



## **Determinants of Individual Taxpayer Compliance Based on NPWP Ownership Obligations, Taxation Understanding, and Taxpayer Awareness**

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Citation: Yuliatiningsih, D., & Priono, H. (2026). Determinants of Individual Taxpayer Compliance Based on NPWP Ownership Obligations, Taxation Understanding, and Taxpayer Awareness. *Gorontalo Accounting Journal*, 9(1), 160-171. DOI: [10.32662/gaj.v9i1.4589](https://doi.org/10.32662/gaj.v9i1.4589)

### **Article information**

#### **Article history:**

Received: 03-12-2025

Revised: 28-03-2026

Accepted: 02-04-2026

**Abstract.** *This study aims to analyze the effect of Taxpayer Identification Number (NPWP) ownership requirements, taxation understanding, and taxpayer awareness on individual taxpayer compliance at the Surabaya Rungkut Tax Office. Data collection was conducted through questionnaires administered to one hundred respondents, then analyzed using partial least squares structural equation modeling techniques, which included reliability and validity tests, structural model evaluation, and hypothesis testing. The results showed that the obligation to have a Taxpayer Identification Number had a positive and significant effect on individual taxpayer compliance. Tax understanding was also found to have a positive and significant effect on improving the accuracy of reporting and fulfillment of tax obligations. In addition, taxpayer awareness of the function and role of taxes in national development also had a positive and significant effect on the level of compliance. These findings confirm that taxpayer compliance in the research area is influenced by administrative factors, knowledge, and internal awareness, which mutually reinforce compliant behavior in fulfilling tax obligations.*

**Abstrak.** Penelitian ini bertujuan untuk menganalisis pengaruh persyaratan kepemilikan Nomor Pokok Wajib Pajak, pemahaman perpajakan, dan kesadaran wajib pajak terhadap kepatuhan wajib pajak individu di Kantor Pajak Surabaya Rungkut. Pengumpulan data dilakukan melalui kuesioner yang diberikan kepada seratus responden, kemudian dianalisis menggunakan teknik model persamaan struktural least squares parsial, yang mencakup uji reliabilitas dan validitas, evaluasi model struktural, serta pengujian hipotesis. Hasil penelitian menunjukkan bahwa kewajiban memiliki Nomor Pokok Wajib Pajak (NPWP) memiliki pengaruh positif dan signifikan terhadap kepatuhan wajib pajak individu. Pemahaman perpajakan juga ditemukan memiliki pengaruh positif dan signifikan terhadap peningkatan akurasi pelaporan dan pemenuhan kewajiban perpajakan. Selain itu, kesadaran wajib pajak terhadap fungsi dan peran pajak dalam

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pembangunan nasional juga memiliki pengaruh positif dan signifikan terhadap tingkat kepatuhan. Temuan ini menegaskan bahwa kepatuhan wajib pajak di wilayah penelitian dipengaruhi oleh faktor administratif, pengetahuan, dan kesadaran internal, yang saling memperkuat perilaku patuh dalam memenuhi kewajiban perpajakan.

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**Keywords:**

*Tax Understanding;*  
*Taxpayer Awareness;*  
*Taxpayer Compliance*

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## Introduction

Taxes constitute the primary source of state revenue and play a strategic role in financing national development in Indonesia. The Indonesian government continues to optimize tax administration through various reforms, including digitalization of tax reporting and payment systems, expansion of the taxpayer database, and strengthening voluntary compliance programs. These reforms have contributed positively to tax administration performance and annual tax revenue growth. Nevertheless, taxpayer compliance remains one of the main challenges in the Indonesian taxation system, particularly among individual taxpayers. According to the Directorate General of Taxes (DGT), the formal compliance ratio for Annual Tax Return (SPT) reporting in 2023 reached approximately 88%, meaning that a considerable proportion of taxpayers still failed to fulfill their tax obligations.

The issue of taxpayer compliance is not merely administrative but also reflects behavioral and psychological dimensions. In practice, many taxpayers who already meet subjective and objective tax requirements still do not register for a Taxpayer Identification Number (NPWP), delay submitting annual tax returns, or fail to understand their tax obligations adequately. Public discussions and community responses in various online forums also indicate that confusion regarding NPWP ownership, low tax literacy, and weak taxpayer awareness continue to occur among Indonesian taxpayers. These conditions suggest that improving compliance cannot rely solely on enforcement mechanisms but also requires strengthening taxpayer understanding and awareness.

Several previous studies have attempted to examine factors influencing taxpayer compliance. Research conducted by Ida Ida and Jenni Jenni found that NPWP ownership obligations, taxation understanding, and taxpayer awareness significantly affect taxpayer compliance in Tangerang. Similarly, studies by Febriyanti et al. (2023) and Tambunan et al. (2023) reported that tax understanding positively influences taxpayer compliance. However, several empirical findings remain inconsistent, particularly regarding the effect of taxpayer awareness and NPWP ownership obligations on compliance behavior across different regional contexts. Some studies reported significant effects, while others found weak or insignificant relationships due to differences in taxpayer characteristics, regional tax administration quality, and socio-economic conditions.

These inconsistencies indicate the existence of a research gap in the literature concerning the determinants of individual taxpayer compliance in Indonesia. In addition, there is also a theoretical gap because previous studies generally examined these variables separately using conventional multiple regression analysis, while limited studies integrated NPWP ownership obligations, tax understanding, and taxpayer awareness simultaneously within a comprehensive behavioral framework using Structural Equation Modeling (SEM). Consequently, there is still limited empirical evidence explaining how these three factors collectively influence taxpayer

compliance, especially in the context of urban taxpayers registered at the Surabaya Rungkut Primary Tax Office.

This study aims to fill these gaps by analyzing the influence of NPWP ownership obligations, taxation understanding, and taxpayer awareness on individual taxpayer compliance at the Surabaya Rungkut Primary Tax Office using a quantitative approach based on SEM-PLS analysis. The novelty of this research lies in three aspects. First, this study simultaneously integrates three important determinants of taxpayer compliance into one empirical model. Second, the study employs Structural Equation Modeling (SEM) with SmartPLS to provide a more comprehensive analysis of the relationships among variables. Third, this research specifically focuses on taxpayers registered at the Surabaya Rungkut Primary Tax Office, an urban tax administration area characterized by heterogeneous taxpayer profiles and dynamic economic activities, which has rarely been explored in previous studies.

Based on the background above, the research questions are formulated as follows: (1) Does the obligation to possess an NPWP influence individual taxpayer compliance? (2) Does taxation understanding influence individual taxpayer compliance? and (3) Does taxpayer awareness influence individual taxpayer compliance at the Surabaya Rungkut Primary Tax Office? This study hypothesizes that NPWP ownership obligations, taxation understanding, and taxpayer awareness positively and significantly influence taxpayer compliance.

This research is expected to contribute theoretically by enriching the literature on taxpayer compliance behavior, particularly in the Indonesian context. Practically, the findings are expected to provide strategic input for the Directorate General of Taxes in designing policies to improve taxpayer compliance through strengthening taxpayer education, increasing public understanding of taxation, and encouraging awareness-based voluntary compliance. Therefore, this study becomes important in supporting the optimization of Indonesia's taxation system and sustainable national development.

## **Research Method**

This study employed a quantitative approach with a descriptive research design to analyze the effect of NPWP ownership obligations, taxation understanding, and taxpayer awareness on individual taxpayer compliance. The research was conducted at the Surabaya Rungkut Tax Office, Indonesia. The population consisted of individual taxpayers actively registered at the tax office.

The sample was determined using a purposive sampling technique, with the criteria that respondents were individual taxpayers registered and actively fulfilling tax obligations at the Surabaya Rungkut Tax Office. A total of 100 respondents participated in this study.

Data were collected using a structured questionnaire based on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The questionnaire items were developed from theoretical indicators of each research variable, including NPWP ownership obligation, taxation understanding, taxpayer awareness, and individual taxpayer compliance.

The indicators of NPWP ownership obligation were adapted from Istiqomah and Zifi (2021), including tax identity function, administrative convenience, and ease of obtaining tax services. Taxation understanding indicators referred to Permata and Zahroh (2022), including understanding taxpayer rights and obligations, tax reporting deadlines, tax calculation and payment procedures, e-billing usage, and awareness of taxes as a major source of state revenue. Taxpayer awareness indicators were adapted from Fitri and Shaleh (2023), including awareness of tax obligations, understanding the purpose of taxation, awareness of tax policies, and

honesty in conveying tax information. Indicators of individual taxpayer compliance referred to Kusuma and Diana (2022), including accuracy in tax reporting, ability to calculate payable taxes, timeliness in submitting tax returns, and timely tax payment.

Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4 software. The analysis included outer model testing through validity and reliability assessments, inner model evaluation using R-Square, F-Square, and Q-Square, and hypothesis testing using T-statistics and P-values. Hypotheses were accepted when the T-statistic exceeded 1.96 and the P-value was below 0.05.

## Results and Discussion

There were 100 respondents in this study, with detailed characteristics presented in Table 1. Based on age distribution, the most dominant age group was 20–30 years old, accounting for 30%. The rest consisted of the 31–40 age group (23%), the 41–50 age group (20%), the 51–60 age group (18%), and the over-60 age group (9%). In terms of gender, there were more male respondents than female respondents, with a ratio of 52% to 48%. The most common level of education was bachelor's degree, at 64%. The rest consisted of Senior High School/equivalent graduates at 22%, diploma graduates at 11%, Elementary School/equivalent graduates at 2%, and Junior High School/equivalent graduates at 1%.

Table 1. Respondent Characteristic

	<b>Total</b>	<b>Percentage (%)</b>
<b>Age</b>		
20-30 years	30	30%
31-40 years	23	23%
41-50 years	20	20%
51-60 years	18	18%
>60 years	9	9%
<b>Gender</b>		
Male	52	52%
Female	48	48%
<b>Last Academic</b>		
Elementary School/Equivalent	2	2%
Junior High School/Equivalent	1	1%
Senior High School/Equivalent	22	22%
Diploma	11	11%
Bachelor's Degree	64	64%
<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Data processed by the author (2025)

## Research Results

### Outer Model Analysis

Outer Model Analysis was conducted to measure the level of reliability and construct validity, so that all indicators used in the study could be ensured to have reliability and measurement accuracy. The construct validity test was analyzed through two main aspects, namely convergent validity and discriminant validity.

### Convergent Validity and Reliability

Validity testing aims to assess the relationship between the scores of each indicator and the total score of the construct it represents, as seen through the factor loading value. A construct is declared to meet the convergent validity criteria if it has

a factor loading value  $\geq 0.7$  and an AVE value  $\geq 0.5$ .

Reliability measurement is conducted through two indicators, namely Cronbach's Alpha and Composite Reliability. These two tests aim to assess the level of consistency of the instruments used in the research model. A construct is declared to have good reliability if the Composite Reliability and Cronbach's Alpha values are  $\geq 0.70$ . The results of the convergent validity and reliability tests in this study are presented in the following section.

Table 2. Validity and Reliability

<b>Variable</b>	<b>Item</b>	<b>Loading Factor (&gt;0,7)</b>	<b>Average Variance Extracted (&gt;0,5)</b>	<b>Cronbach's Alpha (&gt;0,7)</b>	<b>Composite Reliability (&gt;0,7)</b>
NPWP ownership obligation	X1.1	0,794	0,657	0,871	0,885
	X1.2	0,787			
	X1.3	0,809			
	X1.4	0,863			
	X1.5	0,798			
Taxation understanding	X2.1	0,856	0,667	0,901	0,913
	X2.2	0,831			
	X2.3	0,767			
	X2.4	0,819			
	X2.5	0,801			
	X2.6	0,826			
Taxpayer awareness	X3.1	0,829	0,646	0,891	0,904
	X3.2	0,705			
	X3.3	0,841			
	X3.4	0,823			
	X3.5	0,797			
	X3.6	0,820			
Individual taxpayer compliance	Y1	0,807	0,734	0,909	0,912
	Y2	0,850			
	Y3	0,849			
	Y4	0,905			
	Y5	0,870			

Source: Processing Output with SmartPLS 4.0 (2025)

Table 2 shows the results of validity and reliability tests, and it can be seen that almost all indicators have a loading factor value  $> 0.7$ , so it can be concluded that all indicators meet the convergent validity requirements and are considered valid. The data also shows AVE  $>0.5$ , Cronbach's alpha  $>0.7$ , and composite reliability  $>0.7$ . Based on the evaluation of these measurements, it can be concluded that all indicators show consistent and reliable results for measuring the construct.

#### **Discriminant Validity**

Discriminant validity measures whether a construct is empirically distinct from other constructs. The Heterotrait-Monotrait Ratio (HTMT) is a measurement method with a criterion value below 0.90, used for constructs that are conceptually similar (Hair et al., 2022).

Table 3. Testing Discriminant Validity Based on HTMT Criteria

	<b>Individual taxpayer compliance</b>	<b>Taxpayer awareness</b>	<b>NPWP ownership obligation</b>	<b>Taxation understanding</b>
<b>Individual taxpayer compliance</b>				
<b>Taxpayer awareness</b>	0,758			
<b>NPWP ownership obligation</b>	0,842	0,584		
<b>Taxation understanding</b>	0,797	0,604	0,774	

Source: Processing Output with SmartPLS 4.0 (2025)

The results of discriminant validity measurements using the heterotrait-monotrait ratio (HTMT) can be seen in Table 3. All HTMT values are <0.9, so all variables can be considered valid and reliable.

Discriminant validity is used to ensure that each latent construct is clearly different from other constructs. This validity evaluation is conducted through cross loading, which compares the correlation between the indicator and the measured construct with the correlation between the indicator and other constructs. An indicator can be said to have good discriminant validity if its cross loading value is > 0.7. The cross loading values for each indicator in this study are presented in the following section.

Table 4. Cross loading test results

<b>Item</b>	<b>NPWP ownership obligation</b>	<b>Taxation understanding</b>	<b>Taxpayer awareness</b>	<b>Individual taxpayer compliance</b>
X1.1	<b>0,794</b>	0,481	0,426	0,554
X1.2	<b>0,787</b>	0,471	0,383	0,522
X1.3	<b>0,809</b>	0,541	0,477	0,783
X1.4	<b>0,863</b>	0,678	0,369	0,617
X1.5	<b>0,798</b>	0,599	0,449	0,563
X2.1	0,553	<b>0,856</b>	0,573	0,604
X2.2	0,624	<b>0,831</b>	0,420	0,609
X2.3	0,569	<b>0,767</b>	0,280	0,442
X2.4	0,663	<b>0,819</b>	0,372	0,579
X2.5	0,449	<b>0,801</b>	0,508	0,553
X2.6	0,522	<b>0,826</b>	0,517	0,756
X3.1	0,461	0,398	<b>0,829</b>	0,499
X3.2	0,341	0,361	<b>0,705</b>	0,386
X3.3	0,434	0,562	<b>0,841</b>	0,570
X3.4	0,464	0,452	<b>0,823</b>	0,692
X3.5	0,418	0,411	<b>0,797</b>	0,605
X3.6	0,384	0,478	<b>0,820</b>	0,550
Y1	0,633	0,557	0,496	<b>0,807</b>
Y2	0,750	0,600	0,526	<b>0,850</b>
Y3	0,639	0,621	0,705	<b>0,849</b>
Y4	0,671	0,681	0,643	<b>0,905</b>
Y5	0,591	0,698	0,622	<b>0,870</b>

Source: Processing Output with SmartPLS 4.0 (2025)

The results of discriminant validity measurement with cross loading can be seen in Table 4, which shows that the values for the measured indicators are greater than those for other indicators. This indicates that all variables meet discriminant validity.

#### **Inner Model (Structural Model)**

##### **Coefficient of Determination (R-Square)**

The coefficient of determination is used to show how much influence the independent variables have on the dependent variable. The R-square value serves to assess the strength of the relationship between variables and explains the model's ability to predict the dependent variable. If the R-square value is  $< 0.75$ , the relationship is considered strong; if the value is  $< 0.50$ , the relationship is in the moderate category; and if it is  $< 0.25$ , the relationship is considered weak (Hair et al., 2019).

Table 5. R-Square ( $R^2$ ) Test Results

<b>Variable</b>	<b>R-Square</b>	<b>R-Square Adjusted</b>
Individual taxpayer compliance	0,748	0,740

Source: Processing Output with SmartPLS 4.0 (2025)

Referring to Table 5, the R-Square value obtained is 0.748 and the Adjusted R-Square value for the variable "Individual Taxpayer Compliance" is 0.740. This means that 74.8% of the variation in individual taxpayer compliance can be explained by the independent variables used in this study. Meanwhile, the remaining 25.2% (100% - 74.8%) is influenced by other factors not included in the research model.

##### **Effect Size (F-Square)**

Effect size tests were conducted to identify the magnitude of change in R-Square values in endogenous constructs due to the contribution of exogenous variables. The F-Square values of each exogenous variable relative to endogenous variables in this study are presented in the following section (Musyaffi et al., 2022).

Table 6. F-Square Effect Size Results

<b>Variable</b>	<b>F-Square</b>
NPWP ownership obligation -> Individual taxpayer compliance	0,318
Taxation understanding -> Individual taxpayer compliance	0,143
Taxpayer awareness -> Individual taxpayer compliance	0,297

Source: Processing Output with SmartPLS 4.0 (2025)

Referring to Table 6, the f-square value of the NPWP ownership obligation variable on individual taxpayer compliance is 0.318. Based on the criteria ( $0.15 \leq f^2 \leq 0.35$ ), this value indicates that the influence of the NPWP ownership obligation in the model is in the medium category.

Furthermore, the variable of taxation understanding on taxpayer compliance has an f-square value of 0.143. Based on the criteria ( $0.02 \leq f^2 \leq 0.15$ ), this value indicates that the influence of taxation understanding in the model is in the weak category.

Meanwhile, the f-square value for the variable of taxpayer awareness on individual taxpayer compliance is 0.297. Based on the criteria ( $0.15 \leq f^2 \leq 0.35$ ), this value indicates that the influence of taxpayer awareness in this model is in the medium category.

##### **Prediction Relevance (Q-Square)**

The Q-Square test was conducted to assess the predictive ability of the model through the blindfolding technique. This test is also known as Stone-Geisser's ( $Q^2$ ). If the Q-Square value is greater than 0, then the model is declared to have predictive

relevance (Musyaffi et al., 2022). The Q-Square value for the dependent variable in this study is shown through the calculation results in the following section.

Table 7. *Q-Square Results*

<b>Variable</b>	<b>SSO</b>	<b>SSE</b>	<b>Q<sup>2</sup> (=1-SSE/SSO)</b>
Individual taxpayer compliance	500,000	230,352	0,539

Source: Processing Output with SmartPLS 4.0 (2025)

Referring to Table 7, the Q-Square value for the variable of individual taxpayer compliance is recorded at 0.539. Since this value is greater than 0 (zero), it can be concluded that the structural model has good predictive relevance for the variable of individual taxpayer compliance. Thus, the independent variables in this model, namely the obligation to have an NPWP, understanding of taxation, and taxpayer awareness, are considered capable of explaining or predicting variations in the level of individual taxpayer compliance.

### **Hypothesis Testing**

A hypothesis is a tentative statement about a problem whose truth still needs to be proven. A hypothesis can be accepted if the test results support its truth, and conversely, it will be rejected if it is not proven. In this study, the hypothesis testing process was carried out by considering the p-value and t-statistic, where the hypothesis was accepted if the t-statistic > 1.96 and the p-value < 0.05, and rejected if the t-statistic < 1.96 and the p-value > 0.05 (Jaya, 2020). The results of the hypothesis testing in this study are presented in the next section.

Table 8. *Hypothesis Testing Results*

	<b>Path Coefficient</b>	<b>T-Statistics</b>	<b>P Values</b>
NPWP ownership obligation -> Individual taxpayer compliance	0,400	4,313	0,000
Taxation understanding -> Individual taxpayer compliance	0,275	3,138	0,002
Taxpayer awareness -> Individual taxpayer compliance	0,339	4,693	0,000

Source: Processing Output with SmartPLS 4.0 (2025)

Based on the results presented in Table 8, the hypothesis testing indicates that the obligation to have an NPWP has a positive and significant effect on individual taxpayer compliance. This is evidenced by a p-value of 0.000, which is lower than the significance level of 0.05, and a t-statistic value of 4.313, which exceeds the critical value of 1.96. The path coefficient value of 0.400 further indicates a positive relationship between the obligation to have an NPWP and taxpayer compliance. Therefore, the first hypothesis (H1) is accepted.

Furthermore, the results also show that tax understanding has a positive and significant effect on individual taxpayer compliance. The tax understanding variable obtained a p-value of 0.002, which is below 0.05, and a t-statistic value of 3.138, which is greater than 1.96. In addition, the path coefficient value of 0.275 indicates a positive relationship between tax understanding and taxpayer compliance. Thus, the second hypothesis (H2) is accepted.

In addition, taxpayer awareness was also found to have a positive and significant effect on individual taxpayer compliance. The analysis results show a p-value of 0.000, which is lower than 0.05, and a t-statistic value of 4.693, which is higher than 1.96. The path coefficient value of 0.339 indicates that taxpayer awareness positively contributes to improving compliance. Therefore, the third hypothesis (H3) in this study is accepted.

## **Discussion**

### **The Effect of NPWP Ownership Obligation on Individual Taxpayer Compliance**

Based on the results of hypothesis testing, evidence was obtained that the obligation to have an NPWP has a positive and significant effect on the level of compliance of individual taxpayers at the Surabaya Rungkut Tax Office. These findings indicate that NPWP ownership not only serves as an administrative requirement but also plays a role in increasing taxpayer discipline in fulfilling their tax obligations. The results of this study are in line with the findings of previous studies conducted by Ida and Jenni (2021), Mohamad et al. (2022), and Tambunan et al. (2023), which all show a significant effect of the obligation to have an NPWP on taxpayer compliance. Theoretically, these findings are also consistent with attribution theory and compliance theory, in which formal obligations accompanied by moral responsibility incentives can strengthen taxpayer compliance behavior.

Field conditions at the Surabaya Rungkut Tax Office indicate that taxpayers who already possess an NPWP tend to have better awareness regarding tax reporting and payment obligations because they have been formally registered in the taxation administration system. Ownership of an NPWP also facilitates taxpayers in accessing various public and financial services, thereby indirectly encouraging them to remain compliant with taxation regulations. In terms of taxpayer behavior, individuals who already have an NPWP generally demonstrate more disciplined attitudes in submitting annual tax returns and paying taxes on time compared to those who have not yet registered.

From a policy perspective, these findings imply that the government and tax authorities need to continue strengthening taxpayer registration programs through administrative simplification, digital services, and public outreach regarding the importance of NPWP ownership. Expanding education and socialization programs concerning the benefits and obligations associated with NPWP ownership can also encourage broader taxpayer participation and improve overall compliance levels.

### **The Effect of Tax Understanding on Individual Taxpayer Compliance**

Based on the results of hypothesis testing, evidence was obtained that tax understanding has a positive and significant effect on individual taxpayer compliance. This means that the better taxpayers' knowledge of tax provisions, functions, and benefits, the higher the level of compliance shown in fulfilling their tax obligations. These results are in line with studies conducted by Riyanto and Ningsih (2021), Ida and Jenni (2021), and Febriyanti et al. (2023), which confirm that tax understanding is a crucial factor in increasing taxpayer compliance. Conceptually, these findings are also reinforced by attribution theory and compliance theory, which highlight the role of knowledge capacity and internal awareness in encouraging voluntary compliance.

In this study, tax understanding was identified as the most dominant variable influencing individual taxpayer compliance. This condition indicates that taxpayer compliance is strongly determined by the extent to which taxpayers understand taxation procedures, calculation methods, reporting systems, and the function of taxes for national development. In practice, many taxpayers at the Surabaya Rungkut Tax Office still experience difficulties in understanding taxation regulations, particularly regarding digital reporting systems and frequent policy changes. Taxpayers with better tax knowledge tend to demonstrate more responsible behavior, such as submitting tax reports correctly and avoiding delays in payment.

The dominance of the tax understanding variable implies that improving taxpayer literacy should become a primary focus of tax policy. The Directorate General of Taxes is expected to intensify tax education programs through seminars, digital campaigns, social media, and user-friendly tax service applications. In

addition, assistance and consultation services should be strengthened to help taxpayers better understand their obligations. Increasing tax understanding can encourage voluntary compliance and reduce dependence on enforcement mechanisms or tax sanctions.

### **The Effect of Taxpayer Awareness on Individual Taxpayer Compliance**

The results of hypothesis testing show that taxpayer awareness has a positive and significant effect on individual taxpayer compliance. Awareness of the importance of taxes as a form of contribution to national development encourages voluntary compliance, without having to rely on supervision or pressure from the authorities. These findings are consistent with the results of studies by Ida and Jenni (2021), Febriyanti et al. (2023), and Graha et al. (2024), which state that tax awareness is an internal aspect that plays an important role in increasing taxpayer compliance. Theoretically, these results support attribution theory, which asserts that internal factors such as awareness can influence compliant behavior. In addition, compliance theory, particularly the concept of normative compliance, also reinforces these findings because it explains that taxpayers tend to comply with rules if they believe that such actions are morally and socially correct.

Conditions in the field show that taxpayers who possess high awareness generally perceive taxes not merely as compulsory payments but also as a civic responsibility that contributes to public welfare and infrastructure development. Taxpayer behavior influenced by awareness is reflected in their willingness to fulfill obligations voluntarily, even in the absence of strict supervision from tax authorities. Conversely, taxpayers with low awareness are more likely to delay reporting and payment obligations because they do not fully recognize the broader social benefits of taxation.

The policy implication of these findings is the importance of strengthening public trust and awareness regarding the role of taxes in national development. Tax authorities should continue building positive public perceptions through transparency in tax fund allocation, public campaigns, and community engagement programs. Increasing taxpayer awareness is expected to create sustainable voluntary compliance and strengthen the relationship between taxpayers and the government.

### **Conclusion and Recommendations**

Based on the findings of this study examining the influence of NPWP ownership requirements, understanding of taxation, and taxpayer awareness on individual taxpayer compliance at the Surabaya Rungkut Tax Office, involving 100 respondents through a questionnaire, several important conclusions were obtained. NPWP ownership as a form of administrative obligation was proven to have a significant influence in increasing individual taxpayer compliance. The level of taxpayer understanding of taxation provisions and benefits also contributed significantly to the creation of compliant behavior in fulfilling tax obligations. In addition, taxpayer awareness of the function and role of taxes in development was proven to have a positive and significant effect on tax compliance in this research environment.

In line with these findings, this study recommends that the Surabaya Rungkut Tax Office expand its education strategy to focus not only on administrative instructions, but also on improving tax literacy in a way that is easy to understand for various age groups and backgrounds. Socialization programs can be tailored to individual needs through the use of digital media, reporting assistance, and simplification of information regarding tax rights and obligations. In addition, improving the quality of interactions between tax officials and taxpayers through responsive consultation services can foster taxpayer trust and awareness. For further research, it is recommended to include other external variables such as

service quality, tax penalties, or the use of tax technology, as well as expanding the research area so that the results are more representative and can describe taxpayer compliance conditions more comprehensively.

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