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paper text:

INDIVIDUAL SATISFACTION AND TAX MORALE: THE PERSPECTIVE OF INDONESIA TAX CONSULTANTS AND CONTRACTORS

ABSTRACT The purpose of this research is to test the

dominant factors that affect satisfaction and tax morale from the perspective of tax consultants and contractors in Indonesia. The factors are religious commitment, trust to government agency, the democratic system, perception of other taxpayers. The sample of respondents are 60 tax consultants and 78 contractors in Surabaya-Indonesia. Structural Equation Modelling used in this research with Wrap Partial Least Square as a statistical tool. Our result for tax consultants shows satisfaction and democratic system are the dominant factors that affect tax morale. The other one, result from contractors found religious commitment and democratic system was proven to be the dominant factors that affect tax morale.

This study also found that trust in the government

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agency has not proved to have an impact on tax morale, for both groups. Factor perception of others taxpayers was proven has impact on tax morale, but the effect is small, for both groups respondents. Religious commitment also proven as the dominant factor that affects satisfaction of tax consultants. Keywords: individual satisfaction, tax morale, religious commitment, democratic system, trust to government agency, perception of others taxpayers

INTRODUCTION This research do deepening related individual satisfaction and taxpayers awareness to obey paying the tax. The first objective of this research proves that individual satisfaction has significant influence to tax morale in Indonesia. Individual satisfaction was proxied with financial condition and level of happiness used in Torgler (2004). The second objective is to know the dominant factors that affect individual satisfaction and tax morale from the perspective of tax consultants and contractors. This research suspect profession of taxpayers affect the determination of dominant factors in influencing individual satisfaction and tax morale. Factors that expected to have an affect on satisfaction and tax morale are religious commitment, trust in government agency, democratic system, and perception of others individuals. Professional tax consultant were chosen because they often face an ethical dilemma in doing their professionalism, integrity, pressure from client and the government, and on the other hand they face competitive environment as a professional tax consultant. They fully understand the regulation, law, and fiscal polices, but on the other hand they were tied on professional's code of conduct. Professional organization of Indonesia Tax Consultant called IKPI has a rule like in second part of our 4a, 4b, 5a, and 5b is "Upholding integrity, dignity, and honor: by maintaining public trust, being honest and lay on the line without sacrificing the recipients of services; Be professional: always use moral judgment in delivering the services, always act within service framework and respect public and government trust" Finn et al (1998) who performed survey of public accountants in USA find that tax issue dilemma is the toughest matter of ethics among others, like client's pressure to change information in tax return. Leung and Cooper (1995) found three highest ethical dilemma that most frequently facing by accountants are client's proposals for tax evasion. Due to the strengthened ethical dilemma, tax consultants have a higher assertion toward government agency, democratic systems, and individual satisfaction, which ultimately affects the determination of dominant factors affect satisfaction and tax morale. In Indonesia before December 2014, the license of tax consultant were issued by professional organization of Indonesia Tax Consultant (IKPI). But the rule was changed since the issuance Regulation of the Minister of Finance No 111 / PMK.03 / 2014 about Tax Consultant, the license is the authority of the Director General of Taxes. This regulation is issued to discipline the tax consultant profession, in which one of the rules is obliged tax consultants to submit their financial statements to the Director General of Taxes on a regular basis. Since the enactment of tax enforcement in 2014 in Indonesia, the profession of tax consultants became the most sought-after profession of private and corporate taxpayer, so that this profession experienced a significant increase in income, especially in a big city, for instance Surabaya. Constrast with tax consultants, contractors generally do not fully understand the rules, laws, and policies of taxes. They are also not bound by the tax code of ethics, nor do they face the ethical tax dilemma in their work. Their focus only on enlarging profit and cash flow so that their business can sustain. For contractors, taxes are part of operating

expenses, but have to be paid in order for the company to sustain. The contractors was chosen because since the end of 2012 the value of property in big cities of Indonesia, including Surabaya has increased significantly. Infrastructure development in Surabaya helped to increase property prices in Surabaya and surrounding areas. As a result, their income increased significantly, resulting in higher tax payments. The income tax for contractors in Indonesia uses gross income as tax base. This is causes the increase in gross income of the business is directly affect the amount of tax payable. This reason makes contractors is the most appropriate respondent in this study to be compared with tax consultants. The city of Surabaya was chosen in this study because in 2014 Surabaya was the city with the highest tax revenue in Indonesia, around Rp 8.9 trillion per year, an increase of 27% over the previous year (<http://www.encycity.co>). The large number of investment entering the city of Surabaya caused a significant tax increase. In addition, the profession of tax consultants and construction service entrepreneurs in Surabaya is experiencing a significant increase in income. The first research contribution is that

this study is the first attempt to compare tax

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morale from the perspective of two different professions, that is tax consultants and contractors. Reviewing the mindset of these two different professions can provide a deeper understanding of tax morale from two different points of view. The second contribution is to provide an understanding of the influence of individual satisfaction, trust in government, democratic system, and religious commitment to increase tax morale in Indonesia, both from the perspective of tax consultants and contractors. The improvement of the quality of life which are the Indonesian government program since 2014 and transparency through e-government, expected can increase tax morale of taxpayers in Indonesia, especially tax consultants and contractors. The third contribution is to provide an understanding of the dominant factors that affect individual satisfaction and tax morale of both professions, so that the government can be more focused in increasing tax morale in Indonesia. Individual Satisfaction and Tax Morale The intrinsic factor that is allegedly influencing its influence in Indonesia is individual satisfaction. Indonesia's human development index from 1990 to 2015 has increased by 30.5% from 0.528 to 0.689 (UNDP, 2016). Based on data released by WHO, life expectancy for men is 67 years and women 71.2 years and ranked 113th in the world. Since 2014 the Indonesian government has focused on human development through four programs, which is:

Smart Indonesia (Indonesia Pintar), Healthy Indonesia (Indonesia Sehat), Working Indonesia (Indonesia Kerja), Prosperous (Indonesia Sejahtera)

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(ksp.go.id). Smart Indonesia is the program that facilitate twelve years of unpaid education for Indonesian. Healthy Indonesia provides health services without levies. Working Indonesia is the distribution of agricultural land for farmers and unemployment workers. The last one Prosperous Indonesia is achieved through the provision of subsidized housing and social security. The government's continuous improvement in the quality of life program expected to

play a major role in increasing the tax morale and

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tax compliance in Indonesia. Torgler (2003) and (2004) conducted research in Latin America and Asia, found that financial satisfaction and happiness affecting tax morale. Gintis et al (2008) states that the basic human being is moral beings, human beings get pleasure by doing ethical acts, but humans will feel guilty

when doing unethical acts. Judging from an ethical point of view, paying taxes raises happiness, so when done repeatedly leads to a feeling of happiness. (Sá, Martins, & Gomes, 2015) conducted a study in Portugal proving individual satisfaction affecting tax compliance. H1: Individual satisfaction has significant influence on tax morale Religious Commitment, Individual Satisfaction, and Tax Morale (Mohdali & Pope, 2014) who conducted research on religious commitment found that intrapersonal religious commitment has a stronger effect than interpersonal religious commitment. Intrapersonal religious commitment is an individual commitment derived from individual beliefs and attitudes, while interpersonal religious commitment is a commitment derived from individual activism in religious organizations or communities (Pope and Mohdali, 2010). Research Okulicz-Kozaryn (2009) proved religiosity makes people happy, especially in a religious nations, like Indonesia. This happiness comes from religious community that formed the “need to belong” in their communit. Like Mohdali and Pope (2014) that proxied religious commitment on two dimension (intrapersonal and interpersonal), so that our research uses religion activity and individual belief, to measure religious commitment. Religious commitment is how much level of understanding in religious belief, values, and its application in the daily life of the taxpayers (Worthington et al, 2003). The principle of religion is teaching the community to act in accordance with prevailing norms and laws, and to emphasize sanctions, as a result of violations of social norms and applicable law. Research Mohdali & Pope (2014), which conducted on taxpayers in Malaysia, found that religious commitment positively influencing tax compliance voluntarily. The culture of Malaysian society that tends to have strong religious values, proves to

have a positive impact on individual tax compliance. Research on

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motivation to donate in Kuala Lumpur Malaysia, found religious belief was a moderator that strengthens motivation to donate (Teah, Lwin, & Cheah, 2014). The reason because it is important for individuals with strong religious belief to provide a signal in the form of action, where the action is in line with the religious doctrine that they believe. Multi-cultural and multi-racial in Malaysia has a holistic approach on religion belief

rather than specific religion (Loch et al, 2010).

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Research (Uyar et al., 2015) proves religiosity has a positive influence on ethical awareness. The main concept of all religions is to prevent people from immoral acts, to always uphold the truth, fair and not deceive, which ultimately leads people to follow the law (Uyar et al., 2015). The power of religiosity that is capable of mobilizing the people to obey taxes and form ethical individuals is an extraordinary power and can be used by the state to increase tax payments. Indonesia with six official religions, is a society with a high culture of religiosity, such as Malaysia. If the religious commitment factor proves to be more dominant, then the government needs to approach the religious side to provide a tax-related understanding in religious education. This is still little that had been done by the government, although Indonesia has a religious-based primary and secondary schools amounted to 48,354 Islamic-based schools (Indonesia Bureau of Statistics, 2015), not including other religions. The hypothesis of this research is H2:

Religious commitment has significant influence on

15

individual satisfaction H3:

Religious commitment has significant influence on tax morale **The**

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research (Sá et al., 2015) conducted in Portugal shows that there are no relation between religiosity and tax morale. Research (Welch et al., 2007), Mcgee (2012), Jalili (2012) show results where religiosity has no effect on tax morale. This is because in certain countries, religiosity is being seen as ethical or unethical, depending on how the state carries out all or part of the applicable religious law. If a country has a different view of ethical or unethical acts with any applicable religious law, then the society does not believe in any of the applicable religious law (as a standard of ethical or unethical behavior). Trust to Government Institutional, Individual Satisfaction, and Tax Morale Trust in institutional government is closely related to

political stability, government effectiveness, regulatory quality, rules
and policies, and **corruption.**

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If rules and policies

are not formalized, the players spend a lot of **time arguing** about **rules**
and

2

policies, resulting in less time competing in productive activities (Ensley & Munger, 2001). High trust to government means government institutions are able to create a safe, stable, free from violence, justice, and individual satisfaction conditions. In this research the taxpayer satisfaction indicator is measured by happiness and financial conditions. Government institutions have an enormous role in improving tax compliance, especially in Indonesia, as Indonesian government is struggling to improve the image of government institutions, improving communication between government and society, and improving the transparency of state finances. These three are implemented in the form of: eradicating corruption and simplifying licensing procedures across government agencies, multiplying call centers for public complaints, and building e-government based information technology. The government's credibility as a tax fund manager

plays a major role in improving **the tax** compliance **of**

25

a country. (Picur & Riahi-Belkaoui, 2006), which conducts cross-country research of

30 developed and developing countries, finds

34

prevention of corruption and bloated bureaucracies increasing tax morale. This research finds tax

compliance is highest in the countries that have **high control corruption**
and low size of bureaucracy (Picur & Riahi-Belkaoui, 2006).

7

It is important to protect the citizens from corruption and bureaucracy, because it can build the perception or image regarding countries corruption and credibility of the bureaucracy, finally threaten countries economic

development. According to (Torgler et al, 2007) if the interests of the taxpayers are represented by government institutions and they enjoy good public facilities, then taxpayer compliance will increase. Responsive government results from

a strong relationship between tax payments and the availability of good public facilities (Bird et al, 2006).

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In a low credibility government, party politicians, legislators, and administrative staff have great strength. This makes tax compliance from taxpayers lower. In a country where corruption occurs systematically and low financial transparency, it can not be assumed that paying taxes is an ethical and normative obligation. This means that in such conditions, a person who does not pay taxes, does not mean violate social norms, even taxpayers feel cheated (Torgler et al., 2007). This result is also ongoing with Abdul-Hanan (2015) that trust in government is a crucial factor that drives tax morale. The research (Teah et al., 2014) on donor institutional confidence, also proves that donating venues affect motivation to donate. Individual trust in international charity is higher than local charity because international charity is considered more efficient and better in distributing funds for the needy. This provides the view that in the case of tax payments, the credibility of state institutions as tax managers contributes substantially to tax compliance. State institutions perceived as clean, transparent and efficient will motivate taxpayers to be more compliant on paying taxes. H4: Trust in government agency has significant influence on individual satisfaction H5: Trust in government agency has

significant influence on tax morale Democratic System, Trust in Government, Individual Satisfaction, and Tax Morale The

3

democratic system affects tax morale. Research (Torgler, 2005) in Switzerland found

direct democratic rights to have a strong influence on tax morale.

2

A country that values the opinions of its citizens gets more support from its citizens (Prinz, 2002 in Torgler 2005). A government committed to running a direct democracy means forcing itself to hold back its power, and to signal that taxpayers are responsible individuals. According to (Torgler, 2005) direct democracy also means the government does not ignore or assume taxpayers uncomprehending voters. Democracy's indicators in Indonesia use five indicators, that is accountability, rotation of power, open political recruitment, general elections, and the fulfillment of basic rights (Gaffar, 2005). The reason for the use of these indicators is because the taxes we discuss only in the scope of income taxes that are managed by the central government. So this research try to asses the perceptions of respondents about the democratic system in central government. The government signals that taxpayer preferences are noticed and implemented in government processes. The higher the level of taxpayer participation

in the decision-making process, the stronger the occurrence of

8

social contracts

□

based on trust, the higher tax morale taxpayers

9

(Torgler, 2005). In a country with a democratic government, citizens may exercise the right vote to vote for or not to elect a leader. Indonesia is a democratic country where citizens choose leaders in the central and presidential institutions, so the higher the

taxpayer's assessment of the government's democratic system, the

5

higher the trust in government institutional.

Based on the explanation, the research hypothesis is

5

H6: Democratic system has significant influence on individual satisfaction H7: Democratic system has significant influence on tax morale H8: Democratic system has significant influence on trust in government Perception of Others, Individual Satisfaction, and Tax Morale In dealing with other taxpayers, individuals receive views from other taxpayers. There are taxpayers who have almost the same views as individuals. But there are other taxpayers who disagree with the individual. This affects individual satisfaction. The more taxpayers who agree with the individual, it will increase individual satisfaction. Conversely, fewer taxpayers agree, it will decrease individual satisfaction. This is the problem of many people who enter the community, will affect individual satisfaction, ultimately affect tax morale. H9: Perception of other taxpayers has significant influence on individual satisfaction H10: Perception of other taxpayers has significant influence on tax morale Religious Commitment and Trust in Government Research of Poppe (1996) stated that religious leader can influence how the church's member view government. He also said that trust in the government is more likely if the church's member is religiously active. His research proved

that individuals who have high level in religious behaviour are more likely to trust in the government than

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others (Poppe, 1996). The research hypothesis is H11: Religious commitment has significant influence on trust in government RESEARCH METHODOLOGY This research model uses research variables (Sá et al., 2015) to compare with conditions in Indonesia. Indicators and relationships among variables have been modified to suit the conditions in Indonesia. In addition, this study also compared answers from two groups of respondents, ie tax consultants and contractors. In this study, the data collection used is a direct survey to the taxpayer using a questionnaire. Data collection is done in two ways, that is by email or directly meet the taxpayer concerned and then provide a questionnaire and conduct interviews. The statistical method used to test the validity and reliability test, goodness of fit, and hypothesis test is Partial Least Square (PLS) with the help of Wrap PLS program. Table 1 shows the variable indicators in this study. Table 1. Variable Indicators Variabel Indikator Referensi Democratic System a. b. c. d. e. accountability; rotation of power; open political recruitment; general election; fulfillment of basic rights. Gaffar (2005) Religious Commitment a. b. c. frequency of attendance to place of worship (attendance); liveliness in places of worship or activity of religion (active); religious education (education); Torgler (2007) d. become religious (being religiosity); e. the importance of religion in life (importance) f. guidance; g. trust in a place of worship (trust) Perception of others a. b. c. d. e. The majority of known persons do not fill SPT clearly, correctly and completely; The majority of known persons do not perform bookkeeping and listing obligations, including the obligation to show or lend books, records, and other documents. The majority of known persons do not deposit any

withholding or withholding taxes; The majority of known persons do not register, abuse or use without the right of the Taxpayer Identification Number (NPWP); The majority of people known to bribe tax authorities and / or other intimidating acts. Torgler (2003b) Individual Satisfaction a. b. The level of individual satisfaction over the financial condition for this. The level of individual happiness over the years. Torgler (2004) Trust in government agency a. b. c. d. e.

Political Stability and Absence of Violence, Government Effectiveness, Regulatory Quality, Rule of Law, Control of Corruption. Kauffman, Kraay, & Mastruzzi 6

(2009) Tax Morale a. b. c. Not cheating on tax payments despite the opportunity. Tax management in order to save tax payments is not true. Guilt if not reporting all income in order to reduce the amount of tax payment. Torgler (2011) Measurement scale for democratic system variables, religiosity, environmental perception, trust in government institutions, and tax morale, using a 4-point scale with a

score of 1"Strongly Disagree", a **score of 2**"Disagree", a **score of 3**"Agree", a **score of 4**"Strongly Agree ". Interpretation of 14

respondents' answers are divided into the following 3 groups: Table 1. Variable Indicators Average Value Interpretation 1 - 2,3 Low 2,31 - 3,6 High 3,61 - 4 Very High Sample Determination The population in this study consists of two groups, that is taxpayers individuals who work as tax consultants and contractors. Sampling technique used in this research is purposive sampling with certain criteria: a. Tax consultant with the following criteria: 1. Individual taxpayers who work as tax consultants, 2. Incorporated in IKPI organization membership, 3. Has worked as a tax consultant for at least one year b. Contractors with the following criteria: 1. Individual taxpayer who owns contractions business, 2. Having an office as a business representative, 3. Has worked as a contractors for at least one year The minimum sample size is calculated as ten times the number of variables in the research model. There are 6 variables in this study so that the minimum sample size as much as 10 x 6 variables = 60 respondents. The number of

respondents in this study were 60 respondents of tax consultants and 21

78 respondents of contractors. DISCUSSION RESULTS Description of Respondents Description of respondent's profile include age, gender, religion, marital status, last education, and annual income, in this study which will be described in the picture below: Table 4. Description of Respondent Tax Consultant Profile Characteristics Category Frequency Sample Percentage Age 22 - 29 30 - 49 50 - 64 10 42 8 16.7% 70.0% 13.3% Gender Female Male 43 17 71.7% 28.3% Religion Catholic Islam Christian Buddha Confucian 22 15 17 5 1 36.7% 25.0% 28.3% 8.3% 1.7% Hindu

0 0.0% Marital Status Single Married Divorced/Widowed 20

49 11 0 81.7% 18.3% 0.0% Highest Level of Education College Bachelor Degree Postgraduate Degree 0 39 21 0.0% 65.0% 35.0% Annual Income Note: n = 60 below Rp 50 millions Rp 50 - 250 millions Rp 250 - 500 millions above Rp 500 million 12 26 19 3 20.0% 43.3% 31.7% 5.0% Table 4. Description of

Respondent's Profile of Contractors Characteristics Category Frequency Sample Percentage Age 22 - 29 30 - 49 50 - 64 11 48 19 14.1% 61.5% 24.4% Gender Female Male 50 28 64.1% 35.9% Religion Catholic Islam Christian Buddha Confucian Hindu 10 30 33 4 1 0 12.8% 38.5% 42.3% 5.1% 1.3% 0.0% Marital Status Single Married Divorced/Widowed 32 46 0 41.0% 59.0% 0.0% Highest Level of Education College Bachelor Degree Postgraduate Degree Doctorate Degree 0 56 21 1 0.0% 71.8% 26.9% 1.3% Annual Income below Rp 50 millions Rp 50 - 250 millions Rp 250 - 500 millions 6 42 25 7.7% 53.8% 32.1% above Rp 500 million 5 6.4% Note: n = 78 Based on Table 4, most respondents aged 20 - 49 years are about 70%. The number of female respondents is greater than men, amounting to 71.7% of women. The largest number of Catholic respondents is 36.7%. This research succeeded in collecting data of respondents from various religions, except Hindu who adheres a little in the city of Surabaya. The marital status of the respondents is dominated by single around 81,7%. The last education majority is bachelor degree which is 65%. The most dominant income per year is between Rp 50 - 250 million, which is 43.3%. Table 5. Description of Average Respondents Answer Variables Tax Consultant Contractors Religious Commitment 3,22 3,05 Trust in Government 2,37 2,52 Democratic System 2,84 3,06 Perception of Others 1,64 2,89 Taxpayer Satisfaction 3,62 3,13 Taxpayer Awareness 3,17 2,89 Table 5 above shows the religious perceptions of tax consultant consultants and contractors including high category (above 2.31). This means that both groups of respondents have a high religious commitment, both from

intrapersonal religious commitment and interpersonal religious commitment. The

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average respondent's answer to trust in government variables is high, but almost close to the lower limit of 2.31. Respondent's answer to democratis system variable also belongs to high category. The dependence of the respondents on the perception of other taxpayer, is high category for the group of contractors, but it is low category for tax consultants. This is happen because tax consultants are more aware of the rules and tax policies, so it is more independent than the construction businessman. In terms of individual satisfaction, tax consultants are categorized as very high, while contractors are high category. This shows the level of tax consultant satisfaction is higher than the construction businessman.

In the case of tax morale, the responses of

10

both groups of respondents are high, but the tax consultant is slightly higher than the construction businessman. Analisis Partial Least Square Table 6.

Model Fit and Quality Indices for Tax Consultant and

33

Contractors Models

Model Fit and Quality Indices Criterion **Fit** Tax Consultant **Model**
 Contructions Services Model **Average path coefficient (APC)**

16

p < 0.05 P=0.006 P=0.

30

017

Average R-squared (ARS) $p < 0.05$ $P < 0.001$ $P = 0.003$ Average adjusted R-squared (AARS) $p < 0.05$ $P < 0.001$ $P = 0.006$ Average block VIF (AVIF) Acceptable if ≤ 5 , ideally ≤ 3.3 1.

549 1.802

Average full collinearity VIF (AFVIF) Acceptable if ≤ 5 , ideally ≤ 3.3 1

1.666 1.613

Tenenhaus GoF (GoF) Small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36 0. 12

561 0.412

Sympson's paradox ratio (SPR) Acceptable if ≥ 0.7 , ideally = 1 0. 1

909 0.818

R-squared contribution ratio (RSCR) Acceptable if ≥ 0.9 , ideally = 1 0. 1

967 0.899

Statistical suppression ratio (SSR) Acceptable if ≥ 0.7 1. 1

000 1.000

Nonlinear bivariate causality direction ratio (NLBCDR) Acceptable if ≥ 0.7 1. 1

000 0.818 The result of goodness of fit tax consultant and construction model shows that both have met the criteria, so it can be said that both models have been compatible and supported with the data. Table 9. R-square Coefficients Variabel Laten Tax Consultant Model Contructions Entrepreneur Model TrustGov 0,488 0,018 TpSatisf 0,452 0,263 TpAware 0,532 0,541 Table 9 shows the tax consultant model is able to explain 48.8% predictors affecting trust in the government, while construction entrepreneur model is only able to explain 1.8%. The tax consultant model is able to explain 45.2% of predictors affecting taxpayer satisfaction, but the construction model can only explain 26.3%. Both models succeeded in explaining the predictor of taxpayer awareness, in which both R-squares show the values of 53.2% and 54.1%. Table 7. Path Coefficients and P-value for Direct Effect Tax Consultants Contractors Direct Effect Coefficient P-

Value Result of hypothesis testing Coefficient P-Value Result of hypothesis testing ReligCo → TpSatis 0,566 <0,001 H0 rejected -0,154 0,078 H0 accepted DemocSys → TpSatisf 0,183 0,068 H0 accepted 0,412 <0,001 H0 rejected TrustGov → TpSatisf 0,283 0,009 H0 rejected -0,164 0,066 H0 accepted PercpOt → TpSatisf 0,166 0,088 H0 accepted 0,114 0,150 H0 accepted ReligCo → TpAware 0,160 0,097 H0 accepted 0,371 <0,001 H0 rejected DemocSys → TpAware 0,289 0,008 H0 rejected 0,241 0,012 H0 rejected TrustGov → TpAware 0,058 0,323 H0 accepted -0,076 0,247 H0 accepted PercpOt → TpAware -0,202 0,049 H0 rejected 0,180 0,048 H0 rejected Tpsatisf → TpAware 0,329 0,003 H0 rejected 0,045 0,343 H0 accepted ReligCo → TrustGo 0,091 0,235 H0 accepted 0,190 0,039 H0 rejected DemocSys → TrustGov 0,658 <0,001 H0 rejected 0,234 0,015 H0 rejected Table 8. Effect Size for Path Coefficient Direct Effect Tax Consultants Contractors ReligCo → TpSatis 0,36 (strong) - DemocSys → TpSatisf - 0,23 (medium) TrustGov → TpSatisf 0,10 (weak) - PercpOt → TpSatisf - - ReligCo → TpAware - 0,25 (medium) DemocSys → TpAware 0,15 (medium) 0,15 (medium) TrustGov → TpAware - - PercpOt → TpAware 0,08 (weak) 0,11 (weak) Tpsatisf → TpAware 0,19 (medium) - ReligCo → TrustGo - 0,04 (weak) DemocSys → TrustGov 0,46 (strong) 0,06 (weak) Criterion: weak (0,02), medium (0,15), dan strong (0,35) The following interpretation of tables 7 and 8, that is: the results of the tax consultant model shows taxpayer satisfaction and democratic system is a predictor with the strongest influence on taxpayer awareness. This can be seen from the coefficient of 0.329 and 0.289. From the construction entrepreneur, religious commitment and democratic system is the strongest predictor affecting taxpayer awareness, with coefficient 0,371 and 0,241. According to tax consultant, religious commitments have the strongest influence on taxpayer satisfaction, whereas according to the construction businessman, democratic has the most powerful influence. Predictors affecting trust in government, both groups of respondents agree that the democratic system is the strongest influence over other predictors. Table 13. P-value for Indirect Effect Indirect Effect Tax Consultant Model Contructions Enterpreneur Model P-Value Conclusion P-Value Conclusion ReligCo → TpSatis→ TpAware DemocSys → TpSatis→ TpAware TrustGov → TpSatis→ TpAware PercpOth → TpSatis→ TpAware ReligCo → TrustGov → TpSatisf DemocSys → TrustGov → TpSatisf 0,059 0,216 0,148 0,272 0,388 0,017 tidak

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Table 13 shows that trust in government is the only variables that proved to be the mediating variable between the democratic system's influence on taxpayer satisfaction in the tax consultant model. However, this relationship is not significant in the construction entrepreneur model. The cross-loading results of both models show the outer model meets the convergent validity. The output can be seen in Appendix 1. Similarly the composite reliability coefficients of both models have met the criteria (table 10). Cronbach's alpha coefficients tax consultant and construction model meets the criteria (table 11). Discriminant validity for all variables in both models has been met (appendix 2). The collinierity test among the predictor variables also meets the VIF criteria <10 (table 12). Table 10. Composite Reliability Coefficients Variabel Laten Tax Consultant Model Contructions Enterpreneur Model ReligCom 0,849 0,899 DemocSys 0,853 0,885 TrustGov 0,946 0,915 PercpOth 0,940 0,842 TpSatisf 0,954 0,954 TpAware 0,931 0,875 Criterion: Composite reliability coefficients > 0,7 Table 11. Cronbach's alpha coefficients Variabel Laten Tax

Consultant Model Contructions Enterpreneur Model ReligCom 0,788 0,857 DemocSys 0,796 0,837 TrustGov 0,937 0,895 PercpOth 0,919 0,747 TpSatisf 0,936 0,935 TpAware 0,906 0,831 Criterion: Cronbach's alpha coefficients > 0,6 Table 12. Uji Kolinieritas antar Variabel Predictors Direct Effect Tax Consultant Model Contructions Enterpreneur Model ReligCo → TrustGo 1,176 1,004 ReligCo → TpSatis 1,147 1,938 ReligCo → TpAware 2,066 3,702 DemocSys → TrustGov 1,176 1,004 DemocSys → TpSatisf 2,071 1,322 DemocSys → TpAware 1,533 2,300 TrustGov → TpSatisf 2,014 1,069 TrustGov → TpAware 1,579 1,078 PercpOt → TpSatisf 1,121 1,956 PercpOt → TpAware 1,166 3,175 Tpsatisf → TpAware 1,987 1,269 Criterion: VIF < 10 Analysis and Interpretation Based on the test results, tax consultant respondents consider the dominant factor affecting tax morale is individual satisfaction. In contrast to the perception of contractors where according to them, individual satisfaction does not affect tax morale. Differences in perceptions between these two groups of respondents can be analyzed from various causes such as construction business services tend to be more volatile than the services of tax consultants. Although this research is done when the financial condition of contractors is rising, but due to the fluctuations in business income, according to them tax satisfaction is not related to tax morale. According to the buffer-stock theory of saving Carroll (1992) discloses, consumers withhold their assets as reserves in the event of earning's fluctuations in the future that can not be predicted.

In the case of tax morale, when business income **is** more volatile, **the**

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business climate is unstable (eg government rules and policies change rapidly), the tax morale tends to be lower, because the asset reserves they have to prepare when the business is decreasing. When this study was conducted, the Indonesian government for 2 years temporarily suspended the grant of the tax consultant, so during that time there was no new licensing for the new tax consultant. Coupled with the implementation of law enforcement for taxpayers, causing demand for tax consulting services higher. This causes tax consultant services tend to be more stable than contractors. The second cause is that the tax consultant believes with the perception that the taxpayer with better financial condition, should pay bigger taxes. In contrast to contractors who argue that income is greater due to harder business, so the heavier paying taxes. The research of Kawuluan and Tjondro (2016) in Indonesia that examines the influence of 'how hard the tax payers work' to the perception of tax evasion, shows the results of taxpayers who judge that he works very hard, increasingly agree with the tax evasion action. This study found the democratic system proved to affect tax morale with medium effect size

from the point of view of tax consultants **and**

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contractors. According to Torgler (2005) the government signaled that taxpayer preferences are noticed and implemented in the governance process. The higher the level of taxpayer participation

in the decision-making process, the stronger **the** occurrence **of**

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social contracts

based on trust, the higher tax morale taxpayers

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(Torgler, 2005). According to Torgler (2004), the active

role of democratic **citizens helps** the State **to monitor and control**
politicians and thereby **reduce the information** gap and reduce **the**

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inflexibility of government power. The democratic system may represent the opinion of the Taxpayer for the government of the State. With a democratic system of government, opens opportunities for citizens in expressing their views (Torgler, 2004). This explanation is also supported by the responses of both groups of respondents who are categorized as high for the democratic system in Indonesia (Table 1). Table 1 Average Respondent's Answer Variable Tax Consultant Contractors Democratic System 2,84 out of 4 2,92 out of 4 Trust in the government proved not to affect tax morale according to both groups of respondents. Average respondent's answer for trust to the government variable tends to be low, both from taxpayers of tax consultants and contractors, but from the tax morale side both groups of respondents tend to be high.

This can be seen in the following **table: Table 1**

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Average Respondent's Answer Variable Tax Consultant Contractors Trust to Institutional Government 2,3 out of 4 2,5 out of 4 Taxpayer Awareness 3,2 out of 4 2,9 out of 4 In Indonesia, trust to institutional government has no effect on taxpayer awareness because it is common practice in Indonesian society that taxpayers just paying taxes, do not see whether the nominal is paid in accordance with the actual circumstances. The only important thing is they already paid the taxes. What's going on when the tax officer checked the payment? Bribe was common in the past years, and the nominal was not high. I think the society needs more time to change their mind to pay taxes as it really is. This result is also supported by a survey conducted by the OECD (2013) in Indonesia on "do you agree if you can see government expenditures, even if they result in tax increases?". The average answer is 3.7 on a scale of 1 - 5, meaning the respondent's answer in the 2 -3 score range. This shows that some respondents disagree if there is a tax increase despite an increase in government expenditure transparency. The culture of paying taxes is stronger than transparency and trust in institutional government.

Trust in institutional **government has** no effect **on tax morale** under
conditions **in**

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countries where tax rules are not applied strictly for long periods of time. The new mass tax enforcement is enforced through the signing of the cooperation between the Directorate General of Taxation and the Republic of Indonesia in 2014. According to Joulfaian (2009) there are several conditions that caused tax evasion to develop (tax morale decreased), that is (1) when the bribe to tax officers became general habits, (2) lack of sufficient reward on the ability of tax officers to detect tax evasion by taxpayers. However Akdede (2006) states that if the nominal bribe is large, then the taxpayer will choose to pay taxes rather than tax evasion. This means there is a way to increase the value of bribe: (1) increasing probability of detection by higher inspectors (2) increasing penalty value for both parties involved bribe (Akdede, 2006). Perception of others proved to affect tax morale but with a weak effect size, both from the perception of tax consultants and contractors. This suggests that people in big cities no longer rely on information from other taxpayer perceptions, but they are more aware of the importance of this tax problem, preferring to seek information from an expert in taxation. In addition, easy access to information in large cities, helped reduce the dominance of this variable to tax morale. Interesting fact in this research is that religious commitment is the dominant factor affecting tax morale from perception of construction entrepreneur. This means they voluntarily pay taxes because they obey social norms, uphold the truth, fair, and not cheat. In this case the

power of religiosity is able to move contractors to obediently pay taxes. This result is supported by research (Mohdali & Pope, 2014) in Malaysia, which found religious commitment

has a positive effect on tax morale. The results of this study in

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accordance with research Torgler (2007) to prove that there is

a negative correlation between religious membership to crime.

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The results of the study are in accordance with Adam Smith's argument (Smith, 2010)

in his Theory of Moral Sentiments concludes that **religiosity** acts as a

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mechanism driving human's moral self. Instead this study found for tax consultants, religious commitment does not affect tax morale. The dominant factor affecting individual satisfaction according to tax consultant is religious commitment, with effect size 0.36 which is included in strong category.

Based on the results of the research we can conclude

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by religious tax consultants stronger influence affect individual satisfaction than tax morale. Okulicz-Kozaryn (2010) found that the form of religiosity promoting social capital, predicted to produce high individual satisfaction. Religiosity accommodates the "need to belong" feelings one expects, thus increasing the individual taxpayer's satisfaction. Unlike contractors where the dominant factor is a democratic system. CONCLUSIONS AND RECOMMENDATIONS Taxpayers tax consultants and contractors have different views on factors affecting tax morale. The perception of tax morale from the perspective of tax consultant is dominantly influenced by individual satisfaction and democratic system, while from the point of view of the construction entrepreneur the factor of religious commitment and democratic system tend to be more dominant. The fact that these two types of businesses have different business characteristics influences the different perceptions of both groups of respondents. Democratic system proved to affect tax morale with the level of influence of the medium, both from the perception of tax consultants and contractors. This provides an understanding that the two groups consider the government should be a policy maker always involves the taxpayer. Democratic is closely related to the principles of learning and bottom-up approach (Papaioannou, 2007), so taxpayers expect taxation rules and policies that run is a contract / agreement with the taxpayer. An interesting finding is that trust in institutional government does not affect the tax morale of both groups of respondents. Although both respondents have averages that are not much different (within the border between the lows), but both groups agree that this trust government does not affect the tax morale. The practice of just paying taxes that happened in the past is one of the reasons. It takes time to force Indonesian taxpayers to pay taxes actually. This causes however the quality of his government, unable to increase the tax morale of Indonesian society. Others' perceptions proved to affect tax morale, according to the two groups of taxpayers, but with a very small (weak) level of influence. This result proves that awareness about taxation is no longer dependent on the opinions or arguments of the surrounding environment (family, business associates, or friends). Taxpayers see the tax as an important factor affecting the business sustainability (sustainability effort), so more dependent on the opinion of experts in the field of taxation. Suggestions for further research are more emphasis on surveys of democratis forms of the wider

system, so taxpayers are involved in decision-making related taxation. In addition to further research on government institutions, it is important to consider which government institutions are dominant factors according to respondents' perceptions, ie events / events closest to the implementation of surveys that may affect perceptions of respondents.

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