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Tax Socialization, Love of Money, and Taxpayer Compliance: The Role of Tax Awareness Mediation among Individual Taxpayers

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General Background: Tax authorities around the world face ongoing challenges in optimizing revenue due to persistent taxpayer non-compliance. **Spesific Background**: Indonesia continues to face shortfalls in tax revenue targets, as reflected in a 16.72% decline recorded in August 2025, indicating that taxpayer compliance remains insufficient to support fiscal objectives. **Knowledge Gap:** The existence of inconsistencies in previous studies related to the socialization of taxation and love of money towards taxpayer compliance, and some previous studies still place the taxpayer awareness variable as an independent variable. **Objective:** This study aims to examine the effects of tax socialization and love of money on taxpayer compliance and to analyze the mediating role of taxpayer awareness in this relationship. **Methods:** This study used a quantitative approach with primary data sources. Samples were obtained through convenience sampling, while data collection was conducted through questionnaires and analyzed through multiple linier regression test. **Results:** Tax awareness mediates the effect of tax socialization on compliance, while love of money has no effect. **Novelty:** This study combines love of money and taxpayer awareness in a mediation model between tax socialization and compliance, expanding the focus from external factors to internal motivation. This approach also utilizes attribution theory to provide an additional analytical perspective in understanding taxpayer behavior. **Implication:** The findings indicate that taxpayer compliance can be improved by designing tax awareness campaigns that emphasize awareness, objectives, and benefits of taxation, as well as more targeted and interactive communication.

Keywords: Tax Socialization, Love of Money, Tax Awareness, Taxpayer Compliance, Mediator

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INTRODUCTION

Tax authorities around the world face challenges in managing tax revenue performance (Hassan *et al*., 2021). Tax collection is often seen as a burden that individuals and companies must bear to support government development programmes (Lestari *et al*., 2025; Nofitasari & Putri, 2025). In fact, taxes actually serve as an economic policy tool that can be utilised by countries to achieve overall economic goals and objectives (Oladipo *et al*., 2022). In Indonesia, tax revenue is a major contributor to national income (Mufidah & Syaiful, 2024), which is used as a source of funding for government activities and national development programmes. Therefore, tax revenue is expected to continue to increase every year (Wulandari, 2021). Based on data released in August 2025, the Directorate General of Taxes reported a 16.72% decline in tax revenue compared to the same period in 2024, marking the lowest level in the last three years.

This phenomenon shows that taxpayers in Indonesia are not yet fully compliant with their tax obligations. The government faces difficulties in achieving its tax revenue targets due to a number of factors. One factor that needs to be mentioned is taxpayer non-compliance (Nguyen, 2022).

Tax non-compliance is a global challenge that has a negative impact on the entire economy (Abdu & Adem, 2023; Hilton *et al*., 2025), especially in Indonesia, where taxpayer compliance rates remain an issue as they are below the set targets (Zainudin *et al*., 2022). Non-compliance will disrupt the ability of government agencies to provide goods and services in poverty-sensitive areas, such as education and health (Trifan *et al*., 2023; Vincent, 2023).

[Table 1 about here.]

In line with tax compliance issues at the national level, Jepara Regency also faces similar challenges. There is a significant gap between the number of registered individual taxpayers and those who report their taxes. Referring to data from the Jepara Tax Office listed in Table 1 above, the number of registered WPOP increased from 190,706 in 2020 to 257,956 in 2025, or an increase of 67,250 WPOP. However, this increase was not followed by compliance in tax reporting. The number of taxpayers who reported their taxes, which increased from 37,103 in 2020 to 38,570 in 2021, actually decreased significantly to 28,004 in 2025. The compliance ratio also fell from 19.59% in 2021 to 10.86% in 2025. This phenomenon shows that an increase in the number of registered taxpayers does not automatically increase taxpayer compliance. If this condition continues, it will have an impact on the government's ability to provide public services. Therefore, the low compliance rate at the Jepara Tax Office can be seen as a sign that some tax policies have not been effective in influencing taxpayer behaviour. This persistently low compliance rate indicates that the tax policies and administrative efforts that have been implemented so far have not been fully effective, as they still emphasise administration and law enforcement, while taxpayer behaviour and awareness have not been the main focus in encouraging voluntary compliance.

Therefore, further analysis of the factors related to taxpayer compliance behaviour in Jepara Regency is needed. The government is trying to find efficient ways to improve compliance by considering aspects related to taxpayer compliance behaviour (Batrancea *et al*., 2022). Tax compliance can be understood as cooperative behaviour demonstrated by taxpayers in fulfilling and implementing their tax obligations (Anjelina & Suwandi, 2024; Dewani & Setiyawati, 2025). Tax compliance is influenced by two main groups of factors, namely economic and non-economic factors, as well as internal and external factors. Taxpayer characteristics and conditions are internal factors, while external factors can originate from the environment or parties outside the taxpayer (Sulistiyanti & Pratidina Evi Damayanti, 2023; Wijaya *et al*., 2025). Taxpayers who love money and have tax awareness are internal factors related to taxpayer compliance, while tax socialisation is an external factor that can be linked to taxpayer compliance behaviour.

Tax socialisation functions as a mechanism that plays a role in shaping taxpayer compliance attitudes and acts as a major factor in increasing taxpayer compliance (Judijanto & Said, 2024) and (Sutanto, 2024). Through tax socialisation activities carried out by tax officials, taxpayers will gain a better understanding of their tax obligations and will comply with tax regulations, which will encourage taxpayer compliance and ultimately affect state revenue (Meiryani *et al*., 2023; Waluyo, 2025). Research results from Djo (2022), Betu & Baso (2023), and (Yulianti, 2022) show that tax socialisation programmes positively influence taxpayer compliance. These findings confirm that tax socialisation is a strategic policy tool in encouraging voluntary compliance behaviour. However, not all studies have reached the same conclusion. Several previous studies indicate that tax socialisation does not have a direct impact on taxpayer compliance. Studies conducted by (Nelly & Wangdra, 2024) and (Saputri & Nursita, 2024) show that taxpayer compliance is not influenced by tax socialisation. These differing findings suggest that tax socialisation may not be effective if it is not accompanied by understanding and self-awareness on the part of taxpayers.

The next factor related to taxpayer compliance is the love of money. Psychologically, immoral actions committed by individuals are related to the level of love of money or an individual's perspective on money (Ustantini *et al*., 2024). Those who prioritise material gain over moral considerations often show a decline in ethical judgement (Pak *et al*., 2025). As a result, this will encourage individuals to avoid their tax obligations and influence taxpayer compliance behaviour (Wiharsianti & Hidayatulloh, 2023). Studies conducted by (Nugroho & Hidayatulloh, 2023) and (Prena & Putuhena, 2022) show that love of money negatively affects taxpayer compliance, indicating that individuals who are more oriented towards material interests will neglect their tax obligations. Furthermore, previous studies by (Husain *et al*., 2024) and (Wiharsianti & Hidayatulloh, 2023) show that love of money does not affect taxpayer compliance. These findings indicate that psychological factors do not always directly determine compliance behaviour, especially when other factors influence how individuals view their tax obligations.

The inconsistency of previous studies indicates that there are

unresolved issues in research on taxpayer compliance. Several recent studies emphasise the importance of taxpayer awareness as a variable that can bridge this relationship (Marampa & Febriani, 2024). Tax information from socialisation programmes can increase awareness among taxpayers, which in turn will increase compliance (Supriyati *et al*., 2025). On the other hand, individuals with a strong love of money may prioritise personal gain, but increased awareness and understanding of tax rules can reduce this negative effect (Fadila & Wulandari, 2024). The results of studies conducted by (Arghyanti & Kesuma, 2025), (Hidayat *et al*., 2025), and (Simanjuntak *et al*., 2025) explain that taxpayer awareness can be a mediating variable between tax socialisation and taxpayer compliance.

Based on the conditions described above, researchers are motivated to conduct further research. This study aims to examine whether taxpayer awareness can be a mediating variable between the influence of tax socialisation and love of money on taxpayer compliance, while also addressing the inconsistency of previous empirical findings and offering solutions to improve tax compliance based on actual practice. Although many studies have been conducted on taxpayer compliance, most still discuss these factors separately, both internal and external factors. Research combining tax socialisation, love of money, and taxpayer awareness as mediating variables in a single research model, especially for individual taxpayers, is still limited. As a result, there is no comprehensive understanding of how psychological factors and tax policy interact in shaping taxpayer compliance. Therefore, this study is important to fill this gap. This study aims to contribute academically by deepening the understanding of behavioural factors that influence tax compliance and expanding the use of attribution theory by placing taxpayer awareness as a mediator between internal and external factors, thus demonstrating that tax compliance is formed through the interaction of these two factors.

Attribution Theory

Attribution theory, discovered by Fritz Heider (1958) and developed by Harold Kelley (1967), explains that humans naturally seek to understand and interpret the causes behind a behaviour. According to Heider, there are two types of behavioural causality, namely personal causality and impersonal causality.

Personal causality is used to explain behaviour that is done intentionally, based on an individual's intentions, motives, desires, and beliefs. Meanwhile, impersonal causality is used to explain behaviour or events that occur unintentionally (Banerjee *et al*., 2020). Kelley then further developed attribution theory through the Kelley Covariance Model.

Kelley's Covariance Model explains that individuals assess behaviour by comparing information about consistency, specificity, and consensus. Through this consideration, a person can decide whether the action was caused by internal factors (from within oneself) or external factors (from the situation) (Ariska *et al*., 2024; Azmi & Nikmah, 2025). Attribution theory explains how individuals interpret the causes of behaviour, both from internal factors such as traits and behaviour, and external factors such as situational influences that affect a person's actions.

This study uses attribution theory because it describes how behaviour is influenced by internal and external factors. Tax socialisation represents an external factor that shapes taxpayers' understanding, while love of money reflects internal motivations and perceptions. In the Indonesian tax system, the attribution process is evident when taxpayers assess the causes of their obligations. For example, automatic tax deductions make tax obligations clear and easily observable, so taxpayers associate these obligations with the system's mechanisms as an external factor. In addition, taxpayers' awareness and intentions also play a role in determining compliance behaviour, so taxpayers assess their behaviour by considering situational influences and personal motivations. These factors interact through awareness to influence tax compliance, making attribution theory relevant in explaining how these two factors shape taxpayer behaviour.

The Influence of Tax Socialisation on Taxpayer Compliance

Tax socialisation focuses on communicating tax regulations, particularly those related to regulatory updates or the latest regulations (Daryatno *et al*., 2025). This activity is important so that taxpayers acquire new knowledge about tax regulations and sanctions, thereby increasing compliance in fulfilling tax obligations. Based on attribution theory, socialisation is an external factor that influences taxpayer compliance behaviour. Continuous tax socialisation that is well understood by taxpayers will increase the level of compliance in fulfilling tax obligations.

Studies by (Djo, 2022; Betu & Baso, 2023; Yulianti, 2022) show that tax socialisation has a positive impact on taxpayer compliance, indicating that tax socialisation is one way to encourage voluntary compliance behaviour. However, empirical findings are not entirely consistent. Research conducted by (Nelly & Wangdra, 2024) and (Saputri & Nursita, 2024) shows that tax socialisation has no direct impact on taxpayer compliance. Although previous research results vary, tax socialisation is still considered crucial in determining compliance, either directly or indirectly.

H1: Tax socialisation has a positive impact on taxpayer compliance.

The Influence of Love of Money on Taxpayer Compliance

People who love money tend to make it their top priority and a measure of success, motivation, and a symbol of wealth. This behaviour can influence individuals' decisions and motivations, including in fulfilling their tax obligations (Budiarto & Yennisa, 2018; Mulya & Achyani, 2025). Based on attribution theory, love of money is an internal factor related to taxpayer compliance behaviour. A strong tendency towards love of money tends to reduce compliance because love of money makes taxpayers reluctant to pay taxes, and vice versa.

Studies by (Nugroho & Hidayatulloh, 2023) and (Prena & Putuhena, 2022) show that love of money negatively affects tax compliance, indicating that materialistic orientation can reduce the intention to pay taxes. However, studies conducted by (Husain *et al*., 2024) and (Wiharsianti & Hidayatulloh, 2023) show that love of money does not affect taxpayer compliance. The inconsistency of these results indicates that psychological factors do not always have a direct effect on compliance. Given the trend of previous research results and the perspective of attribution theory, love of money is still predicted to have a negative effect on taxpayer compliance.

H2: Love of money has a negative effect on taxpayer compliance.

The Influence of Tax Awareness on Tax Compliance

Awareness is behaviour that arises from good intentions and is carried out voluntarily without coercion (Sonny *et al*., 2025). Tax awareness encourages individuals to contribute financially through timely tax payments in accordance with applicable regulations. With this awareness, taxpayers are expected to voluntarily fulfil their tax obligations (Oktris *et al*., 2025; Susanto & Fiorita, 2023). Based on attribution theory, awareness is an internal factor related to taxpayer compliance behaviour. High tax awareness will increase the level of taxpayer compliance with their tax obligations. This is evidenced by research conducted by (Azzahra & Sofianty, 2023; Gaol & Sarumaha, 2022; Madjodjo & Baharuddin, 2022), which shows that taxpayer awareness positively influences taxpayer compliance. This confirms that sustainable compliance is more effectively built through awareness than coercion.

H3: Taxpayer awareness has a positive influence on taxpayer compliance.

The Influence of Tax Socialisation on Tax Awareness

Lack of taxpayer awareness is caused by inadequate socialisation and insufficient knowledge of tax regulations. Conversely, effective socialisation and broader knowledge of the tax system can increase taxpayer awareness (Simanjuntak *et al*., 2025). Based on attribution theory, tax socialisation is categorised as an external factor because it originates from external parties who play a role in conveying knowledge and understanding to taxpayers. Optimal tax socialisation, where taxpayers receive all materials in tax socialisation, has the ability to increase taxpayer awareness. The findings of research conducted by (Arghyanti & Kesuma, 2025) and (Simanjuntak *et al*., 2025) show that tax socialisation has a positive effect on taxpayer awareness.

H4: Tax socialisation has a positive effect on taxpayer awareness.

The Influence of Love of Money on Tax Awareness

Love of money reflects how strongly individuals view money as a symbol of success and happiness. Research shows that an excessive orientation towards money can weaken moral and ethical awareness. Referring to attribution theory, love of money acts as an internal factor that influences how taxpayers understand and realise the importance of fulfilling their tax obligations. A high level of love of money can reduce awareness of tax obligations, as individuals tend to prioritise personal gain over fulfilling their tax obligations. Studies by (Hamzah *et al*., 2021; Darmayanti & Diatmika, 2022; Kurniawan & Anjarwati, 2020) reveal that a high love of money has a negative influence on ethical perceptions. This means that the excessive pursuit of money can erode ethical awareness and potentially reduce tax compliance.

H5: Love of money has a negative effect on tax awareness.

The Influence of Tax Socialisation on Taxpayer Compliance with Tax Awareness as an Intermediary Variable

Although tax socialisation is designed to encourage taxpayer compliance, various studies have found that socialisation does not always have a direct effect. This suggests that there are psychological factors that link the correlation between tax socialisation and taxpayer compliance, one of which is taxpayer awareness, which reflects the extent to which taxpayers understand, accept, and voluntarily fulfil their tax obligations (Hidayat *et al*., 2025). Based on attribution theory, tax socialisation is an external factor that provides taxpayers with information, rules, and tax consequences. However, this external information does not automatically encourage compliance, unless it is personally understood and believed by taxpayers. This process occurs when taxpayers transform the information they receive into personal understanding and beliefs, which are reflected in their tax awareness. Tax awareness is an internal factor that plays a role in shaping compliance behaviour, because compliance behaviour driven by tax awareness tends to be voluntary and long-term. Therefore, tax socialisation influences compliance by increasing tax awareness, not only through external pressure.

This is evidenced by research conducted by (Azizah, 2021; Hidayat *et al*., 2025; Zaikin *et al*., 2022), which shows that taxpayer awareness functions as a mediator linking tax socialisation and taxpayer compliance. These findings reinforce the argument that tax awareness is an important channel that conveys the influence of tax socialisation on compliance behaviour.

H6: Taxpayer awareness mediates the effect of tax socialisation on taxpayer compliance

The Influence of Love of Money on Taxpayer Compliance with Tax Awareness as a Mediating Variable

These findings reinforce the argument that tax awareness is Love of money as a personal value orientation does not always have a direct effect on taxpayer compliance behaviour. Differences in previous research findings suggest that the influence of love of money may work through changes in individuals' attitudes and awareness of tax obligations. Therefore, awareness plays an important role in explaining how love of money affects taxpayer compliance. In the

attribution theory framework, love of money is an internal factor that reflects individuals' values and orientations towards material aspects. A high love of money will encourage individuals to prioritise personal interests and view taxes as a burden, thereby reducing the level of tax awareness. This decline in awareness ultimately impacts compliance, indicating that the influence of the love of money on compliance occurs through the role of tax awareness. The channel that transmits the influence of tax socialisation on compliance behaviour.

H7: Taxpayer awareness mediates the influence of the love of money on taxpayer compliance.

METHODS

Quantitative methods were used in this study, which aimed to examine the relationship between variables (Kusumastuti *et al*., 2020). This study was categorised as causal associative research, which analysed the cause-and-effect relationship between the independent variables of tax socialisation and love of money, the mediating variable of taxpayer awareness, and the dependent variable of taxpayer compliance. This study used primary data collected directly from respondents through questionnaires. The research subjects were individual taxpayers (WPOP) registered at the Jepara Tax Office, with a population of 257,956 taxpayers. WPOP at the Jepara Tax Office were selected as research subjects because they have diverse compliance characteristics and interact directly with tax socialisation policies and programmes, making them relevant for analysing the factors that influence taxpayer compliance.

The sampling technique used was convenience sampling. This technique allows researchers to select the most accessible respondents, facilitating an efficient and practical data collection process (Golzar & Noor, 2022). The use of this technique indicates limited external validity and generalisation because the sample does not fully represent the WPOP population. However, this technique was chosen due to limitations in access, time, and resources, making it possible to collect data efficiently and relevant to the research objectives.

A minimum sample size of 100 respondents was determined using the Slovin formula. The survey method was used as the main technique in data collection using a questionnaire in the form of a Google Form distributed to taxpayers with respondent criteria in WPOP who were registered at the Jepara Tax Office and had fulfilled their tax obligations. This study paid attention to ethical aspects by explaining the research objectives and ensuring the confidentiality and anonymity of respondents. Participation was voluntary based on informed consent. From the distribution of questionnaires, a total of 125 respondents were measured using a 4-point Likert scale. The 4-point Likert scale was used to encourage respondents to give more definitive attitude choices by eliminating the neutral option, thereby reducing the tendency for central bias and increasing the clarity of interpretation of respondents' attitudes towards the statements presented.

Each variable was measured using indicators that had been developed and adapted from previous studies. There were four variables, namely tax socialisation (X1) and love of money (X2) as independent variables, taxpayer compliance as a dependent variable (Y), and taxpayer awareness as a mediating variable (Z). The measurement and indicators of the variables are shown in Table 2 below:

[Table 2 about here.]

Data processing was performed using SPSS version 25 through several stages, namely descriptive statistical analysis, data quality testing including validity and reliability tests, and classical assumption testing including normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing was performed using multiple linear regression analysis, including coefficient of determination tests, F tests, and t tests. Mediating variables were tested using path analysis and Sobel tests. The significance of indirect effects was evaluated through Sobel tests based on path coefficients and standard errors using the delta method approach. This method is widely applied in social science research for mediation testing and is considered appropriate when the normality assumption is met and the sample size is adequate, thus enabling efficient and targeted mediation hypothesis testing.

RESULTS AND DISCUSSION

Respondent Profile

[Table 3 about here.]

As shown in Table 3, the respondent profile shows a predominance of female taxpayers and those aged 31–40, which is a productive age group with high economic activity. The majority of respondents work as civil servants and educators, who have a formal income structure and a regular tax deduction system, thus potentially encouraging higher levels of tax awareness and compliance.

Descriptive Statistics

[Table 4 about here.]

As shown in Table 4 above, the tax socialisation variable has 125 respondents with a minimum value of 24, a maximum of 40, an average of 34.4960, and a standard deviation of 3.61142, indicating that respondents' perceptions of tax socialisation are relatively high. The money love variable has a minimum value of 15, a maximum of 41, an average of 22.9040, and a standard deviation of 6.18847, reflecting the variation in respondents' attitudes towards money. Tax compliance has a minimum value of 23, a maximum of 32, an average of 28.7840, and a standard deviation of 1.67806, indicating a high level of compliance among respondents. Meanwhile, tax awareness has a minimum value of 13, a maximum of 20, an average of 17.1360, and a standard deviation of 1.67209, indicating a high and relatively consistent level of tax awareness among respondents.

Instrument Testing

Validity Test

[Table 5 about here.]

As shown by the validity test results in Table 5 above, the significance of the validity test is < 0.05, so all items in this study are considered valid.

Reliability Test

[Table 6 about here.]

Based on the results in Table 6, each variable shows an Alpha value above 0.70, which indicates excellent reliability. Therefore, the questionnaire consistently and accurately measures the research variables.

Linear Regression Analysis

Normality Test

[Table 7 about here.]

The normality test was conducted using the Kolmogorov-Smirnov test, as shown in Table 7, where Asymp. Sig. is greater than 0.05, namely 0.078 for the first model and 0.200 for the second model, which means that the data shows a normal distribution pattern.

Multicollinearity Test

[Table 8 about here.]

The multicollinearity test, as shown in Table 8, indicates that all variables have tolerance values exceeding 0.1 and VIF values less than 1 in both the first and second models. Therefore, these findings indicate that no multicollinearity was detected in the research data.

Heteroscedasticity Test

[Table 9 about here.]

The results of the heteroscedasticity test in Table 9 show that all variables in both the first and second models have a significance of more than 0.05, indicating that the data is free from heteroscedasticity in both equation models.

Hypothesis Test

Coefficient of Determination (R^2)

[Table 10 about here.]

Table 10 shows that in the first equation, the Adjusted R Square value of 0.121 indicates that tax socialisation and love of money can explain 12.1% of the taxpayer awareness variable, while the rest is influenced by other variables not included in the research model. Meanwhile, in the second equation, the Adjusted R Square coefficient of 0.118 indicates that tax socialisation, love of money, and tax awareness explain 11.8% of the tax compliance variable, with other factors contributing more significantly outside the model.

F Test

[Table 11 about here.]

Based on the F test results in Table 11, both equations show a value of 0.000, where the significance score obtained is below 0.05, indicating that this regression model is significant for both the first and second models.

T test

[Table 12 about here.]

Based on Table 12 above, the T test results in the first model show that tax socialisation has a positive and significant effect on taxpayer awareness (sig. 0.000 < 0.05), while love of money has no significant effect (sig. 0.361 > 0.05). In the second equation, tax socialisation (sig. 0.267 > 0.05) and love of money (sig. 0.277 > 0.05) have no significant effect on taxpayer compliance. However, taxpayer awareness has a positive and significant effect on taxpayer compliance (sig. 0.000 < 0.05).

Path Analysis

[Figure 1 about here.]

Based on Figure 1 above, the direct, indirect, and total effects between variables in the model can be calculated. For X1→Y→Z, the direct effect is –0.047, the indirect effect is 0.055, and the total effect is 0.013. For X2→Y→Z, the direct effect is –0.025, the indirect effect is 0.008, and the total effect is 0.004. The calculation results are summarised in Table 13 below:

[Table 13 about here.]

The Sobel test aims to determine whether taxpayer awareness significantly mediates between tax socialisation and love of money on taxpayer compliance. The mediation test follows the formula by (Ghozali, 2021) and the results are presented as follows:

Model 1(X1 → Y in mediation Z)

$$S_{ab} = \sqrt{b^2\,Sa^2 + a^2Sb^2 + Sa^2Sb^2}$$

$$S_{ab} = \sqrt{0{,}394^2\,x\,0{,}039^2 + 0{,}171^2\,x\,0{,}091^2 + 0{,}039^2\,x\,0{,}091^2}$$

$$S_{ab} = 0{,}025$$

After that find T count:

$$Z = \frac{ab}{Sab}$$

$$Z = \frac{0{,}171\ x\ 0{,}394}{0{,}015}$$

$$Z = 4{,}491$$

Based on the Sobel test results, a Z or T value of 4.491 was obtained, which is greater than the t-table value of 1.658. These test results prove that taxpayer awareness acts as a mediator between tax socialisation and taxpayer compliance in Jepara Regency.

Model 2 (X2 → Y in mediation Z)

$$S_{ab} = \sqrt{b^2\,Sa^2 + a^2Sb^2 + Sa^2Sb^2}$$

$$S_{ab} = \sqrt{0{,}394^2\ x\ 0{,}023^2 + 0{,}021^2\ x\ 0{,}091^2 + 0{,}023^2\ x\ 0{,}091^2}$$

$$S_{ab} = 0{,}010$$

After that Find T count :

$$Z = \frac{ab}{Sab}$$

$$Z = \frac{0{,}021\ x\ 0{,}394}{0{,}009}$$

$$Z = 0{,}919$$

According to the Sobel test results, the calculated Z or T value is 0.919, which is lower than the t-table value of 1.658. The test results show that taxpayer awareness cannot act as an intermediary factor linking love of money and taxpayer compliance in Jepara Regency.

DISCUSSION

The Effect of Tax Socialisation on Tax Compliance

The first hypothesis statistical test (H1) shows that tax socialisation does not have a significant impact on taxpayer compliance, so H1 is rejected. This finding directly explains the low level of compliance at the Jepara Tax Office, where socialisation efforts have not been able to directly encourage compliant behaviour because their influence is still external and has not been internalised by taxpayers. Referring to attribution theory, tax socialisation originating from outside the individual has a weak influence in encouraging taxpayers to fulfil their tax obligations. Factors such as the uneven distribution of tax socialisation due to socialisation activities only being carried out in certain locations, at certain times, and for certain groups of taxpayers mean that not all taxpayers participate in socialisation activities.

In addition, limited technological knowledge, especially in using social media, possessed by taxpayers in accessing the latest tax information can render indirect socialisation activities ineffective. In fact, local tax authorities have made considerable efforts to utilise social media as a means of indirect socialisation to reach all taxpayers. Taxpayers' lack of understanding of tax information, which can sometimes be confusing for some people, can also weaken the effect of tax socialisation on taxpayer compliance.

The results of this study are not in line with research by (Djo, 2022; Betu & Baso, 2023; Yulianti, 2022), which show that tax socialisation has a positive effect on taxpayer compliance. The difference in results can be explained by differences in the context of socialisation implementation and the characteristics of the taxpayers studied. In previous studies, tax socialisation was generally conducted intensively and interactively so that it could directly encourage changes in compliance behaviour. However, the results of this study are in line with studies by (Nelly & Wangdra, 2024) and (Saputri & Nursita, 2024), which show that tax socialisation does not have a direct impact on taxpayer compliance. Tax socialisation does not always have a direct impact on compliance if it is not fully understood and internalised by taxpayers. In this case, socialisation plays a greater role in increasing knowledge or awareness, but it is not strong enough to encourage compliance without supporting internal factors.

The Influence of Love of Money on Tax Compliance

Referring to the second hypothesis test (H2), the love of money variable has no effect on taxpayer compliance, and H2 is rejected. These findings indicate that materialistic orientation is not a major factor explaining low compliance at the Jepara Tax Office. Based on attribution theory, the internal factor of love of money does not contribute to taxpayer compliance behaviour.

This weak influence may be influenced by the Indonesian tax system, which automatically deducts income tax (PPh Pasal 21) for civil servants and private employees by their respective institutions. Because taxes are deducted automatically, the room for manoeuvre for individuals who want to not pay taxes and report their taxes is limited. This means that the opportunity to act non-compliantly towards tax obligations due to a love of money is reduced.

In addition, organisational culture and social norms also play a role. For civil servants and private sector employees, compliance is often part of the job requirements, so non-compliance caused by a high orientation towards money tends to be overcome by internal control mechanisms in the work environment.

The results of this study differ from the findings of (Nugroho & Hidayatulloh, 2023) and (Prena & Putuhena, 2022), which show that love of money negatively affects tax compliance. The difference in research results may be due to differences in respondent characteristics and research context, where

orientation towards money is more dominant in influencing compliance behaviour.

However, the results of this study are in line with those of (Husain *et al*., 2024) and (Wiharsianti & Hidayatulloh, 2023), which show that love of money is not a major factor in determining taxpayer compliance, as compliance is more influenced by awareness and social obligations.

The Influence of Tax Awareness on Tax Compliance

The results of the third hypothesis analysis (H3) show that taxpayer awareness has a positive impact on taxpayer compliance, thus H3 is accepted. This finding confirms that variations in taxpayer compliance are closely related to the level of internal awareness, reflecting that low compliance at the Jepara Tax Office is still influenced by weak awareness among some taxpayers.

In line with attribution theory, tax compliance behaviour arises from taxpayers' intrinsic motivation to fulfil their tax obligations. Taxpayers who understand tax regulations and the role of taxes in supporting national development will increase their awareness and ultimately behave compliantly on a voluntary basis. Increased taxpayer awareness and compliance will have an impact on state revenue, which will also increase.

The results of this study are in line with the findings of (Azzahra & Sofianty, 2023; Gaol & Sarumaha, 2022; Madjodjo & Baharuddin, 2022), which show that the influence of awareness on compliance is contextual but consistent across studies. Differences in the level of significance that may arise between studies may be influenced by variations in taxpayer characteristics, education levels, and differences in the tax awareness measurement tools used, but in general, this confirms the importance of internal factors in encouraging voluntary compliance.

The Influence of Tax Socialisation on Tax Awareness

The results of the fourth hypothesis test (H4) show that tax socialisation has a positive relationship with tax awareness, thus H4 is accepted. These results indicate that tax socialisation plays a role in shaping taxpayer awareness, although this increase in awareness has not been fully followed by direct changes in compliance behaviour at the Jepara Tax Office.

This finding supports attribution theory, which states that external influences such as tax socialisation can increase taxpayer awareness in fulfilling their tax obligations. Socialisation serves as a medium of education and persuasion that can shape taxpayer awareness of the function and benefits of taxes for national development. Through socialisation activities, taxpayers gain a deeper understanding of the tax obligations that must be fulfilled.

This understanding encourages the formation of an internal awareness that tax compliance is not only related to legal compliance, but also a form of participation in supporting the state. Socialisation is carried out indirectly through social media, which also makes an important contribution to expanding the reach of tax information.

Educational content presented through platforms such as Instagram, YouTube, X (Twitter), and the Directorate General of Taxes website facilitates the distribution of information that is easy to understand and accessible. Repeated exposure to educational messages on social media can encourage taxpayers' awareness of the urgency of fulfilling their tax obligations, while fostering a positive view of the tax authorities among taxpayers. The results of this study are in line with the findings of (Arghyanti & Kesuma, 2025) and (Simanjuntak *et al*., 2025), which show that consistent tax socialisation plays an effective educational role in increasing taxpayers' understanding and awareness of their tax obligations.

The Influence of Love of Money on Tax Awareness

Based on the results of the fifth hypothesis analysis (H5), there is no significant influence of the love of money variable on tax awareness. Therefore, H5 is rejected. This finding shows that a person's orientation towards money does not always influence their level of understanding and awareness of their tax obligations.

This occurs because love of money reflects materialistic and emotional personal values, while tax awareness is formed through cognitive and normative processes influenced by education, socialisation, and interaction with the tax system. Therefore, tax awareness depends more on rational understanding and social values instilled through information and experience than on an individual's orientation towards money.

From an attribution theory perspective, people who have a strong attachment to money tend to associate tax payment behaviour with external factors such as legal obligations or sanctions, rather than internal awareness. As a result, even if someone understands the importance of taxes, their level of love for money does not significantly influence that awareness. This condition is even stronger in the context of taxpayers whose taxes are deducted automatically, so that personal values do not play a significant role. Therefore, taxpayer awareness is determined more by structural and educational factors than by individual financial orientation.

The results of this study differ from the findings of (Hamzah *et al*., 2021; Darmayanti & Diatmika, 2022; Kurniawan & Anjarwati, 2020), which show that a high love of money has a negative impact on ethical perceptions. This difference in results is due to differences in the context and object of the study. Previous studies focused on ethical perceptions that were more influenced by personal values, whereas this study was conducted in the context of taxation, which emphasises social awareness and obligations, so that love of money does not have the same effect.

The Influence of Tax Socialisation and Taxpayer Compliance with Awareness as a Mediating Variable

Based on the Sobel test results, the t-count value exceeds the t-table value, which means that taxpayer awareness acts as a mediating variable between tax socialisation and taxpayer compliance.

This is evidenced by the results of testing H1, where tax socialisation failed to influence taxpayer compliance, and H4, where tax socialisation positively influenced taxpayer awareness, so that tax socialisation activities can encourage taxpayer compliance through increased taxpayer awareness.

The results of this study indicate that the dissemination of information about new taxes contributes to increased compliance if it is able to foster internal awareness among taxpayers, thus explaining why the level of compliance at the Jepara Tax Office is still not optimal. Through socialisation activities, taxpayers obtain clearer information about the regulations, procedures, and mechanisms for fulfilling their tax obligations, so that they not only know the procedures to be followed but also understand the reasons or important purposes for which these obligations must be carried out. This understanding will play a role in fostering internal awareness that tax compliance is not only an administrative obligation but also a form of moral responsibility and active participation in national development.

The results of this study reinforce attribution theory, which suggests that socialisation plays a role in changing taxpayers' attribution patterns from external orientation to internal orientation. Before participating in socialisation, some taxpayers may have considered tax compliance as an action taken due to external factors, such as the threat of sanctions or supervision from the tax authorities.

However, after participating in socialisation, perceptions began to shift towards internal attribution, namely the awareness that compliance is a personal responsibility and a form of tangible contribution to the country.

These findings are in line with studies by (Azizah, 2021) and (Hidayat *et al*., 2025), which show that taxpayer awareness successfully mediates the relationship between tax socialisation and taxpayer compliance. The similarity of these results confirms the role of taxpayer awareness as an internal factor that bridges the influence of tax socialisation on compliance through increased understanding and awareness among taxpayers.

The Influence of Love of Money and Tax Compliance with Awareness as a Mediating Variable

Based on the Sobel test results, the t-value is smaller than the t-table value, indicating that taxpayer awareness cannot act as a mediator in the relationship between love of money and tax compliance. These results reveal that love of money does not form a strong enough psychological pathway through awareness to influence tax compliance behaviour.

This occurs because love of money is an individual attitude that prioritises personal interests and material achievements, while tax awareness demands social responsibility towards the state. Individuals with a strong love of money will view money as a symbol of success and personal satisfaction, so their focus is more on personal gain than social contribution. This difference in focus means that love of money is not strong enough to influence tax awareness, which stems from social obligations. These findings do not support attribution theory. According to attribution theory, love of money as an internal factor should shape subsequent tax awareness and influence compliance. However, as this influence has not been proven, it can be concluded that the effect of love of money is weak in shaping tax awareness. In other words, the internal attribution process described by attribution theory does not occur significantly in the relationship between love of money, awareness, and tax compliance.These findings are in line with research by (Husain *et al*., 2024) and (Wiharsianti & Hidayatulloh, 2023), which shows that love of money has no influence on taxpayer compliance. As well as research conducted by (Akbar & Indrayeni, 2024), which found that love of money has no influence on the ethical perceptions of accounting students.

CONCLUSION

Based on the discussion, this study concludes that taxpayer compliance is more strongly influenced by internal factors, particularly taxpayer awareness, than by external factors. Tax socialisation does not directly encourage compliance, but plays a crucial role in shaping taxpayer awareness, which in turn increases compliance, while love of money has not been proven to influence either awareness or compliance. These findings confirm that taxpayer awareness functions as a key mechanism linking tax socialisation with compliance, while material orientation does not function as a mediating factor. Therefore, efforts to improve taxpayer compliance are more effective if they focus on strengthening awareness through educational socialisation and the internalisation of tax obligation values. Theoretically, this study expands attribution theory by highlighting the dominant role of internal factors, particularly taxpayer awareness, in determining compliance behaviour, while practically suggesting that the Jepara Tax Office design tax socialisation programmes that go beyond simply conveying information to actively foster taxpayer awareness in order to achieve voluntary compliance. However, this study has limitations. The research subjects only included individual taxpayers registered with the Jepara Tax Office, so the results obtained are contextual and do not necessarily reflect the conditions of taxpayers in other regions. In addition, the use of data collected through questionnaires has the potential to cause subjectivity in respondents' answers. This study also focuses on the analysis of tax socialisation, love of money, and taxpayer awareness, without involving other factors that also influence compliance, such as the level of trust in the government or the application of tax sanctions. Therefore, it is recommended to conduct further research by expanding the scope of the research object, involving a more diverse group of taxpayers, and adding other variables, both as mediating and moderating variables, in order to obtain a more comprehensive understanding of

taxpayer compliance behaviour.

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***Table 1** / Number of Registered and Reporting Individual Taxpayers (WPOP) at the Jepara Tax Office (KPP)*

Years	WPOP Registered	WPOP Report	Percentage (%)
2020	190.706	37.103	19,46
2021	196.858	38.570	19,59
2022	206.314	29.599	14,35
2023	213.538	30.733	14,39
2024	251.203	30.042	11,96
2025	257.956*	28.004*	10,86

***Table 2** / Variablel Operations*

Variables	Indicator	Scale
Tax Socialization	Socialization is conducted openly and directly	Likert
	Tax information can be accessed through print media	Likert
	Tax information can be accessed through electronic media	Likert
	Socialization helps taxpayers understand the benefits of taxes for the country	Likert
	Socialization provides information regarding new tax regulations	Likert
Love of Money	Success	Likert
	Wealth	Likert
	Importance	Likert
	Motivation	Likert
Tax Compliance	Compliance in registering for an NPWP	Likert
	Compliance in calculating taxes correctly	Likert
	Compliance in paying tax obligations on time	Likert
	Compliance in reporting taxes correctly	Likert
Tax Awareness	Never receiving tax bills	Likert
	Knowing and understanding tax laws and regulations	Likert
	Understanding the contribution of taxes to government revenue	Likert
	Understanding that paying taxes is an obligatory responsibility	Likert
	Voluntarily calculating, paying, and reporting taxes	Likert

***Table 3** / Respondent Profile*

Characteristics	Description	Total
Gender	Male	54
	Female	71
Age	21-30	26
	31-40	73
	41-50	26
	>50	0
Occupation	Civil Servant	59
	Employee	18
	Enterpreneur	10
	Merchant	5
	Educator	28
	Student	5
TOTAL		**125**

***Table 4** / Descriptive Statistics*

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Tax Socialization	125	24.00	40.00	34.4960	3.61142
Love of Money	125	15.00	41.00	22.9040	6.18847
Tax Compliance	125	23.00	32.00	28.7840	1.67806
Tax Awareness	125	13.00	20.00	17.1360	1.67209
Valid N (listwise)	125				

***Table 5** / Validity Test*

Tax Socialization

No	Items	Sig.	Description
1	X1.1	0,000	Valid
2	X1.2	0,003	Valid
3	X1.3	0,000	Valid
4	X1.4	0,001	Valid
5	X1.5	0,001	Valid
6	X1.6	0,000	Valid
7	X1.7	0,002	Valid
8	X1.8	0,000	Valid
9	X1.9	0,000	Valid
10	X1.10	0,006	Valid

Love of Money

No	Items	Sig.	Description
1	X1.1	0,000	Valid
2	X1.2	0,003	Valid
3	X1.3	0,002	Valid
4	X1.4	0,000	Valid
5	X1.5	0,000	Valid
6	X1.6	0,000	Valid
7	X1.7	0,002	Valid
8	X1.8	0,002	Valid
9	X1.9	0,000	Valid
10	X1.10	0,000	Valid
11	X1.11	0,007	Valid
12	X1.12	0,000	Valid

Tax Compliance

No	Items	Sig.	Description
1	X1.1	0,000	Valid
2	X1.2	0,000	Valid
3	X1.3	0,000	Valid
4	X1.4	0,000	Valid
5	X1.5	0,000	Valid
6	X1.6	0,003	Valid
7	X1.7	0,008	Valid
8	X1.8	0,000	Valid

Tax Awareness

No	Items	Sig.	Description

1	X1.1	0,000	Valid
2	X1.2	0,000	Valid
3	X1.3	0,000	Valid
4	X1.4	0,000	Valid
5	X1.5	0,000	Valid

***Table 6** / Reliability Test*

Variable	Cronbach Alpha	Description
Tax Socialization	0,813	Reliable
Love of Money	0,840	Reliable
Tax Compliance	0,814	Reliable
Tax Awareness	0,853	Reliable

***Table 7** / Normality Test*

Variables	Asymp. Sig. (2-tailed)
Tax Socialization (X1) & Love of Money (X2) → Tax Awareness (Z)	0,078
Tax Socialization (X1), Love of Money (X2) & Tax Awareness (Z) → Tax Compliance (Y)	0,200

***Table 8** / Multicollinearity Test*

Variables	Tolerance	VIF	Description
Model 1 (X1 & X2 → Z)			
Tax Socialization	0,984	1,016	Multicollinearity free
Love of Money	0,984	1,016	Multicollinearity free
Model 2 (X1, X2 & Z → Y)			
Tax Socialization	0,851	1,175	Multicollinearity free
Love of Money	0,977	1,023	Multicollinearity free
Tax Awareness	0,864	1,157	Multicollinearity free

***Table 9** / Heteroscedasticity Test*

Variables	Sig.	Description
	Model 1 (X1 & X2 → Z)	
Tax Socialization	0,216	Heteroscedasticity free
Love of Money	0,153	Heteroscedasticity free
	Model 2 (X1, X2 & Z → Y)	
Tax Socialization	0,175	Heteroscedasticity free
Love of Money	0,865	Heteroscedasticity free
Tax Awareness	0,050	Heteroscedasticity free

***Table 10** / Coefficient Determination (R^2)*

Variables	R Square	Adjusted R Square
Model 1 (X1 & X2 → Z)	0,136	0,121
Model 2 (X1, X2 & Z → Y)	0,139	0,118

***Table 11** / F Test*

Variables	Sig.
Model 1 (X1 & X2 → Z)	0,000
Model 2 (X1, X2 & Z → Y)	0,000

***Table 12** / T Test*

Variables	Unstandarized Coefficient		Sig.
	B	Std. Error	
	Model 1 (X1 & X2 → Z)		
Tax Socialization	0,171	0,039	0,000
Love of Money	0,021	0,023	0,361
	Model 2 (X1, X2 & Z → Y)		
Tax Socialization	-0,047	0,042	0,267
Love of Money	-0,025	0,023	0,277
Tax Awareness	0,394	0,091	0,000

Table 13 */ Calculation of Path Analaysis*

Variables	Direct effect	Indirect effect	Total effect
X1 → Y → Z	-0,047	(0,171 × 0,394) = **0,055**	**0,013**
X2 → Y → Z	-0,025	(0,021 × 0,394) = **0,008**	**0,004**

LIST OF FIGURE

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Figure 1 */ Path Analysis*

