



## The Effects of Tax Sanctions, Taxpayer Awareness, and Tax Understanding MSME on Tax Compliance: The Moderating Role of Risk Preference

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**ABSTRACT:** The decrease in tax revenue is due to the large number of MSME actors who ignore tax payments. So, this study aims to assess and test the effect of tax sanctions, taxpayer awareness, and understanding of taxation on tax compliance of micro, small, and medium enterprises (MSMEs) in Cirebon City, with the moderating variable of risk preference. The method used in this research is quantitative, and the type of data used is primary data obtained from 250 respondents. This research data was tested using the Structural Equation Model (SEM-PLS). The results of this study indicate that tax sanctions, taxpayer awareness, increased taxpayer compliance, and understanding of taxation affect taxpayer compliance. Risk preferences do not strengthen the relationship between tax sanctions and taxpayer compliance, risk preferences do not strengthen the relationship between taxpayer awareness and taxpayer compliance, and risk preferences do not moderate tax understanding with taxpayer compliance. The Directorate General of Taxes can use this research to encourage a more assertive approach to taxation and knowledge of taxation, especially for micro, small, and medium enterprises (MSMEs) in Cirebon City.

**Keywords:** Tax Sanctions, Tax Understanding, Tax Compliance, Risk Preference, Tax Awareness



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## INTRODUCTION

Taxes are a crucial aspect of a country's financial ecosystem, generating an important source of revenue for the government to support development and public services. Tax obligations are important for MSMEs in maintaining business continuity while contributing to economic growth. One of the difficulties small and medium enterprises often need to improve is compliance with tax obligations. This compliance is influenced by various factors, including tax sanctions implemented by the government, the level of awareness of taxpayers, and the policy of reducing tax rates specifically for MSMEs. It is now evident that taxes play a significant role in funding public infrastructure, public service provision, and infrastructure improvement, all of which support developed and developing countries' economies. Because of this, countries all over the world are quite concerned about tax compliance. However, tax compliance is only sometimes

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100%, even in developed countries with 'hard to tax' groups that simply avoid paying taxes or underreporting income to reduce their tax payments.

Based on data from the Department of Cooperatives and SMEs in 2021, the number of MSMEs in Indonesia reached 64.2 million, with a GDP commitment of 61.07%, or IDR 8,573.89 trillion, and the ability to absorb 97% of the existing workforce and collect up to 60.4% of total capital (<https://komwasjak.kemenkeu.go.id/in/post/pajak>). Tax revenue data: At the end of December 2022, the realization of tax earned financial revenues Rp2,034.5 trillion (114.0 percent of the target in APBN Perpres98/2022), while up to the end of June 2023, the realization of tax revenue reached Rp1,105.63 trillion (54.70 percent of the target in APBN 2023) (<https://www.kemenkeu.go.id/>).

Based on data from the Cirebon One Primary Tax Office, the number of individual MSME taxpayers in Cirebon City reached 19,391, taxpayers with details of non-effective individual taxpayers status of 17,975, while the status of individual MSME taxpayers was only 1,416. Data on MSME tax revenue in Cirebon City obtained from the Cirebon One Pratama Tax Office in 2021 reached IDR 11,049,307,621, while MSME tax revenue in 2022 was IDR 9,889,939,650.

Based on data on the number and tax revenue on micro, small, and medium enterprises, this is due to MSEM actors' need for knowledge and understanding of taxation ([Faisal & Yulianto, 2019](#)). So many MSEM actors ignore this tax payment, which shows that some of them need to gain the knowledge to calculate the tax and learn that their capital is depleted to pay late tax penalties; MSME players can experience bankruptcy, one of the worst consequences they experience. The mistake often made by MSME players is usually concentrating on the business rather than tax matters. Because MSME players need clarification on how to manage their taxes, tax authorities consider the tax potential of the MSME business after the business has grown, such as by opening many branches.

Micro, small, and medium enterprises (MSMEs) must have bookkeeping that details how their funds come and go. This is an essential action in financial management. Hence, MSME players are poised to scale up to increase the size and profitability of their businesses. Due to complicated reasons, most small and medium enterprises (MSMEs) do not do financial bookkeeping. Business owners also often need more time to complete bookkeeping. However, you can avoid this technique by installing it every time a transaction is completed. These records must be tidied up and entered into the ledger after peak hours. Small and medium enterprises (SMEs) often need clarification about distinguishing business finances from personal finances. This may result in financial problems. As a result, financial bookkeeping should be done indefinitely.

The fact is that SME taxpayers in Cirebon City still need to be tax-compliant, especially small and medium enterprises (SMEs). As a result, the phenomena examined in this study are increased tax sanctions, a need for understanding tax regulations, and a need for more taxpayer awareness, which impact the degree of compliance of MSME taxpayers with their tax obligations. In addition, risk preference is used as a moderator of the relationship between these factors.

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Low tax knowledge is one of the variables influencing the MSME sector's contribution to tax income that has yet to be dominant ([Astuti & Yushita, 2019](#)). Taxpayer awareness is the state in which an individual understands, acknowledges, values, and complies with applicable tax laws and truly wants to pay their taxes ([Yunia et al., 2021](#)). Prior studies ([Fatah & Oktaviani, 2021](#)); ([Setia Ningsih et al., 2021](#)), ([Abdi Pradnyani et al., 2022](#)), ([Sari et al., 2021](#)) discovered that taxpayer knowledge significantly and favourably influences MSME taxpayer compliance. However, research indicates that taxpayer awareness has little effect on compliance ([Arlita Bhakti Faidani, Dwi Soegiarto, 2022](#)) ([Lidya Rikayana et al., 2023](#)). The association between taxpayer compliance and the taxpayer awareness variable may be strengthened by risk preference ([Fatah & Oktaviani, 2021](#)). Contrary to research, risk preferences do not increase taxpayer tax compliance knowledge ([Yunia et al., 2021](#)).

Sanctions are now used to increase consistency due to a better framework. A taxpayer will comply with the tax if sanctions or regulations are specified. Sanctions will make people obey more rules ([Wulandari, 2020a](#)). According to ([Lestari, 2023](#)) and ([Marcel Kusuma et al., 2023](#)), tax sanctions positively impact taxpayer compliance. However, according to other research ([Lidya Rikayana et al., 2023](#)), risk preference moderates the correlation between tax amendments and tax compliance ([Fatah & Oktaviani, 2021](#)). This is different from previous research ([Yunia et al., 2021](#)).

The connection between compliance and taxpayer understanding A thorough awareness of tax laws, regulations, and processes will help taxpayers better comply with tax requirements and make them more aware of their responsibilities. ([Wardani & Nistiana, 2022](#)) It is possible that taxpayers who are in disobedience need to be sufficiently aware of the relevant tax laws. Past studies ([Yunia et al., 2021](#)) ([Arlita Bhakti Faidani, Dwi Soegiarto, 2022](#)); ([Permata Sari et al., 2019](#)) MSME actors' comprehension of taxation influences their compliance with tax laws. Complying with tax laws while considering risk preference as a mitigating factor improves MSME taxpayer compliance ([Yunia et al., 2021](#)).

Complying with applicable laws, rules, and tax implementation procedures to fulfilling tax responsibilities is known as tax compliance. Tax compliance is key in deciding whether a region receives more or less taxation ([Fatah & Oktaviani, 2021](#)). The level of compliance is low because risk preferences and taxpayer compliance are strongly correlated. According to ([Fatah & Oktaviani, 2021](#)), this implies that taxpayers who face various high risks can lower their level of taxpayer compliance.

Therefore, this study aims to examine the direct impact caused by tax sanctions, taxpayer awareness, and understanding of taxation on MSME taxpayer compliance in the city of Cirebon and the indirect impact caused by risk preference as a moderator between the relationship in the city of Cirebon between tax penalties, taxpayer awareness, and taxation understanding with regard to MSME taxpayer compliance. When the independent variable is compared with the dependent variable, risk preference tendencies are used as strengthening or weakening variables (moderation). This research is anticipated to make a scholarly contribution to the field of accounting and taxation through its investigation of monetary accountancy. This research will help DGT improve the understanding of taxation for MSME taxpayers. This will increase taxpayer confidence in the

DGT's ability to fulfilling its tax obligations. E-filing as an innovation provide services for taxpayers in reporting their tax report ([Sulistyowati et al., 2020](#)).

The phenomenon that occurs among SMEs still needs to be tax-compliant. This study found that there is an increase in tax sanctions, a need for knowledge about tax regulations, and a lack of taxpayer awareness, which impacts the degree of compliance of MSME taxpayers with their tax obligations. In addition, risk preference is used to regulate the relationship between these components. Based on tax revenue data and tax compliance data on MSMEs that have decreased and the inconsistent results of previous research, this research will reevaluate "The Effects of Tax Sanctions, Taxpayer Awareness, and Tax Understanding on MSME Tax Compliance: The Moderating Role of Risk Preference."

### Prospect Theory

This theory explains how a person acts when analyzing risk decisions. This theory shows that when individuals are productive, they avoid risk (risk aversion) and take risks (risk seeking). In this theory, one of the relevances to the consistency of tax compliance is that the risks taken by taxpayers will affect their decision to comply with the applicable tax provisions. Prospect theory provides an appropriate theoretical basis for moderating risk preferences in the relationship between tax compliance and understanding tax of regulations. This theory explains that when taxpayers have a high level of risk, this will affect taxpayer compliance. As a result, the low level of tax compliance is caused by a strong relationship between tax compliance and risk preferences, so that taxpayers bear a greater burden.

### Theory of Attribution

According to the theory of attribution, a person's unique method of assessing the behavior of others depends on their understanding of that person's behavior. Observing someone can reveal if their behavior stems from an external or internal source. The attribution hypothesis states that both internal and external factors, such as risk preferences, taxpayer awareness, tax sanctions, and tax comprehension, can have an impact on an individual. The concept of attribution clarifies how a person's risk preferences may influence their actions with regard to things like tax fines, taxpayer awareness, and tax understanding. People who make high-risk decisions may act differently from those who have low-risk preferences.

### Tax Sanctions' Impact on Taxpayer Compliance

In other words, tax sanctions are tools to stop taxpayers from breaking tax norms. They act as a safety net to ensure that judgments made by tax rules and regulations, also known as tax norms, are surely followed, obeyed, and obeyed ([Mandowally et al., 2020](#)). According to attribution theory, attributions made by people to outside forces may promote compliance if tax consequences are seen as a serious threat. Tax goal of tax sanctions is to increase taxpayer adherence to their tax commitments. The severity or amount of tax penalties enhances the degree of compliance. Sanctions have been incorporated into the tax system to encourage taxpayer compliance

concerning their tax obligations. Research supports the study's findings ([Afif & Yulianti, 2019](#)); ([Maghriby & Ramdani, 2020](#)).

H1: Tax sanctions have an impact on taxpayer compliance.

#### The Influence of Taxpayer Awareness on Taxpayer Compliance

The degree of someone's understanding of their tax responsibilities, including their desire to make contributions to fulfilling their tax payment requirements, is known as their tax awareness. Understanding how people attribute things according to their degree of taxpayer awareness is possible with the aid of attribution theory. People's perceptions of the significance of compliance may change if awareness is understood to be the outcome of individual knowledge and consciousness. Taxpayers are more obedient in meeting their duties when they are better conscious of their commitments ([Andaningsih et al., 2022](#)). The results of ([Aprilianti, 2021](#)) and ([Zuli Alfina, 2021](#)) are corroborated by this study.

H2: Taxpayer awareness has positive effects on taxpayer compliance.

#### The Effects of Understanding Taxation on Taxpayer Compliance

The attribution theory states that how one interprets one's understanding of taxes to internal elements, such as knowledge and individual effort, can impact that understanding when it comes to tax compliance. Understanding taxes is one approach for MSMEs to learn about tax laws and processes and apply them to tax-related tasks like filing tax returns and making payments ([Wardani & Nistiana, 2022](#)). A taxpayer more knowledgeable about taxes will also be more aware of the repercussions of failing to file their taxes on time. They will be more capable of adhering to tax laws if they understand them better. On the other hand, they will only be compliant if they know more about tax laws. Research by [Putra et al. \(2020\)](#), [Khadijah \(2021\)](#), ([Zuli Alfina, 2021](#)), and ([Wulandari, 2020a](#)) corroborates the findings of this investigation.

H3: Understanding mandatory taxation affects mandatory tax compliance.

The effects of tax sanctions moderate risk preference on taxpayer compliance.

Prospect theory explains how tax compliance may be influenced by a fear of losing money due to a tax penalty. When tax penalties are viewed as possible losses, there may be a spike in tax compliance to prevent these losses. High-risk taxpayers typically comply with tax responsibilities because risk preferences can boost the implementation of tax punishments seen negatively by taxpayers. Research from ([San et al., 2023](#)), ([Tri Wahyuningsih, 2019](#)), [Srimindartii \(2017\)](#), and ([Septarini, 2015](#)) supports this study.

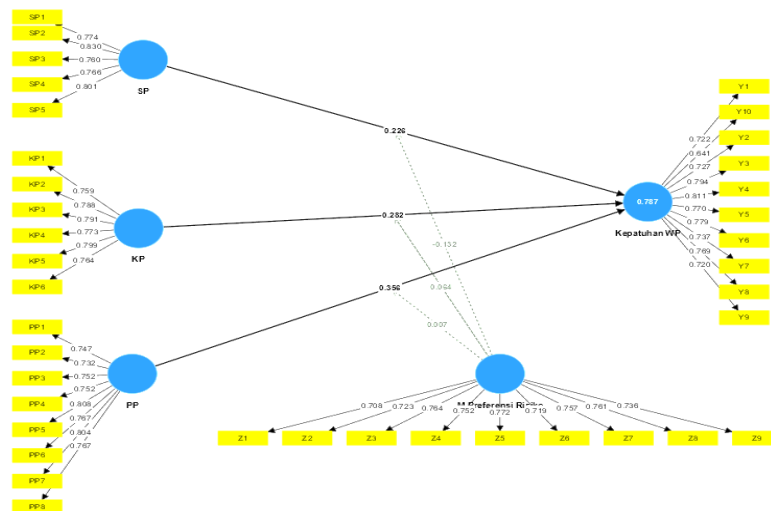
H4: Risk preference moderates the relationship between tax sanctions and taxpayer compliance.

#### The Effects of Taxpayer Awareness Moderates Risk Preference on Taxpayer Compliance

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According to theory of prospect, a taxpayer's level of compliance may have an impact on their knowledge of the potential consequences of tax violations or fines. When it comes to risk perception, a taxpayer's awareness of the risk associated with tax infraction can be quite important. Sensitivity to loss can spur attempts to prevent unfavourable outcomes; knowledge of this risk can influence compliance. A feeling or emotion involves being aware of the advantages and disadvantages of one's tax obligations, including the willingness to pay taxes. Risk preferences may strengthen taxpayers' obligations in 2022 (Andaningsih et al., 2022), to accurately, voluntarily, and truly understand and apply applicable tax laws in order to satisfy their tax obligations. As a result, taxpayers who have a tendency to take significant risks will usually choose to pay their taxes



H5: Risk preference moderates the relationship between taxpayer awareness and tax compliance.

## The Effects of Taxpayer Understanding Moderates Risk Preference on Taxpayer Compliance

Prospect theory can provide insight into how individuals and groups can adjust to uncertainty, particularly in the event of changes to tax laws. Taxpayers with high-risk preferences are more likely to comply with tax duties because risk preferences can help them better grasp tax legislation. The reaction to uncertainty can be moderated by being aware of the tax obligations under the tax laws. The research findings are corroborated by the investigations of Sulistiyani (2017), Aziz (2018), and Damayanti, Mahsuni, and Afifudin (2020).

H6: Risk preference moderates the relationship between taxpayer understanding and taxpayer compliance.

## Research Framework

Table 1. Research Framework

## METHOD

Participants in this quantitative and descriptive study complete Google Forms to provide main data for the study. Respondents opinions are measured using a 5-point likert scale. Tax sanctions (X1), taxpayer awareness (X2), tax knowledge (X3), tax compliance-dependent variable (Y), and

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moderating variable risk preference (Z) are the independent factors in this study. The study's sample consists of individual taxpayers who are registered as MSME actors at KPP Pratama Cirebon Satu Cirebon. 1,416 MSME individual taxpayers are enrolled with KPP Pratama Cirebon Satu. There were 250 MSME taxpayers in the sample. Probability sampling is the method of sampling that is employed. [Sugiyono \(2018\)](#) Probability sampling is a method of selecting members of a sample in which each element (or constituent) of the population has an equivalent opportunity of being selected. Sampling, data collection, and measures (or measurements) are the customary sub-sections comprising this section. Sampling comprises the subsequent sections: units of analysis, research context, and target population; the sampling procedure; and profiles of the respondents.

## Operational Variables

### Independent Variables

According to [Sugiyono \(2016\)](#), independent variables, sometimes referred to as free variables, are those that have an impact on or cause changes in the dependent variable.

- Variable Tax Sanctions (X1)

Three indicators are present in the tool that [As'ari \(2018\)](#) utilized to calculate the tax sanction variable, namely:

- 1 Broken tax laws are punishable by harsh financial penalties.
- 2 Imposing sufficiently harsh tax penalties is one way to educate taxpayers.
- 3 Tax offenders must be subject to severe penalties without exception.

- Variable (X2): Taxpayer Awareness

When taxpayers recognize that they must pay taxes, comprehend how taxes support state funding, and comply with relevant laws, they are said to be taxpayer-aware (Kholis, 2020). [As'ari \(2018\)](#) states that there are three (three) indicators in the instrument used to measure the taxpayer awareness variable:

1. How taxpayers view how their taxes are used.
2. Level of awareness of tax payments.
3. The financial standing of the taxpayer.

- Variable (X3): Tax Understanding

Tax understanding is how taxpayers comprehend laws, rules, and processes to satisfy their tax obligations ([Kholis, 2020](#)). According to [As'ari \(2018\)](#), three indicators are used to measure tax comprehension variables:

- 1 Knowledge of extensive tax laws and regulations
- 2 Knowledge of tax laws
- 3 Complying with tax computation and payment protocols

### Dependent Variable

As the name suggests, dependent variables are those that are affected by or result from the presence of independent variables, according to [Sugiyono \(2016\)](#).

- Tax Compliance (Y)

According to [Halimatusyadiah \(2018\)](#), taxpayer compliance is when people pay their taxes on time in order to fund governmental development. This can be done voluntary by

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accurately and completely filling out an annual notification letter. According to [As'ari \(2018\)](#), tax compliance is evaluated using the following four metrics:

- 1 One registration at the tax office in conformity.
- 2 Complying with the deadline for filing tax returns.
- 3 Accurate tax calculation and payment compliance
- 4 Paying the arrears on time

## Moderating Variable

Moderating factors influence the connection between the independent variable and the dependent variable. ([Sugiyono, 2016](#)).

- Risk Preferences

A person's inclination for risk may be one of their characteristics, and this might affect how they behave. ([Aryobimo, 2012](#)). Five indicators make up the instrument used to measure the risk preference variable, according to [Jatmiko \(2006\)](#):

- Risk to finances
- Risk to health
- Risk Danger to society
- Risk to a work environment
- Risk to safety

Use the following pattern to calculate each question's Likert scale:

- Strongly agree, scored 5
- Agree; scored 4
- Neutral, scored 3
- Disagree; scored 2
- Strongly disagree, scored 1

## Data Analysis Techniques

The primary data used in this inquiry was gathered directly from Cirebon City taxpayers through a technique called a survey. Every taxpayer involved in the study is required to complete this survey.

## RESULT AND DISCUSSION

### Description of respondents

Table 1 shows this study's respondents' orientation, age, and final instructions.

Table 2. Characteristics of respondent

Characteristics of respondents		
Characteristics	Amount	Percentages (%)
<b>Gender</b>		
Male	113	45,2%
Female	139	55,65%
<b>Latest Education</b>		



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<b>Primary School</b>	14	5,6%
<b>Junior High School</b>	21	8,4%
<b>Senior High School/Vocational School</b>	112	44,8%
<b>D1-D3</b>	26	10,4%
<b>Bachelor</b>	53	21,2%
<b>Master</b>	5	2%
<b>Other</b>	20	8%
<b>Age</b>		
<b>&lt;20</b>	9	3,6%
<b>20-35</b>	151	60,4%
<b>35-50</b>	60	24%
<b>&gt;50</b>	32	12,8%

Source: Processed primary data (2024)

The data above shows 139 female respondents (55.65%) and 113 male respondents (45.2%). Because women comprise the majority of respondents, women's rights can be associated with the study's findings, which may differ for male respondents. Most respondents who answered this questionnaire were senior high school and vocational school graduates, taking into account their most recent educational level. Of the respondents, 14 (5.6%) had completed elementary school; 21 (8.4%) had completed junior high school; 112 (44.8%) had completed senior high school/vocational school; 26 (10.4%) had completed D1–D3; 53 (21.2%) had completed D4; 5 (2%), and 20 (8%) had completed additional education.

Nine respondents (3.6%) were under 20 years old, 151 respondents (60.4%) were between 20 and 35 years old, 60 respondents (24%) were between 35 and 50 years old, and 32 respondents (12.8%) were over 50 years old. Based on this data, it can be inferred that most respondents are in their 20s to 35s and are still largely in the prime of their lives. To focus more on most respondents at this age while examining task innovations, useful age is distinguished from regularly utilized innovations. Two hundred fifty electronically disseminated surveys using Google Forms were gathered for this study, and all 250 pieces of data were processed.

Table 3. External Loading

	<b>Tax Sanction (SP)</b>	<b>Tax Awareness (KWP)</b>	<b>Tax Understanding (PP)</b>	<b>Tax Compliance (KP)</b>	<b>Risk Preference (PR)</b>	<b>Moderated (M PR x SP)</b>	<b>Moderated (M PR x PP)</b>	<b>Moderated (M PR x KP)</b>
<b>SP1</b>	0,774							
<b>SP2</b>	0,830							
<b>SP3</b>	0,760							
<b>SP4</b>	0,766							
<b>SP5</b>	0,801							

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<b>KW P1</b>	0,759	
<b>KW P2</b>	0,788	
<b>KW P3</b>	0,791	
<b>KW P4</b>	0,773	
<b>KW P5</b>	0,799	
<b>KW P6</b>	0,764	
<b>PP1</b>	0,747	
<b>PP2</b>	0,732	
<b>PP3</b>	0,752	
<b>PP4</b>	0,752	
<b>PP5</b>	0,808	
<b>PP6</b>	0,767	
<b>PP7</b>	0,804	
<b>PP8</b>	0,767	
<b>KP1</b>		0,722
<b>KP2</b>		0,641
<b>KP3</b>		0,727
<b>KP4</b>		0,794
<b>KP5</b>		0,811
<b>KP6</b>		0,770
<b>KP7</b>		0,779
<b>KP8</b>		0,737
<b>KP9</b>		0,720
<b>PR1</b>		0,708
<b>PR2</b>		0,723
<b>PR3</b>		0,764
<b>PR4</b>		0,752
<b>PR5</b>		0,772
<b>PR6</b>		0,719
<b>PR7</b>		0,757
<b>PR8</b>		0,761
<b>PR9</b>		0,736
<b>M PR x SP</b>		1,000

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<b>M</b>	1,000
<b>PR</b>	
<b>x</b>	
<b>PP</b>	
<b>M</b>	1,000
<b>PR</b>	
<b>x</b>	
<b>KP</b>	

Source: SmartPLS 4 Output in 2024

Table 3's outer loading test findings indicate that this study is deemed genuine because the outer loading has a value greater than 0.70.

Average Variances Extracted (AVE)

<b>SP</b>	<b>KWP</b>	<b>PP</b>	<b>KP</b>	<b>PR</b>
<b>0,619</b>	0,607	0,588	0,560	0,553

Source: SmartPLS 4 Output in 2024

Table 4 shows that the AVE values for the following variables are as follows: 0.619 for the Tax Sanctions variable, 0.607 for the Taxpayer Awareness variable, 0.588 for the Tax Understanding variable, 0.553 for the Risk Preference variable, and 0.560 for the Tax Compliance variable. Now that this is clear, every AVE value for these variables is valid at the same time.

*Composite Reliability Coefficient*

<b>SP</b>	<b>KWP</b>	<b>PP</b>	<b>KP</b>	<b>PR</b>
<b>0,890</b>	0,903	0,919	0,927	0,918

Source: SmartPLS 4 Output in 2024

Given that the composite reliability values for the entire structure are more significant than 0.7, Table 5 demonstrates that the research instruments' internal consistency and reliability requirements have been met.

*Cronbach's alpha*

<b>SP</b>	<b>KWP</b>	<b>PP</b>	<b>KP</b>	<b>PR</b>
<b>0,846</b>	0,871	0,899	0,912	0,846

Source: SmartPLS 4 Output in 2024

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Table 6 above shows that the internal consistency and reliability requirements of the research instrument have been met for all constructs based on Cronbach's alpha parameters; the Cronbach's alpha value more significant than 0.7.

*R-Square (R<sup>2</sup>)*

Table 7. R Squared (R<sup>2</sup>)

	<b>R Squared</b>	<b>R-square modified</b>
<b>Tax Compliance</b>	0,787	0,781

Source: SmartPLS 4 Output in 2024

Table 7 presents the study results. It indicates that 78.1% of the taxpayer compliance variable can be described by tax sanctions, taxpayer knowledge, comprehension of taxation, and risk preference; these variables cannot explain the remaining 21.9%.

Differential validity Ratio of Heteroit Monotrait (HTMT)

Table 8. Ratio of Heteroit Monotrait (HTMT)

	<b>KP</b>	<b>Kepatuhan WP</b>	<b>M PR</b>	<b>PP</b>	<b>SP</b>	<b>M PR x PP</b>	<b>M PR x KP</b>	<b>M PR x SP</b>
<b>KP</b>								
<b>Compliance WP</b>	0,934							
<b>M PR</b>	0,870	0,830						
<b>PP</b>	0,960	0,931	0,920					
<b>SP</b>	0,985	0,940	0,925	0,977				
<b>M PR x PP</b>	0,488	0,470	0,327	0,411	0,466			
<b>M PR x KP</b>	0,576	0,522	0,384	0,465	0,531	0,934		
<b>M PR x SP</b>	0,553	0,538	0,404	0,463	0,551	0,941	0,941	

Source: SmartPLS 4 Output in 2024

Considering that Table 8 shows that the heterotrait-monotrait ratio is less than 1, the study model that includes the four variables mentioned above can be considered valid.

Testing of Hypotheses

This test looks at the border coefficients and the directional coefficients that display the t-measure result. The interpretation of the studied boundaries provides insight into the link between the concentrate's constituent parts after a comparison of the t-measure price and the necessary t-table value at 5%. Here's how to do hypothesis testing with SmartPLS 4.

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Table 9. Path Coefficients

Variable		Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values	Significance
KP	->	0,282	0,279	0,084	3,371	0,001	Significance
Compliance WP							
M	Risk Preference ->	0,024	0,023	0,06	0,404	0,686	Not Significant
Compliance WP							
PP	->	0,356	0,362	0,067	5,287	0,00	Significance
Compliance WP							
SP	->	0,226	0,226	0,089	2,529	0,011	Significance
Compliance WP							
M	Risk Preference x PP ->	0,007	0,006	0,067	0,111	0,912	Not Significant
Compliance WP							
M	Risk Preference x KP ->	0,064	0,063	0,077	0,832	0,405	Not Significant
Compliance WP							
M	Risk Preference x SP ->	-0,132	-0,128	0,083	1,584	0,113	Not Significant
Compliance WP							

Source: Processed Primary Data, 2024

Table 9 shows that the first hypothesis was tested, yielding a t-statistic value of 2.529 (>1.65) and a p-value of 0.011 (<0.05). This demonstrates that tax penalties significantly impact taxpayer compliance, supporting the acceptance of premise 1. The t-statistic value of 3.371 (>1.65) and the p-value of 0.001 (<0.05) after testing hypothesis 2 demonstrate that taxpayer compliance is positively impacted by taxpayer awareness; as a result, hypothesis 2 is accepted. The results of the third hypothesis test indicate that tax understanding positively impacts taxpayer compliance. Assumption 3 is received with a p-value of 0.00 (less than 0.05) and a t-statistics value of 5.287 (greater than 1.65). The t-statistics value of 1.584 (greater than 1.65) and the p-value of 0.113 (less than 0.05) indicate that risk preference does not reinforce tax sanctions with taxpayer compliance, which leads to the rejection of hypothesis 4. The findings of the test for hypothesis 5 indicate that risk preferences do not enhance the correlation between taxpayer knowledge and taxpayer compliance. This is supported by the t-statistics value of 0.832 (<1.65) and the p-value of 0.405 (>0.05), indicating the rejection of hypothesis 5. Following testing, hypothesis 6 is deemed false

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since risk preference does not appear to modify taxpayer comprehension of taxpayer compliance, as indicated by the t-statistic value of 0.111 (less than 1.65) and the p-value of 0.912 (greater than 0.05).

Tax sanctions increase the compliance of taxpayers.

The results of the hypothesis 1 test revealed a t-statistic value of 2.529 ( $>1.65$ ) and a p-value of 0.011 ( $<0.05$ ), indicating that tax sanctions greatly improve MSME taxpayer compliance. The first hypothesis, which hold tax penalties may force MSME taxpayers to fulfill their obligations, is accepted: the degree of compliance rises with the severity or strictness of the tax penalties. This is in line with previous research ([Hantono & Sianturi, 2021](#)) ([Muhammad Rizki, 2022](#)) ([Darmayasa et al., 2021](#)). According to the study's goals, the findings support the notion that tax penalties have a significant impact on MSME taxpayers' ability to comply with tax laws. According to attribution theory, this result can be explained by external forces, with taxation acting as the primary motivator for an increase in MSME taxpayer compliance with the law. This implies that MSME taxpayers are more likely to believe that their compliance is the result of their activities, especially the government's imposed tax penalties.

Taxpayer awareness has a positive effect on taxpayer compliance.

Hypothesis 2 is accepted because taxpayer awareness positively affects taxpayer compliance. A t-statistics value of 3.371 ( $>1.65$ ) and a p-value of 0.001 ( $<0.05$ ) are the findings of testing hypothesis 2. According to this theory, taxpayers are more conscious of how they complete their tax duties. The results of this investigation are corroborated by ([Elsani & Tanno, 2023](#))([Abdi Pradnyani et al., 2022](#))([Setia Ningsih et al., 2021](#)). Additional research corroborated these findings and established a direct relationship between taxpayer knowledge and tax compliance. The findings support the assertion that enhancing taxpayer awareness can serve as a viable approach to enhancing tax compliance, which constitutes the primary objective of this research. The findings derived from attribution theory indicate that taxpayers have a tendency to attribute their degree of compliance to their level of awareness regarding their tax responsibilities. Hence, the enhancement of taxpayer knowledge is regarded as a crucial element in the enhancement of tax compliance.

Understanding taxation has a positive effect on taxpayer compliance.

The hypothesis 3 test yielded a p-value of 0.00 ( $<0.05$ ) and a t-statistics value of 5.287 ( $>1.65$ ). Put otherwise, knowledge of taxes leads to greater taxpayer compliance. The third hypothesis is recognized, which holds that taxpayers who comprehend taxes better would also understand the repercussions of failing to execute their obligations. The taxpayer compliance degree correlates with one's understanding of tax regulations. This study supports earlier conclusions. ([Elsani & Tanno, 2023](#)) ([Wulandari, 2020b](#))([Riswanto et al., 2017](#)). This corroborates this conclusion and establishes that there is a direct relationship between tax understanding and compliance with tax regulations by taxpayers. Consistent with the leading research topic, the above findings indicate that improving tax understanding is critical to improving taxpayer compliance, thus in line with the research objectives. Findings derived from attribution theory suggest that taxpayers have a tendency to attribute their level of compliance to their expertise in tax regulations. Therefore, improving taxpayers' understanding of tax regulations is considered an essential aspect of improving tax compliance.

#### The Effects of Tax Sanctions Moderates Risk Preference on Taxpayer Compliance

A t-statistics value of 1.584 ( $<1.65$ ) and a p-value of 0.113 ( $>0.05$ ) were obtained from the hypothesis 4 test. Since risk preference does not reduce tax penalties with taxpayer compliances, hypothesis 4 is rejected. This prospect theory, which maintains that people make decisions based on the risk they are currently confronting, is to blame for this. In this case, the tax-paying entity is aware of the possible repercussions of failing to fulfill its obligations. The results of the study are supported by [\(Elsani & Tanno, 2023\)](#), [\(Daryatno, 2021\)](#). The findings of this study have been corroborated, indicating no significant impact of risk preference on the association between taxpayer compliance and tax punishments. The findings suggest that while there may be variations in individual risk choices, taxes continue to play a significant role in enhancing taxpayer compliance.

#### The Effects of Taxpayer Awareness Moderates Risk Preference on Taxpayer Compliance

Test 5 results indicate that the p-value is 0.405 ( $>0.05$ ), and the t-statistics value is 0.832 ( $<1.65$ ). As a result, taxpayer awareness of taxpayer compliance is unaffected by risk preference. Since there is a negative correlation between taxpayer knowledge and risk preference, hypothesis 5 is rejected since taxpayers do not take risks. The findings indicate that, while there may be variations in individual risk choices, taxes play a significant role in enhancing taxpayer compliance, studies that bolster [\(Elsani & Tanno, 2023\)](#). Additionally, the study revealed that risk preference has no significant impact on the association between taxpayer knowledge and taxpayer compliance. The conclusion above, within the framework of the research aims, posits that individual risk preferences should not influence endeavors to enhance taxpayer awareness. To improve taxpayer compliance, a consistent emphasis on augmenting awareness and comprehension of tax responsibilities is a practical approach.

#### The Effects of Understanding Taxation Moderates Risk Preference on Taxpayer Compliance.

The t-statistic value is 0.111 ( $<1.65$ ), and the p-value is 0.912 ( $>0.05$ ) according to the findings of the hypothesis 6 test. This demonstrates how taxpayers' risk choices do not aid in their understanding of taxpayer compliance. Since risk preferences do not assist taxpayers in understanding tax rules, they are likely to be disobedient when paying taxes, which leads to the rejection of Hypothesis 6. The findings suggest no moderating effect of risk preference on the association between taxpayer understanding and compliance. Based on the principles of prospect theory, the study above implies that the individual risk preferences of taxpayers do not contribute to their comprehension of tax regulations and the resulting implications for compliance. Taxpayers have a reduced inclination to consider their risk preferences while making tax payments, potentially resulting in non-compliance conduct. The study's findings are consistent [\(Elsani & Tanno, 2023\)](#). Additionally, the findings indicate no significant impact of risk preference on the association between taxpayers' comprehension of tax regulations and their adherence to tax obligations. In light of the research aims, this conclusion implies that endeavors to enhance taxpayers' comprehension of tax regulations should be grounded in issues beyond individual risk preferences. Emphasis should be placed on promoting education and fostering knowledge regarding tax responsibilities.

## CONCLUSION

According to the study after examining the hypothesis testing results, it is possible to draw conclusions about this study. The first hypothesis, which asserts that tax sanctions have a significant impact on taxpayer compliance, is accepted. The second hypothesis, which is supported, asserts that taxpayer awareness significantly influences taxpayer compliance. Upon evaluating the third hypothesis, it is determined that taxpayer compliance is significantly impacted by tax understanding, which is accepted. The fourth theory, which is unsupported, claims that risk preference can mitigate the link between taxpayer compliance and tax punishments. The relationship between taxpayer knowledge and taxpayer compliance can be moderated by risk preference, according to the fifth hypothesis, which is rejected. The sixth hypothesis, which suggests that risk preference influences the correlation between taxpayer compliance and tax understanding, is ultimately disproved. The findings of this study indicate that various factors, such as tax fines, taxpayer knowledge, and comprehension of taxation, influence taxpayer compliance. Furthermore, the influence of risk preference in moderating this association implies that a comprehensive strategy customized to the specific circumstances and personal inclinations is required.

To improve outcomes, researchers should consider some of the limitations of this study in the future. This study only focuses on taxpayers in Cirebon City. Additionally, three endogenous components and one steering variable are employed to measure taxpayer compliance. Future analysts are also anticipated to expand test locations and sample sizes to improve outcomes. The steering variables that can direct the aspects affecting taxpayer compliance can be expanded to achieve this.

Based on the findings of this study, tax penalties have a substantial impact on MSME compliance. Consequently, the Directorate General of Taxation ought to advocate for a more aggressive tax policy, particularly with regard to MSMEs. The Directorate General of Taxation may consider adjusting or expanding the implementation of these authorizations if the study conclusions show how crucial tax comprehension is to promoting higher compliance.

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