

TAX COMPLIANCE IN A SOCIAL ENVIRONMENT: THE ROLE OF SOCIAL NORMS, TRUST, AND TAX MORALE FROM A SLIPPERY SLOPE THEORY PERSPECTIVE

CONFORMIDADE TRIBUTÁRIA EM UM AMBIENTE SOCIAL: O PAPEL DAS NORMAS SOCIAIS, DA CONFIANÇA E DA MORAL TRIBUTÁRIA SOB A PERSPECTIVA DA TEORIA DA DERRAPAGEM

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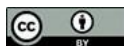
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Abstract

The objective of this study is to identify the social factors that influence tax compliance. This study focuses on norms, trust in the legal system, and tax morale as determinants of tax compliance. The methodology used in this study is a survey, with a questionnaire as the data collection instrument. The research population consists of individual taxpayers registered at KPP Jakarta Barat. The final sample used in this study comprises 125 respondents. In addition, the sampling technique employed in this study is convenience sampling, and the data analysis is conducted using component-based Structural Equation Modeling (SEM) or Partial Least Squares (PLS) with a first-order construct. The study's results show that descriptive and subjective norms positively affect personal norms. Moreover, personal norms positively affect tax compliance and mediate the relationship between descriptive and subjective norms and tax compliance. However, descriptive norms and subjective norms do not affect tax compliance. Furthermore, personal norms positively affect trust in the legal and tax systems, but this trust, in turn, does not affect tax morale. Nevertheless, tax morale is found to positively affect tax compliance. From a demographic perspective, age and gender do not

Resumo

O objetivo deste estudo é identificar os fatores sociais que influenciam a conformidade tributária. Este estudo concentra-se nas normas sociais, na confiança no sistema jurídico e na moral tributária como determinantes da conformidade tributária. A metodologia utilizada neste estudo é uma pesquisa por meio de questionário, com o instrumento de coleta de dados. A população da pesquisa consiste em contribuintes individuais registrados na Receita Federal de Jakarta Ocidental. A amostra final utilizada neste estudo compreende 125 respondentes. Além disso, a técnica de amostragem empregada neste estudo é a amostragem por conveniência, e a análise dos dados foi conduzida por meio de Modelagem de Equações Estruturais (MEE) baseada em componentes ou em Mínimos Quadrados Parciais (MQP), com um construto de primeira ordem. Os resultados do estudo mostram que as normas descritivas e subjetivas afetam positivamente as normas pessoais. Além disso, as normas pessoais afetam positivamente a conformidade tributária e mediam a relação entre as normas descritivas e subjetivas e a conformidade tributária. No entanto, as normas



affect tax compliance, whereas education and income do.

Keywords: Tax Compliance. Norms, Trust. Tax Morale.

descritivas e subjetivas não afetam a conformidade tributária. Ademais, as normas pessoais afetam positivamente a confiança nos sistemas jurídicos e tributários, mas essa confiança, por sua vez, não afeta a moral tributária. Contudo, constatou-se que a moral fiscal exerce um efeito positivo sobre o cumprimento das obrigações fiscais. Do ponto de vista demográfico, a idade e o gênero não afetam o cumprimento das obrigações fiscais, enquanto a escolaridade e a renda têm efeitos positivos.

Palavras-chave: Cumprimento das Obrigações Fiscais. Normas. Confiança. Moral Fiscal.

1 INTRODUCTION

The tax system in Indonesia still relies on voluntary taxpayer compliance, so its effectiveness in generating state revenue is largely determined by the compliance levels (Alm, 2019). Tax compliance plays a significant role in strengthening the state's fiscal capacity and supporting better public governance. However, sub-optimal levels of compliance remain a major challenge in tax administration (OECD, 2021). Thus, efforts to increase tax compliance are not sufficient with inspections and sanctions alone; they also require strengthening tax authorities and administrative governance to encourage compliance both compulsorily and voluntarily (Kirchler *et al.*, 2008; Prinz *et al.*, 2014). Nevertheless, the effectiveness of this approach remains a subject of debate, particularly as the high administrative and oversight costs often fail to match gains in compliance (Slemrod & Yitzhaki, 2002). These challenges highlight the need for a more comprehensive study to identify the factors that significantly influence tax compliance, thereby improving the effectiveness of tax policy.

The need to suppress tax non-compliance amid pressure on state revenues has prompted the government to more precisely identify the factors influencing tax compliance. Three factors are suspected of influencing tax morale and tax compliance: economic, social, and psychological (Alm, J., & Torgler, 2011). To date, tax authorities have placed greater emphasis on the economic aspect to increase tax compliance (Torgler,

2002). In an economic approach, compliance behavior is defined as the outcome of a taxpayer's rational calculation of the benefits and costs of complying or evading tax regulations. Thus, variables such as the probability of an audit, the audit rate, and tax penalties have been viewed as the main instruments for encouraging compliance (Witte & Woodbury, 1985). Therefore, in recent years, it has been found that tax compliance is based not solely on cost-benefit calculations but also on social and psychological factors. Hence, tax compliance behavior cannot be explained solely by economic factors (Kirchler *et al.*, 2008; Alm & Torgler, 2011; Kogler *et al.*, 2013). The study demonstrates the importance of examining psychological factors, such as taxpayers' perceptions of social norms, in increasing tax compliance.

Research has shown that individual tax compliance is influenced not only by economic considerations but also by psychological and moral factors, especially taxpayers' personal norms (Torgler, 2007). Although personal norms do not directly lead to higher compliance, understanding their formation process can encourage compliant behavior (Jimenez & Iyer, 2016). Hence, the intention to comply with taxes is grounded in taxpayers' personal norms.

Social psychology research identified four types of norms: (1) personal norms, (2) descriptive norms, (3) injunctive norms, and (4) subjective norms (Bobek *et al.*, 2007; Bobek, Hageman, & Kelliher, 2013; Jimenez & Iyer, 2016; Supramono, 2021). These norms differ according to their sources and their impacts on individuals' conformity to the group. Social norms are external influences on an individual's tendency toward certain values, whereas personal norms are internalized values. Descriptive, injunctive, and subjective norms are part of social norms that arise from external influences. Descriptive norms refer to individuals' perceptions of how most others would behave (Aronson *et al.*, 2010). Furthermore, injunctive norms refer to perceptions of how most others would approve or disapprove of a person's behavior (Kallgren *et al.*, 2000), whereas subjective norms refer to social pressure perceived from individuals considered important (Aronson *et al.*, 2010). This study does not employ injunctive norms because they are conceptually similar to subjective norms and may lead to overlapping constructs. Furthermore, in the Indonesian context, injunctive norms are relatively more difficult to measure accurately. The relationship between social and personal norms is interesting, as personal norms are

likely influenced by social norms. Although internal values in tax compliance are difficult to change, they may still be influenced by social norms.

In addition to their direct effects, social norms, such as descriptive and subjective norms, indirectly affect tax compliance through personal norms, which serve as a mediating mechanism. When compliance-supporting social norms strengthen, these norms tend to be internalized as personal norms that encourage taxpayer compliance intentions and behavior (Wenzel, 2005; Blanthorne & Kaplan, 2008; Bamberg *et al.*, 2007; Cialdini *et al.*, 1991; Jimenez & Iyer, 2016). Personal norms are closely related to trust in the legal, tax, and government systems. In taxation, greater trust strengthens taxpayers' perceptions of tax fairness and the legitimacy of tax collection. In contrast, declining trust leads taxpayers to view taxes as an unfair burden, thereby facilitating rationalizations for tax avoidance. Thus, greater government trust increases regulatory compliance. (Jimenez & Iyer, 2016; Cahyonowati *et al.*, 2023).

Furthermore, intrinsic motivation and moral awareness play important roles in shaping voluntary compliance. The stronger an individual's tax morale, the greater the tendency to comply with tax regulations. Apart from their intrinsic motivation, tax sanctions remain the primary external factor of tax compliance in Indonesia. Thus, the government needs to strengthen accountability, justice, and public trust to enhance tax morale and design tax policies effectively and precisely (Jimenez & Iyer, 2016; Güzel *et al.*, 2019; Cahyonowati, 2011; Novita *et al.*, 2024).

2 THEORETICAL FRAMEWORK

2.1 Slippery Slope theory

This study used Slippery Slope Theory to explain why taxpayers do not always fulfill their obligations, prompting tax authorities to impose sanctions for non-compliance. On the other hand, the theory conceptualizes synergy between the tax authority and taxpayers as a service-client relationship (Kirchler *et al.*, 2008). Mutual cooperation and trust between taxpayers and tax authorities are essential. Tax authorities must ensure that taxpayers fulfill their tax obligations aligned with their income. Such trust leads taxpayers to perceive fair treatment, motivating voluntary tax compliance

(Kirchler *et al.*, 2008). In the Slippery Slope Theory, there are psychological and deterrence variables (Ratmono, 2014). Psychological aspects and social psychology relate more to voluntary compliance, whereas the deterrence aspect relates more to enforced compliance through audits and penalties (Kirchler *et al.*, 2008; Prinz *et al.*, 2014). Hence, to boost tax compliance, tax authorities should understand the behavioral factors influencing taxpayers' ability to fulfill their tax obligations and design policies that balance repressive measures with trust-building for sustainable compliance (Kirchler *et al.*, 2008; Kogler *et al.*, 2013).

2.2 Hypothesis development

2.2.1 Social norms (*descriptive and subjective*) affect personal norms

Social norms generally serve as antecedents to individuals' personal norms, with influence flowing predominantly from the social environment to the individual level (Bobek *et al.*, 2013). Descriptive norms influence personal norms by observing others' behavior, especially in new or ambiguous situations where individuals need a reference to determine appropriate action (Cialdini & Trost, 1998). Over time, repeated behaviors in the social environment gain greater legitimacy and shape individuals' assessments of which behaviors to emulate (Bobek *et al.*, 2013). In tax compliance, these norms shape expectations in the closest reference group, such as family or friends (Bobek *et al.*, 2013). On the other hand, subjective norms can be internalized as personal norms, encouraging compliance not only through social pressure but also through individual moral beliefs (Jimenez & Iyer, 2016). (Blanthorne & Kaplan, 2008; Budiningrum, 2024) stated that social norms from broader society and close environments strengthen moral beliefs and encourage tax compliance behavior through personal norms.

Based on the explanation above, the research hypotheses are:

H1: Descriptive norms affect personal norms

H2: Subjective norms affect personal norms

2.2.2 *Personal norms toward tax compliance*

Personal norms reflect individuals' moral standards and behavioral expectations (Cialdini *et al.*, 1991; Kallgren *et al.*, 2000; Wenzel, 2004). (Wenzel, 2004) stated that personal norms can develop through internalization of social norms from groups individuals identify with. Some of the most important social norms become embedded in one's moral framework, as personal norms reflect individual beliefs. Norms significantly affect all behaviors, including tax compliance.

Based on the explanation above, the research hypothesis is:

H3: Personal norms have a positive effect on tax compliance

2.2.3 *Descriptive norms toward tax compliance*

Descriptive norms refer to individual perception of how most people in a group behave (Jimenez & Iyer, 2016b). This norm affects individuals' behavior within social groups, as people tend to use others' behavior as a guide for their own behavior. In taxation, descriptive norms encourage both compliance and avoidance by justifying actions; for instance, when taxpayers believe others avoid taxes, they view this as a normal behavior (Pommerehne *et al.*, 1994). Moreover, descriptive norms provide information about behaviors commonly engaged in by others, whether tax compliance or tax avoidance (Cialdini & Trost, 1998). Therefore, perceiving low compliance or successful evasion among others lowers the moral burden to tax avoidance (Torgler, 2003).

Based on the explanation above, the research hypothesis is:

H4: Descriptive norms have a positive effect on tax compliance

2.2.4 *Subjective norms toward tax compliance*

Subjective norms refer to individuals' perceptions of what others consider important and the behaviors they are expected to exhibit (Jimenez & Iyer, 2016b). These norms constitute a specific form of injunctive norms, delineating acceptable behaviors within close social groups. Subjective norms are therefore often regarded as a manifestation of

peer pressure. In the context of taxation, subjective norms help individuals evaluate whether compliance with tax laws is likely to be approved by significant social groups. The influence of subjective norms ultimately reflects the strength of individuals' social relationships with important referents (Aronson *et al.*, 2010).

Based on the explanation above, the research hypothesis is:

H5: Subjective norms have a positive effect on tax compliance

2.2.5 *Personal norm in mediating social norms on tax compliance*

Social norms involve not only external pressure, but also internalization as personal norms that affect taxpayers' behavior. Personal norms reflect internal moral standards regarding right and wrong behavior. In tax matters, social values continuously accepted from the environment can evolve into a personal moral obligation to pay taxes. Hence, taxpayer compliance is not only influenced by social pressure but also by internal moral beliefs. Blanthorne and Kaplan (2008) found that ethnic belief mediates the relationship between social norms and tax reporting behavior, while Jimenez and Iyer (2016) showed that social norms can influence compliance intention through internalization to become personal norms.

To be specific, descriptive and subjective norms can shape personal norms to encourage taxpayers' compliance. When individuals see the majority of their surroundings comply with the tax, that behavior becomes the reference for personal moral or right actions. Moreover, expectation and encouragement from family, friends, or close social groups can be seen as personal value, strengthening the moral obligation to comply. Bobek *et al.* (2013) demonstrated that personal and subjective norms influence tax compliance decisions, aligning with Wenzel (2004), who also emphasized the importance of personal norms in tax compliance. Thus, personal norms may mediate the effects of social descriptive and subjective norms on tax compliance.

Based on the explanation above, the research hypotheses are:

H6: Personal norms mediate the relationship between descriptive norms and tax compliance

H7: Personal norms mediate the relationship between subjective norms and tax compliance

2.2.6 *Personal norms on trust in legal system and tax system*

Personal norms reflect individuals' internal moral standards for action that are viewed as right, appropriate, and worthy of performance; hence, they shape evaluations of regulations, social obligations, and public institutional legitimacy. Individuals with strong personal norms view compliance as aligning with their moral values, rather than as a reaction to external pressure. In this context, Jackson *et al.* (2012) and Tyler (2023) stated that alignment between individuals' moral values and those upheld by legal institutions can strengthen acceptance of authority and increase trust in the legal system. In taxation, personal norms are also related to taxpayers' intentions and behaviors, as those with high moral obligations see compliance as morally right (Wenzel, 2004; Blanthorne & Kaplan, 2008). On the other hand, the internalization of social norms into personal norms can further strengthen tax compliance (Jimenez & Iyer, 2016). Those findings showed that personal norms can shape a positive perception of the legal and tax systems as institutions that regulate social obligation and deliver public justice. Therefore, stronger personal norms increase trust in legal and tax systems.

Based on the explanation above, the research hypotheses are:

H8: Personal norms have a positive effect on trust in the legal system

H9: Personal norms have a positive effect on trust in the tax system

2.2.7 *Trust in legal system and tax system on tax morale*

Individual trust in government institutions is essential to shaping tax morale. In the law system, Torgler and Schneider (2009) found that public trust in the legal system is positively related to tax morale. The findings indicated that individuals with higher tax morale perceived the legal system as fair, consistent, and reliable. Similarly, trust in the legal system also plays an important role in shaping tax morale. When taxpayers perceive the tax system as credible, transparent, and accountable, they tend to accept tax obligations as a moral responsibility rather than an economic burden (Luttmer & Singhal, 2014; OECD, 2019). Scholz and Lubell (1998) also stated that trust in government and governance systems enhances the public's willingness to meet fiscal obligations, which is consistent with Luttmer and Singhal (2014), who explained that tax morale reflects non-economic

motivations, such as social norms, state legitimacy, and institutional trust. Thus, the greater an individual's trust in the legal and tax systems, the higher their tax morale.

Based on the explanation above, the research hypotheses are:

H10: Individual trust in the legal system has a positive effect on moral tax obligation

H11: Individual trust in the tax system has a positive effect on moral tax obligation

2.2.8 Tax morale toward tax compliance

Tax morale is an essential determinant for tax compliance behavior (Cahyonowati, 2011). Strong intrinsic motivation among taxpayers, coupled with moral awareness of the importance of tax contributions, can increase an individual's likelihood of voluntarily fulfilling their tax obligations. Taxpayers with strong tax morale generally demonstrate higher levels of compliance compared to those influenced solely by external incentives. Thus, tax morale plays a role in strengthening the intention to pay taxes and, ultimately, in encouraging tax compliance (Fitria *et al.*, 2024). This view aligns with empirical findings showing that tax morale is positively related to tax compliance, both in terms of intention and actual behavior (Torgler, 2007; Luttmer & Singhal, 2014; OECD, 2019)

(Susila *et al.*, 2016) stated that the decline in public trust toward government financial management is a logical consequence that weakens tax morale, compliance level, and tax revenue. Building tax awareness is essential for the government to foster sound governance and sustain public trust in governmental budget accountability. This consistency will encourage and increase public tax morale and tax compliance (Kirchler, Hoelzl, & Wahl, 2008; OECD, 2019).

Based on the explanation above, the research hypothesis is:

H12: Tax morale has a positive effect on tax compliance

3 METHODOLOGY

This study is quantitative and uses a survey as its methodology (Neuman, 2003). The research population consisted of the individual taxpayers registered at KPP Jakarta Barat. The sampling technique used was convenience sampling, as the total population is unknown. Furthermore, the number of samples was determined based on the Structural

Equation Modeling (SEM) analysis, following the guideline from Hair *et al.* (2009) to multiply the number of indicators by 5-10. With 25 indicators, the minimum sample size was 125 respondents. Given the relatively low response rate in Indonesia (approximately 50%-60%), the researcher distributed 200 questionnaires, of which 135 were returned. After screening, 10 respondents were eliminated because the validity of their responses was questionable: they assigned a score of 5 to all items. Thus, the final number of respondents used in this study is 125.

3.1 Operationalization of variables

Table 1

Operationalization of Variables

No	Variable	Definition	Indicator	Measurement
1	Personal Norms	Self-based standards or expectations of behavior that flow from internalized values.	<ol style="list-style-type: none"> 1. The amount of tax payments must be reported honestly 2. Not reporting tax payments is acceptable 3. Avoiding tax payments is a trivial offense 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
2	Descriptive Norms	Descriptive Norms guide behavior through perceptions of how most others would behave	<ol style="list-style-type: none"> 1. Tax evasion is morally wrong in any amount 2. Avoiding paying taxes by any means is socially acceptable 3. Engaging in tax evasion is ethical 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
3	Injunctive norms	Guide behavior through perceptions of how most others would approve/disapprove of a person's behavior	<ol style="list-style-type: none"> 1. Most people will do anything to avoid paying taxes 2. Tax evasion is widespread in the world 3. Reducing taxable income by charging it to expenses is a reasonable course of action 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
4	Subjective Norms	Guide behavior through perceptions of how one would approve/disapprove of one's own behavior.	<ol style="list-style-type: none"> 1. Spouse's opinion if avoiding paying taxes 2. Tax consultant's opinion if avoiding paying taxes 3. Family's opinion if avoiding paying taxes 4. Close friends' opinion if avoiding paying taxes 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.

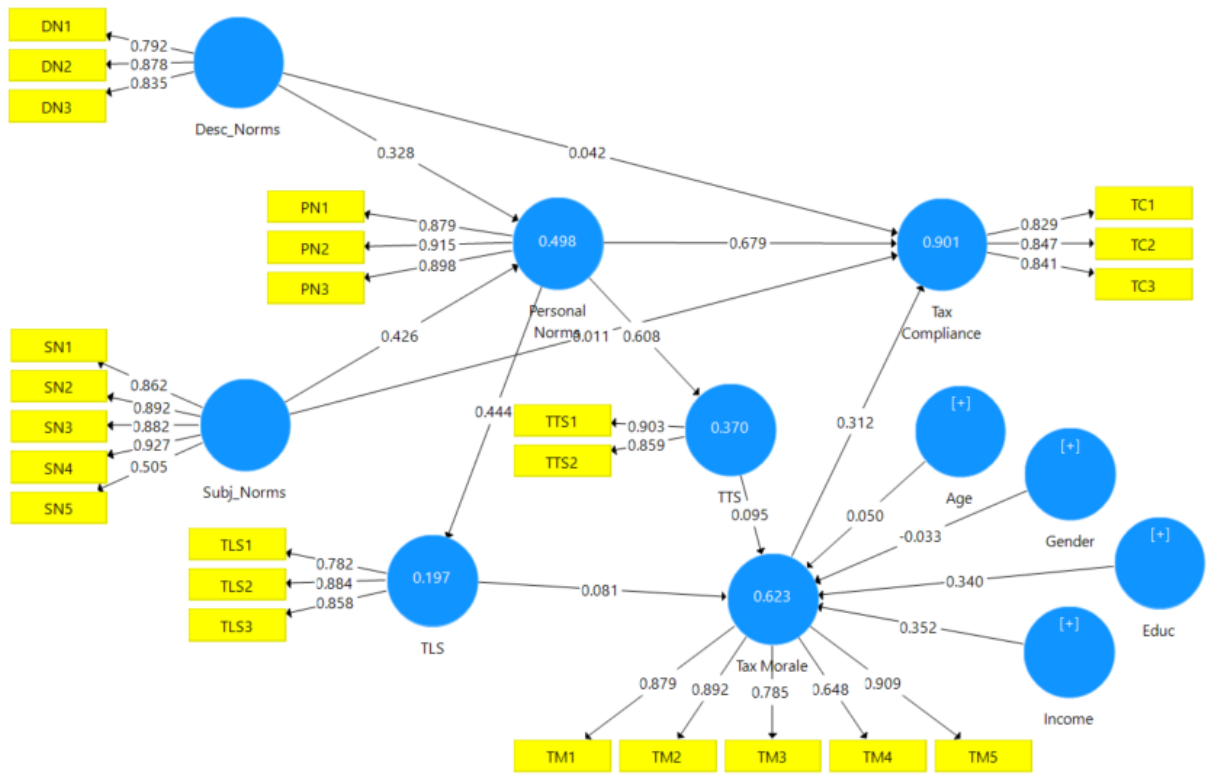
			5. Peer's opinion if avoiding paying taxes	
5	Trust in the Legal System	Trust in the government is shown through the relationship between the government and its people.	<ol style="list-style-type: none"> 1. The government system is running well 2. The legal system implemented by the government is good 3. The desire to pay taxes increases because politicians and people's representatives have carried out their functions and authorities well 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
6	Trust in the Taxation System	Trust in the taxation system is shown through the relationship between the government and its people	<ol style="list-style-type: none"> 1. Trust in the government system in making tax policies 2. Trust in the legal system established in taxation 3. Taxes paid by the community have been used well for the welfare of the people 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
7	Tax Morale	Individual intrinsic motivation to comply and pay taxes	<ol style="list-style-type: none"> 1. Obligation to register to have an NPWP. 2. Something that is possible to not pay taxes 3. Paying taxes in an improper way, because it will not be found out. 4. Paying taxes in an improper way, because taxes are a burden. 5. Paying taxes in an improper way, because other people also do not pay their taxes. 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
8	Tax compliance	Tax compliance Compliance of individual taxpayers to comply with tax regulations	<ol style="list-style-type: none"> 1. Reporting SPT on time 2. Calculating tax payable honestly and correctly 3. Compliance in paying taxes 	Ordinal scale using 5-point Likert measurements from: (1) strongly disagree, (2) disagree, (3) Neutral (4) agree, (5) strongly agree.
9	Age	Respondent's age	Respondent's age	Numerical number (year)
10	Gender	Respondent's gender	Respondent's gender	Numeric number (dummy 0 and 1)
11	Education	Highest level of education achieved	Highest level of education achieved	Category
12	Income	Average amount of salary received in a month	Average amount of salary received in a month	Category

Source: processed research data, 2025

The data analysis in this study employed component-based Structural Equation Modeling (SEM) or Partial Least Squares (PLS) with a first-order model. The researcher used this tool because the theoretical research model is relatively complex; therefore, the terms “dependent variable” and “independent variable” are no longer appropriate. Moreover, the study used latent variable A, which cannot be measured directly. PLS has the advantage of identifying measurement error for variables that cannot be measured directly (Hair *et al.*, 2009). Moreover, PLS is well-suited to constructing both reflective and formative models. PLS analysis consists of two steps: (1) the outer model (testing construct validity and reliability), and (2) the inner model (testing of structural relationships).

Figure 1

Construct, item loading, AVE, composite reliability, and Cronbach’s alpha



4 DISCUSSION

4.1 Demographic respondents

Table 2

Demographic Respondents

Number of responden N = 125		
Gender	Number	Percentage
Male	51	40,8%
Female	74	59,2 %
Age		
17 s/d 30 Year	33	26,4%
31 s/d 40 Year	42	33,6%
41 s/d 50 Year	22	17,6 %
51 s/d 60 Year	26	20,8%
>60 Year	2	1,6%
Respondents' Education		
High School	16	12,8 %
Diploma	15	12 %
Bachelor's Degree	56	44,8 %
Postgraduate Degree	19	15,2%
Other	19	15,2%
Main Business Classification		
Employees with 1 source of income	56	44,8 %
Employees with 2 sources of income	10	8%
Entrepreneurs (Traders)	42	33,6%
Professionals (Doctors/Lawyers/Consultants/Contractors/ Designers/Photographers/Artists/Lecturers/Accountant s/Notaries/Others*)	17	13,6%
Income		
< 5Million	50	40%
5 – 10Million	39	31,2%
11 – 15Million	11	8,8
16 – 20Million	11	8,8
>20Million	14	11,2%
Experience		
< 5 Year	34	27,2 %
6 – 10 Year	31	24,8 %
11 – 20 Year	44	35,2%
>20 Year	16	12,8%

Source: processed research data, 2025

Table 3*Path Coefficients*

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Desc_Norms -> Personal Norms	0.328	0.331	0.123	2.665	0.008
Subj_Norms -> Personal Norms	0.426	0.425	0.116	3.659	0.000
Personal Norms -> Tax Compliance	0.679	0.676	0.039	17.615	0.000
Desc_Norms -> Tax Compliance	0.042	0.038	0.049	0.864	0.388
Subj_Norms -> Tax Compliance	0.011	0.018	0.049	0.220	0.826
Desc_Norms -> Personal Norms -> Tax Compliance	0.223	0.223	0.083	2.691	0.007
Subj_Norms -> Personal Norms -> Tax Compliance	0.289	0.288	0.082	3.536	0.000
Personal Norms -> TLS	0.444	0.450	0.056	7.876	0.000
Personal Norms -> TTS	0.608	0.609	0.064	9.440	0.000
TLS -> Tax Morale	0.081	0.088	0.077	1.061	0.289
TTS -> Tax Morale	0.095	0.090	0.092	1.037	0.300
Tax Morale -> Tax Compliance	0.312	0.316	0.040	7.757	0.000
Age -> Tax Morale	0.050	0.053	0.089	0.565	0.572
Gender -> Tax Morale	-0.033	-0.030	0.054	0.610	0.542
Educ -> Tax Morale	0.340	0.341	0.095	3.565	0.000
Income -> Tax Morale	0.352	0.349	0.097	3.621	0.000

Source: processed research data, 2025

Note: **Significant level at 5%, $p < 0,05$

Note:

TLS : Trust in the Legal System

TM: Tax Morale

TTS: Trust in the Tax System

TC: Tax Compliance

DN : Descriptive Norms

PN: Personal Norm

SN : Subjective Norms

The study found that descriptive norms positively affect personal norms. Descriptive norms arise from observing individuals' behavior in various situations. When individuals face new situations, they tend to observe others' behaviors. They observe others' behavior through direct and indirect social interactions. Right actions are imitated, whereas wrong actions will be avoided. This finding is consistent with Helderich, Thøgersen, and Bergquist (2023), who explained that descriptive norms not only serve as guidelines for social behavior but can also shape personal norms by internalizing perceived general behavior in the social environment.

Subjective norms also positively affect personal norms. The internalization of values developed in society shapes an individual's personal standard of approved and disapproved behaviors. Individuals' perceptions of social expectations and environmental pressure encourage the internalization process, leading to a personal moral obligation to act, which can subsequently be transmitted to close others. This

finding is consistent with Blanthorne and Kaplan (2008), who showed that individuals surrounded by family members and friends who support taxpayer compliance tend to hold ethical beliefs that align with that behavior. This finding is also supported by Wang (2024), who indicated that subjective norms are significantly developed personal norms, and is further supported by Ajzen (1991), who described subjective norms as representing social pressure that affects individual beliefs.

Personal norms also positively affect tax compliance, suggesting that personal morality can directly encourage compliance. In the context of a self-assessment system, tax compliance is determined not only by external factors but also by taxpayers' internal ethical standards. Individuals with high moral awareness tend to view tax compliance as a personal responsibility. This finding aligns with Alm and Torgler (2012), Gangl *et al.* (2015), Liu (2014), and Jimenez and Iyer (2016b) and is consistent with the slippery slope framework, which emphasizes the importance of morality and individual awareness. However, this finding contrasts with Primasari dan Mutmainah (2022). The distinction was thought to be influenced by the research context, particularly perceptions of tax systems and the social environment.

Furthermore, descriptive norms do not significantly affect tax compliance. This indicates that perceptions shaped by group behavior have not encouraged taxpayers to comply. However, this finding contrasts with Jimenez and Iyer (2016b), who found a positive effect of descriptive norms on tax compliance. The difference can be explained by variations in social norms across countries, which affect compliance levels differently (Bobek *et al.*, 2007).

Subjective norms also have no significant effect on tax compliance. The finding shows that expectations or encouragement from close others do not necessarily influence taxpayers' decisions to comply. Tax compliance appears to be influenced more by an individual's decisions, perceptions of the system, experience, and other institutional factors. This finding is consistent with Primasari and Mutmainah (2022) but contrasts with Jimenez and Iyer (2016b). Theoretically, subjective norms can influence an individual's assessment of tax compliance through approval from one's immediate social group (Aronson *et al.*, 2010). However, in this study, the influence is not sufficiently strong.

Personal norms mediate the relationships between descriptive and subjective norms and tax compliance. Descriptive norms develop through observing others' compliant behavior, whereas subjective norms arise from social expectations from family, friends, and the immediate environment. When both are internalized, personal norms become a moral impetus that strengthens tax compliance. This finding aligns with Jimenez and Iyer (2016), Bobek *et al.* (2013), Wenzel (2004), and Budiningrum (2024), who emphasize that personal norms serve as an internal moral basis for tax compliance.

On the other hand, personal norms positively affect trust in the legal and tax systems. Personal norms reflect internal moral values that shape individuals' perceptions of legal and tax obligation. In a slippery slope framework, strong personal norms can strengthen trust in authority, as the system is seen as legitimate, fair, and worthy of compliance. This finding is consistent with Jimenez and Iyer (2016), Batrancea *et al.* (2022), and Alasfour *et al.* (2024), who highlight the relationships among internal norms, trust, justice, and tax compliance.

Nevertheless, taxpayers' trust in the legal system does not affect tax morale. The finding indicates that trust in legal institutions is insufficient to foster moral motivation to meet tax obligations. Tax morale seems to be influenced by perceived justice, governance quality, public services, consistency in rule enforcement, and social norms. This finding aligns with Nichelatti and Hiilamo (2024), Fonseca Corona (2024), Anjarwi (2025), and Cahyonowati (2011). Hence, enhancing tax morale is not sufficient through trust-building alone but also requires tax system fairness, transparency, accountability, and the quality of tax services.

In addition, taxpayers' trust in the tax system also does not affect tax morale. This indicates that trust in the system is insufficient to motivate taxpayers to fulfill their tax obligations. Tax morale seems to be more strongly influenced by perceived justice, governance quality, transparency, service experience, and social norms. This finding is consistent with Fonseca Corona (2024), Anjarwi (2025), Oktavianti *et al.* (2025), and Cahyonowati (2011), who suggest that trust operates through other factors rather than as a direct determinant.

Moreover, this finding indicates that tax morale positively affects tax compliance. This aligns with Cahyonowati (2011), who stated that the higher the intrinsic moral and taxpayers' moral awareness, the greater the tendency to comply. However, in the

Indonesian context, compliance has not developed solely from internal moral motivation but is also influenced by external pressures, such as tax penalties. Thus, enhancing compliance requires not only law enforcement but also strengthening accountability, transparency, and public trust.

The test results showed that age did not affect tax morale. This finding indicates that differences in age groups, whether younger or older taxpayers, do not directly determine the strength or weakness of a person's moral drive to fulfill tax obligations. Doğan (2026) explains that tax morale is a taxpayer's intrinsic motivation to pay taxes voluntarily, and therefore cannot always be explained solely by demographic factors such as age. This result aligns with research by Augustine & Enyi (2020), which showed that age does not influence tax morale; rather, it is supported by trust in the government.

Gender does not affect tax morale, as men and women demonstrate similar attitudes toward tax compliance. Instead, tax morale is more strongly influenced by perceptions of tax benefits, fiscal fairness, transparency, and trust in tax authorities. Muamarah *et al.* (2025) also showed that the influence of gender on tax morale is not uniform, so a tax education approach cannot be generalized across all taxpayer groups. This finding aligns with Doğan (2026), who asserted that the determinants of tax morale can differ across countries and social environments, so gender is not always the dominant factor in explaining tax morale.

Unlike age and gender, education positively influences tax morale. Higher levels of education increase taxpayers' understanding of tax functions, rights, obligations, and the social impact of non-compliance. Education also enhances fiscal literacy and awareness of the role of taxes in development. Beyond technical knowledge, education fosters the view that paying taxes is a social responsibility. McGee and Tyler (2006) found that individuals with higher levels of education tend to have higher tax morale. Muamarah *et al.* (2025) highlighted the importance of tax education and understanding tax benefits in shaping tax morale. Studies by Mohamad *et al.* (2023) and Geyik *et al.* (2024) further show that tax education increases awareness and moral perceptions of tax obligations.

Test results indicate that income positively affects tax morale. Taxpayers with higher incomes are generally better able and more willing to pay taxes, as their economic circumstances make tax obligations less burdensome. Doğan (2026) also notes that

factors influencing tax morale vary across countries, depending on income levels and economic conditions. Therefore, economic conditions should be considered when assessing tax morale.

5 CONCLUSION, IMPLICATIONS, AND SUGGESTIONS

Internal moral factors are the primary determinants of tax compliance among taxpayers. Descriptive and subjective norms positively affect personal norms, which, in turn, directly influence tax compliance and mediate the impact of these norms on compliance behavior. Additionally, personal norms influence trust in both the legal and tax systems. These findings indicate that tax compliance is not solely determined by social pressure or by observing others' behavior, but is fundamentally shaped by internalized moral values that underpin compliant actions. Descriptive norms, subjective norms, trust in the legal system, and trust in the tax system do not directly affect tax compliance or tax morality. In contrast, tax morality positively influences tax compliance, highlighting the significance of moral awareness in fostering voluntary compliance. Among demographic variables, age and gender do not affect tax compliance, whereas education and income do. Consequently, strategies to enhance tax compliance should prioritize strengthening tax morality, increasing tax understanding, and improving service quality, transparency, accountability, and fairness within the tax system. Future research should expand upon these findings by integrating economic and psychological factors into analyses of tax compliance as a social dilemma. Decisions about tax compliance constitute a social dilemma, as individuals must choose between minimizing tax payments to maximize personal utility or fulfilling tax obligations to support the state, creating a conflict of interest (Gangl *et al.*, 2015; Cahyonowati *et al.*, 2023). The present study offers insights that tax authorities may consider when developing policies to enhance taxpayer compliance.

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