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Analysis of Factors Affecting Individual Taxpayer Compliance in the City of Bandung by Considering Risk Preference as a Moderating Variable

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Abstract
Individual Taxpayer Compliance (Wajib Pajak Orang Pribadi - WPOP) is a crucial element in optimizing state revenue from the tax sector. This research aims to analyze the effects of tax amnesty, tax rates, and Machiavellian traits on individual taxpayer compliance in the city of Bandung, as well as to evaluate the role of risk preference as a moderating variable. A quantitative approach was employed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, involving 100 individual taxpayers registered at the Primary Tax Office (KPP Pratama) Bandung. The analysis results indicate that tax amnesty and tax rates have a significant positive effect on taxpayer compliance. Conversely, Machiavellian traits have a significant negative effect. Risk preference does not moderate the relationship between tax amnesty and compliance, nor between Machiavellian traits and compliance. However, risk preference was found to moderate the relationship between tax rates and compliance, where taxpayers with a tendency to avoid risk are more compliant with fair changes in tax rates compared to those with high risk tolerance. This research contributes theoretically by integrating psychological and fiscal factors in explaining tax compliance. The practical implication is that policymakers should consider taxpayer behavioral characteristics when designing policies that encourage sustainable voluntary compliance.

Keywords: Machiavellian traits, PLS-SEM, risk preference, tax amnesty, tax compliance, tax rate

INTRODUCTION

Taxes are a vital source of domestic state revenue that play a crucial role in supporting national development (Adhitama, 2023). According to Law No. 28 of 2007, taxes are defined as mandatory contributions from individuals or entities to the state, without direct compensation, which are used for the greatest welfare of the people (Natasya, 2021). The optimization of tax revenue largely depends on the level of taxpayer (*Wajib Pajak* or *WP*) compliance, which is reflected in the willingness of taxpayers to voluntarily fulfill their tax obligations (Fatmawati, 2022; Agun, 2022). One of the main indicators of compliance is the submission of the Annual Tax Return (*Surat Pemberitahuan Tahunan* or *SPT*) (Humaidi, 2024; Mariana, 2022).

In the area of *KPP Pratama* Bandung, although the *SPT* reporting rate increased from

83% in 2019 to 88% in 2023, there remains a significant gap between the number of required taxpayers and those who actually submit their returns (KPP Pratama Bandung, 2023). Moreover, the dynamics of tax policy—such as the implementation of the *Coretax* system, the increase in VAT rates, and the planned implementation of a 15% global minimum tax in 2025—indicate that the complexity of tax regulations continues to grow (Reuters, 2025). In this context, taxpayers' understanding of tax policies becomes a key factor in maintaining sustainable compliance levels.

One strategic policy to improve compliance is the Voluntary Disclosure Program (*Program Pengungkapan Sukarela* or *PPS*), also referred to as the second phase of Tax Amnesty, as stipulated in Law No. 7 of 2021 and Minister of Finance Regulation (*Peraturan Menteri Keuangan* or *PMK*) No. 196/PMK.03/2021. This program offers taxpayers the opportunity to disclose hidden assets with a lower final income tax rate (Klikpajak, 2024). Several studies have shown that tax amnesty can enhance compliance (Sawitri, 2023; Sulastiningsih, 2023), but it also poses the risk of reducing voluntary compliance in the long term if not systematically managed (Putu, 2021). In addition, changes in tax rates—such as the reduction of the final income tax from 1% to 0.5% through Government Regulation No. 23 of 2018—also influence taxpayer behavior (Thahir, 2021; Akbar, 2024; Awaloedin, 2020; Kurachman, 2020).

Psychological factors also play a significant role in tax compliance. The Machiavellian trait—characterized by manipulation and a self-interest orientation—may influence a taxpayer's tendency to comply (Wulandari, 2022; Wiharsianti, 2023; Dinata, 2023). However, previous findings on this topic remain contradictory (Djuniar, 2024; Liani, 2024), thus necessitating further research in a localized context.

Additionally, individual characteristics such as risk preference are relevant in explaining compliance. Risk preference reflects a person's tendency when making decisions under uncertainty and is classified into risk-averse, risk-neutral, or risk-seeking (Liberty, 2023; Murtiningtyas, 2024). Research suggests that individuals with a high risk preference tend to be more willing to be non-compliant, while risk-averse individuals tend to comply more with regulations (Mei & Amrie, 2022). Based on this background, this research aims to analyze the influence of tax amnesty, tax rates, and Machiavellian traits on the compliance of individual taxpayers in the city of Bandung, with risk preference as a moderating variable. This research is expected to provide empirical contributions in formulating tax policies that are adaptive to taxpayer characteristics, as well as to the psychological and economic dynamics that influence them.

MATERIALS AND METHODS

This research is explanatory in nature, employing a quantitative approach. The research object focuses on Individual Taxpayers (*Wajib Pajak Orang Pribadi* or *WPOP*) who are registered as active taxpayers within the jurisdiction of the Primary Tax Office (*KPP Pratama*) in Bandung City. The sampling technique applied is simple random sampling, in which each member of the population has an equal chance of being selected as a sample. Data collection was conducted by distributing questionnaires via Google Forms, both directly and online through social media platforms. The data source in this research is primary data obtained from respondents' answers to research instruments designed using a 5-point Likert ordinal scale.

Data analysis was carried out using descriptive statistics and Partial Least Squares-based Structural Equation Modeling (*PLS-SEM*) with the SmartPLS software. Testing was performed through two models: the *outer model*, used to assess the validity and reliability of constructs (through convergent validity, discriminant validity, composite reliability, and Cronbach's alpha indicators), and the *inner model*, used to analyze the relationships among latent variables through path coefficient testing, R-square (R^2), Q^2 predictive relevance, and Goodness of Fit (*GoF*). Hypothesis testing was based on the t-statistic and p-value at a significance level of 5% ($\alpha = 0.05$), where a hypothesis is accepted if the t-statistic > 1.96 and the p-value < 0.05.

RESULTS AND DISCUSSION

Measurement Model Evaluation (Outer Model)

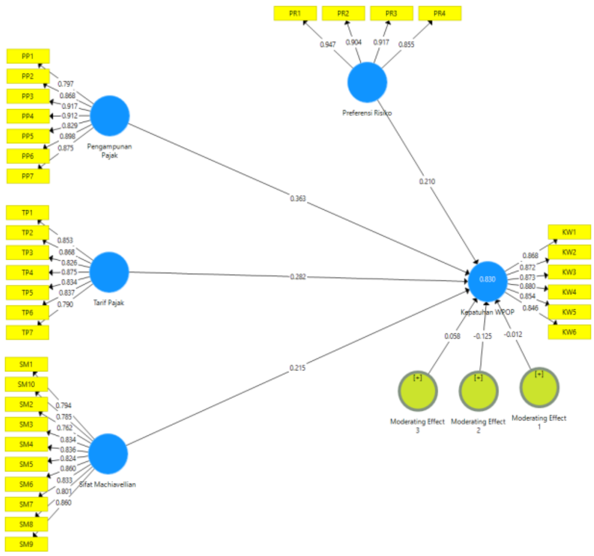

Figure 1. Outer Model

Source: Processed Primary Data (2025)

Convergent Validity

An indicator is considered to have good convergent validity if the outer loading value is > 0.7. The following table shows the factor loadings for each indicator of the research variables:

Table 1. Outer Loading

Indicator	*Tax Compliance*	*Moderating Effect 1*	*Moderating Effect 2*	*Moderating Effect 3*	*Tax Amnesty*	*Risk Preference*	*Machiavellian Trait*	*Tax Rate*
KW1	*0.868*							
KW2	*0.872*							
KW3	*0.873*							
KW4	*0.880*							
KW5	*0.854*							

Indicator	*Tax Compliance*	*Moderating Effect 1*	*Moderating Effect 2*	*Moderating Effect 3*	*Tax Amnesty*	*Risk Preference*	*Machiavellian Trait*	*Tax Rate*
KW6	*0.846*							
PP1–PP7					*0.797–0.917*			
PR1–PR4						*0.855–0.947*		
SM1–SM10							*0.762–0.860*	
TP1–TP7								*0.790–0.875*
Interaction Terms		*1.030*	*0.790*	*0.924*				

Source: Processed Primary Data (2025)

Discriminant Validity

The discriminant validity test results are shown in the following table:

Table 2. Heterotrait–Monotrait Ratio (HTMT)

	Tax Compliance (WPOP)	**Moderating Effect 1**	**Moderating Effect 2**	**Moderating Effect 3**	**Tax Amnesty**	**Risk Preference**	**Machiavellian Trait**	**Tax Rate**
Tax Compliance (WPOP)								
Moderating Effect 1	0.269							
Moderating Effect 2	0.280	0.549						
Moderating Effect 3	0.241	0.635	0.675					
Tax Amnesty	0.840	0.293	0.136	0.169				
Risk Preference	0.805	0.307	0.340	0.341	0.744			
Machiavellian Trait	0.803	0.151	0.181	0.182	0.643	0.615		
Tax Rate	0.776	0.121	0.163	0.158	0.537	0.545	0.708	

All HTMT values for the variables are below 0.9, indicating that all constructs demonstrate good discriminant validity.

Table 3. Average Variance Extracted (AVE)

Variable	**AVE**
Tax Compliance	0.749
Moderating Effect 1	1.000
Moderating Effect 2	1.000
Moderating Effect 3	1.000

Variable	AVE
Tax Amnesty	0.760
Risk Preference	0.822
Machiavellian Trait	0.672
Tax Rate	0.707

All variables in this research show AVE values above 0.50, fulfilling the criterion for discriminant validity. The highest AVE is for Risk Preference (0.822), followed by Tax Amnesty (0.760), Tax Compliance (0.749), Tax Rate (0.707), and Machiavellian Trait (0.672). The moderation effects also show an AVE value of 1.000. These results confirm that the constructs used are able to explain more variance in their indicators than error variance, affirming good discriminant validity.

Table 4. Composite Reliability

Variable	Composite Reliability
Tax Compliance	0.947
Moderating Effect 1	1.000
Moderating Effect 2	1.000
Moderating Effect 3	1.000
Tax Amnesty	0.957
Risk Preference	0.948
Machiavellian Trait	0.953
Tax Rate	0.944

All variables show composite reliability values > 0.7, indicating that the variables have high reliability.

Table 5. Cronbach's Alpha

Variable	Cronbach's Alpha
Tax Compliance	0.933
Moderating Effect 1	1.000
Moderating Effect 2	1.000
Moderating Effect 3	1.000
Tax Amnesty	0.947
Risk Preference	0.927
Machiavellian Trait	0.945
Tax Rate	0.931

All variables exceed the 0.7 threshold, confirming high reliability across all constructs.

Structural Model Evaluation (Inner Model)

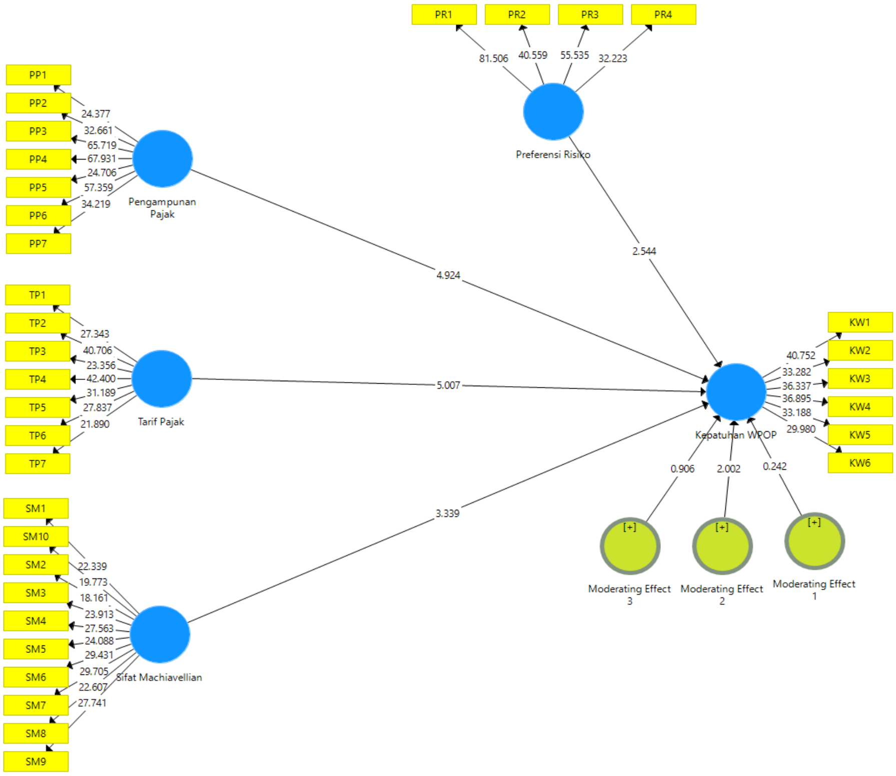

Figure 2. Inner Model
Source: Processed Primary Data (2025)

Path Coefficient Test

All independent variables positively affect Tax Compliance. The strongest influence comes from Tax Rate (β = 5.007), followed by Tax Amnesty (β = 4.924), Machiavellian Trait (β = 3.339), and Risk Preference (β = 2.485).

Table 6. Coefficient of Determination (R^2)

Variable	R^2	Adjusted R^2
Tax Compliance	0.830	0.817

An R^2 value of 0.830 indicates that the model explains 83% of the variance in Tax Compliance.

Q-Square Test (Predictive Relevance)

$Q^2 = 1 - (1 - R^2) = 1 - (1 - 0.830^2) = 1 - (1 - 0.689) = 1 - 0.311 = \mathbf{0.689}$
This suggests that 68.9% of the variance in the data can be explained by the model, indicating a good model fit.

Table 7. f-Square Test

Variable	f^2 Effect Size
Tax Amnesty	0.313 (Moderate)
Tax Rate	0.246 (Moderate)
Machiavellian Trait	0.119 (Small)

Variable	f^2 Effect Size
Risk Preference	0.107 (Small)
Moderating Effect 1	0.001 (Very Small)
Moderating Effect 2	0.028 (Small)
Moderating Effect 3	0.007 (Very Small)

Table 8. Hypothesis Testing

Hypothesis	Relationship	T Statistic	P Value
H1	Tax Amnesty → Tax Compliance	4.844	0.000
H2	Tax Rate → Tax Compliance	5.060	0.000
H3	Machiavellian Trait → Tax Compliance	3.507	0.000
H4	Risk Preference moderates Tax Amnesty → Compliance	0.265	0.791
H5	Risk Preference moderates Tax Rate → Compliance	1.967	0.050
H6	Risk Preference moderates Machiavellian → Compliance	0.949	0.343

Summary of Hypotheses:

- **H1 accepted**: Tax Amnesty significantly affects tax compliance.
- **H2 accepted**: Tax Rate significantly affects tax compliance.
- **H3 accepted**: Machiavellian Trait significantly affects tax compliance.
- **H4 rejected**: Risk Preference does *not* moderate the relationship between Tax Amnesty and compliance.
- **H5 marginally accepted**: Risk Preference marginally moderates the relationship between Tax Rate and compliance.
- **H6 rejected**: Risk Preference does *not* moderate the relationship between Machiavellian Trait and compliance.

Discussion

Tax Amnesty Affects Individual Taxpayer Compliance

This research shows that tax amnesty significantly affects individual taxpayer compliance. The tax amnesty program, particularly in the form of the 2022 Voluntary Disclosure Program (PPS), serves as an effective policy instrument to encourage taxpayers to be more transparent and responsible in fulfilling their tax obligations. In this context, tax amnesty offers both psychological and administrative incentives by reducing penalties and providing assurance of protection from legal enforcement. This drives behavioral change from previously evasive conduct to more compliant behavior. The description of the tax amnesty variable in this research includes perceptions of penalty elimination, correction of notifications, and late payments, all of which provide a sense of security for taxpayers to disclose their unmet obligations.

In practice, the tax amnesty program has increased annual tax return (SPT) reporting at the KPP Pratama Bandung, as reflected in year-over-year increases in compliance rates. This program reaches previously non-compliant taxpayers by offering a second chance without the threat of heavy sanctions. This aligns with the Theory of Planned Behavior (TPB), in which tax amnesty enhances taxpayers' positive attitudes toward compliance. This finding is consistent with the work of Larasdiputra (2021) and Leviana (2022), who confirm that tax amnesty positively influences compliance through persuasive approaches. The assumption is that in situations where the tax system is perceived as repressive or complex, leniency through amnesty can restore trust and taxpayer participation.

Tax Rates Affect Individual Taxpayer Compliance

The findings of this research indicate that tax rates have a significant effect on individual taxpayer compliance. When tax rates are perceived as fair and proportional to the ability to pay, taxpayers are more motivated to fulfill and report their tax obligations on time. This variable includes principles of tax justice, ability to pay, and perceptions of current tax rate policies. In practice, rates that are too high or misaligned with ability may trigger resistance and promote tax evasion, while rates perceived as reasonable and rational tend to increase voluntary participation and compliance.

In Bandung, the government, through Government Regulation No. 23 of 2018, reduced the final income tax rate for MSMEs from 1% to 0.5%, which has proven effective in improving taxpayer compliance. This rate cut provided relief and reduced the financial burden, especially for micro and small businesses that previously found the rate too burdensome. This research supports the findings of Awaloedin (2020) and Kurachman (2020), which state that lower tax rates correlate with increased compliance. Within the TPB framework, fair tax rates foster a positive perception of behavioral control, as taxpayers feel more capable of meeting their obligations realistically. The assumption is that with fair rate incentives, tax compliance can be sustainably improved.

Machiavellian Traits Affect Individual Taxpayer Compliance

The results of this research show that Machiavellian traits significantly affect individual taxpayer compliance. This trait describes individuals who tend to be manipulative, self-centered, and opportunistic in pursuing personal goals. Taxpayers with strong Machiavellian tendencies are more likely to disregard legal and social norms, making them more prone to tax evasion or manipulating tax reports. This variable is measured through indicators such as financial data manipulation, impulsive behavior, information concealment, and exploiting others. These attitudes contradict compliance values, resulting in non-compliant tax behavior.

This context is highly relevant among individual taxpayers in Bandung, particularly those who deliberately submit dishonest reports to avoid tax liabilities. Under the TPB framework, Machiavellian traits influence subjective norms and perceived behavioral control, where individuals feel detached from social values or capable of evading oversight systems. This research aligns with the findings of Djuniar (2024) and Wiharsianti (2023), which confirm that Machiavellian traits decrease tax compliance. The assumption is that individual psychological characteristics play an important role in shaping tax behavior and should be addressed through ethical and educational approaches by tax authorities to minimize the negative influence of such traits.

Risk Preference Moderates the Effect of Tax Amnesty on Individual Taxpayer Compliance

This research reveals that risk preference does not moderate the relationship between tax amnesty and individual taxpayer compliance. This means that taxpayers with either high or low risk preferences respond similarly to the tax amnesty policy. It suggests that the effectiveness of tax amnesty is universal and not dependent on psychological traits related to risk-taking. The risk preference variable includes taxpayers' tendencies to face uncertainty, including financial and socio-economic risks, but it does not affect the strong incentive effect of amnesty on compliant behavior.

In Bandung, the 2022 PPS policy successfully reached various taxpayer profiles, regardless of their caution or boldness in dealing with risk. Taxpayers, whether cautious or daring, were still attracted to the program because of its immediate and tangible incentives. This finding aligns with studies by Leviana (2022) and Murtiningtyas (2024), which state that risk preference does not serve as a moderator in the effect of tax amnesty on compliance. The assumption is that the strength of incentive policies outweighs the influence of internal taxpayer traits in determining compliance decisions.

Risk Preference Moderates the Effect of Tax Rates on Individual Taxpayer Compliance

The results of this research show that risk preference plays a moderating role in the relationship between tax rates and individual taxpayer compliance. This means that the impact of tax rates on compliance depends on the level of risk preference possessed by the taxpayer. For individuals with low risk preference, fair tax rate adjustments act as a driver of compliance because they tend to avoid the risk of sanctions or legal uncertainty. In contrast, individuals with high risk preference are more likely to be non-compliant even when tax rates are perceived as fair, as they feel capable of facing or avoiding legal risks.

In Bandung, cautious taxpayers respond to tax rate reductions by increasing their tax reporting and payment discipline. Conversely, high-risk individuals continue to seek loopholes to avoid their obligations. This result is consistent with findings by Mei & Amrie (2022) and Aryobimo & Cahyonowati (2012), which emphasize that higher compliance is found among individuals with low-risk profiles. Within the TPB framework, risk preference affects the perception of behavioral control, where feelings of safety or confidence in facing consequences determine compliance intentions. The assumption is that the effectiveness of tax rate policies must be tailored to the segmented characteristics of taxpayers.

Risk Preference Does Not Moderate the Effect of Machiavellian Traits on Individual Taxpayer Compliance

This research shows that risk preference does not moderate the influence of Machiavellian traits on individual taxpayer compliance. Machiavellian characteristics—marked by manipulation, exploitation, and pragmatism in achieving personal goals—prove to be dominant in shaping tax behavior, regardless of risk tendencies. This indicates that personality traits such as Machiavellianism operate independently of other psychological aspects, including risk tolerance. This suggests that individual character can be a stronger predictor of non-compliance than risk perception.

In Bandung, manipulative taxpayers consistently show resistance to compliance, whether they have high or low risk profiles. They tend to rely on strategic intelligence and legal loopholes to avoid tax burdens. These findings align with Djuniar (2024), who also found that risk preference does not moderate the influence of personal character on compliance. In the TPB framework, Machiavellian traits directly affect taxpayers' attitudes and subjective norms, which are not easily changed by risk considerations. The assumption is that efforts to improve compliance among this group must emphasize ethical approaches and strict oversight.

CONCLUSIONS

This research shows that tax amnesty and tax rates have a significantly positive effect on the compliance of individual taxpayers (*Wajib Pajak Orang Pribadi* or *WPOP*) in the city of Bandung, while Machiavellian traits have a negative effect. Risk preference does not moderate the relationships between tax amnesty and compliance, nor between Machiavellian traits and compliance; however, it does moderate the effect of tax rates on compliance, where taxpayers with a low risk preference are more responsive to fair changes in tax rates. These findings address the research objectives by providing empirical evidence of the complex interactions between fiscal policies and psychological factors in shaping tax compliance behavior among individual taxpayers in Bandung. Theoretically, this research demonstrates that while policy instruments such as tax amnesty and fair tax rates are generally effective, their impact can vary based on individual psychological characteristics such as risk preference, particularly in the context of tax rate policies. Future research should investigate additional moderating variables—such as trust in government, social norms, and demographic factors—to deepen the understanding of taxpayer compliance behavior, as well as assess the long-term effects of these policies on sustainable tax compliance across different geographical regions and taxpayer segments in Indonesia.

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