The Role of Tax Officer Credibility Perception in Mediating Knowledge on Taxpayers' Tax Payment Decisions In Sampali Village, Percut Sei Tuan District

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Abstract

This study aims to analyze the influence of tax knowledge on the decision to pay taxes with the perception of the credibility of tax officers as a mediating variable in taxpayers in Sampali Village, Percut Sei Tuan District. The background of this research is based on the still low level of taxpayer compliance even though tax socialization and education have been carried out. The factor of tax knowledge and trust in the credibility of tax officers is seen as playing an important role in encouraging taxpayers' decisions to pay taxes voluntarily. This study uses a quantitative approach with a sample of 85 individual taxpayer respondents determined through the Slovin formula. Primary data was obtained through the distribution of questionnaires and analyzed using the Partial Least Squares (PLS) method with the help of SmartPLS 4.0 software. The results showed that tax knowledge had a positive and significant effect on the decision to pay taxes (t-statistic = 9.069; $p < 0.05$). The perception of the credibility of tax officers also had a positive and significant effect on the decision to pay taxes (t-statistic = 4.206; $p < 0.05$). In addition, credibility perception plays a role as a mediating variable that strengthens the influence of tax knowledge on the decision to pay taxes (t-statistic = 5.194; $p < 0.05$). A determination coefficient value (R^2) of 0.317 showed that 31.7% of the variation in tax payment decisions was explained by tax knowledge and perception of the tax officer's credibility, while the rest was influenced by other factors outside the research model. These findings confirm that a good understanding of taxation needs to be followed by trust in the integrity and competence of tax officers in order to improve compliance and voluntary tax payment decisions. This study recommends that KPP Pratama Lubuk Pakam strengthen tax education and socialization programs and improve professionalism and credibility training for tax officers to create a service system that is transparent, fair, and oriented towards public trust.

Keywords: Tax Knowledge, Tax Officer Credibility Perception, Tax Payment Decision, Taxpayer Compliance

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Introduction

Taxes are the main source of state revenue that supports the financing of development and public services. Increasing taxpayer compliance is therefore a fiscal policy priority. The latest literature confirms that compliance is not only dependent on regulation and enforcement, but is also influenced by cognitive factors (tax knowledge) and psychological-institutional factors (trust/credibility of tax authorities). A study by Putri et al. (2023) shows that tax knowledge has a significant positive effect on individual taxpayer compliance in the context of motor vehicle tax in Semarang, Indonesia.

Tax knowledge shows the extent to which taxpayers understand the rules, procedures, rights-obligations, and tax benefits for development. Taxpayers who understand the tax system well tend to be more compliant in paying taxes (Oktris et al., 2024). However, knowledge alone is often insufficient to drive payment behavior when trust/credibility in tax officers/authorities is low.

In this context, the perception of tax officers' credibility plays an important role as a psychological factor that can strengthen or even weaken the influence of tax knowledge on taxpayers' decisions in paying taxes. Research by Prastiwi (2023) found that the level of trust in tax authorities has a significant effect on taxpayer compliance in Indonesia. Credibility includes the perception of the tax officer's honesty, professionalism, competence, and responsibility. When taxpayers view that tax officers work honestly, transparently, and competently, the level of trust increases, thus encouraging positive decisions to fulfill tax obligations voluntarily.

Sampali Village in Percut Sei Tuan District is an area with the development of micro and small business actors that add to the base of individual taxpayers. However, field findings in many regions show that there are still obstacles to understanding procedures, uneven perception of services, and doubts about the consistency and integrity of officers. In this context, increasing tax knowledge without strengthening the perception of officer credibility risks resulting in a "knowledge–compliance gap", i.e. knowledge increases but the decision to pay remains held back because trust has not been formed. Research by Darmayasa (2024) highlights that the core tax administration system ("core tax system") and trust aspects are key elements in improving compliance in Indonesia.

Based on the theoretical foundation and the latest empirical evidence, this study is directed to examine the mediating role of the perception of tax officer credibility in the relationship between tax knowledge and the decision to pay taxes to taxpayers in Sampali Village. The results are expected to make a practical contribution to KPP Pratama Lubuk Pakam in designing a strategy to improve the competence and integrity of officers, as well as strengthening public tax education, in order to encourage voluntary, timely, and sustainable tax payment decisions.

Literature Review
2.1 Decision to Pay Taxes

According to Fitriani & Haryanto (2021), the decision to pay taxes is a decision taken by taxpayers to carry out tax obligations, namely calculating, paying, and reporting taxes voluntarily and on time. They emphasized that this decision is greatly influenced by taxpayers' knowledge, awareness, and perception of fiscal services and tax sanctions.

Factors Influencing the Decision to Pay Taxes

According to Fitriani & Haryanto (2021), there are several main factors that affect taxpayers' decisions to pay taxes, namely:

1. Tax Knowledge

   Tax knowledge is taxpayers' understanding of tax regulations, calculation procedures, payments, and tax reporting. Taxpayers who have good knowledge will be better able to make the right decisions in paying taxes.

2. Tax Awareness

   Tax awareness is the willingness and readiness of taxpayers to understand and carry out tax obligations without coercion. Tax awareness fosters a sense of responsibility as a good citizen.

3. Tax Sanctions

   Tax sanctions include administrative or criminal sanctions if the taxpayer does not fulfill his obligations. The existence of sanctions creates a deterrent effect that can encourage taxpayers to make decisions to pay taxes on time to avoid fines.

4. Fiscal Services (Some advanced research has linked fiscal services as a supporting factor)

Indicators of Tax Payment Decisions

According to Fitriani & Haryanto (2021), indicators of tax payment decisions (in the context of taxpayer compliance) include:

1. Tax Calculation Compliance

   Taxpayers calculate the tax payable correctly according to the provisions.

2. Compliance with Paying Taxes on Time

   Taxpayers pay taxes before the due date.

3. Tax Reporting Compliance

   Taxpayers submit their tax returns on time.

4. Compliance to Keep Tax Administration Proof

   Taxpayers keep supporting documents for tax payments and reporting.

2.2 Perception of Credibility

According to Rohmah and Nugroho (2021), the perception of tax officers' credibility is taxpayers' assessment of the level of honesty, expertise, and professionalism of tax officers in providing tax services and information.

Indicators of Credibility Perception

According to Rohmah & Nugroho (2021), indicators of a person's Perception of Credibility in public service include:

1. Fiskus Expertise

   The ability of tax officers (fiskus) to understand tax regulations, tax calculations, administrative procedures, and the latest regulations. Here, taxpayers assess that the fiscal is competent and can provide the correct solution according to the regulations.

2. Ability to Explain Tax Procedures

   The ability of the fiscal authorities to convey tax information, such as payment procedures, reporting, and sanctions, in a clear, easy-to-understand, and non-convoluted manner. Taxpayers feel that the information received is accurate and helpful.

3. The Truth of the MatterThe fiscal attitude is transparent, does not cover important information, and conveys facts as they are in accordance with the provisions of tax laws. Increase taxpayers' trust in the good intentions of the fiscal.

4. Not Doing Illegal LevyThe Fiskus does not ask for additional fees beyond the official fees set by tax regulations. Taxpayers believe that the fiscal authorities work according to the rules, not using their positions for personal gain.

5. Fiscal ProfessionalismFiscal attitudes and actions that show performance according to work standards: punctual, consistent, objective, and comply with work ethics. Creating fair and quality services.
6. Politeness, Hospitality, and Good CommunicationThe way the tax authorities interact with taxpayers is polite, friendly, friendly, and open to questions or complaints. Taxpayers feel comfortable in relation to the fiscal.
7. Maintaining Taxpayer Data ConfidentialityThe Fiscal Office does not divulge taxpayers' personal data, income, or tax information to other parties without authorization. Make taxpayers feel safe in providing information.
8. Reliable When You Need HelpFiskus is ready to help and provide solutions if taxpayers face administrative, reporting, or tax payment problems. Fiskus is present as a helpful partner, not just as a supervisor.

2.3 Tax Knowledge

According to Ardini & Rahmawati (2021): tax knowledge is taxpayers' understanding of tax rules, functions, and rights and obligations so that they can carry out tax obligations voluntarily.

Tax Knowledge Indicators

1. Understanding of tax regulations
   Taxpayers are aware of tax laws, tax rates, tax objects & subjects, as well as tax reporting and payment procedures.
2. Understanding of tax rights and obligations
   Taxpayers are aware of their rights (e.g. the right to consultation, filing objections, appeals) and their obligations (registering, calculating, paying, and reporting taxes).
3. Understanding tax sanctions
   Taxpayers understand that there are sanctions in the form of fines, interest, or criminal penalties if they do not carry out their tax obligations.
4. Knowledge of tax benefits
   Taxpayers understand that taxes play an important role in financing development, public services, and community welfare.
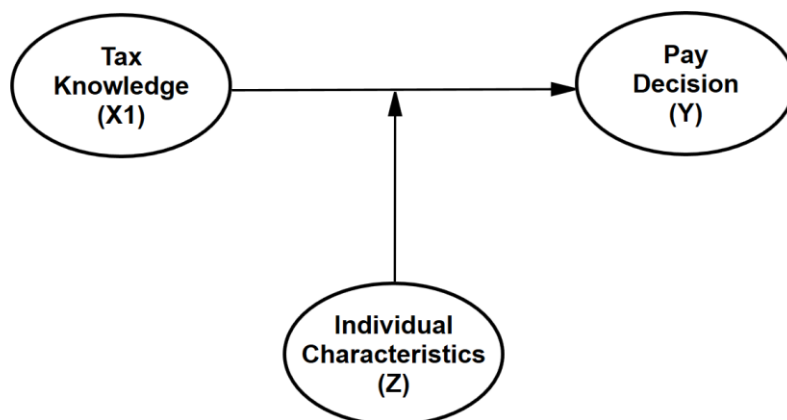
2.4 Conceptual Framework

Figure 1. Conceptual Framework

Research Hypothesis

> H1: Tax knowledge has a positive and significant effect on the decision to pay taxes to taxpayers in Sampali Village, Percut Sei Tuan District.
>
> H2: The perception of credibility has a positive and significant effect on the decision to pay taxes to taxpayers in Sampali Village, Percut Sei Tuan District.
>
> H3: Tax knowledge has a positive and significant effect on the decision to pay taxes which is strengthened by the perception of credibility in taxpayers in Sampali Village, Percut Sei Tuan District.

Research Methods

3.1 Types of Research

The type of research that the researcher uses is quantitative research. This type of quantitative research was conducted to make a study that aimed to adjust a research and to analyze tax knowledge and fiscal services to the decision to pay taxes with the perception of the credibility of tax officers as a moderation variable in taxpayers in Sampali Village, Percut Sei Tuan District.

3.2 Research Location and Research Time

The location of the research was conducted in Sampali Village, Percut Sei Tuan District, Deli Serdang Regency, with the object being taxpayers. The research was carried out for 3 months, from July to October 2025.

3.3 Population and Sample

Sugiyono (2021) population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then drawn conclusions. The population and sample in this study are all taxpayers in Sampali Village, Percut Sei Tuan District, which totals 571 people.

According to Sugiyono (2021), samples are part of the number and characteristics possessed by the population. This sample is used to represent a larger population in a study. Sampling in this study uses the Slovin formula, namely:

$$n = \frac{N}{1+N(e)^2}$$

Remarks:

n = Number of samples / number of respondents

N = Number of population

E = Percentage of sampling errors that can still be tolerated; e = 0.1.

So the number of samples in this study is:

$$n = \frac{571}{1+571(0,1)^2}$$

n = 85

3.4 Research Data Sources

The source of data in this study is everything that the researcher refers to to get the information needed in the research. This data source can be an individual, group, document, or a specific phenomenon that is the object of research. The data source used in this study is primary data. Primary data is data generated by researchers themselves, either through surveys, interviews, experiments, which are specifically designed to understand and solve the research problems at hand.

Results and Discussion
4.1 Outer *Model Review*

Outer Model *analysis* using *the PLS Algorithm*, yielding:

Validity Test

Table 1. Nilai Outer Loadings

	Pay Decision	Perception of Credibility	Tax Knowledge	X1 * Z
Tax Knowledge (X1) * Perception of Credibility				1,038
X11			0,861	
X12			0,765	
X13			0,760	
X14			0,800	
Y1	0,806			
Y2	0,805			
Y3	0,794			
Y4	0,825			
Z1		0,745		
Z2		0,805		
Z3		0,791		
Z4		0,808		
Z5		0,771		
Z6		0,776		
Z7		0,802		
Z8		0,769		

Source: PLS Smart Output, 2025

Based on the values in Table 1 above, showing the results of the outer model test through the loading factor / outer loadings value, all indicators in each variable have a loading value $\geq$ 0.70. This shows that each indicator is measured validly and robustly. Therefore, it can be concluded that all items in the questionnaire have met the validity criteria and can be seen in the following figure.
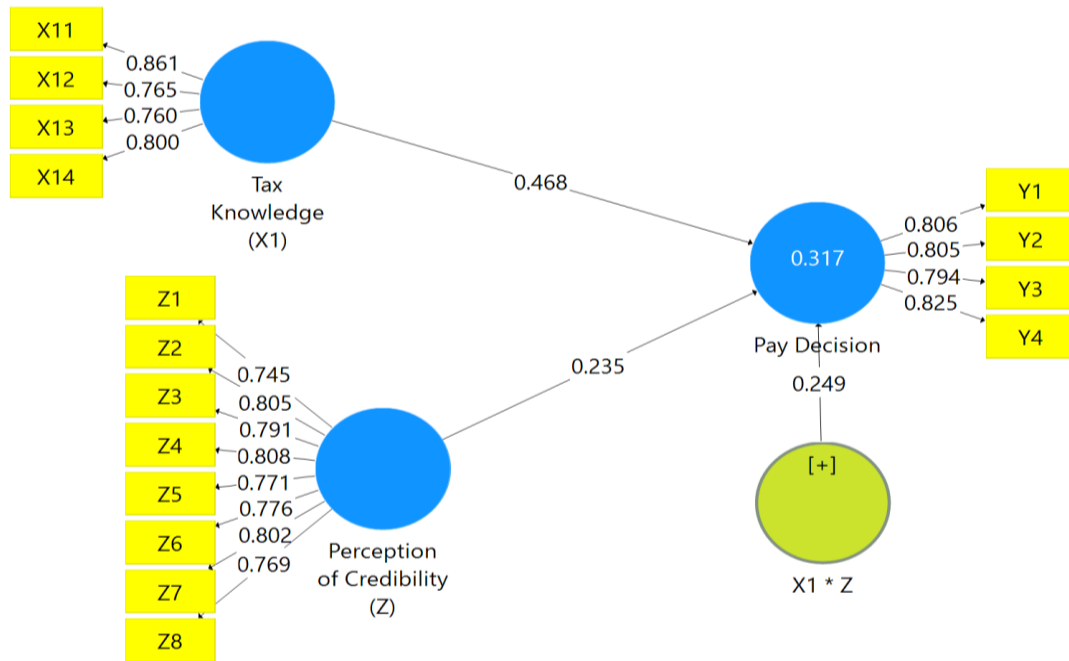
Figure 2. Outer Loading

Reliability Test

Table 2. Uji Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Pay Decision	0,823	0,829	0,882	0,652
Perception of Credibility (Z)	0,911	0,922	0,927	0,614
Tax Knowledge (X1)	0,811	0,834	0,875	0,636
X1 * Z	1,000	1,000	1,000	1,000

Source: PLS Smart Output, 2025

From Table 2 above, the reliability test results show that Cronbach's Alpha and Composite Reliability values on all constructs have values above 0.70. This shows that all indicators have high internal consistency and are reliable in measuring their respective constructs. So that the research instrument is declared reliable and feasible to be used in testing structural models.

4.2 Coefficient of Determination (R2)

In assessing a model with PLS it starts by looking at the R-square for each dependent latent variable. The table below is the result of Rsquare estimation using SmartPLS.

Table 3. R Square Results

	R Square	R Square Adjusted
Pay Decision	0,317	0,306

Source: Smart PLS, 2025

In table 3, there is an R square value in both dependent variables for the decision variable in paying taxes, there is an R square value of 0.317, meaning that the influence of tax knowledge and credibility perception is 31.7%, the rest is on other variables outside the model.

4.3 Structural Model Testing (Inner Model)
Hypothesis Testing
Direct Influence Between Variables

The direct influence between variables can be seen in the value *of path coefficients*. The results of the data processing show the value of direct influence can be seen in the following table.

Table 4. *Path Coefficients*

	Original Sample	T Statistics	P Values	Conclusion
Tax Knowledge (X1) -> Pay Decision	0,468	9,069	0,000	Accepted
Perception of Credibility (Z) -> Pay Decision	0,235	4,206	0,000	Accepted
X1 * Z -> Pay Decision	0,249	5,194	0,000	Accepted

Source: PLS Smart Output, 2025

In the results of Table 4, there are the following direct influence values:

1. Tax knowledge has a positive and significant effect on the decision to pay taxes with a t-statistical value of 9.069 above 1.96 and a significance of 0.000 below 0.05, meaning that tax knowledge has a real effect on the decision to pay taxes because the significance value is below 0.05. The results of this study are in line with the results of previous research, namely that tax knowledge has a positive and significant effect on compliance in paying taxes (Nilla & Widyawati, 2021).
2. The perception of credibility has a positive and significant effect on the decision to pay taxes with a t-statistical value of 4.206 above 1.96 and a significance of 0.000 below 0.05, meaning that the perception of credibility has a real effect because the significance value is below 0.05. The results of this study are in accordance with previous research, namely trust has a positive and significant effect on loyalty (Budi, 2025).
3. The perception of credibility strengthens the influence of tax knowledge on the decision to pay taxes with a t-statistical value of 5.194 above 1.96 and a significance of 0.000 below 0.05, meaning that the perception of credibility plays a role as a moderation variable between tax knowledge and the decision to pay taxes.

Conclussion

1. Tax knowledge has a positive and significant effect on the decision to pay taxes to taxpayers in Sampali Village, Percut Sei Tuan District.
2. The perception of credibility has a positive and significant effect on the decision to pay taxes to taxpayers in Sampali Village, Percut Sei Tuan District.
3. Tax knowledge has a positive and significant effect on the decision to pay taxes which is strengthened by the perception of credibility in taxpayers in Sampali Village, Percut Sei Tuan District.

Suggestion

1. The decision to pay taxes with the lowest statement "I always make tax payments before or on the due date. So the suggestion for KPP Pratama Lubuk Pakam is to continue to strengthen the communication system with taxpayers through digital platforms. For example, providing automatic reminders via SMS or email to registered taxpayers so that they can make payments on time and minimize delays.

2. The perception of credibility with the lowest statement is: "The tax officer I met showed adequate technical knowledge and expertise." So the suggestion for KPP Lubuk Pakam is that KPP Pratama Lubuk Pakam continues to improve training and professional development for tax officers to maintain and update their expertise, especially in terms of the latest tax regulations and the latest technology that can simplify the tax administration process. This will ensure that officers can provide better and more efficient services to taxpayers.

3. Tax knowledge with the lowest statement "I understand the consequences/sanctions imposed if you do not comply with the tax provisions." Advice that can be given to the Lubuk Pakam Pratama KPP office is to maintain awareness of tax obligations and continue to follow the latest tax rules developments. In addition, KPP Pratama Lubuk Pakam can provide further education to the public about the importance of tax compliance through seminars, socialization, or easily accessible online materials, so that more taxpayers understand the legal consequences and benefits of tax compliance.

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