

## Understanding Tax Compliance: The Interplay between Tax Morale, Tax Rates, and Mediating Intentions



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**ABSTRACT:** Small, and Medium Enterprises(SMEs) play a crucial role in the national economy. The stability of the economy can be maintained through the tax compliance, which contributes significantly to economic stability. This study aims to examine the impact of tax morale and tax rates on tax compliance. Additionally, it investigates the role of taxpayer intention as a mediator between tax morale and tax rates on tax compliance. The research involved 100 SMEs respondents in the DKI Jakarta area and employed quantitative analysis using Smart-PLS as the analytical tool. The results show that tax morale significantly influences both tax intention and tax compliance. However, tax rates do not have a significant impact on tax intention or tax compliance. The role of intention as a mediating variable partially mediates the effect of tax morale on tax compliance, while intention does not mediate the effect of tax rates on tax compliance. This study contributes additional literature on tax compliance and provides practical insights for tax authorities, emphasizing the need to enhance tax morale through effective tax education to motivate taxpayers to fulfill their tax obligations.

**KEYWORDS:** tax morale, tax compliance, intention

### INTRODUCTION

Government revenue from tax collection remains crucial, especially in the post-COVID-19 economic landscape. The government, particularly the Directorate General of Taxes, has undertaken numerous initiatives to boost tax revenue and compliance, especially among micro, small, and medium-sized business taxpayers. Despite these efforts, the anticipated levels of revenue and compliance have not been met (Sormin, 2022). The global economic downturn has led researchers to suggest various strategies to sustain the economy, particularly in developing countries. The government has introduced extensive fiscal measures to tackle the economic downturn (Waluyo & Ali, 2023). Improving tax compliance is one effort to enhance the economy. As is well known, taxes contribute significantly to funding government expenditures. Tax compliance involves taxpayers accurately and honestly reporting their income. However, Indonesia still has a low level of voluntary tax compliance, as seen in the disparity between tax revenue and gross domestic product (Yuniarta & Purnamawati, 2020).

Generally, SMEs play a crucial role in the Indonesian economy, making significant contributions to the Gross Domestic Product (GDP) and job creation (Timothy & Abbas, 2021). According to data from the Ministry of Cooperatives and Small and Medium Enterprises, SMEs contribute approximately 60% of Indonesia's GDP and provide around 97% of the country's total employment. However, the direct contribution of SMEs to national tax revenue tends to be lower compared to large corporations, as many SMEs still operate in the informal sector or are not fully compliant with tax obligations. For more specific and up-to-date data on SMEs' contributions to national revenue, it is advisable to refer to official reports from the Directorate General of Taxes or the Ministry of Finance of Indonesia.

Tax compliance is closely related to taxpayers reporting their taxes (Windi Ariesti et al., 2024). There is a vast amount of literature on tax compliance. Several previous researchers have suggested that there are internal and external factors that can influence tax compliance. One of the internal factors suspected to influence tax compliance is tax morality (Hardika et al., 2021). Tax morality refers to the intrinsic motivation to pay taxes. Taxpayers with strong morals are less likely to engage in tax avoidance

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compared to those with weaker morals (Wicaksono & Sutopo, 2024). It can also be seen as a moral duty to pay taxes, along with the belief that contributing to society through tax payments is essential (Timothy & Abbas, 2021). The study by (Ariesti et al., 2024) indicates that tax morality has a positive effect on tax compliance, and this finding is supported by Lailiyah & Andriani (2023) and Fitria et al., (2024). However, Bakar et al., (2022) reports that tax morality has a negative impact on tax compliance, while Mursalin (2020) finds that tax morality does not affect tax compliance.

One of external factors that can influence tax compliance is tax rate. High tax rates negatively affect tax compliance. However, the study shows that reasonable tax rates enhance voluntary compliance among taxpayers and significantly influence their willingness to comply (Chindengwike & Kira, 2022). Ma'ruf & Supatminingsih (2020) explain in their study that tax rates have a positive effect on tax compliance. Indrawan & Putra (2020) demonstrated that tax rates affect tax compliance, and this finding is supported by Ratih & Anisah (2021) and (Irnanda et al., 2024). However, this result contrasts with Hadiwibowo et al., (2023), which states that tax rates do not influence tax compliance.

The Theory of Planned Behavior by Ajzen (1991) explains that intention is an important element that is believed to be a person's behavior. The stronger the intention to obey, the higher the likelihood that the behavior will be carried out. Tax compliance intentions are the intentions that taxpayers have in fulfilling tax obligations by applicable regulations. Tax compliance intentions have a high influence on tax compliance.

This research aims to determine the influence of several factors that influence a taxpayer's compliance and also to describe the role of tax compliance intention as mediation on tax compliance. The literature contribution of this research is we can know the influence of tax morale and tax rate on tax compliance. And also, we can see the contribution of taxpayer intention on tax compliance.

### LITERATURE REVIEW

In philosophy of ethics, morality is referred to as personal values or guiding principles used to determine whether an action is right or wrong. Following this line of reasoning, an individual's adherence to certain values or principles will also impact their decision to pay taxes or not (Dalimunthe & Silalahi, 2022).

The tax rate is a percentage used to calculate the amount of tax payable. According to Government Regulation No. 55/2022, the current final tax rate for SMEs is 0.5%. The Harmonization Tax Law introduces several updates that SMEs should be aware of. Additionally, Government Regulation No. 55/2022 includes a provision for turnover exemptions for SME taxpayers with revenue up to IDR 500 million.

Intention is deeply connected to the motivation within a person, whether they are aware of it or not, to act with a particular objective in mind. Taing & Chang (2021) explain that challenges encountered when exhibiting behavior can originate from both internal and external sources. Tax morals are evaluated based on the attitudes, behaviors, and principles that inform tax compliance. Taxpayers with stronger tax morale are more likely to meet their tax obligations. Tax morale acts as a motivating factor that enhances the intention to adhere to tax requirements. (Calkins et al., 2019) and (Taing & Chang, (2021) have shown that tax morale positively impacts the intention to comply with tax regulations.

#### **H1: Tax morale positively affects the intention to comply with taxes.**

The perception of tax rates reflects how taxpayers interpret these rates. The Directorate General of Taxes has recently reduced the tax rate to 0.5% under Government Regulation No. 23 of 2018. Additionally, Government Regulation No. 55/2022 offers tax exemptions for MSMEs with revenues up to IDR 500 million. A lower tax rate is anticipated to improve taxpayers' intention to meet their tax obligations, thereby promoting accurate income reporting to tax authorities. (Setyonugroho & Sardjono (2012) have found that tax rates influence taxpayers' intentions to pay taxes.

#### **H2: Tax rates negatively affect the intention to comply with taxes.**

Tax morale represents an intrinsic drive to pay taxes, driven by the recognition that tax revenues contribute to national development (Chong & Arunachalam, 2018). The bond between taxpayers and the state is central to tax morale and can positively impact compliance. Iqbal & Sholihin (2019) and Musimenta et al., (2019) have observed that tax morale affects tax compliance. High tax morale motivates taxpayers to fulfill their tax obligations, thereby enhancing tax compliance. Tax morality plays the most significant role in this context, demonstrating its position as the primary driver of tax compliance (Tambun & Haryati, 2022).

#### **H3: Tax morale positively influences taxpayer compliance.**

Government Regulation No. 55/2022 has reduced the tax rate to 0.5%. This reduction is intended to encourage taxpayers to fulfill their tax obligations. Lower tax rates can motivate taxpayers to pay taxes and increase overall tax compliance. Alshira'h & Abdul-

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Jabbar (2020) found that decreased tax rates negatively impact tax compliance. As tax rates drop, taxpayers' willingness to comply with regulations tends to rise. Tax rates are the basis for assessing taxes used to determine the amount of tax owed on a taxable object. High tax rates can motivate taxpayers to engage in tax planning to avoid higher tax impositions. Conversely, lower tax rates increase taxpayers' utility, encouraging them to report their income to tax authorities (Ardiantari & Sriyono, 2023)

### H4: Tax rates negatively affect tax compliance.

## METHOD

The target population for this study consists of individual MSME taxpayers located in DKI Jakarta, where MSMEs are most widely distributed. The sample was selected using purposive sampling with the following criteria: (1) respondents must have a tax identification number, (2) respondents must be domestic taxpayers in Indonesia, and (3) respondents' annual revenue must be up to IDR 4.8 million. This study employed a non-probability sampling method to collect data from an estimated sample size of 100 respondents. A survey was conducted using a questionnaire with a 5-point Likert scale (Strongly disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly agree = 5) to simplify responses for participants. The survey was administered online via Google Forms and distributed through social media platforms such as Telegram, Instagram, and WhatsApp, starting in March 2024. Respondents were required to use mobile devices connected to the internet to complete the online questionnaire.

Additionally, this study utilized variables as described in Regression Equation (1). The eight variables examined are TM, TR, TI, and TC. TM was based on the work of Bitzenis & Vlachos (2018) and included seven items. Four items for TR were sourced from Paleka et al., (2023). TI was measured using two items from Hidayat et al., (2022). TC was derived from Inasius (2019) and comprised six items.

The data were processed using the analytical tools Smart-PLS 3. The regression models based on the conceptual framework in Figure 1 are as follows:

$$\text{Tax Intention} = \alpha_1 + \beta_1\text{TM} + \beta_2\text{TR} + e \dots\dots\dots (1)$$

$$\text{Tax Compliance} = \alpha_1 + \beta_1\text{TM} + \beta_2\text{TR} + e \dots\dots\dots (2)$$

Where, Tax Moral (TM), Tax Rate (TR), Tax Intention (TI), Tax Compliance (TC).

## RESULTS & DISCUSSION

### Results

Among the 100 respondents surveyed, 51% were involved in the culinary sector, making it the most predominant type of business. This was followed by 29% in retail and 20% in service industries. The majority of respondents were aged between 30 and 40 years, accounting for 35%, while 32% were between 40 and 50 years old. Additionally, 20% of respondents were under 30 years old, and the smallest group was those over 50 years old. Females comprised 62% of the respondents, whereas males made up 38%.

In terms of educational background, 52% held a diploma or bachelor's degree, followed by 35% with a high school diploma, and 13% with a postgraduate degree. Regarding the duration of their business operations, 41% had been in business for 1-3 years. This was followed by 32% with businesses that had been operating for 4-7 years, 11% with businesses over 7 years, and 11% with businesses less than 1 year.

**Table 1. Descriptive Statistics**

Variable	Indicator	N	Minimum	Maximum	Mean	Std. Deviation
Tax Moral	TM 1	100	1.00	5.00	4.253	0.925
	TM 2	100	1.00	5.00	3.768	0.162
	TM 3	100	1.00	5.00	4.192	0.907
	TM 4	100	1.00	5.00	3.283	1.181
	TM 5	100	1.00	5.00	3.444	1.208
	TM 6	100	1.00	5.00	4.091	0.877
	TM 7	100	1.00	5.00	4.000	0.853
Tax Rate	TR 1	100	1.00	5.00	4.101	0.959
	TR 2	100	1.00	5.00	4.202	0.910

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	TR 3	100	1.00	5.00	3.505	1.234
	TR 4	100	1.00	5.00	3.636	1.029
Intention	TI 1	100	1.00	5.00	4.364	0.797
	TI 2	100	1.00	5.00	4.434	0.768
Tax Compliance	TC 1	100	1.00	5.00	4.283	0.932
	TC 2	100	1.00	5.00	3.768	1.144
	TC 3	100	1.00	5.00	3.929	0.956
	TC 4	100	1.00	5.00	3.919	0.981
	TC 5	100	1.00	5.00	4.141	0.876
	TC 6	100	1.00	5.00	3.343	1.156

Source: Data Process. (2024)

Based on Table 1, the descriptive statistics results are as follows: For the tax morale variable, there were 7 questions posed to the respondents. The average response was generally in agreement, except for questions 2, 4, and 5, where the average response was neutral or uncertain. The tax rate variable consisted of 4 questions. For questions 1 and 2, the average response was agreement, while for questions 3 and 4, the responses were neutral or uncertain. Regarding the tax intention variable, which comprised two questions, the majority of respondents agreed with both questions. For the tax compliance variable, which included 6 questions, only questions 1 and 5 received agreement from respondents, while the others generally received neutral responses.

Validity and reliability testing is used to determine that each question item from the development of indicators and dimensions is valid and reliable so that it can be used as a basis for measurement. The reference for meeting the validity requirements is by looking at convergent validity or AVE with a value greater than 0.50. Thus, the question items in this research were tested using Smart-PLS 3 (Tambun & Haryati, 2022)(Hair et al, 2018). The following are the results of validity testing for the variables tax morale, tax rate, intention and tax compliance.

**Table 2. Validity Test**

Variables	Average Variance Extract (AVE)	Decisions
Tax Morale	0,572	Valid
Tax Rate	0,542	Valid
Tax Intention	0,902	Valid
Tax Compliance	0,502	Valid

Source: Data Processed. (2024)

Based on the results of validity testing, all research variables starting from tax morale, tax rates, intentions and tax compliance have met the validity criteria with an AVE value greater than 0.5. Next is the reliability test, which is a test to see the consistency and stability of the question items that are part of each variable. This test requires that the significant value of Cronbach's alpha for each variable is above 0.7. If the test results show that the Cronbach's alpha value is 0.7, then the questionnaire data presented can be said to be reliable (Hair et al 2018).

**Table 3. Reliability Test**

Variable	Cronbach's Alpha	Decisions
Tax Morale	0,876	Reliable
Tax Rate	0,702	Reliable
Tax Intention	0.892	Reliable
Tax Compliance	0.790	Reliable

Source: Data Processed. (2024)

Table 3 indicates that after conducting validity tests, as assessed by Cronbach's alpha, all variables in this study are considered reliable. The results show that the Cronbach's alpha values are above 0.70, which signifies that the data collected from 100 respondents have an adequate level of reliability (Hair et al., 2018).

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This model feasibility test aims to see that the model built is a model that is fit for use. The condition used to carry out this test is to look at the value of the Standardized Root Mean Residual (SRMR) at a value smaller than 0.1. So, if these values meet the criteria, the research model can be said to be a fit model (Hair et al, 2018). The following are the results of testing the research model fit:

**Table 4. Fit-Model Test**

	Saturated Model	Estimated Model
SRMR	0,097	0,098

Source: Data Processed. (2024)

Based on the SRMR test above, Table 4 shows that the SRMR value is 0.098. This means that the value is still below the required range, namely below 0.1, so that it meets the fit model from research on tax morale, tax rates, tax intentions and compliance.

After fulfilling several measures of model feasibility, the next step is to estimate the research model. The subsequent stage involves analyzing the influence of each variable, including tax morale, tax rates, and their effect on tax compliance, with intention serving as a mediating variable. This regression analysis employs two research models: Model 1 tests the effects of tax morale and tax rates on tax compliance intentions, while Model 2 examines the impact of tax morale and tax rates, along with intentions, on tax compliance. The following is a multiple linear regression test:

**Table 5. Hypotheses Test**

Hypotheses	Variables	Predictions	Coefficient	P - Value
<b>Model 1</b>				
H1	TM → TI	+	0,568	0,000***)
H2	TR → TI	-	0,158	0,210
Adjusted R <sup>2</sup> Model 1 (H1-H2)				0,477
<b>Model 2</b>				
H3	TM → TC	+	0,442	0,002***)
H4	TR → TC	-	0,068	0,497
Adjusted R <sup>2</sup> Model 1 (H3-H4)				0,542

Source: Data Processed. (2024)

Table 5 above provides an explanation of model 1 in this research. H1 is accepted because tax morale has a positive effect on tax compliance intentions. H2 is rejected because the results show that tax rates have no effect on tax compliance intentions. For model 2, H3 shows that tax morale has a significant positive effect on tax compliance. H4 is rejected because tax rates have no effect on tax compliance. Data analysis was performed using Smart-PLS 3 software, which is advantageous for demonstrating the indirect mediating role of tax compliance intentions within the research model. Consequently, this study also provides a comprehensive understanding of the results by evaluating the indirect effects mediated by the variables, which include:

**Table. 6 Path Analysis**

Variable	Coefficient	P-Values	Decision
TM → TI → TC	0,181	0,034**)	Partial mediation
TR → TI → TC	0,050	0,346	No-Mediation

Source: Data Processed. (2024)

Table 6 above shows that tax morale has a significant influence on tax compliance with the mediation of tax compliance intentions. The statistical results show that the influence of tax morale on tax compliance with tax compliance intention as a mediating variable shows a significant positive number. Intention to comply with taxes cannot mediate between tax rates and tax compliance.

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## Discussion

Based on the research results, it shows that hypothesis 1 is accepted. Tax morale has a positive effect on tax intentions. This shows that the greater the tax morale, the greater the taxpayer's intention to comply with taxes. Taxpayers will feel more responsible for their obligations as compliant taxpayers. The results of this research are in line with Taing & Chang, (2021) who explain that tax morale can increase taxpayers' intention to comply with taxes.

Based on the research results, it shows that hypothesis 2 is rejected. It is proven that there is no significant influence between tax regulations and tax compliance intentions. The existence of tariff changes apparently cannot increase taxpayers' intention to comply. This is because the respondents in this study are taxpayers who have a turnover of under Rp. 500,000,000,- which in accordance with PP 55 of 2022 explains that MSMEs are not subject to tax rates. This condition explains that the amount of the tax rate has no effect on the taxpayer's intention to comply. The results of this research are supported by Schoeman et al., (2021).

Based on the research results, it shows that hypothesis 3 is accepted. In this research, tax morale has a significant positive effect on tax compliance. The higher tax morale, the higher tax compliance will be. The results of this research are supported by Musimenta et al., (2019) who explain that tax morale influences tax compliance.

Based on the research results, it shows that hypothesis 4 is rejected. In this research, the amount of the tax rate is not a reference for taxpayers to comply with tax obligations. Perceptions of tax rates are not a special consideration for taxpayers. The results of this research are supported by Paleka et al., (2023) who explain that tax rates have no effect on tax compliance.

Based on the results of statistical tests, it shows that the intention to comply with taxes can mediate the influence of tax morals on tax compliance. This shows that the greater intention to comply with taxes can increase the morale of taxpayers so that tax compliance increases. However, tax intentions did not succeed in mediating the effect of tax rates on tax compliance.

## CONCLUSIONS

Based on the research results, it can be described as follows: (1) Tax Morale has a positive and significant effect on Intention to comply with taxes; (2) Tax rates have no effect on tax compliance intentions; (3) Tax morale has a positive and significant effect on tax compliance; (4) Tax rates have no effect on tax compliance; (6) Tax compliance intentions can mediate the influence of tax morale on tax compliance; (7) Intention to comply with taxes cannot mediate the effect of tax rates on tax compliance.

This research only used a sample of MSMEs in the DKI Jakarta province area and the only respondents obtained were respondents who had a turnover below Rp. 500,000,000 per year so it is not sensitive to the amount of the tax rate. For this reason, further research is expected to expand the research area and respondents.

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