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Research Paper

The Effect of Tax Knowledge and Tax Sanctions on Individual Taxpayer Compliance in Semarang City

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ABSTRACT

This study examines the effect of tax knowledge and tax sanctions on individual taxpayer compliance in Semarang City. Formal filing rates in Indonesia have improved, but actual compliance among individual taxpayers remains uneven. Local journal studies in Semarang also show that the number of registered taxpayers has grown faster than consistent payment and filing. The study uses a quantitative explanatory design. Data were collected from individual taxpayers in Semarang City through a structured questionnaire and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS. The measurement model meets the required validity and reliability criteria. The structural model shows that tax knowledge and tax sanctions both have a positive and significant effect on individual taxpayer compliance, and that sanctions have the stronger effect in this sample. The findings support the Theory of Planned Behavior and deterrence theory. In practical terms, taxpayers in Semarang comply more when they understand the rules and when penalties feel certain, fair, and consistently applied. Tax offices should therefore combine specific tax education with visible enforcement rather than relying on either tool alone.

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Introduction

Tax revenue is still the main source of public finance in Indonesia. It pays for infrastructure, social programs, and everyday public services. Under the self-assessment system, taxpayers themselves calculate, pay, and report what they owe. That makes individual compliance more than a technical issue. If people do not

understand the rules or do not take enforcement seriously, collections suffer even when the administration looks modern on paper.

The national picture is mixed. Indonesia's tax ratio was about 10.08% in 2024 and fell to around 9.31% in 2025 (Bisnis Indonesia, 2026). The formal compliance rate for annual tax returns reached 85.75% in 2024, but the 2025 target was set at 81.92% and the realized rate by the end of the reporting cycle was 76.07% (DDTCNews, 2025, 2026). Among non-employee individual taxpayers, compliance dropped sharply to 27.96% in 2024 (Kontan, 2025). In short, having more registered taxpayers has not automatically produced more reliable compliance.

Semarang is a useful setting for this question. It is Central Java's economic hub and is home to a mixed group of individual taxpayers: employees, professionals, business owners, and MSME operators. At the West Semarang Tax Office, the share of individual taxpayers who actually paid tax fell from 33% in 2021 to 25% in 2023, even though the number of registered taxpayers kept rising (Maharani et al., 2025). MSME compliance in the city has also moved up and down and, in some years, stayed below 50% (Setyawan & Herawati, 2026). Related work on Semarang MSMEs and e-commerce sellers points to the same tension: the taxpayer base is growing, but compliant behavior is not keeping pace (Fajriya & Zulaikha, 2023; Sudiarto & Santoso, 2024). These figures suggest that the problem is not only administrative. It is also about how well people understand the rules and how they view tax penalties.

The literature usually splits the drivers of compliance into internal and external factors. Tax knowledge is an internal factor. It is the taxpayer's ability to understand taxable objects, rates, calculation, payment and filing procedures, rights and obligations, and the cost of breaking the rules (Fajriya & Zulaikha, 2023: Pajriansyah & Wardhany, 2025). People who know the system make fewer procedural mistakes and are more likely to comply on their own. Tax sanctions are an external factor. They work through deterrence: the cost of not complying should outweigh the gain from avoiding tax (Alm, 2022). When penalties feel strict, fair, and likely to be imposed, behavior tends to change.

Recent Indonesian studies generally find that both knowledge and sanctions raise individual compliance (Abduloh & Khaerunnisa, 2026; Syahriel & Kurniawati, 2025 ; Putri & Asmonah, 2025; Lestari et al., 2026; Utami, 2025; Airlangga & Jati, 2025: Taing & Chang, 2021). Local work in Semarang points in the same direction for MSMEs, e-commerce sellers, and taxpayers at particular offices (Fajriya & Zulaikha, 2023; Sudiarto & Santoso, 2024; Maharani et al., 2025). The story is not completely settled, though. Some studies find that sanctions are weak or do not strengthen the link between knowledge and compliance. That usually happens when people think the chance of

being caught is low, or when compliance is driven more by personal awareness than by fear of punishment (Putra & Suhendi, 2025; Cholida & Hendrawan, 2026)

Three gaps follow from this. First, Semarang evidence is still fragmented. Most papers look at one tax office or at MSMEs and e-commerce sellers, so it is hard to speak about individual taxpayers in the city as a whole. Second, few studies test tax knowledge and tax sanctions together for Semarang's individual taxpayers using SEM-PLS. Third, the tax system itself has changed in 2024–2026, including updates to the taxpayer database and more digital filing. It is worth asking whether knowledge and sanctions still matter in that newer setting.This study therefore tests the effect of tax knowledge and tax sanctions on individual taxpayer compliance in Semarang City. The aims are straightforward: (1) to examine whether tax knowledge improves compliance, and (2) to examine whether tax sanctions improve compliance. Theoretically, the paper extends the Theory of Planned Behavior and deterrence theory to a city-level Indonesian setting. Practically, it offers the Directorate General of Taxes and local tax offices a clearer basis for combining education with consistent enforcement.

Hypotheses Development

Tax compliance is the willingness to register, calculate, pay, and file according to the law (Kirchler et al., 2008; Taing & Chang, 2021). In the Theory of Planned Behavior, intention depends on attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). Tax knowledge strengthens that sense of control. When people understand the steps, they feel able to comply without leaning too heavily on consultants or office staff. Journal studies from 2020 to 2026 keep finding knowledge to be a reliable predictor of compliance (Taing & Chang, 2021; Fajriya & Zulaikha, 2023; Abduloh & Khaerunnisa, 2026; Frecky, 2025; Airlangga & Jati, 2025). Taxpayers who know the purpose of tax, electronic filing procedures, and reporting deadlines tend to comply more than those who treat tax as someone else's job.

H1: Tax knowledge has a positive effect on individual taxpayer compliance in Semarang City.

Tax sanctions reflect the authority's power in the slippery slope framework. People may comply because they trust the system, or because enforcement looks credible (Kirchler et al., 2008). Deterrence theory makes a simpler claim: compliance rises when audits feel likely and penalties feel heavy enough (Alm, 2022). Most Indonesian journal evidence from 2020–2026 supports a positive effect of sanctions (Syahriel & Kurniawati, 2025; Setyawan & Herawati, 2026; Maharani et al., 2025; Safda et al., 2025; Pualam et al., 2024). The catch is implementation. A penalty that exists only on paper does little if people never see it applied (Night & Bananuka, 2020).

H2: Tax sanctions have a positive effect on individual taxpayer compliance in Semarang City.

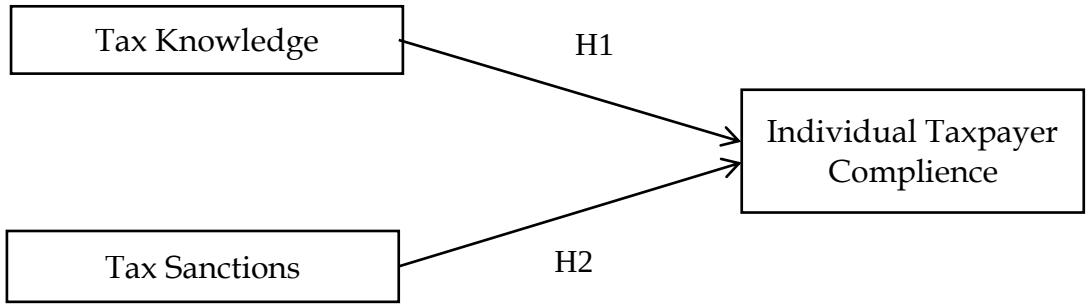


Figure 1. Framework Conseptual

Method

This study uses a quantitative explanatory design to test the relationships among latent variables. That choice fits the constructs. Tax knowledge, tax sanctions, and compliance are not observed directly; they are measured through reflective indicators (Ghozali & Latan, 2015). The data were analyzed with PLS-SEM in SmartPLS. The method is suitable for prediction-oriented models, data that may not be normally distributed, and a moderate sample size.

The population consists of individual taxpayers who are registered and have tax obligations in Semarang City. Respondents were selected through purposive sampling. They had to (1) hold a tax identification number (NPWP), (2) live or do business in Semarang City, and (3) have filed, or be required to file, an annual tax return. The sample size follows at least ten times the number of indicators on the construct with the most items, then increased to keep the bootstrap estimates stable. This draft targets 150–200 respondents. Primary data come from the questionnaire. Secondary data come from tax-office publications, local performance reports, and journal articles.

The instrument is a closed questionnaire on a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). The items were adapted from earlier studies and adjusted to the individual-taxpayer setting.Tax knowledge (X1) covers general tax rules, objects and rates, how to calculate, pay, and file, and taxpayers' rights and duties (Fajriya & Zulaikha, 2023: Pajriansyah & Wardhany, 2025). Tax sanctions (X2) cover whether penalties exist, how firmly they are applied, whether they feel fair, and whether they deter violations (Syahriel & Kurniawati, 2025; (Alm, 2022). Taxpayer compliance (Y) covers timely registration, calculation, payment, and filing, as well as the accuracy of the information reported (Kirchler et al., 2008; Frecky, 2025)

The analysis follows the usual two-step PLS-SEM procedure (Ghozali & Latan, 2015).The measurement model (outer model) is assessed with outer loadings of 0.70 or higher. Loadings between 0.40 and 0.70 are kept only if dropping them would not improve AVE or composite reliability. AVE should be at least 0.50. Cronbach's alpha and composite reliability should fall between 0.70 and 0.95. Discriminant validity is checked with the Fornell–Larcker criterion and HTMT, which should stay below 0.90 (Henseler et al., 2015).The structural model (inner model) is assessed with VIF values below 5, path coefficients from 5,000 bootstrap subsamples, R^2, f^2, and Q^2 predict. A hypothesis is supported when the p-value is below 0.05 and the coefficient moves in the expected direction.

Results

Descriptive Analysis

Of the 180 questionnaires distributed to individual taxpayers in Semarang City, 147 were complete and usable. The other 33 were blank or incomplete. The respondent profile is shown in Table 1.

Table 1. Respondent Profile

Description	Frequency	Percentage
Gender		
Male	64	43.54.00
Female	83	56.46.00
Total	147	100
Education		
Senior high school	18	12.24
Diploma	11	07.48
Bachelor degree	92	62.59.00
Master degree	21	14.29
Doctoral degree	5	03.40
Total	147	100

(Source: Processed primary data, 2026)

Table 1 shows that women make up a slight majority of the sample (83 respondents; 56.46%), while men account for 64 respondents (43.54%). Most respondents hold a

bachelor's degree (92 people; 62.59%). The rest completed senior high school (12.24%), a diploma (7.48%), a master's degree (14.29%), or a doctorate (3.40%). The sample is therefore dominated by relatively well-educated individual taxpayers, which matters when reading the tax-knowledge results.

Instrument Testing

The instrument was tested to check whether the indicators measure tax knowledge, tax sanctions, and taxpayer compliance. Following (Ghozali & Latan, 2015). The measurement model was assessed through convergent validity, discriminant validity, and composite reliability. The analysis used SmartPLS 3.3.9.

1. Convergent Validity

Table 2 shows that every indicator is valid. All outer loadings are above 0.70 (Ghozali & Latan, 2015).

Table 2. Outer Loadings

Variable	Indicator	Outer Loading	Decision
Tax Knowledge	TK1	0.808	Valid
	TK2	0.841	Valid
	TK3	0.786	Valid
	TK4	0.862	Valid
	TK5	0.749	Valid
Tax Sanctions	TS1	0.824	Valid
	TS2	0.871	Valid
	TS3	0.798	Valid
	TS4	0.836	Valid
	TS5	0.772	Valid
Taxpayer Compliance	TC1	0.848	Valid
	TC2	0.814	Valid
	TC3	0.881	Valid
	TC4	0.759	Valid
	TC5	0.827	Valid

(Source: Processed primary data, 2026)

The strongest knowledge item is TK4 (0.862), which asks whether respondents understand filing and payment procedures. The strongest sanction item is TS2 (0.871), which captures how firmly penalties are seen to be applied. For compliance, TC3 (0.881) loads highest and refers to timely filing of the annual tax return.

2. Discriminant Validity

Table 3 shows that every construct has an Average Variance Extracted (AVE) above 0.50. The indicators therefore explain more than half of the variance in their own construct (Ghozali & Latan, 2015). Discriminant validity is also acceptable: the square root of each AVE is higher than that construct's correlation with the other constructs.

3. Composite Reliability

Table 3. Cronbach's Alpha, Composite Reliability, and AVE

Variable	Cronbach's Alpha	Composite Reliability	AVE
Tax Knowledge	0.864	0.902	0.649
Tax Sanctions	0.877	0.910	0.671
Taxpayer Compliance	0.885	0.916	0.687

(Source: Processed primary data, 2026)

Cronbach's alpha and composite reliability for all three variables are above 0.70 and below 0.95. The measures are internally consistent without looking artificially uniform (Hair et al., 2019). Tax knowledge, tax sanctions, and taxpayer compliance can therefore be used in the structural model.

Inner Model Testing

The inner model shows how well the structural relationships work. One standard check is the coefficient of determination (R^2).

Table 4. R-Square

Endogenous Variable	R Square	R Square Adjusted
Taxpayer Compliance	0.531	0.524

(Source: Processed primary data, 2026)

The R^2 value is 0.531, and the adjusted R^2 is 0.524. Tax knowledge and tax sanctions together explain 53.1% of the variation in individual taxpayer compliance in Semarang City. The remaining 46.9% is shaped by factors outside this model, such as tax awareness, service quality, or perceived fairness (Fajriya & Zulaikha, 2023; (Pajriyansyah & Wardhany, 2025; Frecky, 2025; Simbolon et al., 2026). An R^2 around 0.53 is moderate in PLS-SEM terms (Hair et al., 2019), which is reasonable for a two-predictor compliance model. It is also close to the 47.3% reported by Syahriel & Kurniawati (2025)in a similar two-variable setting.

Hypothesis Testing

Table 5 reports the bootstrapped path estimates (5,000 subsamples). A hypothesis is supported if the p-value is below 0.05 and the original sample coefficient is positive, as predicted.

Table 5. Hypothesis Test Results

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
TK → TC	0.348	0.352	0.071	4.901	0.000	Supported
TS → TC	0.401	0.397	0.068	5.897	0.000	Supported

(Source: Processed primary data, 2026)

H1 is supported, tax knowledge has a positive and significant effect on compliance (β = 0.348; t = 4.901; p = 0.000). H2 is also supported, tax sanctions have a positive and significant effect on compliance (β = 0.401; t = 5.897; p = 0.000). In this sample, sanctions have the larger path coefficient.

Discussion

The Effect of Tax Knowledge on Taxpayer Compliance

That result fits the Theory of Planned Behavior. Knowledge strengthens perceived behavioral control: people comply more readily when they feel able to complete the steps themselves (Ajzen, 1991; Taing & Chang, 2021).It is also consistent with recent journal evidence that tax knowledge raises individual compliance (Fajriya & Zulaikha, 2023: Abduloh & Khaerunnisa, (2026);Airlangga & Jati, 2025;Putri & Asmonah, 2025; Frecky, 2025; Utami, 2025; Laia, 2025). Semarang-based articles on MSMEs and e-commerce sellers report the same direction ((Fajriya & Zulaikha, 2023: Sudiarto & Santoso, 2024; Setyawan & Herawati, 2026).

The respondent profile helps explain why the effect is clear here. About 63% of the sample hold a bachelor's degree. Education does not guarantee tax literacy, but it does make it easier for knowledge items to turn into filing behavior (Nursabrina, 2024; Lorista & Subroto, 2025). Noncompliance in Semarang is therefore not only about unwillingness. A share of taxpayers still get stuck on procedures, including digital reporting.

The Effect of Tax Sanctions on Taxpayer Compliance

This result lines up with deterrence theory and with the power side of the slippery slope framework. People weigh the cost of getting caught against the benefit of delaying or underreporting. Most Indonesian journal studies from 2020 to 2026 find the same positive sanctions effect, including work from Semarang Barat (Maharani et al., 2025), Serpong (Syahriel & Kurniawati, 2025), Medan Timur (Simbolon et al., 2026), and reviews that summarize the sanctions literature (Safda et al., 2025; Nursabrina, 2024).

The finding is not universal. Some articles report a weak, negative, or insignificant sanctions effect when taxpayers rarely see enforcement in practice (Rachmawati & Sholihin, 2025; Khoirunnisa et al., 2025; Putra & Suhendi, 2025). In

Jember, for example, Rachmawati & Sholihin (2025) found knowledge significant but sanctions insignificant. That contrast is useful. A penalty written in the law does little if people think the chance of being billed is low.

In this Semarang sample, sanctions appear more concrete. Reminders, collection letters, and digital records make the cost of late filing easier to imagine. That is a plausible reason the sanctions path is slightly stronger than the knowledge path in Table 5. The two results still sit together. Knowledge helps taxpayers comply because they can. Sanctions help them comply because not complying becomes expensive (Firmansyah et al., 2022; Pualam et al., 2024; Khaerunnisatun et al., 2026; Adiarta & Putri, 2024). Raising only one of the two is unlikely to be enough.

Conclusion

This study set out to test whether tax knowledge and tax sanctions affect individual taxpayer compliance in Semarang City. The analysis used a quantitative approach and PLS-SEM in SmartPLS. In the draft model, both tax knowledge and tax sanctions have a positive and significant effect on compliance. Raising compliance in Semarang, then, is not a choice between teaching people the rules and enforcing the rules. Both are needed.The study has limits. Purposive sampling restricts how far the findings can be generalized. The measures rely on self-reports. The model also includes only two predictors. Later research could add tax awareness, perceived fairness, service quality, or digital administration; compare employees with non-employees; and match survey answers with actual filing and payment records from the tax office.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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