



Planned Behavior and Taxpayer Compliance in Individual Annual Tax Return Reporting Moderated by Tax Knowledge Using the Theory of Planned Behavior Approach

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ABSTRACT

Taxpayer Compliance is a crucial issue in the taxation system, and the TPB model is used as a theoretical framework to understand taxpayer reporting intentions and behavior. This study aims to analyze the influence of variables in the Theory of Planned Behavior (TPB), namely Attitude, Subjective Norm, and Perceived Behavioral Control on Individual Taxpayer Compliance in Reporting Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama), and to test the moderating role of Tax Knowledge. This quantitative research was conducted at the Pare KPP, Kediri, East Java in 2025. The population was registered Individual Taxpayers who actively reported Annual Tax Returns. A sample of 50 respondents was determined using the Accidental Sampling technique. Primary data were collected through a Likert-scale questionnaire (1-5), measuring Compliance (formal/material), Attitude, Subjective Norm, Behavioral Control, and Tax Knowledge. Data analysis includes Instrument Test (Validity & Reliability), Classical Assumption Test (Normality, Multicollinearity, Heteroscedasticity, Autocorrelation), Descriptive Analysis, and Hypothesis Test using Moderate Regression Analysis (MRA). Data analysis uses the assistance of the SPSS program for windows version 25. The results of the study indicate that Attitude, Subjective Norms, and Perceived Behavioral Control partially have a significant positive effect on Taxpayer Compliance. Another key finding is that Tax Knowledge is proven to significantly strengthen (enlarge) the positive relationship between each TPB variable (Attitude, Subjective Norms, and Behavioral Control) on Tax Compliance. The implications of this study emphasize that Tax Knowledge acts as an essential driving factor in facilitating taxpayer compliance intentions and behavior to be realized into real Annual Tax Return reporting actions.

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INTRODUCTION

National development is a continuous process aimed at improving the welfare of society, both materially and spiritually. To achieve this goal, the state requires a stable and sustainable source of funding. One of the primary sources of this funding is taxes. Taxes are mandatory

contributions collected by the state based on law, are compulsory, provide no direct compensation to taxpayers, and are used to finance state expenditures for the greatest possible prosperity of the people. As stated by Susanto (2013), taxes are the backbone of state revenue, used to fund various public needs, including infrastructure development, healthcare, and education. The role of taxes in the economic system is not only as a source of state revenue (budgeting), but also as a regulatory tool and for the distribution of welfare (redistribution). Through taxes, the government can allocate resources more equitably and reduce social inequality. Khaerunisa and Wiratno (2013) state that taxes are a form of public contribution to the state, which will ultimately be returned in the form of public services and improved social welfare. Therefore, transparent, accountable, and professional tax management is crucial for increasing public trust, which ultimately impacts taxpayer compliance.

Taxpayer compliance is a key factor in the success of the tax system. This compliance is reflected in taxpayers' willingness to file their Tax Returns (SPT) on time, pay taxes according to regulations, and provide accurate and honest information. A high level of compliance will support the optimization of state revenue, enabling the government to effectively carry out its public service functions. However, data shows that the compliance rate for annual income tax (PPh) reporting in Indonesia remains suboptimal, at 73.61%, with a target of increasing to 83.2% by 2024 (Hukum Online, 2024). This indicates a persistent gap between the target and actual taxpayer compliance. Tax compliance issues are also evident at the operational level, one example being the Pare Kediri Pratama Tax Service Office (KPP Pratama). This KPP is a work unit under the East Java III Regional Office of the Directorate General of Taxes (DGT), covering Kediri and Nganjuk Regencies. The Pare Pratama Tax Office (KPP Pratama) has made various efforts to improve taxpayer compliance, such as organizing tax classes, providing assistance services for SPT reporting, providing Electronic Filing Identification Number (EFIN) facilities, and optimizing the use of e-Filing. However, these efforts have not been able to significantly improve taxpayer compliance.

The phenomenon underlying this research is the gap between the number of active Individual Taxpayers (WP OP) and the level of compliance in timely filing of Annual Tax Returns. Data shows that the number of active Individual Taxpayers has increased significantly, from 82,966 in 2022 to 112,624 in 2024. However, this increase has not been accompanied by an increase in compliance in Annual Tax Return reporting. In fact, the number of timely reports tended to stagnate, from 69,921 in 2023 to 69,157 in 2024. Furthermore, there was still a relatively high number of late reports, reaching 7,162 cases in 2023. This situation indicates that the increase in the number of taxpayers is not necessarily accompanied by increased awareness and compliance in fulfilling tax obligations. Taxpayer compliance issues are influenced not only by administrative and technical factors, but also by psychological and individual behavioral factors. In this context, the Theory of Planned Behavior (TPB) approach is relevant to explaining taxpayer compliance behavior. The TPB states that individual behavior is influenced by three main factors: attitude, subjective norms, and perceived behavioral control. Attitude reflects an individual's assessment of a behavior, subjective norms relate to perceived social pressure, and behavioral control reflects an individual's perception of their ability to perform an action.

Various previous studies have shown mixed results regarding the influence of these three variables on taxpayer compliance. Several studies, such as those by Anugrah and Fitriandi (2022), Appah et al. (2016), and Khalid et al. (2022), show that attitudes, subjective norms, and behavioral control have a significant positive effect on taxpayer compliance. However, other

studies have shown inconsistent results, with some of these variables having no significant effect on taxpayer compliance. This inconsistent research suggests the possibility of other factors influencing the relationship. One factor suspected of strengthening or weakening the relationship between the variables in the TPB and taxpayer compliance is tax knowledge. Knowledge is the result of a learning process that enables individuals to understand, analyze, and make rational decisions (Schunk, 2012). Taxpayers with good tax knowledge tend to have a better understanding of tax obligations and procedures, thereby reducing obstacles to reporting and increasing compliance. Research by Albab (2021) and Utami (2024) shows that tax knowledge has a positive effect on taxpayer compliance. Based on the above description, this research is important to conduct to re-examine the influence of the Theory of Planned Behavior (TPB) on taxpayer compliance in reporting Annual Tax Returns, by including tax knowledge as a moderating variable. This research is expected to provide theoretical contributions in the development of tax behavior studies, as well as practical contributions to tax authorities in formulating more effective policies to improve taxpayer compliance, particularly in the Pare Kediri Pratama Tax Office area.

The Influence of Attitudes on Taxpayer Compliance

Taxpayers' attitudes toward tax obligations significantly influence their tax compliance. This attitude is shaped by taxpayers' perceptions of the benefits or burdens of filing their tax returns, which include benefits such as legal certainty and contribution to development, as well as potential barriers such as complicated procedures and time requirements. Attitude is one of the three main factors in the SDGs that influence an individual's intention to engage in certain behaviors, including tax compliance. The intention to comply is influenced by a positive attitude toward compliance, subjective norms (social pressure), and perceived behavioral control (the individual's ability to control behavior). In other words, attitude is an individual's assessment of the consequences of behavior that will motivate an individual's intention and actual behavior, such as filing their annual tax return compliantly. Based on this, the first hypothesis proposed is:

H₁: Attitudes has a positive and significant effect on Taxpayer Compliance.

The Influence of Subjective Norms on Taxpayer Compliance

Subjective norms, which are the expectations and social pressure from family, friends, or superiors regarding tax reporting behavior, are also thought to have a significant influence on taxpayer compliance. If a taxpayer feels encouraged by the expectations of those closest to them to file their taxes on time, they are more motivated to comply with tax regulations. Subjective norms have a very important and significant influence on tax compliance in filing individual annual tax returns. These subjective norms can be understood as the perceptions or social pressure felt by taxpayers from those around them, such as family, friends, colleagues, or social groups they consider important. This social pressure or expectation serves as a strong incentive that motivates taxpayers to fulfill their obligations dutifully, namely filing their annual tax returns correctly and on time. The influence of these subjective norms also emphasizes the important role of the social environment and tax education involving communities and social groups in improving tax compliance. The stronger the social norms that support compliant behavior, the more effective the government and tax authorities' strategies will be in increasing taxpayer compliance through social and psychological approaches. Based on this, the second hypothesis formulated is:

H₂: Subjective Norms has a positive and significant effect on Taxpayer Compliance

The Influence of Behavioral Control on Taxpayer Compliance

Behavioral Control or Perceived Behavioral Control (PBC) refers to an individual's perception of their ability to fulfill their tax obligations. PBC reflects the extent to which a taxpayer feels capable of fulfilling their tax obligations, both in terms of personal ability and the availability of supporting resources. The higher the PBC, the more likely the taxpayer is to comply with their tax obligations. PBC encompasses beliefs about their personal ability to understand tax regulations, complete tax forms, and use reporting systems such as e-filing. Behavioral control has a significant influence on tax compliance. In the context of taxpayers, behavioral control is defined as the level of control or perceived ability of taxpayers to perform certain behaviors, such as reporting income correctly and complying with tax obligations. If taxpayers perceive strict tax oversight, sanctions are imposed, and reporting is traceable by third parties, this perceived control encourages them to comply. Strong perceived behavioral control makes taxpayers feel capable and motivated to comply with their tax obligations, thereby increasing tax compliance. Based on this, the second hypothesis formulated is:

H₃: Behavior Control has a positive and significant effect on Taxpayer Compliance

Tax Knowledge Moderates Attitudes Towards Taxpayer Compliance

The effect of attitudes towards tax compliance, moderated by knowledge, means that tax knowledge influences the extent to which a taxpayer's attitudes impact their tax compliance. Attitude is an individual's view or assessment of tax compliance, whether it is considered important or not. A positive attitude towards taxation usually drives the intention and action to comply with taxes. However, the effect of this attitude can be strengthened if an individual has a good knowledge of tax rules and benefits. Knowledge clarifies tax consequences and procedures, allowing a positive attitude to translate into actual compliance.

Knowledge acts as a moderating variable that strengthens the relationship between attitudes and tax compliance. Taxpayers with positive attitudes and adequate knowledge will be more effective in fulfilling their tax obligations than those with only positive attitudes without sufficient knowledge. Tax education is important for improving taxpayer knowledge, so that their positive attitudes contribute more to tax compliance levels. This also indicates that efforts to improve tax compliance must not only change attitudes but also enrich taxpayers' tax knowledge. Based on this, the second hypothesis formulated is:

H₄: Attitudes has a positive and significant effect on Taxpayer Compliance with Tax Knowledge as Moderates.

Tax Knowledge Moderates Subjective Norms on Tax Compliance

Subjective norms are an individual's perception of social pressure or norms that require them to perform or not perform a behavior, including in the context of tax compliance. The influence of subjective norms on tax compliance can be moderated by tax knowledge, meaning that a taxpayer's level of knowledge influences the extent to which subjective norms influence their tax compliance. Subjective norms themselves are social pressures or individual beliefs influenced by their environment or reference groups that can motivate individuals to comply with tax obligations. When individuals have better knowledge about taxation and the subjective norms surrounding them, they tend to have a better understanding of the importance of tax compliance, thus strengthening the influence of subjective norms on tax compliance. Based on this, the second hypothesis formulated is:

H₅: Subjective Norms has a positive and significant effect on Taxpayer Compliance with Tax Knowledge as Moderates.

Tax Knowledge Moderates Behavioral Control on Tax Compliance

The moderated effect of behavioral control on tax compliance by knowledge means that the level of tax knowledge can strengthen or weaken the relationship between behavioral control and taxpayer tax compliance. Behavioral control in the context of tax compliance is the extent to which taxpayers feel they have the ability, convenience, and control to fulfill or avoid tax obligations, such as reporting income correctly and paying taxes on time. If a taxpayer perceives the tax system and oversight as strong enough and is capable of following the rules, this behavioral control will encourage higher tax compliance.

The moderated effect of behavioral control on tax compliance by knowledge means that the level of tax knowledge can strengthen or weaken the relationship between behavioral control and taxpayer tax compliance. Behavioral control in the context of tax compliance is the extent to which taxpayers feel they have the ability, convenience, and control to fulfill or avoid tax obligations, such as reporting income correctly and paying taxes on time. If a taxpayer feels the taxation and oversight system is strong enough and he or she is capable of following the rules, this behavioral control will encourage higher tax compliance. Based on this, the second hypothesis formulated is:

H₆: Behavior Control has a positive and significant effect on Taxpayer Compliance with Tax Knowledge as Moderates.

METHOD

The research employed a quantitative survey approach, conducted at KPP Pratama Pare, Kediri, East Java, in 2025. The population consisted of registered and active Individual Taxpayers who file their Annual Tax Returns. A sample of 50 respondents was determined using the Accidental Sampling technique. Primary data were collected via Likert-scale (1-5) questionnaires, measuring Compliance (formal/material), Attitude, Subjective Norm, Perceived Behavioral Control, and Tax Knowledge. Data analysis included Instrument Testing (Validity & Reliability), Classical Assumption Tests (Normality, Multicollinearity, Heteroscedasticity, Autocorrelation), Descriptive Analysis, and Hypothesis Testing using Moderate Regression Analysis (MRA), processed with SPSS for Windows version 25.

RESULTS AND DISCUSSION

A. Data Analysis

Validity Test

Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if its questions are able to reveal what it is intended to measure. Validity testing is performed by comparing the calculated *r* value for each item, as seen in the Pearson Correlation column, with the *r* table for degree of bias (*df*) = *n* – *k*, where *n* is the sample size and *k* is the number of items. If the calculated *r* value > *r* table, the questionnaire is considered valid (Ghozali, 2021: 45). Based on the calculation of the product-moment-person correlation coefficient using SPSS, the following results were obtained:

Tabel 1. Test Validity

Variabel	Item	rhitung	rtabel	Notes
Y	1	0,885	0,279	Valid
	2	0,838	0,279	Valid
	3	0,859	0,279	Valid
	4	0,871	0,279	Valid
X1	1	0,621	0,279	Valid
	2	0,654	0,279	Valid
	3	0,606	0,279	Valid
	4	0,679	0,279	Valid
	5	0,559	0,279	Valid
X2	1	0,607	0,279	Valid
	2	0,688	0,279	Valid
	3	0,744	0,279	Valid
	4	0,572	0,279	Valid
	5	0,529	0,279	Valid
	6	0,421	0,279	Valid
X3	1	0,847	0,279	Valid
	2	0,672	0,279	Valid
	3	0,687	0,279	Valid
	4	0,738	0,279	Valid
	5	0,683	0,279	Valid
	6	0,686	0,279	Valid
	7	0,625	0,279	Valid
Z	1	0,338	0,279	Valid
	2	0,392	0,279	Valid
	3	0,617	0,279	Valid
	4	0,78	0,279	Valid
	5	0,716	0,279	Valid
	6	0,645	0,279	Valid
	7	0,552	0,279	Valid
	8	0,575	0,279	Valid
	9	0,661	0,279	Valid
	10	0,633	0,279	Valid

Source: Data Processed (2026).

This indicates a fairly good level of validity for the instrument used. The calculated r values for all statement items above are greater than the r table. Thus, all statement items in the research instrument are declared valid.

Tabel 2. Test Reability

Variabel	Cronbach's Alpha	Alpha Kritis	Keterangan
Attitude (X1)	0,742	0,7	Reliabel
Subjective Norms (X2)	0,74	0,7	Reliabel
Behavior Control (X3)	0,774	0,7	Reliabel
Tax Compliance (Y)	0,832	0,7	Reliabel
Knowledge (Z)	0,745	0,7	Reliabel

Source: Data Processed (2026).

Based on Tables 2, all variables have loading r -values above 0.70 (>0.70). Thus, it can be concluded that all variables have met the reability criteria.

Multiple Linear Regression Analysis

The statistical analysis used was multiple linear regression analysis. This analysis was used to obtain a comprehensive picture of the influence of attitudes (X1), subjective norms (X2), and behavioral control (X3) on tax compliance (Y). Based on calculations using the statistical program SPSS (Statistical Product and Service Solution) for Windows version 25, the analysis results were summarized in the table below:

Tabel 3. Multiple Linear Regression Analysis

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	6.284	3.078		2.042	.047
	Sikap	.486	.133	.363	3.645	.001
	Norma Subjektif	.279	.101	.324	2.773	.008
	Kontrol Perilaku	.257	.091	.332	2.822	.007

Source: Data Processed (2026).

The table above shows that the multiple linear regression equation obtained from the analysis test results is:

$$Y = 6.284 + 0.486 X1 + 0.279 X2 + 0.257 X3 + e$$

This regression equation has the following meaning:

1. Constant = 6.284
If the attitude variables (X1), subjective norm (X2), and behavioral control (X3) = 0, then tax compliance (Y) will be 6.284.
2. Coefficient X1 = 0.486
Every increase of 1 unit in attitude (X1) with subjective norm (X2) and behavioral control (X3) held constant and unchanged will increase tax compliance (Y) by 0.119. Every decrease of 1 unit in attitude (X1) with subjective norm (X2) and behavioral control (X3) held constant and unchanged will decrease tax compliance (Y) by 0.486.
3. Coefficient X2 = 0.279
Every increase in subjective norm (X2) with attitude (X1) and behavioral control (X3) held constant and unchanged will decrease tax compliance (Y) by 0.171. Every decrease in subjective norm (X2) with the assumption that attitude (X1) and behavioral control (X3) remain constant and unchanged will increase tax compliance (Y) by 0.279.
4. Coefficient X3 = 0.257
Every increase in behavioral control (X3) with the assumption that attitude (X1) and subjective norm (X2) remain constant and unchanged will increase tax compliance (Y) by 0.147. Every decrease in behavioral control (X3) with the assumption that attitude (X1) and subjective norm (X2) remain constant and unchanged will decrease tax compliance (Y) by 0.257.

Moderated Regression Analysis (MRA) Test

Moderated Regression Analysis (MRA) is a data analysis technique used to maintain sample integrity and provide a basis for controlling the influence of moderator variables. Based on calculations using the statistical program SPSS (Statistical Product and Service Solution) for Windows version 25, the analysis results are summarized in the table below.

Tabel 4. Moderated Regression Analysis (MRA) Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.558	2.531		.615	.542
Sikap	.634	.181	.516	3.511	.001
Norma Subjektif	.120	.214	.152	.561	.578
Kontrol Perilaku	.038	.160	.054	.239	.812
Pengetahuan	.180	.098	.308	2.025	.045
Sikap*Pengetahuan	.013	.004	1.590	3.066	.004
Norma Subjektif*Pengetahuan	.011	.005	1.695	2.108	.041
Kontrol Perilaku*Pengetahuan	.012	.004	1.777	2.224	.024

Source: Data Processed (2026).

Based on the second Moderated Regression Analysis (MRA) multiple linear regression equation, it can be explained as follows:

1. Constant = 1.558
If the attitude variables (X1), subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) are equal to 0 or constant, then tax compliance (Y) will be 1.558.
2. Coefficient X1 = 0.634
Every 1 unit increase in the attitude variable (X1), with subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remaining unchanged, will increase tax compliance by 0.634. Each 1-unit decrease in the Attitude variable (X1), with subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remaining unchanged, will decrease Tax Compliance by 0.634.
3. Coefficient X2 = 0.120
Each 1-unit increase in the subjective norm variable (X2), with Attitude (X1), behavioral control (X3), knowledge (Z), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remaining unchanged, will increase Tax Compliance by 0.120. Each 1-unit decrease in the subjective norm variable (X2), with Attitude (X1), behavioral control (X3), knowledge (Z), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remaining unchanged, will decrease Tax Compliance by 0.634.
4. Coefficient X3 = 0.038
Each 1-unit increase in the behavioral control variable (X3), assuming Attitude (X1), subjective norm (X2), knowledge (Z), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remain unchanged, will increase Tax Compliance by 0.038. Each 1-unit decrease in the behavioral control variable (X3), with Attitude (X1), subjective norm (X2), knowledge (Z), and all interaction variables

(Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remaining unchanged, will decrease Tax Compliance by 0.038.

5. Z Coefficient = 0.180

Each 1-unit increase in the knowledge variable (Z), assuming Attitude (X1), subjective norm (X2), behavioral control (X3), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remain unchanged, will increase Tax Compliance by 0.180. Each 1-unit decrease in the knowledge variable (Z), assuming that Attitude (X1), subjective norm (X2), behavioral control (X3), and all interaction variables (Attitude*Knowledge, Subjective Norm*Knowledge, Behavioral Control*Knowledge) remain unchanged, will decrease Tax Compliance by 0.180.

6. Coefficient $X1*Z = 0.013$

Each 1-unit increase in the interaction variable (Attitude*Knowledge), assuming that Attitude (X1), subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables (Subjective Norm*Knowledge, Behavioral Control*Knowledge) remain unchanged, will increase Tax Compliance by 0.013. Each 1-unit decrease in the interaction variable Attitude*Knowledge, assuming that the variables Attitude (X1), subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables, Subjective Norm*Knowledge, Behavioral Control*Knowledge, remain unchanged, will decrease Tax Compliance by 0.013.

7. Coefficient $X2*Z = 0.011$

Each 1-unit increase in the interaction variable Subjective Norm*Knowledge, assuming that the variables Attitude (X1), subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables Attitude*Knowledge, Behavioral Control*Knowledge, remain unchanged, will increase Tax Compliance by 0.011. Each 1-unit decrease in the interaction variable Subjective Norm*Knowledge, assuming that the Attitude (X1), subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables Attitude*Knowledge, Behavioral Control*Knowledge remain unchanged, will decrease Tax Compliance by 0.011.

8. Coefficient $X3*Z = 0.012$

Each 1-unit increase in the interaction variable Behavioral Control*Knowledge, assuming that the Attitude (X1), subjective norm (X2), behavioral control (X3), knowledge (Z), and all interaction variables Attitude*Knowledge, Subjective Norm*Knowledge remain unchanged, will increase Tax Compliance by 0.012. Every 1 unit decrease in the Attitude variable (X1), with subjective norms (X2), behavioral control (X3), knowledge (Z) and all interaction variables Attitude*Knowledge, Subjective Norms*Knowledge, remaining unchanged, will decrease Tax Compliance by 0.012.

Hypotesis Test

The following are the results of the second partial Moderated Regression Analysis regression test using the t-test, with values compared at a significance level of 0.05 or 5%.

1. Hypothesis Testing 1

Based on the calculations in Table above, the attitude variable shows a calculated t-value (3.645), which is much greater than the t-table (1.989), and a p-value (0.001), which is smaller than the p-value (0.05). This indicates that attitude has a significant effect on tax compliance.

2. Hypothesis Testing 2

Based on the calculations in Table above, the subjective norm variable shows a calculated t-value (2.773), which is much greater than the t-table (1.989), and a p-value (0.008), which is smaller than the p-value (0.05). This indicates that subjective norms have a significant effect on tax compliance.

3. Hypothesis Testing 3

Based on the calculation results in Table above, the behavioral control variable shows a calculated t-value (2.822) that is significantly greater than the t-table (1.989) and a p-value (0.008) that is smaller than the p-value (0.05). This indicates that behavioral control has a significant effect on Tax Compliance.

4. Hypothesis Testing 4

Based on the calculation results in Table above, the interaction between attitude and knowledge variable yields a calculated t-value (3.066), which is significantly greater than the t-table (1.989) and significant at $p < 0.05$. The positive interaction coefficient (0.013) indicates that Knowledge significantly strengthens (enlarges) the positive relationship between Attitude and Tax Compliance.

5. Hypothesis Testing 5

Based on the calculation results in Table above, the interaction between subjective norms and knowledge variable yields a calculated t-value (2.108), which is significantly greater than the t-table (1.989) and significant. $p \leq 0.05$. The positive interaction coefficient (0.011) indicates that Knowledge significantly strengthens (enlarges) the positive relationship between Subjective Norms and Tax Compliance.

6. Testing Hypothesis 6

Based on the calculation results in Table above, the interaction variable between behavioral control and knowledge obtained a calculated t value (2.224), which is much greater than the t table (1.989) and significant. $p < 0.05$. The positive interaction coefficient (0.012) indicates that Knowledge significantly strengthens (enlarges) the positive relationship between Behavioral Control and Tax Compliance.

B. Research Results and Hypothesis Testing

The Influence of Attitude on Tax Compliance

Attitude has a significant partial effect on tax compliance. This is evident from the t-test results in Table 4.18, which show that attitude influences tax compliance. The attitude variable has a significant t-value (3.645) that is significantly greater than the t-table (1.989), and a p-value (0.001) that is smaller than the p-value (0.05). Therefore, the H_a hypothesis is accepted. This indicates that attitude has a significant effect on tax compliance. Based on the theory of Ajzen (2002), who proposed the Theory of Planned Behavior (TPB), attitude toward behavior is an individual's belief regarding the outcome of a behavior (behavioral belief) and their evaluation of that outcome. This attitude reflects how a person assesses whether the behavior is positive or negative. Attitude is one of three main factors in the TPB that influence a person's intention to engage in certain behaviors, including tax compliance. The intention to behave compliantly is influenced by a positive attitude toward compliance, subjective norms (social pressure), and perceived behavioral control (the ability to control behavior) experienced by an individual. In other words, attitude is an individual's assessment of the consequences of behavior that will motivate one's intentions and actual behavior, such as filing an annual tax return compliantly.

The influence of attitudes toward tax compliance in filing an individual's annual tax return indicates that attitudes play a significant role in determining whether taxpayers will comply with their tax return. A positive attitude toward tax obligations tends to increase compliance levels in filing annual tax returns. A positive attitude toward tax compliance also shapes taxpayers' intentions to behave compliantly. In other words, attitudes influence intentions, and these intentions lead to actual compliance in filing annual tax returns. Conversely, negative attitudes or disagreement can decrease tax compliance levels. In line with this, previous research conducted by Anugrah and Fitriandi (2022), Al-Zaqeba et al. (2020), and Pangestie et al. (2019) also shows that attitudes influence taxpayer compliance. Other research by Appah et al. (2016), Khalid et al. (2022), Novianti and Dewi (2018), Ari (2019), Salsabilla et al. (2019), and Sigit et al. (2019) also showed that attitude influences tax compliance.

The Influence of Subjective Norms on Tax Compliance

Subjective norms partially have a significant effect on tax compliance. This is evident from the t-test results in Table 4.18, which show that the subjective norms variable has a calculated t-value (2.773) that is much greater than the t-table (1.989), and a p-value (0.008) that is smaller than the p-value (0.05). These values are smaller than $\alpha = 0.05$, thus the H_a hypothesis is accepted. This indicates that subjective norms have a significant influence on Tax Compliance. Based on Ajzen's (2002) theory in the Theory of Planned Behavior (TPB), subjective norms are an individual's perception of social pressure or the views of those considered important to them regarding whether they should or should not engage in a behavior. Subjective norms reflect the extent to which an individual is motivated to comply with the expectations or demands of others (normative beliefs) regarding a particular behavior. In other words, subjective norms are social beliefs that encourage an individual to behave in accordance with what is expected by their social environment. This factor, along with attitudes toward the behavior and perceived behavioral control, influences an individual's intentions and actions.

Subjective norms have a very important and significant influence on tax compliance in filing individual annual tax returns. This subjective norm can be understood as the perception or social pressure felt by taxpayers from those around them, such as family, friends, colleagues, or social groups they consider important. This social pressure or expectation serves as a strong incentive that motivates taxpayers to comply with their obligations, namely filing annual tax returns correctly and on time. In the context of the Theory of Planned Behavior (TPB), subjective norms refer to an individual's beliefs regarding the normative expectations of others that serve as a reference point for their behavioral decisions. In other words, individuals tend to adjust their behavior if they perceive that important people around them expect them to comply with tax regulations. For example, if family, colleagues, or their social environment emphasize the importance of paying taxes, the individual will have a stronger intention to comply with their annual tax return.

Empirical research in Indonesia shows that the stronger the influence of subjective norms experienced by taxpayers, the greater their level of compliance. This finding is supported by statistical evidence demonstrating a statistically significant influence of subjective norms on tax compliance, where the presence of social encouragement and references can increase taxpayers' motivation to behave compliantly. Therefore, subjective norms are not only a supporting variable but also a primary factor contributing to the formation of tax compliance intentions and behavior, particularly in the filing of individual annual tax returns.

This influence of subjective norms also emphasizes the importance of the social environment and tax education involving communities and social groups in increasing tax compliance. The stronger the social norms that support compliant behavior, the more effective the strategies of the government and tax authorities in increasing taxpayer compliance through social and psychological approaches.

The results of this study align with those of Anugrah and Fitriandi (2022), Appah et al. (2016), Khalid et al. (2022), and Zakiah et al. (2023), Novianti and Dewi (2018), Ari (2019), and research conducted by Putra, (2019) found that subjective norms have a significant influence on tax compliance.

The Effect of Behavioral Control on Tax Compliance

Behavioral control has a partial, significant effect on tax compliance. This is evident from the t-test results in Table 4.18, which show that the behavioral control variable exhibits a calculated t-value (2.822) that is significantly greater than the t-table (1.989), and a p-value (0.008) that is smaller than the p-value (0.05). Therefore, the H_a hypothesis is accepted. This indicates that behavioral control has a significant effect on tax compliance. Behavioral control is an individual's perception of the ease or difficulty of performing a particular behavior. It is related to a person's belief in their ability to perform a behavior, which is influenced by previous experience and potential obstacles. Specifically, in Ajzen's (2002) Theory of Planned Behavior, behavioral control is a factor that predicts a person's intention to perform a behavior, which

includes an individual's belief in the availability of resources, opportunities, and competencies that support or hinder the behavior. Furthermore, behavioral control can be understood as the control an individual has over their behavior, ranging from easy to perform to those requiring significant effort and resources. This perception of control can vary depending on the individual's situation and is influenced by various factors such as competence, equipment, and available opportunities. Behavioral control significantly influences tax compliance. In the context of taxpayers, behavioral control is defined as the level of control or perceived ability of taxpayers to perform certain behaviors, such as reporting income correctly and complying with tax obligations. If taxpayers perceive strict tax oversight, sanctions are imposed, and reporting is traceable by third parties, this perception of control encourages them to comply with their tax obligations. Strong perceived behavioral control makes taxpayers feel capable and motivated to comply with tax obligations, thus increasing tax compliance.

The results of this study align with research conducted by Al-Zaqeba et al. (2020), Appah et al. (2016), and Khalid et al. (2022), Zakiah et al. (2024), and Salsabilla et al. (2019) found that behavioral control influences tax compliance. Another study conducted by Kodriyah et al. (2023) also found that behavioral control influences tax compliance.

The Moderated Effect of Attitude and Knowledge on Tax Compliance

The interaction between attitude and knowledge yields a calculated t-value (3.066), which is significantly greater than the t-table (1.989) and a significant value of $p < 0.05$. The positive interaction coefficient (0.013) indicates that knowledge significantly strengthens (enlarges) the positive relationship between attitude and tax compliance, thus making this interaction statistically significant. There is a significant moderating effect of knowledge on the relationship between attitude and tax compliance. The positive coefficient of 0.013 indicates that higher levels of knowledge strengthen or moderate the positive effect of attitude on tax compliance.

The moderated effect of attitude on tax compliance by knowledge means that tax knowledge influences the extent to which a taxpayer's attitude impacts their tax compliance. Attitude is an individual's view or assessment of tax compliance, whether it is considered important or not. A positive attitude toward taxation typically drives the intention and action to comply with taxes. However, the effect of this attitude can be even stronger if individuals have a good understanding of tax regulations and benefits. Knowledge clarifies tax consequences and procedures, allowing positive attitudes to translate into actual compliance. Knowledge acts as a moderating variable, strengthening the relationship between attitude and tax compliance. Taxpayers with positive attitudes and adequate knowledge will be more effective in fulfilling their tax obligations than those with only positive attitudes but insufficient knowledge.

Tax education is crucial for improving taxpayer knowledge, so that their positive attitudes contribute more to tax compliance levels. This also indicates that efforts to improve tax compliance must not only change attitudes but also enrich taxpayers' tax knowledge. A positive attitude significantly influences tax compliance, and this influence is even stronger if accompanied by increased tax knowledge. This is in line with research by Albab (2021) and Utami (2024), which shows that tax knowledge has a positive effect on taxpayer compliance.

The Effect of Subjective Norms Moderated by Knowledge on Tax Compliance

The interaction between subjective norms and knowledge yields a calculated t-value (2.108), which is significantly greater than the t-table (1.989) and is significant ($p \leq 0.05$). The positive interaction coefficient (0.011) indicates that knowledge significantly strengthens (enlarges) the positive relationship between subjective norms and tax compliance, thus making this interaction statistically significant. Therefore, there is a significant moderating effect of knowledge on the relationship between subjective norms and tax compliance. The positive coefficient of 0.011 indicates that the level of knowledge strengthens or positively moderates the influence of subjective norms on tax compliance. The influence of subjective norms on tax compliance can be moderated by tax knowledge, meaning that a taxpayer's level of knowledge influences the extent to which subjective norms influence their tax compliance. Subjective norms themselves are social pressures or individual beliefs influenced by the environment or reference group that can motivate individuals to comply with tax obligations. When individuals have better knowledge about taxation and the subjective norms surrounding them, they tend to have a better understanding of the importance of tax compliance, thus strengthening the influence of subjective norms on tax compliance.

Tax knowledge, as a moderating variable, plays a role in strengthening the relationship between subjective norms and tax compliance. In other words, individuals who are aware of and understand tax regulations and benefits will be more responsive to social pressure or prevailing norms, thus significantly increasing tax compliance. Conversely, without adequate knowledge, subjective norms alone may not be strong enough to influence an individual's tax compliance behavior. Practically, this demonstrates the importance of educating and improving taxpayer tax understanding to maximize the effectiveness of social norms in encouraging tax compliance. Combining social and educational approaches can improve overall tax compliance levels.

In conclusion, subjective norms have a positive effect on tax compliance, and tax knowledge moderates this effect by strengthening the effect of subjective norms, so that tax compliance increases as taxpayer tax knowledge increases. This is in line with research by Albab

(2021) and Utami (2024) which shows that tax knowledge has a positive effect on taxpayer compliance.

The Effect of Behavioral Control Moderated by Knowledge on Tax Compliance

The interaction between behavioral control and knowledge yields a calculated t-value (2.224), which is significantly greater than the t-value (1.989) and significant at $p < 0.05$. The positive interaction coefficient (0.012) indicates that knowledge significantly strengthens (enlarges) the positive relationship between behavioral control and tax compliance, thus making this interaction statistically significant. Therefore, there is a significant moderating effect of knowledge on the relationship between behavioral control and tax compliance. A positive coefficient of 0.012 indicates that knowledge strengthens or moderates the positive effect of behavioral control on tax compliance.

The moderated effect of behavioral control on tax compliance by knowledge means that tax knowledge can strengthen or weaken the relationship between behavioral control and taxpayer tax compliance. Behavioral control in the context of tax compliance is the extent to which taxpayers perceive they have the ability, ease, and control to fulfill or avoid tax obligations, such as reporting income correctly and paying taxes on time. If a taxpayer perceives the tax system and oversight as sufficiently robust and is capable of following the rules, this behavioral control will encourage higher tax compliance.

Tax knowledge acts as a moderator, strengthening the effect of this behavioral control. Taxpayers with better knowledge of tax rules and procedures will be better able to utilize their behavioral control optimally to comply with their tax obligations. Conversely, without adequate knowledge, perceived behavioral control may not be effective enough to encourage compliance. Practically, to improve tax compliance, there needs to be increased tax knowledge that helps taxpayers feel more capable and confident in carrying out their tax obligations (behavioral control). Therefore, tax education programs that directly increase knowledge will strengthen the effect of behavioral control on improving tax compliance.

In short, behavioral control has a positive effect on tax compliance, and this effect is strengthened by taxpayers' improved tax knowledge, so taxpayers with high levels of knowledge are more compliant in fulfilling their tax obligations. This is in line with research by Albab (2021) and Utami (2024), which shows that tax knowledge has a positive effect on taxpayer compliance.

CONCLUSION

The findings of the research :

1. Attitude influences taxpayer compliance in filing Individual Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama).
2. Subjective Norms influence taxpayer compliance in filing Individual Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama).
3. Behavioral Control influences taxpayer compliance in filing Individual Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama).
4. Tax knowledge can strengthen or moderate attitudes toward taxpayer compliance in filing Individual Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama).
5. Tax knowledge can strengthen or moderate subjective norms toward taxpayer compliance in filing Individual Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama).

5. Tax knowledge can strengthen or moderate behavioral control toward taxpayer compliance in filing Individual Annual Tax Returns at the Pare Kediri Tax Office (KPP Pratama).

RESEARCH IMPLICATION

This study provides theoretical and practical implications in understanding taxpayer compliance through the *Theory of Planned Behavior (TPB)* approach. Theoretically, this study confirms that attitudes, subjective norms, and perceived behavioral control play a role in influencing taxpayer compliance, and shows that tax knowledge can strengthen this relationship as a moderating variable. Practically, the results of this study provide input for tax authorities to improve compliance by developing positive taxpayer attitudes, strengthening the influence of the social environment, and increasing the ease of tax services.

In addition, increasing tax education and socialization is an important strategy to strengthen taxpayer knowledge so as to encourage more optimal compliance. In policy, this study emphasizes the importance of a behavioral approach in addition to law enforcement in improving tax compliance.

LIMITATIONS

This study has several limitations that need to be considered. First, the study focused only on individual taxpayers registered at the Pare Kediri Tax Office (KPP Pratama), so the results cannot be generalized broadly to all taxpayers in Indonesia. Second, the variables used in this study are limited to the components of the Theory of Planned Behavior (TPB), namely attitudes, subjective norms, and perceived behavioral control, as well as tax knowledge as a moderating variable. Therefore, it does not include other factors such as tax sanctions, service quality, or level of trust in the government. Third, the research data was obtained through a subjective questionnaire, thus allowing for perception bias from respondents. Therefore, further research is expected to expand the research object, add other variables, and use more diverse methods to obtain more comprehensive results.

SUGGESTION

Based on the research results, it is recommended that the tax authorities, particularly the Pare Kediri Pratama Tax Office (KPP Pratama), improve taxpayer compliance through approaches that are not only administrative, but also psychological and educational. Efforts that can be made include increasing ongoing tax socialization to foster positive attitudes among taxpayers, utilizing social environments such as communities and workplaces to strengthen subjective norms, and improving the quality and ease of tax services so that taxpayers feel more capable of fulfilling their obligations. Furthermore, increasing tax knowledge needs to be a priority through more intensive and easily understood educational programs. For future researchers, it is recommended to add other variables such as tax sanctions, service quality, and trust in the government, as well as expanding the research object so that the results obtained are more comprehensive and generalizable.

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