

## TAX COMPLIANCE AND TAX MORALE: STUDENT'S PERCEPTIONS AS THE FUTURE GENERATION OF TAXPAYERS

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### Abstract

This research aims to obtain empirical evidence regarding the influence of religiosity, trust in the government, perceptions of other taxpayers, national pride, and deterrence factors on tax morale, as well as the direct influence of tax morale on tax compliance. The number of samples used was 115 samples selected using simple random sampling. Data collection was carried out by distributing questionnaires. The data analysis technique in this research uses the SEM-PLS method. Based on the six hypotheses formulated, 3 of them were accepted ( $H_1$ ,  $H_4$ ,  $H_6$ ) and the remaining 3 were rejected ( $H_2$ ,  $H_3$ ,  $H_5$ ). The research results show that religiosity and national pride have a positive effect on tax morale. Furthermore, the test results also show that tax morale has a positive effect on tax compliance. On the other hand, trust in the government and perceptions of other taxpayers have no effect on tax morale. Deterrence factors are said to have a positive effect on tax morale, where this result is not in line with the negative direction hypothesis formulated.

**Keywords:** Tax Compliance; Tax Morale; Theory of Planned Behavior; Young Generation

### INTRODUCTION

One of the state revenues that plays an important role as a tool to support national development and a source of funds for the welfare of society is tax. Taxes can also describe a country's economic independence (Rachdianti et al., 2016). Based on statistical data from the Ministry of Finance as of 31 December 2023, Indonesia's tax revenues in 2023 reached IDR 1,869.23 trillion, a significant growth of 8.9 percent compared to the realization in 2022 which amounted to IDR 1,716.77 trillion (Oktaviyoni, 2024). The majority of state income to date still comes from tax revenues with a contribution of 75 percent and non-tax state revenues (PNBP) which contributes 25 percent (Pramita & Carolina, 2020). The government is increasingly emphasizing the payment of taxes by the public to be allocated to the State Revenue and Expenditure Budget funds (Widyari & Rasmini, 2019).

Various kinds of benchmarks can describe the success of taxes in a country, one of which is the tax ratio (Dwijayanti et al., 2020). The tax ratio describes the government's ability to collect tax revenues. Tax performance can be determined by calculating the tax ratio, namely by comparing tax revenues with Gross Domestic Income over a certain period of time (Widagdo et al., 2020). The tax condition in Indonesia is experiencing a surplus condition which is not commensurate with the achievement of tax ratio performance. The Ministry of Finance of the Republic of Indonesia stated that the tax ratio has fluctuated over the last few years. In 2019 it was known to be 9.77 percent, it dropped further to 8.33 percent in 2020 due to the COVID-19

pandemic, rose to 9.11 percent in 2021, and in 2022 it increased again to 10.38 percent (Hasyim et al., 2022).

It is known that the ideal tax ratio for a country based on World Bank and IMF standards is 15 percent, but the IMF also sets the ideal tax ratio for a country to leverage economic growth, namely 12 percent. Furthermore, the world average tax ratio is 13.5 percent and the standard tax ratio for developed countries is above 30 percent on average (Panjaitan, 2023; Wisnu & Yuniarwati, 2023). Data from the Organization for Economic Co-operation and Development (OECD) in 2018 recorded that Indonesia's tax ratio was 10.04 percent. This figure is lower than the tax ratios of Singapore and Malaysia with figures of 14.3 percent and 13.8 percent. Therefore, Indonesia still needs to make various efforts to continue to catch up with its tax ratio compared to the achievements of other countries in the ASEAN region (Solikin & Slamet, 2022). Based on the data described above, it can be concluded that the level of taxpayer compliance in Indonesia is one of the important problems in the field of taxation.

Historically, taxpayers are assumed to be individuals who always try to carry out tax avoidance actions, so some review is needed regarding what factors can at least minimize these actions (Benk et al., 2016). Tax evasion is an illegal act because it can reduce state tax revenues, create a sense of injustice, change income distribution, and have a negative impact on public services for citizens (Yew et al., 2015). Why do people pay taxes? This question has received much attention in the tax compliance literature in recent years. Even though paying taxes is an obligation based on legal regulations, it can be said that no individual likes paying taxes (Torgler, 2004; Broto, 2018). There is still a big question mark, namely why someone is willing to pay taxes (Setyonugroho & Sardjono, 2013).

Taxpayer compliance is compliance with registering, re-depositing tax returns, carrying out calculations, paying taxes owed, as well as compliance with paying arrears (Rahayu, 2013). Tax compliance according to Kogler et al. (2013) can be divided into two, namely enforced compliance and voluntary compliance. Enforced compliance is compliance that arises as a result of an element of coercion, while voluntary compliance is compliance that occurs because of awareness on the part of the taxpayer concerned. Apart from concerns about being exposed to audit risks, tax sanctions, and considerations between the costs and benefits they receive, other motivations cause individuals to be willing to carry out their tax obligations voluntarily (Susila et al., 2016; Dharmawan, 2016). One non-economic approach that can explain taxpayers' actions to voluntarily comply with taxation is tax morale (Korgaonkar, 2022; Kurniawati & Dwi Nurcahyo, 2022; Nurhidayati et al., 2021; Salsabila et al., 2023).

Tax morale is an individual's intrinsic motivation to pay taxes. Research by Luttmer & Singhal (2014) states that individuals have the nature of "homo economicus", namely rational creatures who always emphasize the profit aspect in every action. Therefore, the main reason why people are willing to pay taxes beyond the rational aspect is due to tax morale. Individuals who have tax morality will be encouraged to carry out their tax responsibilities by paying off taxes owed, so that taxpayers can contribute to expenditures and financing related to state infrastructure development (Torgler & Schneider, 2009). In contrast to tax avoidance which measures individual behavior, tax morale measures taxpayer attitudes (Torgler, 2004). Data from the OECD in 2013 states that there is a significant relationship between tax morale and

the level of tax compliance observed in developing countries and in developed countries, namely that the higher the intrinsic motivation to pay taxes, the higher the tax compliance (Purnamasari & Sudaryo, 2018). Taxpayers with a high moral level tend to be more obedient than taxpayers with a low moral level (Kemme et al., 2020). Several previous studies have examined the relationship between tax morality and tax compliance, including Hardika et al. (2021), Taing & Chang (2021), Ogbeide & Ken-Otokiti (2021), Cahyonowati (2011), Susila et al. (2016), Dharmawan (2016), and Mahmudah & Iskandar (2018).

This research aims to analyze the perception of tax morale among Indonesia's young generation, especially students who will become potential taxpayers in the future. It can be said that students are the closest group who will immediately enter the world of work, earn income, and then if this income meets the requirements, it will be taxed (Dharmawan, 2016). There are two ways to manifest state defense that can be done, namely in physical and non-physical form. One form of non-physical state defense that can be carried out is through awareness of carrying out tax obligations (Sari & Mashuri, 2022). World Bank data in 2015 noted that Indonesia will obtain the highest number of productive workers in 2015-2020. It is estimated that as the number of students continues to increase, it will have an impact on increasing potential tax revenues in the future (Jaya, 2019). Based on data from the Central Statistics Agency (BPS), it was recorded that there were 7.3 million Indonesian students in 2019. This figure is considered large enough to increase the number of potential taxpayers, especially individual taxpayers, thus contributing to increased tax compliance and tax revenues in the future (Fachrainy et al., 2021).

Previous studies have examined tax morale among Indonesian students and generally concluded that non-economic factors play an important role in shaping their intrinsic motivation to pay taxes (Susila et al., 2016; Dharmawan, 2016; Hananto et al., 2023). The results of these studies, however, are not entirely consistent, particularly with respect to the role of trust in government and deterrence factors. For example, some empirical evidence suggests that trust in public authorities and perceived fairness of the tax system are positively associated with tax morale, whereas other studies emphasize the importance of sanctions, audits, and tax literacy as the main drivers of compliance, without finding a strong effect of trust variables (Faradina, 2025). These inconsistencies indicate that the relative importance of trust in government, deterrence, and tax literacy in explaining tax morale remains unclear, especially among younger generations who are only beginning to be exposed to the tax system (Susila et al., 2016). In addition, there is still limited research that explicitly examines tax morale in Indonesia's younger generation using a behavioral taxation framework grounded in the Theory of Planned Behavior (TPB). Existing TPB-based studies tend to focus on ethical tax evasion or on specific taxpayer groups such as MSME owners, rather than on students as future taxpayers. As a result, little is known about how attitudes toward tax compliance, subjective norms, and perceived behavioral control interact with religiosity, national pride, and trust in government to influence tax morale among Indonesian students (Machfuzhoh & Puspanita, 2025).

Therefore, this study aims to fill these gaps by analyzing the tax morale of Indonesian college students as future taxpayers, focusing on the combined influence of religiosity, trust in government, perceptions of other people, national pride, and deterrence factors within a TPB-

based behavioral taxation framework. By doing so, the research provides more nuanced evidence on which non-economic and psychological determinants are most salient for fostering tax morale and potential tax compliance among Indonesia’s young generation.

## METHODS

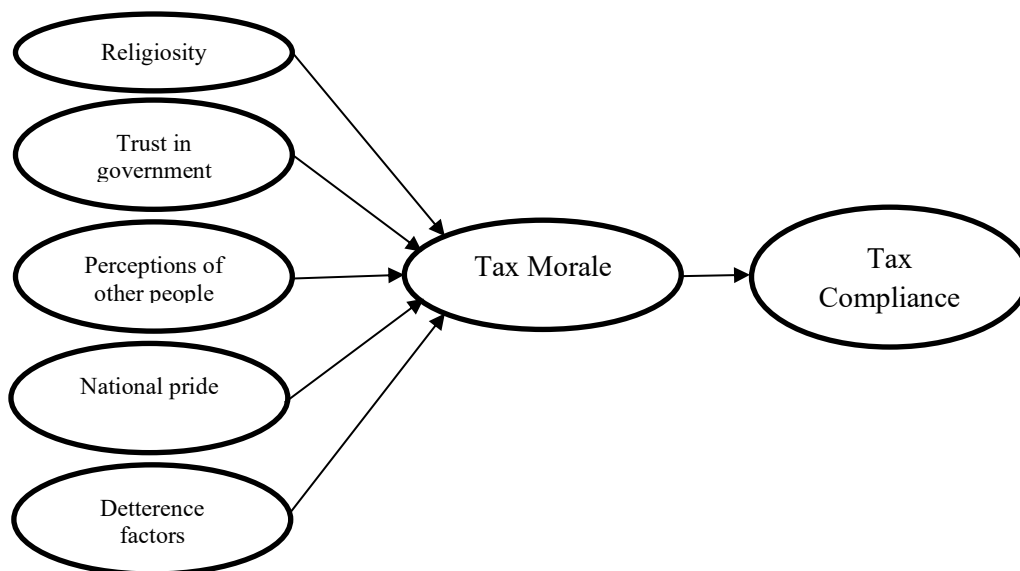
The population in this study were students from one of the best private campuses in Bali, namely Mahasaraswati University Denpasar. Mahasaraswati University Denpasar was chosen because it is a private university that has been accredited with a superior ranking based on BAN-PT Decree Number: 1176/SK/BAN-PT/Ak/PT/VI/2024. The sampling method used is the probability sampling method with the sampling technique, namely simple random sampling. The appropriate sample size tested with SEM-PLS ranges from 30-200 samples (Ghozali, 2014; Zuhdi et al., 2016). Data were collected using a questionnaire distributed using internet media (google form). The questionnaire distributed was 120 questionnaires with a return rate (response rate) 95,8% or as many as 115 questionnaires.

All research variables were treated as latent variables. Each of these latent variables was measured indirectly through several indicators in the form of questionnaire questions with a 5 Likert scale. Latent variable scores were obtained from a combination of respondents' answers to these indicators, thus being consistent with the characteristics of latent variables that cannot be observed directly.

**Table 1. Operational Variable Definition**

<b>Tax Compliance (Kundalini, 2016; Nabilla, 2018)</b>	
No.	Indicators
TC1	If I meet the requirements, I will register to have a NPWP (Taxpayer Identification Number)
TC2	If I meet the requirements, I am willing to fill out the SPT (Notification Letter) in accordance with statutory provisions
TC3	If I fulfill the requirements, I am willing to report the SPT that has been filled in on time
TC4	If I fulfill the requirements, I am willing to calculate the income tax owed correctly and as is
TC5	If I fulfill the requirements, I will be willing to pay the income tax owed on time
TC6	If I fulfill the requirements, I am willing to pay tax arrears according to the amount of the arrears (if any)
TC7	If I fulfill the requirements, I am willing to pay the existing income tax shortfall before the audit is carried out
<b>Tax Morale (Muamarah et al., 2021; Susila et al., 2016)</b>	
No.	Indicators
TM1	Not paying taxes is a disgraceful act
TM2	Paying taxes is an obligation as a citizen
TM3	Not paying taxes is an act of theft
TM4	If possible (even if it is against the law), I will not pay taxes
TM5	If I am unsure whether the income I earn is taxable or not, I prefer not to report the income in my tax report
TM6	I will not report my taxes, the penalty is not much anyway
TM7	It is normal if there are people who do not pay taxes correctly, because they will not be caught
TM8	It is normal that there are people who do not pay taxes correctly, considering that taxes are a burden
TM9	It is normal that there are people who do not pay taxes correctly, because other people also do not pay taxes

<b>Religiosity (Syaptarini, 2018)</b>	
No.	Indicators
R1	I think religious beliefs are an important thing in my life
R2	My religious teachings encourage me to be honest and obey applicable religious regulations
R3	Personally, I am a religious person, who always obeys religious regulations and stays away from religious prohibitions
<b>Trust in government (Cahyonowati, 2011)</b>	
No.	Indicators
TG1	I believe that the tax system in Indonesia is currently running in accordance with applicable regulations
TG2	
TG3	I have confidence in the integrity and honesty of the current tax authorities
	I have confidence that the taxes I will pay in the future will not be evaded by the tax authorities
<b>Perceptions of other's tax compliance (Cahyonowati, 2011)</b>	
No.	Indicators
PO1	In situations when most of my colleagues or the environment around me comply with tax obligations, then I participate in imitating these actions
<b>National pride (Cahyonowati, 2011)</b>	
No.	Indicators
NP1	I am very proud to be an Indonesian citizen today and am willing to serve the country in the form of paying taxes
<b>Deterrence factors (Cahyonowati, 2011)</b>	
No.	Indicators
DF1	I feel that the fines for tax fraud/violations committed by individual taxpayers are currently very heavy.
DF2	At this time, tax officials will most likely be able to find out about fraudulent acts committed by taxpayers.
DF3	
DF4	If I fulfill the requirements, I will pay taxes because I am afraid of being subject to sanctions/fines
	If I don't report additional income (excluding salary and allowances) in my SPT, the tax authorities will definitely find out.



**Figure 1. Conceptual Framework**

### **Religiosity and Tax Morale**

Religiosity has been analyzed as a potential factor influencing tax morale (Ogbeide & Ken-Otokiti, 2021) and plays an important role in fostering positive moral values (Kurpis et al., 2008). The religiosity variable is an interesting thing to research, especially in Indonesia because of the diversity of religions (Cahyonowati, 2011). Linked to the TPB, behavior can be based on the level of religious devotion of the individual concerned, namely when religion emphasizes that an individual must do good, then he will behave well (Dharmawan, 2016). Sukendri (2020) explains that tax in Hinduism is a form of *yadnya*, namely a sincere activity intended as a form of respect and community service to their country. Pertiwi (2017) also states that in the Islamic religion, committing fraud or lying to avoid taxes is a bad act. A citizen must pay taxes as long as the state has collected them fairly and by applicable regulations. Several previous studies have obtained results that religiosity has a positive effect on taxpayers' tax morale, including Torgler (2006), Mahmudah & Iskandar (2018), and Nurani & Islami (2020). Based on the explanation above, the research hypothesis is as follows.

H<sub>1</sub>: Religiosity has a positive effect on tax morale.

### **Trust in Government and Tax Morale**

Trust in government refers to the degree of confidence that individuals have in the institutions of government and public administration in their nation of residence. Under these circumstances, if taxpayers have confidence in the government and the state, their inclination to adhere to their tax responsibilities will be greater (Sá et al., 2015). The logic of benefit-based taxation is that individuals are willing to pay taxes when they believe that government services funded through those taxes provide benefits to them (Giacobasso et al., 2022). Linked to the TPB, when individuals think that the government can fulfill the people's expectations, they will be motivated to fulfill their tax obligations (Dharmawan, 2016). Levi & Sacks (2009) also states that the level of government effectiveness is the main contributor to high public tax morale. Researches by Alm et al. (2006), OECD (2013), Leonardo & Martinez-Vazquez (2016), and Cyan et al. (2016) obtained similar findings that trust in government institutions has a positive effect on individual tax morale. Based on the explanation above, the research hypothesis is as follows.

H<sub>2</sub>: Trust in the government has a positive effect on tax morale.

### **Perceptions of Other's Tax Compliance and Tax Morale**

Indonesia has a highly collectivistic and group-oriented culture. As a result, environmental impressions, as well as those of friends, family, and coworkers, have a significant impact on the beliefs of Indonesian taxpayers, including tax morals. Some taxpayers share the same opinions as other persons (Tjondro, 2018). An individual's intrinsic motivation to pay taxes can be influenced by the behavior of people in the surrounding environment for two reasons, namely the possibility of gaining social recognition or social sanctions if they do not pay taxes (Luttmer & Singhal, 2014). Frey & Torgler (2007) found that tax payments in Western and Eastern European countries are strongly influenced by individual perceptions of the behavior of other taxpayers. Taxpayers might be inclined to pay their taxes under certain

conditions, contingent upon the pro-social conduct of fellow taxpayers. Linked to the TPB, the opinions and behavior of people around them can influence a person's intention to behave. When the surrounding environment assesses that tax avoidance is a behavior that must be avoided, the individual concerned will also behave the same way and vice versa (Dharmawan, 2016). Several previous studies found that perceptions of other people have a positive effect on tax morale, including Kondelaji et al. (2016) and (Sá et al., 2015). Based on the explanation above, the research hypothesis is as follows.

H<sub>3</sub>: Perceptions of other people have a positive effect on tax morale.

### **National Pride and Tax Morale**

The concept of national pride is pervasive. National pride is the favorable impact that individuals experience towards their country due to their sense of national identity. National pride refers to the feeling of self-worth and self-esteem that individuals have towards their own nation and their national identity (Macintyre et al., 2021). Someone can have a sense of pride in their country. This condition can be the basis for encouraging cooperative behavior. Individuals who are proud to be citizens can be more loyal and thus have higher tax morale (Torgler, 2004). Taxpayers who have national pride will feel responsible for participating in financing public services, namely by carrying out their tax obligations (Purnamasari et al., 2018). Viewed based on the TPB, individuals will be motivated to carry out their tax obligations when they assess that one form of service and sacrifice to the country can be demonstrated through paying taxes (Dharmawan, 2016). Several previous studies found that national pride has a positive effect on tax morale, including Torgler (2004), Martinez-Vazquez & Torgler (2009), and Kondelaji et al. (2016). Based on the explanation above, the research hypothesis is as follows.

H<sub>4</sub>: National pride has a positive effect on tax morale.

### **Deterrence Factors and Tax Morale**

It can be said that no individual likes paying taxes. One possibility that can be done is to "force" people to pay their taxes by establishing prevention policies or deterrence factors (Torgler, 2003). *Deterrence factors are preventive factors which can take the form of tax sanctions and tax audits* (Cahyonowati, 2011). This deterrence factor is one of the motivating forces that causes individuals to be willing to pay their taxes. Tax fines and tax audits are employed as measures to deter tax evasion among persons with a low tax morale. However, sanctions and tax audits imposed by tax authorities can damage individuals' intrinsic willingness to adapt to applicable tax regulations (Frey & Feld, P., 2002). Cahyonowati (2011) obtained similar findings that individual tax morale is more dominantly influenced by external factors, namely regulations that are binding and coercive, and do not originate from the taxpayer's intrinsic motivation. Based on the explanation above, the research hypothesis is as follows.

H<sub>5</sub>: Deterrence factors have a negative effect on tax morale.

## Tax Morale and Tax Compliance

Tax compliance is important, because if taxpayers do not comply then there will be a desire to take actions that reduce tax revenues such as smuggling, evasion and tax negligence as well as other things that can reduce a person's tax morale. One strategy to increase taxpayer compliance is through tax morale (Daryatno, 2023). According to ethical philosophy, morality refers to an individual's ideals or guiding principles when determining what is right or wrong. A person's compliance with the tax system may be influenced by this type of reasoning; however, their decision to follow or disobey is also influenced by their personal values and ideals. The extent to which a person's intrinsic motivation can comply with taxes in the context of moral taxation. The secret to voluntary tax compliance is tax morality (Subhan et al., 2023). From an ethical standpoint, tax morality can encourage tax payment because statehood contributions are made voluntarily, so tax morality can affect taxpayer compliance (Oladipupo & Obazee, 2016). Raising tax morale is necessary for tax officials to reduce tax avoidance. Tax morale shows that paying taxes is driven by more than just abiding by the law, which in turn increases intrinsic incentive to pay taxes (Victory et al., 2023). Since paying taxes is a required contribution to the state, most taxpayers are law-abiding citizens who follow the law. Given that moral obligations, ethics, and social standards have a significant impact on conduct, a person's tax morality may be a useful tool for enhancing compliance (Kurnia & Amalia, 2023). Several previous studies have obtained results that tax morale has a positive effect on tax compliance (Njilu, 2023; Rahim et al., 2023; Rahmadani & Anggraini, 2023; Joel et al., 2023). Based on the explanation above, the research hypothesis is as follows.

H<sub>6</sub>: Tax morale has a positive effect on tax compliance.

## RESEARCH RESULTS AND DISCUSSION

### Respondent characteristics

The characteristics of the respondents are a picture of prospective future taxpayers within the scope of Mahasaraswati University Denpasar. The characteristics of the research sample consisted of gender, age, and faculty origin. In this study there were more female respondents than male (81.7%). The dominant age is in the 20-25 year interval (63.4%). The faculty is dominated by the Faculty of Economics and Business, which generally has taken taxation courses during their studies (73%).

### Descriptive statistics

Descriptive statistics give information on variable properties such as observation number, minimum, maximum, and mode values. Table 1 presents the descriptive statistics data.

**Table 1. Descriptive statistics**

Variable	N	Minimum	Maximum	Mean
Religiosity	115	2.00	5.00	4.23
Trust in government	115	1.00	5.00	3.31
Perceptions of other people	115	1.00	5.00	3.97
National pride	115	3.00	5.00	4.07
Deterrence factors	115	1.00	5.00	3.56
Tax morale	115	1.00	5.00	3.72
Tax compliance	115	1.00	5.00	4.03

Source: Data tested, 2024

## Outer model

### Convergent validity

The outer model with reflecting indicators is assessed for convergent validity, discriminant validity, and reliability. Convergent validity is defined as  $AVE > 0,5$  and loading factor  $\geq 0,6$ . Table 2 shows the results of the convergent validity test. According to Table 3, the loading factor and AVE values of all constructions are greater than 0.6 and 0.5. Therefore, it found that all constructs matched the convergent validity conditions.

### Discriminant validity

By comparing each construct's roots square of Average Variance Extracted (AVE) with the correlations between the other constructs in the model, discriminant validity may be ascertained. In Table 3, tests of discriminant validity are displayed.

**Table 2. Loading Factor and AVE Value**

Constructs	Loading Factor	AVE	
DF2	0.763	0.690	
DF3	0.905		
DF4	0.818		
TC1	0.751		0.717
TC2	0.860		
TC3	0.837		
TC4	0.872		
TC5	0.910		
TC6	0.865		
TC7	0.822		
NP1	1.000	1.00	
PO1	1.000	1.00	
R1	0.928	0.885	
R2	0.952		
TG1	0.950	0.871	
TG2	0.964		
TG3	0.882		
TM4	0.781	0.743	
TM5	0.829		
TM6	0.887		
TM7	0.866		
TM8	0.897		
TM9	0.906		

Source: Data tested by PLS (2024)

**Table 3. Root-square of AVE**

	DF	NP	PO	R	TC	TM	TG
Deterrence factors	0.831						
National pride	0.497	1.00					
Perceptions of other people compliance	0.306	0.536	1.00				
Religiosity	0.297	0.493	0.371	0.941			
Tax compliance	0.542	0.546	0.385	0.575	0.847		
Tax morale	0,381	0.445	0.223	0.363	0.567	0.862	
Trust in government	0.469	0.337	0.232	0.306	0.402	0.114	0.933

Source: Data tested by PLS (2024)

Note: DF: Deterrence factors, NP: National Pride, PO: Perceptions of Other People, R: Religiosity, TC: Tax Compliance, TM: Tax Morale, TG: Trust in Government

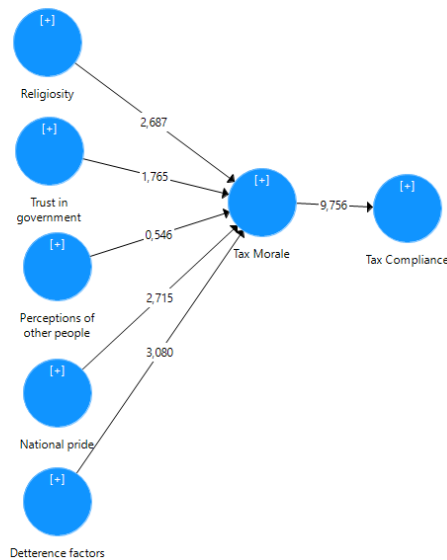
According to Table 3, the roots square of AVE variables exceeds the correlation with all other latent variables. It decided that all constructs were valid. The reliability of reflected indicators was assessed using two methods: Cronbach's alpha and composite reliability, with a rule of thumb of  $> 0.70$ . The reliability tests are shown in Table 4.

**Table 4. Reliability Test**

Constructs	Cronbach's Alpha	Composite Reliability
Deterrence factors	0.794	0.869
National pride	1.000	1.000
Perceptions of other's tax compliance	1.000	1.000
Religiosity	0.871	0.939
Tax compliance	0.934	0.946
Tax morale	0.930	0.945
Trust in government	0.932	0.953

Source: Data tested by PLS (2024)

### Inner Model



**Figure 2. Inner Model**

Inner model is a structural model that uses the predictive capacity of the structural model, or  $R^2$ , to associate latent variables for each endogenous latent variable. Figure 1 shows the structural model evaluation for  $R^2$  and path coefficient evaluation.

**Table 5. R-square**

Constructs	R <sup>2</sup>	Conclusion
Tax Compliance	0.322	Weak
Tax Morale	0.277	Weak

Source: Data tested by PLS (2024)

### Hypothesis test

To determine if exogenous variables have an impact on endogenous variables, significance testing is utilized. According to the test criterion, there is an influence between exogenous factors and endogenous variables if the T-statistics value > weight significance (Ghozali, 2014). Table 6 displays the outcomes of the hypothesis testing.

**Table 6. Hypothesis Test**

Hypothesis	Constructs	Coefficient	T Statistics	P-value	Conclusion
H <sub>1</sub>	R → TM	0.209	2.687	0.007	Accepted
H <sub>2</sub>	TG → TM	-0.161	1.765	0.078	Rejected
H <sub>3</sub>	PO → TM	-0.056	0.546	0.586	Rejected
H <sub>4</sub>	NP → TM	0.294	2.715	0.007	Accepted
H <sub>5</sub>	DF → TM	0.265	3.080	0.002	Rejected
H <sub>6</sub>	TM → TC	0.567	9.756	0.000	Accepted

Source: Data tested by PLS (2024)

Note: DF: Deterrence factors, NP: National Pride, PO: Perceptions of Other People, R: Religiosity, TC: Tax Compliance, TM: Tax Morale, TG: Trust in Government

### Religiosity and tax morale

The result found that religiosity has positive effect on tax morale, which shows that H<sub>1</sub> is accepted. Research by Torgler (2006) found strong evidence that components of religiosity have a purposeful effect on tax morale. One kind of behavior seen in religious teachings is following the law and intending to act morally or with positive thoughts, such paying taxes to the government. These results are in line with several previous studies including Ogbeide & Ken-Otokiti (2021), Mahmudah & Iskandar (2018), Nurani & Islami (2020), and Abdullah & Sapiei (2018). Religiosity fosters positive moral qualities through the teachings of various religions (Kurpis et al., 2008). This is reinforced by the condition that Indonesia is a country known for its religious society (Mantu, 2018). Several studies show that the level of religiosity of Indonesian society is higher than that of many other countries (Gebauer et al., 2014). Likewise, studies show that for Indonesian society, a person's morality is determined by their religiosity (McKay & Whitehouse, 2015). Individuals who are religious and understand the importance of God's existence tend to have higher tax morals. In connection with the taxation aspect, the behavior of religious individuals is certainly aware of their obligations as citizens (Davidescu et al., 2022). Being a good citizen certainly does not negate one's obligations as a citizen, namely paying taxes. By paying taxes, individuals contribute to goodness, namely setting aside a portion of their income for public purposes such as education costs, infrastructure, social security for health, and so on. Religious individuals certainly have social awareness as citizens and as servants of God (Mujaddid & Ramadan, 2019).

### **Trust in Government and Tax Morale**

The result found that trust in government has no effect on tax morale, which shows that  $H_2$  is rejected. The lack of influence on trust in the government can be seen from the average value of descriptive statistics which is still quite low, at 3.31. One of the main reasons how governments can influence trust is when they can provide what taxpayers ask for. On the other hand, in a situation where the government implements policies that taxpayers dislike, this also somewhat affects the level of tax morale (Alm & Martinez-vazquez, 2007). Analysis of descriptive statistics may provide an explanation for the insignificance of this finding. Descriptive statistics show that the variable trust in government has an average of 3.31 in the range of 1-5 points. The average value of this variable is also the lowest compared to other variables in the study. This shows that student respondents still express a low level of trust in the government in Indonesia. This is a response to the rise in tax evasion cases involving the tax authorities and various legal mafia cases. Therefore, trust in the legal and tax system does not have a significant effect on increasing tax morale (Cahyonowati, 2011).

### **Perceptions of Other's Tax Compliance**

The result found that perceptions of other people has no effect on tax morale, which shows that  $H_3$  is rejected. There are two reasons for the results of this test. First, individuals generally apply the norm of reciprocity. If another individual is benevolent or honest, the individual is obligated to reciprocate in kind. Conversely, if the other individual behaves in a negative manner, such as by cheating or being negligent, the individual will respond in an equally negative manner. A person may voluntarily comply with tax laws, even if they do not personally perceive fiscal justice in the exchange of tax/government benefits, by acting on the norm of reciprocity (Kornhauser, 2007). The second reason, in general, taxpayers are strongly influenced by what they perceive as the compliance of other taxpayers. If taxpayers think that non-compliance is normal then tax morale will decrease, whereas if the surrounding environment is considered honest in taxation then tax morale will increase (Frey & Torgler, 2007). However, under certain conditions, changes in attitude can occur. Social interactions that occur inside and outside groups can change attitudes and can even form new attitudes. Another factor that plays a role is the internal factor that exists within the individual, namely self-selectivity, the strength of his own choices, or his interest in accepting and processing influences that come from outside himself. Humans are a combination of a complex cognitive system, which consists of components of cognition, affection and communication. All three are interconnected with each other. This means that what a person thinks cannot be separated from his feelings. Based on the explanation above, it can be concluded that perception cannot always influence a person's attitude (tax morale). This is because perception is never objective and always contains uncertainty (Mulyana, 2007).

### **National Pride and Tax Morale**

The result found that national pride has positive effect on tax morale, which shows that  $H_4$  is accepted. Someone can have a sense of pride in their country. This condition can be the basis for encouraging cooperative behavior. Individuals who are proud to be citizens can be

more loyal and thus have higher tax morale (Torgler, 2004). Taxpayers who have national pride will feel responsible for participating in financing public services, namely by carrying out their tax obligations (Purnamasari et al., 2018). This result are in line with several studies including Martinez-Vazquez & Torgler (2009) and Kondelaji et al. (2016). Economic patriotism in the form of national pride is an individual's willingness to make economic sacrifices for the good of the nation. One form of sacrifice is reflected in the high level of individual tax morale. If paying taxes is seen as a positive form of support for the nation, then we expect that individuals who are prouder of their country will be more likely to view paying taxes as a patriotic act compared to individuals who are not (MacGregor & Wilkinson, 2012).

### **Deterrence Factors and Tax Morale**

The result found that deterrence factors has a positive effect on tax morale, which shows that  $H_5$  is rejected. This means that the higher the deterrence factors (preventive measures by the tax authorities, such as fines/sanctions), the higher a person's tax morale. The impact of deterrence variables on tax morale is difficult to estimate. Prevention carried out by the tax authority can hinder the taxpayer's intrinsic motivation to carry out their obligations. On the other hand, disincentive mechanisms can deter dishonest taxpayers from taking advantage of more honest taxpayers. Therefore, if honest taxpayers believe that harsher regulations are intended to target dishonest taxpayers, then tax morality will not decline (Torgler, 2003). Tax officials are also cognizant of the fact that tax payments are influenced by tax morale and extrinsic incentives. In order to prevent taxpayers with low or no tax morale from exploiting the more honest taxpayers and avoiding paying their due share, tax evasion deterrence must be implemented (Frey & Feld, P., 2002).

Furthermore, it is important to consider that the general public has a strong aversion towards tax payments, particularly due to the fact that taxes serve the common good and there exist motivations for individuals to avoid contributing their fair share. Hence, it is imperative to implement preventive measures in tax enforcement. Two starkly differing situations of taxpayer treatment can be identified: (a) The provision of respectful treatment that promotes and perhaps enhances tax morale; (b) The implementation of authoritarian treatment that undermines tax morality. The presence of negative control and suspicion of tax fraud might overwhelm the inherent urge to operate as a law-abiding taxpayer, leading to a drop in tax morality. Conversely, if the tax officer attempts to ascertain the cause of the error by informally reaching out to the taxpayer (such as by a phone call), the taxpayer would value this courteous approach, thereby promoting adherence to tax ethics (Frey & Feld, P., 2002). Therefore, the results of this study indicate that student respondents think that the deterrence factors implemented are part of respectful treatment that can increase tax morale.

### **Tax Morale and Tax Compliance**

The result found that tax morale has positive effect on tax compliance, which shows that  $H_6$  is accepted. What motivates people to be more honest, supply proper information, and boost tax compliance? One answer is the intrinsic drive to pay taxes, known as "tax morale" (Alm & Torgler, 2006; Feld & Frey, 2002). The tax morale metric evaluates individuals'

motivation to pay taxes or their view that paying taxes allows them to contribute to society (Mayowan, 2019). From an ethical standpoint, tax morality can encourage tax payment because statehood contributions are made voluntarily, so tax morality can affect taxpayer compliance (Oladipupo & Obazee, 2016). Raising tax morale is necessary for tax officials to reduce tax avoidance. Tax morale shows that paying taxes is driven by more than just abiding by the law, which in turn increases intrinsic incentive to pay taxes (Victory et al., 2023). Several previous studies have obtained results that tax morale has a positive effect on tax compliance (Njilu, 2023; Rahim et al., 2023; Rahmadani & Anggraini, 2023; Joel et al., 2023).

## CONCLUSION

Based on the results of data analysis, it concluded that religiosity has a positive effect on tax morale, trust in the government has no effect on tax morale, perceptions of other's taxpayers has no effect on tax morale, national pride has a positive effect on tax morale, deterrence factors has a positive effect on tax morale, and tax morale has a positive effect on tax compliance. There are several limitations in this research. First, this research only used 1 university to obtain data. Future research can expand the scope by taking data from several universities in Bali. Second, this research only used questionnaire instruments to obtain data. Further research can develop data acquisition methods, for example adding interview elements. Third, this research only tests the direct effect of exogenous variables on endogenous variables. Future researchers can add other effects to the model such as moderation and mediation effects. Fourth, the  $R^2$  values for Tax Compliance of 0.322 and Tax Morale of 0.277 indicate that the model's ability to explain both constructs is still relatively weak. This indicates that other factors outside the model influence Tax Compliance and Tax Morale. The relatively low  $R^2$  values indicate that tax compliance and tax morale are complex phenomena influenced by various other factors not yet accounted for in the research model. Therefore, further research is recommended to include additional variables that have the potential to increase the model's explanatory power.

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