

The Effect of Tax Education, Tax Law, and Taxpayer Awareness on Restaurant Taxpayer Compliance

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Abstract

This research investigates the influence of tax education, tax law, and tax awareness on the compliance of Restaurant taxpayers in Samarinda City. The study focuses on business taxpayers registered under the Tax on Certain Goods and Services (PBJT) administered by the regional government. A quantitative approach was employed by distributing questionnaires to 75 respondents selected through purposive sampling techniques. The collected data were processed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4 software. The findings reveal that tax education and taxpayer awareness significantly contribute to improving PBJT taxpayer compliance. In contrast, tax law does not demonstrate a significant influence on taxpayer compliance. These results indicate that increasing taxpayers' understanding and awareness is more effective in encouraging compliance behavior than relying solely on legal enforcement.

Keywords: Tax Education, Tax Laws, Taxpayer Awareness, Restaurant Taxpayer Compliance.

INTRODUCTION

Regional taxation constitutes one of the important sources of local government revenue used to support regional development and public services. Through regional taxes, local governments are expected to strengthen fiscal independence and reduce dependence on transfers from the central government.

One category of regional tax regulated under the law is the Tax on Certain Goods and Services (PBJT). In Samarinda City, the restaurant sector contributes significantly to

regional revenue; however, the level of taxpayer compliance remains an issue that requires attention from the local government.

Every region has its own problems; one of the problems is taxpayer compliance. This issue can be seen from financial reports. Taxpayers being compliant if they meet the criteria as stipulated in the Minister of Finance Regulation Decree Number 55/KMK.03/2003, with criteria including submitting SPTD on time and not having tax arrears. Restaurant itself is a concern for regions compared to PBJT for catering and food service providers, because the level of compliance among restaurant taxpayers is still not optimal (Eunikeet al., 2022). Herewith the data of compliance of Restaurant taxpayers in Samarinda city last 5 years:

Table 1 Compliance of Restaurant Taxpayers

Year	Number of SKPD that Should Be Issued	Number of SKPD Issued	(%)	Compliance Category
2020	1.332	909	68,24%	Less Compliant
2021	1.475	835	56,61%	Non-Compliant
2022	1.762	1.230	69,81%	Less Compliant
2023	2.156	1.230	57,05%	Non-Compliant
2024	2.359	1.995	84,57%	Fairly Compliant

Source: Regional Revenue Agency (Badan Pendapatan Daerah) of Samarinda City, 2025

Based on Table 1, the low level of compliance of PBJT restaurant taxpayers in Samarinda City is evident from the number of issued SKPD not reaching the number that should have been issued. This creates a problem with the non-compliance of PBJT restaurant taxpayers in paying taxes. Based on this background, the researcher intends to conduct a study entitled "The Influence of Tax Education, Tax Laws, and Taxpayer Awareness on the Compliance of PBJT Restaurant Taxpayers in Samarinda City."

LITERATURE REVIEW

Fritz Heider (1958), the founder of attribution theory, stated that the concept of attribution explains how to understand the causes and motives behind a person's actions.

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Attribution theory explains how individuals interpret the causes underlying a particular behavior. Human behavior may be influenced by internal factors such as attitudes, awareness, and personal understanding, or by external factors including regulations, Laws, and environmental conditions.

Taxpayer compliance refers to the willingness of taxpayers to carry out their tax obligations according to applicable regulations. Compliance behavior includes paying taxes on time, accurately reporting tax liabilities, and fulfilling administrative requirements established by tax authorities.

Tax education represents the process of providing taxpayers with information and understanding related to taxation regulations, procedures, rights, and obligations. Tax law refers to the legal provisions governing taxation procedures, obligations, and Laws. Tax awareness reflects taxpayers' understanding and willingness to fulfill tax obligations voluntarily without external coercion.

Taxpayer Compliance of Restaurant (Y)

Taxpayer compliance occurs when taxpayers correctly and accurately fulfill their tax rights and carry out their tax obligations in accordance with applicable tax regulations and laws. Examples of taxpayer compliance include fulfilling tax obligations as required by law, paying taxes on time, following tax payment requirements, and being aware of tax payment deadlines (Gunawan et al., 2022).

Tax Education (X1)

Tax education can enhance taxpayers' understanding of tax procedures, rights and obligations, as well as the benefits of taxation for regional development. Panggiarti and Sarfiah (2023) found that tax education programs conducted by tax authorities, together with taxpayer awareness, significantly improve taxpayer compliance, particularly among newly established MSMEs. This finding suggests that taxpayers who receive adequate tax education are more likely to report and pay taxes accurately and responsibly. For example, taxpayers are required to submit their tax returns (SPT) on time. In addition, many taxpayers still experience difficulties in filling out the SPT forms (Sunanta dan Leonardo 2021).

Tax Law (X2)

Tax law plays an essential role in providing legal certainty and creating a deterrent effect for non-compliant taxpayers. However, legal enforcement alone is insufficient without adequate taxpayer understanding and awareness. As noted by the Regional Revenue Agency of Samarinda, one of the primary objectives of PBJT reform is to strengthen legal certainty

for taxpayers. Nevertheless, previous studies indicate that legal enforcement mechanisms, including tax Laws, must be accompanied by the internalization of taxpayer awareness in order to effectively encourage compliance behavior. According to (Mardiasmo 2016), tax law function as a guarantee that the provisions of tax regulations (also known as tax standards) will be complied with. In other words, tax law act as a deterrent to prevent people from violating tax regulations.

Taxpayer Awareness (X3)

Taxpayer awareness refers to the Education that taxpayers have regarding their obligation to pay taxes honestly, voluntarily, and without coercion. It reflects the sincere efforts made by the community in fulfilling their tax payments. If taxpayers understand that they are required to pay taxes, they will comply with this obligation. Increasing taxpayers' Education will encourage tax compliance by improving their understanding and implementation of tax obligations (Gunawan et al. 2022). Thus, taxpayer awareness can be defined as taxpayers' understanding in carrying out their tax obligations voluntarily, as well as their Education of the benefits and purposes of taxes as a source of regional revenue.

METHODOLOGY

Population and Sample

The population of this study consists of PBJT taxpayers in Samarinda City, totaling 424 taxpayers registered at the Regional Revenue Agency (Bapenda) of Samarinda City. To determine the sample used in this study, a sampling technique called purposive sampling was applied. The sample was determined using purposive sampling techniques, resulting in 75 respondents who met the research criteria. Data collection was conducted using questionnaires measured with a five-point Likert scale.

Type of Research and Data Sources

This study uses quantitative data, which was collected by distributing questionnaires to respondents who are PBJT restaurant taxpayers in Samarinda City, as well as conducting surveys with PBJT restaurant taxpayers.

Data Collection Technique

The data collection method used in this study is a questionnaire. This research applies a survey approach by distributing questionnaires containing statements. To obtain direct data, information is collected from respondents. The questionnaire consists of 15

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statements. A Likert scale is used to collect responses to these questions, with scores ranging from 1 to 5.

RESULTS AND DISCUSSION

Measurement Model (Outer Model)

Convergent Validity Test

Table 6. Results of Convergent Validity Test (Outer Loading)

	X ₁	X ₂	X ₃	Y
X _{1.1}	0.830			
X _{1.2}	0.817			
X _{1.3}	0.942			
X _{2.1}		0.950		
X _{2.2}		0.832		
X _{2.3}		0.912		
X _{2.4}		0.781		
X _{3.1}			0.852	
X _{3.2}			0.830	
X _{3.3}			0.920	
Y ₁				0.882
Y ₂				0.833
Y ₃				0.942
Y ₄				0.873

Source: Processed Data (2026)

Based on Table 6 above, outer loading is used to assess the contribution of each indicator, where a value greater than 0.7 indicates strong validity and that the construct is

acceptable. Therefore, it can be concluded that the indicators in this study are appropriate to use and meet the validity requirements.

Table 7. Average Variance Extracted (AVE) Values

Variable	AVE Value	Description
Tax Education	0,712	Valid
Tax Law	0,741	Valid
Taxpayer Awareness	0,810	Valid
Restaurant Taxpayer Compliance	0,832	Valid

Source: Processed Data (2026)

Based on Table 7 above, the results show that the AVE values are greater than 0.50, indicating that the variables are valid and meet the required criteria.

Discriminant Validity Test

Table 8. Cross Loading

Variable	X ₁	X ₂	X ₃	Y
X _{1.1}	0.830	0.331	0.418	0.643
X _{1.2}	0.817	0.292	0.426	0.551
X _{1.3}	0.942	0.453	0.559	0.598
X _{2.1}	0.370	0.950	0.609	0.360
X _{2.2}	0.336	0.832	0.668	0.366
X _{2.3}	0.363	0.912	0.629	0.516
X _{2.4}	0.326	0.781	0.650	0.535
X _{3.1}	0.506	0.637	0.852	0.488
X _{3.2}	0.471	0.565	0.830	0.454

X _{3.2}	0.333	0.602	0.920	0.634
Y ₁	0.608	0.381	0.566	0.882
Y ₂	0.422	0.456	0.539	0.833
Y ₃	0.538	0.494	0.603	0.942
Y ₄	0.704	0.494	0.559	0.873

Source: Processed Data (2026)

Based on the results in Table 8 above, it shows that the values of the latent variables with their indicators are higher than the values of other latent variables. The cross-loading values are greater than 0.50. Therefore, it can be concluded that the data analysis in this study is appropriate and there are no issues with discriminant validity.

Reliability Test

Table 9. Composite Reliability and Cronbach's Alpha

Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability (rho_a)</i>	<i>Composite Reliability (rho_c)</i>	Description
Tax Education (X ₁)	0.943	0.916	0.941	Reliabel
Tax Law (X ₂)	0.933	0.940	0.938	Reliabel
Taxpayer Awareness (X ₃)	0.850	0.854	0.876	Reliabel
Restaurant Taxpayer Compliance (Y)	0.931	0.917	0.936	Reliabel

Source: Processed Data (2026)

Based on the results in Table 9 above, it shows that both Composite Reliability and Cronbach's Alpha values for all variables are greater than 0.70. These values indicate that

each construct has stable consistency. This proves that all statements in this study are reliable and can be used for further analysis.

Structural Model (Inner Model)

F-Square Test

Table 10. F-Square

Description	F-Square
Tax Education	0,318
Tax Law	0,010
Taxpayer Awareness	0,117

Source: Processed Data (2026)

F-Square is used to measure the magnitude of the influence between variables in terms of effect size. The interpretation of F-Square values is as follows: a value of 0.35 indicates a strong model, 0.15 indicates a moderate model, and 0.02 indicates a weak model.

R-Square Test

Table 11. R-Square

Description	<i>R-Square</i>	<i>R-Square Adjusted</i>
Restaurant Taxpayer Compliance	0,526	0,517

Source: Processed Data (2026)

The R-Square value is 0.526, as shown in Table 11 above. This indicates that 52.6% of the variation in the dependent variable (Y) can be explained by the independent variables (X) in this study, while the remaining 47.4% may be influenced by other factors not included in the research model.

Hypothesis Test

Table 12. Path Coefficients

Description	<i>Original Sample</i>	<i>P-Values</i>
X ₁ ->Y	0,416	0,005

X ₂ ->Y	0,084	0,552
X ₃ ->Y	0,320	0,040

Source: Processed Data (2026)

Based on the data in Table 12 above, the results of the hypothesis testing are as follows:

1. The results of the first hypothesis test indicate that restaurant taxpayer compliance is influenced by tax education. The test results show a p-value of 0.005, which is within the significance threshold. Therefore, H1 is accepted, as it can be concluded that the tax education variable has a significant and positive effect on restaurant taxpayer compliance.
2. The second hypothesis test in this study produced a p-value of 0.552, which is greater than 0.05. Therefore, H2 is rejected, as it can be concluded that tax Laws do not have a significant effect on restaurant taxpayer compliance.
3. The results of the third hypothesis test indicate that restaurant taxpayer compliance is influenced by taxpayer awareness. The test results show a p-value of 0.040. Therefore, H3 is accepted, as it can be concluded that the taxpayer awareness variable has a significant and positive effect on restaurant taxpayer compliance.

Discussion of the Research

The Effect of Tax Education on Restaurant Taxpayer Compliance

The findings of this study demonstrate that tax education exerts a positive and significant influence on restaurant taxpayer compliance in Samarinda City. This result suggests that taxpayers who possess a better understanding of taxation procedures, regulations, and the importance of taxes are more likely to comply with their tax obligations appropriately and consistently. Tax Education reduces the possibility of violations, helps taxpayers avoid administrative errors, and increases awareness of the role of taxes in regional development (Febtrina et al., 2022).

These findings are in line with attribution theory, which explains that individual behavior is shaped by the underlying motives and perceptions influencing a person's actions. In the taxation context, taxpayer compliance is not solely driven by external enforcement mechanisms but is also strongly affected by internal factors, particularly knowledge, awareness, and personal understanding of taxation. Taxpayers who

comprehend taxation rules and procedures comprehensively are more likely to demonstrate voluntary compliance without coercion from external parties. Therefore, taxpayers with sufficient tax education tend to report and pay taxes on time as part of their responsibility as citizens.

The results of this study are in line with the research conducted by Febtrina et al. (2022) and Hilaliyah (2022), which examined taxpayer Education in relation to restaurant tax compliance. The studies found that PBJT taxpayers who are aware of taxation are more likely to comply with their restaurant tax obligations.

The Effect of Tax Laws on Restaurant Taxpayer Compliance

The findings of this research indicate that tax law has only a limited influence on restaurant taxpayer compliance in Samarinda City. This suggests that the existence of tax regulations and legal sanctions alone is insufficient to significantly improve the compliance level of PBJT taxpayers. In other words, taxpayer compliance is not primarily determined by the strictness of tax law, but rather by other supporting factors such as taxpayer awareness, understanding, and willingness to fulfill tax obligations voluntarily. As a result, the implementation of tax law has not yet fully succeeded in encouraging higher compliance among restaurant taxpayers in Samarinda City.

These findings are consistent with attribution theory, which explains that individual behavior is shaped by external circumstances and personal perceptions when evaluating their actions. In the context of taxation, sanctions and legal enforcement represent external factors imposed by tax authorities on taxpayers who violate tax regulations. Taxpayers subjected to penalties are expected to fulfill their obligations as a consequence of non-compliance. However, tax penalties will no longer function as a tool to encourage tax compliance if they do not have a deterrent effect on tax violations (Supriantiningih dan Jamil 2021).

The results of this study are contrary to the research conducted by Manalu (2016) and Dayanti et al. (2023), which found a positive and significant effect of tax Laws on restaurant taxpayer compliance. However, these findings are consistent with the studies by Hilaliyah (2022) and Gunawan et al. (2022), which concluded that tax Laws have a small effect on restaurant taxpayer compliance.

The Effect of Taxpayer Awareness on Restaurant Taxpayer Compliance in Samarinda City

Based on the results of the study, restaurant taxpayer compliance in Samarinda City is significantly influenced and positively affected by taxpayer awareness. Based on their Education and attitudes, restaurant taxpayers can voluntarily fulfill their tax obligations through awareness. Tax compliance and taxpayer awareness among restaurant taxpayers reflect their level of capability. Therefore, taxpayers need to be informed and able to understand tax regulations properly.

The conclusion of this study is in line with attribution theory, which emphasizes internal factors that influence taxpayer behavior. A person's sense of obligation and belief in the importance of paying taxes reflect their internal understanding as a taxpayer. Taxpayers with high awareness tend to view paying taxes as a practical contribution to local development rather than a burden. The results of this study are consistent with the research conducted by Gunawan et al. (2022) and Siamena et al. (2023), which show that taxpayer awareness has a significant and positive effect on taxpayer compliance.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results and discussion of this study, the following conclusions can be drawn:

1. The findings of this study indicate that tax education has a positive and significant effect on restaurant taxpayer compliance in Samarinda City. This suggests that taxpayers who possess better knowledge and understanding of tax regulations, procedures, and obligations are more likely to comply with their tax responsibilities accurately and consistently.
2. The results also demonstrate that tax law does not significantly influence restaurant taxpayer compliance in Samarinda City. This condition implies that the existence of tax regulations and sanctions alone has not been sufficiently effective in increasing taxpayer compliance among restaurant businesses.
3. Furthermore, taxpayer awareness is proven to have a positive and significant impact on PBJT taxpayer compliance in Samarinda City. This finding reflects that taxpayers who are aware of the importance of taxes for regional revenue and development tend to fulfill their tax obligations voluntarily and demonstrate higher levels of compliance.



Suggestions

Based on the findings of this study, the researcher proposes several recommendations for the Regional Revenue Agency of Samarinda City. Since tax education and taxpayer awareness were proven to have significant effects on PBJT taxpayer compliance, the government is encouraged to strengthen educational and socialization programs related to taxation on a continuous basis. These programs should focus on improving taxpayers' understanding of tax procedures, obligations, and the importance of taxes in supporting regional development and public services.

In addition, the Regional Revenue Agency should prioritize strategies aimed at increasing taxpayer awareness through persuasive and informative approaches rather than relying solely on regulatory enforcement. By improving taxpayers' knowledge and awareness, it is expected that taxpayers will voluntarily fulfill their tax obligations more consistently, thereby contributing to higher levels of PBJT taxpayer compliance in Samarinda City.

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