

Generational Difference in Perceptions of Tax Fairness and Attitudes Towards Compliance During Pandemic COVID-19

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ABSTRACT

The COVID-19 pandemic significantly impacts every sector of life, including the economic sector. Facing this, governments try to alleviate some of the burdens through incentives, expected to encourage tax compliance. In this study, we will delve into the intergenerational difference of perception of tax fairness (horizontal, vertical and exchange equity) and attitudes towards compliance during this pandemic. The generations in the study are Baby Boomers, X, Y and Z. Research data was acquired by distributing questionnaires online. The results showed that the perception of tax fairness and attitude affected tax compliance. Moreover, there was an intergeneration difference in perception of vertical equity, exchange equity and attitude, towards tax compliance. However, there was no intergenerational difference in the perception of horizontal equity towards tax compliance.

Keywords: Keywords are your own designated keywords separated by commas (“,”). Keyword 1, Keyword 2, Keyword 3, Keyword 4.

1. INTRODUCTION

In 2020, the world was struck by the COVID-19 pandemic that impacted all sectors of life, including the economic sector. More so with the enactments of the Large-Scale Social Restrictions which prohibited most industries from operating, causing economic losses. This caused the tax income to shrink by 15.6% by August 2020 [11]. The government rolled out a few policies, one of which is the tax incentive program. This incentive is hoped to help stabilize the economy while keeping up the tax compliance.

There are a few factors that affect tax compliance, namely fairness and the attitude of the taxpayer [7]. In this study we will test if the perception of fairness and attitude affect tax compliance during pandemic, for different generations. Tax fairness is differentiated into vertical, horizontal and exchange equity [8]. In general, a taxpayer will be compliant if the existing tax policy is felt to be fair [16].

The attitude of the taxpayer is complex, affected by core values and behavior as per the generation theory [8]. The generation theory submitted by [19],[20] states that each generation has similarities in the period of birth and historical events. The study of [1] showed that there are differences in characteristics in generations of Baby Boomers, X, Y (Millennial) and Z. This causes a difference in perception towards a given issue, which in turn resulted in the difference in regulations, attitudes and leadership styles in each generation.

2. THEORY LITERATURE

2.1. Tax Fairness and Attitude

Tax fairness can be viewed from three perspectives, which are horizontal equity, vertical equity and exchange equity. The aspect of fairness felt by the taxpayers will determine their tax compliance [22]. The general public will tend to not be compliant and elude

from their tax obligations if they feel the tax system in place is not fair.

Horizontal equity refers to the amount of tax in relation to an equal amount of taxpayer's income with equal obligations without regard to their gender and income source. This is the basis for the implementation of Personal Allowance. Vertical equity refers to the perception that more income should be met with more taxation. This is the basis of progressive income taxation. Exchange equity refers to the benefits gained by taxpayers by paying their taxes. It can also refer to the comparison of taxes paid and the services offered by the government.

The attitude of a taxpayer is a statement, consideration, or individual perspective which forms the basis of interaction with a certain object. Hence, it can be concluded that attitude is the tendency to behave towards a certain object. If taxpayers have a positive perception towards a certain behavior, then the action that will be taken regarding tax compliance will also be positive [14].

Tax compliance is the level of taxpayer follow the tax regulations. Taxpayer's compliance is affected by the tax administration system of their country, taxation laws and attitude [4]. Other factors that may affect the level of taxpayer's compliance is the willingness to pay taxes, without any direct service in return.

2.2. Attribution

Attribution theory explains the characteristic attitudes that are hidden inside an individual or reaction towards a certain situation. Generally, attribution is classified based on internal factors (personality) and external factors (environment or influence from others). The difference of perceptions among generations is usually caused by external factors, because they are born and raised in different eras. The difference of taxpayers' perceptions is related to their tax compliance.

2.3. Generational

According to [15] a generation is a group of individuals influenced by history and cultural phenomenon that forms a collective memory in their lives [2]. This results in the classification of generations which are Baby Boomers (1954-1964), X (1965-1979), Millennial (1980-1994) and Generation Z (1995-2010).

Baby Boomers or BB (1945-1964) are the oldest generation in the workforce, most of which are entering retirement now. According to [9] regarding the professional world, this generation has a sense of idealism, highly optimistic, a hard-worker that expects satisfying results and individual acknowledgments. BB works with personal resolution and selflessness. They hold on to the conservative concept in financial

management and have a communal viewpoint in raising awareness in others to think. This generation respects hierarchy and tradition, while also longing to be respected and have their existence acknowledged by others [1].

Generation X (1965-1979) is the result of BB's upbringing. They had to grow up in an economic condition where there is a recession, and a high rate of unemployment and inflation [24];[10]. All of which reflected a lack of adaptation [9];[25]. However, due to their independence, they are viewed to be highly educated, as well as having the potential to not be dependent on others. Generation X is more thoughtful of their long-term needs such as pension and savings. They are hard-working, open, appreciate differences and public-oriented [1]. This generation prefers works that involve technological advancements and innovations.

Generation Y is more well-known as millennials (1981-1994), they grew up in a period where technology is rapidly advancing. They generally have a broader field of work. Millennials are more open to new ideas and dare to improvise in managing their finances. According to [9], this generation is realistic, appreciates differences and pragmatic when solving problems. Millennials have more trust in authority compared to the previous generation [13]. This generation lacks commitment and loyalty towards their work, is individualistic in the short term and does not respect tradition [1].

Generation Z (1995-2010) is a diverse generation and technologically adept [17]. They are more trustworthy, tolerant and highly concerned about environmental issues. This generation is more competitive and prefers to be self-employed. Born in a time of technological transition caused them to always want things to be easy and instantaneous. According to [5], generation Z tends to be more impatient, individualistic, carefree and highly dependent on technology. Generation Z is more demanding and entitled compared to other generations. They think realistically of the future and work expectations, carrying both work and hobby in harmony, but tend to be less motivated compared to the previous generation.

3. FUNDAMENTAL OF TAX FAIRNESS AND COMPLIANCE AND RESEARCH QUESTIONS

The study by [23] found that tax fairness affects compliance, and unfairness in the tax system affects tax evasion. Their study acted as information and consideration for the government in drafting and enforcing policies to increase tax compliance. Meanwhile, the study conducted by [12] stated that taxpayers' attitude affects tax compliance. They believed that every taxpayer should obey the laws in

effect, especially the tax system has implemented fairness without bias.

H1: Perception of fairness and attitude affects tax compliance.

According to the study conducted by [8], the perception of horizontal equity positively affects tax compliance. In regards to the aspect of generational difference, millennials and generation X tend to support horizontal equity. In line with their realistic character [9], the implementation of this system will increase tax compliance. Generation X who are born in times of poor economy, they deem horizontal equity to be beneficial. On the contrary, Baby Boomers do not support horizontal equity, and so decreasing tax compliance.

H2: There is an intergenerational difference in perception of horizontal equity towards tax compliance.

The study conducted by [8] concludes that there is a generational difference in perception of fairness in vertical equity. A significant difference is found in millennials, who have the lowest preference of the progressive taxation system. In line with the study conducted by [21], a significant difference is also found. This study found that BB is the most supportive generation towards the progressive taxation. BB also has the highest level of tax compliance, followed by generation X and then millennials. This is supported by the fact that most BB are in retirement, while generation X is still in the productive period, thus affecting their level of tax compliance.

H3: There is an intergenerational difference in perception of vertical equity towards tax compliance.

In relation to generational differences, BB has the lowest preference in the perception of exchange equity and so decreases tax compliance. Contrary to generation X who will calculate every contribution received in their work and is more oriented towards rewards. This makes generation X in agreement with the exchange equity in paying taxes, thus increasing their tax compliance. Millennials have their own expectation in achievements and rewards in their work, as well as the benefits acquired from the result of their work. Therefore, millennials also view exchange equity to be the correct system in paying their taxes.

H4: There is an intergenerational difference in perception of exchange equity towards tax compliance.

The study of [6];[8] states that questions on the attitude towards compliance can predict evasive behavior better than demographic information. Attitude plays a key role in explaining a person's behavior in their environment. Based on the study conducted by [8], there is a significant difference between generations towards compliance. Millennials exhibit noncompliance more than BB and X.

H5: There is an intergenerational difference in attitude towards tax compliance.

4. METHOD

4.1. Participants

The questionnaires were distributed from November to December 2020 while the pandemic is still going on in Indonesia. The sampling technique of choice was purposive sampling, which is a personal taxpayer with Taxpayer Identification Number (*Nomor Pokok Wajib Pajak*) and business in Indonesia. The total number of respondents gathered from the questionnaires given online was 408 respondents, 93 of which were ineligible due to their lack of Taxpayer Identification Number as well as their own business, resulting in 315 eligible respondents.

4.2. Procedure

The Likert scale will be used for the measurements in this study. Variables of horizontal equity, vertical equity, exchange equity, attitude and tax compliance will be measured using a 4-point Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly disagree.

4.3. Questionnaires

This study observes if there is a difference in intergenerational viewpoints towards horizontal equity, vertical equity, exchange equity and attitude, regarding tax compliance, during the pandemic in Indonesia. The generations in observation are Baby Boomers, X, Y and Z. This study gave a few statements with concrete scenario cases to measure the respondent's view of the variable.

We attached six statements to measure the perception of horizontal equity. In the statements, we asked to agree with the sum of tax that should be paid, the same sum of income without consideration of gender and source of income. To measure the perception of vertical equity, we gave five statements on the agreed sum of tax that should be paid by taxpayers of different sums of incomes of double, triple and quadruple. To measure the perception of exchange equity we gave five statements on the agreed tax that should be paid considering the benefits to be gained by the taxpayers. To analyze the respondents' attitude as a taxpayer, we

Table 1. Respondents Profile Description Based On Generation

Generation	Frequency	Percentage
Baby Boomers (BB)	79	25.1
X	82	26.0
Y	78	24.8
Z	76	24.1

gave them nine statements that refer to honesty, feeling, knowledge and service quality of the tax officer in regards to the taxation system.

We attached seven statements to measure tax compliance. In the statements given, we asked respondents to react with acceptability of various ways that taxpayers carry out to obey the law and insight to the reason they choose to obey. Several statements that were given out include “I still report my sales in my tax report, even though I sold it to my neighbor or close friend” and “Although there are many who still has not fulfilled their tax obligations, does not mean I will condone their actions by reducing the amount that I am supposed to pay”.

4.4. Covariates

This study also uses additional measurements that are turned into covariates to help the process of data analysis. The first covariate is gender, where 1 = male and 2 = female. The second covariate is trust in the government; respondents will encounter statements such as “How much do I trust the government?”, where 1 = strongly distrust, 2 = distrust, 3 = trust and 4 = strongly trust. In the previous tax literature, several studies showed that taxpayers’ trust in the government affects tax compliance [3];[18]. Data was gathered during the pandemic, so we added a third and fourth covariate accordingly. The third covariate is expenditure in the future and the fourth covariate is the comparison between revenue before and during the pandemic. Where 1 = decrease, 2 = no change and 3 = increase.

5. RESULTS

The results obtained from the covariates that we added is only pandemic covariates that affect the perception of fairness and attitudes towards tax compliance.

5.1. Perception of fairness and attitude towards tax compliance

Based on Table 2, H1 is accepted. This is proven by

Table 2. Respondents Profile Description Based On Generation

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	1.981	1.641		1.207	.228
Horizontal Equity	.136	.038	.162	3.605	.000
Vertical Equity	.198	.044	.205	4.476	.000
Exchange Equity	.162	.079	.091	2.040	.042
Attitudes	.449	.042	.492	10.784	.000

the significance value of the test result which is <0.05 , where the variable of attitude is the most influential towards tax compliance. The results study by [16] showed that tax compliance decreased as a result of the unfair income taxation, particularly the ability of wealthy taxpayers to exploit gaps to avoid paying their taxes. This is also in line with the results acquired from the study of [23], that a fair taxation system will positively affect tax compliance. The thought of the importance of fairness affects a taxpayer’s attitude and intention to pay their taxes. Fairness in the taxation system will increase the public’s trust towards the government, which will increase tax compliance in the coming periods.

Next, we will do a re-test by including the generational difference as a variable that can be seen in Table 3 (Baby Boomers), Table 4 (Generation X), Table 5 (Generation Y) and Table 6 (Generation Z). The results showed that there are variables that do not affect tax compliance. In BB, horizontal equity and exchange equity do not affect tax compliance. For generation X, vertical equity does not affect tax compliance. For generation Y, horizontal equity and exchange equity does not affect tax compliance. For generation Z, horizontal equity, vertical equity and exchange equity do not affect tax compliance. Based on the results we gathered, we conducted a further study using the ANCOVA significance test to see the difference of perception in each generation.

5.2. Perceived Fairness

5.2.1. Horizontal Equity

The study was initiated by a descriptive statistical analysis test. The results showed a mean value of each generation of >2.00 , which means that each generation has a perception that supports horizontal equity. Generation Y has the highest mean value of 3.55. Therefore, it can be concluded that generation Y supports the theory of horizontal equity the most. We conducted the ANCOVA significance test (Table 7) to test the study’s hypotheses. The results showed the generation significance value of 0.505, which means

Table 3. Multiple Linear Regression – Baby Boomers

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	1.344	2.922		.460	.647
Horizontal Equity	.078	.060	.098	1.298	.198
Vertical Equity	.252	.078	.239	3.257	.002
Exchange Equity	.121	.119	.073	1.015	.313
Attitudes	.513	.052	.724	9.854	.000

Table 4. Multiple Linear Regression – Generation X

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2.440	2.274		-1.073	.287
Horizontal Equity	.153	.058	.214	2.658	.010
Vertical Equity	.101	.079	.097	1.274	.207
Exchange Equity	.971	.167	.530	5.802	.000
Attitudes	.213	.074	.252	2.875	.005

that there is no significant difference in perception between generations in horizontal equity during pandemic. Hence, H2 is rejected. In line with the study conducted by [8], which showed that there is no intergenerational difference in the perception of horizontal equity. This can be seen from the characteristics of each generation. Baby Boomers are unselfish, and generation X is public-oriented. Generation Y has low commitment and loyalty to their work, while generation Z expects things to come easy and instantaneous. This indirectly forms the basis of wanting to count every tax burden to be the same in every field of work, since they are all experiencing the same condition during the pandemic. This agrees with the theory of horizontal equity, which applies the same amount of tax to taxpayers of the same sum of income.

5.2.2. Vertical Equity

Next, we tested the perception of vertical equity. Based on the descriptive statistical analysis test, the mean value of each generation is >2.00. Generation BB has the highest mean value of 3.41. Based on the ANCOVA significance test (table 8), the significance value of age is 0.017, which means that there is a significant difference between generations in vertical equity during pandemic. Therefore, H3 is accepted.

The study proceeds with the post-hoc test (table 9), which showed a significant value of <0.05 across all generations, except generations Y and Z. Means that there is a significant difference in perception of vertical

Table 5. Multiple Linear Regression – Generation Y

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.841	4.195		.677	.500
Horizontal Equity	.096	.086	.109	1.115	.268
Vertical Equity	.290	.097	.294	2.997	.004
Exchange Equity	-.041	.162	-.023	-.251	.803
Attitudes	.470	.103	.434	4.553	.000

Table 6. Multiple Linear Regression – Generation Z

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.791	4.041		1.433	.156
Horizontal Equity	.034	.089	.039	.378	.707
Vertical Equity	.136	.100	.151	1.362	.178
Exchange Equity	.303	.203	.159	1.495	.139
Attitudes	.354	.103	.375	3.448	.001

equity from all generations. Generation Y has a realistic characteristic. Therefore, the higher the income, the higher the tariffs applied in taxation. So is the case with generation Z with their demanding characteristic, they will demand equity. People with higher incomes should pay more taxes. As for generation BB, they have the characteristics of hard-workers with the need to be respected. If met with the same taxation tariffs for everyone, generation BB will feel that all the hard work they have done is not respected. On the other hand, there is generation X with a difference in perception. Generation X had to experience a recession in their childhood, making them value money and take into account every bit of their money they have to pay for taxes. It is not easy for generation X to let go of their hard-earned money for taxes, especially when they have a large income, as they will have to pay more tax.

Table 7. ANCOVA Significance Test – Horizontal Equity

Source	Type II Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	2,292.770 ^a	7	327.539	23,422	.000
Intercept	6,017,735	1	6.017.735	430,330	.000
Gender	31,778	1	31.778	2,272	.133
Trust in Government	2,169,722	1	2.169.722	155,158	.000
Expense	262,498	1	262.498	18,771	.000
Revenue Comparison	59,744	1	59.744	4,272	.040
Generation	32,758	3	10.919	.781	.505
Error	4,293,084	307	13.984		
Total	123,798,000	315			
Corrected Total	6,585,854	314			

Table 8. ANCOVA Significance Test – Vertical Equity

Source	Type II Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	935.419 ^a	7	133.631	9.282	.000
Intercept	1,862.472	1	1,862.472	129.370	.000
Gender	34.914	1	34.914	2.425	.120
Trust in Government	81.590	1	81.590	5.667	.018
Expense	102.765	1	102.765	7.138	.008
Revenue Comparison	129.093	1	129.093	8.967	.003
Generation	684.882	1	228.294	15.858	.000
Error	4,419.712	307	14.396		
Total	79,017.000	315			
Corrected Total	5,355.130	314			

5.2.3. Exchange Equity

In studying the difference in perception of exchange equity, the mean value of each generation shows >2.00, with generation Y has the highest mean value of 3.32. Based on the ANCOVA significance test (Table 10), the significance value of age is found to be 0.004, which means there is a significant difference between generations in exchange equity during pandemic. Therefore, H4 is accepted. In studying our hypotheses further, we carried out a post-hoc test (Table 11). From the result of which is found a difference in perception of exchange equity, between generations of BB and X, generations X and Y, as well as generations X and Z.

Generation BB is optimistic. They are optimistic that the taxes they pay will be used accordingly, which is the

Table 9. Post-Hoc Test – Vertical Equity

(I) Generation	(J) Generation	Mean Difference (I-J)	Std. Error	Sig.
BB	X	4.031	.612	.000
	Y	2.404	.620	.001
	Z	2.362	.624	.001
X	Y	-1.627	.614	.042
	Z	-1.669	.619	.037
Y	Z	-.042	.626	1.000

Table 10. ANCOVA Significance Test – Exchange Equity

Source	Type II Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	203.668 ^a	7	29.095	6.521	.000
Intercept	1,459.520	1	1,459.520	327.125	.000
Gender	12.798	1	12.798	2.868	.091
Trust in Government	.227	1	.227	.051	.822
Expense	33.547	1	33.547	7.519	.006
Revenue Comparison	16.177	1	16.177	3.626	.058
Generation	146.573	3	48.858	10.951	.000
Error	1,369.729	307	4.462		
Total	80,463.000	315			
Corrected Total	1,573.397	314			

greater good. Generation Y is a generation that trusts in the authority, meaning that they trust in the government to manage their taxes which increases their tax compliance. Generation Z is more demanding, in this case, they demand a reward for their compliance. They will not be willing to pay their taxes if they do not get something in return. Especially for their own benefit, as generation Z tends to be individualists. On the other hand, generation X has a difference in perception of exchange equity. Generation X does not trust in authoritative figures and is independent, resulting in its tendency to not trust the government. It is hard for generation X to trust their money to the government, that they will use it for the greater good.

5.3. Attitudes

We also tested attitude towards compliance, where

Table 11. Post-Hoc Test – Exchange Equity

(I) Generation	(J) Generation	Mean Difference (I-J)	Std. Error	Sig.
BB	X	1.105	.338	.006
	Y	-.729	.342	.145
	Z	-.297	.344	.824
X	Y	-1.834	.339	.000
	Z	-1.402	.341	.000
Y	Z	.432	.345	.595

Table 12. ANCOVA Significance Test – Attitude

Source	Type II Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	514.919 ^a	7	73.560	4.157	.000
Intercept	4,099.525	1	4,099.525	231.653	.000
Gender	17.862	1	17.862	1.009	.316
Trust in Government	4.228	1	4.228	.239	.625
Expense	206.927	1	206.927	11.693	.001
Revenue Comparison	7.561	1	7.561	.427	.514
Generation	287.508	3	95.836	5.415	.001
Error	5,432.935	307	17.697		
Total	240,414.000	315			
Corrected Total	5,947.854	314			

the mean value of each generation is >2.00 , with generation BB has the highest value of 3.19. Based on the study of [14] perception of behavior is directly proportional to tax compliance, which means a positive attitude will encourage tax compliance. We conducted the ANCOVA significance test, resulting in the significance value of generations of 0.006, which means there is a difference between generations in attitude towards compliance during pandemic. Therefore, H₅ is accepted. In studying our hypotheses further, we conducted a post-hoc test (Table 13) and found a difference between generations BB and X.

Generation BB has a characteristic that is unselfish, so BB will conduct their tax obligations as they should. BB which is the oldest generation in the workforce surely has sufficient knowledge in taxation. On the other hand, generation X has a difference in perception with

Table 13. Post-Hoc Test – Attitude

(I) Generation	(J) Generation	Mean Difference (I-J)	Std. Error	Sig.
BB	X	2.502	.674	.001
	Y	1.709	.682	.061
	Z	1.511	.687	.126
X	Y	-.739	.676	.644
	Z	-.991	.681	.466
Y	Z	-.198	.689	.992

generation BB. Generation X is not used to depending on others, so they tend to not pay attention to their surroundings.

6. CONCLUSION

This study aims to observe if there is a difference in perception of tax fairness and attitude that affects a taxpayer's tax compliance in different generations during the pandemic. Based on the data gathered and tested, the conclusion is as follows:

1. The perception of tax fairness and attitude affect tax compliance, with attitude as the variable with the most impact.
2. There is no intergenerational difference in horizontal equity towards tax compliance. All generations are feeling the effects of the pandemic, such as a decrease in income which leads to a decrease in tax payments. Therefore, generations of Baby Boomers, X, Y and Z have the same perception of horizontal equity, of which they are supportive.
3. There is an intergenerational difference in perception of vertical equity towards tax compliance, namely generation Baby Boomers and X. The perception between generations X and Y and Z is also different. Although there is no difference between generations Y and Z.
4. There is an intergenerational difference in perception of exchange equity towards tax compliance, between generations Baby Boomers and X, generations X and Y and Z. There is no difference in perception between generations Y and Z.
5. There is an intergenerational difference in attitude towards tax compliance, namely generations Baby Boomers and X. But there is no difference in perception between generations X to Y and Z.

Attitude is the most influential variable towards tax compliance. Therefore, we advise the government authorities to increase service and transparency in taxation. The existing service should follow the current development, followed by socialization to taxpayers evenly.

From the study we conducted, Baby Boomers have the lowest mean value in perception of exchange equity. In increasing compliance, we recommend the authority to increase the exchange in the form of public facilities that Baby Boomers often use, such as special seats for the elderly in public transports. There may already seats that are specially reserved for the elderly, but as we all know, the number of seats that are reserved per public transport is still very limited and often used

by those for whom the seats are not meant. Generation X is lacking in every perception of equity as well as attitude, so we recommend socializations to the age group of generation X, to raise awareness in generation X of the importance of paying their taxes. However, the study on generation Y and Z found no difference in perception of equity as well as attitude. Therefore, to increase tax compliance in these two generations, the same method can be used. For these generations that are low in the perception of vertical equity, we suggest that the progressive tax can be applied more using the technology in the current era. Considering that these two generations were born in the rapid development of technology.

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