THE EFFECT OF TAX EDUCATION, TAX AWARENESS AND TAX MORALITY ON TAX COMPLIANCE OF INDIVIDUAL TAXPAYERS

[1]Dewi Widiasri*, [2]Agustin Fadjarenie
[1]Departement of Accounting, Mercu Buana University, Jakarta, Indonesia
[2]Departement of Accounting, Mercu Buana University, Jakarta, Indonesia

*Corresponding Author

ABSTRACT

This study aims to examine the effect of tax education, tax awareness, and tax morality on individual taxpayer compliance. The population in this study is vocational teachers spread across DKI Jakarta, Indonesia. The reason for choosing teachers as a sample is because the role of educators is very significant to build an awareness of the paradigm of tax compliance from an early age to students. The research method used is a quantitative method, using the Structural Equation Model approach (SEM) based on Partial Least Square (PLS). The results show that tax education, tax awareness, and tax morality have a positive effect on tax compliance

KEYWORDS: *Tax Education, Tax Awareness, Tax Morality, Tax Compliance*

INTRODUCTION

Taxes resources are an important state revenue in funding development to achieve national welfare on developing country such as Indonesia. There are two primary revenue sources that are announced in Indonesia State Budget, namely state revenue originating from taxes and non-tax state revenue. Taxes are the main pillar of Indonesia revenue. Based on Central Bureau of Statistics data, almost 80% of the Indonesia revenue comes from taxes on the period 2016 – 2021. Furthermore, a survey conducted by OECD in Revenue Statistics 2021 report in Asia & the Pacific, Indonesia is listed as the country with the third lowest tax ratio out of twenty-four countries in Asia and Pacific. The tax ratio is the comparison between tax revenue and GDP in a certain period of time. Indonesia's tax ratio in 2019 reached 11.6%, below the average of twenty-four Asian and Pacific countries, namely 21%. The OECD also mentions that Indonesia's tax ratio is below the average of thirty African countries, which is 16.6%. The low tax ratio that does not meet world bank standards, namely 15%, shows a lack of taxpayer compliance (Rahayu, 2017).

Tax compliance is an act that is done consciously based on obedience, desire and ability to comply with tax regulations (Andreoni et al., 1998) It is not an easy thing for the government to force taxpayers to comply with their tax obligations. This is similar in any country, both developing and developed countries. Many taxpayers who have complied with the subjective and objective requirements do not comply with their tax obligations every year. Indonesia uses indicators to measure tax compliance by looking at the ratio of submission of Annual Tax Returns (SPT), where this indicator

is also used by Pricewaterhouse Coopers in measuring tax compliance in 190 countries in the world.

Education about taxes makes it possible to increase knowledge about taxes. Palil & Mustapha (2011) said that tax knowledge affects tax compliance. The better the tax knowledge, the higher the level of tax compliance. Tax knowledge can increase awareness and ethics, thereby reducing the tendency of tax non-compliance (Eriksen & Fallan, 1999). Study conducted by Ilhamsyah et al. (2016) also stated that tax knowledge can have an impact on tax compliance, and this study in line with Widiastuti et al. (2013).

Tax compliance is also closely related to the individual's basic motivation to pay taxes. Several previous studies have stated that tax morality can affect tax compliance. According to Torgler (2003) tax morality is the motivation to pay taxes. Then morality can also be defined as a moral obligation to pay taxes or a belief in the role that can be given to the social environment through paying taxes (Frey & Torgler, 2007). Others factors that can affect tax compliance is tax awareness. Various efforts that have been made by the government, for example the Tax Awareness Inclusion Program in primary and secondary education aim to increase awareness of paying taxes for students and teachers which are carried out through the integration of tax awareness materials in the curriculum. This collaboration is carried out to further increase competence in mastering the important elements of the state foundation which is taxation.

Teachers were targeted as a subject of this research because the role of teachers in tax education which provides an understanding of tax concepts. Teachers as agents of change have an important role for prospective taxpayers in providing tax awareness which is expected to increase taxpayer

compliance in accordance with applicable tax regulations, both through the national education curriculum and through various activities. The awareness of paying taxes that is instilled in education will carry over to students whether they choose to work, study or become entrepreneurs. This is also in line with the opinion of the Minister of Finance of the Republic of Indonesia who stated that education, socialization, and understanding of taxes must be carried out even from an early age.

This research aims to retest, update, and combine several variables as antecedents to tax compliance consisting of tax education, tax awareness, and tax morality. Thus, this research study will provide a comprehensive grasp on the level of individual taxpayer compliance by vocational school teachers who have a key role in providing tax education for the younger generation. Specifically, this research tried to:
1. Analyze the influence of tax education on individual taxpayer tax compliance.
2. Analyze the influence of tax awareness on individual taxpayers' tax compliance.
3. Analyze the influence of tax morality on individual taxpayers' tax compliance.

HYPOTHESIS OF THE STUDY
$H0_1$: There is a no significant effect of tax education on individual taxpayer tax compliance.
$H0_2$: There is a no significant effect of tax awareness on individual taxpayers' tax compliance.
$H0_3$: There is a no significant effect of tax morality on individual taxpayers' tax compliance.

REVIEW OF LITERATURE
Tax education should be obtained by all taxpayers, so that all taxpayers have a more proper knowledge of taxation. This can be interpreted if the taxpayer has obtained adequate knowledge of taxes, then compliance in carrying out tax obligations will also increase (Justicia & Theilen, 2018). Research conducted by Kasipillai et al., (2003) also found that tax education has an impact on tax compliance. Other's empirical evidence by Widia & Yasa, (2021) obtained the result that the level of education has an impact on taxpayer compliance. So, Sebele-mpofu & Chinoda (2019) argues that tax education is a factor that greatly impacts tax compliance.

Taxpayer awareness is a condition in which the taxpayer knows, understands and implements tax provisions appropriately and voluntarily. The higher the level of taxpayer awareness, the better the understanding and implementation of tax obligations so that compliance can increase (Siamena et al., 2017). Study conducted by Tanilasari & Gunarso, (2017) obtained the result that taxpayer awareness has a positive impact on taxpayer compliance. Then, Siamena et al., (2017) in line with the empirical evidence that taxpayer awareness has a positive effect on individual obligatory compliance. The same evidence, Uzunali et al. (2021) also concludes that taxpayer awareness is able to increase tax revenue.

Tax morality is most often defined as the willingness to pay taxes (Horodnik, 2018). The difference between tax awareness and tax morality is that tax awareness consists of the positive and negative perceptions of all taxpayers about taxes. Conversely, tax morality is expressed as behavior in carrying out tax obligations according to regulations. Tax morale is one of the main determinants of tax compliance. (Uzunali et al., 2021). Research conducted by Uzunali et al., (2021) concluded that the morality of the taxpayer is able to increase tax revenue. Other's empirical evidence by Okpeyo et al. (2019) concluded that tax morality has a positive impact on tax compliance. In line with the result, Tyas (2013) concludes that taxpayer morale has a positive impact on compliance with paying taxes.

METHODS
This study uses a quantitative method that testing the hypothesis using SEM PLS approach. The population in this study were vocational school teachers located in Jakarta, Indonesia. Based on data Indonesian Ministry of Education and Culture, vocational teachers in Jakarta were 11.340 person. Samples number were determined using taro Yamane formula (Sugiyono, 2018) and the total sample were 386 vocational teachers. Simple random sampling was used as a sampling technique for this research on vocational school teachers spread across five administrative city areas of Jakarta, Indonesia. The data collection procedure uses an online survey via Google Form and the time period required about fourth months.

The research instrument used a questionnaire employing a five Likert scale to measure participants' responses regarding tax education, tax awareness, tax morality, and tax compliance of individual taxpayers. Tax education measurement adopted Tologana (2015) and Widia & Yasa (2021) which consists of 4 items with 5 Likert scales. Tax awareness measurement adopted Uzunali et al. (2021) and Nurlis & Ariani (2020) which consists of 6 items with 5 likert scales. Tax morality measurement adopted Uzunali et al. (2021) and Okpeyo et al. (2019) which consists of 7 items with 5 likert scales. Tax compliance measurement adopted Uzunali et al. (2021) and Okpeyo et al. (2019) which consists of 5 items with 5 likert scales.

RESULTS AND DISCUSSIONS
Respondent Demographics
The respondents of this research were vocational school teachers who worked in Jakarta area with characteristics based on gender, namely 131 men (33.85%) and 256 women (66.15%). Characteristics of respondents based on age, 18-25 years as many as 29 individuals (7.50%), 26-35 years as many as 103 individuals (26.61%), 36-45 years as many as 103 individuals (26.61%), and 46- 60 years old as many as 152 individuals (39.28%). Characteristics of respondents based on their level of education, namely 267 individuals (68.99%) with a bachelor's degree and 120 individuals (31.01%) with a master's degree.

Descriptive Statistics

Descriptive statistics are statistics that can describe the variables. The description of this variable is a reflection of the respondent's perception as an individual taxpayer's regarding the research variable. Respondents' perceptions will be measured through scores, where the determination of the measurement criteria can be seen in the table 1. below:

Table 1. Respondents' Perception Categories

Interval Mean	*Difference*	Category
1.00-1.79	0.79	Very poor
1.80-2.59	0.79	Poor
2.60-3.39	0.79	Quite good
3.40-4.19	0.79	Good
4.20-5.00	0.80	Very good

Source: Pimentel (2019)

The results of mean value of each variable can be seen in table 2 below:

Table 2. Descriptive Statistics Of All Variable's

Items	Mean	Description	Items	Mean	Description
X1.1	4.12	Good	X3.1	4.38	Very good
X1.2	4.29	Very good	X3.2	4.07	Good
X1.3	4.16	Good	X3.3	4.22	Very good
X1.4	4.27	Very good	X3.4	4.11	Good
Average	**4.21**	**Very good**	X3.5	4.08	Good
			X3.6	4.20	Very good
X2.1	4.33	Very good	X3.7	4.34	Very good
X2.2	4.03	Good	**Average**	**4.20**	**Very good**
X2.3	3.99	Good	Y. 1	4.65	Very good
X2.4	4.41	Very good	Y.2	4.40	Very good
X2.5	4.39	Very good	Y.3	4.37	Very good
X2.6	4.35	Very good	Y.4	4.51	Very good
Average	**4.25**	**Very good**	Y.5	4.41	Very good
			Average	**4.47**	**Very good**

Based on the table 2, total average value for the tax education variable (X1) are 4.21, which means that the majority of respondents related to tax education already have a very good understanding and knowledge about taxes. Total average value for the tax awareness variable (X2) are 4.25, which means that the majority of respondents related to tax awareness already have very good awareness about taxes. Total average value for the tax morality variable (X3) are 4.25, which means that the majority of respondents related to tax morality already have very good principles and morals to comply with all tax regulations. Total average value for the tax compliance variable (Y) are 4.47, which means that the majority of respondents related to tax compliance already have very good principles and morals to comply with all tax regulations.

Evaluation of the Measurement Model (Outer Model)

Outer model test aims to specify the relationship between latent variables and their indicators. all scales in business research and related methodological texts on scale development use a reflective approach to their measurement (Coltman et al., 2008). The series of tests for the outer model consists of:

Convergent Validity

Convergent validity relates to the principle that measures of a construct should be highly correlated. An indicator is said to be valid if its value is between 0.6 - 0.7 while the loading factor is below 0.60, so it will be discarded from the model (Hair et al., 2019).

Table 3. Structural Model after Elimination

Tax Education	Outer loadings	Tax Education	Outer loadings
X1.1	0.791		
X1.2	0.852	X2.1	0.760
X1.3	0.885	X2.4	0.884
X1.4	0.801	X2.5	0.870
Tax Morality	**Outer loadings**	X2.6	0.803
X3.1	0.739	**Tax Education**	**Outer loadings**
X3.2	0.782		
X3.3	0.849	Y.1	0.730
X3.4	0.773	Y.2	0.762
X3.5	0.782	Y.3	0.816
X3.6	0.799	Y.4	0.758
X3.7	0.828	Y.5	0.721

Table 3 shows the result of outer loading value after eliminating the items X2.2 (0.588) and X2.3 (0.583) because the loading factor is below 0.60. After eliminating these two items, all items have outer loading values above 0.70. So it can be concluded that all of these item variables are valid for research.

Discriminant Validity
Discriminant validity testing of measurement models with reflexive indicators can be assessed through Heterotrait-Monotrait Ratio (HTMT) value the constructs. The HTMT criteria states that if the value is less than 0.90, there are no issues related to discriminant validity (Hair et al., 2019)

Table 4. Monotrait Heterotrait Test (HTMT)

Variable	Tax Compliance	Tax Awareness	Tax Morality	Tax Education
Tax Compliance				
Tax Awareness	0.828			
Tax Morality	0.776	0.846		
Tax Education	0.700	0.710	0.811	

Table 4. shows that overall HTMT values for each variable are below 0.900 which indicates that all variable's are valid and no issues related to discriminant validity.

Reliability Test
All items of questionnaire are reliable if consistent or stable over time and the test will be carried out by conducting composite reliability and Cronbach's alpha tests. If all latent variable values have composite reliability values > 0.70 and Cronbach alpha > 0.70 this means that the construct has good reliability, or the questionnaire used as a tool in research is reliable or consistent (Hair et al., 2019).

Table 5. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Tax Compliance	0.814	0.816	0.871	0.575
Tax Awareness	0.849	0.851	0.899	0.690
Tax Morality	0.902	0.906	0.923	0.630
Tax Education	0.852	0.854	0.900	0.694

Table 5. are the results of construct reliability test, it shows that the variables of Tax Education, Tax Awareness, Tax Morality as well as Taxpayer Compliance have an acceptable level of reliability because cronbach's alpha value is above 0.700 and composite reliability value also above 0.700. From the table 5. above, it shows an Average Variance Extracted (AVE) value above 0.500 which indicates that the construct can explain 50% or more of the item variation and passed convergent validity issues (Hair et al., 2019).

Collinearity Test

Collinearity test was carried out by looking at Variance Inflation Factor (VIF) value on the inner collinearity. VIF value of 5 or more indicates a collinearity problem between predictor constructs (Hair et al., 2019). The results of statistical calculations of inner collinearity values are as follows:

Table 6. Inner collinearity

Variable's	Tax Compliance
Tax Awareness	2,312
Tax Morality	2,996
Tax Education	2.108

Table 6 shows the results of the inner collinearity test where all variables show VIF values below 5.00, so it can be concluded that there are no collinearity isses between variables.

Structural Model Evaluation (Inner Model)
f Square

This test is carried out to see effect sizes which can show the level of contribution of each exogenous variable to the endogenous variable. The effect sizes criteria are divided into three categories, *first*, small category if the f Square value is 0.02 – 0.14. Then, medium category if the f Square value is 0.15 – 0.34, and strong category if the f Square value is above 0.35 (Hair et al., 2019). The following are the effect size values for each model and their interpretation:

Table 7. f Square

	F Square	Result
Tax Awareness -> Tax Compliance	0.153	Medium
Tax Morality -> Tax Compliance	0.050	Small
Tax Education -> Tax Compliance	0.025	Small

R Square

The R Square value is between 0 and 1, if the value = 0.25 – 0.49 is considered weak, 0.50 – 0.74 is moderate, and if the value more than 0.75 is considered strong. The research model created has one equation that can be measured and the following are the results and its interpretation:

Table 8. R Square

Construct	R *Square*	Result
Tax Compliance	0.544	moderate

Hypothesis Testing

The significance value to determine the influence between variables can be obtained using bootstapping or jackniffing procedures. If the t-count value > t-table (1.96) at the significance level (α = 5%) then the estimated value of the path coefficient is significant. The results of calculating the estimated path coefficient are as follows:

Table 9. Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Tax Awareness -> Tax Compliance	0.401	0.405	0.057	6,993	0.000
Tax Morality -> Tax Compliance	0.261	0.262	0.068	3,853	0.000
Tax Education -> Tax Compliance	0.156	0.155	0.065	2,410	0.016

The effect tax education on taxpayer compliance

Table 9, show that tax education has a significant impact on taxpayer compliance (t value = 6.993; p value = 0.000) and positive direction (Original sample = 0.401) related relationship between tax education and taxpayer compliance so that H1 is accepted. The results are in line with Susanti et al. (2020) who concluded that the level of education affects a person's compliance with paying their taxes. These results are also in line with Nurlis & Ariani (2020), Tyas (2013) and Albert & Fadjarenie (2022) who say that knowledge and tax education have an influence on tax compliance.

Teachers as an educator have an important role to increase taxpayer compliance. Teachers are expected to continue to provide knowledge and material regarding tax education to students at school. Without these efforts, students as future

generations of the nation will not have a sense of obedience to tax regulations. This is supported based on the results of hypothesis 1, which states that tax education has a positive effect on taxpayer compliance. The teacher is a tax frontliner so that he can explain to students the importance of taxes on state development. The way and language taught by teachers to students can be more easily understood regarding the importance of paying taxes in creating a more advanced Indonesia.

The effect tax awareness on taxpayer compliance

Table 9. show that tax awareness has a significant impact on taxpayer compliance (t value = 3.853; p value = 0.000) and positive direction (Original sample = 0.261) related relationship between tax awareness and taxpayer compliance so that H2 is accepted. The results are in line with Tanilasari & Gunarso (2017) and Siamena et al. (2017) who concluded that the higher the level of tax awareness that a taxpayer has, the higher the level of taxpayer compliance.

Teachers have an important role in increasing tax awareness among students. Before giving tax awareness to students, each teacher should also have a high level of tax awareness so that they can be an example for students. Teachers who have a high level of tax awareness are expected to understand the importance of tax nationally. Increasing tax awareness especially for teachers is carried out so that the Indonesian people understand the function and use of taxes for society as well as benefits for themselves and understand how to carry out their tax obligations. The teacher's tax awareness has a goal so that an understanding of taxes has been owned from the start and can be disseminated to students who are potential taxpayers.

The effect tax morality on taxpayer compliance

Table 9. show that tax morality has a significant impact on taxpayer compliance (t value = 2.410; p value = 0.016) and positive direction (Original sample = 0.156) related relationship between tax morality and taxpayer compliance so that H3 is accepted. The results are in line with Okpeyo et al. (2019), Widia & Yasa (2021), and Tyas (2013) who concluded that the high morale of taxpayers will play a major role in high taxpayer compliance. Teachers are expected to have high morality in taxation. Without motivation within each teacher, they will not have a sense of compliance with tax regulations. The bad impact is that they will not motivate students to comply with tax regulations. The motivation to voluntarily comply with tax regulations has an important role for each teacher. A teacher will not be moved to pay taxes without motivation, both intrinsic and extrinsic.

CONCLUSION

Based on the results, it can be concluded that *first*, tax education has a positive effect on taxpayer compliance. This can be interpreted that through education, people can understand the importance of understanding the tax law which explains that if you do not comply with tax regulations, you will be subject to sanctions. Teachers as educators can be change agents in providing knowledge and insight related to

tax regulations to their students so that with good knowledge and insight, the younger generation can be more compliant with their tax obligations.

Second, tax awareness has a positive effect on taxpayer compliance. The role of teachers is very important in increasing the generation's awareness of taxes. Teachers can be a catalyst for increasing the younger generation's awareness of taxes where high awareness of young generation, they will increase compliance with their tax obligations voluntarily even though they do not get compensation from the state directly. *Third*, tax morality has a positive effect on taxpayer compliance. Teachers can be a motivator for the younger generation to have a high moral attitude towards taxes. Tax morality is the basic motivation that can increase an individual's sense of compliance with tax regulations.

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