

Impact of Tax Morals and Tax Culture on Taxpayer Compliance with Tax Inclusion as a Moderation

Wita Antasari^{1*}, Herry Laksito²

^{1,2}Universitas Diponegoro Semarang
wita.antasari1@gmail.com

ARTICLE HISTORY	A B S T R A C T
Received: 21 July 2023 Revised: 01 November 2023 Accepted: 07 October 2025	<i>This study aims to determine the effect of tax morale and tax culture on taxpayer compliance with tax inclusion as a moderating variable. The dependent variable in this study is taxpayer compliance and the independent variables in this study are tax morale and tax culture, and there is a moderating variable in this study is tax inclusion. This research uses quantitative methods. Data collected by questionnaire technique through google form. Respondents in this study were students at Semarang universities, with a sample size of 100 people. The sampling method used in this study was purposive sampling. Data analysis in this study used multiple linear regression and moderation regression analysis with the help of IBM SPSS Statistic 26. The results stated that there was no direct effect of tax morale on taxpayer compliance, and tax culture had an influence on taxpayer compliance. The results also state that tax inclusion as a moderating variable is not able to moderate the independent variable on the dependent variable.</i>
Keywords: Taxpayer Compliance, Tax Inclusion, Tax Morale, Tax Culture	

1. Introduction

Tax compliance is a condition where taxpayers can carry out all their tax obligations and rights (Nurmantu, 2003). Activities that constitute taxpayer compliance, namely taxpayers have a willingness to record and report business transactions, report business activities in accordance with applicable tax regulations, and comply with their tax obligations according to applicable regulations (Faris Naufal & Setiawan, 2018). Reporting from the Organization for Economic Co-operation and Development (OECD), it is said that the tax ratio in Indonesia when averaged with tax ratios in Asia and the Pacific, Indonesia is in the lower rank.

Looking at the figure above, it shows that Indonesia's average tax ratio is 10.1% with an average Asia Pacific tax ratio of 19.1% and also below the Organisation for Economic Co-operation and Development (OECD) average of 33.5%. The average state revenue during 2017 to 2022 reported by the Central Statistics Agency (BPS) data reached IDR 1,818,159.27 billion with 79.59% obtained from the tax sector.

According to Widodo, et al (2010) tax compliance is a potential and practical problem that always exists in taxation, in Indonesia, the level of taxpayer compliance is an indicator for

taxpayers to fulfill their tax obligations. Meanwhile, since the tax reform in 1983, the tax collection system in Indonesia has changed from an official assessment system to a self-assessment system, which means that it requires the active role of the community to fulfill their own obligations such as registering, calculating, paying and reporting as taxpayers (Masrurah & Zulaikha, 2013). According to the Director General of Taxes of the Ministry of Finance, the low level of taxpayer awareness and taxpayer compliance is caused by several factors, including distrust factors, (such as distrust of the law on taxation, and with tax officials), there are still people who want to try not to pay taxes, the practice of paying taxes has not become a culture, filling out the Annual Income Tax Return (SPT) which is considered complicated.

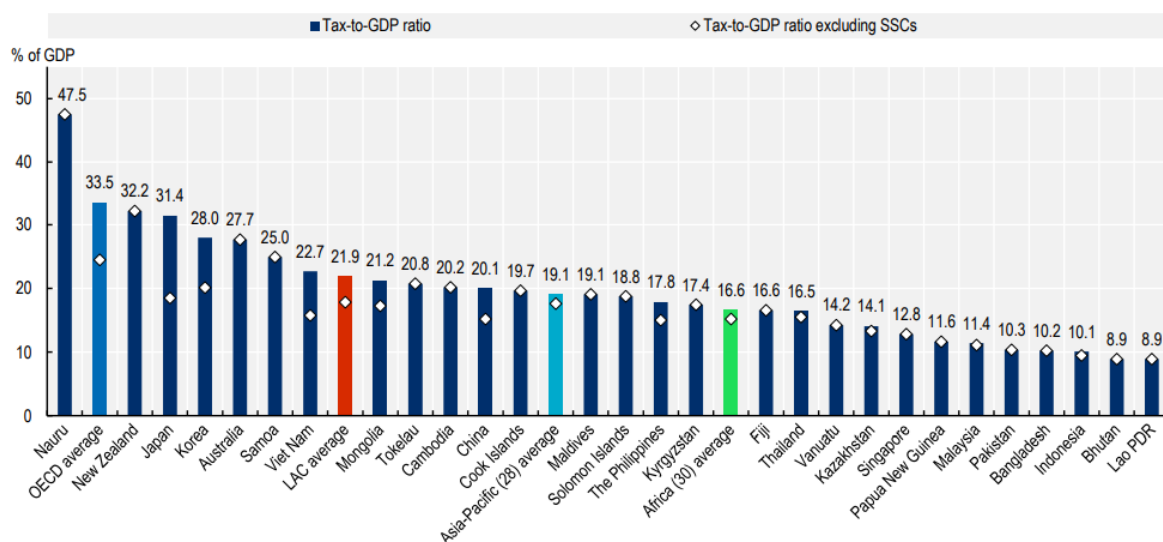


Figure 1. OECD and Asia Pacific Tax Ratios

Source : www.oecd.org

Understanding of taxation by taxpayers is not only by knowing the benefits of paying taxes, but more broadly such as how to pay taxes and the sanctions that will be obtained if you do not pay taxes, so as to further encourage taxpayers to pay taxes (Tene et al., 2017). Of course, this understanding of taxation requires an early approach so that before becoming a taxpayer, prospective taxpayers already know their rights and obligations as taxpayers. Tax Awareness Inclusion is one of the DJP programs with third parties in charge of education in Indonesia (Arsandi & Ahmad, 2022). It is expected that there will be encouragement to carry out the rights and obligations of taxpayers properly and obediently. The urge within a person to pay taxes is commonly referred to as tax morale (Susila et al., 2016). According to Handayani (2022) tax morale in individuals is supported by public service satisfaction, fairness in the tax system, the level of trust of taxpayers where the tax money that has been paid will be managed properly and correctly by the government.

Some previous studies such as Khuzaimah & Hermawan, (2018); Masruroh & Zulaikha, (2013); and Tene et al., (2017) revealed that taxation understanding has a positive influence on taxpayer compliance. This is in line with the tax inclusion program in education to provide an understanding of taxation. Then, research from Hardika et al., (2021) and Rodriguez-Justicia & Theilen, (2018) revealed that tax morale has an influence on taxpayer compliance. However, research by Hardika et al., (2021) revealed that tax inclusion was unable to moderate the relationship between knowledge and taxpayer compliance.

This study was conducted due to research gaps in previous studies that discussed the same issue but had different findings. As well as in volume III tax reform, the DJP held a tax awareness inclusion program with the aim of showing the values of tax awareness as part of state defense. This study was conducted to determine whether tax morale and tax culture have an influence on taxpayer compliance, and the inclusion program is able to moderate the influence of tax morale and tax culture on taxpayer compliance.

2. Theoritical Framework and Hypothesis

Compliance theory according to Milgram (1963) has two views of sociological literacy in compliance with the law, namely the instrumental view and the normative view. According to Millgram (1963), the instrumental view assumes that individuals are fully driven by individual interests and perceptions of related changes in behavior. The normative view assumes a moral person and opposes individual self-interest. The relationship between taxpayer compliance in compliance theory is influenced by factors such as tax morale, tax culture, and tax inclusion where the better the tax morale and tax culture of the taxpayer and the effectiveness of the tax inclusion program for taxpayers, the taxpayer will obey the applicable law because he considers the law to be a must-do.

According to compliance theory, tax morale is included in the normative view, namely a person who is aware of his tax morals is more compliant with applicable tax laws in accordance with current norms. In contrast to someone who has bad tax morals, he will look for ways to commit tax fraud in order to reduce the amount of tax to be paid, so it can be said that someone is not obedient to the law. Khaerunnisa and Wiratno (2013) say the social normal of tax compliance is tax morality and that is why taxpayers are willing and obedient to carry out their tax obligations. From this, the better one's tax morale, the higher the level of compliance. According to the description above, the hypothesis of the relationship between tax morale and taxpayer compliance is as follows:

H1 : Tax Morale has a Positive Effect on Taxpayer Compliance

Compliance theory according to the normative view can be related to social influence, because the norms that apply around individuals and a good social environment encourage individuals to comply. According to compliance theory, tax culture is included in the normative view, namely that someone will comply with taxes because of the norms carried out by the surrounding environment, so that this creates a good tax culture. From this, the better a person's tax culture, the higher the level of compliance. According to the description above, the hypothesis of the relationship between tax culture and taxpayer compliance is as follows:

H2 : Tax Culture has a Positive Effect on Taxpayer Compliance

A person's tax morale arises from two things, namely, intrinsic (internal motivation) such as someone having good morals, and extrinsic (external motivation) such as someone being motivated by the influence of the social environment (Goksu & Sahpaz, 2015). To achieve good tax morale, tax inclusion must be carried out with the right target because with inclusion it is expected that tax awareness values emerge, one of which is the formation of good tax morale. Tax culture is investigated between taxpayers (taxpayers) and tax offices, so that tax culture is characterized by the relationship between tax officials and taxpayers (Khaerunnisa & Wiratno, 2013). The government takes an approach, one of which is the tax inclusion program, which is one form of external factors of tax culture. One form of tax culture is owned by someone, tax inclusion is carried out in education, which can improve thinking skills in the hope that a good culture will emerge in taxes and student activities / student activities carried out by instilling tax values such as tax volunteer activities, competitions regarding taxation. So the more appropriate the tax inclusion a person does, the higher the level of compliance. According to the description above, the hypothesis of the relationship between tax inclusion and taxpayer compliance is as follows:

H3: Tax Inclusion is able to moderate the relationship between Tax Morale on Taxpayer Compliance

H4: Tax Inclusion is able to moderate the relationship between Tax Culture on Taxpayer Compliance

3. Research Methodology

This research uses a type of data source, namely, primary data. Primary data itself is data that is original or has up to nature (Ngatno, 2015). This research will use the Purposive Sampling method where the data source to be selected is college students in Semarang. The questionnaire will be distributed to respondents by having criteria, namely active students of universities in Semarang and are currently taking D3, D4, and S1.

From this sample technique, the determination of the number of samples uses the Slovin formula and results in 100 observations (Table 1). Regression analysis is a test tool to determine

the size of the strength of the relationship between two or more variables, besides that it can show the direction of the relationship between the dependent variable and the independent variable (Ghozali, 2021). Regression testing in research has differences in regression that are commonly used due to the influence of moderating variables, namely, variables that identify the magnitude of the relationship between the independent and dependent variables.

4. Results and Discussion

In distributing the questionnaire, 105 statements from respondents were entered into a Google Form, but only 100 respondents were eligible for further analysis. The descriptive statistical results of each variable are presented in the table 2.

Table 1
Number of Questionnaire Returns

No.	Description	Total	Percentage
1	Number of questionnaires distributed	105	100%
2	Number of questionnaires that cannot be processed	5	5%
3	Number of questionnaires that can be processed	100	95%

Source: Primary data processed, 2023

Table 2
Descriptive Statistics

	N	Range	Min	Max	Sum	Mean	Std. Deviation	Variance
Tax Morale	100	14	18	32	2574	25,74	2,769	7,669
Tax Culture	100	12	12	24	1923	19,23	2,335	5,452
Taxpayer Compliance	100	16	8	24	1992	19,92	2,616	6,842
Tax Inclusion	100	17	23	40	3180	31,80	3,618	13,091

Source: Primary data processed, 2023

Table 3
Determination Coefficient Test Results H1 and H2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,429 ^a	,184	,167	1,27624

Source: Primary data processed, 2023

The hypothesis analysis method in this study, in addition to multiple linear regression analysis, also uses moderation regression analysis (MRA). Regression testing in research has differences in regression that is commonly used due to the influence of moderating variables, namely variables that identify the magnitude of the relationship between the independent and dependent variables (Ghozali, 2021). Moderation regression analysis is used for hypotheses H3, H4 by testing the moderating effect (tax inclusion) between the independent variable and the

dependent variable. The coefficient of determination in the table 3 is known to be 0.184, which shows that 18.4% is influenced by the Tax Morale and Tax Culture variables. The remaining 81.6% is influenced by other variables that have not been examined in this study.

Table 4
Determination Coefficient Test Results H3 and H4

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,461 ^a	,212	,170	1,27378

Source: Primary data processed, 2023

Based on the table 4, the results of the coefficient of determination test above, the Adjusted R Square value is 0.170, which means that taxpayer compliance can be explained by the variables Tax Morale, Tax Culture, Tax Inclusion, X1_Z, and X2_Z about 17%. The remaining 83% is influenced by other variables that have not been examined in this study.

Table 5
F Test Results - Simultaneous Test H1 and H2

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	35,593	2	17,797	10,926	,000b
1 Residuals	157,993	97	1,629		
Total	193,586	99			

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), Tax Culture, Tax Morale

Source: Primary data processed, 2023

Table 6
F Test Results - Simultaneous Test H3 and H4

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	41,070	5	8,214	5,063	,000 ^b
1 Residuals	152,516	94	1,623		
Total	193,586	99			

a. Dependent Variable: Taxpayer Compliance

b. Predictors: (Constant), X2_Z, Tax Morale, Tax Inclusion, Tax Culture, X1_Z

Source: Primary data processed, 2023

Based on the table 5, the F test results for multiple regression testing show a number of 10.926 with a significance level of 0.000, which is smaller than 0.05, and the F value is greater than the F table value of 3.09 (df1 = 3-1 = 2 and df2 = 100-3 = 97). It can be concluded that the independent variables, namely tax morale and tax inclusion, have a simultaneous relationship with the taxpayer compliance variable.

The Anova or F test results show that the calculated F value is 5.063 which is greater than the F table of 3.09 (df = 97) with a significance level of 0.000 far below 0.05. This means that the

variables of Tax Morale, Tax Culture, Tax Inclusion, X1_Z, and X2_Z jointly or simultaneously affect taxpayer compliance (Table 6).

Table 7
Results of t Test - Partial Test H1 and H2

		Unstandardized		
Model		Coefficients		Sig.
		B	Std. Error	
1	(Constant)	17,685	1,613	,000
	Tax Morale	-,087	,046	,063
	Tax Culture	,233	,055	,000

a. Dependent Variable: Taxpayer Compliance

a. Dependent Variable: Taxpayer Compliance

Source: Primary data processed, 2023

Table 8
Results of t Test - Partial Test H3 and H4

	Model	Unstandardized Coefficients		Sig.
		B	Std. Error	
	(Constant)	18,063	13,390	,181
	Tax Morale	-,245	,301	,418
1	Tax Culture	,309	,472	,513
	Tax Inclusion	,019	,414	,964
	X1_Z	,004	,009	,695
	X2_Z	-,002	,015	,873

a. Dependent Variable: Taxpayer Compliance

Source: Primary data processed, 2023

The results of the analysis of the research hypothesis in Table 7 proposed can be concluded that the tax morale variable has a calculated t value of -1.884, which is <1.661 , namely the t table (df = 98) with an unstrandardized beta coefficient of -0.087 and a significance value of 0.065, which is greater than 0.05, so H1 is rejected. However, the tax culture variable has a calculated t value of 4.242, which > 1.661 , namely the t table with an unstandardized beta coefficient of 0.233 and a significance value of 0.000, which is less than 0.05, so H2 is accepted.

The results of the analysis of the Table 8 proposed can be concluded that the moderating variable X1_Z has a calculated t value of 0.394, which is <1.661 , namely the t table with an unstrandardized beta coefficient of 0.004 and a significance value of 0.695, which is greater than 0.05, so H1 is rejected. This means that tax inclusion as a moderating variable cannot moderate the relationship between tax morale and taxpayer compliance. Furthermore, the X2_Z variable has a calculated t value of -0.160, which is > 1.661 , namely the t table with an unstrandardized

beta coefficient of -0.002 and a significance value of 0.873, which is greater than 0.05, so H2 is rejected.

5. Conclusion

This study was conducted to examine the effect of tax morale, and tax culture on taxpayer compliance with tax inclusion as a moderating variable on college students in Semarang. This study has 4 variables, namely tax morale and tax culture as independent variables, taxpayer compliance as the dependent variable, while tax inclusion as a moderating variable. The analysis used in this study is multiple regression analysis and moderation regression analysis with the IBM SPSS Statistics 26 program. Based on the results of the study, it states that tax culture has a positive effect on taxpayer compliance, but tax morale has no effect on taxpayer compliance. Tax inclusion as a moderating variable is unable to moderate tax morals and tax culture on taxpayer compliance.

Like other studies, this research is not without limitations. Given that the research conducted uses a long-term program, namely tax inclusion, so the results are still inaccurate because they only test in the short term. The distribution of questionnaires is done online, limiting researchers from being directly involved with respondents. Future research can use other methods, and can be done offline in order to see the characteristics of respondents directly.

Research with tax inclusion programs can use long-term data, such as using data from the past 5 years in order to see the development of the tax inclusion program. For tax officials, it is hoped that the tax inclusion program at the university level will be more effective and right on target for all students who will become potential future taxpayers.

6. References

- Arsandi, S. A., & Ahmad, N. (2022). Kebijakan Inklusi Kesadaran Pajak dan Strategi Komunikasi DJP : Studi Kasus Program Pajak Bertutur. *Jurnal Akutansi Terapan Indonesia*, 5(1), 18–32. <https://doi.org/https://doi.org/10.18196/jati.v5i1.13814>
- Faris Naufal, M., & Setiawan, P. E. (2018). Pengaruh Sosialisasi Perpajakan, Pemahaman Prosedur Perpajakan, Umur, Jenis Pekerjaan Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *E-Jurnal Akuntansi*, 241. <https://doi.org/10.24843/eja.2018.v25.i01.p10>
- Ghozali, I. (2021). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10 (I. Ghozali, Ed.; 10th ed.). Badan Penerbit Universitas Diponegoro.
- Goksu, G. G., & Sahpaz, K. I. (2015). Comparison of Tax Morale of Turkish and Spanish Higher Education Students: The Samples of Sakarya University and the University of Zaragoza. *Procedia - Social and Behavioral Sciences*, 186, 222–230. <https://doi.org/10.1016/j.sbspro.2015.04.027>
- Handayani, R. (2022). Moral Pajak: Definisi dan Strategi Peningkatannya. <https://www.pajak.com/>

- Hardika, N. S., Harini, N. L. P. W., & Mandia, I. N. (2021). INKLUSI PAJAK DAN MORAL PAJAK DI PERGURUAN TINGGI. ISAS Publishing, 65–75.
- Khaerunnisa, I., & Wiratno, A. (2013). Pengaruh Moralitas Pajak, Budaya Pajak, Dan Good Governance Terhadap Kepatuhan Wajib Pajak. JRAP, 1(2), 211–224.
- Khuzaimah, N., & Hermawan, S. (2018). Pengaruh Tingkat Pemahaman Wajib Pajak, Kesadaran Wajib Pajak, dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak. Journal of Islamic Accounting and Tax Journal of Islamic Accounting and Tax Journal Homepage. <http://journal.umg.ac.id/index.php/tiaaJIAT1>
- Masruroh, S., & Zulaikha. (2013). PENGARUH KEMANFAAATAN NPWP, PEMAHAMAN WAJIB PAJAK, KUALITAS PELAYANAN, SANKSI PERPAJAKAN TERHADAP KEPATUHAN WAJIB PAJAK (Studi Empiris pada WP OP di Kabupaten Tegal). DIPONEGORO JOURNAL OF ACCOUNTING, 2(4), 1–15. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Milgram, S. (1963). "Behavioral Study of Obedience". Journal of Abnormal and Social Psychology. Yale University.
- Ngatno. (2015). Buku Ajar Metodologi Penelitian Bisnis Fakultas Ilmu Sosial dan Ilmu Politik (1st ed.). Universitas Diponegoro.
- Nurmantu, S. (2003). Pengantar Perpajakan (S. Nurmantu, Ed.; 2nd ed.). 2003.
- Rodriguez-Justicia, D., & Theilen, B. (2018). Education and tax morale. Journal of Economic Psychology, 64, 18–48. <https://doi.org/10.1016/j.joep.2017.10.001>
- Susila, B., Juniult, P. T., & Hidayat, A. (2016). Wajib Pajak dan Generasi Muda: Tax Morale Mahasiswa di Indonesia. Jurnal Ekonomi Dan Pembangunan Indonesia, 16(2), 154–172. <https://doi.org/10.21002/jepi.v16i2.601>
- Tene, J. H., Sondakh, J. J., & Warongan, J. D. (2017). PENGARUH PEMAHAMAN WAJIB PAJAK, KESADARAN PAJAK, SANKSI PERPAJAKAN DAN PELAYANAN FISKUS TERHADAP KEPATUHAN WAJIB PAJAK. Jurnal EMBA, 5(2), 443–453.
- Widodo, W., Djefris, D., & Wardhani, E. A. (2010). Moralitas, Budaya dan Kepatuhan Pajak (W. Widodo, D. Djefris, & E. A. Wardhani, Eds.; Vol. 1). Alfabeta.