.642	1.569		1.684	0.096
	Tax Knowledge	0.426	0.106	0.447	4.011	0.000
	Tax Awareness	0.138	0.084	0.138	1.641	0.104
	Education Level	0.093	0.103	0.104	0.899	0.371
	Financial Literacy	0.181	0.128	0.169	1.407	0.163

a. Dependent Variable: Abs_RES

Source: Processed data, 2025

In this study, a t-test was conducted with a significance level (α) of 0.05. Based on the t-distribution at a significance level of 0.05, with a sample size of 100 and 4 variables, the degrees of freedom (df) obtained are: (df) = – − 1 = 100 – 4 − 1 = 95

$$t\ tabel = t\left(\frac{\alpha}{2}; n - k - 1\right) = t\ (0{,}025; 95) = 1{,}986$$

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As shown in the t-test table, most variables have sig. Values exceeding 0.05. Tax Knowledge has a significance value of 0.000, Tax Awareness 0.104, Education Level 0.371, and Financial Literacy 0.163. Thus, only the Tax Knowledge variable is proven to have a significant effect on the Tax Compliance variable (Y) because of its significance. Value is less than 0.05. Thus, the better a person's knowledge of taxes, the more likely they are to comply with tax payments.

Table 11. f-Test

ANOVA[a]					
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1 Regression	507.595	4	126.899	32.992	.000[b]
Residual	365.405	95	3.846		
Total	873.000	99			

a. Dependent Variable: Tax Compliance
b. Predictors: (Constant), Financial Literacy, Tax Awareness, Tax Knowledge, Education Level
Source: Processed data, 2025

The F-value was obtained from the F-distribution table at a significance level of 0.05. The n value was 100, and the variables were 4. Therefore, the degrees of freedom value was obtained: (df) = n – k – 1 = 100 – 4 – 1 = 95

$$F\ tabel = F\ (k\ ;n\ -k) = F(4\ ;95) = 2{,}47$$

The fifth hypothesis, namely, Financial Literacy, Tax Awareness, Tax Knowledge, and Education Level, simultaneously has a positive effect on Tax Compliance. Based on the results in the table, the calculated F-value was 32.992. The F-value at the 0.05 significance level and degrees of freedom (df_1; df_2) = (4; 95) was 2.47.

Because the calculated F-value (32.992) is greater than the F-value (2.47), and the significance value (0.000) is less than 0.05, hypothesis H5 is accepted. Thus, there is a significant joint influence of Financial Literacy, Tax Awareness, Tax Knowledge, and Education Level on Tax Compliance.

The Effect of Tax Knowledge on Tax Compliance. The results of this study indicate that tax knowledge significantly influences taxpayer compliance, with a regression coefficient of 0.426 and a significance level of 0.000 (<0.05). The average tax knowledge score of respondents was 19.93 out of 25, reflecting a good understanding of tax reporting, payment, and the consequences of non-compliance. This aligns with the principles of the Self-Assessment System, where taxpayers are expected to carry out their obligations independently.

Adequate knowledge increases taxpayer confidence and legal awareness, and encourages compliant behavior. This finding supports the Theory of Planned Behavior, which emphasizes that knowledge, as an attitude toward behavior, plays a crucial role in shaping intentions and actions. Furthermore, these results are consistent with previous research, which emphasizes the importance of tax education through formal education as a means of improving tax compliance (Wijayanti, 2022).

The Effect of Tax Awareness on Tax Compliance. The analysis results show that tax awareness has a positive but insignificant effect on tax compliance (β = 0.138; p = 0.104 > 0.05). Although respondents recognize the importance of paying taxes, this awareness does not yet fully encourage concrete action. This may be due to the perception that taxes are not a personal

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responsibility, insufficient budget allocation, and inconsistency in paying taxes amidst difficult economic conditions.

This phenomenon indicates a gap between awareness and actionable behavior. Conceptual awareness is not always followed by behavioral commitment, so external factors such as supervision and ease of service may play a greater role. This finding is consistent with previous research stating that tax awareness without concrete implementation is not strong enough to increase tax compliance (Irawan, 2024).

The Effect of Education Level on Tax Compliance. This study shows that education level does not significantly influence tax compliance ($\beta = 0.093$; $p = 0.371 > 0.05$). Although the majority of respondents have a higher education, this does not automatically increase tax compliance. This is likely due to educational backgrounds not directly related to taxation, such as non-accounting or non-economics, which tends to limit tax understanding.

This finding indicates that formal education does not always reflect an individual's tax literacy. Even highly educated individuals can exhibit non-compliant behavior if they lack a practical understanding of tax obligations. These results are consistent with previous studies that emphasize that technical tax knowledge, rather than formal education level, is a more relevant factor in influencing tax compliance (Purba, 2024).

The Effect of Financial Literacy on Tax Compliance. The t-test results indicate that financial literacy has a positive but insignificant effect on tax compliance ($\beta = 0.181$; $p = 0.163 > 0.05$), despite having the highest average score among the independent variables (mean = 20.04). This means that good financial understanding has not fully translated into compliant tax payment behavior. Financial literacy in this study encompasses the technical ability to manage personal finances, which is directly related to fulfilling tax obligations. However, there is a gap between conceptual understanding and actual action. Respondents may understand the need to set aside funds for taxes, but fail to do so due to a lack of external encouragement or internal motivation.

This finding aligns with previous research stating that financial literacy does not necessarily result in compliant behavior, as financial capability is not always accompanied by fiscal compliance. Thus, there is a difference between capacity and compliance behavior in the tax context (Risti & Putra, 2022).

The Simultaneous Effect of Tax Knowledge, Tax Awareness, Education Level, and Financial Literacy on Tax Compliance. The F-test results show that tax knowledge, tax awareness, education level, and financial literacy simultaneously have a significant effect on tax compliance ($F = 32.992$; $p = 0.000 < 0.05$; $R^2 = 0.581$). This means that the four variables together explain 58.1% of the variation in compliance, while factors outside the model influence the remainder. Although not all variables have a partial effect, their collective contribution remains significant. Tax knowledge provides a technical foundation, tax awareness reflects moral aspects, education level shapes systematic thinking skills, and financial literacy supports taxpayer financial readiness. These four factors complement each other and shape taxpayer compliance behavior comprehensively. These findings emphasize the need for a multidimensional approach to improving compliance through technical education, strengthening awareness values, updating the tax curriculum, and integrating financial literacy into society.

CONCLUSION

Based on the research results, the following conclusions can be drawn:

1. Tax knowledge has a positive and significant effect on tax compliance. This means that the greater a taxpayer's knowledge of tax regulations and obligations, the higher their level of tax

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compliance. This knowledge encourages taxpayers to fulfill their obligations correctly and on time.

2. Tax awareness has a positive but insignificant effect on tax compliance. This indicates that although taxpayers are aware of the need to pay taxes, this factor is not yet strong enough to influence compliance levels significantly.
3. Education level does not have a significant effect on tax compliance. The level of formal education does not directly determine compliant behavior in fulfilling tax obligations.
4. Financial literacy has a positive but insignificant effect on tax compliance. This means that good financial management skills do not automatically encourage taxpayers to comply with tax reporting and payment.
5. Tax knowledge, tax awareness, education level, and financial literacy simultaneously have a significant effect on tax compliance. This indicates that all four variables together can explain variation in tax compliance.

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