The Determinants Tax Morale In Surakarta

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Article Info	ABSTRACT (10 pt)
	Taxes are contributions of the people to the state treasury based on the law so that they can be implemented as public welfare. Taxes are collected by the government based on legal norms to cover the costs of producing collective goods and services, especially in MSME income tax. In this study there are still taxpayer actors who do not comply with government regulations resulting in confiscation of assets in Surakarta. With this research objective to analyze the influence of taxation frameworks such as social norms; justice perspective; age on tax morale. The population in this study were MSME actors in Surakarta. The research method used is quantitative research with simple random sampling techniques. The results of this study indicate that social norms; justice perspective has a significant positive effect on tax morale and age has no influence on the tax morale of Surakarta taxpayers. So that from this study, tax morale is influenced by taxpayers with social norms and justice perspectives that make taxpayers obey taxes. With this, it can be identified that in increasing tax morale, it must implement a strategy towards behavior in the tax system.

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1. INTRODUCTION

Taxes are very important for the development of the Indonesian state because taxes make the largest contribution to state revenue, and taxes play an important role in the development of the Indonesian state. The government must be smarter in managing tax revenue. Taxes are contributions made by the public to the state treasury which are regulated by law and can be made without receiving direct compensation. Taxes are collected by the authorities based on legal standards to cover the costs of producing goods and services collectively for the sake of public welfare. Income tax (PPh) is currently still a mainstay of one of the sources received by the state (Mariana, 2017). Since the taxation sector makes up a large portion of state revenue, non-compliance is bound to be a problem for the government when trying to maximize state revenue. Compared to other sectors, the MSME sector

contributed the most to the gross domestic product (GDP) over the last five years (2019-2023) MSMEs contributed with a contribution of 61%. The low level of MSME tax compliance is the main cause of their low contribution to tax revenue (Arbak, 2024). Indonesia has approximately 67 million MSMEs spread across various regions. However, of the many MSMEs, only 2.3 million have an NPWP, and not all of them pay taxes regularly; only half of them, and probably less than that (Nurhidayah, 2021). Some of the efforts made by the government to increase tax compliance, especially for MSME taxpayers in Indonesia, are by issuing several policies according to the Income Tax Article 25 rate for certain entrepreneurial individual taxpayers of 0.75% of the gross turnover per month and each place from the tax base but for taxpayers who have been subject to final tax in PP 23/2018 are not subject to Income Tax Article 25 (Ditjen Pajak RI, 2022). However, until now low tax compliance is still a problem that must be resolved so that potential sectors such as MSMEs can make a more significant contribution to state revenue.

One of the factors that influence tax compliance is the understanding of tax mechanisms. From a legal perspective, the level of understanding of taxes is an engagement from laws and regulations that cause citizens to be given the obligation to deposit a certain amount of income (Riswanto et al., 2017). The payment is then made to finance state administration. The existence of laws and regulations ensures legal certainty between taxpayers and tax authorities (Irawan & Khoirunurrofik, 2021). The low understanding of MSME taxpayers regarding tax regulations makes MSME taxpayers less likely to fulfill their tax obligations. For MSMEs, the applicable tax rate is 0.5% of turnover and is a final tax, this regulation is stated in Government Regulation No. 55 of 2022 (Ilmi, H & Nurjanah, M, 2023). The imposition of final tax and calculations based on turnover aims to make it easier for MSMEs to carry out their tax obligations to encourage compliance (Palimbong & Tangdialla, 2021).

In Surakarta, a problem that occurred at the Surakarta Primary Tax Service Office (KPP) confiscated tax-delinquent assets worth IDR 1.05 billion for tax debts of IDR 2.254 billion. This asset confiscation was carried out on orders from the Regional Office (Kanwil) of the Directorate General of Taxes (DGT) Central Java II. The seized assets consist of two minibusses and four trucks. In addition, there are 66 blocked taxpayer accounts, and the confiscation will be used to pay off tax arrears from blocked taxpayers. If the taxpayer does not pay the tax debt and tax collection costs within the period stipulated by law, the confiscated goods will be auctioned (Wasita, 2023). Meanwhile, the awareness of MSME players in Bengawan City in fulfilling tax obligations is said to be quite high by the Directorate General of Taxes (DGT) Central Java II. The compliance includes tax calculation, remittance, and reporting. However, it should be noted that tax obligations for MSMEs only apply when their turnover exceeds IDR 500 million per year (Bram, 2023).

Understanding tax mechanisms is very important for citizens, especially MSMEs, to fulfill their tax obligations. The low understanding of MSME taxpayers regarding tax regulations can lead to reduced tax compliance. The government must be more prudent in managing revenue and issuing regulations that are easier to understand. The main factor of the problem that occurs is the behavior of taxpayers or the social norms of taxpayers against applicable regulations (Luttmer & Singhal, 2014). Research (Alm et al., 2006) emphasizes the relevance of social norms in tax compliance has a positive effect on tax morale. (Hallsworth et al., 2017) Revealed that social norms persistently affect tax compliance in increasing tax morale. (Santoro, 2021) revealed that social norms can significantly encourage tax morale. Luttmer & Singhal (2014) state that social norms have a positive impact on tax morale typology. The second factor in tax noncompliance is the justice perspective which is tax justice and satisfaction with services for their tax payments (Daude & Melguizo, 2010). Research Leonardo

& Martinez-Vazquez (2016) Castañeda (2024) revealed that the results showed that the justice perspective of satisfaction with the government affected tax compliance to increase tax morale. The next factor is demographic which has many characteristics, one of which is the age factor, the increasing age causes less tax and higher tax enthusiasm (Hug & Spörri, 2011). Research (Bejaković & Bezeredi, 2019) in the results of his research revealed that tax enthusiasm is getting higher with age towards tax morale. (Horodnic, 2018) the results of his research reveal that socio-demographic age, education, and income have a significant effect on tax morale. (Cyan et al., 2016) revealed that social norms, justice perspectives, and socio-demographics such as age, gender, income, and education affect tax morale. (Crnogorac & Lago-Peñas, 2020) revealed that tax morale will be stronger tends to be owned by the elderly, women, have national pride, and believe in parliament and do not justify bribery but tax morale can decrease with the level of individual income can also weaken if taxes are greater. Therefore, the researcher intends to examine the findings on a smaller scale in Surakarta the purpose of this research is to analyze the effect of social normality; justice perspective; and age on tax morale. Because of the problems in tax compliance that occur in the surrounding environment such as delinquency in tax payments resulting in a lack of allocation of government funds.

Literature Review

Theory Atribution

(Schisler & Coomer Galbreath, 2000) define attribution theory as a theory of how a person knows the cause of something. Based on this definition, attribution theory can also be related to taxation issues, such as identifying all the factors that cause taxpayers to become tax-compliant. Attribution theory is a psychological framework used to understand how individuals explain the causes of success or failure in various situations. There are two types of attribution theory, namely, internal and external attribution. Internal attribution occurs when individuals attribute the cause of success or failure to internal factors such as personal ability or effort. While external attribution occurs when individuals attribute causes to external factors such as luck or external situations (Schisler & Coomer Galbreath, 2000). In addition, research (Schutz & DeCuir-Gunby, 2016) suggests that internal or personal factors are considered as determining factors when a person is not directly involved in an event or only observes it. In contrast, external factors are usually considered as causes when a person is involved in an event. In addition to external factors and internal factors, researchers (Eberly et al., 2011) expanded the discussion of attribution theory by suggesting a causal factor, namely relational attribution. Relational attribution emphasizes the relationship between two parties. Research (McGlothlin & Killen, 2010) that procedural justice is related to relational attribution because what is emphasized is how the fiscus treats taxpayers. If taxpayers are treated fairly and appropriately, taxpayers tend to be more compliant. This factor is important to consider when discovering events, especially in a social context because there are many causal factors, so it is not always possible to find the right causal factor.

Tax morale refers to the attitudes, beliefs, and behaviors of individuals or groups related to the obligation to pay taxes to understand public compliance that can solve problems in low tax compliance (Orumwense & Aiwoho, 2021). This concept of tax morale includes aspects such as tax compliance, perceptions of fairness about tax justice, and awareness of social responsibility to contribute to state financing through taxes. (Di Gioacchino & Fichera, 2020) Tax compliance in society is divided into several subgroups that emphasize the potential of compliance to improve tax morale. With a better understanding of tax morale, the government and related institutions can design more effective tax policies and increase tax compliance (Crnogorac & Lago-Peñas, 2020).

Social norms are a factor that has been widely studied by researchers. (Alm et al., 2006) investigated the differences in compliance rates among countries that are not yet known due to differences in social norms. Social norms are unwritten rules or guidelines that govern the behavior of individuals in a group or society. These norms reflect the values, beliefs, and expectations of society (Paleka et al., 2023). (Santoro, 2021) found in research on the determinants of active filing behavior that social norms can help tax compliance. Torgler (2011) revealed that an increase in social norms increases the moral cost of illegal behavior and therefore, reduces the incentive to avoid taxes, by linking social norms to tax morale. Social norms can grow spontaneously in a community environment from a combination of community attitudes, traditions, norms, and deeply rooted morals (Górecki & Letki, 2021). Taxpayer behavior cannot be separated from the behavior of other taxpayers, social norms are the basis for taxpayer compliance that will follow others in taxpayer reporting (Alm, 2019) (Alm et al., 2019). Attitude is also important in analyzing tax compliance, which is a source of tax enthusiasm in complying with taxation, which is one of the factors outside of economic factors, more likely to be in relational attribution. Therefore, attribution theory can identify a person's attitude from tax compliance to tax morale on tax morale.

Perceived fairness is one of the keys to compliance behavior seeing the study of perceived fairness with its relationship to the behavior of individual attitudes regarding fairness with the views of taxpayers on tax justice for tax payments that have been paid (Castañeda, 2024). The government is also influential in forming tax policies in reducing tax liabilities and classifying groups of people with different classes which will be the thought of the public perceived fairness in paying taxes (Castañeda & Doyle, 2019) (Castañeda, 2017). In general, justice is a multidimensional factor that includes distributive, redistributive, vertical, and horizontal aspects (Torgler, 2006). From this context, attribution theory is an external factor related to government justice for tax payments paid by MSME individual taxpayers with facilities provided by the government to increase tax compliance.

Age is often used to describe the stages of a person's physical, mental, and emotional development that affect various aspects of a person's life, such as health, education, career, and social relationships (Kirchler et al., 2008). In the context of research, age is a variable that is often used to analyze differences or changes in the behavior or characteristics of individuals as they age (Lago-Peñas & Lago-Peñas, 2010). Age is an unofficial factor that has an impact on tax morale (Bejaković & Bezeredi, 2019). Age being a demographic factor in research on tax morale is believed to affect tax compliance (Korgaonkar et al., 2022). Therefore, age being one that can influence tax attitudes and behavior may be more likely to comply with tax obligations. In attribution theory, age becomes an internal factor in tax morale because only one can control it.

Hypotheses Development

Social norms can be a bridge to informal institutions in society to understand and realize tax compliance (Cahyonowati et al., 2023) in social norms related to reference groups (such as friends, acquaintances, family, colleagues, etc.) A person may have low tax compliance because of his personal beliefs (McCulloch et al., 2021); or because of the belief that non-compliance is widespread among his reference group, social norms that support tax compliance can increase individual tax morale (Kirchler et al., 2008). In attribution theory, social norms are internal factors that become successful in increasing tax compliance. Therefore, the researcher proposes a hypothesis:

H1: Social norms have a significant positive effect on tax morale.

(Martinez-Vazquez et al., 2021) revealed that because low economic development can lead to more undeclared work also shows how this can lead to higher asymmetry between state morality and civil morality, individuals tend to see a fair tax system as a basis for motivating their tax compliance. Tax compliance is influenced by government services in the payment of taxes in exchange for government services that are seen as fair by taxpayers (Luttmer & Singhal, 2014) If individuals feel that the tax system is unfair, this can affect their tax morale (Kemme et al., 2020). Therefore, the research proposes a hypothesis:

H2: Fairness perspective has a significant positive effect on tax morale.

Age is an additional factor in tax morale (Martinez-Vazquez et al., 2021) due to the accumulation of experience, changes in personal values, and the level of maturity that develops with age, there are findings that increasing age is likely to affect tax morale (Crnogorac & Lago-Peñas, 2020) (Williams & Krasniqi, 2017) (Kountouris & Remoundou, 2013). Relatively older age will be more vulnerable to applicable sanctions because as age increases, it acquires new social, property, and dependence (Bilgin, 2014). Age can be an important factor in understanding tax morale because it can affect perceptions, values, individual attitudes towards tax obligations, and contributions to the tax system that occur due to internal factors in a person in accordance with the guidelines in atribution theory. Therefore, the researcher proposes a hypothesis:

H3: Age has a significant positive effect on tax morale.

2. METHOD

This research uses a quantitative approach, namely the search for data used in existing problems by referring to the proof of concept used. The source of questionnaire data was obtained from researchers (Hana & Vitezić, 2022). The data used is primary data obtained by distributing questionnaires to respondents, namely MSME actors in Surakarta. The data analysis technique in this study uses descriptive statistical analysis techniques to provide descriptive information about the research variables, by collecting data from respondents' answers and then tabulating them, testing them with multiple linear regression, and discussing them descriptively. The population of this research is Umkm actors in Surakarta, totaling 13,203 MSME. The sampling technique was carried out using the simple random sampling method. The sample size is determined using the Hair formula (2018) where the sample can be calculated based on the number of indicators multiplied by 5 to 10 (Kumanireng & Bayu Utomo, 2023) Based on these provisions, the number of researcher samples is: n = number of indicators x 5. Then the sample is obtained as follows: n = 14 x 5 = 70, in this study 70 samples are the minimum that must be obtained, and in this study 115 samples.

Data Analysis/Estimating Model/Variable Measurement

This study uses multiple linear regression tests with several tests such as validity and reliability tests. According to (Sugiyono, 2013) Validity and reliability tests are methods for checking the quality of questions in a questionnaire. Validity is tested by comparing the r value with the r table value, while reliability is tested with the Alpha value. Classical assumption tests, normality, heteroscedasticity, and multicollinearity are testing methods on regression models to ensure the accuracy and reliability of the analysis results. When classical assumptions are checked, a good regression model should meet criteria such as normal residual distribution, no multicollinearity, and no heteroscedasticity and autocorrelation. In the normality test, the data should be in a normal distribution, while in the

heteroscedasticity test, the residual variations should be related to each other. The multicollinearity test is examined by looking at the tolerance and VIF values, to determine whether or not there is a high correlation between the independent variables in the regression model.

(Sugiyono, 2013) A multiple linear regression test is a process for evaluating and predicting the functional or causal relationship between several independent variables (Social norms, Fairness perspective, Age) with the dependent variable (Y), such as tax morale. This analysis model can be formed using the equation: TM = a + b1SN + b2FP + b3A. Here, a is a constant number, while b1 Sosial Norms, b2 Fairness perspective, and b3 Age are regression direction coefficients that show the effect of each independent variable on the dependent variable (Y). By conducting multiple linear regression analysis, we can know and understand how much influence each independent variable has on the dependent variable (Y) and whether there is a statistically significant relationship between the two. The adjusted R - Squared value explains how the influence of the independent variables together (stimultan) affects the dependent variable (Ghozali, 2016).

3.　RESULTS AND DISCUSSION

Results

Table 1 shows the results of the study, the validity test of tax morale with a Pearson correlation value of 0.625, 0.885, 0.902, 0.758, 0.992, 0.880 with an r count of 0.154 shows valid data with Sig. (2 tailed) 0.000 which shows below <0.05, meaning that tax morale is said to be valid. Social norms Pearson value shows 0.879, 0.916, 0.845 with r count 0.154 showing valid data with Sig. (2 tailed) 0.000 which shows below <0.05, meaning that social norms are said to be valid. The perspective of justice Pearson value shows 0.820. 0.927, 0.897 with r count 0.154 showing valid data with Sig. (2 tailed) 0.000 means that the perspective of justice is said to be valid.

The reliability test value> 0.60 is said to be reliable from tax morals Cronbach's alpha shows 0.942, so it is reliable. Cronbach's alpha social norms show 0.853, so it is said to be reliable. Cronbach's alpha justice perspective shows 0.847, so it is reliable.

Tabel 1. Validation and Reliability

Variabel.	Cronbach' Alpha	Pearson Correlation	Sig. (2-tailed)
Tax morale	.942**		
Non-compliance with tax obligations can never be justified.		.633**	.000
Non-compliance with tax obligations is always justified.		.855**	.000
Non-compliance with tax obligations can sometimes be justified.		.902**	.000
I believe that I must report all my income and pay income tax in		.758**	.000

accordance with applicable regulations.		
I feel that manipulating tax breaks is acceptable.	.892**	.000
I consider the practice of cash payments to be an acceptable way to avoid tax liability.	.880**	.000
There is an opportunity to pay a smaller amount of tax, even if it is not legal.	.911**	.000
Tax avoidance is justified if the tax rate is too high.	.896**.	.000
Social Norms	.853**	
My family expects me to fulfill my tax obligations in accordance with the law.	.879**	.000
My friends expect me to fulfill my tax obligations in accordance with the laws and regulations.	.916**	.000
People in my neighborhood would strongly disagree if I did not fulfill my tax obligations.	.845**	.000
Fairness Perceptions	.847**	
Perceptions of the fairness of the decision-making process and tax audits by the tax authorities are considered fair.	.820**	.000
The level of tax I pay is generally considered fair.	.927**	.000
I feel I receive adequate public services for the taxes I pay.	.897**	.000

Table 2 the results of the classical assumption test in normality show Sig. (2 tailed) 0.065 that the value is> 0.05 then the data used is normal. Heteroscedexity test if the Sig value. >0.05 then there is no heteroscedastic. The value of social norms shows 0.829 so there is no heteroscedastic. The value of the perspective of justice shows 0.782, so there is no heteroscedaxity. The age value shows 0.288, so there is no heteroscedastic. Multicollinearity test if the tolerance value <0.10 and the VIF value> 10 then there is no multicollinearity. The value of social norms shows a tolerance of 0.430 and a VIF of 2.325, so there is no multicollinearity. The prospective value of justice shows a tolerance of 0.442

VIF 2.263, so there is no multicollinearity. The age value shows a tolerance of 0.948 VIF 1.054, so there is no multicollinearity.

Tabel 2. Classic Assumptions

Variabel.	Sig	Tolerance	VIF	Asymp. Sig. (2-tailed)
Social Norms	.829	.430	2.325	
Fairness Prepsection	.782	.442	2.263	
Age	.288	.948	1.054	
Asymp. Sig. (2-tailed)				.065[c]

Table 3 shows the results of multiple linear regression tests. The results of the F test (simultaneous) show a value of 0.000, which means that the independent variable simultaneously has a significant effect on the dependent variable. The T test results for the social norms variable show a B table of 0.664 with (Sig.) 0.001, which indicates a significant positive effect on tax morale. The justice perspective variable has a B table of 1.724 with Sig. 0.000, which also indicates a significant positive effect on tax morale. Meanwhile, the age variable shows a B table of -0.057 with Sig. 0.297, which means a negative but insignificant effect on tax morale. Thus, the multiple linear regression equation obtained is:

$$TM = a + b1SN + b2FP + b3A$$

$$TM = (7.605) + 0.664 + 1.724 - 0.057$$

It can be concluded that the constant value (a) is 7.605, which indicates a positive influence between the independent variable and the dependent variable, so the value of tax morale is 7.605. The coefficient for the social norm variable has a positive value of 0.664, which indicates an equal influence between the independent variable and the dependent variable. In addition, the justice perspective coefficient also shows a positive value of 1.724, indicating the same equal influence. Meanwhile, the coefficient of age has a negative value of -0.057, which indicates an opposite effect; that is, the older a person gets, the tax morale tends to decrease, while at a younger age, the tax morale tends to increase. With an Adj R-squared value of 0.741, it can be concluded that 74.1% of the independent variable of tax morale in Surakarta region is influenced by the dependent variables of social norms, justice perspective, and age, while 25.9% is influenced by other factors.

Table 3. Multiple Linear Regression

Variabel.	Hypothesis	cofficients	Sig.	conclussion
Social Norms	+	.664	.001	Hypothesis supported
Fairness Prepsection	+	1.724	.000	Hypothesis supported
Age	+	-.057	.297	Hypothesis not supported
Adj r square	.741			
Sig F	.000			

Discussion

The previously confirmed results subsection is a literature finding regarding the influence of social norms, justice perspective, and age variables. The result argument for the researcher's hypothesis is supported by Table 3 with the results of the first hypothesis showing that social norms have a positive attitude towards tax morale because there are individual taxpayer actors who understand the applicable tax regulations. These results are by research by Cyan et al (2016) (Dörrenberg & Peichl, 2021) (Alm & McClellan, 2012) which shows the results that social norms have a positive effect on tax morale.

With the second hypothesis, the perspective of justice of individual taxpayers with the results of the perspective of justice has a significant positive effect on tax morale, meaning that tax collection carried out by the state and especially the government in Surakarta is by the ability of taxpayers with the level of income earned by MSMEs. These results are by research (Castañeda, 2024) Engel et al (2020) which shows the results that the justice perspective has a positive effect on tax morale which affects continuity in tax compliance so that it contributes to state revenue.

Finally, the third hypothesis is that the age of individual taxpayers with an average age of 24 years old is still young, the results are negative and have no significant effect on tax morale, indicating that age does not determine a person's tax morale. Whether those are young or old age does not affect the tax morale of Surakarta individual taxpayers. When viewed from the results of this study, it can be concluded that environmental factors or social norms and the perspective of taxpayer justice are factors that dominate the determinants of tax morale. Indicating that taxpayers in Surakarta have high social norms and justice perspectives but not depending on their age. These results are by research (Augustine & Enyi, 2020) which shows the results that age tax compliance does not affect tax morale, meaning that it is not a determinant of tax morale but is supported by trust in government.

With the results of the hypothesis that has been confirmed as a consequence, the researcher provides conclusions and implications of the results. The researcher provides support to the existing literature on tax morale regarding the attitudes of different groups of individuals toward tax compliance. Nonetheless, the researcher confirms that it is the feelings that MSME individual taxpayers have expressed to the government in Surakarta that have contributed to the increase in tax compliance. Most importantly, this result is key to the relevance of tax compliance.

The first implication of the researcher is the rule in society which is the key to all aspects due to the lack of confidence and high expectations of the community so that it becomes a challenge by policy makers over the tax authority. Therefore, the government must educate taxpayers in Surakarta with socialization campaigns and promote taxes to increase tax compliance not only for the young but also for the old. The second implication refers to taxation realized as a budget component, which means that policymaking must be by public complaints that arise, perhaps with this approach it can increase compliance in taxes. The third implication is about the law, where policymakers must act against the perpetrators of corruption and tax arrears. Tax morality will improve if it can overcome institutional imperfections and provide tax socialization to the public.

4. CONCLUSION

In this article, we identify relevant determinants of tax morale in Surakarta. To do this, the researcher distributed questionnaires in Surakarta with a multiple linear regression model, which helps in determining whether or not the variables used are influential. The researcher established how tax morale is shaped by social norms and fairness perspectives which are significantly positively related to tax morale but have no effect with age.

All in all, the researcher has contributed and provided insight into the main factors that motivate taxpayers in Surakarta. We hope to analyze changes in the determinants of tax morale over time. In this case, it might be a framework for future researchers if there is new data.

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