

ANALYSIS OF TAXPAYER AWARENESS DETERMINATION THROUGH TAXPAYER COMPLIANCE IN LAND AND BUILDING TAX PAYMENTS IN KARO REGENCY

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ABSTRACT

This study aims to analyze the determinants of taxpayer awareness, with taxpayer compliance serving as an intervening variable, regarding Land and Building Tax (PBB) payments in Karo Regency. The research employs a quantitative analysis method using SEM-PLS. Taxpayer income has a positive but insignificant effect on taxpayer awareness, whereas it has a positive and significant effect on taxpayer compliance. Payment system digitalization has a positive and significant effect on both taxpayer awareness and compliance. Meanwhile, tax sanctions have a negative and insignificant effect on taxpayer awareness but a positive and significant effect on taxpayer compliance. Indirectly, taxpayer compliance does not significantly mediate the effect of taxpayer income on taxpayer awareness; however, it significantly mediates the effects of payment system digitalization and tax sanctions on taxpayer awareness. Thus, the findings indicate that payment system digitalization and tax sanctions exert a significant indirect influence on taxpayer awareness through taxpayer compliance, whereas taxpayer income does not demonstrate a significant mediating effect.

Keywords: *Taxpayer Profit, Digitalization of Payment Methods, Tax Sanctions, Taxpayer Awareness, Taxpayer Compliance*

ABSTRAK

Studi ini bertujuan untuk menganalisis determinasi kesadaran wajib pajak melalui kepatuhan wajib pajak sebagai variabel intervening dalam pembayaran Pajak Bumi dan Bangunan (PBB) di Kabupaten Karo. Metode penelitian adalah kuantitatif dengan analisis SEM-PLS. Pendapatan Wajib Pajak berpengaruh positif tetapi tidak signifikan terhadap Kesadaran Wajib Pajak, sedangkan terhadap Kepatuhan Wajib Pajak berpengaruh positif dan signifikan. Digitalisasi Sistem Pembayaran berpengaruh positif dan signifikan terhadap Kesadaran maupun Kepatuhan Wajib Pajak. Sementara itu, Sanksi Pajak berpengaruh negatif dan tidak signifikan terhadap Kesadaran Wajib Pajak, tetapi berpengaruh positif dan signifikan terhadap Kepatuhan Wajib Pajak. Secara tidak langsung, Kepatuhan Wajib Pajak tidak memediasi secara signifikan pengaruh Pendapatan Wajib Pajak terhadap Kesadaran Wajib Pajak, sedangkan Kepatuhan Wajib Pajak secara signifikan memediasi pengaruh Digitalisasi Sistem Pembayaran dan Sanksi Pajak terhadap Kesadaran Wajib Pajak. Dengan demikian, temuan penelitian menunjukkan bahwa Digitalisasi Sistem Pembayaran dan Sanksi Pajak memiliki pengaruh tidak langsung yang signifikan terhadap Kesadaran Wajib Pajak melalui Kepatuhan Wajib Pajak, sementara Pendapatan Wajib Pajak tidak menunjukkan pengaruh mediasi yang signifikan.

Kata Kunci: *Pendapatan Wajib Pajak, Digitalisasi Sistem Pembayaran, Sanksi Pajak, Kesadaran Wajib Pajak, Kepatuhan Wajib Pajak*

I. INTRODUCTION

Taxation is a major source of state revenue with significant potential to support government programs by funding public expenditure and development (Abdullah and Pakaya, 2022). Without stable tax revenue, the government would struggle to perform its fundamental functions, potentially slowing

economic growth and exacerbating social inequality (Fatulloh et al., 2025). Consequently, optimizing tax revenue remains a government priority.

One tax that plays a crucial role in supporting regional revenue is the Rural and Urban Land and Building Tax (PBB-P2). PBB-P2 is a regional tax with substantial potential, as its tax objects land and buildings increase in number alongside population growth and regional development. PBB-P2 revenue serves as a vital income source for local governments to fund administrative operations, public services, and regional development. Therefore, increasing PBB-P2 revenue must be a key focus in efforts to optimize regional income.

However, the significant potential of PBB-P2 does not guarantee optimal revenue collection if taxpayers lack the awareness and compliance necessary to fulfill their tax obligations. Low levels of taxpayer awareness and compliance can lead to delayed payments and the accumulation of PBB-P2 arrears. Ultimately, such conditions can hinder the achievement of regional tax revenue targets. Thus, efforts to boost PBB-P2 revenue must go beyond mere tax administration and collection; they must also address the factors that encourage taxpayer awareness and compliance regarding PBB-P2 payments.

Despite the considerable potential of PBB-P2 as a source of regional revenue, its implementation faces various challenges. One notable issue is the discrepancy between the assessed tax amount and the actual revenue collected. This situation indicates that some tax obligations remain unfulfilled by taxpayers. The instability in the realization of the Land and Building Tax (PBB) also reflected in Karo Regency. Over the past five years, the realized PBB revenue in Karo Regency has consistently fallen short of the assessed principal tax amount. This significant gap between the target and actual realization has resulted in a high volume of unpaid principal tax assessments (arrears) as recorded in the Tax Due Notification Letters (SPPT), as illustrated in Table 1.

Table 1. Report on SPPT Arrears in Karo Regency

Year	Principal Tax Assesment		Realization of Principal Tax Assesment			Remaining Principal Tax Assesment		
	SPPT	Total (IDR)	SPPT	Total (IDR)	%	SPPT	Total (IDR)	%
2021	155.777	7.569.006.630	82.712	3.954.877.757	52,3	73.065	3.614.128.873	47,7
2022	157.389	7.635.344.903	91.823	4.182.728.306	54,8	65.566	3.452.616.597	45,2
2023	159.465	7.724.352.844	99.523	4.363.093.511	56,5	59.942	3.361.259.333	43,5
2024	159.795	9.115.709.052	93.841	4.847.525.994	53,2	65.954	4.268.183.058	46,8
2025	160.299	9.340.418.669	97.282	5.359.042.339	57,4	63.017	3.981.376.330	42,6

Source: Karo Regency Regional Revenue Agency

The yearly PBB tax realization is less than the principal tax assessment, according to Table 1 above. This low tax realization suggests that the Karo district community's level of awareness and compliance with their PBB-P2 obligations as taxpayers is still below ideal.

Both internal and external variables affect taxpayers' compliance with their tax duties. According to attribution theory, tax knowledge is one of the internal factors that might affect taxpayer compliance. Tax penalties, tax administration method modernization, tax services, and tax outreach are examples of external factors that may have an impact on taxpayer compliance.(Dewi and Merkusiwati, 2018).

Conceptually, a taxpayer is considered to have awareness if he has understood the essence of tax law, is aware of the function of tax for state financing, and is willing to calculate and pay his taxes voluntarily in accordance with applicable provisions (Fitria, 2017). Furthermore, profit is also a significant factor influencing taxpayer compliance. The higher the profit, the greater the taxpayer's ability to pay property tax (PBB), thus increasing compliance (Priscilla and Wibowo, 2025).

Several studies have been conducted by previous researchers in line with the above theory, as proven by research conducted by Hidayat and Wati (2022), Nafiah and Warno (2018), Farman (2021), Mubarakah and Wulandari (2025), and Malendes et al. (2024) which show that taxpayer awareness simultaneously has a positive and significant influence on taxpayer compliance in paying Land and

Building Tax. This means that the higher the taxpayer awareness, the higher the taxpayer compliance (Zahro and Machdar, 2025).

A study by Arini and Feriyanto (2025) shows that profit levels have a positive and significant influence on taxpayer awareness in paying land and building taxes. Furthermore, research conducted by Cynthia and Djauhari (2020), Palupi and Rusdianto (2024), Putri et al. (2025), and Tiba and Ardillah (2023) stated that taxpayer profit has a positive and significant effect on taxpayer compliance in paying land and building taxes.

Furthermore, the survey results of Priscilla and Wibowo (2025) and Farradilla et al. (2026) simultaneously show that digitalization of payment methods has a positive and significant impact on taxpayer compliance. Abdillah (2025) stated that the e-payment method has a significant impact on the receipt of Rural and Urban Land and Building Tax (PBB-P2). Furthermore, the survey results of Aini et al. (2025) and Wijaya et al. (2025) state that tax digitalization has a positive and significant partial effect on taxpayer compliance. This means that better tax digitalization will increase taxpayer compliance.

Previous survey examining the effect of tax sanctions on taxpayer compliance includes survey by Gani and Manalu (2022), Harahap et al. (2021), Herlina (2020), Nafiah and Warno (2018), and Farman (2021) which states that tax sanctions simultaneously have a positive and significant effect on taxpayer compliance.

In addition to the aforementioned survey, which aligns with the theory, several studies contradict it. Based on the results of the study by Mompala and Asari (2023) and Ramadhani and Pusposari (2024), taxpayer awareness does not have a significant effect on taxpayer compliance in paying PBB. Then, the survey results Dessy and Rahayu (2019) and Ramadhani and Pusposari (2024) stated that taxpayer profit does not affect taxpayer compliance in paying land and building tax, with the test outcome obtained being negative. Syahla et al. (2026) show that tax digitalization does not have a significant effect on taxpayer compliance. Furthermore, the survey outcomes of Gunawan (2022) and Sene and Retnani, n.d. (2023) indicate that tax sanctions have no significant effect on taxpayer compliance.

The inconsistency of these findings necessitates an urgent re-examination in a specific regional context. The novelty of this survey lies in its location in Karo district, a region consistently facing the challenge of high SPPT arrears. To date, studies specifically analyzing the determinants of taxpayer awareness through taxpayer compliance as an intervening variable in PBB payments in Karo district is limited.

Therefore, this study aims to analyze the various factors influencing taxpayer awareness through taxpayer compliance in PBB payments in Karo district. Focusing on this phenomenon is considered crucial to provide a comprehensive overview for local governments in formulating more effective policy strategies to reduce arrears and optimize regional revenue. The outcome of this study are expected to provide not only theoretical contributions to the regional taxation literature but also practical solutions for strengthening fiscal independence in Karo Regency.

II. LITERATURE REVIEW

This study employs Compliance Theory and Attribution Theory as a framework to explain taxpayer behavior regarding the fulfillment of Land and Building Tax (PBB) payment obligations. Compliance Theory posits that an individual's adherence to rules can be influenced by both internal and external drivers. In the context of taxation, internal drivers manifest as taxpayer awareness, while external drivers include the imposition of sanctions and the convenience of the tax system. Meanwhile, Attribution Theory explains that individual behavior is influenced by internal and external factors. Internal factors encompass an individual's awareness, understanding, and capabilities, whereas external factors stem from the environment or the systems confronting the individual. In this study, income and awareness are viewed as internal factors, while payment digitalization and tax sanctions are external factors that influence taxpayer behavior.

Taxpayer Awareness

Taxpayer awareness is a crucial factor in increasing compliance with tax obligations. The higher the level of awareness, the more likely taxpayers are to pay their taxes on time and in accordance with regulations. Taxpayer awareness is the state of knowing or understanding taxes without relying on coercion from others (Syawali and Machdar, 2025). From the perspective of Compliance Theory, awareness acts as an internal drive that motivates taxpayers to voluntarily fulfill their obligations. Therefore, the higher the level of taxpayer awareness, the greater the likelihood that they will comply with tax regulations and pay the Land and Building Tax (PBB) on time.

Taxpayer Profit

A taxpayer's profit significantly impacts their ability to pay taxes on time and in the appropriate amount. Taxpayers with low profits may struggle to meet their obligations due to limited financial resources. Conversely, taxpayers with high profits tend to employ various tax planning strategies or seek legal loopholes to reduce their tax burden (Rumui et al., 2023).

Arini and Feriyanto (2025) found that profit level significantly influences taxpayer awareness, as the significance value is less than 0.05. Therefore, the higher a person's profit, the greater their ability to understand and fulfill their tax obligations consciously and on time. These findings indicate that economic conditions can be a factor that encourages taxpayers to be more capable and conscious in fulfilling their tax obligations. Based on theoretical arguments and previous research results, the better the taxpayer's profit level, the greater the taxpayer's ability and tendency to fulfill their obligations.

H1: Taxpayer profit has a positive and significant effect on taxpayer compliance and taxpayer awareness in paying Land and Building Tax.

Digitalization of Payment Methods

Currently, digitizing tax payments is crucial to facilitate taxpayers in fulfilling their obligations. The Directorate General of Taxes has updated the tax method in Indonesia, shifting from a manual method to an online-based digital method (Leo and Alimuddin, 2023). Digitalization reduces cash payment time by utilizing electronic technology, making transactions more efficient and easier (Tristiarini, 2021).

Susilawati et al. (2023) show that the effectiveness of tax digitalization has a significance value of $0.000 < \alpha 0.05$, thus H1 is accepted. This indicates that the effectiveness of tax digitalization significantly influences taxpayer awareness.

H2: Tax digitalization has a positive and significant impact on taxpayer awareness and taxpayer compliance in paying Land and Building Tax.

Tax Sanctions

Tax sanctions influence the level of taxpayer compliance in the land and building sector. Taxpayers are more likely to comply with their tax obligations if they are aware that the consequences of not fulfilling these obligations can lead to greater losses due to the imposition of strict sanctions. Tax sanctions are defined as a control instrument to prevent tax violations regulated by law (Anggawati and Susilowati, 2025).

In the Indonesian taxation method, tax sanctions can be in the form of administrative sanctions (for example, interest, fines, and tax increases) or criminal sanctions (in the form of imprisonment or jail) in accordance with the provisions of the Law (Romadon et al., 2025).

Results of the study conducted by Gani and Manalu (2022) indicate that local government attitudes and services do not influence taxpayer awareness, while motivation and sanctions do.

H3: Tax sanctions have a positive and significant effect on taxpayer awareness and taxpayer compliance in paying Land and Building Tax.

Taxpayer Compliance

Taxpayer compliance is the obedience of a taxpayer in fulfilling their tax obligations in accordance with the required tax regulations (Liberty et al., 2023).

The higher the level of compliance, the more substantial the tax contribution to infrastructure and sustainable development (Zahro and Machdar, 2025).

III. RESEARCH METHOD

This study employs a quantitative approach. It was conducted during the third and fourth weeks of June 2026 in Karo Regency. The study population consisted of all 157,738 Property Tax (PBB) taxpayers in Karo Regency in 2025. The sample size was determined using Slovin's formula with a 10% margin of error, resulting in a sample of 100 respondents. A non-probability accidental sampling technique was used, whereby respondents were selected based on their chance encounter with the researcher and their fulfillment of the study's criteria. The criteria for respondents included being a member of the public or a taxpayer registered for Property Tax (PBB) in Karo Regency, being at least 18 years of age, and being willing to complete the research questionnaire. Respondent status as a Property Tax taxpayer was verified via a screening question at the beginning of the questionnaire to ensure eligibility. Thus, the selected respondents aligned with the characteristics of the target population.

The Slovin formula used is as follows (Agustian, 2022).

Slovin's Formula:

$$n = \frac{N}{1 + N(e)^2}$$

Information:

- n = quantity of samples
- N = size of the population
- e = 10% error rate
- $n = \frac{157.738}{1 + 157.738 \times (0,1)^2}$
- $n = \frac{157.738}{(1 + 1.577,38)}$
- $n \approx 99,9 \approx 100$ respondents

The calculation outcome show that the number of samples is 99.9, which is then rounded up to 100 respondents.

The sampling technique used is non-probability sampling in the form of accidental sampling, where respondents are selected randomly, namely any PBB taxpayer who happens to meet the survey accidentally and can be used as a sample (Aprilia and Astrid, 2025).

The survey instrument used a 5-point Likert-scale questionnaire, with five levels of assessment ranging from strongly disagree (1) to strongly agree (5). The variables used in this study were: taxpayer awareness (Y) as the dependent variable, taxpayer profit (X₁), payment digitalization (X₂), and tax sanctions (X₃) as independent variables, and taxpayer compliance (Z) as the intervening variable.

The taxpayer awareness variable was measured using three indicators: awareness of paying taxes (Hidayat and Wati, 2022), taxpayers do not feel disadvantaged, and taxpayers do not delay paying taxes (Alfarezi and Iqbal, 2025).

The taxpayer profit variable consists of 4 indicators, namely monthly profit sufficient for basic needs, monthly profit sufficient for tax payment obligations (Putri et al., 2025), paying taxes obediently even though profit is low, and high or low profit does not become an obstacle in fulfilling tax obligations (Priscilla and Wibowo, 2025).

The variable of tax payment digitalization is measured through 5 indicators, namely digitalization of the tax payment method makes it easier to understand and encourages the level of taxpayer compliance in fulfilling their obligations, improvement of the tax administration method contributes to increasing taxpayer compliance in fulfilling their obligations, optimization of tax administration management plays a role in reducing the potential for violations of tax regulations, digitalization of the tax payment method increases the level of compliance, and digitalization of the tax payment method improves better services (Priscilla and Wibowo, 2025).

The tax sanction variable is measured through 4 indicators, namely understanding, compliance with regulations (Rosmalia et al., 2022), sanctions have a deterrent effect, and sanctions are educational and firm (Anggawati and Susilowati, 2025).

Taxpayer compliance indicators, according to Amalia et al. (2024) and Putri et al. (2025), include paying important taxes, correctly reporting land and building ownership, paying on time, and imposing sanctions and fines for shameful behavior.

The indicators for these variables are presented in a questionnaire used to collect data through a series of statements designed to measure the research variables (Harahap et al., 2021). The questionnaires were then distributed via Google Form.

A preliminary survey was used to test the validity and reliability of the indicator using Pearson correlation and Cronbach's Alpha. The data obtained were then analyzed using Structural Equation Modeling with a Partial Least Squares (SEM-PLS) approach. PLS is a type of Structural Equation Modeling (SEM) that focuses on the components or variants within an entire method to develop and evaluate a model of a specific phenomenon (Sari and Tanjung, 2024).

There are several stages in the structural model analysis that are carried out, where the first stage is formulating the structural model theory, the second stage is analyzing (the outer model), the third stage is analyzing (the inner model), and the fourth stage is testing the allegation (Prakoso and Tanjung, 2025).

Verifying the precision and consistency of measurement constructs is the primary objective of outer model assessment. This entails evaluating convergent validity using outer loadings and Average Variance Extracted (AVE), as well as discriminant validity using cross-loadings and the Fornell–Larcker criterion. The Fornell–Larcker criterion is applied by comparing the square root of the AVE for each construct with the inter-construct correlations. Discriminant validity is established when the square root of a construct's AVE exceeds its correlation with other constructs. Cronbach's Alpha and Composite Reliability values provide additional evidence regarding construct reliability (Nurhayati et al., 2026).

Once the inner model evaluation confirms that the constructs meet validity and reliability criteria, the next step is to evaluate the structural paths connecting the variables within the inner model. A 5% margin of error is used to determine the level of significance. Additionally, the R^2 value is used to assess the extent to which exogenous variables explain the variation in endogenous variables within the research model.

The final stage involves hypothesis testing using a bootstrapping procedure to obtain path coefficients, t-statistics, and p-values. Testing is conducted at a 5% significance level, with the criterion that a hypothesis is accepted if the t-statistic exceeds 1.96 and the p-value is less than 0.05.

IV. RESULTS AND DISCUSSION

The data analysis using the SEM-PLS method was conducted in stages, starting with a descriptive analysis of the respondents' general descriptions, followed by an evaluation of the outer and inner models to examine the relationships between latent variables. A general description of the 100 respondents sampled in this study can be seen in Table 2 below.

Table 2. Respondent Profile

No	Information	Total	%
1	Gender		
	- Man	43	43
	- Woman	57	57
	- Total	100	100
2	Current Age		
	- 21-30	33	33
	- 31-40	38	38
	- 41-50	12	12
	- 51-60	15	15
	- > 61	2	2
	- Total	100	100
3	Marital status		
	- Married	69	69
	- Not married	31	31

	- Total	100	100
4	Number of Family Members		
	0	4	4
	-1	9	9
	-2	21	21
	-3	19	19
	-4	27	27
	-5	10	10
	-6	6	6
	-7	4	4
	- Total	100	100
5	Educational Background		
	- SMP	1	1
	- SMA/SMK	20	20
	-D3/D4	19	19
	-S1	54	54
	-S2	6	6
	- Total	100	100
6	Work		
	- PNS/P3K	33	33
	- Businessman	11	11
	- Self-employed	16	16
	- Farmer	14	14
	- Private employees	10	10
	- Trader	4	4
	- Other	12	12
	- Total	100	100
7	Monthly Profit		
	- <2 million	11	11
	- 2-3 million	22	22
	- 3-4 million	25	25
	- 4-5 million	18	18
	- 5-6 million	12	12
	- >6 million	12	12
	- Total	100	100
8	Ownership of land and/or buildings		
	- One's own	79	79
	- Hitchhiking	10	10
	- Rent	11	11
	- Total	100	100

Source: Primary data (processed by the author), 2026

Based on the data from Table 2, the majority of respondents were women (57%), with the largest age range being 31-40 years (38%). The majority of respondents were married (69%), while 31% were single. The majority of family members were 4 people (27%), indicating that respondents already had responsibilities in the family. Furthermore, as many as 54% of respondents had a bachelor's degree, which means that the majority of taxpayers were graduates, whereas as many as 33% were dominated by civil servants/P3K who had a fixed profit. Based on profit level, the majority of respondents had an profit of IDR 3,000,000–IDR 4,000,000 (25%), 11% earned less than IDR 2,000,000 and only 12% earned more than IDR 6,000,000, so it can be concluded that the majority of respondents had a middle-profit level. Based on land and/or building ownership status, 79% stated they owned their land and/or buildings, while 11% lived in rented/contracted housing, and only 10% were still renting. This indicates

that the majority of respondents owned assets in the form of land or buildings, making it relevant for assessing taxpayer awareness.

Next, the questionnaire outcome collected from respondents were processed using the Smart PLS application and began with outer model testing. The outer model evaluation aims to ensure the validity and reliability of the indicators and latent variables. An indicator is considered to have a strong relationship if its outer model assessment is greater than 0.70. A outer model assessment value of 0.5 to 0.6 is still considered sufficient (Nurhayati et al., 2026). The p outer model assessment values can be seen in Figure 1 below.

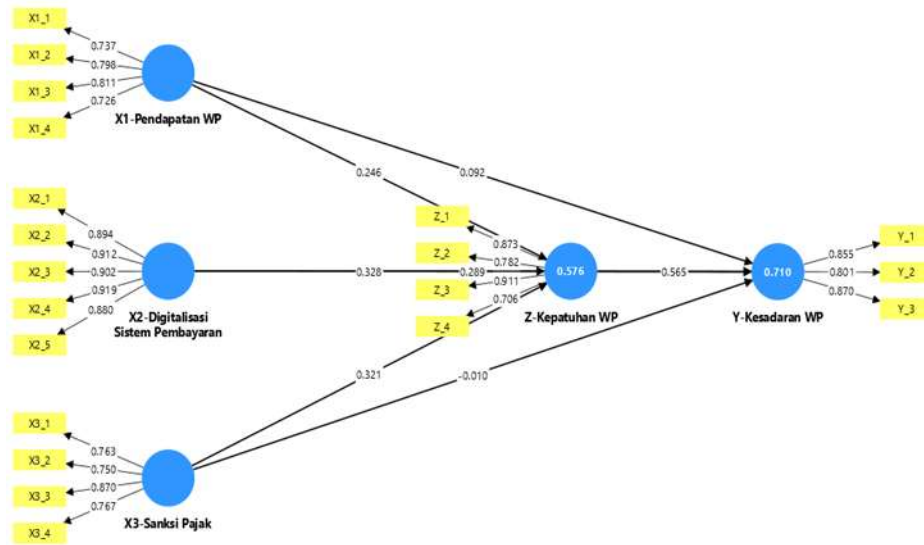


Figure 1. SEM-PLS Model Results

Source: Primary Data (processed with Smart-PLS), 2026

The results of the outer model assessment, AVE, and Cross Loading values, which are used to assess the measurement's validity, are included in the evaluation of the outer model. (Fahrezi and Tanjung, 2024). The outer model assessment findings are shown in Table 3 below.

Table 3. Outer Loading Results

Indicator	Latent variables (Constructs)					Information
	Taxpayer Profit (X ₁)	Digitalization of Payment Methods (X ₂)	Tax Penalties (X ₃)	Taxpayer Awareness (Y)	Taxpayer Compliance (Z)	
X1-1	0.737					Legal
X1-2	0.798					Legal
X1-3	0.811					Legal
X1-4	0.726					Legal
X2-1		0.894				Legal
X2-2		0.912				Legal
X2-3		0.902				Legal
X2-4		0.919				Legal
X2-5		0.880				Legal
X3-1			0.763			Legal
X3-2			0.750			Legal
X3-3			0.870			Legal
X3-4			0.767			Legal
Y-1				0.855		Legal

Y-2				0.801		Legal
Y-3				0.870		Legal
Z-1					0.873	Legal
Z-2					0.782	Legal
Z-3					0.911	Legal
Z-4					0.706	Legal

Source: Primary Data (analyzed using Smart-PLS), 2026

It is evident from the data in Table 3 above that every indicator has an outer loading value greater than 0.70; as a outcome, every indicator is deemed genuine and is eligible for additional processing. Each indicator has a strong correlation with the construct it measures, according to the outer loading value.

Table 4. Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE)

Variables	Koef. Cronbach's Alpha	Koef. Composite Reliability	Koef. Average Variance Extracted (AVE)
Taxpayer Profit (X_1)	0.770	0.852	0.591
Digitalization of Payment Methods (X_2)	0.942	0.956	0.813
Tax Penalty (X_3)	0.798	0.868	0.622
Taxpayer Awareness (Y)	0.795	0.880	0.710
Taxpayer Compliance (Z)	0.837	0.892	0.676

Source: Primary Data (analyzed using Smart-PLS), 2026

Table 4 demonstrates that all constructs have Cronbach's Alpha values more than 0.70, which suggests that the survey instrument has strong consistency and allows the indicators to assess the constructs consistently. The Composite Reliability values, which show reliability and are all higher than 0.70 for each construct, provide more evidence for this.

All constructs have AVE values greater than 0.5, meaning that each construct accounts for more than half of the variation in its indicator. These findings support the conclusion that the measuring model is appropriate for usage and has strong convergent validity.

Table 5. Cross Loading Results

	Taxpayer Profit	Digitalization of Payment Methods	Tax Penalty	Taxpayer Awareness	Taxpayer Compliance
X1-1	0.737	0.389	0.401	0.323	0.359
X1-2	0.798	0.462	0.459	0.513	0.552
X1-3	0.811	0.476	0.418	0.535	0.449
X1-4	0.726	0.417	0.344	0.409	0.466
X2-1	0.597	0.894	0.448	0.628	0.544
X2-2	0.556	0.912	0.549	0.651	0.578
X2-3	0.440	0.902	0.569	0.603	0.572
X2-4	0.561	0.919	0.651	0.662	0.625
X2-5	0.426	0.880	0.533	0.657	0.666
X3-1	0.515	0.482	0.763	0.493	0.537
X3-2	0.267	0.498	0.750	0.479	0.524
X3-3	0.500	0.556	0.870	0.524	0.549
X3-4	0.370	0.357	0.767	0.302	0.422
Y-1	0.431	0.682	0.456	0.855	0.624
Y-2	0.552	0.573	0.562	0.801	0.699
Y-3	0.511	0.544	0.457	0.870	0.713
Z-1	0.492	0.575	0.559	0.670	0.873
Z-2	0.445	0.600	0.527	0.611	0.782

Z-3	0.591	0.648	0.537	0.825	0.911
Z-4	0.443	0.314	0.538	0.503	0.706

Source: Primary Data (analyzed using Smart-PLS), 2026

Table 5 above shows that each indicator has the highest cross loading value on the construct it measures compared to other constructs. An indicator can be declared valid if it has the highest cross loading value on the targeted latent variable compared to the cross loading on other variable indicators (Ruhmi and Tanjung, 2023).

Next, evaluate the inner model, which focuses on evaluating the strength and significance of the relationship between the variables studied. The main aspects consist of R-square (R²), path coefficient, and the level of significance of the relationship (Nurhayati et al., 2026).

Table 6. R-Square Values

Variables	R-Square
Taxpayer Awareness (Y)	0,710
Taxpayer Compliance (Z)	0,576

Source: Primary Data (processed), 2026

According to Table 6, the Taxpayer Awareness (Y) variable's R-square value is 0.710, meaning that the three independent variables account for 71% of its influence on Taxpayer Awareness, with other variables not included in the analysis influencing the remaining 29%. The Taxpayer Compliance (Z) variable's R-square value is 0.576, meaning that 57.6% of its influence on Taxpayer Compliance can be explained by the three independent variables, with the remaining 42.4% being influenced by other variables that were not looked at.

Table 7. Fornell-Larcker Criterion

	X ₁ – Taxpayer Income	X ₂ – Payment System Digitalization	X ₃ – Tax Sanctions	Y – Taxpayer Awareness	Z – Taxpayer Compliance
X ₁ – Taxpayer Income	0.769				
X ₂ – Payment System Digitalization	0.571	0.902			
X ₃ – Tax Sanctions	0.530	0.612	0.789		
Y – Taxpayer Awareness	0.593	0.711	0.584	0.842	
Z – Taxpayer Compliance	0.604	0.665	0.652	0.807	0.822

All variables satisfy the Fornell–Larcker criterion, as the square root of the AVE for each construct exceeds its correlation with the other constructs. Thus, the discriminant validity of the research model is established. However, it should be noted that the relationship between Y (Taxpayer Awareness) and Z (Taxpayer Compliance) is quite strong (0.807), while $\sqrt{\text{AVE Y}} = 0.842$ and $\sqrt{\text{AVE Z}} = 0.822$. Therefore, all constructs in the study satisfy the discriminant validity criteria.

The Original Sample (O) value, T-statistic, and P-value were then examined as part of the Bootstrapping allegation testing. If the T-statistic is higher than 1.96 and the P-value is less than 0.05, the allegation is accepted and has a substantial impact at a 5% error rate. Table 8 shows the results of the direct effect allegation test, while Table 9 shows the results of the indirect impact allegation test.

Table 8. Allegation Test Results (Direct Effect)

Variable Relationship	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Taxpayer Profit (X ₁) => Taxpayer Awareness (Y)	0.092	0.094	0.089	1.036	0.300
Taxpayer Profit (X ₁) => Taxpayer Compliance (Z)	0.246	0.244	0.122	2.011	0.044

Digitalization of Payment Methods (X ₂) => Taxpayer Awareness (Y)	0.289	0.293	0.099	2.903	0.004
Digitalization of Payment Methods (X ₂) => Taxpayer Compliance (Z)	0.328	0.333	0.137	2.394	0.017
Tax Penalties (X ₃) => Taxpayer Awareness (Y)	-0.010	0.003	0.078	0.123	0.902
Tax Penalties (X ₃) => Taxpayer Compliance (Z)	0.321	0.322	0.095	3.388	0.001

Source: Processed using SmartPLS by researchers, 2026

The Influence of Taxpayer Profit on Taxpayer Awareness

The test outcome indicate that taxpayer profit has a positive but insignificant effect on taxpayer awareness, as seen from the t-statistic of $1.036 < 1.96$ and the p-value of $0.300 > 0.05$, thus rejecting the allegation. These findings indicate that the level of profit earned by taxpayers does not directly translate into increased awareness regarding the fulfillment of Land and Building Tax (PBB) obligations. Theoretically, greater economic capacity should provide taxpayers with more scope to meet their tax obligations. However, tax awareness is determined not only by economic conditions but also by knowledge, understanding, perceptions, and an internal sense of the importance of paying taxes. Consequently, taxpayers who earn higher profits do not necessarily possess a higher level of tax awareness unless this is accompanied by an understanding of and concern for their PBB obligations.

These survey findings align with survey conducted by Lirianti et al. (2025), which shows that the level of taxpayer profit has an insignificant positive influence on taxpayer awareness

The Influence of Taxpayer Profit on Taxpayer Compliance

The allegation is supported since the test outcome s reveal a p-value of $0.044 < 0.05$ and a t-statistic value of $2.011 > 1.96$. Taxpayer compliance is positively and significantly impacted by taxpayer profit. A taxpayer's level of compliance with paying property and building tax (PBB) increases with their profit. These findings indicate a distinction between the influence of profit on awareness and its influence on the perception of meaning. Higher profits enhance a taxpayer's capacity to meet Property Tax (PBB) obligations; consequently, the impact on compliance behavior is more pronounced than the impact on awareness. With improved economic conditions, tax payments can be made more readily without imposing an excessive burden on the taxpayer. Therefore, profit can drive tangible action—specifically, the payment of taxes—even if it does not necessarily foster an internal awareness regarding the importance of taxation. This is consistent with attribution theory, which holds that someone will be more compliant if their profit is more stable. (Dewi and Merkusiwati, 2018).

This survey is in line with survey by Palupi and Rusdianto (2024), Putri et al., (2025), Tiba and Ardillah (2023) states that taxpayer profit has a positive and significant effect on taxpayer compliance in paying land and building tax.

The Impact of Digitalization of Payment Methods on Taxpayer Awareness

The test outcome show a t-statistic value of $2.903 > 1.96$ and a p-value of $0.004 < 0.05$, thus indicating that the digitalization of the payment method has a positive and significant impact on taxpayer awareness. The convenience of digital services encourages taxpayers to be more aware in fulfilling their tax obligations. The digitalization of tax payments is very important to make it easier for taxpayers to fulfill their obligations. Digitalization reduces cash payment time by utilizing electronic technology, making transactions more efficient and easier (Tristiari, 2021). The convenience, speed, and accessibility of digital payments can heighten taxpayers' attention to and understanding of their tax obligations, as the payment process becomes simpler and easier to execute. Thus, digitalization not only facilitates transactions but can also foster awareness through the taxpayers' experience in interacting with tax services.

This finding is supported by survey conducted by Abdillah (2025), which stated that the e-payment method has a significant influence on revenue from Rural and Urban Land and Building Tax (PBB-P2).

The Impact of Digitalization of Payment Methods on Taxpayer Compliance

The allegation is accepted since the test results indicated a t-statistic of $2.394 > 1.96$ and a p-value of $0.017 < 0.05$. This suggests that taxpayer compliance is positively and significantly impacted by the digitalization of the tax payment mechanism. The taxpayer compliance increases with the quality of digital tax services. This effect arises because the easier the payment process becomes, the fewer obstacles taxpayers face in fulfilling their payment obligations. Digitalization reduces the need for in-person visits to payment locations, saves time, and offers more flexible payment access. These conditions directly facilitate the fulfillment of taxpayer obligations, making the impact of digitalization on compliance clearly evident.

This is supported by survey conducted by Priscilla and Wibowo (2025) and Farradilla et al. (2026), which states that digitalization of payment methods has a positive and significant impact on taxpayer compliance.

The Influence of Tax Sanctions on Taxpayer Awareness

The test results showed a coefficient of -0.010 , which is negative. The t-statistic value was $0.123 < 1.96$, and the p-value was $0.902 > 0.05$; thus, rejecting the allegation. This indicates that tax sanctions have a negative and insignificant effect on taxpayer awareness. Increasingly stringent sanctions do not automatically foster awareness, as awareness requires understanding and internal willingness rather than merely pressure in the form of threatened sanctions. This situation helps explain why tax sanctions do not have a significant impact on taxpayer awareness.

This finding differs from most previous studies that state that tax sanctions affect taxpayer compliance (Harahap et al., 2021). This shows that the existence of strict sanctions does not affect taxpayer awareness in Karo district

The Impact of Tax Sanctions on Taxpayer Compliance

The allegation is supported since the test findings indicate a p-value of $0.001 < 0.05$ and a t-statistic value of $3.388 > 1.96$. This suggests that taxpayer compliance is positively and significantly impacted by tax sanctions. The taxpayer's compliance with paying land and building tax (PBB) increases with the severity of the penalty. If taxpayers are aware that the stringent implementation of fines will result in bigger losses if they fail to comply with their tax duties, they are more likely to do so. (Anggawati and Susilowati, 2025). Sanctions are not strong enough to foster internal awareness, yet they can drive compliance by prompting taxpayers to consider the consequences of failing to meet their obligations. In other words, taxpayers may comply due to external pressure to avoid sanctions, even if that pressure does not necessarily evolve into an awareness that paying the Land and Building Tax (PBB) is an obligation to be fulfilled voluntarily.

The yield of this study are strengthened by previous survey conducted by Gani and Manalu (2022) and Farman (2021), which states that tax sanctions have a positive and significant effect on taxpayer compliance.

Table 9. Allegation Test Results (Indirect Effect)

Relationship Variability	The first sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Taxpayer Profit => Taxpayer Compliance => Taxpayer Awareness	0.139	0.142	0.085	1.647	0.100
Digitalization of Payment Methods => Taxpayer Compliance => Taxpayer Awareness	0.185	0.179	0.076	2.442	0.015
Tax Penalties => Taxpayer Compliance => Taxpayer Awareness	0.182	0.177	0.062	2.918	0.004

Source: Processed using SmartPLS by researchers, 2026

The Influence of Taxpayer Profit on Taxpayer Awareness through Taxpayer Compliance

The test results indicate that taxpayer profit has a positive but insignificant effect on taxpayer awareness through taxpayer compliance, as demonstrated by a t-statistic of 1.647 and a p-value of 0.100 .



Therefore, it can be concluded that taxpayer compliance is not able to significantly mediate the effect of taxpayer profit on taxpayer awareness. This indicates that high or low taxpayer profit does not necessarily increase taxpayer compliance, which impacts taxpayer awareness in paying their land and building taxes. This may be influenced by factors other than profit.

The results of this study differ from previous survey by Risna and Priono (2022), which states that taxpayer awareness is able to mediate the relationship between the taxpayer's financial condition and taxpayer compliance, where the better the taxpayer's financial condition, the more compliant the taxpayer will be in fulfilling their tax obligations.

The Impact of Payment Method Digitalization on Taxpayer Awareness through Taxpayer Compliance

The test results show that the digitalization of the payment method has a positive and significant effect on taxpayer awareness through taxpayer compliance, with a t-statistic of $2.442 > 1.96$ and a p-value of $0.015 < 0.05$. This indicates that taxpayer compliance can significantly mediate the effect of digitalization of the payment method on taxpayer awareness. This means that the better the digitalization of the payment method, the higher the taxpayer compliance, thus increasing taxpayer awareness.

This survey is supported by survey by Wulandari (2021) that tax digitalization and taxpayer awareness impact taxpayer compliance. Taxpayer awareness and digital-based taxation encourage taxpayer compliance.

The Impact of Tax Sanctions on Taxpayer Compliance and Awareness

With a t-statistic of $2.918 > 1.96$ and a p-value of $0.004 < 0.05$, the test results show that tax sanctions have a positive and significant impact on taxpayer awareness thru taxpayer compliance. This suggests that the impact of tax sanctions on taxpayer awareness is substantially mediated by taxpayer awareness. This implies that taxpayers may be more compliant in meeting their Land and Building Tax (PBB) duties if tax punishments are applied strictly and consistently, raising taxpayer knowledge.

These survey findings align with the findings of the study by Ramadhani and Umaimah (2023), which indicate that taxpayer awareness is able to mediate the relationship between the application of tax sanctions and taxpayer compliance.

V. CONCLUSION

Based on the research findings presented in this journal, it is concluded that taxpayer income has a positive but insignificant influence on taxpayer awareness; thus, higher or lower taxpayer income does not necessarily enhance taxpayer awareness. The digitalization of payment systems has a positive and significant influence on taxpayer awareness, indicating that easier and more transparent tax payment systems can boost such awareness. Tax sanctions have a negative and insignificant influence on taxpayer awareness, suggesting that sanctions do not tend to increase this awareness.

Regarding taxpayer compliance, the influences of taxpayer income, payment system digitalization, and tax sanctions are positive and significant. This indicates that higher taxpayer income, improved payment system digitalization, and stricter tax sanctions lead to higher levels of taxpayer compliance.

The influence of taxpayer income on taxpayer awareness mediated by taxpayer compliance is positive but insignificant. This implies that although income can enhance taxpayer compliance, its indirect effect on taxpayer awareness via compliance does not reach the expected level of significance. The influence of payment system digitalization on taxpayer awareness mediated by taxpayer compliance is positive and significant. This demonstrates that taxpayer compliance mediates the relationship between payment system digitalization and taxpayer awareness. Enhanced digitalization and the ease of electronic payment transactions improve taxpayer perceptions regarding efficient, modern tax services, thereby fostering compliance and ultimately raising taxpayer awareness.

The influence of tax sanctions on taxpayer awareness mediated by taxpayer compliance yields positive and significant results. This means that taxpayer compliance mediates the relationship between tax sanctions and taxpayer awareness. The application of tax sanctions encourages compliance, which in turn fosters taxpayer awareness. Taxpayers tend to be more compliant when they perceive sanctions

as being applied fairly and firmly, and as having a deterrent effect. Therefore, the government is advised to take prudent measures to refine the digital tax payment system and implement strict sanctions, which are expected to reduce PBB-P2 arrears in Karo Regency.

Theoretically, this study reinforces Compliance Theory by demonstrating that both internal and external factors can drive taxpayer compliance. The finding that income, the digitalization of payment systems, and tax sanctions have a positive and significant impact on compliance supports this theory. The fact that sanctions do not directly influence awareness but do so through exposure indicates that exposure is a crucial mechanism in shaping taxpayer awareness. Further research is recommended to broaden the scope of the study by incorporating new variables that have not been previously examined, thereby providing a deeper understanding.

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