

The Effect of Governance Quality, Institutional Determinants and Tax Knowledge on Tax Morale on Individual Taxpayers in Lampung

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ABSTRACT

The research examines the impact of governance quality, institutional determinants, tax knowledge on tax morale among individual taxpayers in Lampung Province, Indonesia. Data was gathered via surveys using a quantitative method from 100 individual taxpayers selected using probability sampling with a proportionate stratified random sampling technique. This results show that governance quality, institutional determinants, tax knowledge have positive significant impacts on tax morale. These findings indicate that effective governance, strong institutional credibility, and adequate tax knowledge enhance taxpayers' intrinsic motivation to comply voluntarily. The project enhances the tax compliance literature by integrating institutional also knowledge-based factors in explaining tax morale and provides policy implications for improving governance practices and taxpayer education.

INTRODUCTION

Taxes are the main avenue of state financing and act as an important part in supporting development also providing public services. The success of the taxation system is determined not only by regulations and law enforcement but also by the voluntary eagerness of citizens to pay their taxes. This willingness is known as tax morale, which is the internal moral drive of individuals to pay taxes, influenced by social, ethical, and institutional factors (Alm & Torgler, 2012). In developing countries like Indonesia, low tax morale remains a challenge, especially among individual taxpayers, affecting low compliance and the potential for state revenue (Cahyonowati, 2021; OECD, 2022).

In Indonesia, the issue of tax morale remains an important concern. The decline in national tax revenue in 2025 indicates a weakening in taxpayer compliance and awareness. This situation is also reflected at the regional level, such as in Lampung Province, which is at risk of not meeting its local tax revenue target in the same year. This phenomenon shows that the problem of tax morale is not only national in scope but also occurs at the regional level. One factor suspected of affecting low tax morale is the public's perception of the quality of tax authorities' governance. When the institution's transparency, accountability, and integrity are perceived as low, taxpayers' willingness to voluntarily pay taxes tends to decrease.

From the perspective of institutional theory, tax compliance behavior is not solely influenced by economic sanctions, but also by the quality of organizations and the trust in the tax system (Scott, 2008). One of the main factors shaping this legitimacy is governance quality, which reflects the effectiveness of the government, the quality of regulations, law enforcement, and control of corruption. Transparent, accountable, and fair governance can enhance citizens' faith in their leaders, thereby encouraging the internalization of the norm of paying taxes as a moral obligation (Mpofu, 2020; Masri et al., 2025). The findings of Koumpias et al. (2021) and Anjarwi (2025) show that confidence in the performance of government institutions act a significant part in enhancing tax morale.

Institutional determinants contribute to the overall climate of tax adherence. Institutional impacts such as legal certainty, the effectiveness of tax administration, the fairness of the tax system, social norms influence taxpayers' perceptions of the legitimacy of tax institutions. According to Scott (2008), the regulative, normative, and cultural-cognitive pillars in public institutions form the framework for individual behavior toward existing rules. Research by Daneshwara and Riandoko (2023), Timothy and Abbas (2021), and Bakar et al. (2023) indicates that strong and credible tax institutions can enhance public trust and promote voluntary tax compliance through improved tax morale.

Individual factors, such as tax knowledge, also serve as important determinants in forming tax morale. Taxpayers who have a good understanding of the function of taxes, tax rights and obligations, as well as the consequences of non-compliance, tend to have higher moral awareness. Tax knowledge helps taxpayers understand that taxes are a collective contribution to the public interest, rather than merely an administrative burden (Oktaviani et al., 2018).

Studies by Hartono (2021), Rohim and Tjaraka (2025), and Timothy and Abbas (2021) demonstrate this understanding enhances both tax morale and compliance.

Although various studies have inspected the factors influencing tax morale, most research still studies governance quality, institutional determinants, and tax knowledge separately or in different contexts, such as SMEs or corporate taxpayers. Sulistyowati and Pahlevi (2018) only associated tax morale with good governance, while Timothy and Abbas (2021) focused on SMEs without comprehensively including governance quality indicators. Therefore, this study fills a research gap by integrating governance quality, institutional determinants, and tax knowledge into a single empirical model to explain tax morale among Individual Taxpayers in Lampung Province.

The novelty falsehoods in the development of a research model by integrating governance quality, institutional determinants, tax knowledge in explaining the tax morale of individual taxpayers. Unlike Anjarwi's (2025) study, which emphasized institutional factors and media campaigns, this research adds tax knowledge as a personal factor that passists in influencing awareness, attitudes of fairness, trust in tax authorities. This integration of institutional and personal factors provides a new perspective that improving tax morale depends not only on the quality of governance and institutions but also on tax literacy as the foundation for building trust-based compliance.

This study aims to analyze the influence of governance quality, institutional determinants, and tax knowledge on the tax morale of individual taxpayers in Lampung Province.

LITERATURE REVIEW

Institutional Theory

Institutional theory explains that taxpayer behavior is influenced by the structure, rules, and norms established by government institutions. In the context of taxation, governance quality and institutional determinants, including the effectiveness of tax administration, fairness of the system, legal certainty, serve a critical function in establishing trust and legitimacy in tax authorities. Institutions that are run transparently, accountably, and fairly will encourage the internalization of compliance norms, thereby enhancing taxpayers' tax morale (Sulistyowati & Pahlevi, 2018; Adisiswanto et al., 2025). In addition, the level of tax knowledge helps taxpayers understand the role and function of tax institutions, which ultimately strengthens awareness and the willingness to voluntarily pay taxes (Indrawan et al., 2018; S. Wati et al., 2023).

Tax Morale

Tax morale of taxpayers to pay taxes stems from their inner motivation to contribute voluntarily without any coercion from tax authorities. Tax morale reflects individuals' attitudes, values, and beliefs about the necessity of tax contributions for the betterment of society. A high level of tax compliance is influenced by tax morale encouraging voluntary compliance also sustainably

increasing state revenue (Asih, 2020; Merliyana et al., 2025). Wati and Pujiati (2025) emphasize that tax morale not only contributes to compliance but also is vital for ensuring fiscal stability and fostering economic growth.

Governance Quality

According to Khairudin et al., (2022), governance quality is the quality of government administration, which includes regulatory effectiveness, rule of law, transparency, and accountability of public institutions. Governance quality refers to the extent to which government institutions, including tax authorities, carry out governmental functions in a transparent, accountable, effective, and integrity-driven manner. The implementation of good governance principles is believed to build public trust in state institutions. When the public perceives that government governance is functioning well, views on equity and the credibility of the tax framework will increase, thereby encouraging taxpayers' willingness to pay taxes voluntarily (Adisiswanto et al., 2025). Conversely, weak governance can reduce public trust and undermine tax morale (Sulistyowati & Pahlevi, 2018).

Institutional Determinants

Institutional determination includes various institutional factors that influence taxpayer behavior, such as the effectiveness of tax administration, quality of services, fairness of the tax system, legal certainty, and the extent of belief in the regime also tax authorities. Daneshwara and Riandoko (2023) found our faith in authority institutions also tax administration has a significant effect on tax morale. Institutions viewed as just and functioning effectively will raise the recognition of the tax system, thereby promoting higher compliance and tax morale (Anjarwi, 2025).

Tax Knowledge

Tax knowledge denotes to the level of understanding that taxpayers have concerning tax regulations, procedures, rights, and obligations. Taxpayers who possess adequate understanding and knowledge will be better able to fulfill their tax obligations correctly, avoid administrative errors, and minimize the risk of incurring penalties (Viantiaraini et al., 2024). Taxpayers with possess strong financial planning skills understand the benefits of taxes for development and the consequences of noncompliance, thereby exhibiting higher moral awareness. Indrawan et al. (2018) stated that tax knowledge contributes to improving adherence through enhanced taxpayer understanding and awareness. These findings are reinforced by Herlina et al. (2025) and S. Wati et al. (2023), who showed that the level of tax literacy and comprehension is closely related to the compliance of individual taxpayers.

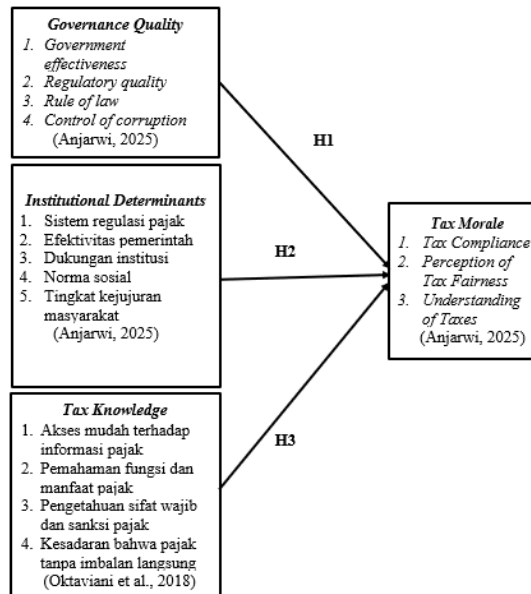


Figure 1. Conceptual Framework

The Influence of Governance Quality on Tax Morale

Governance quality reflects the effectiveness, transparency, and accountability of the government in managing public resources. According to institutional theory, good governance enhances government legitimacy and strengthens public trust, thereby encouraging the moral motivation to pay taxes. Previous studies have shown that governance quality has a positive impact on tax morale (Mpofu, 2020; Masri et al., 2025; Anjarwi, 2025). Thus, improving the quality of government governance is expected to increase tax morale. H1: Governance quality has a positive effect on tax morale.

The Influence of Institutional Determinants on Tax Morale

Institutional determinants include the efficiency of tax agencies, the equity of the tax process, the extent of belief in the regime. Strong and credible institutions create legitimacy and social norms that encourage voluntary compliance. Empirical studies show that institutional aspects have a positive impact on tax morale (Timothy & Abbas, 2021; Daneshwara & Riandoko, 2023; Bakar et al., 2023). Therefore, strengthening tax institutions is expected to improve tax morale. H2: Institutional determinants have a positive effect on tax morale.

The Influence of Tax Knowledge on Tax Morale

Tax knowledge describes taxpayers' understanding of regulations, functions, and benefits of taxes. Adequate knowledge strengthens moral awareness and helps taxpayers perceive taxes as a social contribution, rather than merely an administrative obligation. Prior studies indicate that tax understanding boosts tax morale positively (Hartono, 2021; Rohim & Tjaraka, 2025; Timothy & Abbas, 2021). Therefore, improving tax literacy is expected to enhance tax morale. H3: Tax knowledge has a positive effect on tax morale.

METHODOLOGY

The research employs a quantitative methodology using surveys to assess the impact of governance quality, institutional determinants, tax knowledge on the tax morale of individual taxpayers in Lampung Province. This study sample consisted of 100 respondents selected using probability sampling with a proportionate stratified sampling technique. Responses were gathered via standardized surveys with a five-point Likert scale and examined through multiple linear regression with the help of SPSS version 27. Before the main analysis, validity, reliability, and classical assumption tests were conducted to ensure the suitability of the research data.

The governance quality variable is measured based on taxpayers' perceptions of transparency, accountability, policy effectiveness, and government integrity in tax management. The institutional determinants variable is measured through indicators reflecting legal certainty, fairness of the tax system, service quality, and the effectiveness of tax administration. Meanwhile, tax knowledge is measured based on par with taxpayers' understanding of tax regulations, tax rights and obligations, as well as the role of taxes in development. The tax morale variable, as the dependent variable, is measured based on the moral awareness and readiness of citizens to gladly meet their tax duties.

RESEARCH RESULT

Characteristics of Respondents

Surveys were conducted by distributing questionnaires to various respondents spread across 13 Regencies and 2 Cities in the Lampung province, with a total of 100 questionnaires distributed. The even distribution of questionnaires across all Regencies and Cities aimed to obtain representative data and provide a comprehensive depiction of the respondents' conditions in the research area.

Table 1. Respondent Characteristics Based on Education

| Last Education | Amount | Percentage |
|--|--------|------------|
| Bachelor's Degree | 61 | 61% |
| High school/Vocational school/equivalent | 20 | 20% |
| Master's Degree | 15 | 15% |
| Diploma (D1-D3) | 4 | 4% |
| Total | 100 | 100% |

From the data shown, the most respondents indicate having a bachelor's degree (S1) as their highest level of education, accounting for 61%. This indicates that most respondents in this study have a higher education background, enabling them to have a better understanding of tax issues, particularly those related to governance quality, institutional determinants, and tax knowledge. Furthermore, respondents with a high school/vocational school (SMA/SMK) or equivalent education make up 20%, adhered to by respondents with a master's degree (S2) at 15%. Meanwhile, respondents with diploma education (D1-D3) represent the smallest proportion, at 4%.

The composition of education levels indicates that the traits of the participants are dominated by individuals with medium to high education, so

the research results tend to represent the views of respondents with a relatively good educational background.

Table 2. Respondent Characteristics Based on Occupation

| Type of Work | Amount | Percentage |
|--------------------------------|--------|------------|
| Formal (Permanent Job) | 79 | 79% |
| Informal (Freelance/Temporary) | 21 | 21% |
| Total | 100 | 100% |

Based on the table above, the majority of respondents work in the formal sector, totaling 79 people or 79% of the total respondents. This indicates that most of them have permanent jobs with relatively more stable income. Meanwhile, 21 respondents or 21% work in the informal sector, such as freelance or non-permanent jobs. Respondents in the informal sector generally have lower income stability and different tax compliance characteristics compared to formal workers. The composition of these job types provides an overview of the diversity of respondents' work conditions, which could potentially influence tax knowledge, perception of governance quality, institutional determinants, as well as tax morality in this study.

Data Quality Test Results

Analysis of data was conducted in multiple phases in this study. The first stage was data quality testing, which included tests of validity and reliability. The findings from the reliability analysis showed that every measure of the factors governance quality, institutional determinants, tax knowledge, and tax morale had correlation coefficient values greater than the critical value, thus all statement items were declared valid. Furthermore, the findings from the reliability analysis indicated that all variables achieved a Cronbach's Alpha value greater than 0.70, confirming that the measurement tool is reliable and appropriate for application.

The outcomes have duly fulfilled the classical assumption parameters, which feature normality, multicollinearity, and heteroscedasticity tests. The normality test reveals that the data distribution follows a normal pattern. The multicollinearity assessment shows no multicollinearity concerns, indicated by tolerance greater than 0.10 and a VIF under 10. In addition, the heteroscedasticity test findings confirm there are no issues with heteroscedasticity in the regression analysis conducted.

Table 3. Determinant Coefficient Test Results

| Model Summary ^b | | | | |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .671 ^a | 0,451 | 0,433 | 5,35212 |

Using the Determination Coefficient Analysis Table, the obtained Adjusted R Square value is 0.433 or 43.3%. This indicates that the variables of governance quality, institutional determinants, and tax knowledge account for 43.3% of the differences in tax morale, leaving 56.7% affected by variables not considered in this particular study model. Thus, it can be said that the research model has a fairly moderate explanatory capability in explaining the factors that affect tax morale.

Table 4. F-Test Results

| ANOVA ^a | | | | | |
|--------------------|----------------|----|-------------|--------|-------------------|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| Regression | 2255,059 | 3 | 751,686 | 26,241 | .001 ^b |
| Residual | 2749,941 | 96 | 28,645 | | |
| Total | 5005,000 | 99 | | | |

Based on the f-test outcomes table, an F-count value of 26.241 was obtained with a significance figure of 0.001. A Sig. value < 0.05 implies that the regression model applied in this research is statistically significant. Hence, it can be deduced that Governance Quality (X1), Institutional Determinants (X2), and Tax Knowledge (X3) have a significant influence on Tax Morale (Y).

Table 5. t-Test Results

| Coefficients ^a | | | | | |
|----------------------------|-----------------------------|------------|---------------------------|-------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | B | Std. Error | Beta | | |
| 1 (Constant) | 15,265 | 3,066 | | 4,979 | 0,000 |
| Governance Quality | 0,232 | 0,109 | 0,222 | 2,128 | 0,036 |
| Institutional Determinants | 0,488 | 0,184 | 0,303 | 2,643 | 0,010 |
| Tax Knowledge | 0,748 | 0,199 | 0,324 | 3,758 | 0,000 |

In light of the t-test results table, it indicates that the governance quality variable recorded a t-value of 2.128 with a significance level of 0.036. Since the Sig. value is < 0.05, governance quality significantly affects tax morale. The institutional determinants variable has a t-value of 2.643 with a significance value of 0.010. The Sig. value < 0.05 indicates that institutional determinants have a significant impact on tax morale. The tax knowledge variable has a t-value of 3.758 with a significance value of 0.000. Since the Sig. value is < 0.05, it is clear that tax knowledge significantly influences tax morale.

The exam scores indicate that the three independent variables, namely governance quality, institutional determinants, tax knowledge, have a positive impact on tax morale, with varying levels of significance. The tax knowledge variable has the most dominant effect compared to the other variables, indicating that understanding taxation is a key factor in shaping the tax morale of individual taxpayers. These findings suggest that increasing tax knowledge has the potential to have a greater effect on improving tax morale compared to improving other factors individually.

DISCUSSION

The Influence of Governance Quality on Tax Morale

Research findings reveal that quality governance has a substantial positive impact on tax morale of individual taxpayers. The outcomes indicates that good government governance quality, reflected in transparency, accountability, policy effectiveness, and corruption control, can increase taxpayers' moral motivation

to fulfill their tax obligations. From the perspective of institutional theory, the quality of government governance plays an important role in strengthening the legitimacy of public institutions, thereby shaping social norms and moral values that encourage voluntary tax compliance (Scott, 2008). When taxpayers perceive the government as a fair and trustworthy institution, the duty to remit taxes is no longer seen as coercion but as a moral responsibility to the state. The data supports findings made by Mpofu (2020), found that the quality of government governance significantly contributes to the increase in tax morale. Similar results were also reported by Masri et al. (2025) and Anjarwi (2025), who stated that transparent and accountable government governance can enhance public trust and encourage tax compliance based on moral awareness. Thus, the better the perceived quality of government governance by taxpayers, the more tax you have to pay morale they possess.

The Influence of Institutional Determinants on Tax Morale

The research findings also show that institutional determinants have a positive significant impact on tax morale. These findings confirm that the strength of tax institutions, which includes legal certainty, fairness of the tax system, quality of service, effectiveness of tax administration, plays an important role in shaping taxpayers' moral attitudes and behavior. Within the framework of institutional theory, credible and consistent institutions in implementing regulations are able to strengthen the normative and cultural-cognitive pillars, thereby creating trust and legitimacy in the eyes of society (Scott, 2008). This condition encourages taxpayers required to fulfill tax duties based on moral awareness, rather than merely due to the threat of sanctions. The results align with existing literature results of Timothy and Abbas (2021), stated that institutional impacts have a significant influence on tax morale also tax compliance. In addition, Daneshwara and Riandoko (2023) as well as Bakar et al. (2023) also found that perceptions of fairness, transparency, and the effectiveness of tax institutions contribute to enhancing taxpayers' trust and strengthening tax morale. Therefore, strengthening tax institutions becomes a key factor in efforts to sustainably improve tax morale.

The Influence of Tax Knowledge on Tax Morale

The research outcomes indicate that financial literacy positively influences tax compliance behavior and is the most dominant variable. The analysis shows that the amount of taxpayers' understanding of the functions of taxes, their rights and obligations regarding taxation, as well as the consequences of non-compliance, is crucial in shaping moral motivation to pay taxes. Taxpayers with good tax knowledge tend to understand that taxes are a collective contribution to state financing and development, so tax compliance is perceived as a form of active participation in civic life. From the perspective of institutional theory, tax knowledge strengthens the cultural-cognitive pillar by helping taxpayers understand and accept the tax system as something legitimate, rational, and beneficial for the public interest (Scott, 2008). These findings support the results of research by Hartono (2021), Rohim and Tjaraka (2025), as well as Timothy and Abbas (2021), which show that increasing tax knowledge can enhance tax morale and encourage voluntary tax compliance. The dominant influence of tax

knowledge in this study indicates that tax education is a strategic tool in building long-term tax morale.

The dominant influence of tax knowledge in this study indicates that an educational approach plays a strategic role in enhancing tax morale. Amid the complexity of tax regulations, taxpayers' lack of understanding can lead to negative perceptions of the tax system, which ultimately lowers moral awareness. Therefore, improving tax literacy not only serves as a means to increase administrative compliance but also as an instrument for shaping values and moral attitudes toward taxes. The interaction between the quality of governance, institutional strength, and tax knowledge indicates that improving tax morale requires an integrated approach. Improving governance without strengthening institutions and providing tax education is likely to have limited impact. Conversely, tax education conducted without credible governance and institutional support also risks being ineffective. Therefore, the synergy among these three factors is key to building tax compliance based on moral awareness.

Overall, this outcomes confirm that the tax morale of individual taxpayers is affected not only by law enforcement factors but also by the quality of governance, the strength of tax institutions, the level of tax knowledge. The theoretical implication of this study is the reinforcement of the relevance of institutional theory in explaining taxpayers' moral behavior, particularly in the context of developing countries. Practically, the data from this analysis show that efforts to increase tax morale should focus on improving governance, enhancing the credibility of tax institutions, and expanding tax education and literacy programs to encourage sustainable tax compliance.

CONCLUSIONS AND RECOMMENDATIONS

This study aims to analyze the influence of governance quality, institutional determinants, tax knowledge on the tax morale of individual taxpayers in Lampung Province. This outcomes indicate that all three independent variables have a positive significant effect on tax morale. These findings suggest that good government governance quality, strong tax institutions, and adequate tax knowledge can enhance taxpayers' moral motivation to voluntarily fulfill their tax obligations. Among the three variables, tax knowledge is the most dominant factor affecting tax morale. Overall, the study confirms that an institutional and educational approach plays an important role in promoting sustainable improvements in tax morale.

This tax authorities are anticipated to improve the quality of governance through transparency, accountability, and equitable tax management in order to strengthen taxpayer trust. Additionally, strengthening the tax institution through enhancing administrative effectiveness, legal certainty, and professional tax services needs to be continuously carried out to encourage voluntary compliance. Considering that tax knowledge is the most dominant variable, the government and tax authorities are advised to expand tax education and literacy programs on an ongoing basis. For future research, it is recommended to include other variables such as social norms, perceptions of tax fairness, or tax sanctions, as well as to broaden the research subjects to different regions or types of taxpayers in order to obtain more comprehensive results.

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