

## Factors Affecting Tax Morale: A Systematic Literature Review



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**ABSTRACT:** The purpose of this study is to conduct a systematic review of factors that may affect tax morale. The researcher conducted a systematic search on reputable electronic data from 2010 to 2024 resulting in 24 studies selected based on inclusion and exclusion criteria using the keyword tax morale. The findings of this study comprehensively present the developments, factors, and future research suggestions related to tax morale. This study offers contributions to research and practice related to improving tax morale conducted in various countries so that it can be used as a consideration for conducting future research in this field...

**KEYWORDS:** Tax Morale, Tax Compliance

### I. INTRODUCTION

Tax revenue is essential for the government to provide public goods and services to the people. Therefore, tax compliance is essential for a healthy economy. Tax compliance has been researched extensively, yet the question 'why do people pay taxes' remains unanswered (Slemrod, 2018). Tax non-compliance continues to be a core issue for many governments around the world. In turn, tax compliance is determined by many factors internal and external to individuals and businesses such as audit likelihood, tax knowledge (Inasius, 2019), incentives, quality of public governance (Ayuba et al., 2020) detection and punishment, burden of taxation, and social norms (Alm & Torgler, 2004).

Tax morale is also one of the main factors that determine tax compliance. The concept of tax morale was first introduced during the 1960s by the "Cologne school of tax psychology" (Strumpel, 1969) but received little attention from tax researchers for decades (Alm & Torgler, 2004). Starting in the 1990s, tax morale attracted increasing attention and has become a central issue in empirical research on tax compliance (Torgler, 2011; Torgler et al., 2007). Tax morale is most often defined as the intrinsic motivation to pay taxes (Torgler et al., 2007). Luttmer & Singhal, 2014 define tax morale as the totality of motivations and non-financial factors for tax compliance that are beyond utility maximization expectations. Torgler, 2006 defines tax morale as the intrinsic motivation to pay taxes. Tax morale measures an individual's willingness to pay taxes, i.e. the moral obligation to pay taxes or the belief that paying taxes contributes to society.

Much has been written about tax morale, and there are comprehensive literature reviews on this topic such as the works of Amir Saeed, 2011, Ritsatos, 2014, Horodnic, 2018. Nonetheless, there is a dearth of literature reviews that focus specifically on culture as a key element in shaping tax morale and this topic has generated increasing interest in the literature (Fonseca Corona, 2024). This paper is organized as a development of research conducted by Horodnic, 2018. He mentioned that tax morale and individuals' willingness to comply can change over time so longitudinal analysis (a research method that studies data over a long period of time to observe changes or trends in a particular phenomenon) would make it possible to measure how various policies shape tax morale and how tax morale is altered by these policy measures (Torgler, 2002). This study will discuss the development of research on tax morale in the world, the factors that influence it, and suggestions for future research related to tax morale.

### II. LITERATURE REVIEW

#### Tax Morale

The term tax morale refers to the intrinsic willingness of taxpayers to comply with their obligations to the state treasury. Luttmer & Singhal, 2014 define tax morale as a general term that encompasses nonfinancial motivations for tax compliance as well as factors that fall outside the standard expected utility framework. For example, individuals may have some intrinsic motivation to pay taxes or feel guilt or shame for failing to comply with regulations (Luttmer & Singhal, 2014).

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### Tax Compliance

Two aspects of tax compliance are administrative compliance and technical compliance. Administrative compliance includes compliance with administrative rules in filing tax returns and paying taxes on time, while technical compliance relates to the calculation and payment of taxes based on the technical requirements of tax law provisions (Organisation for Economic Co-operation and Development (OECD), 2001). The three dimensions of tax compliance include filing, reporting, and payment (Plumley, 1996). Filing compliance refers to the timely filing of tax return forms; reporting compliance is related to the accurate reporting of income and tax liabilities; and finally, payment compliance is related to the timely payment of all tax liabilities. Overall, tax compliance can be considered as the degree to which taxpayers comply with tax laws (James & Alley, 2002). James & Alley, 2002 further assert that compliance refers to voluntary behavior. Therefore, they define tax compliance as the degree of adherence to tax laws and administration without the application of any enforcement activity.

### III. RESEARCH METHODOLOGY

This research used the Systematic Literature Review (SLR) method. A transparent, structured, and reproducible process is used as recommended in the literature (Hayton, 2008). A literature review is the most common management research tool (Linnenluecke et al., 2020). A literature review is based on a detailed review of the subject under investigation according to certain rules and procedures (Khatib et al., 2021). SLR is used to answer specific questions and build new theories away from bias or systematic errors (Cronin et al., 2015).

The first step taken regarding data sources is to search for reliable databases to collect literature related to tax morale. This research uses databases from reputable websites such as Emerald, Science Direct, MDPI, Proquest, Google Scholar, and Semantic Scholar. The second step will be done in this literature by selecting articles to be reviewed. Articles were examined starting from the title, abstract, criteria, and year regarding moral tax.

The inclusion criteria were based on the use of the keyword "tax morale" with English-language articles published in 2010-2024. The 2010s were chosen because in this decade, major scandals such as the Panama Papers (2016) exposed massive tax avoidance practices among the wealthy and multinational corporations (OECD, 2015). The OECD Base Erosion and Profit Shifting (BEPS) initiative emerged, putting pressure on companies to pay taxes more fairly (OECD, 2015). The exclusion criteria were based on publications not explicitly related to tax morale and publications in grey literature, e.g. papers without bibliographic information (such as publication date/type, volume and issue number), working papers, white papers, or reports published by audit firms or organizations related to tax morale. At the end of the search, the number of articles found in accordance with the SLR objectives amounted to 24 research articles.

### IV. DISCUSSION RESULT

This section provides an overview of the findings regarding research developments, influencing factors, and future suggestions related to research on tax morale.

#### Research Development

This section provides information related to the analysis that has been found with a focus on the list of studies, list of research journal sources, paradigms, year of publication, country of research, and theories used in the study. Table I below shows the list of studies obtained from the results of mapping systematic literature review on the topic of tax morale.

Table 1. Research List

No.	Data base	Author	Research Title
1	Emerald	(Md Fadzil & Che Azmi, 2021)	Establishing factors affecting the tax morale of individuals working in the gig economy
2	Emerald	(Kumi & Kwasi Bannor, 2023)	Job performance, knowledge and perceived power of tax officers on tax morale amongst agrochemical traders in Ghana
3	Science Direct	(Sipos, 2015)	Determining factors of tax-morale with special emphasis on the tax revenues of local self-governments.
4	Science Direct	(Rodriguez-Justicia & Theilen, 2018)	Education and tax morale
5	Science Direct	(Kountouris & Remoundou, 2013)	Is there a cultural component in tax morale? Evidence from immigrants in Europe

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6	Science Direct	(Ciziceno & Pizzuto, 2022)	Life satisfaction and tax morale: The role of trust in government and cultural orientation
7	Science Direct	(ten Kate et al., 2023)	Societal diversity, group identities and their implications for tax morale
8	Science Direct	(Belmonte et al., 2018)	Tax morale, aversion to ethnic diversity, and decentralization
9	Science Direct	(Torgler, 2012)	Tax morale, Eastern Europe and European enlargement
10	Science Direct	(Lisi, 2015)	Tax morale, tax compliance and the optimal tax policy
11	Science Direct	(Lago-Peñas & Lago-Peñas, 2010)	The determinants of tax morale in comparative perspective: Evidence from European countries
12	Science Direct	(Cyan et al., 2016)	The determinants of tax morale in Pakistan
13	Science Direct	(Filippin et al., 2013)	The effect of tax enforcement on tax morale
14	Google Scholar	(Daude et al., 2013)	What Drives Tax Morale? A Focus on Emerging Economies
15	Semantic Scholar	(Daneshwara & Riandoko, 2023)	Determinants of the Tax Morale: Empirical Study on Micro, Small and Medium Enterprises in Java
16	Semantic Scholar	(Wan, 2023)	Impact of Risk Aversion Attitude on Tax Morale
17	Proquest	(Davidescu et al., 2022)	Could Religiosity and Religion Influence the Tax Morale of Individuals? An Empirical Analysis Based on Variable Selection Methods
18	Proquest	(Bejaković & Bezeredi, 2019)	Determinants of Tax Morale in Croatia: an Ordered Logit Model
19	Proquest	(Nyamapheni & Robinson, 2021)	Determinants of Tax Morale: Cross-Sectional Evidence from Africa
20	Proquest	(A et al., 2021)	Factor Analysis of Government Performance and Tax Morale in Nigeria
21	Proquest	(Nyamapheni & Robinson, 2022)	How can different currency regimes affect the willingness to pay tax? Tax morale evidence from Zimbabwe
22	Proquest	(Gerstenbluth et al., 2012)	How does inequality affect tax morale in Latin America and the Caribbean?
23	Proquest	(Sokmen, 2019)	The Influence Of Tax Awareness On Tax Morality: Students Of Economics And Theology Department University
24	Proquest	(Sebele-Mpofu, 2020)	Governance quality and tax morale and compliance in Zimbabwe's informal sector

Based on Table I, many studies were found from the Science Direct database which amounted to eleven, followed by the rest from the proquest database which amounted to eight, then the emerald and semantic scholar databases each had two studies and finally from the google scholar database which amounted to one study. Table II lists the journal indexes, journal sources, and the number of studies published in these journal sources.

**Table 2. List of Journal Sources**

Journal Reputation	Journal Name	Journal Sequence
Q1	Journal of Economic Psychology	4
Q1	Journal of Economic Behavior & Organization	5
Q1	Journal of Behavioral and Experimental Economics	6
Q1	Journal of Comparative Economics	7
Q1	European Journal of Political Economy	8, 11, 13
Q2	Communist and Post-Communist Studies	9
Q1	Economic Analysis and Policy	10
Q2	Journal of Global Responsibility	1

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Q2	Journal of Asian Economics	12
Q2	International Review of Economics	16
Q2	Mathematics	17
Q2	Business Systems Research	18
Q2	Accounting, Corporate Governance & Business Ethics Cogent Business And Management	24
Q3	Development Economics (Cogent Economics & Finance)	21
Q4	Arab Gulf Journal of Scientific Research	2
Q4	Revista de Economía del Rosario	22
Copernicus	Procedia Economics and Finance	3
Copernicus	Journal of Accounting and Management	19
ence citattion index	Hacienda Publica Espanola / Review Of Public Economics	14
EBSCO	Business & Management Studies: An International Journal	23
Sinta	Journal of Scientific Studies in Indonesian Taxation	15
Not identified	Marketing and Branding Research	20

Table 2 shows that three publications appeared in the European Journal of Political Economy, which is the most widely used journal in the study. The journals used in the research vary depending on the research. Then figure 1 below shows the paradigm in the research conducted.

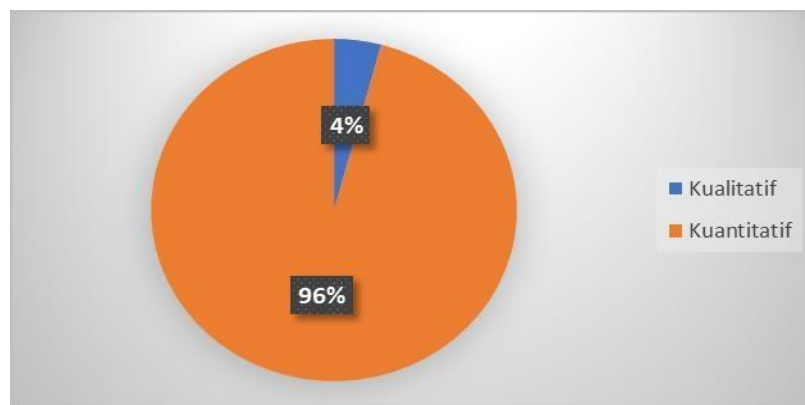


Figure 1. Research Paradigm

Among the 24 studies conducted, there were 23 studies (96%) with a quantitative approach, while the rest were conducted using a qualitative paradigm of 1 study (4%), namely in a study conducted by (Sebele-Mpofu, 2020).

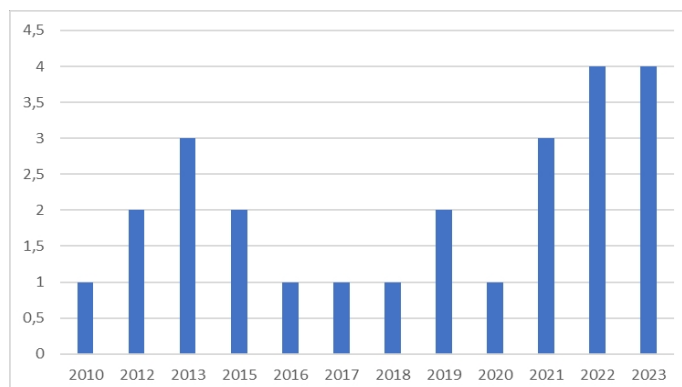


Figure 2. Research Year

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Figure 2 above shows that research on tax morale was published in 2022 and 2023. From 2021 there was an increase in the publication of research journals related to this topic. Then figure 4 shows 24 journals that match the research objectives are primary studies conducted in various countries. Figure 3 shows that studies whose samples involve various countries are mostly conducted by researchers, namely six studies. For research conducted in the European region there are three studies, then the rest are spread across various other countries.

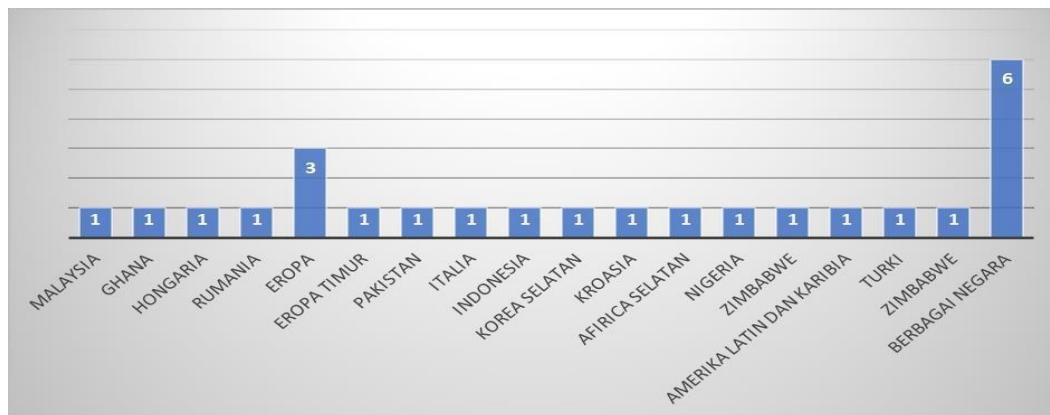


Figure 3 Country of Research

24 journals that match the research objectives are primary studies conducted in various countries. Figure 3 shows that the most studies involving various countries were conducted by researchers, namely six studies. For research conducted in the European region there are three studies, then the rest are spread across various other countries. Table 3 below shows the various theories used in the research.

Table 3. Theories used in the research

Theory	Total	Journal Sequence
Social Cognitive Theory	1	1
Theory of Economic Deterrence	1	2
Economic Theory	3	3,5, 24
Institutional Theory	2	3, 5
Social and Psychological Theories	2	3,5
Social Capital Theory	1	4
Civil Social Norm Theory	1	6
Life Satisfaction Theory	1	6
Social Identity Theory	5	7,8,9, 11, 12
Rational Choice Theory	1	7
Social Diversity and Similarity Theory	1	7
Ethnic Fragmentation Theory	1	8
Fiscal Decentralization Theory and Politics	3	8,9, 11
Optimal Tax Theory	1	10
Loss Aversion Theory	1	11
A priori Theory	1	13
Slippery Slope Theory	1	15
Religiosity Theory	1	17
Justice Theory	5	17, 18, 19, 21, 22
Rational Economic Theory	4	18, 19, 21, 22
Social Trust Theory	4	18, 19, 21, 22
Fiscal Exchange Theory	1	20
Not Specific	1	16

The table above shows that the theories widely used in research on tax morale are related to justice theory, social identity theory,

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rational economic theory, and social trust theory. Rawls, 1997 suggests two principles of justice, namely the principle of equal freedom and the principle of difference.

Developed by Tajfel & Turner, n.d in the early 1970s. Economic and social inequality is allowed if and only if it benefits the most disadvantaged in society. This theory states that part of a person's identity is formed through their involvement in social groups, and that interactions between social groups can lead to conflict, stereotyping or discrimination. Meanwhile, rational economic theory according to (Becker, 1976) is defined as individuals acting rationally to maximize their personal satisfaction through the various choices they make in everyday life. Finally, the most widely used theory related to this research is social trust theory. This theory is interpreted as an important element in creating economic prosperity and social stability, trust between individuals and institutions within a society greatly affects the ability of the state to function efficiently, reduce transaction costs, and promote economic growth (Fukuyama, 1995).

### Factors Affecting Tax Morale

Table 4 shows the factors that can affect tax morale.

**Table 4. Factors affecting tax morale**

Independent Factors	Journal Sequence	Total
Level of participation in the GIG economy	1	1
Dependence on GIG Economy	1	1
Social Demographics	1,2, 3,4, 5, 7, 10, 11, 12, 14, 17, 18, 21, 22	14
Perceptual moral attention level	1	1
Reflective Moral Attention Level	1	1
Aversion to Ethnic Diversity	3, 5,7, 8, 9, 10, 11, 12, 20	9
Fiscal Decentralization and Politics	5, 10, 11, 12	4
Psychological Aspects (Life satisfaction level)	6	1
Political and institutional factors	7	1
Trust Level	7, 12, 15	3
Tax Enforcement	13	1
Related Institutions	14	1
Risk Attitude	16	1
Level of Justice	16	1
Punishment Level	16	1
Quality of Governance	24	1
Tax Awareness	23	1
Labor Market	22	1

Most studies conclude that socio-demographic factors affect tax morale. Individual Sociodemographic Characteristics consist of gender, age, marital status, education, income, and size of residence which are used to control for individual factors that may affect tax morale (Torgler et al., 2007). This independent factor appeared in 14 studies selected based on the research criteria. Meanwhile, aversion to ethnic diversity is based on individuals' views on whether ethnic diversity reduces the unity of the country or enriches their lives (Torgler et al., 2007). This factor appeared in 9 studies as shown in the table above.

### Future Research Suggestions

The last research question focuses on identifying future research. Based on Table 5, there are research considerations to use other factors related to tax morale, other factors can use factors that are still minimally researched. Then future research is expected to develop research in other countries or use different research methods.

**Table 5. Future Research Suggestions**

Future Research	Total	Journal Sequence
Developing a more diverse industry	2	1, 7
Using research methods that are different from the current research methods	7	1, 7, 11, 15, 18, 21, 24
Consider using other research samples	3	2, 3, 14

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Using longitudinal studies especially in ethnically diverse countries	8	3, 4, 8, 9, 11, 12, 16, 19
Developing other research factors that affect tax morale	17	3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 15, 17, 18, 19, 21, 22
Exploring the impact of tax morale on dividend factors	2	3, 11
Using moderation/mediation variables in its research	5	4, 7, 12, 16, 22
Engage the global context	1	5
Developing research in other countries and countries that have specific criteria	8	6, 13, 14, 16, 18, 19, 22, 23
Add more in-depth models and variables	1	8
More in-depth local research	1	9
Measuring longer-term impact	1	10
Further research is recommended to compare countries with different types of government systems (centralized vs. decentralized).	1	10
Increase sources and literature relevant to research	1	15
Expanding the research object	1	15
Considering key factors in future research	1	20
Developing research in other countries / cross-cultural studies	5	16, 18, 19, 22, 23

Table 5 above shows various suggestions for future research. The results vary according to the research conditions, both from the limitations and advantages of the research conducted. From the table, the most suggested future research is to consider using other factors for tax morale. Developing research in other countries and using different research methods are future research suggestions that are also recommended by many researchers.

### V. CONCLUSIONS AND SUGGESTIONS

This study conducted SLR to investigate the development, factors, and future research suggestions related to tax morale. Research data were obtained from leading electronic databases such as Emerald, ScienceDirect, MDPI, Proquest, Google Scholar, and Semantic Scholar published from 2010 to 2024 resulting in 24 studies selected based on inclusion and exclusion criteria. This study provides an overview of current research on tax morale. It can be used as a comprehensive source for understanding the factors that potentially influence tax morale. This study offers a contribution to research and practice related to tax morale conducted in several countries. This study focuses on research investigating the development, influential factors and future research plans related to tax morale. Therefore, the studies retrieved are only from scientific publications that consider tax morale as a dependent variable.

This study has limitations including only empirical studies and the inclusion and exclusion criteria used, limiting the types of publications and specific databases and the time span of the study year. Studies published as (non-academic) books, magazine articles, and gray literature (technical reports, white papers, publications without bibliographic information, unpublished papers) were excluded in this study. While this is in line with the research objectives, it poses a risk to the completeness and validity of the findings. Future research could expand the scope of the review to include contributions in the gray literature to provide a broader understanding of tax morale.

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