

The Influence of Morals, Understanding, Awareness and Tax Sanctions on Taxpayer Compliance in Surabaya

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ABSTRACT

The purpose of the following research is to obtain information on the influence of morality, understanding, awareness, and tax sanctions on the compliance of non-employee individual taxpayers in Surabaya and Sidoarjo. The following research uses a quantitative approach using a purposive sampling strategy to 100 respondents and data collection is carried out through an online questionnaire. data analysis using the Partial Least Squares (PLS) approach with SmartPLS 4.0 software. The results of the study show that the four factors of morality, understanding, awareness, and tax sanctions have a positive and substantial influence on taxpayer compliance. The following findings show that improving moral integrity, understanding of tax regulations, awareness of tax contributions, and the application of strict sanctions can spur higher compliance behavior.

INTRODUCTION

Taxes play an important role in spurring economic growth and public services. Taxes, as one of the main sources of state revenue, are used to fund various important sectors, including education, health care, and infrastructure. (Yulianti, 2022). Tax contributions from the public are needed to ensure the implementation of sustainable and equitable development programs throughout Indonesia. Increasing awareness of tax compliance in Indonesia is still a major concern. The level of taxpayer compliance in Indonesia has not reached the expected level (Ardin, 2022), so there is still a gap between the potential tax that can be collected and the realization of tax revenue. Factors such as morale, understanding, awareness and tax sanctions to taxpayers in Indonesia are obstacles that need to be addressed immediately through various strategic efforts.

Taxpayer morality as one of the factors that plays a role in shaping tax compliance for taxpayers is the basis for shaping taxpayers' attitudes and behaviors (Islamiya & Subardjo, 2021). Morality reflects the ethical values that a person adheres to, including in determining actions that are considered right or wrong. In the context of taxation, good morals will spur individuals to understand the importance of taxes as a contribution to national development and community welfare in an overall way.

In addition, individual morals also present the influence of one's decisions in the face of dilemmas or situations that allow violations of tax regulations. For example, individuals with strong morals will tend to refuse to carry out tax evasion even if there is an opportunity to carry it out undetected. The following attitude is based on the belief that tax compliance is a moral obligation that must be fulfilled for the sake of social justice (Maharani, 2021).

In addition to taxpayer morals, taxpayers' awareness of tax regulations is a key factor in determining taxpayers' compliance with ongoing tax regulations. Understanding includes understanding of tax reporting, calculation, and payment methods in accordance with relevant laws and regulations. When taxpayers have clear knowledge, they are better prepared to meet their tax obligations without facing administrative or other problems. Taxpayers who understand tax regulations will be more confident in fulfilling their obligations. They tend to be more prepared to report their income in an honest way, calculate the taxes that must be paid correctly, and avoid the risk of being sanctioned for misreporting. Therefore, adequate understanding is an important basis for building obedient behavior.

Factors such as level of education, access to information, and taxpayer experience also influence the extent to which taxpayers understand tax regulations. Taxpayers with higher levels of education usually hold better abilities to understand complex tax documents and regulations (Halimatusadiah, 2022). However, access to clear and comprehensive information is also crucial for all groups. The government and tax authorities play a major role in improving taxpayer understanding. Through socialization programs, seminars, and the provision of online information services, taxpayers can be presented with practical and easily accessible guidance. The following efforts are important to

reduce barriers in understanding tax mechanisms that are often considered complicated by the wider community.

The lack of understanding of taxpayers to the ongoing tax regulations can also be caused by the complexity of tax regulations that are difficult for ordinary people to understand. The government through the taxation authority needs to ensure that taxation guidelines are compiled in easy-to-understand language and equipped with concrete examples (Yulianti, 2022). In addition, the use of digital media such as applications and online platforms to present tax information in an interactive way can strengthen taxpayer understanding.

Awareness of tax benefits for national development and people's lives is one of the factors that present the influence of taxpayer compliance with ongoing tax regulations (Zahroh, 2022). When taxpayers understand that their taxes are used to build infrastructure, advance education, or provide health services, they will be more motivated to pay taxes (Halimatusadiah, 2022). However, the lack of openness in the management of tax money is often the main cause of people questioning the level of taxation. The government needs to build a transparent and accountable communication mechanism to show how tax funds are allocated and used. For example, through periodic reports that are published in a wide way or online platforms that allow the public to monitor budget allocations in a real-time way.

The lack of understanding of taxpayers of applicable tax regulations can also be caused by the complexity of tax regulations that are difficult for ordinary people to understand. The government through the taxation authority needs to ensure that taxation guidelines are prepared in easy-to-understand language and equipped with concrete examples (Yulianti, 2022). In addition, the use of digital media such as applications and online platforms to present tax information interactively can strengthen taxpayer understanding.

However, the effectiveness of the following sanctions is highly dependent on taxpayers' perceptions of the fairness of their application. If taxpayers feel that sanctions are applied in a discriminatory or unfair manner, they may feel reluctant to comply with tax regulations (Sufiandi & Wahyudin, 2024). Therefore, it is important for tax authorities to ensure that the application of sanctions is carried out in a transparent manner and in line with ongoing procedures. Consistency in the application of sanctions is also a key factor. Taxpayers need to see that the regulations and consequences are universal without exception (Ristanti, 2023). Thus, the existence of sanctions not only functions as a deterrent, but also as a reinforcement of public trust in a fair and reliable tax mechanism.

Despite various advances, the level of compliance is still not ideal (Nugraha, 2021). The Ministry of Finance stated that tax revenue from the beginning of January to the end of August 2021 amounted to IDR 741.3 trillion. However, the following achievements are lower compared to the realization of tax revenue in the same period in 2019, when the Covid-19 pandemic had not yet occurred, which amounted to IDR 920.15 trillion. Based on data from the Directorate General of Taxes (DGT), MSME tax compliance in Indonesia is still low. In 2021, only 1.34 million MSMEs were registered as taxpayers (WP) out of a total of 64.2 million MSMEs in Indonesia. (Alya, 2023).

LITERATURE REVIEW

Taxpayer Morale

Taxpayer morality refers to the ethical values and moral principles that individuals have in fulfilling their tax obligations (Maharani, 2021). The following morals reflect the extent to which taxpayers feel that paying taxes is the right responsibility in an ethical way, regardless of government supervision or sanctions. In the context of taxation, taxpayer morale plays an important role in spurring voluntary compliance, which ultimately contributes to the effectiveness of the tax mechanism.

H₁: Taxpayer Morale has a Significant Influence on Tax Compliance.

Taxpayer Understanding

Taxpayer awareness refers to the understanding, attitude, and willingness of individuals or entities to voluntarily fulfill tax responsibilities as part of state duties (Zaikin, 2023). The following awareness includes not only knowledge about tax obligations, but also an understanding of the role of taxes in economic progress, public services, and community welfare. Taxpayers' level of understanding has a significant impact on tax compliance, especially when voluntary compliance is included.

H₂: Taxpayer Understanding has a Significant Influence on Tax Compliance.

Taxpayer Awareness

Kesadaran wajib pajak mengacu pada pemahaman, sikap, serta kemauan individu ataupun badan untuk dengan cara sukarela mencukupi tanggung jawab perpajakan selaku bagian dari tugas negara (Zaikin, 2023). Kesadaran berikut tak hanya mencakup pengetahuan tentang kewajiban perpajakan, tetapi juga pemahaman tentang peranan pajak pada kemajuan ekonomi, layanan publik, serta kesejahteraan masyarakat.

H₃: Taxpayer awareness has a significant influence on tax compliance

Tax Sanctions

Tax sanctions are one of the forms of punishment or consequences imposed by tax authorities on taxpayers who violate tax provisions (Wahyudin, 2024). The following sanctions aim to ensure tax compliance by providing a deterrent effect to taxpayers who do not meet their obligations, such as not reporting taxes, paying taxes late, or not reporting taxes correctly. Tax sanctions are an integral part of the tax mechanism that functions as a control tool to maintain justice and order.

H₄: Tax Sanctions Have an Effect on Tax Compliance

Taxpayer Compliance

Taxpayer compliance is a voluntary action by individuals or business entities to meet all tax obligations in accordance with ongoing regulations (Yulianti, 2022). These compliance include correct tax reporting, timely tax payments, and compliance with all other tax procedures. Taxpayer compliance is an important indicator of the effectiveness of a country's tax mechanism, because high compliance directly contributes to tax revenue and economic stability.

Based on the description above, the research frame is described as follows:

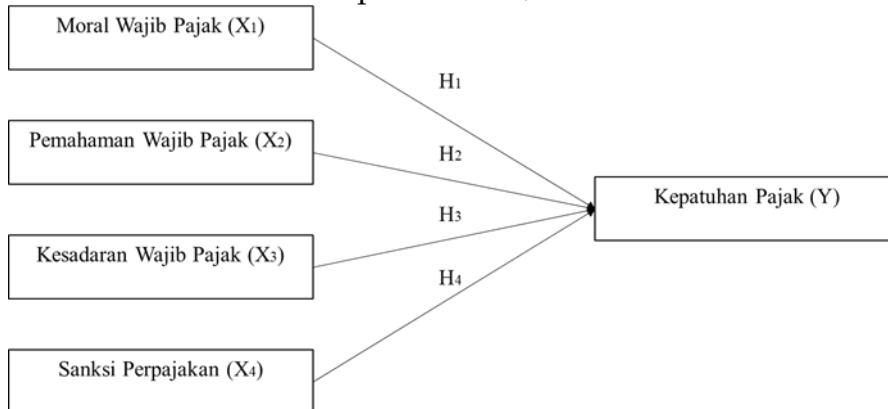


Figure 1. Conceptual Framework

METHODOLOGY

The following study uses an ordinal scale with a variable measurement technique: a 5-point likert scale with a range of "Strongly Disagree" to "Strongly Agree". The research sample consisted of individual taxpayers who are not employees who are registered at the Surabaya and Sidoarjo Tax Service Offices who run their own businesses, hold NPWP, and have submitted their Annual Tax Returns at least once. The sample was determined by purposive sampling and calculated using the Slovin formula from a population of 525,721 people with an error rate of 10%, so that 100 respondents were obtained. The data used is primary quantitative data obtained through the distribution of questionnaires. The data analysis was carried out using the Partial Least Squares (PLS) approach with the help of SmartPLS 4.0 software.

RESEARCH RESULTS

Convergent Validity

Convergent Validity is an instrument that collects data on a construct using the same pattern as other instruments that measure the same construct. For confirmatory studies, a loading factor of more than 0.5 is acceptable if the validity and reliability of the construct are entirely green. For explanatory studies, a factor loading level of more than 0.60 is recommended. The findings of the Convergent Validity test are as follows:

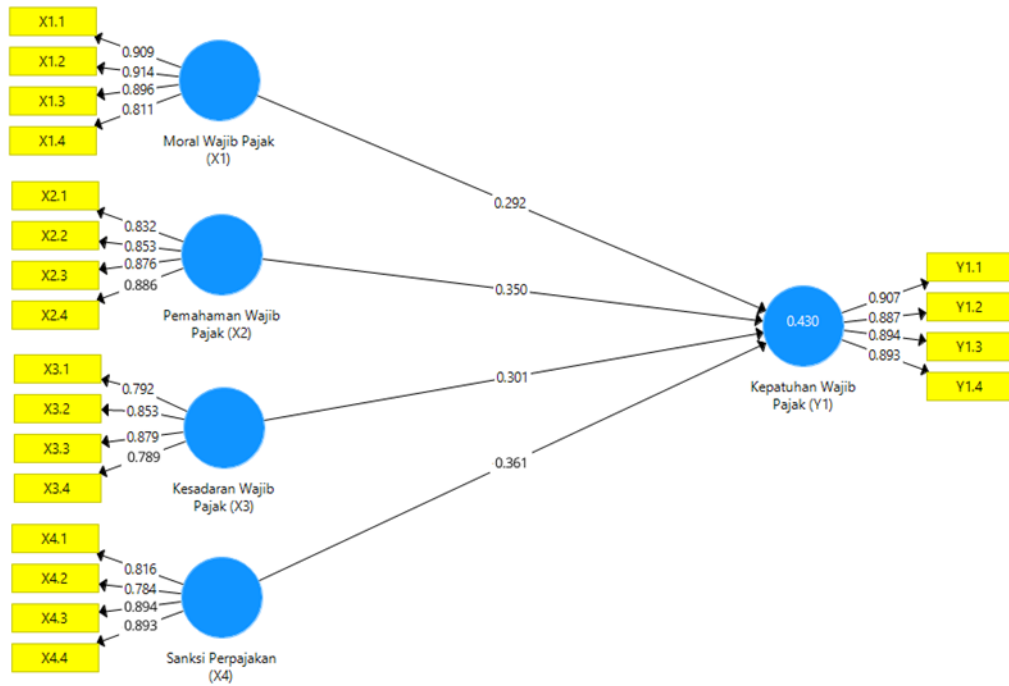


Figure 2. Outer Loading

Table 1. Outer Loadings

	MORAL WAJIB PAJAK	PEMAHAMAN WAJIB PAJAK	KESADARAN WAJIB PAJAK	SANKSI PERPAJAKAN	KEPATUHAN WAJIB PAJAK
X1.1	0.909				
X1.2	0.914				
X1.3	0.896				
X1.4	0.811				
X2.1		0.832			
X2.2		0.853			
X2.3		0.876			
X2.4		0.886			
X3.1			0.792		
X3.2			0.853		
X3.3			0.879		
X3.4			0.789		
X4.1				0.816	
X4.2				0.784	
X4.3				0.756	
X4.4				0.788	
Y1.1					0.907
Y1.2					0.887
Y1.3					0.894
Y1.4					0.893

Sumber: SmartPls

Outer Loading in the table above shows that the variables of Taxpayer Morality, Understanding, Awareness, Tax Sanctions, and Taxpayer Compliance are at >0.70 . The following shows that all indicators hold strong convergent validity.

Discriminant Validity

Discriminant Validity is a measurement that is evaluated using a cross-loading measure with a construct. Another technique to test the validity of the discriminant is to compare the square root of the average extracted variance (AVE) >0.50 for each construct with the correlation between the middle of the construct and other constructs in the model. A realistic regulation is a cross-loading of >70 (>0.70) for each variable. The following are the findings of the discriminant validity test:

Table 2. Cross Loading

	MORAL WAJIB PAJAK	PEMAHAMAN WAJIB PAJAK	KESADARAN WAJIB PAJAK	SANKSI PERPAJAKAN	KEPATUHAN WAJIB PAJAK
X1.1	0.721	0.516	0.484	0.446	0.743
X1.2	0.716	0.602	0.543	0.504	0.745
X1.3	0.707	0.482	0.385	0.35	0.696
X1.4	0.716	0.548	0.554	0.475	0.705
X2.1	0.63	0.744	0.645	0.686	0.703
X2.2	0.682	0.744	0.676	0.668	0.691
X2.3	0.745	0.781	0.698	0.645	0.692
X2.4	0.658	0.706	0.642	0.561	0.568
X3.1	0.675	0.744	0.704	0.616	0.608
X3.2	0.616	0.748	0.731	0.718	0.539
X3.3	0.568	0.743	0.785	0.601	0.551
X3.4	0.608	0.745	0.722	0.551	0.597
X4.1	0.539	0.696	0.66	0.872	0.533
X4.2	0.551	0.705	0.679	0.705	0.552
X4.3	0.597	0.703	0.652	0.726	0.59
X4.4	0.533	0.691	0.666	0.924	0.652
Y1.1	0.552	0.692	0.632	0.822	0.822
Y1.2	0.59	0.683	0.662	0.86	0.86
Y1.3	0.585	0.667	0.628	0.874	0.874
Y1.4	0.533	0.664	0.639	0.788	0.788

Sumber: SmartPLS4

Cross Loading in the table above shows that the variables of Taxpayer Morality, Understanding, Awareness, Tax Sanctions, and Taxpayer Compliance hold a level of >0.70 . The following shows that all indicators hold strong discriminant validity.

Table 3. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
MORAL WAJIB PAJAK	0.615
PEMAHAMAN WAJIB PAJAK	0.564
KESADARAN WAJIB PAJAK	0.583
SANKSI PERPAJAKAN	0.703
KEPATUHAN WAJIB PAJAK	0.646

Sumber: SmartPLS4

The table above shows the root level of AVE as well as the latent variable correlation above. all variables are certified valid because the root level of the AVE is greater than 0.50.

Reliability Test

Reliability testing is used to show the accuracy and accuracy of the instrument in measuring constructs. There are two methods to measure reliability: Cronbach's Alpha and Composite Reliability. Cronbach's Alpha > 0.70 for confirmatory studies and > 0.60 for explanatory studies, although a Composite Reliability > 0.70 for confirmatory studies and 0.60-0.70 is still acceptable for explanatory studies. Here are the findings from the reliability test.

Table 4. Cronbach's Alpha serta Composite Reliability

	Cronbach's alpha	Composite reliability
MORAL WAJIB PAJAK	0.896	0.914
PEMAHAMAN WAJIB PAJAK	0.966	0.969
KESADARAN WAJIB PAJAK	0.955	0.96
SANKSI PERPAJAKAN	0.964	0.968
KEPATUHAN WAJIB PAJAK	0.788	0.899

Sumber : SmartPLS4

The table above shows that the reliability of the composite is greater than 0.70. Cronbach's alpha holds a level greater than 0.60, which shows that all variables are highly reliable.

Coefficient of Determination (R2)

The determination coefficient is calculated to determine how well the model describes the dependent variable. If the R2 level is close to one, the following shows that the independent variable holds almost all the information needed to predict the dependent variable, or that the regression model improves.

Table 5. Koefisien Determinasi (R2)

	<i>R-square</i>	<i>R-square adjusted</i>
KEPATUHAN WAJIB PAJAK	0.449	0.430

Sumber: SmartPLS4

Based on the table above, the R2 level for variable Y is 0.430 which means that Taxpayer Compliance (Y) can be described by the variables of Taxpayer Morale (X1), Taxpayer Understanding (X2), Taxpayer Awareness (X3), and Tax Sanctions (X4) of 43%. While the rest is presented as influenced by other variables that were not studied in the following study.

Hypothesis Test Analysis

Hypothesis testing is a decision-making stage where the researcher evaluates the results of the research what stages it wants to achieve beforehand. A hypothesis is accepted or proven to be true if the P value is ≤ 0.05 . and the hypothesis is rejected if the P-value level > 0.05 . So, P value can be interpreted as a value.

Table 6. Path Coefficients (Mean,STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
(X1) -> (Y)	0.292	0.421	0.097	4.226	0.000
(X2) -> (Y)	0.350	0.338	0.105	3.203	0.001
(X3) -> (Y)	0.301	0.364	0.131	2.749	0.006
(X4) -> (Y)	0.361	0.342	0.122	3.779	0.000

Sumber: SmartPLS4

DISCUSSION

The Influence of Taxpayer Morality on Tax Compliance

Based on the table above, the test of the impact of Taxpayer Morale on Taxpayer Compliance holds a P-value of 0.000 and a t-statistic of 4.226, which shows that this level is greater than the t-table (1.970). The following shows that taxpayer morale has a substantial impact on taxpayer compliance. As a result of the following research, the hypothesis "Taxpayer Morality Has an Influence on Taxpayer Compliance" is well validated. Based on the following findings, we can conclude that the first hypothesis is acceptable. The following shows that taxpayers with good morals tend to be more compliant in carrying out their tax obligations. The results of the following analysis are in line with the research of Fitriani and Nugroho (2021) who found that morality has a great influence on taxpayer compliance. Individuals with good morals will tend to be more compliant with laws and regulations, such as making tax payments on time and honestly.

The Influence of Taxpayer Understanding on Tax Compliance

Based on the table above, the test of the impact of Taxpayer Understanding on Taxpayer Compliance resulted in a P level of 0.001. The following shows that Taxpayer Understanding Has an Impact on Taxpayer Compliance. As a result, the following research supports the hypothesis "Taxpayer Understanding Impacts Taxpayer Compliance" in a positive way. Based on the following findings, we can conclude that the second hypothesis is acceptable.

The following shows how taxpayers' understanding of the law and tax obligations presents the influence of their compliance with tax obligations. The results of the following analysis are consistent with the research. (Ramadhani & Huda, 2021) entitled "The Influence of Taxpayer Knowledge, Understanding, and Awareness on Individual Taxpayer Compliance" which states that understanding taxation in a positive way presents the influence of tax compliance levels. The following research findings also reinforce the idea of planned behavior, which states that a person's behavior is determined by his goals and understanding of the activities to be carried out. The more taxpayers understand the regulations and the benefits of taxation, the more likely they are to comply with their obligations.

The Influence of Taxpayer Awareness on Tax Compliance

Based on the table above, the test that assesses the impact of Taxpayer Awareness on Taxpayer Compliance produces a P level of 0.006. The following shows that taxpayer awareness has an impact on taxpayer compliance. As a result, the following research supports the premise that "Taxpayer Awareness impacts Taxpayer Compliance" in a positive way. Based on the following findings, we can conclude that the third hypothesis is acceptable.

The following shows that the higher the taxpayer's knowledge about the importance of paying taxes as one of the forms of contribution to the state, the higher the taxpayer's compliance with their tax obligations. The results of the following analysis are in line with the results of the study "The Influence of Taxpayer Awareness, Tax Knowledge, and Sanctions on Individual Taxpayer Compliance" (Fadli & Irawan, 2022) which found that taxpayer knowledge has a major influence on compliance. The following research findings also support the motivation hypothesis, which states that human behavior, including tax compliance, is presented as influenced by internal impulses such as personal awareness of civic obligations. The following understanding is an important aspect in developing compliant behavior with tax obligations.

The Influence of Tax Sanctions on Tax Compliance

Based on the table above, testing the impact of tax sanctions on taxpayer compliance resulted in a P level of 0.000. The following shows that Tax Sanctions have an impact on taxpayer compliance. As a result, the following research supports the premise that "Tax Sanctions Impact Taxpayer Compliance" in a positive way. Based on the following findings, we can conclude that the fourth hypothesis is acceptable.

The following shows that there are strong and continuous tax sanctions that can motivate taxpayers to be more compliant in fulfilling their tax obligations. The findings of the following analysis are in line with the findings of the study "The Influence of Tax Sanctions and Taxpayer Awareness on Taxpayer Compliance" (Yuliana, 2021) which found that tax sanctions have a beneficial influence on tax compliance. The findings of the following study are also in line with Deterrence Theory, which states that people will try to avoid deviant behavior if they are threatened with punishment or sanctions. In the context of taxation, there are sanctions that function as a disincentive to violations, thus spurring compliance.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of research, morality, understanding, awareness, and tax sanctions all have a good and substantial influence on taxpayer compliance. The better the morale of taxpayers shown through honesty, accountability, and integrity, the more likely they are to comply with their tax obligations. Furthermore, understanding of tax laws, taxpayer rights and obligations, and reporting stages increases compliance by instilling confidence and reducing uncertainty. Taxpayer awareness of the importance of taxes as a contribution to state development is also a driving factor for voluntary compliance. Finally, the existence of strict and clear tax sanctions is able to create a deterrent effect, thus spurring taxpayers to be more disciplined in fulfilling their obligations in line with the ongoing regulations.

ADVANCED RESEARCH

The following research holds several limitations that need to be considered. First, the data collection method is carried out online through questionnaires, so there is a possibility that the respondents' answers are subjective and do not represent the actual conditions. In order to gain a deeper understanding of the motivation and behavior of taxpayers, it is recommended to use qualitative methods such as in-depth interviews in subsequent research. Second, the number of research samples is limited to 100 non-employee individual taxpayers (such as MSMEs, freelancers, traders, and other independent workers) who are listed at the Primary Tax Service Office in Surabaya and Sidoarjo. Although the purposive sample approach is used and is in line with the purpose of the study, the results of the following study cannot be applied to the entire population of non-employee taxpayers in Indonesia. In order to obtain more representative results, further research is needed with a larger area coverage and sample size.

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