Dynamics of Individual Tax Compliance in the Urban Area of Surabaya

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ABSTRACT

This study aims to understand the experiences and considerations of Individual Taxpayers in fulfilling their tax obligations in Surabaya. Using a qualitative phenomenological approach, the study collected data through in-depth interviews, observations, and documentation, with informants selected through purposive and snowball sampling. The study analyzed the data through bracketing, coding, thematic grouping, and interpretation based on the Theory of Planned Behavior and Attribution Theory. The findings show that taxpayers' economic considerations, moral values, perceptions of tax sanctions, and tax knowledge shape tax compliance. Love of money is reflected in economic considerations but does not necessarily lead to tax avoidance. Tax morality relates to taxpayers' sense of responsibility and perceptions of government. Tax sanctions are viewed as consequences of non-compliance, while tax knowledge supports taxpayers' understanding of their obligations. The study highlights the importance of tax literacy, government transparency, and simplified tax administration in fostering voluntary tax compliance.

ABSTRAK

Penelitian ini bertujuan untuk memahami pengalaman dan pertimbangan Wajib Pajak Orang Pribadi dalam memenuhi kewajiban perpajakan mereka di Surabaya. Dengan menggunakan pendekatan fenomenologi kualitatif, data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi, serta melibatkan informan yang dipilih melalui teknik *purposive* dan *snowball sampling*. Analisis data dilakukan melalui tahapan *bracketing*, pengodean, pengelompokan tematik, dan interpretasi yang didasarkan pada *Theory of Planned Behavior* (Teori Perilaku Terencana) dan *Attribution Theory* (Teori Atribusi). Hasil penelitian menunjukkan bahwa kepatuhan pajak dibentuk oleh pertimbangan ekonomi, nilai-nilai moral, persepsi terhadap sanksi pajak, dan pengetahuan perpajakan wajib pajak. Sikap mementingkan uang (*love of money*) tercermin dalam pertimbangan ekonomi namun tidak serta-merta berujung pada penghindaran pajak. Moralitas pajak berkaitan dengan rasa tanggung jawab wajib pajak dan persepsi mereka terhadap pemerintah. Sanksi pajak dipandang sebagai konsekuensi dari ketidakpatuhan, sementara pengetahuan perpajakan mendukung pemahaman wajib pajak mengenai kewajiban mereka. Penelitian ini menyoroti pentingnya literasi pajak, transparansi pemerintah, dan penyederhanaan administrasi perpajakan dalam mendorong kepatuhan pajak secara sukarela.

1. INTRODUCTION

Taxes are the primary source of revenue for most countries worldwide, supporting economic development, public services, and fiscal stability. In both developed and developing countries, the effectiveness of a tax system is measured not only by the revenue it generates but also by the extent to which taxpayers voluntarily meet their tax obligations (voluntary tax compliance) (Tilahun, 2019). However, many countries continue to experience low levels of taxpayer compliance, tax avoidance practices (tax avoidance), tax evasion (tax evasion), and substantial tax gaps—the

difference between potential tax revenue and the amounts actually collected. This phenomenon indicates that tax compliance is a global issue shaped by a range of economic, social, psychological, and institutional factors. Accordingly, research on taxpayer compliance behavior has evolved from a classical economic approach toward a behavioral approach (behavioral taxation), which emphasizes that decisions to pay taxes are influenced not only by financial considerations but also by morality, perceptions of government, social norms, and levels of tax knowledge.

In Indonesia, taxes hold a highly strategic position as the primary source of state revenue for financing national development. Tax contributions to the State Budget (APBN) have continued to increase alongside various government tax reforms, including administrative digitalization, regulatory simplification, and improvements in the quality of tax services (Anggraeni & Oktaviani, 2021; Astuti & Putriani, 2023). The self-assessment system requires taxpayers to calculate, pay, and report their own tax obligations. However, the effectiveness of this system depends significantly on taxpayer compliance. Despite various administrative reform initiatives, the gap between potential and actual tax revenue remains [text missing]. This demonstrates that efforts to strengthen tax administration capacity must be accompanied by greater public awareness, stronger tax morality, and a better understanding of taxation.

These issues are becoming increasingly complex for individual taxpayers, whose numbers continue to grow each year. Unlike corporate taxpayers, who generally operate within more structured administrative systems, individual taxpayers' compliance is strongly influenced by personal characteristics, including educational attainment, knowledge of tax regulations, economic orientation, and perceptions of the benefits of taxation. Various studies have found that individual taxpayer compliance is influenced by psychological factors, such as love of money (Choiriyah & Damayanti, 2020; Artharini & Noviari, 2020), as well as tax morale and instrumental factors, such as tax sanctions. However, research findings regarding the roles of these variables remain diverse and inconsistent (Ratnadi & Putra, 2019; Wahyuandari & Talithahandari, 2025). This suggests that tax compliance is a complex phenomenon requiring a more comprehensive approach.

This situation is also evident in Surabaya, one of Indonesia's largest metropolitan areas and a center of economic growth in eastern Indonesia. The city is characterized by the rapid expansion of trade, industry, services, and the digital economy. High population mobility, a growing number of business operators, a thriving MSME sector, and an expanding professional workforce make Surabaya a significant source of personal income tax revenue. However, this substantial economic potential is not always matched by optimal taxpayer compliance. A gap remains between potential tax revenue and actual collections, indicating that high levels of economic activity do not automatically result in higher tax compliance (Sari & Nuswantara, 2017). The heterogeneity of urban communities also contributes to increasingly diverse perceptions of tax obligations, underscoring the importance of behavioral factors in explaining taxpayer compliance.

In an urban society such as Surabaya, an individual's decision to fulfill tax obligations is influenced not only by financial capacity but also by their understanding of the purpose of taxation, knowledge of tax regulations, assessment of the effectiveness of sanctions, and the manner in which they balance personal interests with civic responsibility (Purnamasari et al., 2018). Individuals with a strong materialistic orientation tend to perceive taxes as a burden that reduces their income, whereas those with a strong sense of tax morality are more inclined to meet their obligations, even in the absence of strict oversight (Ningsih et al., 2018). Moreover, the effectiveness of tax sanctions depends largely on the extent to which taxpayers understand the administrative and legal consequences of tax violations (Rahmayanti et al., 2023).

Studies of taxpayer compliance reveal several gaps in the literature. First, empirical findings regarding the roles of love of money, tax morality, and tax sanctions are inconsistent (Ratnadi & Putra, 2019; Wahyuandari & Talithahandari, 2025). Existing research has not fully explained the mechanisms underlying the development of compliance behavior. Second, the prevailing quantitative approach focuses primarily on examining relationships among variables and does not account for the cognitive processes involved in taxpayers' compliance decisions. Third, research on individual taxpayer compliance in urban areas, particularly in Surabaya, remains limited, despite the need for a more detailed analysis of urban socioeconomic characteristics. Fourth, the role of tax knowledge in the relationships among love of money, tax morality, sanctions, and compliance warrants further investigation. This study examines the compliance dynamics of individual taxpayers in Surabaya City to address these gaps in the literature.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

This study applies the Theory of Planned Behavior (TPB) (Ajzen, 1985; 1991) to analyze individual taxpayer compliance. TPB posits that behavior is driven by intentions (behavioral intention), which are shaped by three predictors: behavioral beliefs, normative beliefs, and control beliefs. Behavioral beliefs shape an individual's attitude toward a behavior, normative beliefs shape subjective norms, and control beliefs shape perceived behavioral control. Together, these three components influence an individual's intention to act, which is subsequently reflected in actual behavior. TPB conceptualizes tax compliance decisions in terms of benefit evaluation, social pressure, and perceived control. Positive attitudes, social support, and a high level of perceived control directly strengthen taxpayers' intentions to comply. TPB also integrates the research variables into a behavioral model: love of money shapes taxpayers' attitudes; tax morality provides the ethical foundation for behavior (Do Ethics Matter? Tax Compliance

and Morality, n.d.); tax sanctions increase perceived control through legal consequences (Solichin et al., 2020); and tax knowledge facilitates rational decision-making (Bornman & Ramutumbu, 2019). Furthermore, this theory provides a relevant framework for examining how individuals internally evaluate beliefs about the outcomes of tax compliance when forming behavioral intentions. Through this evaluative process, taxpayers can compare subjective benefits, such as contributing to national development, with perceived financial burdens, thereby forming the attitudes that underpin their ultimate decision to fulfill their tax obligations voluntarily. Accordingly, this model systematically explains how behavioral beliefs guide individuals in considering the positive or negative outcomes of their compliance actions (Dewi & Jati, 2018; Hidayat & Nugroho, 2011).

Regarding attribution theory, this study adopts Heider's (1958) framework to examine the determinants of taxpayer compliance behavior (Haryanti et al., 2022). Attribution theory posits that individuals explain their behavior by referring to two primary sources: internal and external attributions. Internal attributions involve factors arising within the individual, such as moral values, motivation, honesty, and attitudes toward money. By contrast, external attributions stem from environmental factors, including government policies, the quality of tax services, regulatory complexity, and the imposition of tax sanctions (Ubaidillah & Amah, 2020). In the context of tax compliance, this theory suggests that taxpayer behavior is shaped not only by applicable regulations but also by individuals' interpretations of the reasons underlying their tax obligations. Taxpayers who regard paying taxes as a moral responsibility are more likely to comply voluntarily. Conversely, those who view compliance as driven solely by the threat of sanctions are more likely to comply under duress. Accordingly, attribution theory complements the TPB by clarifying the psychological processes underlying taxpayers' decisions to comply with or violate tax provisions. Integrating these theories provides a more comprehensive understanding of how individuals' perceptions of internal and external factors shape their intentions and actions in meeting tax obligations (Ratnadi & Putra, 2019) (Darmayani & Hasibuan, 2022; Rustiana & Merkusiwati, 2023).

Taxpayer compliance encompasses the fulfillment of tax obligations in accordance with applicable regulations. It reflects not only the administrative capacity to meet formal requirements but also taxpayers' willingness to fulfill these obligations honestly, accurately, and responsibly. In general, taxpayer compliance comprises two dimensions: formal compliance and material compliance (Safelia & Hernando, 2023). Formal compliance encompasses administrative obligations, including taxpayer registration, the timely submission of Tax Returns (SPT), and the payment of taxes by the applicable deadlines. Material compliance, by contrast, refers to taxpayers' honesty in calculating, paying, and reporting the actual amount of tax owed in accordance with their economic circumstances.

This study defines taxpayer compliance as the voluntary and lawful fulfillment of tax obligations. It encompasses taxpayers' awareness, responsibility, and commitment. Accordingly, compliance is understood not merely as administrative adherence but also as a social practice shaped by psychological, moral, cognitive, and environmental factors. Ultimately, it reflects the extent to which taxpayers observe all tax provisions, including those concerning the fulfillment of obligations and the exercise of their entitlements (Khodijah et al., 2021; Krisnadeva & Merkusiwati, 2020).

Love of money (LoM) refers to an individual's psychological orientation toward money as a primary life goal. This concept suggests that the stronger an individual's orientation toward money, the more likely they are to prioritize personal economic interests over social interests and obligations to the state. From a TPB perspective, love of money influences attitudes toward tax payment (Purnamasari et al., 2021). Individuals with a strong materialistic orientation tend to perceive taxes as a reduction in personal wealth, which may foster negative attitudes toward tax obligations. Conversely, those with a weaker materialistic orientation may be more inclined to view tax payment as a contribution to development and public services. In the absence of balanced moral values or an adequate understanding of taxation, LoM may reduce taxpayer compliance.

Tax morality is an ethical value that motivates individuals to fulfill their tax obligations out of moral conviction rather than solely in response to the threat of punishment. It reflects the belief that paying taxes constitutes a civic responsibility that supports governance and national development. Within the Theory of Planned Behavior (TPB), morality contributes to the development of positive attitudes toward taxpaying behavior (Bobek & Hatfield, 2003). Individuals with a strong sense of morality are more likely to internalize the importance of compliance; consequently, their taxpaying decisions are based not only on economic considerations but also on the values of honesty, integrity, and social responsibility. Tax morality therefore serves as an internal factor that strengthens voluntary compliance (Taing & Chang, 2020). Furthermore, individuals' moral obligations play a crucial role because they often extend beyond commonly accepted ethical standards, thereby serving as a key factor in distinguishing levels of compliance among taxpayers (Nabila & Isroah, 2019). Individuals who uphold these moral values tend to view their tax obligations more ethically, which may ultimately reduce opportunities for tax evasion (Asih & Dwiyanti, 2019).

According to Siahaan & Halimatusyadiah (2019), tax sanctions serve as a legal instrument through which the government promotes compliance by imposing consequences for violations. Sanctions may be administrative or criminal, depending on the severity of the violation. Within the Theory of Planned Behavior (TPB) framework, tax sanctions are associated with perceived behavioral control (Nasiroh & Afiqoh, 2023). They heighten taxpayers' perceptions of the risks associated with violations. Effective sanctions significantly reduce violations (Solichin et al., 2020) and serve as an important external mechanism for promoting compliance. Their application is grounded in

control beliefs: the expectation of negative consequences for noncompliance can deter deviant behavior (Pratiwi & Merkusiwati, 2019).

According to Perdana & Dwirandra (2020), tax knowledge refers to a taxpayer's understanding of regulations, including rights, obligations, reporting requirements, and legal consequences. Adequate knowledge minimizes regulatory errors and enhances understanding of the purposes of tax collection. A high level of knowledge supports the rational evaluation of the benefits and risks associated with tax-related decisions (Wahyuandari & Talithahandari, 2025). Conversely, insufficient knowledge can lead to misperceptions and reduced compliance. Within the Theory of Planned Behavior, such knowledge shapes behavioral beliefs, as a comprehensive understanding encourages positive intentions to fulfill tax obligations voluntarily (Anggini et al., 2021).

This study conceptualizes taxpayer compliance, following Permata & Zahroh (2022), as the interaction of psychological, moral, instrumental, and cognitive factors. The Theory of Planned Behavior (TPB) explains the formation of intentions through attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Attribution theory explains how taxpayers interpret the internal and external causes of compliance (Anto et al., 2020). Tax morality provides an ethical orientation for decision-making, while tax sanctions shape perceptions of legal consequences. Tax knowledge enhances taxpayers' ability to assess their obligations. The integration of these variables explains the dynamics of individual tax compliance in the urban area of Surabaya through the interplay of individual, social, and systemic factors. Strengthening internal motivation through ongoing tax socialization is crucial to reinforcing taxpayers' commitment to consistently fulfilling their obligations (Yuesti et al., 2022). The interaction of these internal and external variables reflects the fundamental principle that compliance is not merely mechanical obedience but rather the outcome of individual intentions shaped by legal understanding and perceptions of the risks associated with sanctions (Nasiroh & Afiqoh, 2023).

3. RESEARCH METHOD

The study employed a phenomenological approach to examine individual taxpayers' lived experiences. This approach enabled an exploration of the meaning of tax compliance by interpreting participants' subjective experiences in relation to psychological factors, tax morality, tax sanctions, and tax knowledge. Phenomenology emphasizes how behavior is shaped by individuals' real-life experiences within specific contexts (Badil et al., 2023). The research was conducted in Surabaya City, which was selected because of its substantial metropolitan economic activity and significant contribution to tax revenues. As a major urban center, Surabaya presents considerable challenges to enhancing tax compliance among individual taxpayers.

The informants were individual taxpayers residing in Surabaya who were selected through purposive sampling to obtain information-rich cases. Snowball sampling was subsequently employed to broaden the range of perspectives and experiences represented in the study. Data collection continued until theoretical saturation was achieved. The criteria for selecting informants include: 1) Registered as an Individual Taxpayer. 2) Domiciled or carrying out economic activities in the city of Surabaya. 3) Experienced in fulfilling tax obligations, such as reporting Tax Returns (SPT) or paying taxes. 4) Willing to be an informant and provide information openly.

We employed data triangulation to enhance validity and develop a comprehensive understanding of the research phenomenon. First, we conducted semi-structured, in-depth interviews to gather data on taxpayers' experiences, perceptions, and motivations. Second, we conducted observations throughout the research process to understand informants' circumstances, behaviors, and responses as they described their experiences. These observations also enabled the researchers to capture nonverbal information that could enrich data interpretation. Third, we used documentation as a source of supporting data, including tax regulations, tax revenue reports, tax statistics, publications issued by the Directorate General of Taxes, and other documents relevant to the research focus. We analyzed the data in accordance with phenomenological procedures, applying the principles of the hermeneutic circle to interpret partial data iteratively in relation to the phenomenon as a whole. This approach clarifies the dynamics of taxpayer compliance. The data analysis proceeded through the following stages:

1. **Bracketing:** Personal assumptions, experiences, and perspectives were set aside to maintain a focus on participants' authentic experiences.
2. **Transcription and data reduction:** The interviews were transcribed verbatim, after which the data were reviewed and filtered to retain information relevant to the research objectives.
3. **Coding:** Key statements reflecting participants' experiences with tax compliance were identified and systematically coded.
4. **Theme development:** The codes were grouped into broader themes addressing love of money, tax morality, tax sanctions, tax knowledge, and taxpayer compliance.
5. **Phenomenological interpretation:** The identified themes were analyzed in relation to the Theory of Planned Behavior and Attribution Theory to examine the dynamics of individual taxpayer compliance in Surabaya.
6. **Formulation of Essential Descriptions:** The central meanings underlying informants' experiences and tax-compliance behavior were synthesized into essential descriptions.

Reflexivity was maintained throughout the analytical process. The researchers consistently examined their positions, assumptions, and potential biases to ensure that their interpretations remained grounded in the participants' subjective experiences.

The quality of the research findings was ensured by assessing the validity of the data according to Lincoln and Guba's (1985) criteria: credibility, transferability, dependability, and confirmability. Credibility was established through source triangulation, member checking, and sustained researcher engagement during data collection. Transferability was supported by providing a detailed description of the research context, enabling readers to assess the applicability of the findings to other contexts. Dependability was ensured through comprehensive documentation of the research process in an audit trail. Confirmability was supported by maintaining objectivity in interpretation, using the researcher's reflective notes and empirical evidence, including direct quotations from interviews.

4. DATA ANALYSIS AND DISCUSSION

This study involved 20 individual taxpayers residing in the urban area of Surabaya. Purposive and snowball sampling techniques were used to recruit informants with direct experience in tax compliance. This approach proved effective in gathering data on tax compliance behavior. The demographic profile comprised 12 women and 8 men. In terms of age, 17 informants (85%) were between 25 and 35 years old. The prevalence of this age group reflects the participation of economically active individuals with independent tax obligations. Most informants held undergraduate degrees (S1), while the remainder had diplomas or postgraduate degrees. The data revealed no direct relationship between formal education and tax literacy. Highly educated informants reported procedural difficulties, while informants with greater tax literacy had received support through external training or tax consultants.

Table 1 Characteristics of Research Informants (n = 20)

Participants	Gender	Age	Education	Work	Length of Time Holding NPWP
P01	Female	28	S1	Private-sector employee	4 years
P02	Male	31	S1	Self-employed	6 years
P03	Female	27	Diploma (D3)	Private-sector employee	3 years
P04	Male	34	S1	Civil servant	8 years
P05	Female	29	S1	Professional (Accountant)	5 years
P06	Female	30	S1	Private-sector employee	4 years
P07	Male	33	S2	Professional (Consultant)	7 years
P08	Female	26	S1	Private-sector employee	3 years
P09	Female	32	S1	Self-employed	6 years
P10	Male	35	S1	Private-sector employee	5 years
P11	Female	30	Diploma (D4)	Self-employed	4 years
P12	Female	27	S1	Civil servant	3 years
P13	Male	29	S1	Private-sector employee	5 years
P14	Female	34	S2	Professional (Doctor)	9 years
P15	Male	28	S1	Self-employed	4 years
P16	Female	25	S1	Private-sector employee	3 years
P17	Female	31	S2	Professional (Notary)	8 years
P18	Male	39	S1	Civil servant	12 years
P19	Female	42	S1	Self-employed	15 years
P20	Male	38	Diploma (D3)	Private-sector employee	10 years

Sources: research data, 2025

(Nomor Pokok Wajib Pajak is also called Taxpayer Identification Number (Dayanti & Arafat, 2024))

The informants represented a range of occupations, including private-sector employees, self-employed individuals, civil servants, and professionals. Employment status determines tax responsibilities: employees primarily focus on filing their Annual Tax Return (SPT), as their employers handle tax deductions, whereas self-employed individuals and professionals independently calculate, pay, and report their taxes (Fitdra & Inayati, 2022). All informants had held a Taxpayer Identification Number (NPWP) for at least three years, providing them with sufficient experience to understand the tax administration system. The data address administrative matters, economic considerations, moral values, perceptions of government, and understanding of regulations. The informants' diverse characteristics enhance the study's validity. Demographic differences contribute to a broader account of how various factors shape tax compliance. Compliance behavior results from the interaction of psychological, social, moral, and cognitive factors. Analysis of the interviews reveals varied interpretations of tax compliance, with taxes regarded both as a civic obligation and as a contribution to development. However, this perspective does not necessarily ensure voluntary compliance. Decisions to meet tax obligations are influenced by personal experiences and environmental conditions.

The research findings indicate that tax compliance extends beyond the mere fulfillment of legal obligations. Compliance behavior is shaped by economic orientation, moral values, perceptions of the tax system, and levels of knowledge. Each informant followed a distinct decision-making process regarding tax compliance. The data suggest

that a financial orientation (love of money) reflects economic security rather than mere greed. Informants carefully manage their finances to meet household needs and build savings. Taxes are perceived as a strain on liquidity, prompting rational calculations when fulfilling tax obligations. Tax morale is positively associated with compliance, as informants regard paying taxes as a civic responsibility. However, this moral commitment is contingent on public trust. Confidence in budget transparency and the quality of public services influences the motivation to comply. A decline in institutional trust weakens this moral motivation.

An analysis of tax sanctions indicates that financial penalties are not the primary determinant of compliance. Informants prioritize mitigating administrative risks, as the audit and clarification process entails substantial time and psychological costs. Accordingly, compliance is driven more by administrative efficiency than by the avoidance of financial sanctions (Kirchler et al., 2007). Tax knowledge is strongly associated with perceived obligation (Appiah et al., 2024). Understanding regulations enhances self-efficacy in meeting tax obligations and facilitates comprehension of reporting procedures, legal consequences, and the assessment of risks and benefits. Conversely, limited tax literacy can trigger perceptual biases that reduce compliance rates.

Phenomenological analysis identified four principal themes: (1) love of money as a rationale for financial management; (2) tax morality grounded in ethical values and trust in government; (3) perceptions of sanctions as a means of mitigating administrative complexity; and (4) tax knowledge as a determinant of decisions regarding tax obligations.

Tax compliance is a multidimensional phenomenon. Decisions about compliance involve reflection on economic considerations, administrative experiences, moral values, and regulatory literacy. The following section integrates the Theory of Planned Behavior and Attribution Theory to examine the dynamics of individual taxpayer compliance. The analysis connects the empirical findings with the Theory of Planned Behavior (Ajzen), Attribution Theory (Heider), and relevant literature.

Interview data were interpreted within a phenomenological framework. The findings indicate that love of money is not associated with tax avoidance or opportunistic behavior. Informants viewed money as a means of achieving financial security and fulfilling family obligations. These findings suggest that a monetary orientation reflects economic rationality rather than materialism. This perspective is prevalent among working-age informants employed in the private sector and those operating independent businesses.

The rising cost of living in Surabaya necessitates careful financial management. In this context, taxes are perceived as an expense that directly reduces the income available for daily needs. This perception is reflected in the following statement from one informant: "In Surabaya, this salary already includes taxes, BPJS deductions, boarding fees, transportation... which automatically makes you think, 'Wow, there's a little left over.' Sometimes you think that if taxes weren't deducted, it would be enough to save or pay installments."(Participant 08)

Informants considered their tax obligations after calculating their income in relation to essential needs. From a phenomenological perspective, this experience demonstrates that tax decisions are shaped not only by legal obligations but also by lived experiences of economic pressure. Taxes are therefore understood as an expense that must be weighed against other needs considered equally important.

The data indicate a concern with financial security in urban communities; this should not be interpreted solely as a negative indicator. Informants did not express a desire to enrich themselves through tax avoidance; rather, they sought to maintain their families' economic stability. Accordingly, the tendency to reconsider tax obligations appears to be driven more by efforts to preserve financial balance than by an intention to violate regulations. From the perspective of the Theory of Planned Behavior (TPB), this condition can be explained by the component of behavioral beliefs. According to Ajzen (1991), individuals evaluate the benefits and consequences of an action before forming an intention to engage in that behavior (Ajzen, 1991). Informants assess the utility of their income in relation to their tax obligations. When taxes are perceived as a burden that diminishes their ability to meet essential needs, their attitudes toward paying taxes tend to become less favorable. This attitude, in turn, shapes their intention to fulfill their tax obligations.

We demonstrate that negative attitudes toward taxation do not inherently lead to noncompliance. Most informants continue to meet their tax obligations because they consider other factors, including civic responsibility, administrative risks, and the potential legal consequences of failing to fulfill these obligations. These findings indicate that love of money is not the sole determinant of compliance behavior; rather, it is one consideration in the decision-making process.

We identified differences in tax behavior between employees and self-employed individuals. For employees, taxes are deducted directly by their employers, leaving them with relatively little opportunity to evade payment (What Makes a Tax Evader?, n.d.). Consequently, their focus on money is more often reflected in complaints about reduced net income than in attempts to avoid tax obligations. By contrast, informants who operate their own businesses have greater flexibility in managing their income and tax obligations. This flexibility requires them to consider more complex factors before deciding how much tax to report. However, the interview results indicate that most still choose to meet their tax

obligations because they recognize that the short-term benefits of tax savings do not outweigh the potential future risks.

Informants attributed the tax burden [text unclear]. The data indicate that the effectiveness of government fund management is a key determinant of tax compliance. Transparency in the use of tax revenues increases compliance, whereas perceptions of ineffective management significantly reduce it. These findings suggest that monetary orientation is closely linked to perceptions of fiscal justice. Informants assess how taxes contribute to public services, and their compliance decisions reflect an integration of economic considerations and evaluations of government performance.

The data demonstrate that the influence of love of money on tax compliance is not absolute. Monetary orientation involves a rational process shaped by economic conditions, perceived benefits, and individual experience. Accordingly, the relationship between love of money and tax compliance is dynamic and context-dependent.

Phenomenological interpretations suggest that money represents security and family responsibility and contributes to maintaining quality of life in urban areas. Tax allocation may limit individuals' ability to meet essential needs. Monetary orientation is a key determinant of tax compliance decisions. The findings of this study indicate that a love of money does not necessarily encourage tax non-compliance. Rather, monetary orientation functions as an economic evaluation mechanism that shapes taxpayers' attitudes. Within the framework of the Theory of Planned Behavior, these factors constitute behavioral beliefs that influence attitudes toward compliance (Nurwanah et al., 2018). From the perspective of attribution theory, an orientation toward money provides a basis for individuals to justify their decisions. Accordingly, tax compliance behavior is best understood as the outcome of interactions among economic needs, perceptions of the benefits of taxation, and taxpayers' subjective interpretations of the circumstances they encounter in their daily lives. In practical terms, these findings suggest that tax authorities should not rely solely on repressive measures. Instead, they should strengthen education regarding the tangible benefits of taxation in stabilizing taxpayers' economic environments (Sunarsih et al., 2024).

The data indicate that tax morale is a primary determinant of voluntary compliance (Batrancea et al., 2019). Most respondents reported viewing tax payment as a moral responsibility to the state rather than merely an administrative obligation. This perspective suggests that compliance is motivated not only by the threat of sanctions or pressure from other parties but also by an internal recognition of the importance of contributing to governance and development.

Most respondents said taxes play a crucial role in financing public facilities essential to society. Roads, educational facilities, healthcare, and other infrastructure are understood to be funded by tax revenue collected by the government. This awareness fosters the belief that paying taxes is part of one's role as a responsible citizen. One informant expressed his views as follows. "I consider taxes to be a civic obligation. If everyone refused to pay taxes, development would certainly be hampered. So, even though it is sometimes difficult, I still strive to fulfill this obligation." (Participant 4)

The data confirm that tax compliance is an instrument of state participation. Informants view taxes as a collective contribution, not a reduction in revenue. Analysis shows a close connection between individual obligations and the public interest. Data analysis shows that tax morality is not absolute. Trust in fiscal authorities shapes taxpayer compliance (Scholz & Lubell, 1998). Motivation to pay taxes is associated with perceptions of transparency in the management of public funds. Information about corruption and budget inefficiency reduces compliance incentives. This phenomenon is validated by the following statement. "When we see news about corruption or misuse of funds, we sometimes wonder whether the tax money we pay is truly being used for the public good. Situations like this certainly impact tax compliance." (Participant 05) The findings demonstrate that tax morality is dynamic. The integrity of government institutions plays an important role in taxpayer perceptions. Tax morality fluctuates according to external social experience variables.

The Theory of Planned Behavior (TPB) links these conditions to attitude toward behavior and subjective norm. Ajzen (1991) showed that attitude toward behavior is formed from an individual's beliefs about the consequences of their behavior. In this study, a positive attitude toward paying taxes emerged when informants believed that taxes provided tangible benefits for development and community welfare. Conversely, if these benefits were perceived as inconsistent with their reality, the positive attitude toward compliance began to weaken. Beyond attitudes, tax morality is also related to subjective norms. The family environment, workplace, and professional community significantly shape informants' perceptions of tax obligations. Informants in high-compliance environments tend to view paying taxes as normal and necessary. Conversely, if the social environment views tax avoidance as commonplace, the moral incentive to comply weakens. The research findings demonstrate that social norms in urban Surabaya have a weak connection with direct tax compliance. Some informants stated that tax discussions are rare in daily life. Consequently, morality formation is more influenced by personal experience and information obtained through the media than by social pressure from the surrounding environment. These findings suggest that subjective norms still play a role, though the intensity of that role varies across individuals. Attribution theory analysis confirms that morality-based compliance represents a strong internal attribution. Informants who continue to pay taxes despite facing various economic constraints attribute this decision to personal values such as honesty, responsibility, and integrity. They believe that fulfilling tax obligations is part of a life principle that must be upheld regardless of the presence or absence of government oversight. However, this study also found external attributions influencing tax morality. Informants

linked fluctuations in tax motivation to external conditions such as budget transparency, the quality of public services, and news reports regarding misuse of state funds. The data demonstrate that tax morality is a function of both individual character and the institutional environment.

Our findings demonstrate that the relationship between morality and tax compliance is more complex than previous quantitative models suggest. Morality is indeed a driving factor in compliance, but its effectiveness depends heavily on the level of public trust in public institutions. When the government demonstrates transparent and accountable governance, taxpayer morale tends to strengthen. Conversely, if there is a perception of low government integrity, this morale can decline, even if individuals still understand that paying taxes is a legal obligation. Our findings confirm trust in government (TiG) and voluntary tax compliance (VTC) as the primary predictors of compliance. However, this study provides a more in-depth perspective by showing how everyday experiences, media information, and social interactions shape how taxpayers interpret their tax obligations. Thus, morality is understood not only as ethical values inherent in individuals but also as the result of an evolving process of interpreting social realities. From a phenomenological perspective, the informants' experiences demonstrate that tax morality arises from a process of reflection on the interplay between personal and collective interests. Informants identified three variables of mutual expectations: quality public services, budget transparency, and government accountability. Therefore, compliance arises not solely from legal obligations but also from the belief that the contributions made are meaningful and beneficial to society. Tax morality underlies voluntary compliance among Individual Taxpayers (WPOP) in Surabaya. Factors such as trust in the government, individual experience, and the social environment shape this morality. We apply the Theory of Planned Behavior to model subjective attitudes and norms. Attribution theory maps decisions to internal and external factors. Improving compliance demands transparent governance. The analysis demonstrates that WPOP's perceptions of tax sanctions deviate from the assumptions of conventional quantitative literature. Most informants did not identify the magnitude of fines or the threat of criminal penalties as the primary reasons driving them to fulfill their tax obligations. Instead, their dominant concern was the possibility of facing administrative processes that were perceived as complex, time-consuming, and potentially disruptive to work and daily life. Sanctions are not just financial fines but also a series of administrative burdens (audits, clarifications, additional documentation). These consequences create a psychological burden for taxpayers. For most informants, tax audits, clarification requests, submission of additional documents, and repeated communications with tax authorities were perceived as psychologically and administratively exhausting. This view is reflected in the statement of one informant as follows: "I'm not actually afraid of the fine. What I'm worried about is being summoned to the tax office, having to fill out documents and explain things. That's what makes it so troublesome. It disrupts your work time and makes you feel uneasy." (Participant 11).

Data show that tax compliance decisions are driven by procedural efficiency, not financial penalties. Informants prioritize minimizing administrative barriers to maintain the continuity of economic activity. Informants are highly mobile, making time a crucial resource. Manual or iterative administrative processes impose financial costs on informants. We define compliance costs as the sum of time, energy, and psychological burden. Data show that urban tax compliance is not simply a function of economic sanctions. Efficient administrative procedures significantly predict compliance rates more than the threat of fines. Within the Theory of Planned Behavior, this finding aligns with the concept of perceived behavioral control. Ajzen (1991) stated that behavioral control mitigates barriers to action. Perceived ease of procedures directly increases the probability of compliance intentions. The results demonstrate that administrative ease is a key determinant of compliance. Simple procedures increase compliance incentives. Conversely, administrative complexity encourages delaying or avoiding tax obligations. Taxpayer compliance behavior depends on perceptions of the consequences of non-compliance, not just the existence of sanctions. These perceptions include audit probability, data clarification, documentation compliance, and administrative burden. This condition demonstrates that perceived behavioral control is associated with perceptions of the complexity of the tax administration system. Interview results also indicated that some informants had positive experiences using digital tax services. Electronic tax return filing, ease of access to information through online services, and improved service quality provided by tax officers were deemed to have reduced perceptions of administrative complexity. Informants with this experience tended to feel more confident in fulfilling their tax obligations because the process was perceived as more efficient compared to previous years. However, not all informants had the same experiences. Some still found the tax system difficult to understand, especially when dealing with regulatory changes or administrative procedures, which were perceived as fluctuating. This situation suggests that perceptions of sanctions cannot be separated from individual experiences interacting with the tax system. Based on Attribution Theory, this study demonstrated that informants attributed fear of tax compliance to external factors. Attributions were dominated by bureaucratic complexity, regulatory volatility, and complicated procedures. Informants rejected attributions of personal ability, focusing instead on the characteristics of the tax system.

Overall, this research shows that tax sanctions function as a behavioral control mechanism, but their effectiveness depends more on how taxpayers interpret the administrative consequences than on the magnitude of the financial penalty. Within the Theory of Planned Behavior, this condition relates to the formation of perceived behavioral control, namely the perception of the ease or difficulty of fulfilling tax obligations. Meanwhile, Attribution Theory defines the perception of sanctions as a function of an individual's interpretation of external (administrative system) and internal (subjective capacity) factors. Thus, tax compliance in Surabaya City is determined not only by the existence of sanctions but also by taxpayers' experiences interacting with the applicable tax system. Tax knowledge has

been shown to be a crucial factor in the compliance behavior of individual taxpayers in Surabaya. This variable shapes how taxpayers interpret, evaluate, and respond to tax obligations. In other words, a person's level of knowledge determines how psychological, moral, and instrumental factors translate into decisions to comply or not. Informants with limited tax knowledge experience procedural, regulatory, and digital system constraints. These limitations cause decision-making uncertainty, which leads to reporting delays or delegation of tasks to others. They perceive administrative errors as likely due to their limited understanding of applicable regulations. One informant revealed that at first he felt hesitant every time he had to submit an Annual Tax Return because he was worried about making mistakes in filling in the data. "When I first filed my own taxes, I was confused about where to start. There were many terms I didn't understand. I was afraid of filling out the form incorrectly, and I was afraid of being audited. In the end, I often asked friends who were more knowledgeable." (Participant 03)

Data show a connection between low tax literacy, psychological anxiety, and decreased compliance. Knowledge deficits fuel perceptions of administrative risk. Taxpayers classify liabilities as complex entities without adequate technical understanding. Taxpayers with high levels of literacy demonstrate optimal decision-making. Understanding reporting procedures facilitates compliance with obligations and risk mitigation. Subjects carry out their obligations independently with a measurable level of confidence. This is reflected in the following statement from one of the informants. "After attending the training and consultation, I have a better understanding of how to file taxes. I'm less worried now because I know the procedures. If you follow the rules, it's actually not as complicated as I imagined." (Participant 17). Tax literacy increases taxpayer efficacy. Taxpayers transform the tax system from a complex entity into a measurable administrative mechanism. Technical knowledge strengthens taxpayer confidence in fulfilling obligations. This finding supports the Theory of Planned Behavior (TPB) through behavioral beliefs and perceived behavioral control. Ajzen (1991) demonstrated that information modulates behavioral evaluations. High literacy facilitates objective evaluation of compliance. Subjects mitigate administrative risks and ensure legal certainty by understanding the rules. In addition to building confidence in the benefits of compliance, tax knowledge also increases perceived behavioral control. Subjects with a high understanding of tax procedures have high behavioral control. Low knowledge increases the perception of reporting complexity and decreases compliance intentions. The research findings also show that tax knowledge shapes how money orientation relates to compliance. In subjects with limited knowledge, the love of money is prominent. This reinforces the perception of taxes as a revenue burden. They focus more on the amount of tax they must pay than on the long-term benefits of compliance. Under these circumstances, limited knowledge causes economic considerations to dominate over legal and social considerations.
Subjects with advanced tax knowledge continue to optimize economic calculations. They integrate legal risks and administrative costs into their compliance decisions. Thus, the love of money no longer encourages tax avoidance but instead gives way to rational considerations that lead them to remain compliant. In this context, tax knowledge helps balance economic orientation with potential legal consequences. It also shapes the relationship between tax morality and compliance. The data demonstrate that subjects with knowledge better understand the fiscal function of taxes, which increases compliance awareness. However, this knowledge also makes them more critical of government policies, particularly regarding budget transparency and the effectiveness of public services. The results show that increased knowledge does not directly induce greater morality. Instead, knowledge fosters a more reflective attitude. Informants no longer accept tax obligations normatively but instead evaluate the relationship between their contributions and the benefits received by society. Therefore, tax morality evolves into one accompanied by rational consideration and evaluation of government accountability.

Informants are highly knowledgeable, accurately understanding inspection procedures and administrative consequences. This knowledge heightens the urgency of compliance compared with simply avoiding the administrative process. They also understand the system's limitations and disparities in enforcement. The data demonstrate operational realism about the effectiveness of sanctions. This knowledge strengthens the deterrent effect and stimulates critical evaluation of the tax system. Theoretical analysis shows that knowledge shapes taxpayer attribution processes. Knowledgeable informants attribute compliance success to internal competence. Conversely, less knowledgeable informants attribute difficulties to the complexity of external regulations. Knowledge modifies causality attributions in compliance. Data interpretation shows that tax knowledge goes beyond mastering technical regulations. Subjects use knowledge to facilitate independent decision-making and mitigate uncertainty. Compliance is instrumental in ensuring legal certainty and economic sustainability. Research findings demonstrate that tax knowledge integrates dimensions of taxpayer behavior. Knowledge strengthens understanding of obligations and validates evaluations of government policies. Knowledge serves as a cognitive framework that optimizes strategic decision-making.

The research results identified tax knowledge as a strategic factor for individual taxpayer compliance (WPOP) in Surabaya City. In the Theory of Planned Behavior (TPB), knowledge strengthens behavioral beliefs and perceived behavioral control. Knowledge optimizes the evaluation of the benefits, risks, and consequences of actions. Meanwhile, Attribution Theory explains that knowledge shapes how taxpayers interpret their tax experiences, through both internal attributions related to their own abilities and external attributions related to the tax system. Thus, increasing tax literacy has the potential not only to improve administrative compliance but also to strengthen voluntary compliance grounded in understanding, awareness, and responsibility as citizens. Analysis of four main themes shows that WPOP compliance depends on multivariate interactions: economic, moral, legal, and cognitive. All emerging themes are interconnected and form a dynamic decision-making process. Therefore, this study understands tax

compliance as the result of the interaction between an individual's economic orientation, moral values, perceptions of the tax system, and cognitive ability to understand tax provisions. The decision to pay taxes is not an automatic process. Before deciding to fulfill their tax obligations, informants consider a series of factors, including their economic circumstances, the benefits of paying taxes, the consequences of non-compliance, and their ability to understand tax procedures. This process is ongoing and evolves based on the taxpayer's experience and shifting circumstances. Data analysis shows that personal economic considerations dominate the subjects' decision-making. Nearly all informants acknowledged that their income must be allocated to various living expenses, such as housing, education, transportation, healthcare, and family needs. In this situation, taxes are perceived as an expenditure component that must be carefully calculated. Therefore, an orientation toward money (love of money) is more often manifested in efforts to maintain economic stability rather than in the desire to avoid tax obligations. Economic orientation does not directly trigger non-compliance. Subjects evaluated moral values as a balance between public and private interests. Most stated that paying taxes is a form of civic responsibility and a contribution to development. These moral values are important considerations that balance personal economic interests with the public interest. In other words, tax morality functions as an internal mechanism that controls individuals' tendencies to prioritize financial interests. The data show that tax morality depends on external variables in the social environment. The level of trust in the government plays an important role in informants' willingness to maintain moral commitment. When they perceive that tax revenues are managed transparently and provide tangible benefits to the community, morality tends to strengthen. Conversely, if perceptions of budget misuse, poor-quality public services, or corrupt practices arise, moral motivation declines. These findings suggest that voluntary compliance depends not only on individual character but is also influenced by the quality of governance. Subjects evaluate compliance risk.

Administrative complexity, rather than the magnitude of financial sanctions, is the primary risk factor affecting the subjects' operational efficiency. Accordingly, sanctions are perceived less as direct financial burdens than as potential consequences involving the loss of time, efficiency, and productivity. In a highly mobile urban society, time is regarded as a valuable resource; therefore, administrative complexity is a significant consideration in taxpayer decision-making. Tax knowledge mediates the decision-making process. Informants with a comprehensive understanding of tax regulations can rationally evaluate the potential benefits, risks, and consequences of their actions. They understand not only the relevant administrative procedures but also the legal and economic implications of their decisions. Conversely, limited tax knowledge creates greater opportunities for other factors to influence taxpayer behavior, as decisions may be based on incomplete or inaccurate perceptions. Tax knowledge thus functions as a cognitive framework through which individuals interpret fiscal realities. A high level of tax knowledge moderates the influence of economic orientation, reinforces moral judgment, and clarifies the purpose of tax sanctions. Informants with greater tax knowledge are better able to manage the influence of economic considerations, sustain rational moral judgments, and understand the role of sanctions within the tax system.

Thus, tax knowledge enhances taxpayers' capacity to make decisions that comply with applicable regulations. The findings indicate that both tax knowledge and moral values reduce the likelihood that a money-oriented perspective will lead to non-compliant behavior. A strong focus on financial interests does not inevitably lead to tax non-compliance; its effect can be moderated by taxpayers' understanding of tax regulations and their commitment to moral principles. Likewise, tax sanctions do not automatically generate compliance. Their effectiveness is limited when taxpayers do not understand the tax system or distrust government institutions. Compliance should therefore be understood not as the predictable outcome of a single determinant, but as the product of an ongoing interaction among economic motives, moral commitments, institutional trust, tax knowledge, and perceived administrative risks.

Table 2. Inter-Theme Integration in the Dynamics of Individual Tax Compliance

Factor	Role in Decision-Making	Impact on Compliance
Love of Money	Encourages economic cost-benefit calculations of tax payments.	Lowers compliance without the role of morality and tax knowledge.
Tax Morality	Functions as an internal compliance control mechanism.	Increases voluntary compliance through trust in government.
Tax Sanctions	Acts as a risk-based external control mechanism.	Encourages taxpayer compliance to avoid administrative sanctions.
Tax Knowledge	Provides a cognitive framework for rule analysis and risk evaluation.	Supports other factors to optimize compliance decisions.
Tax Compliance	Represents the integration of economic, moral, instrumental, and cognitive factors.	The findings reveal that individual tax compliance constitutes a dynamic and multidimensional decision-making process shaped by the interaction of economic considerations, moral judgments, perceived administrative risks, and tax knowledge.

Source: Research data, 2025.

Phenomenological interpretation shows that tax compliance is a continuous, reflective process. Economic experiences, interactions with the tax system, media information, the social environment, and personal experiences with tax authorities collectively shape how informants understand their tax obligations. Accordingly, compliance decisions are not based on a single factor but emerge from how individuals assess various aspects of their daily lives. The meaning of compliance therefore evolves as individuals' life experiences and circumstances change.

The conceptual model of individual taxpayer compliance dynamics in Surabaya City explains that compliance behavior begins with economic considerations related to income management. These considerations are then evaluated against individuals' moral values and perceptions of the quality of government governance. Individuals then assess the administrative and legal consequences that may arise from failing to fulfill their tax obligations. Throughout this process, tax knowledge determines their ability to understand and interpret the information they receive. The process ultimately results in a decision to comply or not to comply with tax obligations.

This conceptual model shows that tax compliance is a multidimensional behavior. Law enforcement and increased sanctions alone are insufficient to improve compliance. The government must also build public trust through transparent governance, improve tax literacy, simplify administrative procedures, and strengthen public education about the benefits of taxation. An approach that integrates psychological, moral, cognitive, and institutional dimensions is more likely to be effective than one focused solely on monitoring and sanctions.

Thus, the interthematic synthesis confirms that individual taxpayer compliance dynamics in Surabaya City stem from a complex interplay of internal and external factors. Compliance is not merely an administrative obligation but a decision-making process shaped by economic considerations, moral values, experiences with the tax system, and taxpayers' level of understanding. These findings enrich the study of tax compliance behavior by showing that the success of tax policy depends substantially on the government's ability to establish a system that is not only legally effective but also trusted, understood, and accepted by the public.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Conclusion

The dynamics of individual taxpayer compliance in Surabaya were examined using a phenomenological approach that explored the interplay among love of money, tax morality, perceptions of tax sanctions, and tax knowledge. The analysis yielded five principal findings. First, tax compliance is a reflective, deliberative process rather than an immediate decision. Taxpayers simultaneously weigh their economic circumstances, moral values, and the administrative consequences of fulfilling or neglecting their tax obligations. Accordingly, compliance behavior is shaped by the contextual conditions of an urban environment characterized by high mobility.

Second, love of money functions primarily as an economic orientation rather than as a direct determinant of non-compliance. In assessing their tax obligations, individuals tend to consider taxation in relation to strategies for maintaining financial stability in an urban setting, rather than viewing it as an explicit incentive to evade taxes. Third, tax morality is an important basis for voluntary compliance, though its influence is not unconditional. Tax morality is substantially affected by taxpayers' trust in government and their perceptions of the quality of public fund management. When institutional trust declines, the moral motivation to comply may also weaken, even when individuals continue to recognize their formal obligations as citizens.

Fourth, perceptions of tax sanctions are influenced less by fear of financial penalties than by concerns about the administrative burden of tax audits. Consequently, compliance may reflect taxpayers' efforts to avoid procedural difficulties and administrative inconvenience rather than their response to the threat of material punishment. Fifth, tax knowledge plays a central role in shaping the quality of taxpayer decision-making. It not only enhances taxpayers' technical capacity to fulfill their obligations but also influences how they interpret the benefits, risks, and consequences of compliance. Tax knowledge therefore serves as a reinforcing factor that shapes the effects of economic considerations, moral values, and instrumental motivations on compliance.

Overall, the findings indicate that individual taxpayer compliance in Surabaya arises from the interplay of economic considerations, moral judgments, risk perceptions, and tax knowledge. Compliance is therefore a dynamic process shaped by individual experiences and the broader socioeconomic environment.

Implication

Suggestion

Based on the findings, tax authorities should adopt a holistic strategy that integrates education, digital transformation, and institutional transparency to improve voluntary tax compliance. Tax education programs should emphasize practical understanding of tax procedures and explain the social and economic benefits of tax revenues. Simplifying administrative procedures and expanding accessible digital services can reduce compliance costs and strengthen taxpayers' confidence in fulfilling their obligations independently. Government institutions should also improve accountability by communicating how tax revenues contribute to public welfare, thereby reinforcing public trust and tax morality. Future researchers are encouraged to examine additional variables, including perceived tax fairness, financial literacy, digital service quality, and cultural values, to extend behavioral research.

Limitations

This study has several limitations that should be considered when interpreting its findings. First, the sample comprised only 20 individual taxpayers in Surabaya, limiting the transferability of the findings to other geographic and socioeconomic settings. Second, purposive and snowball sampling may have introduced selection bias, as participants were recruited through existing social networks and may have shared similar experiences or perspectives. Third, the phenomenological design relied exclusively on self-reported interview data, creating potential for social desirability bias despite the confidentiality assurances provided to participants. Fourth, the study examined only individual taxpayers and did not incorporate the perspectives of tax officials, tax consultants, or corporate taxpayers, whose insights could have contributed to a more comprehensive understanding of tax compliance behavior. Finally, the cross-sectional design captured participants' perceptions at a single point in time, even though compliance attitudes may change in response to evolving economic conditions or tax policy reforms. Accordingly, future research should employ longitudinal and mixed-methods approaches to validate, compare, and extend these findings across more diverse taxpayer populations.

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