Tax Morale Determinants of Self – Employed Taxpayers: A Case Study on Online Taxi Driver in Bandung Regency

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Abstract: Indonesia's tax ratio has experienced significant fluctuations, declining from 9.76% in 2019 to 8.33% in 2020 due to the COVID-19 pandemic, before increasing again in 2021 and 2022. However, in 2023, the tax ratio fell once more as commodity prices were not as favorable as the previous year. According to the IMF, Indonesia has had the lowest tax ratio in ASEAN since 2018. The target tax ratio for 2024 is set between 10.09% and 10.29% of GDP, lower than the 2023 achievement of 10.31%. Increasing voluntary tax compliance among informal sector workers is considered crucial to achieving a higher tax ratio. Tax morale plays a vital role in enhancing voluntary taxpayer compliance. This study aims to examine the effect of tax rate, tax fairness perception, financial constraints, tax audits, and religiosity on the tax morale of individual taxpayers in Bandung City/Regency. A quantitative approach was employed through a survey method involving 384 respondents. Data analysis was conducted using multiple linear regression. The results show that tax rates, tax fairness perception, tax audits, and religiosity have a significant positive effect on tax morale, while financial constraints have no significant effect. These findings indicate that improving tax morale can be encouraged through fair fiscal policies, accountable tax audit implementation, and the strengthening of moral and religious values within society.

Keywords: Tax Ratio, Tax Morale, Tax Rate, Tax Fairness Perception, Taxpayer Financial Constraints, Tax Audit, Religiosity

INTRODUCTION

Taxes contribute around 80% of Indonesia's state revenue, with the rest coming from non-tax revenues and grants. Major tax sources include income tax (PPh), value-added tax (PPN), and others. Tax revenues are primarily allocated to economic development, education, social welfare, and healthcare (Kementrian Keuangan, 2022). Paying taxes reflects a civic duty and the active participation of taxpayers in financing the state and national development (Mariana et al., 2022). Higher tax revenue enables a country to operate its government more effectively. The greater the tax revenue, the higher the tax ratio, which reflects the government's ability to collect taxes. This ratio is calculated by comparing total tax revenue to Gross Domestic Product (GDP), including tax income and non-tax revenues (PNBP) from natural resources such as oil, gas, and mining (Saputra, 2023).

According to the International Monetary Fund (IMF), Indonesia has had the lowest tax ratio in ASEAN since 2018. Ideally, a country of Indonesia's scale should reach a tax ratio of 15% (Kompas.com, 2018). Finance Minister Sri Mulyani stated that as of October 2024, the tax-to-GDP ratio had reached 10.02% (CNBC Indonesia, 2024). Indonesia's tax ratio has fluctuated—recorded at 9.76% in 2019, dropping to 8.33% in 2020 due to the COVID-19 pandemic, rising again in 2021 and 2022, then declining in 2023 as commodity prices weakened compared to 2022 (Eka, 2024).
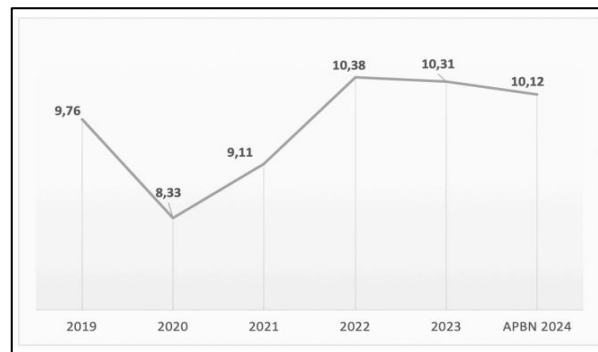
Figure 1 Indonesia's Tax Ratio Trends, 2019–2024 (Percentage)
Source: Ministry of Finance of the Republic Indonesia, (2024)

The government set the 2024 tax ratio target at 10.09–10.29% of GDP, lower than the 2023 achievement of 10.31%. The lower-end target of 10.09% is also below the initial 2024 target of 10.12%. This downward adjustment was made due to several factors hindering tax revenue collection (Eka, 2024). According to a 2019 report by the Organisation for Economic Co-operation and Development (OECD), many developing countries face significant challenges in increasing domestic revenue. These include a narrow tax base, large informal sectors, weak governance and administrative capacity, low per capita income, limited domestic savings and investment, as well as widespread tax evasion and avoidance by corporations and elites (OECD, 2019a). Two-thirds of least developed countries still struggle to raise tax revenues above 15% of GDP the widely accepted minimum for building an effective state (OECD, 2019a). In contrast, OECD countries on average collect nearly 35% of GDP in taxes. While many individuals in developing countries pay indirect or informal taxes, the number of registered taxpayers who file and pay taxes remains very low. Increasing tax incentives for businesses, along with opportunities for aggressive tax planning, further complicate efforts to boost corporate tax revenues (OECD, 2019b).

The OECD's findings are echoed by Finance Minister Sri Mulyani, who stated that Indonesia struggles to raise its tax ratio because only 53% of its economy falls within the tax base, while 47% remains untaxed due to informal activities, unregulated sectors, and tax incentives (CNN Indonesia, 2024). According to a 2023 APBN bulletin, Indonesia's low tax ratio is partly due to the minimal contribution from individual income tax, unlike in developed countries where it is a major source of revenue (Panjaitan, 2023). Indonesia also faces a high tax gap—41.74% overall, and nearly 80% for non-employee individual income tax—meaning a large portion of potential revenue remains uncollected (Alamanda, 2022). Deputy Finance Minister Suahasil Nazara noted that in times of falling commodity prices, tax revenue still relies heavily on corporate income tax, VAT, and employee income tax, highlighting the underperformance of revenue from individual taxpayers (Alamanda, 2022).

To boost revenue, strategies such as formalizing the informal sector, targeting undertaxed segments, and improving tax compliance are essential (Panjaitan, 2023). 2022, around 59.31% of Indonesian workers were in the informal sector many of them online motorcycle taxi drivers. These drivers are partners, not employees, so their income is not

subject to withholding tax by the platform. Amid rising layoffs and limited formal jobs, becoming an online ojek driver has become a lifeline. The profession offers flexible hours, minimal entry barriers, and sufficient income, making it a viable option in a tight labor market (Kompas.com tahun, 2023). A survey by the Labor Law Development Center (P2HK) at Universitas Brawijaya found that 81.2% of drivers consider it their main job, highlighting the growing role of the gig economy. A 2019 survey by the Ministry of Transportation's Research and Development Agency (Balitbang Kemenhub) found that online ojek drivers earned between IDR 1–2 million per month. Gojek drivers could earn over IDR 100,000 per day, Grab drivers around IDR 150,000–200,000, and Maxim drivers up to IDR 200,000–250,000 daily.

Earnings vary depending on platform policies, and some drivers can make IDR 4–5 million monthly comparable to Jakarta's minimum wage if working consistently A 2019 survey by the Ministry of Transportation's Research and Development Agency (Balitbang Kemenhub) found that online ojek drivers earned between IDR 1–2 million per month. Gojek drivers could earn over IDR 100,000 per day, Grab drivers around IDR 150,000–200,000, and Maxim drivers up to IDR 200,000–250,000 daily (Lintang, 2024). Earnings vary depending on platform policies, and some drivers can make IDR 4–5 million monthly—comparable to Jakarta's minimum wage if working consistently (Lintang, 2024). According to Statistics Indonesia (BPS), inflation dropped from 2.72% in 2019 to 1.68% in 2020 and 1.87% in 2021, spiked to 5.51% in 2022, and declined again to 2.61% in 2023 and 1.57% in 2024. Adjusted for inflation, average daily income for online ojek drivers in 2024 is estimated at around IDR 170,853 (Badan Pusat Statistik, 2025).

According to a 2023 Goodstats.id survey, Gojek was the most preferred online ride-hailing service in Indonesia, chosen by 54.4% of respondents. Grab followed with 29.9%, Maxim at 12.3%, InDriver at 2.4%, and other apps made up the remaining 0.9%. Gojek and Grab were favored for their strong brand value, reliable services, wide driver network, and attractive discounts. Gojek reported contributing over USD 7.1 trillion to Indonesia's economy in 2019, while Grab noted that its partners earned around USD 11 billion in 2023. These platforms help reveal previously unrecorded economic activity, enabling better identification of potential tax revenue sources (Kurniawati & Dwi Nurcahyo, 2022).

Tax compliance plays a crucial role in helping the government increase tax revenue (Agun et al., 2022). According to the *Slippery Slope Framework of Tax Compliance*, there are two main types of compliance: enforced compliance and voluntary compliance (Kirchler et al., 2008). Kirchler et al. (2014) argue that a high tax ratio can only be achieved through voluntary compliance, making it a key starting point for improving tax revenue. Informal or freelance workers must rely on tax awareness and voluntary compliance (Kurniawati & Dwi Nurcahyo, 2022). Voluntary compliance is often viewed through the lens of ethics. *Tax morale* refers to an individual's intrinsic willingness to pay taxes and is seen as a core motivation behind tax compliance. Since most tax systems rely heavily on voluntary compliance, tax morale becomes a vital factor (OECD, 2019a). Low tax morale significantly impacts compliance levels and slows revenue collection (Pajakku.co). It is essential to study tax morale, as non-compliance has gained growing attention (Torgler & Schaltegger, 2005).Tax morale reflects a sense of moral duty and influences taxpayers' choices (Alasfour et al., 2016).

Tax morale is influenced by various factors. Prior studies highlight tax rates and perceived fairness as key determinants (Alasfour, 2016; Horodnic, 2018; Ahmad et al., 2019). However, some findings show no significant effect (Kurniawati & Dwi Nurcahyo, 2022; Agatha & Suhendra, 2022). Financial constraints and tax audits are also debated; while some argue they shape morale (McGee & Goldman 2012; Lopo Martinez & Pereira 2022), others find no impact (Cahyonowati, 2011). Religiosity is another potential driver, as it reflects moral values (Alm & Torgler, 2006). Though studies in Malaysia support its influence (Ahmad et al. 2019) findings in Indonesia remain inconclusive (Cahyonowati, 2011). Due to the wide tax gap

in Indonesia and the lack of extensive research on tax morale, there is a need for further investigation with updated data and larger sample sizes to better understand its determinants.In accordance with the background described, this research aims to address the following problem formulations, which will be explored in the discussion and answered in the conclusion: (1) Does the tax rate significantly influence tax morale? (2) Does the perception of tax fairness affect tax morale? (3) Do financial constraints experienced by taxpayers impact their tax morale? (4) Does tax auditing play a role in shaping tax morale? and (5) Does religiosity influence the level of tax morale among taxpayers in Indonesia?.

METHOD

This study employs a quantitative approach using primary data obtained through a Likert-scale questionnaire. The questionnaire was distributed to respondents who are online motorcycle taxi drivers registered with Gojek Indonesia. The sampling technique used is probability sampling, with the sample size determined using the Lemeshow formula. Based on the calculation, the total number of respondents in this study is 385 online motorcycle taxi drivers located in the Bandung City and Regency areas. The data were analyzed using multiple linear regression analysis with the assistance of SPSS software.

RESULTS AND DISCUSSION
Results

Table 1. Descriptive Analysis

	N	Min	Max	Mean	Std. Deviation
X1	384	4	10	8,36	1,381
X2	384	10	25	16,75	3,352
X3	384	2	10	6,99	1,518
X4	384	2	10	6,47	1,414
X5	384	8	15	12,56	1,254
Y	384	9	20	14,17	1,543
Valid N (listwise)	384				

Source: Processed Questionnaire Data (2025)

The Tax Morale variable has a maximum value of 20, a minimum of 10, a mean of 14.17, and a standard deviation of 1.543. The Tax Rate variable ranges from 4 to 10, with a mean of 8.36 and a standard deviation of 1.381. The Perceived Tax Fairness variable ranges from 10 to 25, with a mean of 16.75 and a standard deviation of 3.352. The Financial Constraints variable has values between 2 and 10, a mean of 6.99, and a standard deviation of 1.518. The Tax Audit variable ranges from 2 to 10, with a mean of 6.47 and a standard deviation of 1.414. Lastly, the Religiosity variable has a minimum of 9, a maximum of 20, a mean of 14.17, and a standard deviation of 1.543.

Table 2. Reliability Test Result

Reliability Statistics	
Cronbach's Alpha	N of Items
.618	18

Source: SPSS Output (2025)

Based on the reliability test results, the Cronbach's Alpha value is 0.618, indicating that the research instrument has moderate reliability.

Table 3. Validity Test Results

Items	r count	Items	r count	Items	r count	Items	r count	Items	r count
X1.1	1.000	X2.1	0.328**	X3.1	0.146**	X4.1	-0.030	Y1	0.483**

X1.2	0.290**	X2.2	0.203**	X3.2	0.125*	X4.2	0.348**	Y2	0.359**
		X2.3	0.083			X5.1	0.253**	Y3	0.345**
		X2.4	0.126*			X5.2	0.323**	Y4	0.590**
		X2.5	0.305**			X5.3	0.307**		

Source: SPSS Output (2025)

Most items have an r count > 0.098, indicating they are valid. Only two items, X2.3 (0.083) and X4.1 (–0.030), are not valid as their r count is below the threshold. Thus, the research instrument is considered generally valid, with minor revisions needed.

Table 4 Classical Assumption Test Results

Test Type	Variable	Value	Criteria	Conclusion
Normality Test	Asymp. Sig.	0.200	> 0.05	Data is normally distributed
Heteroscedasticity Test	X1	0.182	> 0.05	No heteroscedasticity
	X2	0.742	> 0.05	No heteroscedasticity
	X3	0.071	> 0.05	No heteroscedasticity
	X4	0.020	< 0.05	Heteroscedasticity detected
	X5	0.497	> 0.05	No heteroscedasticity
Multicollinearity Test	X1	VIF: 1.272	< 10	No multicollinearity
	X2	VIF: 1.158	< 10	No multicollinearity
	X3	VIF: 1.056	< 10	No multicollinearity
	X4	VIF: 1.124	< 10	No multicollinearity
	X5	VIF: 1.292	< 10	No multicollinearity

Source: SPSS Output (2025)

Normality: Asymp. Sig. = 0.200 (> 0.05), indicating residuals are normally distributed. Heteroscedasticity: All variables show Sig. > 0.05 except X4 (Sig. = 0.020), suggesting possible heteroscedasticity in X4. Multicollinearity: All VIF values < 10, indicating no multicollinearity. The model meets normality and multicollinearity assumptions, with minor heteroscedasticity issue in X4.

Table 5 Multiple Linear Regression Analysis

Variable	B	Std. Error	Beta	t	Sig.
Constant	5.952	0.833	—	7.149	0.000
X1	0.199	0.056	0.178	3.564	0.000
X2	0.083	0.022	0.180	3.762	0.000
X3	0.019	0.046	0.019	0.406	0.685
X4	0.125	0.051	0.115	2.437	0.015
X5	0.337	0.062	0.274	5.426	0.000

Source: SPSS Output (2025)

Y= 5.952+0.199X1+0.083X2+0.019X3+ 0.125X4+ 0.337X5+e

The regression results can be interpreted as follows: 1) The constant value of 5.952 means that if all independent variables are zero, the predicted Tax Morale (Y) is 5.952; 2) The coefficient for Tax Rate (X1) is 0.199, indicating a positive relationship higher tax rates slightly increase tax morale; 3) The coefficient for Perceived Tax Fairness (X2) is 0.083, showing a weak positive effect on tax morale; 4) The coefficient for Financial Constraints (X3) is 0.019, suggesting a very weak positive impact; 5) The coefficient for Tax Audits (X4) is 0.125, indicating a moderate positive relationship; 6) The coefficient for Religiosity (X5) is 0.337, representing the strongest positive influence on tax morale among all variables.

Table 6. T-Test Results

Variable	Sig.	Description
X1	.000	H1 accepted, H0 rejected
X2	.000	H2 accepted, H0 rejected

X3	.685	H0 accepted, H3 rejected
X4	.015	H4 accepted, H0 rejected
X5	.000	H5 accepted, H0 rejected

Source: SPSS Output (2025)

The interpretation of the t-test results is as follows: 1) Tax Rate (X1): Sig. = 0.000 ($\leq$ 0.05), H1 accepted $\rightarrow$ Tax rate has a significant positive effect on tax morale; 2) Perceived Tax Fairness (X2): Sig. = 0.000 ($\leq$ 0.05), H2 accepted $\rightarrow$ Perceived fairness significantly and positively affects tax morale; 3) Financial Constraints (X3): Sig. = 0.685 (> 0.05), H3 rejected $\rightarrow$ Financial constraints have no significant effect on tax morale; 4) Tax Audit (X4): Sig. = 0.015 ($\leq$ 0.05), H4 accepted $\rightarrow$ Tax audit has a significant positive impact on tax morale; 5) Religiosity (X5): Sig. = 0.000 ($\leq$ 0.05), H5 accepted $\rightarrow$ Religiosity has a significant positive effect on tax morale.

Table 7. F Test Results

ANOVAᵃ					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	232.564	5	46.513	25.903	.000ᵇ
Residual	678.746	378	1.796		
Total	911.310	383			
a. Dependent Variable: Y					
b. Predictors: (Constant), X5, X3, X4, X2, X1					

Source: SPSS Output (2025)

The ANOVA test shows a Sig. value of 0.000 ($\leq$ 0.05), indicating that the regression model is statistically significant. This means that the independent variables (Tax Rate, Perceived Tax Fairness, Financial Constraints, Tax Audit, and Religiosity) together have a significant effect on Tax Morale. Thus, the model is valid for explaining the relationship between the predictors and the dependent variable.

Table 8. Coefficient of Determination Results (Model Summary)

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	0.505	0.255	0.245	1.340	2.003

Source: SPSS Output (2025)

The combination of independent variables—Tax Rate, Perceived Tax Fairness, Financial Constraints, Tax Audit, and Religiosity—serves as predictors that explain 24.5% of the variance in the model. The remaining 75.5% is influenced by other variables not included in this study.

DISCUSSION

The Influence of Tax Rate on Tax Morale

Tax rate is a key factor that can influence tax morale. Although Indonesia's income tax rate is relatively low, fair and transparent rates can strengthen taxpayer trust. When taxpayers perceive tax rates as fair and proportional to their income, their willingness to pay taxes and their tax morale increase. Hypothesis testing shows that tax rate significantly affects tax morale. Higher rates may enhance individuals' moral obligation to pay taxes. These findings align with Ahmad et al. (2019) and Kuntaryanto et al. (2023), who found that tax rates influence tax morale.

The Influence of Perceived Tax Fairness on Tax Morale

Perceived tax fairness reflects how taxpayers view the justice of the tax system, including fairness in burden distribution, government reciprocity, tax rates, and taxpayer

interests. When taxpayers feel the system is fair, they are more likely to trust it and willingly pay taxes. The hypothesis test confirms that perceived tax fairness significantly influences tax morale. A higher perception of fairness leads to greater intrinsic motivation to pay taxes voluntarily. This supports the idea that psychological and perceptual factors play a key role in encouraging tax compliance. When taxpayers see taxes as fairly imposed and responsibly used by the government, they are more likely to treat paying taxes as a moral and social duty. Conversely, if they perceive the system as unfair, tax morale tends to decline. These findings align with previous studies by Kuntaryanto et al. (2023), Ahmad et al. (2019), and Supardi (2017), which show that perceived fairness positively impacts tax morale.

The Influence of Taxpayer Financial Constraints on Tax Morale

Financial constraints refer to limited economic resources that may affect one's ability to fulfill tax obligations. However, the hypothesis test shows no significant effect of financial constraints on tax morale. This suggests that taxpayers' moral motivation to pay taxes may be driven more by personal values, responsibility, and trust in government than by their financial condition. This finding contrasts with Ahmad et al. (2019), who found a significant influence in Malaysia.

The Influence of Tax Audits on Tax Morale

Effective tax audits can enhance tax morale by reinforcing fairness and accountability in the tax system. The hypothesis test confirms that tax audits significantly influence tax morale. Awareness of potential audits motivates taxpayers to comply voluntarily. Importantly, fair and impartial audits strengthen moral responsibility, while arbitrary audits may reduce morale. This result aligns with studies by Torgler (2003), Freitas (2007), and Martinez & Pereira (2022) in Brazil.

The Influence of Religiosity on Tax Morale

Religiosity reflects the degree to which individuals internalize and practice religious values. It is found to be the strongest positive predictor of tax morale. Religious individuals tend to view paying taxes as a moral duty, guided by ethical and social justice principles. The hypothesis test confirms a significant influence of religiosity on tax morale, supporting studies by Mayasari et al. (2015), Torgler (2006), and McGee (2011), which found that higher religiosity correlates with stronger voluntary tax compliance.

CONCLUSION

Based on the results of the data analysis, it can be concluded that the variables of Tax Rate, Perception of Tax Fairness, Taxpayer's Financial Constraints, Tax Audit, and Religiosity collectively influence Tax Morale. Partially, Tax Rate, Perception of Tax Fairness, Tax Audit, and Religiosity have a significant positive effect on Tax Morale, while Financial Constraints do not show a significant impact. Among these variables, Religiosity has the strongest influence, indicating that internal values and moral beliefs play a crucial role in shaping voluntary tax compliance.

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