

Sociodemographic determinants of individual taxpayer compliance behavior

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Abstract

This research seeks to investigate the influence of taxpayer awareness, trust, and satisfaction on tax compliance. It further explores whether sociodemographic factors—such as age, gender, income, and educational—act as moderating variables that strengthen or weaken the relationships between awareness, trust, satisfaction, and tax compliance. This study adopts a quantitative design using a survey approach. The sample comprises 251 individual taxpayers, and the data were gathered through online questionnaires. The analysis was conducted using SEM-PLS. The findings indicate that taxpayer awareness and satisfaction positively affect tax compliance, whereas trust does not show a statistically significant effect. The moderation analysis indicates that age influences the strength of the relationship between awareness and tax compliance. Education level is also found to affect the relationship between satisfaction and compliance. This study shows that tax compliance is driven more by authority enforcement mechanisms, such as audits and sanctions, than by trust in government. For tax authorities, these results highlight the importance of considering sociodemographic characteristics when designing compliance policies and strategies.

Keywords: *taxpayer's trust, taxpayer's awareness, taxpayer's satisfaction, tax compliance, sociodemographic*

Introduction

Various corruption cases involving public officials have proven to erode taxpayers' trust in government institutions. Based on the *Corruption Perception Index*, which is an indicator to measure the perception of corruption in the public sector, although it had recorded an increase to 37 in 2024 (Transparency International, 2025), Indonesia's *Corruption Perception Index* fell back to 34 in 2025 (Transparency International, 2026). Although this shows improvement, the increase is still limited and does not fully reflect a significant strengthening of governance. Trust is an important factor that has been consistently tested in various studies on tax compliance. Various studies, both international and national, show that trust has a significant influence in increasing tax compliance.

Several previous studies have linked trust to the integrity and good faith of tax authorities (Dewani & Setiyawati, 2025). Al-Maghrebi et al. (2022) proves that taxpayer trust increases when tax authorities provide quality services, transparency, and public accountability. Taxpayer trust in tax authorities plays an important role in reducing non-compliance, especially when the government demonstrates transparency, accountability, and commitment to anti-corruption practices in tax administration (Abodher et al., 2025; Kesse et al., 2026). Therefore, trust is a key factor in encouraging voluntary compliance, while a decline in trust can have a negative impact on tax revenue. This concept is in line with the slippery slope framework (Prinz et al., 2014). The *slippery slope* theory explains

that tax compliance is influenced by two main mechanisms, namely the power of authority through audits and sanctions and the trust built through relationships and service quality to taxpayers (Prinz et al., 2014). This evaluation is then manifested in taxpayer satisfaction, which reflects the extent to which their expectations regarding tax administration are met. According to Haiyan & Runwei, (2024) tax service satisfaction is a specific reflection of taxpayer satisfaction with the products and services provided by the tax authorities, as well as an effective evaluation of tax performance. Weak satisfaction with public services leads to low tax compliance, as taxpayers compare it with the amount of tax paid (Al-Hamadeen et al., 2024). In line with this explanation, taxpayer satisfaction with the services provided by the government and tax authorities is an implementation of the contractual relationship between citizens and the government, which requires both parties to fulfill their respective obligations (Saruji et al., 2025).

Furthermore, there is still limited research that simultaneously examines how trust as an evaluation of the integrity of the authorities and satisfaction as an evaluation of service experience together affect taxpayer compliance. This limitation means that our understanding of the relative roles of each factor in shaping tax compliance is still incomplete. Tax awareness has long been recognized as one of the important factors that influence tax compliance, as it reflects individuals' understanding of their tax obligations and their willingness to fulfill them voluntarily (Alm, 2019; Saputro, 2023). Awareness also acts as a cognitive driver that strengthens individuals' sense of responsibility and encourages compliant behavior (Hasanein & Rashwan, 2025). However, tax compliance is not only influenced by awareness alone. Previous studies have shown that sociodemographic characteristics, such as age, gender, income, and education level, also influence taxpayers' behavior in fulfilling their tax obligations.

However, the results of studies related to these factors still show inconsistencies. Nichelatti and Hiilamo, (2022) found that some demographic variables did not have a significant influence on tax-related behavior. Conversely, San et al. (2024) showed that age affects tax compliance, while Muharremi et al. (2022) and Hofmann et al. (2017) emphasized that individual characteristics are an important component in explaining tax compliance behavior.

The inconsistency of these findings indicates that the role of sociodemographic factors in explaining tax compliance is still not entirely clear. In addition, many studies still place sociodemographic variables only as control variables, so that their direct contribution to tax compliance has not been comprehensively studied. Therefore, further research is needed to examine the role of taxpayer awareness and sociodemographic factors simultaneously in explaining tax compliance behavior within an integrated empirical framework.

Therefore, this study aims to fill the research gap by analyzing how sociodemographic factors, such as age, gender, education, and income, interact with trust, satisfaction, and awareness in influencing taxpayer compliance. This research provides at least two contributions. Theoretical contribution. This study extends the *Slippery Slope Framework* by showing that tax compliance in the context of this study is influenced more by authority enforcement mechanisms, such as audits and sanctions, than by trust in government. The findings of this study suggest that improving tax compliance needs to focus on strengthening awareness and improving the quality of tax services. In addition, tax authorities need to consider differences in sociodemographic characteristics, particularly

age and education level, in designing strategies to improve taxpayer compliance.

Mayer et al. (1995) define trust as the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other party will perform certain actions that are important to the trustor, even without the ability to directly monitor or control that party. Referring to the slippery slope theory by Gang et al. (2019), which states that policies aimed at increasing voluntary tax compliance depend on public trust in the authorities. This framework emphasizes that in addition to coercive instruments such as audits and sanctions, tax authorities also need to build trust-based relationships through persuasive approaches and service quality to encourage compliance (Prinz et al., 2014). In several studies, trust has been shown to increase taxpayer compliance (Al-Maghrebi et al., 2022; Ningrum Usdika Ayu & Setiyawati Hari, 2022; Saruji et al., 2025). Compliance is not solely driven by sanctions, but by the belief that the state will fulfill its obligations in accordance with the contract (Jagers et al., 2021). Cahyonowati et al. (2023) explain that trust in tax authorities forms a crucial psychological and institutional context in compliance decisions. Based on previous empirical findings, this study proposes the following hypothesis:

H1: Taxpayer trust has a positive effect on tax compliance.

Taxpayer awareness can be explained as a situation where taxpayers are aware of how to compute and pay for their tax obligations (Sulistiyanti & Pratidina Evi Damayanti, 2023). In Montenbruck (2025), research into taxpayers' awareness is formed when they realize that taxes are used to provide tangible and relevant services. This awareness can then encourage compliance because taxpayers see taxes as a duty that has social value. It is important to understand the relationship between taxpayer awareness and compliance, because the tax collection system in place is a self-assessment system, where taxpayers can meet their tax obligations independently (Nurkhin et al., 2018). According to Koretskaya-Garmash (2017), tax awareness also makes taxpayers more willing to fulfill their tax obligations voluntarily, rather than out of fear of sanctions or fines. Tax awareness is closely related to taxpayers' capacity to understand tax laws and rules and their ability to fulfill their obligations (Bernard et al., 2018). Tax awareness that positively influences compliance shows that internal responsibility and personal commitment to tax obligations are the main foundations for shaping taxpayer compliance behavior (Kusumawardhani et al., 2026; Sulistiyanti & Pratidina Evi Damayanti, 2023). Based on previous empirical findings, this study proposes the following hypothesis:

H2: Taxpayers' awareness has a positive effect on tax compliance.

Research on the influence of satisfaction on tax compliance is generally associated by using the facilities that support the implementation of tax obligations. Thi Hai Do et al. (2022) shows that satisfaction is related to taxpayers' use of tax information technology systems in fulfilling their tax obligations. High taxpayer satisfaction has an influence on increasing tax compliance (Iskandar & Mahyuni, 2025). Taxpayer satisfaction is related to Quality of services offered by the tax authority, which is reflected in reliability, responsiveness, assurance, empathy, and adequate physical evidence (Khoiriawati et al., 2025).

In addition, taxpayer compliance can be influenced by the level of satisfaction with the

quality of public services as a form of social benefit from tax payments (Montenbruck, 2025). Dissatisfaction with services can reduce taxpayers' motivation to comply with their tax obligations (Al-Hamadeen et al., 2024). Conversely, a transparent, easy-to-understand system supported by good service quality can increase user satisfaction and strengthen positive perceptions of the tax authority (Thaha et al., 2024). Satisfaction on digital public services also plays a crucial role in maintaining public trust, legitimacy, and the sustainability of the system's use, which ultimately encourages increased tax compliance (Veloso et al., 2025). Based on previous empirical findings, this study suggests the following hypothesis:

H3: Taxpayer satisfaction with the e-tax system has a positive effect on tax compliance.

Nguyen & Nguyen, (2025) expanded the TPB by adding sociodemographic perspectives such as gender, age, and income. The findings explain that in the context of awareness, environmental concern, and social norms are affected by various factors such as education, gender, age, income, and household size. Gonzalez-Igual et al. (2021) emphasize that behavioral bias is closely related to individual biological and social characteristics, including age, gender, and education level. Their research found that higher levels of education correlate with lower tax compliance. Adem et al. (2024) showed that education increases tax awareness, although this is not always followed by increased compliance. Koretskaya-Garmash, (2017) asserts that educational background influences individuals' understanding of tax laws and regulations and their ability to fulfill their fiscal obligations appropriately. Khalil, (2022) shows that sociodemographic factors play different roles in shaping tax avoidance motives, where age and income are more related to personal interests, while education level and occupation type are more related to perceptions of tax system unfairness. Based on this argument, this study proposes the following hypothesis.

H_{4a-1}. Sociodemographic factors, including gender, education, and age, act as moderating variables in the relationship between trust, awareness, and satisfaction and tax compliance.

Methods

We used a quantitative approach with an explanatory design to test the relationship between variables involving moderator variables. Data analysis was performed using SEM-PLS. Sampling was conducted using a purposive sampling technique, targeting respondents who were registered individual taxpayers. Data was gathered through an online survey distributed. Table 1 below is the data description table gathered from this research. Table 1 presents the demographic profile of the 251 respondents, showing a majority female (58.57%), aged >35 years (69.7%), and domiciled in Java Island (62.55%). This study included 251 respondents who met the qualification criteria as individual taxpayers who earned income from employment, freelance work, or business activities. The questionnaire items were adapted from previous studies. Trust was assessed through items from Abodher et al. (2025) and Aktaş Güzel et al. (2019). Satisfaction was assessed through items from Teo et al. (2008) and Saptono et al. (2023). Awareness was measured using items from Taing & Chang, (2021). Whereas tax compliance was assessed using items from Night & Bananuka, (2020) and Musah et al. (2025).

Table 1. Characteristics of Respondents

Description	Frequency	%
Gender		
Male	104	41,43%
Female	147	58,57%
Education		
High School/Diploma	111	44,22%
Bachelor's degree and Master's degree	140	55,78%
Age		
< 26 years old	76	30,3%
>35 years old	175	69,7%
Occupation		
Entrepreneur	40	15,93%
Private Employee	160	63,75%
Others	51	20,32%
Domicile		
Java Island	157	62,55%
Outside Java Island	94	37,45%
Monthly Income		
<IDR 5.000.000	130	52%
>IDR 5.000.000	121	48%

A total of 251 valid responses were collected, surpassing the minimum required sample size of 161 for the structural equation analysis based on a power analysis (effect size = 0.3, $\alpha = 0.05$, power = 0.80) according to (Hair Jr et al., 2014). This indicates that the sample size is sufficient for testing the hypotheses. The VIF values ranging from 1.28 to 1.83 were lower than the recommended threshold of 3.3, indicating no multicollinearity issues (Kock & Hadaya, 2018). All variables were assessed utilizing a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The conceptual framework of this study is presented in Figure 1. Figure 1 below illustrates the proposed conceptual model, depicting the direct effects of taxpayer trust, satisfaction, and awareness on tax compliance, with sociodemographic factors (age, gender, education, income) as moderators.

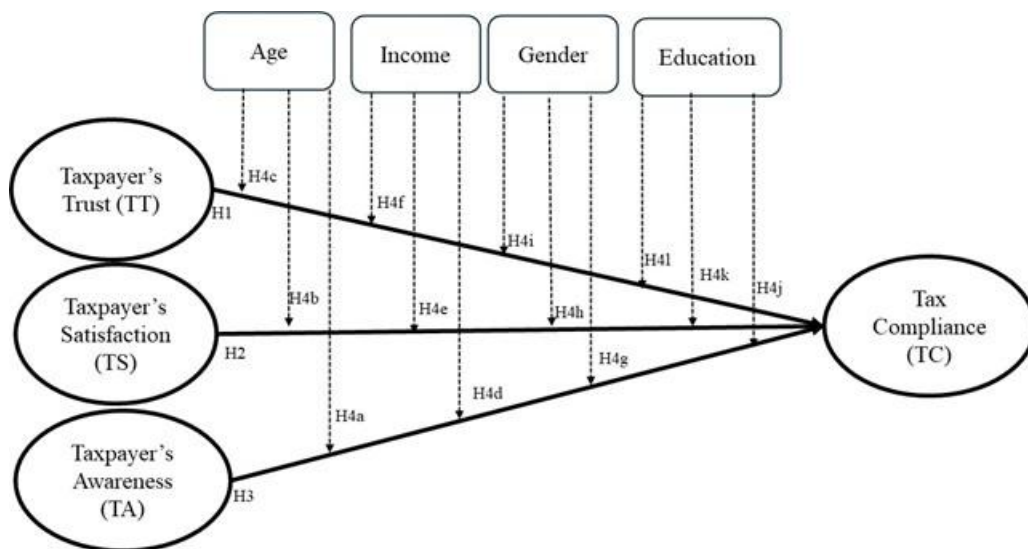


Figure 1. The Conceptual Framework

Table 2. Reliability and Validity Statistics

Construct/Indicators	Outer loading	VIF	Cronbach's Alpha	CR	AVE
TT1. In my opinion, government officials make policies that support the welfare and interests of the people.	0.801	1.742	0.899	0.925	0.713
TT2. I believe that government officials successfully fulfill their responsibilities.	0.834				
TT3. I believe that government officials are consistent in fulfilling their obligations	0.867				
TT4. I believe that government officials are trustworthy in carrying out their duties.	0.874				
TT5. I believe that government officials treat the rights and obligations of all taxpayers fairly.	0.842				
TS1. Coretax facilitates my interaction with the tax authorities.	0.777	1.915	0.779	0.850	0.534
TS2. Coretax is efficient in fulfilling tax obligations.	0.688				
TS3. I have never encountered any obstacles in fulfilling my tax obligations.	0.601				
TS4. Coretax performance is in line with my expectations.	0.805				
TS.5 I am satisfied with using the Coretax website to fulfill my tax obligations.	0.766				
TA1. I am aware of the due dates for my tax payments based on information from the tax authorities	0.779	1.877	0.620	0.798	0.569
TA2. I am aware of the penalties or fines for tax evasion imposed by the tax authorities.	0.721				
TA4. I understand that paying taxes is a form of participation in supporting national development.	0.761				
TC2. I report my tax obligations on time	0.738	1.725	0.594	0.787	0.552
TC3. I always report my tax returns before the payment due date.	0.721				
TC4. I comply with all tax requirements	0.770				

Table 2 presents the results of the measurement model evaluation. Indicators with outer loadings above 0.60 were retained in the model. Internal consistency reliability was assessed using composite reliability (CR), with values ranging from 0.787 to 0.925, exceeding the recommended threshold of 0.70. Although one construct reported a

Cronbach’s alpha slightly below 0.60 ($\alpha = 0.594$), the composite reliability remained above 0.70, indicating acceptable reliability, as CR is considered a more appropriate reliability measure in PLS-SEM (Joseph F. Hair et al., 2019). Convergent validity was also established, as the AVE values ranged from 0.534 to 0.713, exceeding the minimum threshold of 0.50. In addition, the VIF values ranged from 1.725 to 1.915, still below the limit of 3.3, indicating that there were no multicollinearity problems. Thus, the measurement model in this study has met the criteria of reliability and validity, making it suitable for structural model analysis (Hair Jr et al., 2014).

Result and Discussions

Table 2 above, indicate adequate discriminant validity, as the square root of AVE values for all constructs—TT = 0.844, TS = 0.731, TA = 0.754, and TC = 0.743—are higher than their correlations with other constructs. This confirms that each construct is distinct and captures its respective concept appropriately.

Table 3. Discriminant Validity Matrix

	TT	TS	TA	TC	GEN	AGE	EDU	INC
TT	(0.844)							
TS	0.513	(0.731)						
TA	0.515	0.505	(0.754)					
TC	0.320	0.531	0.535	(0.743)				
GEN	-0.058	-0.014	0.059	0.095	(1.000)			
AGE	0.004	-0.018	-0.069	0.040	-0.130	(1.000)		
EDU	0.041	-0.084	0.034	0.073	0.042	0.158	(1.000)	
INC	-0.173	-0.041	-0.024	-0.006	-0.067	0.237	-0.173	(1.000)

Table 3 presents the correlation matrix and discriminant validity using the Fornell-Larcker criterion. The square root of the AVE, shown in parentheses on the diagonal, is higher than the correlations with other constructs, indicating adequate discriminant validity.

Table 4. Hypothesis Testing Results

	Hypothesis	Path coefficients	p-values	Result
H ₁	TT → TC	0.046	0.231	Not significant
H ₂	TA → TC	0.307***	<0.001	Significant
H ₃	TS → TC	0.418***	<0.001	Significant
H _{4a}	TT*GEN → TC	-0.025	0.347	Not significant
H _{4b}	TT*EDU → TC	0.027	0.331	Not significant
H _{4c}	TT*INCOME → TC	0.085	0.087	Not significant
H _{4d}	TT*AGE → TC	-0.031	0.313	Not significant
H _{4e}	TA*GEN → TC	-0.029	0.325	Not significant
H _{4f}	TA*EDU → TC	-0.064	0.152	Not significant
H _{4g}	TA*INCOME → TC	0.025	0.344	Not significant
H _{4h}	TA*AGE → TC	-0.129*	0.019	Significant
H _{4i}	TS*GEN → TC	-0.033	0.302	Not significant
H _{4j}	TS*EDU → TC	-0.172**	0.003	Significant
H _{4k}	TS*INCOME → TC	0.034	0.294	Not significant
H _{4l}	TS*AGE → TC	-0.028	0.330	Not significant

As presented in Table 5, the R^2 value of 0.563 indicates substantial explanatory power, as the model explains 56.3% of the variance in Tax Compliance. Additionally, the Q^2 value of 0.535 demonstrates strong predictive relevance, confirming the model's predictive capability (Hair Jr et al., 2014).

Table 5. Assessment of Structural Model Performance (R^2 and Q^2)

Construct	R^2 Value	Interpretation (R^2)	Q^2 Value	Interpretation (Q^2)
TC	0.563	moderate/substantial	0.535	large

The results of hypothesis in Table 4 show that taxpayer trust has no effect on tax compliance $\beta=0.046$; ρ -value=0.231. H_1 is rejected. This result contradicts many previous studies that have proven that trust increases tax compliance (Cahyonowati et al., 2023; Ningrum Usdika Ayu & Setiyawati Hari, 2022; Sellywati Mohd Faizal & Mohd Rizal Palil, 2017). This result confirms the study by Novita et al. (2024) also Taing & Chang, (2021), indicating that tax compliance is seen more as a formal obligation that must be fulfilled based on applicable regulations, rather than depending entirely on trust in the government. In the research by Nguyen et al. (2020), the probability of audits and sanctions has the strongest influence on tax compliance. This finding is in line with the *Slippery Slope Framework* developed by Erich Kirchler, which distinguishes between voluntary compliance influenced by trust and coercive compliance influenced by power, so that in the context of this study, trust becomes less dominant than the enforcement factor (Prinz et al., 2014)

The hypothesis testing results presented in Table 4 indicate that taxpayer awareness positively and significantly influences tax compliance ($\beta=0.307^{***}$; $\rho<0.001$). Therefore, H_2 is supported. Tax awareness is measured through three main indicators, namely administrative awareness, legal consequence awareness, and social and moral awareness. Previous studies emphasize that tax awareness encourages taxpayers to fulfill their tax obligations voluntarily, not merely because of fear of sanctions or fines (Koretskaya-Garmash, 2017). In addition, tax awareness is closely related to taxpayers' ability to understand tax regulations and apply them in compliance behavior (Bernard et al., 2018; Nurkhin et al., 2018).

The results of hypothesis testing in Table 4 show that taxpayer satisfaction has a positive and significant effect on tax compliance ($\beta=0.418^{***}$; $\rho<0.001$), thus accepting H_3 . Taxpayer satisfaction is measured through five indicators, namely interaction quality, system efficiency, system reliability, system performance, and overall satisfaction with the use of Coretax, which together reflect the taxpayer's experience in using tax information technology services. This evidence supports prior studies suggesting that improvements in e-tax service quality, streamlined processes, and reduced compliance costs contribute positively to taxpayers' compliance intention (Iskandar & Mahyuni, 2025) and that reliable, responsive, and transparent services strengthen taxpayers' motivation to comply (Khoiriawati et al., 2025).

The results of the moderation test in Table 4 show that sociodemographic variables—gender ($\beta=-0.025$; $\rho=0.347$), education ($\beta=0.027$; $\rho=0.331$), income ($\beta=0.085$; $\rho=0.087$), and age ($\beta=-0.031$; $\rho=0.313$) did not moderate the effect of taxpayer's trust on tax compliance. Therefore, H_{4a} - H_{4d} is not supported. The results of the moderation test show that demographic variables—gender ($\beta=-0.029$; $\rho=0.325$), education ($\beta=-0.064$; $\rho=0.152$),

income ($\beta=0.025$; $\rho=0.344$) did not moderate the effect of taxpayer’s awareness on tax compliance. Therefore, H_{4e} - H_{4g} is not supported. The moderation test results show that sociodemographic variables—gender ($\beta=-0.033$; $\rho=0.302$), income ($\beta=0.034$; $\rho=0.294$) and age ($\beta=-0.028$; $\rho=0.330$) does not play a moderating role in the link between taxpayer’s satisfaction and tax compliance. Therefore, H_{4i} ; H_{4k} ; H_{4l} is not supported.

These results contrast with prior research, including Paleka et al. (2023), which reported that sociodemographic characteristics moderate the influence of economic and social factors, such as tax rates, penalties, audits, social norms, and tax morale. This variation may be attributed to the characteristics of the variables examined in this study. This finding aligns with Hofmann et al. (2017), who conclude that sociodemographic variables are associated with tax compliance, yet their explanatory power remains limited, especially in terms of education and income.

There are only two significant interactions, $TA*AGE \rightarrow TC$ ($\beta=-0.129^*$; $\rho=0.019$). Therefore H_{4h} is supported. The negative interaction coefficient indicates that the higher the age of the taxpayer, the effect of awareness on tax compliance tends to weaken. This shows that age affects the way taxpayers respond to awareness factors in fulfilling their tax obligations. Age differences can affect individual responses to a behavior, where younger age groups tend to be more responsive to new knowledge and awareness, while older age groups tend to maintain established habits (Nguyen & Nguyen, 2025). The next moderation test results show that $TS*EDU \rightarrow TC$ ($\beta = -0.172^{**}$; $\rho=0.003$). Therefore, H_{4j} is supported. This means that the effect of satisfaction on tax compliance differs depending on the level of education. In this study, education weakens the effect of satisfaction on tax compliance. Compliance of taxpayers with higher education does not depend on service experience, but is more influenced by knowledge and rational consideration of tax obligations. Cognitive factors or understanding of taxation determine compliance behavior more than service experience or administrative factors. Educational background can affect the way taxpayers respond to various factors related to compliance, so that the level of education can strengthen or weaken the influence of certain variables on tax compliance behavior (Hidayat & Akbar, 2024). Educational background can influence the way taxpayers respond to various factors related to compliance, so that the level of education can moderate taxpayer behavior towards tax compliance (Paleka et al., 2023). Overall, these results support the findings of Nguyen & Nguyen, (2025), who argue that individual awareness is shaped by factors such as educational background and age.

Table 6 presents the sub-sample analysis based on age and education groups. This analysis was conducted to examine whether the structural relationships in the model remain consistent across different demographic characteristics of respondents.

Table 6. Sub-Sample Analysis by Education Level

Path	High School and Diploma; N= 111	Bachelor’s Degree and Postgraduate; N=140
TA – TC	$\beta=0.527$; $\rho<0.001$	$\beta=0.288$; $\rho<0.001$
TS – TC	$\beta=0.527$; $\rho<0.001$	$\beta=0.354$; $\rho<0.001$

Based on the coefficient value, the influence of awareness and satisfaction on tax compliance is stronger in the high school and diploma education groups than in the bachelor's degree and postgraduate groups. Among taxpayers with a high school and

diploma background, awareness shows a positive effect on tax compliance with a coefficient of $\beta=0.527$. This indicates that, within this group, higher levels of awareness are associated with stronger compliance behavior, which is higher than that in the bachelor's and postgraduate groups, which is $\beta=0.288$. Similarly, the effect of satisfaction in the high school and diploma groups $\beta=0.527$ is greater than that in the bachelor's and postgraduate groups ($\beta=0.354$). These results are in line with Paleka et al. (2023) who found that individuals with bachelor's degrees tend to have lower levels of tax compliance than individuals with high school education or less. The results of the sub-sample testing explain that higher education is not always associated with higher levels of tax compliance.

Table 7. Sub-Sample Analysis by Age

Path	Age < 26; N=76	Age ≥ 26; N=175
TA – TC	$\beta =0.333$; $\rho <0.001$	$\beta =0.267$; $\rho <0.001$
TS – TC	$\beta =0.582$; $\rho <0.001$	$\beta =0.389$; $\rho <0.001$

Based on the coefficient values in Table 7, the impact of awareness and satisfaction on tax compliance is stronger in the < 26 age group than in the ≥ 26 age group. Awareness has an effect of $\beta=0.333$ in the < 26 age group and $\beta=0.267$ in the ≥ 26 age group, while satisfaction has an effect of $\beta=0.582$ in the < 26 age group and $\beta=0.389$ in the ≥ 26 age group. In addition, in both age groups, satisfaction is the most dominant factor in increasing tax compliance compared to awareness. These findings are consistent with Sulestiyono et al. (2024), who report that younger taxpayers represent the age group most strongly associated with tax compliance. Similarly, That et al. (2022) proves that the younger age group is one of the important contributors to increasing total personal income tax revenue in Malaysia.

Conclusion

This study concludes that taxpayer awareness and satisfaction are the main factors that drive tax compliance, while trust has no significantly impact. These findings confirm that cognitive (awareness) and affective (satisfaction) factors play a more dominant role in shaping compliant behavior than trust. In addition, sociodemographic variables were found to act as moderators. Age weakens the relationship between awareness and tax compliance, while education level weakening the relationship between satisfaction and compliance.

Theoretically, this study contributes by expanding the tax compliance model through the integration of psychological and sociodemographic factors into a single analytical framework and shows that moderating effects need to be considered to understand variations in taxpayer behavior. Practically, these findings have implications for tax authorities in designing more segmented policy and service strategies, with a focus on increasing awareness and satisfaction, especially among younger taxpayers and those with lower levels of education, in order to improve compliance more effectively. This study has limitations because the composition of respondents tends to be dominated by the age group above 35 years, private employees, and taxpayers domiciled in Java, so the research results may not fully represent the characteristics of all individual taxpayers.

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