

THE EFFECTS OF TECHNOLOGY UTILIZATION, PUBLIC TAX LITERACY LEVEL, TAX SERVICE SATISFACTION, TAX SERVICE QUALITY, TAX SANCTIONS, AND TAX RATES ON INDIVIDUAL TAXPAYER COMPLIANCE IN TANJUNGPINANG

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Abstract:

This study examines the impact of technology utilization, tax literacy, tax service satisfaction, tax service quality, tax sanctions, and tax rates on individual taxpayer compliance in Tanjungpinang. Using a quantitative approach, data were collected from 300 individual taxpayers registered as private sector employees at KPP Pratama Tanjungpinang through random sampling and questionnaires. Multiple linear regression analysis reveals that technology utilization, tax service satisfaction, tax service quality, and tax sanctions significantly affect individual taxpayer compliance, while tax literacy and tax rates do not have a significant partial effect. Simultaneously, all independent variables significantly influence taxpayer compliance. The Adjusted R² of 77.4% indicates that these variables explain most of the variation in individual taxpayer compliance in Tanjungpinang.

Keywords: Technology Utilization, Public Tax Literacy Level, Tax Service Satisfaction, Tax Service Quality, Tax Sanctions, Tax Rates, Individual Taxpayer Compliance

INTRODUCTION

Taxes constitute one of the main pillars of the state revenue structure, particularly in relation to Annual Tax Return (SPT) reporting. Taxes are mandatory contributions from individuals and business entities as stipulated by law, which are used to finance national development without any direct compensation, with the aim of achieving public welfare. According to Soemitro, taxes are contributions from society to the state to support development financing in order to create shared prosperity (Pamuji & Nasihuddin, 2020). Therefore, taxes play a vital role in the provision of public facilities such as education, health services, and transportation infrastructure.

Along with the development of globalization, information technology has become a key factor in supporting taxation activities. The utilization of computers and the internet facilitates tax reporting and payment processes, accelerates the flow of information, and improves service efficiency. However, various studies show differing results regarding the factors that influence tax compliance. For instance, a study by Annisah & Susanti (2021) found that the use of information technology does not have a significant effect on individual taxpayer compliance. In contrast, other studies indicate that technology can simplify tax obligation reporting, thereby increasing taxpayer compliance (Djo, 2022). Nevertheless, for technology to be truly effective, adequate tax knowledge and literacy among the public are required. Good knowledge enables taxpayers to understand better their rights and obligations, which can encourage compliance in reporting tax obligations.

Table 1. List of Individual Taxpayers Submitting Electronic SPT Reports

2022	2023	2024
35,423	38,874	36,347

Source: KPP Pratama Tanjungpinang



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Knowledge refers to information that is known, understood, and comprehended by an individual as knowledge obtained through learning and experience. Knowledge of taxation aims to enable taxpayers to gain a deeper understanding of taxes, because when taxpayers are capable of calculating and reporting their taxes correctly, it can increase their interest in fulfilling their tax obligations. Adequate knowledge of the tax system not only allows taxpayers to better understand their obligations but also enhances their willingness to report tax obligations accurately. Low levels of taxpayer understanding also remain a problem, as evidenced by errors in completing Annual Tax Returns (SPT) and a lack of understanding of tax procedures, despite the fact that the Tax Service Office (KPP) has provided manuals and integrated service centers to assist taxpayers with their needs and issues. Zahrani & Mildawati (2019) support the urgency of tax knowledge, who emphasized that tax knowledge has a positive effect on taxpayer compliance. However, a study by Nasiroh & Afiqoh (2022) revealed different results. Thus, there remains a research gap that warrants further investigation.

In addition to knowledge and technology, external factors influencing compliance include tax service satisfaction and tax service quality. These two aspects are distinct and must be clearly differentiated. Service satisfaction refers to the extent to which taxpayers feel satisfied with the services provided by tax authorities. When the services received meet or exceed expectations, taxpayers tend to feel satisfied and more motivated to comply. Conversely, poor service can lead to dissatisfaction and reduced compliance. Research by Suarjana et al. (2020) indicates that tax service satisfaction has a positive and significant effect on taxpayer compliance.

Meanwhile, tax service quality emphasizes service standards, responsiveness, reliability, and empathy of tax officers. When services are responsive, high-quality, and satisfactory, taxpayers are more motivated to comply with tax obligations. If tax service providers are less responsive, this may result in decreased public compliance with tax institutions. However, this finding contradicts the results of research by Zahrani & Mildawati (2019), which found that service quality does not affect individual taxpayer compliance. On the other hand, research by Ertika & Rahmawati (2021) supports the theory that service quality does influence compliance. It creates an interesting research gap, as it suggests that good service quality does not necessarily guarantee increased tax compliance.

Furthermore, awareness of tax sanctions also affects taxpayer compliance, as knowledge of sanctions can encourage taxpayers to adhere to tax regulations. Tax sanctions serve as a preventive mechanism to ensure that taxpayers comply with established tax laws and do not violate them. Sanctions imposed on taxpayers also function to prevent undesirable violations. Fines are imposed for non-compliance with tax obligations in accordance with tax laws. Sanctions applied to taxpayers who violate tax regulations include administrative sanctions, criminal sanctions, or both. Strict sanctions can increase taxpayer awareness, as evidenced by research conducted by (Firmansyah et al., 2022). However, research by Alfiona & Fajriana (2020) shows that not all taxpayers understand the consequences of sanctions, meaning that sanctions are not always effective.

Tax rates are also a factor that cannot be overlooked. Tax rates are the rates used to determine the amount of tax that must be paid. Reasonable tax rates, aligned with the economic capacity of society, can create a sense of fairness and reduce resistance to tax obligations. Conversely, excessively high tax rates may encourage tax avoidance or non-compliance. Research conducted by Wulandari & Putra (2024) concludes that tax rates do not have a significant effect on taxpayer compliance. The size of the tax rate does not influence compliance because tax rates are determined by the government and must be obeyed, and violations will result in applicable sanctions.



Meanwhile, research by Basiroh & Sari (2024) states that tax rates have a positive effect on taxpayer compliance. Based on their findings, taxpayer compliance is influenced by the prevailing tax rates. Based on the discussion above, there are differences in research findings regarding taxpayer compliance. These differing results form an important basis for further examination of the relevant factors. Therefore, the researcher is interested in conducting a study entitled The Effect of Technology Utilization, Community Literacy Level, Tax Service Satisfaction, Tax Service Quality, Tax Sanctions, and Tax Rates on Individual Taxpayer Compliance in Tanjungpinang.

METHODS

This study employs a quantitative research approach. The focus of the study is to examine the effects of six independent variables, namely technology utilization (X1), the level of community tax literacy (X2), tax service satisfaction (X3), tax service quality (X4), tax sanctions (X5), and tax rates (X6), on the dependent variable, namely individual taxpayer compliance (Y). Data were collected to measure the extent to which these variables contribute to improving individual taxpayer compliance at the Primary Tax Office (Kantor Pelayanan Pajak Pratama/KPP) of Tanjungpinang. The population of individual taxpayers registered as private-sector employees with “active” status at KPP Pratama Tanjungpinang in 2024 totaled 1,200 taxpayers, from which a sample of 300 respondents was obtained. The sampling technique used in this study was random sampling. The sample was selected based on the following criteria: individual taxpayers registered as private sector employees at KPP Pratama Tanjungpinang with active status in 2024, and individual taxpayers who comply with tax payment and reporting obligations.

Data collection in this study was conducted using a questionnaire. Likert scale questionnaires were distributed to individual taxpayers at KPP Pratama Tanjungpinang who served as respondents to obtain data related to the research variables. Prior to distribution, the questionnaire underwent quality testing by assessing its validity and reliability. Data analysis was conducted using multiple linear regression, which satisfied the classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. Furthermore, the t-test was employed to examine the partial effect of each independent variable on the dependent variable, while the F-test was used to analyze the simultaneous effect of all independent variables on the dependent variable. In addition, the coefficient of determination (R^2) was used to measure the extent to which the independent variables explain the variation in the dependent variable.

RESULT AND DISCUSSION

The normality test aims to examine whether the regression model, disturbance variables, or residuals are normally distributed. In this study, data normality was assessed using the Kolmogorov-Smirnov test. The decision criterion states that if the probability value is greater than 0.05, the residual data are normally distributed. Conversely, if the probability value is less than 0.05, the residual data are not normally distributed (Zahriyah et al., 2021). The results of the normality test in this study are presented in Table 2.

Table 2. Normality Test

		Unstandardized Residual
N		300
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.31606080



Most Extreme Differences	Absolute Positive Negative	.030 .030 -.027
Test Statistic		.030
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Data Processed

Based on Table 4.2, the significance value is 0.200, which is greater than 0.05. Therefore, the normality assumption in the regression analysis has been satisfied, indicating that the regression model applied in this study is appropriate for further analysis.

The multicollinearity test aims to determine whether there is a correlation among the independent variables in the regression model. A good regression model should not exhibit high correlations among independent variables. Multicollinearity can be detected by examining the tolerance values and their inverse, the Variance Inflation Factor (VIF). If the tolerance value is less than 0.10 or the VIF value is greater than 10, multicollinearity is indicated. Conversely, if the tolerance value is greater than 0.10 or the VIF value is less than 10, it indicates the absence of multicollinearity.

Table 3. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Technology utilization	.986	1.014
Public Tax Literacy Level	.981	1.019
Tax Service Satisfaction	.990	1.010
Quality of Tax Services	.954	1.048
Tax Penalties	.992	1.008
Tax Rates	.976	1.025

Source: Data Processed

Table 3 shows that the tolerance values for all independent variables are greater than 0.10 and the VIF values are less than 10. These results indicate that there is no high correlation among the independent variables, meaning that no multicollinearity problem exists. Thus, the regression model satisfies the assumption of no multicollinearity and is suitable for further analysis.

The heteroscedastic test aims to identify whether there is non-constant variance of residuals across observations in the regression model. An ideal model should exhibit homoscedasticity, where the residual variance is constant. In this study, the heteroscedastic test was conducted using the Glejser method by regressing the absolute residual values on each independent variable. If the significance value (Sig.) of the regression results is greater than 0.05, it can be concluded that the model does not suffer from heteroscedasticity. A summary of the heteroscedastic test results is presented in the table below.

Table 4. Multicollinearity Test

Model	Collinearity Statistics	
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Tax Service Quality	.954	1.048
Tax Sanctions	.992	1.008
Tax Rates	.976	1.025

Source: Data Processed

Based on the heteroscedastic test results, the significance values (Sig.) for all variables exceed the 0.05 threshold. It indicates that the regression model in this study does not have heteroscedastic problems. Therefore, it can be concluded that the residual variance is stable (homoscedastic), meaning that the regression model meets the classical assumption requirements and can be used for further analysis. Multiple linear regression analysis was employed to examine the effect of independent variables on the dependent variable in this study.

Table 5. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-13.065	.901		-14.493	.000
Technology utilization	.268	.016	.483	17.246	.000
Public Tax Literacy Level	.019	.014	.039	1.376	.170
Tax Service Satisfaction	.287	.017	.472	16.902	.000
Tax Service Quality	.247	.014	.488	17.144	.000
Tax Sanctions	.307	.025	.338	12.120	.000
Tax Rates	.009	.015	.017	.616	.539

Source: Data Processed

Subsequently, hypothesis testing was conducted. The partial test was used to determine whether each independent variable individually affects the dependent variable. The partial test (t-test) in this study employed a standard significance level of 0.05. The effect of technology utilization on individual taxpayer compliance in Tanjungpinang. Based on the test results, the significance value obtained was 0.000. It indicates that H_0 is rejected and H_a is accepted because $Sig. < 0.05$. Therefore, partially, technology utilization has a significant effect on individual taxpayer compliance in Tanjungpinang. The utilization of tax technology, including e-Filing for Annual Tax Returns (SPT), e-Billing, and other online services, has been proven to have a significant effect on individual taxpayer compliance in Tanjungpinang. This finding is consistent with the study by Djo, which shows that the adoption of electronic systems enhances convenience and efficiency while reducing time and effort costs in the process of filing annual tax returns. The ease of access and transparency offered by digital technology contribute to increased compliance, as taxpayers feel more supported and gain greater certainty in tax administration processes that were previously perceived as complex and time-consuming (Djo, 2022). Similar findings are also reported by (Kamila et al., 2023; Zulaikhah, 2025).



The effect of the level of community tax literacy on individual taxpayer compliance in Tanjungpinang. Based on the test results, the significance value obtained was 0.170. It indicates that H_0 is accepted and H_a is rejected because $Sig. > 0.05$. Thus, partially, the level of community tax literacy does not have a significant effect on individual taxpayer compliance in Tanjungpinang. The level of community tax literacy in Tanjungpinang does not have a significant effect on individual taxpayer compliance. This lack of significance indicates that tax literacy has not yet become a primary determinant of compliance, as high levels of tax knowledge and understanding do not automatically encourage compliant behavior without being accompanied by awareness and willingness to fulfill tax obligations. This finding is in line with previous studies (Hidayat, 2024; Margaret et al., 2024; Yuliati & Fauzi, 2020), which state that tax literacy does not have a significant effect on taxpayer compliance.

The effect of tax service satisfaction on individual taxpayer compliance in Tanjungpinang. Based on the test results, the significance value obtained was 0.000. It indicates that H_0 is rejected and H_a is accepted because $Sig. < 0.05$. It means that, partially, tax service satisfaction has a significant effect on individual taxpayer compliance in Tanjungpinang. Based on the research findings, tax service satisfaction has a significant effect on individual taxpayer compliance in Tanjungpinang. This relationship is statistically proven and indicates that service quality plays an important role in encouraging compliant behavior. Fast, friendly, accurate, and solution-oriented services enhance taxpayer satisfaction and trust in tax authorities, while slow and complicated services may reduce compliance motivation. This finding is consistent with previous studies (Nurawalya & T, 2025; Putra et al., 2023; Suarjana et al., 2020), which conclude that tax service satisfaction has a significant effect on taxpayer compliance.

The effect of tax service quality on individual taxpayer compliance in Tanjungpinang. Based on the test results, the significance value obtained was 0.000. It indicates that H_0 is rejected and H_a is accepted because $Sig. < 0.05$. Thus, partially, tax service quality has a significant effect on individual taxpayer compliance in Tanjungpinang. The results also show that tax service quality has a significant effect on individual taxpayer compliance in Tanjungpinang. It confirms that service quality is a critical factor that statistically drives compliance. Service quality dimensions such as reliability, responsiveness, empathy, assurance, and tangibles play a key role in building taxpayer comfort and trust in fulfilling tax obligations. This finding aligns with previous studies (Imanda et al., 2025; Nurawalya & T, 2025; Suarjana et al., 2020), which state that tax service quality significantly affects individual taxpayer compliance.

The effect of tax sanctions on individual taxpayer compliance in Tanjungpinang. Based on the test results, the significance value obtained was 0.000. It indicates that H_0 is rejected and H_a is accepted because $Sig. < 0.05$. Therefore, partially, tax sanctions have a significant effect on individual taxpayer compliance in Tanjungpinang.

Furthermore, the results indicate that tax sanctions have a significant effect on individual taxpayer compliance in Tanjungpinang. It emphasizes that tax sanctions are an important factor that statistically encourages compliant behavior. Administrative and criminal sanctions function as effective control instruments by creating a deterrent effect and reinforcing the consequences of non-compliance. This finding is consistent with previous research (Azahra & Trisnaningsih, 2025; Putri & Junaidi, 2023; Sinaga et al., 2025), which identifies tax sanctions as an external driver in improving taxpayer compliance.



The effect of tax rates on individual taxpayer compliance in Tanjungpinang. Based on the test results, the significance value obtained was 0.170. It indicates that H_0 is accepted and H_a is rejected because $Sig. > 0.05$. Hence, partially, tax rates do not have a significant effect on individual taxpayer compliance in Tanjungpinang.

In contrast, tax rates do not have a significant effect on individual taxpayer compliance in Tanjungpinang. This lack of significance suggests that the level of tax rates has not been a primary factor in encouraging compliance. This finding is consistent with previous studies (Khodijah et al., 2021; Rahman & Syarli, 2023; Usvita & Darmayanti, 2024), which argue that tax rates do not function as an external compliance driver because the government determines them and they are binding; therefore, the magnitude of tax rates does not influence taxpayers' decisions to comply. Instead, non-compliance is more strongly influenced by the perceived risk of sanctions for tax violations.

The simultaneous test was conducted to determine whether the independent variables jointly or simultaneously affect the dependent variable. The simultaneous test (F-test) in this study used a standard significance level of 0.05, as presented in Table 6.

Table 6. F-test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1769.007	6	294.835	166.810	.000 ^b
	Residual	517.873	293	1.767		
	Total	2286.880	299			

Source: Data Processed

Based on Table 6, the calculated F-value is greater than the critical F-value, namely $166.810 > 2.21$, with a significance value of $0.000 < 0.05$. It indicates that the hypothesis is accepted. Therefore, technology utilization, the level of community tax literacy, tax service satisfaction, tax service quality, tax sanctions, and tax rates simultaneously have a significant effect on individual taxpayer compliance in Tanjungpinang. Overall, the research findings indicate that technology utilization, tax literacy, tax service satisfaction and quality, tax sanctions, and tax rates simultaneously have a significant effect on individual taxpayer compliance in Tanjungpinang. It confirms that tax compliance is multidimensional and shaped by the interaction of multiple factors. Although tax literacy and tax rates do not have a significant partial effect, they still function as supporting factors within the overall model.

Within the framework of the Theory of Reasoned Action and the Theory of Planned Behavior, compliance is not determined by a single factor. Technology utilization, service satisfaction and quality, and tax sanctions play dominant roles in shaping positive attitudes, subjective norms, and perceived behavioral control. In contrast, tax literacy and tax rates contribute to strengthening understanding and perceptions of fairness but are not strong enough to directly drive compliance (Heykal et al., 2024).

Therefore, improving individual taxpayer compliance in Tanjungpinang requires an integrated strategy that prioritizes the utilization of tax technology, enhancement of service quality and satisfaction, and consistent enforcement of tax sanctions, with tax literacy and transparency of tax rates serving as supporting factors for sustainable compliance.

Table 7. Coefficient of Determination

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.880 ^a	.774	.769	1.32947

Source: Data Processed

The coefficient of determination (R^2) is used to measure the extent to which the independent variables explain the variation in the dependent variable. The R^2 value of 0.774 indicates that 77.4% of individual taxpayer compliance in Tanjungpinang is explained by technology utilization, the level of community tax literacy, tax service satisfaction, tax service quality, tax sanctions, and tax rates. The remaining 22.6% is explained by other variables not examined in this study.

CONCLUSION

Based on the results of the data analysis, several conclusions can be drawn. Technology utilization has a significant effect on individual taxpayer compliance in Tanjungpinang, indicating that tax system digitalization plays a key role in facilitating reporting and improving voluntary compliance. Tax service satisfaction and tax service quality also have significant effects on compliance, highlighting the importance of responsive, professional, and reliable services in building taxpayer trust and sustainable compliance. In addition, tax sanctions significantly influence individual taxpayer compliance, confirming that consistent enforcement serves as an effective deterrent against non-compliance. In contrast, the level of community tax literacy and tax rates do not have a significant partial effect on individual taxpayer compliance. It suggests that knowledge of taxation and the magnitude of tax rates alone are insufficient to directly encourage compliant behavior without being accompanied by awareness, willingness, and perceived consequences. Simultaneously, technology utilization, tax literacy, service satisfaction, service quality, tax sanctions, and tax rates collectively have a significant effect on individual taxpayer compliance. These findings confirm that tax compliance is multidimensional and requires a comprehensive approach that integrates digitalization, quality service delivery, effective enforcement, and supportive tax education policies.

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