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## The Influence of Educational Level, Tax Understanding, and Tax Awareness on Individual Taxpayer Compliance

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**ABSTRACT:** This research aims to analyze the influence of education level, tax understanding and tax awareness on tax compliance of individual taxpayers registered at the Cilacap Primary Tax Service Office. This research uses quantitative methods with an associative approach. The number of samples used in this research was 100 respondents. The sampling technique used is the purposive sampling method using the Slovin formula. Data were collected using the questionnaire method and processed using SPSS statistics version 24. The data analysis technique used was multiple linear regression. The results of the F test show that the level of education, tax understanding and perceived tax awareness simultaneously have a significant effect on individual taxpayer compliance. The results of the t test show that partially, education level, tax understanding and tax awareness have a positive effect on individual taxpayer compliance.

**KEYWORDS:** Individual Taxpayer Compliance, Education Level, Tax Understanding, and Tax Awareness

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### INTRODUCTION

Tax revenues are a major aspect of government finances and have a significant role in overcoming social challenges and improving community welfare. Taxes are often used to support government spending, including to fund the development of public infrastructure such as roads, bridges, medical facilities and educational institutions (Putri et al., 2022). One of the government's efforts to increase compliance with taxes is by renewing the tax collection system from an official assessment system (Official Assessment System) to an independent assessment system (Self Assessment System). This change in the tax collection system can have a good impact on taxpayers, where taxpayers are given the authority and responsibility to calculate, evaluate, pay and report the amount of tax they have to pay themselves (Kurnia & Sukadana 2020 in Putri et al., 2022 ).

The objects in this research were obtained from the work area of the Pratama Cilacap Tax Service Office (KPP). Information shows that by 2022, there will be 383,773 Individual Taxpayers (WPOP) registered with KPP Pratama Cilacap, of which 94,239 are active. However, only 61,376 WPOP sent their Annual Tax Returns (SPT). This indicates that the WPOP compliance level at KPP Pratama Cilacap in 2022 will only reach 65.13%. Other data from the KPP shows a gradual decline in the level of WPOP compliance from year to year. Table 1 below visually illustrates the level of WPOP compliance in the KPP Pratama Cilacap area.

Community compliance in paying taxes is also influenced by several factors such as the lack of taxpayer awareness, moral obligations and tax knowledge possessed by individual taxpayers. So to increase taxpayer compliance in fulfilling their obligations, the government can strive to increase the level of education, increase understanding of taxes through education and outreach, and increase public awareness about the importance of paying taxes by providing clear and transparent information about the use of tax funds (A. Nadia & Pravitasari , 2022).

One factor that has a significant impact on the level of taxpayer compliance is the level of education. This level of education refers to the condition or stage of education that a person has undergone through the official education system that has been approved by the relevant institution. Determining the level of education is based on student progress, level of difficulty of subjects, and method of delivering material, which is then approved by the educational agency. According to the results of research conducted by (A.Nadia & Pravitasari, 2022) it is stated that the level of education has a positive effect on individual taxpayer compliance because the more educated the taxpayer is, the more developed their thoughts and behavior will be, which will provide an increase in taxpayer compliance. in understanding the laws and regulations in the field of taxation, filling in the tax form completely and clearly, as well as accurately calculating the tax owed, and depositing it in accordance with applicable regulations.

The second factor that has an impact on the level of taxpayer compliance is understanding of the tax system. This understanding refers to the process in which taxpayers have knowledge of tax concepts and apply them in their tax payment obligations. The results of research (Solekhah & Supriono, 2018) conclude that understanding taxes does not have a positive effect on individual taxpayer compliance. This is because the fewer taxpayers who understand tax regulations, the fewer they comply with taxation. Tax

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understanding is related to behavioral beliefs in the theory of planned behavior, which refers to individuals' understanding of the tax system, rules, consequences of compliance or violations, and general knowledge about tax obligations and their rights will shape their behavioral beliefs.

The third factor is tax awareness. Tax awareness is a taxpayer who understands and wants to fulfill his obligation to pay taxes and has reported all his income without hiding anything in accordance with applicable regulations (Novanto & Sopiya, 2022). The results of research conducted (Moridu et al., 2022) state that tax awareness does not have a positive effect on the level of compliance of individual taxpayers. This is because most people, especially taxpayers, are still cynical about taxes. Taxes are considered something burdensome, and they still have difficulty paying them, this causes a lack of awareness among taxpayers.

This research is a development of research from (Nitasari et al., 2022) entitled *The Influence of Tax Service Quality, Education Level, Tax Knowledge, Tax Sanctions and Taxpayer Awareness on Taxpayer Compliance*. The difference between this research and the previous one can be seen that there is an independent variable by adding a new variable, namely education level, so the researcher wants to conduct research and wants to know whether the new variable has an influence on the dependent variable or not. Researchers made several objectives to determine and analyze the influence of Education Level, Tax Understanding, and Tax Awareness on individual taxpayer compliance in the Cilacap Regency area. To find out and analyze the influence of education level on individual taxpayer compliance in the Cilacap Regency area. To find out and analyze the influence of Tax Understanding on individual taxpayer compliance in the Cilacap Regency area. To find out and analyze the influence of Tax Awareness on individual taxpayer compliance in the Cilacap Regency area.

It is hoped that the results of this research will provide theoretical and practical benefits to several parties. Theoretical benefits, the results of this research can be a means of increasing insight into how to increase taxpayer compliance through increasing the level of education, tax understanding and tax awareness. By studying these factors, you can better understand what can influence someone to comply with paying taxes. Practical benefits for institutions, it is hoped that the research can be used to add references as material for further, more in-depth research in the future. For the author, it is hoped that this research can increase knowledge and experience as well as a means of gaining a better understanding of taxation and the importance of taxpayer compliance. For friends, it is hoped that this research can help increase understanding and awareness of taxes as well as the level of tax compliance among students.

### **LITERATURE REVIEW**

According to Ajzen in (Pradnyana & Prena, 2019) TPB (Theory of Planned Behavior) is a theory which explains that a person's behavior is greatly influenced by the individual's own intentions towards a behavior. The Theory of Planned Behavior (TPB) is very relevant to taxpayers' attitudes towards tax compliance. Before a taxpayer does something, the taxpayer will first think about what results they will get from doing something or what impact they will have if the taxpayer complies or does not fulfill their tax obligations (Kristian & Iskandar, 2022).

Attribution theory was first coined by Fritz Heider, a psychologist from Austria. Fritz Heider published a book entitled "The Psychology of Interpersonal Relations" in (1958). Heider is interested in examining how individuals determine whether other people's actions are caused internally or externally (Hooper, 2018). Attribution theory coined by Heider states that behavior is a product of capacity and motivation. Capacity contains information about whether an individual is able to carry out a certain behavior, assuming whether the innate characteristics are concerned and whether it is caused by the environment that allows the behavior to occur, while motivation refers to the individual's intentions and how much effort he makes (Hooper, 2018).

Decree of the Minister of Finance Number 544/KMK.04/2000 explains that tax compliance is a behavior implemented by taxpayers in order to fulfill tax obligations and has fulfilled the provisions contained in the provisions of the laws and tax implementing regulations in force in a country. According to (Putri et al., 2022) Taxpayer compliance is indeed obedient behavior in fulfilling the obligation to pay taxes in accordance with the applicable laws and regulations..

According to LAW OF THE REPUBLIC OF INDONESIA NUMBER 20 OF 2003, education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character and skills. that is needed by himself, society, nation and state. Educational level indicators consist of educational level and suitability of major.

According to research (H. Barli et al., 2021) Tax understanding is a process where taxpayers gain in-depth knowledge of tax regulations and apply them appropriately to fulfill their tax obligations. This involves a comprehensive understanding of various aspects of taxation, including types of tax, tax rates, and applicable tax payment procedures. With a solid understanding of taxation, taxpayers can carry out their responsibilities responsibly and in accordance with the law. Tax understanding according to (Anita Febriyanti et al., 2022) is a process in which taxpayers gain sufficient knowledge about taxation, and then apply this knowledge to fulfill their obligation to pay taxes correctly. Tax understanding refers to a person's level of understanding and knowledge about tax system and tax obligations that must be fulfilled. This understanding can influence the level of taxpayer compliance in fulfilling their tax obligations. The higher a person's level of understanding about taxation, the more likely they are to comply with tax obligations (Zahrani, 2019).

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Taxpayer awareness is an attitude that shows that taxpayers have fully understood and are willing to carry out their obligations in paying taxes, and have honestly and accurately reported all sources of their income without hiding anything in accordance with applicable legal provisions (Novanto & Sopiayana, 2022). Tax awareness is very important to encourage people to be obedient and obedient in paying taxes, so that the state can collect sufficient revenue to finance various development programs and public services needed by the community (Aryo et al., 2019). James and Alley (2020) stated that it is not easy to make all taxpayers aware of fulfilling the requirements of the tax system. Efforts at counseling, education, and so on will not mean much to the community in building awareness of taxpayers in carrying out their tax obligations, if the community does not feel the benefits of compliance with paying taxes. People tend to fulfill their tax obligations and pay taxes from the income they receive if they feel that public services are commensurate with the amount of taxes paid, there is fair treatment from the government, and a clear legal process from the government. The conclusion based on the opinion outlined above is that tax awareness is the understanding and awareness that underlies the obligation to pay taxes, where the government's efforts to provide good service and provide fair treatment are important factors in forming public awareness and compliance with the taxation system.

### **RESEARCH METHOD**

This research uses a quantitative research approach. According to Sugiyono (2019:16–17) quantitative research methods are research methods that are based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, quantitative/artistic data analysis, with the aim of testing hypotheses that have been set.

The strategy used in this research is using an associative research strategy. According to Sugiyono (2019:65) associative research is a research problem formulation that asks about the relationship between two or more variables. In this research, an associative research strategy is used to identify the extent of influence of variable dependent variable), either partially or simultaneously.

The quantitative data used in this research is primary data, namely using a survey method, where the author distributed questionnaires to KPP Pratama Cilacap for data collection. The questionnaire was distributed to individual respondents/Taxpayers who have entered working age, have a job or business in the Cilacap area and pay taxes at the Cilacap Pratama KPP. This research uses a purposive sampling technique. The measurements used in this research used a Likert rating scale. The Likert scale used in this research has five dimensions ranging from 1 to 5. Hypothesis testing uses multiple linear regression analysis with the help of IBM SPSS version 24 software.

Data collection techniques are the most important step in research, because the main aim of research is to obtain data. Without knowing data collection techniques, researchers will not get data that meets the established data standards (Sugiyono, 2019:296). In this research, data was collected through questionnaires and library research.

### **Descriptive Statistical Analysis**

Descriptive statistics are statistics used to analyze data by describing or illustrating the data that has been collected without intending to make general conclusions or generalizations (Sugiyono, 2019:206). Descriptive statistical tests produce descriptions of the data used, thus making the information clearer and easier to understand. Descriptive statistics can be seen from the average (mean), middle value (median), frequently occurring values (mode), standard deviation, maximum value and minimum value (Ghozali, 2021:19)

### **Data Quality Test**

According to (Sugiyono, 2019:176) explains that validity is an instrument that can be used to measure between data that occurs on an object and data that can be collected by researchers. The significance test is carried out by comparing the calculated  $r$  value with the table  $r$  value. Determining whether an item is appropriate or not is determined by testing the significance of the correlation coefficient at a significance level of 0.1, which means an item can be said to be valid if it has a significant correlation with the total score. If  $r_{count} > r_{table}$  and the value is positive then the item is declared valid, whereas if  $r < r_{table}$  then the item is declared invalid.

Reliability Test According to Sugiyono (2019:12) is used to show the level of reliability, accuracy, thoroughness and consistency of the indicators in the questionnaire. So, good research, apart from having to be valid, must also be reliable so that it has accuracy values when tested in different periods. Reliability testing uses Cornbach's Alpha reliability coefficient method.

### **Classic assumption test**

The normality test, according to Ghozali (2021:196), is used to find out whether the distribution of the two independent and dependent variables in the regression model is normal. To test normality in this research, researchers used the normal Probability p-plot test and the Kolomogorov-Smirnov normal test to minimize analysis errors. In principle, normality can be analyzed by looking at the distribution of data (points) on the diagonal axis of the graph from the Probability p-plot test results.

The purpose of the multicollinearity test is to determine whether the regression model finds a correlation between independent variables; a good regression model should find no correlation between independent variables. If the independent variables are

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correlated with each other, then these variables are not orthogonal (Ghozali, 2021:157). In this research, testing is used to find whether or not there is multicollinearity in the regression model, which can be determined from the tolerance value and variance inflation factor (VIF) value. The Tolerance value measures the variability of the selected independent variable that cannot be explained by other independent variables. So a low tolerance value is the same as a high VIF value, because  $VIF = 1/\text{tolerance}$ , and indicates there is high collinearity. The criteria used in this test are if the Tolerance value is  $\leq 0.10$  or the same as the VIF value  $\geq 10$ , then there is a multicollinearity problem between the independent variables.

**Heteroscedasticity Test** The heteroscedasticity test aims to test whether there is an inequality of variance from the residuals of one observation to another in the regression model (Ghozali, 2018: 137). Testing this assumption can be done in various ways, including the graphic method, namely by looking at the Scatter Plot graph, White's General Heteroscedasticity Test, Glejser Test, and Park Test. In this research, the test tool used to detect the presence or absence of heteroscedasticity is to use scatter plot graphic analysis and the Glejser test so that it is hoped that it can minimize analysis errors.

### Multiple Linear Regression Analysis

Multiple regression analysis is used to measure the influence of the independent variable on the dependent variable. Multiple regression analysis is also used to measure the relationship between one or more variables and show the direction of the relationship between the dependent variable and the independent variable. To facilitate systematic calculations, all analyzes carried out in this research were processed with the help of the SPSS program.

### Coefficient of Determination Test (R<sup>2</sup>)

The Determinant Coefficient (Adjusted R Square) aims to see how much influence the independent variable has in explaining the dependent variable as a whole and its influence can be determined based on the size of the Adjusted R Square value.

If R Square is large (close to zero), then the contribution of the independent variable to the dependent variable is smaller. So the Adjusted R Square value is between 0 – 1. The Adjusted R Square value can increase or decrease when one independent variable is added to the model.

### Hypothesis testing

Ghozali (2016:171) the simultaneous influence test (F test) is used to find out whether the independent variables jointly or simultaneously influence the dependent variable. The F test is used to show whether all independent variables, namely Patriotism, knowledge of tax corruption and quality of tax services included in the regression model, have a simultaneous influence or not on the dependent variable, namely taxpayer compliance.

The t statistical test basically shows how much influence an independent variable individually has in explaining dependent variations. The Partial Test (t test) is used to determine the effect of each independent variable on the dependent variable (Ghozali, 2016:171). The t test is a test used to determine the effect of each independent variable on the dependent variable individually. Partial hypothesis testing is carried out using the t test.

## RESULTS

According to Sugiyono (2019: 126), the population in research is the area that the researcher wants to study, while the sample is part of the number and characteristics of the population. According to Sugiyono (2019:126), population is a generalized area consisting of subjects or objects that have certain quantities and characteristics that have been determined by researchers to be studied and then drawn conclusions. The population used in this research is the number of individual taxpayers (WPOP) registered at KPP Pratama Cilacap with the number of individual taxpayers who were sampled in this research being 383,773 taxpayers so the researcher used a sampling technique to make the research easier. According to Sugiyono (2019:127), the sample is part of the number and characteristics of the population. The sampling procedure used in this research was non-probability with a purposive sampling technique. The sample used in this research was 100 people, the calculation was obtained from the Slovin method based on the total population of individual taxpayers in KPP Pratama Cilacap.

**Table 1. Descriptive Statistics**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Tingkat Pendidikan	100	26	40	34.23	3.673
Pemahaman Pajak	100	13	25	21.27	2.647
Kesadaran Pajak	100	11	25	19.51	3.500
Kepatuhan Wajib Pajak Orang Pribadi	100	21	35	28.67	3.635
Valid N (listwise)	100				

The descriptive statistical test in the table above can be explained as follows:

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The education level value in the 100 sample questionnaires has an average value of 34.23 with a minimum value of 26, a maximum value of 40 and a standard deviation of 3.67. With the mean value being greater than the standard deviation, it can be concluded that the respondents have various levels of education, but the majority of them have an education level ranging from 26 to 40. The quite large variation in the standard deviation also shows significant variation in the level of education. respondents' education, reflecting the diversity in their educational backgrounds.

The value of tax understanding in 100 sample questionnaires has an average value of 21.27 with a minimum value of 13, a maximum value of 25 and a standard deviation of 2.64. The recorded standard deviation of 2.64 shows the level of variation in respondents' understanding of tax. With an average value that is greater than the standard deviation value, this indicates that the majority of respondents have a fairly good level of tax understanding, with a small portion of them perhaps having a lower understanding.

The value of tax awareness in the 100 questionnaire samples has an average value of 19.51 with a minimum value of 11, a maximum value of 25 and a standard deviation of 3.50. With an average value that is greater than the standard deviation value, this shows that the majority of respondents have a fairly good level of tax awareness. However, significant variations in the level of tax awareness can also be seen from the fairly high standard deviation values. Thus, although the majority of respondents have good tax awareness, there is likely to be large variation in the level of tax awareness among them.

The value of individual taxpayer compliance in the 100 sample questionnaires has an average value of 28.67 with a minimum value of 21, a maximum value of 35 and a standard deviation of 2.79. This shows that the average value is higher than the standard deviation, the majority of respondents show a good level of compliance with their tax obligations. Nevertheless, the visible variations in standard deviations indicate that there are differences in the level of compliance among respondents. This indicates that some respondents may have a lower or higher level of compliance than the average.

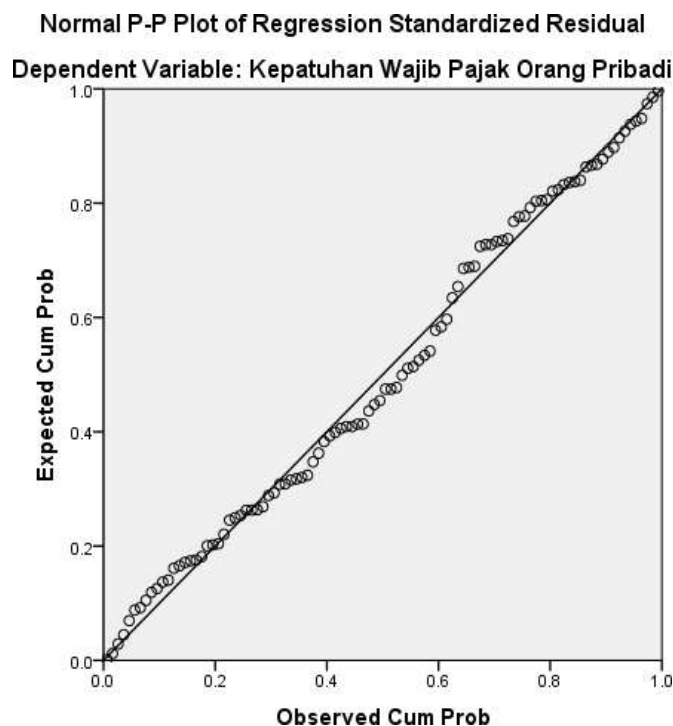


Figure 1. Results of the p-plot Probability Normality Test

The results of the Probability p-plot test, as seen in the picture above, show that the data shows a normal distribution, with the points spread along the diagonal line.

Table 2. Multicollinearity Test Results

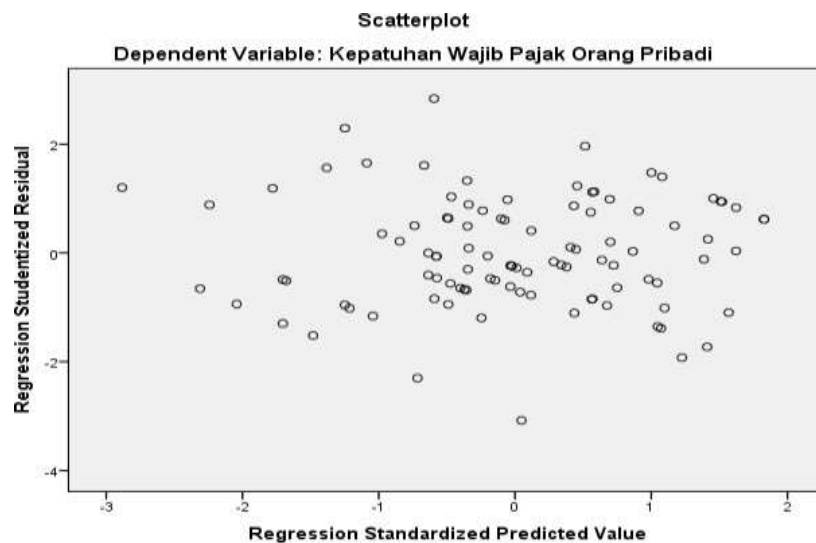
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.490	2.607		1.339	.184		
	Tingkat Pendidikan	.269	.087	.272	3.101	.003	.654	1.529
	Pemahaman Pajak	.562	.117	.409	4.792	.000	.690	1.450
	Kesadaran Pajak	.205	.086	.198	2.375	.020	.726	1.378

a. Dependent Variable: Kepatuhan Wajib Pajak Orang Pribadi



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The results of the multicollinearity test as listed in table 4.9 explain that the tolerance values of the independent variables all exceed the threshold of 0.10. The tolerance for the Education Level variable reached 0.654, while the Tax Knowledge variable reached



0.690 and the Tax Awareness variable reached 0.726. With regard to the VIF (variance inflation factor) value, no variable has a value above 10. The Education Level variable shows a value of 1.529, the Tax Understanding variable is 1.450, and the Tax Awareness variable is 1.378. Thus, the conclusion that can be drawn is that the multicollinearity analysis in this study does not show any symptoms of multicollinearity.

**Figure 2. Scatterplot Heteroscedasticity Test Results**

Based on the Scatterplot visualization that has been carried out, it can be seen that the distribution of points occurs randomly and evenly both above and below the 0 line on the Y axis. Therefore, it can be concluded that there is no tendency for heteroscedasticity in this study.

**Table 3. Glejser Heteroscedasticity Test Results**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
	(Constant)	3.697	1.474		2.508	.014
	Tingkat Pendidikan	-.079	.049	-.195	1.606	.112
	Pemahaman Pajak	.121	.066	.216	1.828	.071
	Kesadaran Pajak	-.079	.049	-.187	-1.620	.108

a. Dependent Variable: RES2

The results of the heteroscedasticity analysis in the table show that all variable significance values exceed the threshold of 0.05. The education level variable shows a value of 0.112, the tax understanding variable reaches 0.071, and the tax awareness variable shows a value of 0.108. The decision making criteria in the Glejser test state that if the significance value is > 0.05, then there is no indication of heteroscedasticity; However, if the significance value is <0.05, there is a tendency for heteroscedasticity. Therefore, based on the analysis results in Figure 4.10, it can be concluded that in the context of this research, there is no evidence of heteroscedasticity..

**Table 4. Multiple Linear Regression Test Results**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	3.490	2.607		1.339	.184
	Tingkat Pendidikan	.269	.087	.272	3.101	.003
	Pemahaman Pajak	.562	.117	.409	4.792	.000
	Kesadaran Pajak	.205	.086	.198	2.375	.020

a. Dependent Variable: Kepatuhan Wajib Pajak Orang Pribadi

The regression equation above shows the relationship between the independent variable (Independent) and the dependent variable

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(Dependent) partially. Based on the regression equation, it can be concluded that:

The constant value is 3,490, which means that if there is no change in the variables Educational Level, Tax Understanding and Tax Awareness (the values of X1, X2 and X3 are 0) then taxpayer compliance will be 3,490.

The regression coefficient value for education level is 0.269, which means that if the education level variable (X1) increases by one unit assuming that the variables tax understanding (X2), tax awareness (X3) and Constant ( $\alpha$ ) are 0 (zero), then compliance is mandatory. taxes will only increase by 26.9%.

The regression coefficient value of tax understanding is 0.562, which means that if the tax understanding variable increases by one unit with the assumption that the level of education (X1), tax understanding (X2) and Constant ( $\alpha$ ) is 0 (zero), then taxpayer compliance will increase by 56.2%.

The regression coefficient value of tax awareness is 0.205, which means that if the tax awareness variable increases by one unit with the assumption that the variables of education level (X1), tax understanding (X2) and Constant ( $\alpha$ ) are 0 (zero), then taxpayer compliance will increase of 20.5%.

From the multiple linear regression analysis, we can conclude that the variable that has the strongest influence on taxpayer compliance is the tax understanding variable, considering that the largest beta value reaches 0.562.

**Table 5. Results of the Coefficient of Determination R2**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719 <sup>a</sup>	.517	.502	2.566
a. Predictors: (Constant), Kesadaran Pajak, Pemahaman Pajak, Tingkat Pendidikan				
b. Dependent Variable: Kepatuhan Wajib Pajak Orang Pribadi				

The R2 test in the table shows that the Adjusted Determination Coefficient value is 0.502, or the equivalent of 50.2%. This indicates that around half of the variation in the Taxpayer Compliance variable can be explained or influenced by independent variables such as education level, tax understanding, and tax awareness. The remainder, around 49.8%, was influenced by other factors not investigated in this study.

**Table 6. F Test Results (Simultaneous)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	676.026	3	225.342	34.225	.000 <sup>b</sup>
	Residual	632.084	96	6.584		
	Total	1308.110	99			
a. Dependent Variable: Kepatuhan Wajib Pajak Orang Pribadi						
b. Predictors: (Constant), Kesadaran Pajak, Pemahaman Pajak, Tingkat Pendidikan						

The F test results (simultaneous) in the table above can be explained that the Sig. 0.000 < 0.05 and Fcount value 34,225 > 2.70 (Ftable value) so it can be concluded that the variables of education level, tax understanding and perceived tax awareness simultaneously have a significant effect on taxpayer compliance. Thus it can be concluded that the first hypothesis (H1) is accepted.

**Table 7. Partial t test results**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	3.490	2.607		1.339	.184
	Tingkat Pendidikan	.269	.087	.272	3.101	.003
	Pemahaman Pajak	.562	.117	.409	4.792	.000
	Kesadaran Pajak	.205	.086	.198	2.375	.020
a. Dependent Variable: Kepatuhan Wajib Pajak Orang Pribadi						

The partial t test results in the table above can be explained as follows:

The significance value of the education level variable is 0.03 < 0.05 and the tcount value is 3.101 > 1.984 (ttable value) so it can be concluded that the education level variable (X1) partially influences individual taxpayer compliance (Y) so that the hypothesis (H2) is accepted.

The significance value of the tax understanding variable is 0.000 < 0.05 and the t value is 4.792 > 1.984 (t table value) so it can be concluded that the tax understanding variable (X2) partially influences individual taxpayer compliance (Y) so that the hypothesis

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(H3 ) accepted.

The significance value of the tax awareness variable is  $0.020 < 0.05$  and the t value is  $2.375 > 1.984$  (t table value) so it can be concluded that the tax awareness variable (X3) partially influences individual taxpayer compliance (Y) so that the hypothesis (H4) ) accepted.

### RESEARCH DISCUSSION

The Influence of Education Level, Tax Understanding, and Tax Awareness on Individual Taxpayer Compliance. The results of simultaneous statistical tests of the independent variables in this study show a Sig value.  $0.000 < 0.05$  and Fcount value  $34,225 > 2.70$  (Ftable value) so it can be concluded that the independent variables in this research, namely the first, level of education have a significant effect on the dependent variable, namely individual taxpayer compliance. The results of research on educational levels support attribution theory which emphasizes that educational level is an external force in attribution theory, where educational level is a factor that influences individuals in fulfilling their tax obligations. This shows that the higher a person's level of education, the more likely they are to understand and comply with their tax obligations (A. Nadia & Pravitasari, 2022).

The Influence of Education Level on Individual Taxpayer Compliance. The research results show that the significance value of the education level variable is  $0.003 > 0.05$  and the tcount value is  $3.101 < 1.984$  (ttable value), so it can be concluded that the education level variable (X1) partially influences individual taxpayer compliance. This means that the more educated a taxpayer is, the higher his compliance in fulfilling his obligations. Thus, the second hypothesis (H2) is accepted. This research is in line with the results of research (Ramadhan et al., 2022) which concluded that the level of education has a significant effect on individual taxpayer compliance.

The research results show that the significance value of the tax understanding variable is  $0.000 > 0.05$  and the t value is  $4.792 < 1.984$  (ttable value), so it can be concluded that the tax understanding variable (X2) partially influences individual taxpayer compliance. Proper understanding of taxation will influence taxpayers in complying with tax regulations. The higher the level of understanding of a taxpayer, the greater the taxpayer's compliance. Thus, the third hypothesis (H3) is accepted. This research is in line with the research results of Anita Febriyanti et al., (2022) which concluded that understanding taxation has a positive effect on individual taxpayer compliance. Taxpayers who understand and know about tax regulations and laws and procedures and apply them to carry out tax activities such as paying taxes, reporting tax returns, and so on. If someone understands and understands taxation, it will increase taxpayer compliance in paying taxes.

The research results show that the significance value of the tax awareness variable is  $0.020 > 0.05$  and the t value is  $2.375 < 1.984$  (table value), so it can be concluded that the tax understanding variable (X3) partially influences individual taxpayer compliance. A taxpayer who understands taxation will be aware of the level of risk they will face and be more likely to comply with their obligations in full. Thus, the fourth hypothesis (H4) is accepted. This research is in line with the results of research (Aryo et al., 2019) which concluded that tax awareness has a positive effect on individual taxpayer compliance. Tax awareness is one of the keys to forming attitudes and behavior that supports compliance with tax obligations. The higher the level of taxpayer awareness, the better the understanding and implementation of tax obligations, thereby increasing compliance.

### CONCLUSION

The results of this research were conducted to test and prove the influence of education level, tax understanding, and tax awareness on individual taxpayer compliance in this research, so the author can conclude that: The dependent variable is education level, tax understanding, and tax awareness based on the results of statistical tests in general. Simultaneously or together it can be concluded that all independent variables have a significant effect on individual taxpayer compliance. The level of education partially influences individual taxpayer compliance. Tax understanding partially influences individual taxpayer compliance. Tax awareness partially influences individual taxpayer compliance.

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