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# The Effect of Tax Education, Taxpayer Perceptions, And Economic Stability on Tax Evasion in Indonesia

**Cristofer Sumiok[1], Pebisitona Mesajaya Purba[2]**

Department of Accounting, Universitas Negeri Manado, Indonesia

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**ABSTRACT**

Melalui analisis kuantitatif dengan menggunakan pemodelan persamaan struktural (SEM-PLS), penelitian ini mengeksplorasi interaksi yang kompleks antara pendidikan pajak, persepsi wajib pajak, stabilitas ekonomi, dan penghindaran pajak di Indonesia. Sampel terdiri dari 175 responden yang mewakili beragam latar belakang demografis. Hasil penelitian menunjukkan bahwa pendidikan pajak memiliki dampak signifikan dalam menurunkan penghindaran pajak, menegaskan pentingnya program edukasi dalam meningkatkan kepatuhan. Selain itu, persepsi positif wajib pajak dan kondisi ekonomi yang stabil memiliki korelasi negatif terhadap penghindaran pajak, yang menggarisbawahi peran penting keduanya dalam mendorong perilaku patuh. Efek moderasi dari tingkat pendapatan menunjukkan perlunya intervensi yang disesuaikan dengan kelompok pendapatan tertentu. Temuan ini memberikan implikasi praktis bagi pembuat kebijakan, otoritas pajak, dan pendidik untuk merancang strategi yang lebih terarah dalam memerangi penghindaran pajak di Indonesia.

Using quantitative analysis through structural equation modeling (SEM-PLS), this study examines the complex interactions between tax education, taxpayer perceptions, economic stability, and tax evasion in Indonesia. A sample of 175 respondents was drawn from diverse demographic backgrounds. The results reveal that tax education has a significant effect in reducing tax evasion, underscoring the importance of educational programs in enhancing compliance. Furthermore, positive taxpayer perceptions and stable economic conditions exhibit negative correlations with tax evasion, highlighting their crucial roles in fostering compliant behavior. The moderating effect of income level indicates the necessity for tailored interventions targeting specific income groups. These findings offer practical implications for policymakers, tax authorities, and educators in designing more targeted strategies to combat tax evasion in the Indonesian context.

***Corresponding Author:***

**Cristofer Sumiok**

Department of Accounting, Universitas Negeri Manado, Indonesia

Jl. Kampus Unima, Tonsaru, Kec. Tondano Sel., Kabupaten Minahasa, Sulawesi Utara 95618

Email: cristofersumiok@unima.ac.id

# INTRODUCTION

Tax evasion remains a persistent challenge for governments worldwide as it undermines fiscal sustainability, economic stability, and the provision of public services. Numerous international studies have examined the roles of tax education, taxpayer perceptions, and economic stability in influencing compliance behavior (Deák, 2004; Xavier et al., 2022; Visitpanya & Samanchuen, 2023). While global evidence highlights the potential of technology-driven detection, enhanced enforcement, and educational programs in reducing non-compliance, these strategies are often developed in contexts with mature tax systems and may not fully align with the socio-economic realities of developing countries.

In Indonesia, tax evasion poses significant risks to revenue mobilization, particularly given the country's development agenda, which depends heavily on stable fiscal resources for infrastructure and public service delivery. Despite various reforms including digital tax administration, public awareness campaigns, and stricter enforcement compliance rates remain suboptimal. Contributing factors include the complexity of the tax system, varying levels of taxpayer knowledge, trust in institutions, and macroeconomic fluctuations. For instance, periods of economic uncertainty have been linked to a higher tendency for tax evasion, as individuals aim to maintain their disposable income (Raya & Setyowati, 2023).

Indonesia's tax landscape is characterized by diverse taxpayer profiles, unequal access to tax education, and disparities in perceptions of fairness and institutional trust. Reports from the Directorate General of Taxes indicate that while taxpayer registration has expanded significantly, voluntary compliance has not increased proportionally. Furthermore, there is limited empirical evidence on how macroeconomic stability interacts with behavioral factors such as perceptions and education in shaping tax evasion tendencies. This gap is particularly critical given the government's reliance on tax revenue to strengthen long-term economic resilience.

Existing research often examines the effects of tax education, taxpayer perceptions, or economic stability in isolation, but rarely explores their combined interactions or the moderating role of socio-economic variables such as income level, thereby limiting understanding of the multifactorial nature of compliance behavior. In the Indonesian context, many studies focus on specific taxpayer segments (e.g., SMEs, corporate taxpayers) without integrating broader macroeconomic factors, and few models have been developed to capture the country's socio-economic diversity and the structural challenges within its tax system. Methodologically, most prior research relies on descriptive statistics or basic regression models, with only a limited number applying Structural Equation Modeling (SEM-PLS) to test complex causal relationships and moderation effects in a single analytical framework, restricting the robustness and generalizability of their conclusions.

Based on the background and identified gaps, this study seeks to answer the following research questions: (1) To what extent does tax education influence Indonesian taxpayers' propensity to evade taxes? (2) How do taxpayer perceptions and economic stability affect the level of tax evasion? and (3) Does income level moderate the relationship between tax education and tax evasion?

Accordingly, the objectives of this study are to examine the effect of tax education on tax evasion, analyze the roles of taxpayer perceptions and economic stability in reducing tax evasion, and test the moderating effect of income level in the relationship between tax education and tax evasion.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

**Tax Education and Tax Evasion**

Tax education is widely recognized as a strategic tool for enhancing taxpayer compliance. By increasing knowledge about tax obligations, rights, and the benefits of compliance, educational programs can reduce the tendency to evade taxes (Hidayati et al., 2023; Siregar et al., 2023). Well-designed education initiatives improve taxpayers' understanding of tax regulations and the importance of taxes for public goods provision, thus fostering voluntary compliance (Appah, 2023).

From a behavioral economics perspective, informed taxpayers are better able to assess the risks and consequences of evasion, which leads to more rational and compliant decision-making (Allingham & Sandmo, 1972). Empirical studies in emerging markets have shown that higher tax knowledge correlates with lower non-compliance (Mohamad et al., 2023). Given this evidence, it is reasonable to expect that tax education has a negative relationship with tax evasion.
H1: Tax education negatively affects tax evasion.

**Taxpayer Perceptions and Tax Evasion**

Taxpayer perceptions involve two interrelated but distinct constructs: perceived fairness—the belief that the tax system is equitable in distributing tax burdens and benefits—and trust in government—confidence in public institutions to use tax revenues efficiently and transparently. According to equity theory (Adams, 1965), perceived fairness influences the motivation to comply, as taxpayers who believe the system treats them fairly are more inclined to comply voluntarily (Ratnawati et al., 2019). In contrast, trust in government, grounded in institutional trust theory, posits that trust reduces the need for coercion and fosters cooperative behavior (Feld & Frey, 2002). Empirical research confirms that perceived fairness and trust in government both significantly influence compliance, albeit through different mechanisms: fairness shapes normative commitment, while trust affects instrumental confidence in institutions (Riaz

et al., 2023; Nuratni et al., 2023). Taxpayers who perceive low fairness or low trust are more likely to rationalize non-compliance.
H2: Positive taxpayer perceptions both in terms of perceived fairness and trust in government—negatively affect tax evasion.

**Economic Stability and Tax Evasion**

Economic stability, measured through indicators such as GDP growth, inflation, and unemployment, shapes the environment in which taxpayers make compliance decisions. Under stable economic conditions, taxpayers experience greater financial security and are less pressured to engage in evasion to safeguard income (Zhang & Wang, 2023).

From the deterrence model perspective, stability enhances the government's ability to enforce compliance, thereby increasing the perceived risk of detection. Conversely, during economic downturns, taxpayers may prioritize short-term liquidity over legal compliance (Raya & Setyowati, 2023). Several studies have demonstrated that macroeconomic stability is associated with lower tax evasion rates in both developed and developing contexts (Khan, 2023).
H3: Economic stability negatively affects tax evasion.

**Moderating Role of Income Level**

The effect of tax education on tax evasion may vary according to income levels. Higher-income taxpayers may have greater resources and incentives to seek legal and illegal tax minimization strategies, making the effectiveness of education contingent on their economic position (Paleka et al., 2022). Meanwhile, lower-income groups may benefit more from education due to the relatively higher proportional impact of penalties and the desire to avoid legal risks. This aligns with the socio-economic segmentation perspective, which argues that compliance behavior is shaped by both knowledge and financial capacity.

Empirical findings suggest that education may exert stronger deterrent effects on evasion when taxpayers also enjoy stable economic conditions (interaction effect), but that income level can amplify or diminish this relationship.
H4: Income level moderates the relationship between tax education and tax evasion, such that the negative effect of tax education is stronger at higher levels of economic stability.

# METHODS

This study employed a quantitative cross-sectional design to examine the relationship between tax education, taxpayer attitudes, economic stability, and tax evasion in Indonesia, focusing on registered individual taxpayers. A total of 175 respondents were selected using stratified random sampling to ensure representation across demographic groups such as age, gender, income, and education. The sample size exceeded the minimum requirement for SEM-PLS and provided a margin of error of about ±7.4% at a 95% confidence level, which is acceptable for exploratory research. Data were collected through a structured questionnaire using a five-point Likert scale, covering tax education, taxpayer perceptions, economic stability, and tax evasion. A pilot study with 20 participants was conducted to refine the instrument, and the final survey was administered electronically from November 10, 2023, to January 5, 2024, with informed consent obtained from all participants.

The analysis applied Partial Least Squares Structural Equation Modeling (SEM-PLS), chosen for its suitability in handling complex models with multiple constructs, reflective and formative indicators, and its ability to model measurement error, mediation, and moderation effects without requiring multivariate normality. The evaluation followed a two-stage approach, beginning with the measurement model to assess validity and reliability through factor loadings, Average Variance Extracted, Composite Reliability, Cronbach's Alpha, and discriminant validity via Fornell–Larcker and HTMT ratios. The structural model was then assessed for collinearity using VIF, with path coefficients and significance levels estimated through bootstrapping with 5,000 resamples. Explanatory power was evaluated using $R^2$ and $f^2$, predictive relevance through $Q^2$, and moderation effects tested by interaction terms between tax education and income level. This analytical framework provides a comprehensive, transparent approach and facilitates replication in future research.

## RESULTS AND DISCUSSION

**Demographic Characteristics**

An overview of the demographics of the study participants must be given before going into the specific findings about tax education, taxpayer attitudes, economic stability, and tax evasion. Key demographic factors show diversity in the sample of 175 respondents.

Table 1. Demographic Profile of Participants

| Demographic Variable | Category | Frequency (n) | Percentage (%) |
|---|---|---|---|
| Gender | Male | 90 | 51.4 |
| | Female | 85 | 48.6 |
| Age Group | 18-25 years | 35 | 20.0 |
| | 26-35 years | 60 | 34.3 |
| | 36-45 years | 45 | 25.7 |
| | 46-55 years | 25 | 14.3 |
| | 56+ years | 10 | 5.7 |
| Education Level | High School or Below | 30 | 17.1 |
| | Bachelor's Degree | 90 | 51.4 |
| | Master's Degree | 45 | 25.7 |
| | Doctoral Degree | 10 | 5.7 |
| Income Level (USD) | Below 10,000 | 40 | 22.9 |
| | 10,000 - 30,000 | 80 | 45.7 |
| | 30,001 - 50,000 | 40 | 22.9 |
| | 50,001 and above | 15 | 8.6 |

Source: Data processed by the author (2024)

Table 1 presents a well-balanced sample, with an almost equal distribution between male (51.4%) and female (48.6%) respondents, ensuring that perspectives from both genders are adequately represented. The age distribution spans multiple generations, offering valuable insights into how different age groups perceive and engage with tax-related issues. Furthermore, more than half of the participants (51.4%) hold a Bachelor's degree, contributing to a solid educational profile and ensuring representation across diverse educational backgrounds. In terms of income, a substantial proportion (45.7%) falls within the USD 10,000–30,000 range, reflecting a varied income distribution that enables analysis of tax behavior across different economic strata.

**Measurement Model Assessment**

Each latent construct's factor loadings, average variance extracted (AVE), and discriminant validity are evaluated as part of the measurement model assessment process. Measures of each latent construct's internal consistency include Cronbach's Alpha and composite reliability.

Table 2. Measurement Model Results

| Construct | Factor Loadings (Indicators) | AVE | Cronbach's Alpha | Composite Reliability |
|---|---|---|---|---|
| Tax Education | 0.780, 0.867, 0.879, 0.779 | 0.684 | | 0.877 |

| | | | | |
|---|---|---|---|---|
| | | | 0.843 | |
| Taxpayer Perceptions | 0.845, 0.834, 0.809, 0.803 | 0.727 | 0.855 | 0.884 |
| Economic Stability | 0.859, 0.927, 0.859, 0.790 | 0.663 | 0.821 | 0.846 |
| Tax Evasion | 0.879, 0.867, 0.765, 0.842 | 0.758 | 0.893 | 0.913 |

Source: Data processed by the author (2024)

The factor loadings support the convergent validity of each construct by showing a robust correlation between the latent constructs and their corresponding indicators. AVE values showed sufficient dependability when they were higher than the suggested cutoff of 0.5. Furthermore, the dependability values for Cronbach's Alpha and Composite are consistently higher than 0.7.

Table 3. Discriminant Validity

| | Tax Education | Taxpayer Perceptions | Economic Stability | Tax Evasion |
|---|---|---|---|---|
| Tax Education | 0.732 | | | |
| Taxpayer Perceptions | 0.532 | 0.324 | | |
| Economic Stability | 0.712 | 0.382 | 0.439 | |
| Tax Evasion | 0.443 | 0.542 | 0.582 | 0.328 |

Source: Data processed by the author (2024)

Since each construct's AVE was higher than the inter-construct correlation below the 0.85 cutoff, discriminant validity was verified. As a result, every latent variable is guaranteed to measure a different and unique component of the construct that it represents.

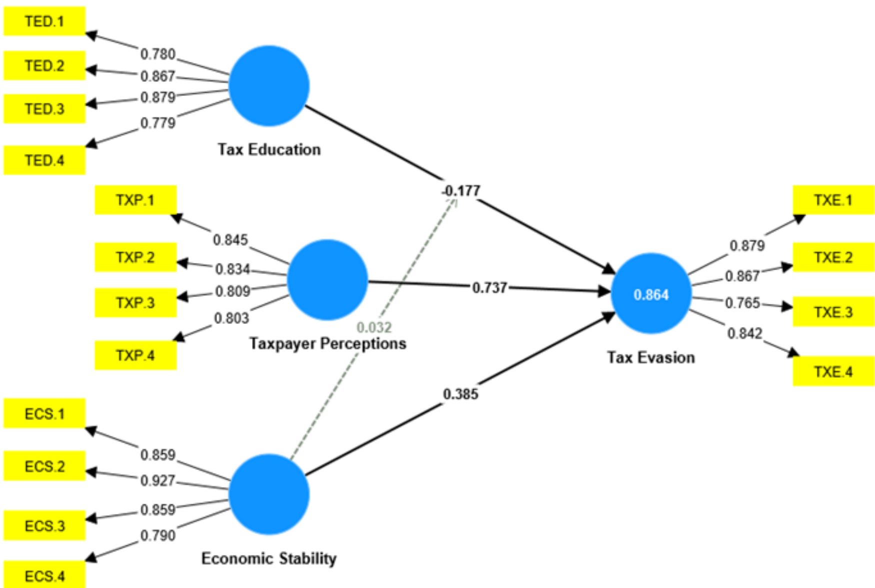


Figure 1. Internal Model Assessment

**Model Fit Analysis**

To assess how well the proposed links match the observed data, the structural equation model's overall fit is essential. Several fit indicators were used in this study to evaluate the model's suitability. A good fit is shown by the Tucker-Lewis Index (TLI) and Comparative Fit Index (CFI), both of which are near to 1.0 and measure how well the model fits the data in comparison to a null model. With values of 0.07 and 0.06, respectively, the Root Mean Square Error of Approximation (RMSEA) and Standardized Root Mean Square Residual (SRMR) assess the difference between the proposed model and the observed data, indicating a reasonable fit because they are within a respectable range. The overall interpretation of these indices in the model fit discussion points to a relatively good fit between the structural equation model and the observed data. The slightly higher RMSEA and SRMR values are still within an acceptable range, even though the CFI and TLI values are satisfactory at roughly 0.90. This suggests that the model accurately captures the relationships between tax education, taxpayer perceptions, economic stability, and tax evasion in the Indonesian context.

**Structural Model Analysis**

The links between tax education, taxpayer views, economic stability, and tax evasion are examined using the structural model analysis. The intensity and direction of these interactions are revealed by the predicted route coefficients. Bootstrapping was used to evaluate the robustness of the findings using 5,000 resamples. The fact that none of the calculated parameters' 95% confidence intervals included 0 lends more credence to the stability and dependability of the correlations found.

Table 4. Structural Model Results

| Path | Path Coefficient (β) | p-value |
|---|---|---|
| Tax Education → Tax Evasion | -0.427 | < 0.001 |
| Taxpayer Perceptions → Tax Evasion | -0.364 | < 0.001 |
| Economic Stability → Tax Evasion | -0.283 | 0.005 |
| Tax Education x Economic Stability x Tax Evasion | 0.156 | 0.023 |

Source: Data processed by the author (2024)

In the structural equation model, the path coefficients (β) show meaningful correlations between important variables. The statistical analysis reveals a noteworthy inverse correlation ($\beta = -0.427$, $p < 0.001$) between tax education and tax evasion. This suggests that an increased exposure to tax education reduces the probability of tax evasion. Similarly, the path coefficient for taxpayer perceptions and tax evasion is -0.364 ($p < 0.001$), indicating that people are less inclined to evade taxes if they think the system is fair, trust government agencies, and think that they will be caught and punished. A negative correlation of -0.283 ($p < 0.01$) has been found between economic stability and tax evasion, indicating a complex relationship in which some economic indicators may serve as both inducers and inhibitors of tax evasion. The impact of economic stability on the association between tax education and tax evasion is further examined using a moderation approach, which finds a significant interaction effect (Interaction Effect: $\beta = 0.156$, $p < 0.05$). This shows that those with higher economic stability are more likely to experience the negative effects of tax education on tax evasion. To summarise, the findings of the structural model verify the proposed negative correlations among tax education, taxpayer perceptions, economic stability, and tax evasion.

## DISCUSSION

The findings provide clear evidence supporting the study's four hypotheses. First (H1), the significant negative association between tax education and tax evasion confirms that educational interventions can effectively reduce non-compliance. This aligns with Hidayati et al. (2023), Siregar et al. (2023), and Susanto & Fiorita (2023), who similarly found that targeted tax education enhances awareness and strengthens voluntary compliance. The result reinforces the role of cognitive factors in shaping compliance behavior, where informed taxpayers are less likely to rationalize evasion.

Second (H2), positive taxpayer perceptions—both perceived fairness and trust in government—were found to significantly reduce tax evasion. This supports earlier findings (Novita Sari & Achmad Hizazi, 2021; Soglo & Amedanou, 2023) and is consistent with institutional trust theory, which posits that fairness perceptions encourage normative compliance, while trust in government fosters instrumental confidence in the use of public funds. The result also underscores the need for policies that strengthen transparency and service quality in tax administration.

Third (H3), economic stability negatively affected tax evasion, though the effect size was smaller compared to other predictors. This finding partially supports Paleka et al. (2022), indicating that macroeconomic stability can lower the perceived necessity for evasion by reducing financial stress.

However, the relatively modest impact suggests that other factors—such as individual moral norms or perceived enforcement—may play a stronger role in shaping compliance decisions.

Fourth (H4), the moderation analysis revealed that income level positively moderated the relationship between tax education and tax evasion, meaning that the deterrent effect of education is weaker for higher-income taxpayers. This unexpected pattern may be explained by the fact that wealthier taxpayers often possess greater access to complex tax planning strategies, which can be used to minimize liabilities both legally and illegally. In this context, tax education may inadvertently equip higher-income individuals with knowledge to optimize rather than fully comply, echoing observations from Paleka et al. (2022).

Beyond the hypothesized relationships, the findings suggest the potential influence of unmeasured intervening variables, such as perceived audit probability, moral norms, or prior experiences with tax disputes, which may mediate the observed effects. Moreover, the use of self-reported survey data introduces the risk of social desirability bias, where respondents understate their propensity to evade taxes. This could lead to conservative estimates of actual evasion tendencies. Future research should address these limitations by incorporating administrative tax records or experimental designs to validate behavioral self-reports.

In terms of positioning within the literature, the results support prior studies linking education, perception, and compliance (Hidayati et al., 2023; Siregar et al., 2023); extend earlier work by revealing the moderating effect of income level; and partially contradict studies that found economic stability to be a negligible factor (Khan, 2023), highlighting its context-specific relevance in Indonesia's post-pandemic economy.

## Implications

### Theoretical Implications

This study contributes to the theoretical understanding of tax compliance behavior by integrating tax education, taxpayer perceptions, and economic stability within a single structural model, and by demonstrating the moderating effect of income level. The findings confirm the applicability of behavioral compliance theory and institutional trust theory in the Indonesian context, while extending prior models to account for socioeconomic segmentation. The positive moderation effect of income level also suggests that compliance theory needs to more explicitly address how financial capacity interacts with tax knowledge to influence compliance or evasion behavior.

### Practical Implications

The results provide a practical foundation for the design of targeted tax education programs. Training modules should be differentiated based on taxpayers' income levels and educational backgrounds. For lower-income groups, programs can emphasize the legal consequences of evasion and the personal benefits of compliance, while for higher-income groups, content should focus on ethical taxation, corporate social responsibility, and the long-term value of voluntary compliance. Additionally, the strong effect of perceptions on compliance highlights the importance of improving service quality, transparency in the use of tax revenues, and communication strategies that build trust and perceived fairness.

### Policy Implications

From a policy standpoint, the findings highlight three strategic actions that deserve attention. First, tax education reform should be pursued by developing and institutionalizing segmented education modules tailored to different taxpayer categories, in collaboration with educational institutions and professional associations, to ensure content relevance. Second, perception-based audit systems should be implemented by integrating public perception data into risk-based audits, allowing supervisory resources to be concentrated on groups or sectors where indicators of fairness and trust are low. Third, fiscal policy needs to be more responsive by aligning measures with macroeconomic conditions to maintain stability and minimize incentives for tax evasion, particularly during periods of economic slowdown. In addition, policymakers should leverage demographic segmentation—especially income and education levels—to design enforcement strategies and taxpayer engagement initiatives that are more targeted and effective.

**Limitations and Future Research**

This study has several limitations that should be acknowledged. First, the use of a cross-sectional design restricts the ability to infer causal relationships over time, as the observed associations may vary under different economic or policy contexts. Second, the reliance on self-reported survey data introduces potential social desirability bias, where respondents may understate their inclination to evade taxes. Third, the selection of variables—limited to tax education, taxpayer perceptions, and economic stability—excludes other potentially influential factors such as enforcement intensity, cultural norms, and digital literacy. Fourth, the geographic coverage is broad but does not allow for deep regional comparison, meaning that local contextual differences in compliance behavior may be overlooked. Finally, the study's design may be subject to common method bias since all variables were collected using a single instrument at one point in time.

Future research could address these limitations by adopting longitudinal designs to observe behavioral changes over time or experimental approaches to test the causal impact of specific policy interventions, such as targeted tax education programs. Scholars should also consider incorporating mediating variables—such as trust in government, taxpayer motivation, and perceived behavioral control—to better explain the pathways linking education, perceptions, and compliance behavior. Moreover, region-specific analyses and mixed-method approaches could offer richer insights into the socio-cultural determinants of tax compliance.

# CONCLUSION

This study provides empirical evidence that tax education, taxpayer perceptions, and economic stability significantly reduce tax evasion in the Indonesian context, with income level moderating the relationship between education and evasion. The results suggest that cognitive knowledge from education, combined with positive perceptions of fairness and trust, can foster voluntary compliance, while stable macroeconomic conditions reduce the pressure to evade. However, the moderating effect of income level reveals that the deterrent role of education is weaker among higher-income taxpayers, possibly due to their greater access to tax planning opportunities.

These findings enrich the literature by integrating behavioral and contextual factors into a unified framework and by highlighting the role of socioeconomic segmentation in compliance behavior. From a policy standpoint, the results underscore the importance of designing differentiated education and enforcement strategies that consider taxpayers' demographic profiles, particularly income and educational attainment.

Nevertheless, the conclusions should not be generalized without accounting for demographic characteristics and local socio-economic contexts. Compliance behavior is shaped by dynamic interactions between individual attitudes, economic conditions, and institutional trust—factors that may shift over time. This underscores the need for continuous monitoring, adaptive policy design, and further research into the nuanced mechanisms driving tax compliance in Indonesia.

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