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## Factors that Affect the MSME Taxpayer Compliance with Education Level as the Moderating Variable

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### ABSTRACT

**Objectives:** The objectives of this study is to obtain the empirical evidence about the effect of tax knowledge, tax penalties, e-filling on MSME taxpayer compliance with education level as a moderating variable at KPP Pratama Pondok Gede, Bekasi City.

**Methodology:** The type of data used is primary data. The sample of this study were 100 MSME respondents at KPP Pratama Pondok Gede, Bekasi City who were registered. Data analysis using path analysis using the SmartPLS 4.0 application was used to test the hypothesis.

**Finding:** The results of this study concluded that tax knowledge has a significant effect on taxpayer compliance, tax sanctions have no significant effect on taxpayer compliance, e-filling has no significant effect on taxpayer compliance.

**Conclusion:** The level of education is not able to moderate tax knowledge on taxpayer compliance, the level of education is not able to moderate tax sanctions on taxpayer compliance, the level of education is not able to moderate e-filling on taxpayer compliance.

**Keywords:** Tax Knowledge; Tax Sanctions; E-Filling; Taxpayer Compliance; Level of Education

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### INTRODUCTION

Indonesia, as a developing country, continues to carry out development in all fields as a form of fulfilling its obligations to the Indonesian people. In order to fulfill these obligations, the state makes various efforts to optimize various types of revenue as a source of state revenue, one of which is revenue from the tax sector. Taxes become the backbone to finance government expenditures in order to provide public goods and services. Pradiasmo as Chairman of the National Executive Board of the Indonesian Accountants Association stated that Micro, Small and Medium Enterprises (MSMEs) are proven to encourage and increase national economic growth on an ongoing basis. The major contributions of MSMEs include job creation, labor absorption, and especially being a buffer during the shocks of the economic crisis. According

to Taufik & Afiyanti (2018), an adequate level of public tax knowledge will make it easy for taxpayers to comply with tax regulations. By prioritizing the interests of the state over personal interests, it will provide public sincerity to comply with their tax obligations.

Individual taxpayers will increase as one's tax knowledge increases because with high tax knowledge taxpayers are aware of their obligations and know the consequences if they do not fulfill their obligations (Hertati, 2021). Tax knowledge is tax information that taxpayers can use as a basis for action, making decisions and for taking certain directions or strategies in connection with the implementation of their rights and obligations in the field of taxation (Kartikasari & Yadnyana, 2020). Tax knowledge is everything that is known, intelligence and everything that is known regarding all matters relating to taxation. (Mumu et al., 2020). A more specific policy is to conduct tax education in groups of people who are considered less tax compliant. For example, if it is known that tax compliance is higher among adults, then the tax curriculum should be included starting from basic education to increase tax awareness from an early age (www.finance.detik.com, 2019).

Tax sanctions are imposed on a taxpayer if he makes a delay or violation. There are two kinds of sanctions in taxes, namely administrative sanctions and criminal sanctions. Administrative sanctions are sanctions imposed by paying financial losses to the state because the implementation of the provisions of the laws and regulations is not as it should be. Meanwhile, criminal sanctions are torture or suffering and a legal fortress so that tax norms are obeyed (Supriatiningsih & Jamil, 2021). Tax sanctions are intended for taxpayers who violate current tax regulations. (Yuliansyah et al., 2019). Tax sanctions are a guarantee that the provisions of tax laws and regulations will be obeyed. In other words, tax sanctions are a deterrent so that taxpayers do not violate tax norms (Juwita & Wasif, 2020). Tax sanctions are a prevention tool so that taxpayers do not violate tax regulations or norms (Wulandari, 2020). for criminal sanctions based on Law Number 28 of 2007 concerning the Third Amendment to Law Number 6 of 1983 concerning General Provisions and Procedures for Taxation (KUP) article 39 point i states that every person who deliberately does not deposit the tax that has been withheld or collected so that it can cause losses to state revenue can be punished with imprisonment for a minimum of 6 months and a maximum of 6 years. In addition, a fine of 2 times the amount of tax payable that is not or underpaid and a maximum of 4 times the amount of tax payable that is not or underpaid will be imposed (www.finance.detik.com, 2019).

To increase taxpayer compliance, there are several factors carried out by the Directorate General of Taxes to optimize services so that it is expected to increase public awareness and desire to be orderly as taxpayers, one of which is by carrying out tax reform, namely utilizing information and communication technology by implementing an E-filing system.

E-filing into a form of taxpayer compliance is one of the applications of the self-assessment system. (Ramli, et al (2022) Self-assessment system means the process given to taxpayers consisting of calculations, payments and reporting carried out independently so that as a result taxpayers have an active role in fulfilling taxpayer obligations and compliance.

E-filing is done by utilizing internet lines online and in real time, so that taxpayers no longer need to print all report forms and wait for receipts manually (Ismail, 2018). With the implementation of the E-filing system, it is expected to provide comfort and convenience for taxpayers in preparing and submitting tax returns because it can be sent anytime and anywhere so as to minimize the costs and time used by taxpayers for calculating, filling and submitting tax returns.

The activity of submitting SPT is carried out by taxpayers who certainly have an NPWP. NPWP is a number given to taxpayers as a means of tax administration and is used as an

identification or identity of taxpayers when exercising tax rights and obligations. For taxpayers who already have an NPWP, it is legally required to report taxation once a year. For individual taxpayers, the maximum is to submit March 31 each year and corporate taxpayers on April 30 to submit SPT. In its application, SPT reporting has not been said to be 100% successful, because several factors can affect the level of reporting by taxpayers, including tax knowledge, and tax sanctions and education levels. Apart from being influenced by some of these factors, the Directorate General of Taxes also acts as the main controller to provide socialization to taxpayers. The method used by the DGT to continue providing guidance and direction in the post-pandemic period is by going directly to the field, through mass media such as Facebook, Instagram, Youtube, and forming billboards containing an invitation to report SPT online through [www.pajak.go.id](http://www.pajak.go.id).

Putu's research (2021) proves that tax knowledge has a positive effect on taxpayer compliance, meaning that the higher the level of tax knowledge by taxpayers, the better the level of taxpayer compliance, but this contradicts research conducted by (Gine Das Prena, 2022) which states that tax knowledge has no effect on taxpayer compliance. Tirza & Endang's research (2021) proves that tax sanctions have a positive effect on compliance, meaning that tax sanctions have a deterrent effect on taxpayers who violate the provisions so that to avoid this, taxpayers carry out their obligations in accordance with the established regulations. Similar research also put forward by Mursalin (2020) makes it clear that the higher the sanctions given, the better the taxpayer compliance will be. Devi Safitri's research (2021) proves that the application of the E-filing system has a positive effect on the compliance of MSME Individual taxpayers at KPP Pratama Pekanbaru Senapelan. This shows that the better the implementation of the E-filing system, the more taxpayer compliance will increase. The results of this study are supported by Husnurrosyidah & Suhadi's research (2017) which found that the application of E-filing has a positive effect on taxpayer compliance.

The OECD study divides the improvement of tax morale in two sides, Individual and Corporate. On the Individual side, it turns out that taxpayers with older age, more education, and more religious have higher tax morale. (www.finance.detik.com, 2019). Zabadi as the President Director of the Cooperative Marketing Service Agency and Small and Medium Enterprises stated that the effort to develop SMEs in Indonesia is not without obstacles. One of the obstacles experienced by the government at this time is the uneven condition of the human resources of SMEs. In terms of human resources, we are still losing. (Ramli, et al (2022) (The basic education of SME actors from BPS data is only elementary and junior high school, which is 60-70% of the total SMEs. With a low basic, the ability to adapt to change becomes more difficult. Because nowadays people are required to adapt quickly (ekonomi.bisnis.com, 2018). KPP Pratama Pondok Gede is the object chosen by the current researcher to conduct a study, which is a direct work unit organization that has the responsibility of carrying out its tax service duties to the community in an area covering 4 sub-districts namely Pondok Gede, Jatiasih, Pondok Melati, and Jatisampurna.

## **LITERATURE REVIEW**

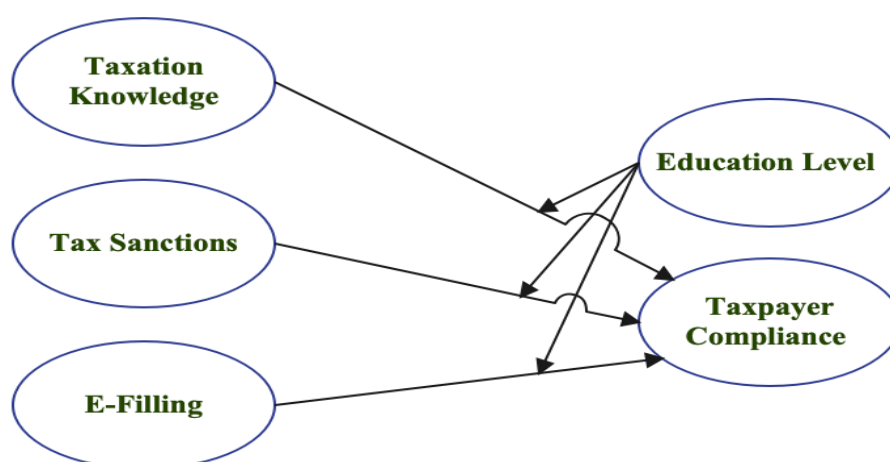
### **Theory of Planned Behavior**

Theory of Planned Behavior (TPB) is a theory of individual behavior that is influenced by individual intentions towards certain behaviors. A person's intention is determined by attitudes (Behavioral belief), subjective norms (Normative belief), and behavioral control.

(Sulistiyani & Harwiki, 2016). According to this theory, individual behavior in society is under the influence of certain factors that come from certain reasons and appear in a planned manner. This theory studies human behavior, especially related to a person's interests. This theory was discovered by Fishbein and Ajzen in 1975. This Theory of Planned Behaviour has

three things that affect individual intentions, namely Behavioral Belief is an individual's belief in the outcome of a behavior (outcome belief) and evaluation of the results of these beliefs. Normative Belief is a belief about individual normative expectations and motivation to meet these expectations. Normative belief refers to the social pressure faced by individuals to do or not do something. Behavioral control (Control belief) refers to the degree of control over an individual's view of performing an action. Specifically, behavioral control refers to beliefs about the existence of things that support or inhibit one's behavior and perceptions of how strong the things that support and inhibit behavior are.

**Figure 1.** Theoretical Framework



## METHODS

This study uses a causal research design, namely research that aims to test hypotheses about the effect of one or more independent variables on the dependent variable. In this study, there are three independent variables, namely Tax Knowledge (X1), Tax Sanctions (X2), E-filling (X3), and there is also a dependent variable, namely Taxpayer compliance which is symbolized by Y, and there is a moderating variable, namely Education Level (Z). Population is a generalization area consisting of: objects / subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions. Sugiono (2018). The population in this study were MSMEs registered at KPP Pratama Pondok Gede, Bekasi City, West Java Province. The population in this study with the latest data in 2022. Based on the number of WPOP KPP Pratama Pondok Gede, Bekasi City amounting to 334,826. The sample is part of the number of characteristics possessed by the population Sugiono (2018). Sampling in this study used the Nonprobability Sampling method, which is a sampling method that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. Because the population is very large, in this study the Slovin calculation method is used as a determination of the number of samples to be used.

## Images and Tables

**Table 1.** Descriptive Analysis

<b>Descriptive Analysis Based on Respondent Gender</b>		
<b>Gender</b>	<b>Total</b>	<b>Percentage</b>
Male	32	32%
Female	68	68%
Total	100	100%

<b>Based on Age Range of Respondents</b>		
<b>Age Range</b>	<b>Total</b>	<b>Percentage</b>
17-25	78	78%
26-30	11	11%
31-35	5	5%
35-40	1	1%
More than 40	5	5%
Total	100	100%

<b>Based on Respondents' Last Education</b>		
<b>Last Education</b>	<b>Total</b>	<b>Percentage</b>
SMA/SMK	80	80%
D3	6	6%
S1	14	14%
Total	100	100%

**Table 2.** Outer Loading Test Results

<b>NO</b>	<b>VARIABLES</b>	<b>ITEM</b>	<b>LOADING</b>	<b>DESCRIPTION</b>
1	TAX KNOWLEDGE (X1)	X1.1	0,785	VALID
		X1.2	0,808	VALID
		X1.3	0,840	VALID
		X1.4	0,742	VALID
		X1.5	0,745	VALID
		X1.6	0,715	VALID
		X1.7	0,562	VALID
2	TAX SANCTIONS (X2)	X2.1	0,761	VALID
		X2.2	0,877	VALID
		X2.3	0,883	VALID
		X2.4	0,733	VALID
		X3.1	0,751	VALID
3	E-FILLING (X3)	X3.2	0,878	VALID
		X3.3	0,928	VALID
		X3.4	0,877	VALID
		X3.5	0,871	VALID
4		Y.1	0,805	VALID

NO	VARIABLES	ITEM	LOADING	DESCRIPTION
		Y.2	0,805	VALID
	TAXPAYER	Y.3	0,857	VALID
	COMPLIANCE (Y)	Y.4	0,791	VALID
		Y.5	0,844	VALID
		Z.1	0,888	VALID
5	EDUCATION LEVEL (Z)	Z.2	0,831	VALID
		Z.3	0,600	VALID
		Z.4	0,708	VALID
	LEVEL OF EDUCATION (Z) X TAX KNOWLEDGE (X1)		1000,000	VALID
	LEVEL OF EDUCATION (Z) X TAX SANCTIONS (X2)		1000,000	VALID
	EDUCATION LEVEL (Z) X E-FILLING (X3)		1000,000	VALID

## RESULTS AND DISCUSSION

### Results

**Table 3.** Reliability Testing Results

Construct	Composite Reliability	Critical value	Cronbach's Alpha	Critical value
TAX KNOWLEDGE (X1)	0,863	0.7	0,865	0.6
TAX SANCTIONS (X2)	0,834	0.7	0,830	0.6
E-FILLING (X3)	0,923	0.7	0,913	0.6
TAXPAYER COMPLIANCE (Y)	0,843	0.7	0,843	0.6
EDUCATION LEVEL (Z)	0,834	0.7	0,769	0.6

**Table 4.** AVE Testing Results

Construct	AVE	Critical value
TAX KNOWLEDGE (X1)	0,558	0.5
TAX SANCTIONS (X2)	0,666	0.5
E-FILLING (X3)	0,745	0.5
TAXPAYER COMPLIANCE (Y)	0,680	0.5
EDUCATION LEVEL (Z)	0,585	0.5

**Table 5.** Crossloading Test Results

	X1	X2	X3	Y	Z	Z*X1	Z*X2	Z*X3
X1.1	<b>0.785</b>	0.515	0.378	0.458	0.034	-0.079	-0.117	-0.123
X1.2	<b>0.808</b>	0.474	0.293	0.478	0.054	0.062	-0.069	-0.082
X1.3	<b>0.840</b>	0.566	0.346	0.449	0.057	-0.039	-0.072	-0.059
X1.4	<b>0.742</b>	0.555	0.433	0.463	0.234	-0.209	-0.117	-0.130

	X1	X2	X3	Y	Z	Z*X1	Z*X2	Z*X3
X1.5	<b>0.745</b>	0.466	0.381	0.402	0.115	-0.238	-0.327	-0.274
X1.6	<b>0.715</b>	0.303	0.261	0.417	-0.033	-0.162	-0.251	-0.117
X1.7	<b>0.562</b>	0.500	0.458	0.523	0.346	-0.038	-0.117	-0.083
X2.1	0.459	<b>0.761</b>	0.466	0.423	0.279	0.033	0.112	0.003
X2.2	0.618	<b>0.877</b>	0.503	0.494	0.279	-0.198	-0.084	-0.200
X2.3	0.551	<b>0.883</b>	0.447	0.492	0.180	-0.239	-0.108	-0.282
X2.4	0.503	<b>0.733</b>	0.462	0.499	0.204	-0.292	-0.109	-0.239
X3.1	0.474	0.567	<b>0.751</b>	0.363	0.304	-0.151	-0.115	-0.079
X3.2	0.403	0.502	<b>0.878</b>	0.423	0.249	-0.105	-0.167	0.037
X3.3	0.487	0.485	<b>0.928</b>	0.476	0.290	-0.170	-0.257	0.005
X3.4	0.396	0.506	<b>0.877</b>	0.502	0.230	-0.169	-0.199	-0.017
X3.5	0.399	0.452	<b>0.871</b>	0.472	0.263	-0.180	-0.221	0.010
Y.2	0.461	0.486	0.411	<b>0.805</b>	0.361	-0.170	-0.205	-0.219
Y.3	0.475	0.480	0.379	<b>0.857</b>	0.266	-0.193	-0.232	-0.243
Y.4	0.559	0.517	0.483	<b>0.791</b>	0.199	-0.128	-0.104	-0.137
Y.5	0.542	0.451	0.441	<b>0.844</b>	0.292	-0.126	-0.232	-0.185
Z.1	0.210	0.269	0.253	0.326	<b>0.888</b>	-0.165	-0.187	-0.183
Z.2	0.120	0.195	0.277	0.305	<b>0.831</b>	-0.125	-0.161	-0.213
Z.3	0.036	0.215	0.210	0.127	<b>0.600</b>	-0.113	-0.227	-0.213
Z.4	0.081	0.218	0.196	0.211	<b>0.708</b>	-0.149	-0.265	-0.267
Z*X1	-0.129	-0.223	-0.181	-0.186	-0.180	1.000	0.774	0.633
Z*X2	-0.199	-0.065	-0.227	-0.233	-0.254	0.774	1.000	0.711
Z*X3	-0.163	-0.229	-0.007	-0.236	-0.270	0.633	0.711	1.000

**Table 6. R-Square Testing Results**

	R-square	Adjusted R-square
TAXPAYER COMPLIANCE	0.505	0.467

**Table 7. Path Coefficient Testing Results**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X1 =>Y	0.362	0.384	0.120	3.014	0.003
Z*X1=>					
Y	0.058	0.054	0.160	0.364	0.716
X2 =>Y	0.186	0.163	0.166	1.117	0.264
Z*X2=>					
Y	-0.037	-0.020	0.184	0.200	0.841
X3 =>Y	0.194	0.201	0.129	1.501	0.134
Z*X3=>					
Y	-0.089	-0.110	0.131	0.681	0.496

- 1) **Taxation Knowledge Affects Taxpayer Compliance**  
Based on the results of bootstrapping testing, the t-statistics value is 3.014 (greater than 1.96) and the p-value is 0.003 (smaller than 0.05) with an original sample value of 0.362. So it can be concluded that the tax knowledge variable has a positive and significant effect on taxpayer compliance, meaning that when tax knowledge increases, taxpayer compliance will also increase by 36% so it can be concluded that hypothesis 1 is accepted.
- 2) **Tax Sanctions Have No Effect on Taxpayer Compliance**  
Based on the results of bootstrapping testing, the t-statistics value is 1.117 (smaller than 1.96) and the p-value is 0.264 (greater than 0.05) with an original sample value of 0.186. So it can be concluded that the tax sanction variable has no effect on taxpayer compliance, meaning that when tax sanctions increase, the level of taxpayer compliance will increase by 18% but has not been able to affect taxpayer compliance to a large extent so that hypothesis 2 is rejected.
- 3) **E-Filing Has No Effect on Taxpayer Compliance**  
Based on the results of bootstrapping testing, the t-statistics value is 1.501 (smaller than 1.96) and the p-value is 0.000 (smaller than 0.05) with an original sample value of 0.194. So it can be concluded that the e-filing variable has no effect on taxpayer compliance, meaning that when e-filing increases, the level of taxpayer compliance will increase by 19% but cannot have a broad influence so that hypothesis 3 is rejected.
- 4) **Level of Education Is Not Able to Moderate Tax Sanctions on Taxpayer Compliance**  
Based on the results of bootstrapping testing, the t-statistics value is 0.364 (smaller than 1.96) and the p-value is 0.716 (greater than 0.05) with an original sample value of 0.058. So it can be concluded that the education level variable is not able to moderate the tax knowledge variable on taxpayer compliance, meaning that when the level of education increases, it will increase tax knowledge on taxpayer compliance by 5.8%, but this value is very small to strengthen the relationship between tax knowledge and taxpayer compliance so that the moderating variable level of education is still weak against tax knowledge and it can be concluded that hypothesis 4 is rejected.
- 5) **Level of Education Is Not Able to Moderate Taxation Knowledge on Taxpayer Compliance**  
Based on the results of bootstrapping testing, the t-statistics value is 0.200 (smaller than 1.96) and the p-value is 0.841 (greater than 0.05) with an original sample value of -0.037. So it can be concluded that the education level variable is not able to moderate the tax sanction variable on taxpayer compliance, meaning that when the level of education increases, it will actually reduce taxpayer compliance by 3.7%, this will weaken the relationship between tax sanctions on taxpayer compliance so that it can be concluded that hypothesis 5 is rejected.
- 6) **Education Level is Not Able to Moderate E-Filing on Taxpayer Compliance**  
Based on the results of bootstrapping testing, the t-statistics value is 0.681 (smaller than 1.96) and the p-value is 0.496 (greater than 0.05) with an original sample value of -0.089. So it can be concluded that the education level variable is not able to moderate the e-filing variable on taxpayer compliance, meaning that when the value of the education level increases, it will actually reduce the level of taxpayer compliance by



8.9%, this will weaken the relationship between e-filing and taxpayer compliance so that hypothesis 6 is rejected.

## **Discussion**

### **1. The Effect of Taxation Knowledge on Taxpayer Compliance**

The results concluded that the tax knowledge variable has a significant effect on taxpayer compliance. This explains that with the knowledge of taxation based on the General Provisions of Taxation (KUP) and the Tax Law, taxpayers will better understand their duties and responsibilities as taxpayers. The higher the taxation knowledge possessed by taxpayers, the higher the level of taxpayer compliance. The results of this study are supported by research conducted by Perdana & Dwirandra (2020) which explains that tax knowledge affects taxpayer compliance, this means that the tax knowledge possessed by MSME taxpayers explains how much the level of taxpayer compliance is so that the greater the level of tax knowledge, the greater the level of taxpayer compliance.

### **2. The Effect of Tax Sanctions on Taxpayer Compliance**

The results of this study indicate that tax sanctions have no effect on taxpayer compliance. This means that the application of tax sanctions does not affect MSMEs in carrying out tax obligations and tax sanctions for violations of late payment or deposit of only 100 thousand which is considered still small and a flat fine system, so that it is ignored by MSME taxpayers, so that with the lack of strict sanctions given to taxpayers for violations of the General Provisions of Taxation, stricter sanctions are needed, for example increasing the amount of fines for taxpayers who commit violations. The results of this study are supported by research conducted by Paulus & Tarmidi, (2023), Tulenan et al (2020), and Afeni (2021) which explain that the purpose of tax sanctions is inversely proportional to the actual situation. There are no taxpayers who feel that tax sanctions are properly applied to every layer of taxpayers so that in reality tax witnesses are merely symbolic.

### **3. The Effect of E-Filing on Taxpayer Compliance**

The results showed that there was no influence between e-filing on taxpayer compliance. E-filing is a way of submitting annual tax returns electronically which is done online and in real time via the internet on the website of the Directorate General of Taxes ([www.pajak.go.id](http://www.pajak.go.id)). This result is thought to be related to the young age of the respondents and the development of technology that has developed, especially with the Directorate General of Taxes website which presents an e-filing reporting platform easily and at any time, but from the respondent's side, they must be able to adapt quickly to changes in Annual Tax Return reporting that are carried out digitally Amalia, (2021).

### **4. Education Level Does Not Moderate Tax Knowledge on Taxpayer Compliance**

The results of this study indicate that the level of education is unable to moderate the tax knowledge variable on taxpayer compliance. This explains that the variable level of education actually weakens the relationship between tax knowledge and taxpayer compliance. This explains that various types of education from taxpayers are unable to become the basis for strengthening taxpayer compliance so that in this case the level of education weakens the relationship between tax knowledge and taxpayer compliance. The results of this study are supported by research conducted by Rifa'atul Umah (2022) which concludes that the level of education is unable to moderate tax knowledge on

taxpayer compliance, this is due to the education received by taxpayers is not in line with the field of taxation in Indonesia but education in the field of taxation and accounting will understand taxation in Indonesia, this is different from other education that does not explore this field.

5. Level of Education Does Not Moderate Tax Sanctions on Taxpayer Compliance

The results of this study indicate that the level of education is not able to moderate the tax sanctions variable on taxpayer compliance. This explains that the education level variable weakens the relationship between tax sanctions on taxpayer compliance. There needs to be concrete evidence that aligns tax sanctions with taxpayer compliance, because taxpayers have not felt anything real but only sanctions as a symbol. Education of taxpayers does not guarantee that taxpayers will carry out all laws and regulations, in fact there are still many practices of tax violations committed by educated taxpayers. The results of this study are supported by research by Arif Rahman (2018) which concludes that the level of education is unable to moderate tax sanctions on taxpayer compliance. This means that when taxpayers who are highly educated but have poor morals, these taxpayers may underestimate the current tax sanctions. They can be free from the sanctions that will ensnare them by giving some money to tax officials secretly. Other research is also supported by Paulus & Tarmidi, (2023), which concludes that MSMEs do not feel afraid and deterred by existing tax sanctions, existing sanctions are only limited to symbolism and mere regulations, taxpayers do not feel there is concrete evidence of these sanctions.

6. Education Level Does Not Moderate E-Filing on Taxpayer Compliance

The results of this study indicate that the level of education is unable to moderate the e-filing variable on taxpayer compliance. This explains that the education level variable actually weakens the relationship between e-filing and taxpayer compliance. The application of internet-based e-filing to Annual Tax Return reporting makes taxpayers have to understand how to use the application so that it takes time for taxpayers to adapt to the e-filing application. The results of this study are supported by research conducted by Rifana (2022) which explains that not all taxpayers are able to use e-filing due to limited levels of education and adaptability and understanding to learn the application.

## CONCLUSION

1. Tax knowledge has a significant effect on taxpayer compliance. This means that taxpayers already have good knowledge of taxation in Indonesia so that with good tax knowledge it will make it easier for taxpayers to implement their duties and obligations as taxpayers.
2. Tax sanctions have no significant effect on taxpayer compliance. This means that the application of tax sanctions is not the main thing that can increase taxpayer compliance, in fact the existence of tax sanctions is only as legality, and has not been able to make taxpayers consciously state that tax sanctions are correct to increase taxpayer compliance. Taxpayers need more concrete activities from tax sanctions.
3. E-Filing has no effect on taxpayer compliance. This means that with the existence of e-filing, taxpayers must be able to keep up with the development of the applicable taxation system, meanwhile  
The economic ability and adaptability of each taxpayer is not yet favorable.

4. The level of education is not able to moderate tax knowledge on taxpayer compliance. This means that the level of education is able to weaken the relationship between the tax knowledge variable and taxpayer compliance. The level of education has less significant influence on the relationship between tax knowledge where not all fields of education understand the field of taxation that applies in Indonesia.
5. The level of education is unable to moderate tax sanctions on taxpayer compliance. This explains that the level of education actually weakens the relationship between the tax sanctions variable and taxpayer compliance. This means that taxpayers who are highly educated but have poor morals, it is possible that these taxpayers underestimate the current tax sanctions. They can be free from the sanctions that will ensnare them by giving some money to tax officials secretly.
6. The level of education is unable to moderate e-filing on taxpayer compliance. This explains that the level of education actually weakens the relationship between e-filing and taxpayer compliance. This means that not all taxpayers are able to use e-filing due to limited levels of education and adaptability and understanding to learn the application.

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