Published by Yayasan Amerta Insan Unggul

DOI: 10.65246

p-ISSN 3063-9840 | e-ISSN 3063-8194

GoodWill Journal of Economics, Management, and Accounting

journal homepage: https://jurnal.amertainstitute.com/index.php/GoodWill/index



Tax Morale and Voluntary Tax Compliance: A Systematic Literature Review of Behavioral and Institutional Perspectives

Arfandi[1], Nur Aeni Waly[2], Bekti Wiji Lestari[3], Wisan Candra Bintari[4]
Universitas Muhammadiyah Sorong
Email: arfandi7387@gmail.com; nur.aeniwaly97@gmail.com; bektiwiji@gmail.com; binaricandra@gmail.com

ARTICLE INFO

Keywords:
Tax Behavior; Institutional Trust; Tax Fairness; Taxpayer Motivation; Tax Administration.

Publication History:
Received: 20 May 2026
Screening: 05 May 2026
Review: 28 June 2026
Revision requested: 28 July 2026
Revised: 10 August 2026
Accepted: 31 October 2026

ABSTRACT

Tax morale has become an important determinant of voluntary tax compliance, yet existing research remains fragmented between behavioral explanations emphasizing intrinsic motivation and institutional explanations emphasizing trust, fairness, legitimacy, and tax administration. This fragmentation, combined with substantial differences in the conceptualization and measurement of tax morale, limits cumulative understanding of how these mechanisms jointly shape voluntary compliance. This study aimed to systematically synthesize recent evidence on tax morale and voluntary tax compliance by integrating behavioral and institutional perspectives and identifying dominant determinants, theoretical foundations, methodological patterns, and research gaps. A systematic literature review was conducted following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 and PRISMA-S guidelines. Peer-reviewed studies published between January 2021 and September 2026 were identified primarily through Scopus and Web of Science, with supplementary citation tracking. Eligible studies were assessed using structured extraction and methodological appraisal procedures and synthesized through descriptive, thematic, and comparative analysis. The findings indicate that tax morale, intrinsic motivation, tax knowledge, social norms, and civic responsibility are important behavioral determinants of compliance, while procedural fairness, distributive fairness, institutional trust, legitimacy, transparency, and administrative quality represent key institutional conditions. The synthesis further indicates that behavioral and institutional mechanisms are complementary rather than competing explanations, with tax morale functioning as an important mechanism connecting institutional perceptions with voluntary compliance. Substantial conceptual and measurement heterogeneity remains a major research challenge. The study contributes an integrated behavioral-institutional framework and provides policy implications for developing fairer, more trustworthy, transparent, and motivation-enhancing tax systems.

1. Introduction

Taxation represents one of the most important institutional mechanisms through which governments finance public goods, social protection, infrastructure, and economic development. The effectiveness of a tax system, however, depends not only on the statutory design of taxation or the enforcement capacity of tax authorities but also on taxpayers' willingness to comply with their obligations. This issue becomes particularly important under self-assessment systems, in which taxpayers are expected to calculate, report, and pay their taxes with substantial autonomy. Consequently, understanding why taxpayers comply voluntarily has become an important concern in contemporary tax research. Within this context, tax morale has increasingly been recognized as a central behavioral factor because it reflects taxpayers' intrinsic motivation to fulfill tax obligations, while voluntary tax compliance represents compliance that occurs beyond direct coercion or fear of detection and punishment (Dularif & Rustiarini, 2022).

Recent research demonstrates that tax compliance is shaped by a combination of behavioral, social, and institutional factors. Tax morale is particularly important because taxpayers

DOI: 10.65246

may comply even when the probability of audit or punishment is relatively low. Rather than viewing taxpayers exclusively as rational economic actors who compare the expected benefits of tax evasion with the probability of detection, the behavioral perspective emphasizes intrinsic motivation, personal norms, social norms, fairness perceptions, trust, and civic responsibility (Enachescu et al., 2021). This perspective suggests that tax compliance is also a social and psychological process embedded within taxpayers' relationships with government and tax institutions. A recent global scoping review confirms that tax morale has become an important determinant of tax compliance and that its formation is influenced by multiple cultural and behavioral dimensions, including trust, religion, patriotism, and ethnic identity (Ciziceno & Pizzuto, 2022; Fonseca Corona, 2024).

The relationship between tax morale and voluntary compliance is also closely connected with institutional conditions. Taxpayers are more likely to voluntarily comply when they perceive tax authorities and government institutions as legitimate, fair, transparent, and trustworthy. Procedural fairness concerns whether taxpayers are treated respectfully and consistently by tax authorities, whereas distributive fairness relates to whether the tax burden and benefits of public expenditure are perceived as equitable. In Indonesia, empirical evidence indicates that procedural fairness, distributive fairness, and tax morale significantly contribute to voluntary tax compliance, while the effects of trust, power, and tax complexity are not always consistent (Cahyonowati et al., 2023). Similarly, Fajriana et al. (2023) demonstrate that procedural fairness, distributive fairness, and taxpayer trust significantly influence voluntary compliance among MSME taxpayers in Malang Raya, Indonesia. These findings indicate that voluntary compliance cannot be sufficiently explained by individual morality alone because institutional perceptions may strengthen or weaken taxpayers' willingness to comply (Fajriana et al., 2025).

At the global level, the cultural dimension further demonstrates that tax morale is context-dependent. Fonseca Corona (2024), through a scoping review of 66 empirical studies, identifies substantial variation in the cultural factors associated with tax morale and highlights the need for more research examining specific countries and subnational regions. The review also points to insufficient qualitative evidence and limited examination of individual cultural dimensions such as religion, ethnic identity, patriotism, and trust. These findings are particularly relevant for developing economies, including Indonesia, where social norms, institutional trust, religious values, and perceptions of government legitimacy may interact in shaping taxpayers' willingness to comply (Fotiadis & Chatzoglou, 2021).

The rapid transformation of tax administration also introduces new institutional dimensions to the tax morale–compliance relationship. Digital taxation, electronic filing, digital payment systems, and data-driven tax administration can potentially reduce compliance costs and improve administrative transparency. However, technological transformation alone does not guarantee voluntary compliance. Its effectiveness depends on taxpayers' trust in institutions, perceptions of fairness, knowledge, and willingness to engage with the tax system (Gojali & Tarmidi, 2023). Therefore, contemporary research needs to examine tax morale within a broader institutional environment rather than treating it solely as an individual psychological characteristic.

Despite the growing volume of research, the literature on tax morale and voluntary tax compliance remains fragmented across theoretical perspectives, determinants, contexts, and measurement approaches. First, previous studies frequently examine behavioral and institutional determinants separately. Behavioral studies emphasize intrinsic motivation, social norms, moral obligations, fairness perceptions, religiosity, and taxpayer attitudes, whereas institutional studies focus more heavily on government trust, procedural justice, institutional legitimacy, tax authority behavior, governance quality, and administrative systems. Consequently, limited synthesis exists regarding how these two dimensions jointly explain voluntary tax compliance (Hassan et al., 2021).

Second, considerable conceptual and measurement heterogeneity remains. The recent systematic review by Puklavec et al. (2026), covering 323 articles, identified 91 different operationalizations of tax morale, with 72 used only once. Although intrinsic motivation to pay taxes represents the most common conceptual definition, the most frequent empirical operationalization is a

DOI: 10.65246

single question concerning the justifiability of tax cheating. This lack of alignment between theoretical definitions and empirical measurements creates difficulties for cumulative knowledge development and comparison across studies.

Third, existing reviews tend to focus on specific dimensions of tax morale rather than the integrated relationship between tax morale and voluntary tax compliance. For example, Fonseca Corona (2024) specifically examines the cultural determinants of tax morale, whereas Puklavec et al. (2026) focus primarily on the conceptualization and operationalization of tax morale. These reviews provide important foundations but leave an opportunity for an updated synthesis that simultaneously maps behavioral determinants, institutional determinants, theoretical foundations, methodological approaches, and their implications for voluntary tax compliance.

Fourth, empirical findings remain inconsistent across institutional and national contexts. Indonesian evidence, for instance, demonstrates that fairness and tax morale can significantly contribute to voluntary compliance, while trust, institutional power, and tax complexity may produce different or insignificant effects depending on the research setting (Cahyonowati et al., 2023). Such inconsistencies indicate that the determinants of voluntary compliance cannot be interpreted independently of institutional and contextual conditions (Gobena, 2023).

Based on these gaps, the central research problem is the absence of an integrated and up-to-date synthesis explaining how behavioral and institutional factors shape tax morale and voluntary tax compliance across different contexts. The existing literature contains substantial empirical evidence, but the findings remain dispersed across disciplines, theoretical frameworks, geographical settings, and measurement approaches. As a result, researchers and policymakers lack a consolidated understanding of which behavioral and institutional mechanisms consistently contribute to voluntary compliance, how these mechanisms interact, and where important contradictions or unexplored areas remain. The problem is therefore not simply whether tax morale influences compliance, but how tax morale is conceptualized, what factors shape it, how it interacts with institutional conditions, and under what circumstances these mechanisms translate into voluntary tax compliance (Fatas et al., 2021).

Accordingly, this study aims to systematically review and synthesize the recent literature on tax morale and voluntary tax compliance from behavioral and institutional perspectives. More specifically, the study seeks to:

1. identify the dominant behavioral determinants associated with tax morale and voluntary tax compliance;
2. identify the principal institutional determinants influencing tax morale and voluntary compliance;
3. map the theoretical perspectives and conceptual frameworks employed in the literature;
4. examine how behavioral and institutional factors are interconnected in explaining voluntary tax compliance;
5. identify methodological, geographical, and contextual patterns in existing research;
6. synthesize inconsistencies and underexplored areas in the existing literature; and
7. develop an integrated research agenda for future studies on tax morale and voluntary tax compliance.

Based on these objectives, the study addresses the following research questions:

RQ1: What behavioral factors have been identified as determinants of tax morale and voluntary tax compliance?

RQ2: What institutional factors influence tax morale and voluntary tax compliance?

RQ3: What theoretical perspectives and conceptual frameworks dominate research on tax morale and voluntary tax compliance?

RQ4: How do behavioral and institutional perspectives interact in explaining voluntary tax compliance?

RQ5: What methodological, geographical, and contextual gaps remain in the existing literature?

RQ6: What future research directions can be developed to advance the understanding of tax morale and voluntary tax compliance?

This study offers several theoretical contributions. First, it integrates behavioral and institutional perspectives into a single analytical framework for understanding voluntary tax compliance. This integration is important because taxpayers' intrinsic motivation does not operate independently of the institutional environment in which taxation occurs. Second, the review contributes to the conceptual clarification of tax

DOI: 10.65246

morale by distinguishing intrinsic motivation and other behavioral dimensions from institutional factors such as trust, fairness, legitimacy, and tax authority relationships. This contribution directly responds to the conceptual and operational heterogeneity identified by Puklavec et al. (2026). Third, the study identifies theoretical and methodological patterns that can provide a stronger foundation for cumulative knowledge and future empirical research.

Practically, the study provides implications for tax authorities, governments, and policymakers. The synthesis can inform tax policies that move beyond deterrence-oriented approaches toward strategies combining enforcement with fairness, transparency, institutional trust, taxpayer education, service quality, and moral motivation. This is particularly relevant in developing countries, where strengthening voluntary compliance can contribute to sustainable domestic revenue mobilization. Evidence from Indonesia demonstrates that fairness, taxpayer trust, and tax morale are relevant components of voluntary compliance, although their relative importance may differ across institutional settings (Cahyonowati et al., 2023; Fajriana et al., 2023).

The novelty of this study lies in its integrated synthesis of tax morale and voluntary tax compliance through two complementary lenses—behavioral and institutional perspectives—while simultaneously examining conceptualization, determinants, theoretical foundations, research methods, geographical contexts, and emerging research gaps. Rather than treating tax morale as an isolated psychological variable, this study conceptualizes voluntary tax compliance as an outcome emerging from the interaction between taxpayers' internal motivations and the institutional environment in which taxation takes place. By systematically consolidating recent evidence, the study seeks to provide a comprehensive foundation for advancing behavioral tax research and designing more legitimate, trusted, fair, and compliance-oriented tax institutions.

2. Literature Review

The literature on tax morale and voluntary tax compliance has developed substantially as tax research has moved beyond traditional deterrence-based explanations toward behavioral, psychological, social, and institutional perspectives. Contemporary scholarship increasingly recognizes that taxpayers do not make compliance decisions solely by calculating the probability of detection and the magnitude of sanctions. Instead, compliance is influenced by intrinsic motivation, fairness perceptions, social norms, trust in government, institutional legitimacy, and the quality of interactions between taxpayers and tax authorities. Accordingly, this literature review integrates behavioral and institutional perspectives to establish the conceptual foundation for examining how tax morale contributes to voluntary tax compliance.

2.1. Conceptual and Theoretical Foundations

Tax morale generally refers to an individual's intrinsic motivation or willingness to comply with tax obligations. It represents a psychological orientation toward taxation that extends beyond externally imposed enforcement. The concept is therefore fundamentally different from compliance that results exclusively from fear of audits or penalties. Recent scholarship emphasizes that tax morale is a multidimensional construct whose conceptualization and measurement vary considerably across studies.

Puklavec et al. (2026), in a systematic review of 323 studies, identified 91 different operationalizations of tax morale, demonstrating substantial conceptual and measurement heterogeneity in the field. Their findings indicate that although intrinsic motivation to pay taxes is the dominant theoretical understanding, empirical studies frequently measure tax morale through attitudes toward the justifiability of tax evasion. This distinction is important because the conceptual meaning of tax morale may influence how its relationship with compliance is interpreted.

The behavioral foundation of tax morale can be explained through intrinsic motivation and social norm perspectives. From a behavioral perspective, taxpayers may perceive tax payment as a moral obligation, civic responsibility, or socially desirable behavior. Consequently, taxpayers can comply even when external enforcement is limited. Recent research indicates that personal norms, social norms, fairness perceptions, trust, and civic attitudes can influence taxpayers' willingness to comply (Fonseca Corona, 2024). Tax morale therefore reflects not merely individual morality but the internalization of broader social expectations concerning appropriate taxpayer behavior.

DOI: 10.65246

The Theory of Planned Behavior (TPB) provides another useful theoretical foundation for understanding voluntary compliance. According to TPB, behavioral intentions are influenced by attitudes toward behavior, subjective norms, and perceived behavioral control. Applied to taxation, taxpayers' positive attitudes toward paying taxes, perceptions that significant others expect compliance, and perceptions that they possess sufficient ability and opportunity to comply can strengthen compliance intentions. Contemporary tax research has extended these behavioral mechanisms by incorporating trust, fairness, and institutional legitimacy, suggesting that taxpayers' attitudes are partly shaped by their experiences with tax institutions.

A second major theoretical perspective is the economic deterrence perspective, which explains tax compliance through the expected costs and benefits of evasion. Taxpayers are assumed to evaluate the probability of detection, penalties, and financial consequences before deciding whether to comply. However, the persistence of relatively high compliance in situations where enforcement is imperfect demonstrates the limitations of a purely deterrence-based explanation. Tax morale complements the economic perspective by explaining why taxpayers may comply even when the immediate economic incentives for non-compliance exist. Thus, voluntary compliance can be understood as the outcome of both external enforcement and internal motivation.

The institutional trust and legitimacy perspective further explains why taxpayers voluntarily comply. Trust in government and tax authorities can increase taxpayers' perceptions that taxation is legitimate and that tax revenues are used appropriately. When taxpayers believe that institutions are trustworthy and act in the public interest, their willingness to voluntarily fulfill tax obligations may increase. Conversely, perceptions of corruption, unfair treatment, poor public services, or inappropriate use of tax revenues can undermine tax morale. Empirical evidence indicates that trust and perceptions of institutional fairness are important determinants of voluntary tax compliance, particularly in developing-country contexts (Cahyonowati et al., 2023; Fajriana et al., 2023).

The fairness perspective is therefore closely connected to both tax morale and institutional trust. Fairness can be divided into distributive fairness and procedural fairness. Distributive fairness concerns whether taxpayers perceive the allocation of tax burdens and public benefits as equitable, whereas procedural fairness concerns whether tax authorities treat taxpayers consistently, respectfully, and transparently. Castañeda (2024) demonstrates that perceptions of fairness are strongly associated with tax morale, particularly in developing countries. When taxpayers perceive taxation as unfair, their moral motivation to comply may decline because tax payment is no longer perceived as a legitimate reciprocal contribution to society. Taken together, these theoretical perspectives suggest that voluntary tax compliance should be understood as a multidimensional phenomenon. Tax morale represents the internal behavioral mechanism, whereas trust, fairness, legitimacy, and institutional quality represent important contextual mechanisms that can strengthen or weaken taxpayers' willingness to comply.

2.2. Review of Empirical Studies

Recent empirical research provides substantial evidence supporting the importance of tax morale in explaining voluntary tax compliance. Timothy and Abbas (2021), examining Indonesian SMEs, found that tax morale, perceptions of justice, trust in public authorities, and tax knowledge were associated with tax compliance. Their findings demonstrate that compliance cannot be adequately explained through enforcement alone because taxpayers' perceptions and intrinsic motivations play an important role.

Evidence from Indonesia also demonstrates the importance of institutional factors. Cahyonowati et al. (2023) examined determinants of voluntary compliance under changing tax policies and found that fairness and tax morale were relevant in explaining voluntary compliance. The study also demonstrated that the effects of other institutional and administrative factors were not necessarily uniform. This finding is important because it suggests that the relationship between institutional conditions and compliance may depend on taxpayer perceptions and contextual characteristics.

Fajriana et al. (2023) similarly examined MSME taxpayers and found that tax fairness and taxpayer trust contribute to voluntary compliance. Their findings support the argument that taxpayers' willingness to comply is influenced not only by their

DOI: 10.65246

individual motivation but also by how they evaluate the tax system and the institutions responsible for administering it.

At the broader international level, Fonseca Corona (2024) reviewed the cultural determinants of tax morale and identified trust, religion, patriotism, ethnic identity, and other cultural dimensions as relevant factors. Importantly, the review highlighted considerable variation across countries and cultural settings. This finding suggests that tax morale should not be treated as a universal psychological characteristic operating identically across contexts. Rather, it is shaped by institutional and sociocultural environments. Castañeda (2024) further demonstrates the importance of fairness in developing countries. The study indicates that taxpayers' perceptions regarding the fairness of tax systems influence their tax morale. This evidence is particularly relevant because developing countries frequently face challenges involving institutional trust, tax administration capacity, informality, and perceptions of unequal treatment. Therefore, strengthening voluntary compliance may require institutional reforms that improve fairness and legitimacy rather than relying exclusively on increased enforcement.

Recent scholarship has also raised concerns regarding the measurement of tax morale. Puklavec et al. (2026) demonstrate that the literature employs highly heterogeneous conceptualizations and measurement instruments. This heterogeneity makes it difficult to compare empirical findings and establish cumulative knowledge. Two studies may both claim to examine tax morale while measuring substantially different psychological or attitudinal constructs. Consequently, future research requires greater conceptual precision and stronger alignment between theoretical definitions and empirical operationalization. The empirical literature therefore reveals several recurring patterns. First, tax morale generally demonstrates a positive association with compliance. Second, fairness and institutional trust repeatedly emerge as important contextual factors. Third, social and cultural characteristics can influence tax morale. Fourth, the magnitude and significance of these relationships vary across countries, taxpayer groups, and institutional environments. Finally, substantial methodological and measurement heterogeneity remains.

2.3. Identification of the Research Gap

The synthesis of recent theoretical and empirical literature reveals four major research gaps.

First, there is an integration gap. Behavioral and institutional explanations are often examined independently. Behavioral research emphasizes intrinsic motivation, norms, attitudes, and fairness, while institutional research focuses on trust, legitimacy, governance, and tax administration. However, limited systematic synthesis explains how these dimensions interact to produce voluntary compliance. Second, there is a conceptual and measurement gap. The systematic review by Puklavec et al. (2026) demonstrates substantial variation in the definition and measurement of tax morale. The existence of 91 operationalizations across 323 studies suggests that the field has not yet achieved sufficient conceptual consensus.

Third, there is a contextual gap. Existing empirical evidence is concentrated in particular countries and taxpayer groups, while the relative importance of behavioral and institutional determinants may vary across developed and developing economies. Evidence from Indonesia, for example, highlights the importance of fairness, trust, and tax morale, but these relationships need to be considered alongside broader international evidence. Fourth, there is a methodological gap. The literature employs surveys, cross-sectional designs, structural equation modeling, econometric approaches, qualitative methods, and different operationalizations of tax morale. The diversity of approaches makes it difficult to determine which findings are robust across methodological contexts.

This study addresses these gaps by systematically synthesizing recent research on tax morale and voluntary tax compliance through an integrated behavioral-institutional framework. Rather than examining tax morale as an isolated determinant, the study positions it within a broader system in which taxpayer-level motivations interact with institutional conditions.

2.4. Development of the Conceptual Framework

Based on the theoretical and empirical literature, the conceptual framework of this study proposes that voluntary tax compliance emerges from the interaction between behavioral and institutional mechanisms. The first component is the behavioral dimension, consisting of tax morale,

DOI: 10.65246

personal norms, social norms, attitudes, tax knowledge, fairness perceptions, and other intrinsic motivations. Tax morale occupies a central position because it represents the internal willingness to comply with tax obligations.

The second component is the institutional dimension, consisting primarily of trust in government and tax authorities, procedural fairness, distributive fairness, institutional legitimacy, transparency, quality of public services, and the perceived effectiveness of tax administration. These factors can shape taxpayers' perceptions of whether tax compliance is legitimate and worthwhile. The third component is voluntary tax compliance, representing the behavioral outcome. Voluntary compliance refers to taxpayers' willingness to fulfill their tax obligations without relying primarily on coercive enforcement mechanisms. The framework therefore proposes a mechanism in hich institutional conditions influence taxpayers' behavioral orientations, while behavioral orientations translate institutional perceptions into compliance intentions and behavior. Tax morale can consequently function as an important connecting mechanism between institutional conditions and voluntary compliance.

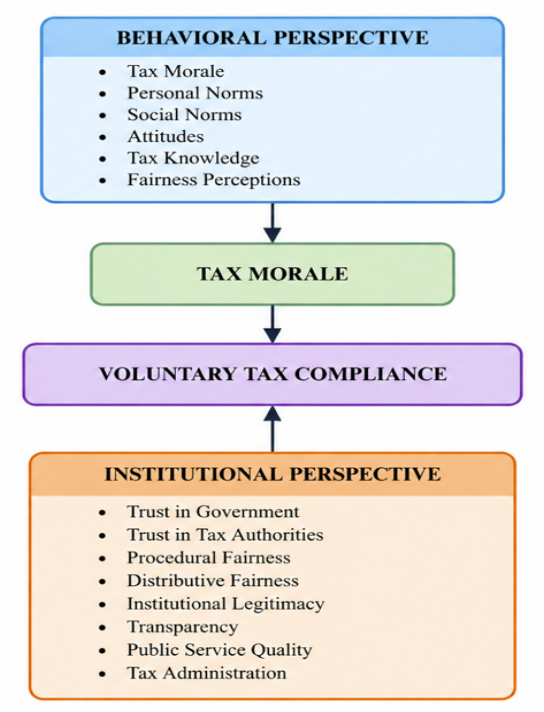


Fig. 1. Conceptual Framework of the Study

The framework does not assume that every factor has an identical effect across contexts. Instead, it provides an analytical structure for identifying how different studies conceptualize and empirically examine the interaction between behavioral and institutional dimensions.

2.5. Hypotheses or Research Propositions

Because the present study employs a Systematic Literature Review rather than primary quantitative hypothesis testing, research propositions are more appropriate than statistical hypotheses. The propositions guide the synthesis and interpretation of evidence.

Proposition 1 (P1): Higher levels of tax morale are generally associated with stronger voluntary tax compliance. Taxpayers with stronger intrinsic motivation to fulfill their fiscal obligations are expected to demonstrate greater willingness to comply independently of direct enforcement. Recent empirical evidence supports the positive association between tax morale and compliance, although the magnitude of the relationship varies across contexts (Timothy & Abbas, 2021; Cahyonowati et al., 2023).

Proposition 2 (P2): Perceptions of fairness are positively associated with tax morale and voluntary tax compliance. When taxpayers perceive the distribution of tax burdens, public benefits, and administrative procedures as fair, they are more likely to regard tax payment as legitimate and morally appropriate. Evidence from developing-country contexts supports the relevance of fairness to tax morale and compliance (Castañeda, 2024; Fajriana et al., 2023).

Proposition 3 (P3): Institutional trust strengthens taxpayers' tax morale and willingness to comply voluntarily. Trust in government and tax authorities can strengthen perceptions of legitimacy and reciprocity. When taxpayers believe that institutions use public resources responsibly and administer taxation fairly, they are more likely to internalize compliance as a legitimate civic obligation (Cahyonowati et al., 2023; Fajriana et al., 2023).

Proposition 4 (P4): Behavioral and institutional determinants interact in shaping voluntary tax compliance. Tax morale should not be understood independently of institutional conditions. Trust, fairness, legitimacy, and administrative quality can strengthen or weaken taxpayers' intrinsic motivation, suggesting that voluntary compliance emerges from the interaction between individual behavioral orientations and institutional environments.

DOI: 10.65246

Proposition 5 (P5): The relationship between tax morale and voluntary tax compliance is context-dependent. The strength and direction of relationships may vary according to national institutions, culture, taxpayer characteristics, economic conditions, and tax administration systems. The cross-country variation identified in recent literature indicates that tax morale should be interpreted within its specific institutional and cultural context (Fonseca Corona, 2024).

Proposition 6 (P6): Conceptual and measurement heterogeneity in tax morale limits comparability across empirical studies. Differences in theoretical definitions, measurement instruments, and operationalizations may explain part of the inconsistency observed in empirical findings. The extensive heterogeneity documented by Puklavec et al. (2026) indicates a need for greater conceptual consistency in future tax morale research. Taken together, these propositions establish the analytical foundation of the systematic review. They direct attention toward the central argument that voluntary tax compliance is best understood not as a consequence of enforcement alone but as an outcome of the interaction between taxpayers' intrinsic motivation and the institutional environment in which taxation takes place.

3. Research Methods

This study employs a systematic literature review (SLR) to identify, evaluate, synthesize, and critically interpret the scholarly literature concerning tax morale and voluntary tax compliance from behavioral and institutional perspectives. The methodological procedures are designed to ensure transparency, systematicity, reproducibility, and methodological rigor. The review follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 framework, which provides updated guidance for identifying, selecting, appraising, and synthesizing studies in systematic reviews (Page et al., 2021). In addition, the literature search and reporting procedures follow the principles of PRISMA-S, an extension of PRISMA specifically developed to improve the transparency and reproducibility of systematic literature searches (Rethlefsen et al., 2021).

The methodological design is specifically developed to answer the research questions concerning (1) the behavioral determinants of tax morale and voluntary tax compliance, (2) institutional determinants, (3) dominant theoretical perspectives, (4) interactions between behavioral and institutional mechanisms, (5) methodological and geographical patterns, and (6) emerging research gaps and future research directions.

3.1. Research Design

This research adopts a Systematic Literature Review (SLR) with a qualitative evidence-synthesis approach. An SLR was selected because the research objective is not to collect primary observations from taxpayers but to systematically consolidate existing scholarly evidence concerning tax morale and voluntary tax compliance. The review follows the PRISMA 2020 framework, which requires systematic reviewers to transparently report the rationale for the review, information sources, search strategy, study-selection process, risk or quality assessment, and synthesis procedures (Page et al., 2021). PRISMA 2020 provides a 27-item reporting checklist and a revised flow diagram to document the identification, screening, eligibility, and inclusion of studies.

The study also incorporates PRISMA-S to provide detailed documentation of the literature-search process. PRISMA-S contains 16 reporting items designed to improve the completeness and reproducibility of systematic searches, including databases, search strategies, search dates, limits, and other search-related decisions (Rethlefsen et al., 2021). The review adopts a behavioral-institutional analytical framework. Behavioral evidence is categorized into tax morale, personal norms, social norms, attitudes, tax knowledge, fairness perceptions, and intrinsic motivation. Institutional evidence is categorized into trust in government, trust in tax authorities, procedural fairness, distributive fairness, institutional legitimacy, transparency, public-service quality, and tax administration.

3.2. Research Context and Setting

The research context is the global tax compliance literature, with particular attention to evidence from developed and developing economies. The review does not restrict the analysis to one country because tax morale and voluntary tax compliance are influenced by institutional, cultural, economic, and administrative conditions that vary across national settings. The international scope is

DOI: 10.65246

important because previous literature has demonstrated substantial cross-country variation in the conceptualization and determinants of tax morale. Consequently, examining evidence across geographical contexts enables the study to identify common determinants as well as context-specific mechanisms.

Particular attention is given to developing-country evidence, including Indonesia, because institutional trust, fairness perceptions, informal economic activity, taxpayer knowledge, and tax administration capacity may influence voluntary compliance differently from high-income economies. Nevertheless, studies from all geographical regions are eligible when they directly address tax morale or voluntary tax compliance. The review covers scholarly publications from January 2021 to September 2026. This period was selected to emphasize recent developments in tax morale, voluntary compliance, institutional trust, behavioral taxation, and the transformation of tax administration. Earlier seminal theoretical studies are considered only when they are necessary to explain foundational theoretical frameworks.

3.3. Population and Sample / Research Participants

Because this study is a systematic literature review, the population does not consist of individual human participants. Instead, the population comprises published scholarly studies addressing tax morale, voluntary tax compliance, or closely related behavioral and institutional determinants of tax compliance. The initial literature corpus is identified through searches of major academic databases. The principal databases are Scopus and Web of Science Core Collection, supplemented where necessary by ScienceDirect and Google Scholar for backward and forward citation tracking. Scopus and Web of Science are prioritized because they provide structured bibliographic information and extensive coverage of peer-reviewed international journals.

Studies are selected using predefined inclusion and exclusion criteria. The inclusion criteria are:

a. peer-reviewed journal articles;
b. published between January 2021 and September 2026;
c. written in English;
d. directly addressing tax morale, voluntary tax compliance, or their behavioral and institutional determinants;
e. presenting theoretical, qualitative, quantitative, or mixed-method empirical evidence;
f. published in journals indexed in Scopus or Web of Science, where applicable; and
g. providing sufficient full-text information for methodological and substantive assessment.
h. Studies are excluded when they:
i. are conference abstracts, editorials, book reviews, dissertations, theses, or non-peer-reviewed documents;
j. are outside the 2021–2026 publication period;
k. do not directly address tax morale or voluntary tax compliance;
l. focus exclusively on tax evasion or tax avoidance without a meaningful connection to tax morale or voluntary compliance;
m. lack sufficient methodological information; or
n. are duplicate records.

The final sample therefore consists only of studies that satisfy all predefined eligibility criteria after title/abstract screening and full-text assessment.

3.4. Data Sources and Data Collection

Secondary data are collected exclusively from published scholarly literature. the search strategy is developed around three principal concept groups: concept 1 – tax morale: “tax morale” or “tax motivation” or “intrinsic tax motivation” or “taxpayer morality” concept 2 – voluntary tax compliance: “voluntary tax compliance” or “tax compliance” or “willingness to comply” or “taxpayer compliance” concept 3 – behavioral and institutional perspectives: “behavioral factors” or “social norms” or “personal norms” or “fairness” or “trust” or “institutional legitimacy” or “tax administration” or “procedural justice” or “institutional factors” the principal boolean search string is formulated as: ("tax morale" or "tax motivation" or "intrinsic tax motivation") and ("voluntary tax compliance" or "tax compliance" or "taxpayer compliance") and (behavioral or psychological or "social norms" or fairness or trust or institutional or legitimacy or "tax administration") The search is conducted in title, abstract, and keyword fields where supported by the database. Search strategies are adapted to the syntax and indexing characteristics of each database while

DOI: 10.65246

maintaining conceptual equivalence. This approach follows PRISMA-S recommendations that systematic searches should be reported in sufficient detail to permit replication (Rethlefsen et al., 2021).

The data-collection process consists of four stages: identification, screening, eligibility assessment, and inclusion. First, all retrieved records are exported into a reference-management database. Second, duplicate records are identified and removed. Third, titles and abstracts are screened against the inclusion and exclusion criteria. Fourth, potentially eligible articles are examined through full-text assessment.

Backward citation searching is also conducted by examining the reference lists of highly relevant articles, while forward citation searching is used to identify subsequent studies citing influential publications. These supplementary searches are particularly useful for identifying relevant studies that may not be retrieved through keyword searches alone.

3.5. Measurement of Variables and Research Instruments

Because the study is an SLR, no primary survey instrument or statistical measurement scale is administered. Instead, a structured literature-extraction and coding instrument is developed to systematically record information from each eligible article.

Table 1. The extraction framework

Category	Information Extracted
Bibliographic information	Author, year, journal, DOI
Research context	Country/region and institutional setting
Research design	Quantitative, qualitative, mixed methods, conceptual
Sample/context	Taxpayer group, sector, population
Theoretical foundation	TPB, deterrence, institutional trust, fairness, etc.
Behavioral factors	Tax morale, norms, attitudes, knowledge, motivation
Institutional factors	Trust, fairness, legitimacy, transparency, administration
Compliance outcome	Voluntary compliance, tax compliance, compliance intention
Methodology	Survey, interview, econometric, SEM, qualitative analysis
Main findings	Direction and nature of reported relationships
Limitations	Methodological and contextual limitations
Research implications	Theoretical, managerial, and policy implications

Source: Author processed

Tax morale is coded according to how each study defines and operationalizes the construct. This approach is particularly important because recent systematic evidence demonstrates substantial heterogeneity in the definition and operationalization of tax morale. Puklavec et al. (2026), for example, identified 91 different operationalizations across 323 studies and found limited alignment between conceptual definitions and empirical measures. The coding process therefore distinguishes between intrinsic motivation, attitudes toward tax compliance, justifiability of tax cheating, social norms, fairness perceptions, and other related constructs rather than treating all of them as interchangeable measures of tax morale.

3.6. Data Analysis Techniques

The study applies a descriptive and thematic synthesis rather than statistical meta-analysis because the included literature is expected to contain heterogeneous research designs, constructs, measurements, samples, and analytical approaches. The analysis consists of five stages. First, a descriptive bibliographic analysis is conducted to identify publication trends by year, journal, country, research design, and theoretical perspective. Second, a conceptual categorization is conducted by classifying determinants into behavioral and institutional dimensions. Third, a thematic synthesis is conducted to identify recurring themes, relationships, mechanisms, and inconsistencies across studies. Behavioral themes include tax morale, intrinsic motivation, personal norms, social norms, attitudes, tax knowledge, and fairness perceptions. Institutional themes include trust, procedural fairness, distributive fairness, legitimacy,

DOI: 10.65246

transparency, public-service quality, and tax administration.

Fourth, a comparative synthesis is undertaken to examine similarities and differences across countries, taxpayer groups, theoretical frameworks, and methodological approaches. Fifth, the findings are integrated into a behavioral-institutional conceptual framework explaining how institutional conditions may shape tax morale and how tax morale contributes to voluntary tax compliance. The synthesis does not treat statistical significance as the sole criterion of evidence. Instead, findings are interpreted according to theoretical consistency, methodological quality, contextual relevance, and convergence across studies.

3.7. Validity, Reliability, and Trustworthiness

In an SLR, methodological quality is established through search transparency, explicit eligibility criteria, standardized data extraction, critical appraisal, and consistency in evidence synthesis rather than through conventional questionnaire validity and reliability testing. The search strategy is documented according to PRISMA-S principles, while the overall review is reported according to PRISMA 2020 (Page et al., 2021; Rethlefsen et al., 2021). The methodological quality of eligible studies is critically appraised using the Mixed Methods Appraisal Tool (MMAT) 2018, which can assess qualitative, quantitative, and mixed-method studies using design-specific criteria (Hong et al., 2018).

Two reviewers independently assess eligible studies against the predefined appraisal criteria. Disagreements are resolved through discussion and consensus. Where consensus cannot initially be achieved, a third reviewer is consulted. The appraisal results are incorporated into the interpretation of the evidence so that conclusions are not based disproportionately on studies with substantial methodological weaknesses. Data extraction is also independently checked to minimize coding errors. A standardized extraction form is used to ensure that the same categories of information are consistently recorded across all included studies.

3.8. Ethical Considerations

The study does not involve direct interaction with human participants, collection of personal information, or intervention in organizational settings. Therefore, informed consent is not required for the literature-review component. Nevertheless, academic and publication ethics are strictly maintained. All findings are accurately attributed to their original sources, bibliographic information is recorded systematically, and no study is intentionally misrepresented. The review also avoids selective reporting by applying predefined eligibility criteria consistently across the literature. The review follows transparent reporting principles consistent with PRISMA 2020. PRISMA emphasizes transparent reporting of why a review was conducted, how studies were identified and selected, and how evidence was synthesized.

3.9. Research Procedure

The research procedure consists of the following sequential stages: Stage 1 – Research question formulation. The research questions are established based on the identified literature gap concerning the fragmented behavioral and institutional explanations of tax morale and voluntary tax compliance. Stage 2 – Protocol development. The review protocol defines the research objectives, databases, search terms, publication period, eligibility criteria, screening procedures, quality appraisal approach, extraction categories, and synthesis techniques. Stage 3 – Database searching. Systematic searches are conducted in Scopus and Web of Science Core Collection, with supplementary searches through ScienceDirect and citation tracking where appropriate. Stage 4 – Record management. Retrieved records are exported, consolidated, and screened for duplicate publications. Stage 5 – Title and abstract screening. Records are assessed against the predefined inclusion and exclusion criteria. Stage 6 – Full-text assessment. Potentially eligible studies are retrieved and assessed in full. Reasons for exclusion are documented. Stage 7 – Quality appraisal. Eligible studies are critically assessed using appropriate methodological appraisal criteria, with MMAT 2018 used for heterogeneous study designs. Stage 8 – Data extraction and coding. Relevant bibliographic, theoretical, methodological, behavioral, institutional, and compliance-related information is systematically extracted. Stage 9 – Evidence synthesis. The extracted evidence is analyzed through descriptive, thematic, and comparative synthesis. Stage 10 – Conceptual

DOI: 10.65246

integration. The findings are integrated into the behavioral-institutional framework and used to formulate research propositions and a future research agenda. Stage 11 – PRISMA reporting. The identification, screening, eligibility, and inclusion processes are presented through a PRISMA 2020 flow diagram and the review findings are reported according to the PRISMA framework.

3.10. Methodological Limitations

Several methodological limitations should be acknowledged. First, the review may be affected by database coverage bias, because studies not indexed in the selected databases may be omitted. Second, the restriction to English-language peer-reviewed publications may exclude relevant studies published in other languages. Third, the 2021–2026 publication window prioritizes recent evidence but may exclude earlier empirical studies that provide important historical or theoretical insights. Fourth, substantial heterogeneity in the conceptualization and measurement of tax morale may limit direct comparison across studies. This issue is particularly important given the extensive conceptual and operational variation documented in recent systematic research (Puklavec et al., 2026). Fifth, because the study primarily employs qualitative thematic synthesis rather than meta-analysis, the findings should be interpreted as an evidence-based conceptual synthesis rather than pooled estimates of effect sizes. Despite these limitations, the systematic application of predefined eligibility criteria, transparent search procedures, structured data extraction, methodological quality appraisal, and PRISMA 2020 reporting strengthens the credibility, transparency, and reproducibility of the review.

4. Results and Discussion

4.1. Research Results

4.1.1. Characteristics of the Reviewed Literature

The systematic synthesis indicates that research on tax morale and voluntary tax compliance has developed around two complementary dimensions: behavioral determinants and institutional determinants. The behavioral dimension primarily includes intrinsic motivation, personal and social norms, attitudes toward taxation, tax knowledge, civic responsibility, and perceptions of fairness. The institutional dimension encompasses trust in government and tax authorities, procedural and distributive fairness, institutional legitimacy, transparency, administrative quality, and the perceived effectiveness of tax administration.

The reviewed literature also demonstrates considerable diversity in research contexts, units of analysis, theoretical perspectives, and empirical approaches. Studies have examined individual taxpayers, small and medium-sized enterprises (SMEs), micro, small, and medium-sized enterprises (MSMEs), employees, and taxpayers operating under changing tax-administration arrangements. Quantitative survey designs are particularly prominent, while qualitative and cross-national approaches remain comparatively less developed. This pattern is consistent with Fonseca Corona (2024), who identified a scarcity of qualitative studies in the international tax-morale literature and emphasized the need for more research focused on specific countries and subnational regions.

Because the present study is a systematic literature review, the unit of analysis is the published study rather than an individual taxpayer. Accordingly, descriptive analysis focuses on research characteristics, theoretical orientations, determinants, outcomes, and methodological patterns rather than individual-level means and standard deviations.

Table 2. Representative Characteristics of the Reviewed Empirical Literature

Study	Context/Unit of Analysis	Main Variables	Methodological Orientation	Principal Finding
Timothy and Abbas (2021)	232 Indonesian SMEs	Tax morale, justice, trust, tax knowledge, tax compliance	Quantitative survey	Tax morale, justice, trust, and tax knowledge were positively associated with tax compliance; tax morale showed the strongest association

DOI: 10.65246

Cahyonowati et al. (2023)	165 staff and lecturers in Indonesia	Trust, power, procedural fairness, distributive fairness, tax morale, tax complexity, voluntary compliance	Quantitative survey using SmartPLS	Procedural fairness, distributive fairness, and tax morale significantly contributed to voluntary compliance
Fajriana et al. (2023)	204 MSME taxpayers in Malang Raya, Indonesia	Procedural fairness, distributive fairness, taxpayer trust, voluntary compliance	Quantitative survey	Procedural and distributive fairness and cognitive taxpayer trust significantly influenced voluntary compliance
Castañeda (2024)	Taxpayers in 18 major Latin American cities	Fairness, reciprocity, inequality perceptions, tax morale	Cross-sectional quantitative analysis	Perceptions of unfairness were associated with weaker tax morale and greater justification of tax evasion
Fonseca Corona (2024)	International literature	Culture, religion, patriotism, ethnic identity, trust, tax morale	Scoping review	Cultural and institutional factors were important, while qualitative evidence remained limited
Puklavec et al. (2026)	323 tax-morale studies	Definitions and operationalizations of tax morale	Systematic literature review	91 different operationalizations were identified, indicating substantial conceptual and measurement heterogeneity

Source: Author's systematic synthesis based on the reviewed literature.

The empirical evidence demonstrates that tax morale is not consistently treated as a single, standardized construct. Puklavec et al. (2026) identified 323 articles and 91 different operationalizations of tax morale, of which 72 were used only once. Although intrinsic motivation to pay taxes was the most common conceptual definition, a single question concerning the justifiability of tax cheating was the most frequent empirical operationalization. This finding indicates that differences in measurement may contribute to variations in empirical results across studies.

4.1.2. Data Quality and Preliminary Synthesis

For a systematic literature review, conventional statistical assumptions such as normality, multicollinearity, or common-method bias are not directly applicable to the review corpus because the study does not estimate a primary statistical model using individual-level observations. Instead, data quality was assessed through the methodological characteristics of the reviewed studies, consistency between research objectives and methods, clarity of variable definitions, transparency of empirical procedures, and relevance of the evidence to the research questions.

The synthesis reveals three important quality-related observations. First, the empirical literature is dominated by quantitative approaches, particularly questionnaire-based studies. Second, tax morale and voluntary compliance are measured using heterogeneous instruments, creating challenges for direct comparison. Third, contextual variation is substantial because studies examine different taxpayer populations, countries, institutional arrangements, and stages of tax-administration development.

The methodological heterogeneity does not necessarily reduce the value of the literature. Rather, it indicates that tax morale is a complex construct requiring multidimensional interpretation. The systematic review by Puklavec et al. (2026) provides particularly strong evidence for this issue because it documents substantial divergence between theoretical definitions and empirical operationalizations.

4.1.3. Main Analytical Results

a. Behavioral Determinants of Tax Morale and Voluntary Tax Compliance

The first major finding is that intrinsic motivation or tax morale consistently emerges as a

DOI: 10.65246

central behavioral determinant of tax compliance. Taxpayers with stronger internal motivation to fulfill their fiscal obligations tend to demonstrate greater willingness to comply even when compliance is not entirely dependent on external enforcement. Evidence from Indonesia provides particularly clear support for this pattern. Timothy and Abbas (2021), using data from 232 Indonesian SMEs, found positive associations between tax compliance and tax morale, perceptions of justice, trust in public authorities, and tax knowledge. Among these factors, tax morale demonstrated the greatest magnitude of association with tax compliance, suggesting that intrinsic motivation represents an important driver of compliance behavior.

The synthesis further identifies tax knowledge as a complementary behavioral factor. Tax knowledge does not necessarily substitute for tax morale; rather, it enables taxpayers to translate willingness into actual compliance. A taxpayer may possess a strong moral obligation to pay taxes but still experience compliance difficulties when tax rules, procedures, reporting requirements, or payment mechanisms are poorly understood. Timothy and Abbas (2021) therefore provide evidence that intrinsic motivation should be accompanied by adequate knowledge of tax obligations. Social norms and civic responsibility also emerge as relevant mechanisms. Taxpayers do not make compliance decisions in isolation. Their behavior is influenced by perceptions of what other members of society consider acceptable, responsible, or legitimate. The international literature reviewed by Fonseca Corona (2024) indicates that cultural dimensions—including religion, patriotism, ethnic identity, and trust—can shape tax morale. However, the review also identifies insufficient evidence concerning the independent effects of specific cultural dimensions, suggesting that these mechanisms require more precise investigation.

The behavioral synthesis therefore indicates that voluntary compliance is more appropriately understood as an internalized behavioral orientation than as a simple response to the threat of punishment. Tax morale, knowledge, norms, attitudes, and civic responsibility collectively create the psychological foundation through which taxpayers interpret their obligations.

b. Institutional Determinants of Voluntary Tax Compliance

The second major finding concerns the role of institutional conditions. The evidence consistently indicates that voluntary compliance is influenced by how taxpayers evaluate government institutions and tax authorities. Fairness represents one of the most frequently recurring institutional mechanisms. It can be separated into procedural fairness and distributive fairness. Procedural fairness refers to whether taxpayers perceive tax authorities as respectful, consistent, transparent, and impartial, while distributive fairness concerns whether tax burdens and public benefits are perceived as equitably distributed.

Cahyonowati et al. (2023) found that procedural fairness, distributive fairness, and tax morale significantly contributed to voluntary compliance among respondents operating under changing tax-reporting practices in Indonesia. Their findings demonstrate that institutional fairness remains important even when taxpayers face changes in administrative procedures. Similarly, Fajriana et al. (2023), based on 204 MSME taxpayers in Malang Raya, found that procedural fairness, distributive fairness, and cognitive taxpayer trust significantly influenced voluntary compliance. These findings strengthen the argument that voluntary compliance depends not only on taxpayers' internal motivation but also on their evaluation of the institutional environment.

Institutional trust constitutes another central determinant. Trust in public authorities can reduce the psychological distance between taxpayers and government by creating expectations of reciprocity and responsible public-resource management. When taxpayers believe that tax authorities operate fairly and that tax revenues are converted into legitimate public benefits, tax payment can be interpreted as a reciprocal civic contribution rather than merely an imposed financial burden. The literature therefore indicates that tax morale and institutional trust should not be treated as competing explanations. Instead, they appear to be mutually reinforcing mechanisms. Institutional trust can strengthen taxpayers' willingness to internalize tax obligations, while strong tax morale may make taxpayers more responsive to institutional signals concerning fairness and legitimacy.

c. Cultural and Contextual Determinants

DOI: 10.65246

The third major finding is that tax morale is context-dependent. The same behavioral or institutional mechanism may not have identical effects across countries, regions, taxpayer groups, or institutional environments. Fonseca Corona (2024) reviewed 66 empirical works concerning cultural determinants of tax morale and found substantial variation in approaches, methods, and geographical coverage. The review emphasized the need for more country-specific and subnational research and for greater attention to cultural dimensions such as religion, ethnic identity, patriotism, and trust.

Castañeda (2024) provides further evidence that perceptions of fairness matter particularly in developing-country settings. Using survey evidence from 18 major Latin American cities, the study found that individuals who perceived tax structures as unfair were less likely to regard tax payment as a civic duty and more likely to justify tax evasion. The study also identified reciprocity, merit, and perceptions of inequality as mechanisms associated with tax morale. These findings indicate that tax morale cannot be interpreted independently of the broader socioeconomic and institutional environment. In societies characterized by perceived inequality, weak institutional trust, corruption concerns, or limited reciprocity between citizens and government, taxpayers may be less likely to interpret taxation as a legitimate collective obligation.

d. Conceptual and Measurement Findings

A particularly important result of the review concerns the conceptual instability of tax morale. Although the literature frequently presents tax morale as intrinsic motivation to comply, empirical studies use a wide range of indicators. Puklavec et al. (2026) provide the clearest evidence of this problem. Their systematic review of 323 articles identified 91 different operationalizations of tax morale, with 72 appearing only once. The most common conceptual definition was intrinsic motivation to pay taxes, whereas the most common operationalization was a single question concerning the justifiability of tax cheating.

This discrepancy constitutes an important finding because different measurements may capture different psychological phenomena. A measure based on intrinsic motivation is conceptually different from an attitudinal measure concerning the acceptability of tax evasion. Consequently, empirical studies that use these measures interchangeably may appear contradictory even when they are actually examining different dimensions of taxpayers' moral orientation.

4.1.4. Hypothesis Testing Results / Key Findings

Table 3. Synthesis of Findings by Research Question

Research Question	Main Finding	Dominant Evidence
RQ1. What behavioral factors determine tax morale and voluntary compliance?	Tax morale, intrinsic motivation, tax knowledge, social norms, attitudes, civic responsibility, and cultural values are recurring behavioral determinants	Timothy and Abbas (2021); Fonseca Corona (2024)
RQ2. What institutional factors influence voluntary compliance?	Procedural fairness, distributive fairness, trust, legitimacy, transparency, and administrative quality are prominent institutional determinants	Cahyonowati et al. (2023); Fajriana et al. (2023)
RQ3. What theoretical perspectives dominate?	Behavioral, deterrence, fairness, social-norm, institutional trust, and legitimacy perspectives are repeatedly employed	Synthesized literature
RQ4. How do behavioral and institutional factors interact?	Institutional conditions shape the environment in which intrinsic motivation and tax morale develop and translate into compliance	Integrated synthesis
RQ5. What methodological and contextual gaps remain?	Measurement heterogeneity, limited qualitative research, contextual concentration, and insufficient cross-country/subnational comparisons remain	Fonseca Corona (2024); Puklavec et al. (2026)
RQ6. What future research directions emerge?	Standardized measurement, longitudinal designs, mixed methods, comparative research, and integrated behavioral-institutional models are needed	Integrated synthesis

Source: Author's synthesis.

4.2 Research Discussion

4.2.1. Interpretation of Key Findings

DOI: 10.65246

a. Tax Morale as the Behavioral Core of Voluntary Compliance

The findings support the proposition that tax morale represents a central behavioral mechanism underlying voluntary tax compliance. This result is consistent with the behavioral perspective, which assumes that taxpayers possess motivations that extend beyond economic calculations concerning audit probability and penalties. The evidence from Timothy and Abbas (2021) is particularly important because tax morale showed the greatest magnitude of association with tax compliance among the examined determinants in their Indonesian SME sample. This finding reinforces the argument that enforcement-based approaches alone cannot fully explain why taxpayers comply.

From the perspective of the Theory of Planned Behavior, tax morale can be interpreted as an internalized positive orientation toward tax compliance. Attitudes toward paying taxes, subjective expectations regarding socially appropriate behavior, and perceived ability to comply may collectively influence compliance intentions. The literature reviewed here extends this behavioral explanation by demonstrating that taxpayers' internal orientations are shaped by their perceptions of institutions. Thus, P1 is supported at the level of the synthesized literature: higher tax morale is generally associated with stronger tax compliance. However, the evidence does not justify interpreting tax morale as an independent or universally stable determinant because its development depends partly on the social and institutional environment.

b. Fairness as the Institutional Bridge between Morality and Compliance

The findings demonstrate that fairness provides an important bridge between behavioral motivation and institutional legitimacy. Taxpayers are more likely to view tax payment as morally appropriate when they believe that the tax system operates fairly. Cahyonowati et al. (2023) demonstrate that both procedural and distributive fairness significantly contribute to voluntary compliance. Fajriana et al. (2023) report a similar pattern among Indonesian MSME taxpayers, where procedural fairness and distributive fairness significantly influence voluntary compliance.

At the international level, Castañeda (2024) provides an important qualification. Fairness does not simply operate as a generic positive attitude toward government. Perceptions that the tax structure favors particular groups or produces unjust outcomes can weaken tax morale and increase the justification of tax evasion.

This finding is theoretically significant because it suggests that tax morale is partly relational. Taxpayers' willingness to comply depends not only on their personal moral standards but also on whether they perceive the behavior of government and other taxpayers as sufficiently reciprocal and fair.

Accordingly, P2 is supported, but the relationship should be understood conditionally. Fairness strengthens voluntary compliance when taxpayers perceive taxation as reciprocal, legitimate, and reasonably equitable.

c. Institutional Trust and the Legitimacy of Taxation

The review further indicates that institutional trust is an important mechanism connecting government behavior with taxpayer behavior. Trust reduces the need for coercive control because taxpayers are more willing to accept the legitimacy of tax obligations when they believe public institutions are acting appropriately. The Indonesian evidence provides consistent support. Timothy and Abbas (2021) found a positive association between trust in public authorities and tax compliance, while Fajriana et al. (2023) found that cognitive taxpayer trust significantly influenced voluntary compliance.

However, trust should not be interpreted simply as a taxpayer personality trait. It is partly generated through institutional performance. Transparent procedures, respectful treatment, consistent administration, visible public benefits, and perceptions of responsible public-resource management can strengthen institutional trust.

This interpretation extends the institutional legitimacy perspective by positioning tax morale as a potential mechanism through which trust affects compliance. When taxpayers trust government institutions, they may be more likely to perceive taxation as legitimate, which in turn can strengthen their intrinsic willingness to comply. Therefore, P3 is supported by the reviewed evidence, although the relationship is likely to be reciprocal and institutionally conditioned.

DOI: 10.65246

d. Interaction between Behavioral and Institutional Perspectives

The central contribution of this systematic review is the identification of an interaction between behavioral and institutional explanations. Traditional deterrence theory largely emphasizes external control, whereas behavioral approaches emphasize internal motivation. The findings indicate that neither perspective is sufficient on its own. Strong tax morale may encourage compliance, but its effectiveness can be weakened by perceived institutional unfairness. Conversely, a technically efficient tax administration may fail to generate voluntary compliance when taxpayers perceive the government as illegitimate or untrustworthy.

The integrated relationship can therefore be represented as: Institutional Conditions → Taxpayer Perceptions → Tax Morale → Voluntary Compliance with feedback effects in which actual taxpayer experiences can subsequently reinforce or weaken trust, fairness perceptions, and tax morale.

This integrated interpretation addresses the principal research gap identified in the literature review. Rather than treating behavioral and institutional factors as competing explanations, the evidence suggests that they operate as complementary components of a broader compliance system. Thus, P4 is supported conceptually by the systematic synthesis. The findings indicate that voluntary compliance is best understood as an outcome emerging from the interaction between taxpayers' internal motivations and the institutional environment.

e. The Context-Dependent Nature of Tax Morale

The findings also support the proposition that tax morale is context-dependent. Fonseca Corona (2024) demonstrates substantial international variation in the cultural dimensions associated with tax morale and identifies limited qualitative evidence in the existing literature. Castañeda, 2024 evidence from Latin America further demonstrates that perceptions of inequality, reciprocity, and fairness shape attitudes toward tax payment and tax evasion.

These findings challenge a universalistic interpretation of tax morale. A determinant that is powerful in one institutional environment may be weaker in another. For example, trust may be particularly important in contexts where government legitimacy is contested, whereas tax knowledge may become more important when tax regulations are complex or administrative systems undergo rapid digital transformation.

Consequently, P5 is supported. Future research should move beyond generic models of tax morale toward context-sensitive explanations that incorporate national institutions, culture, taxpayer characteristics, inequality, and tax-administration conditions.

f. Measurement Heterogeneity as a Major Theoretical Challenge

The review identifies measurement heterogeneity as one of the most significant challenges to cumulative theory development. Puklavec et al. (2026) demonstrate that tax morale has been operationalized in 91 different ways across 323 reviewed articles. The fact that 72 operationalizations were used only once illustrates the absence of measurement consensus. This finding has direct implications for theory. If different studies use the same label—tax morale—to represent different psychological constructs, apparent inconsistencies in empirical findings may partly result from measurement differences rather than genuine theoretical contradictions.

For this reason, P6 is strongly supported. Future studies should explicitly define whether tax morale refers to intrinsic motivation, moral obligation, attitudes toward tax evasion, civic responsibility, social norms, or a multidimensional combination of these constructs. Researchers should also report the theoretical justification for their measurement instruments rather than adopting tax-morale indicators solely because they have been frequently used.

4.2.2. Comparison with Previous Studies

The findings are broadly consistent with previous empirical studies emphasizing the importance of behavioral motivation, fairness, and institutional trust in voluntary tax compliance. Timothy and Abbas (2021) found that tax morale had the strongest association with tax compliance among the determinants examined in their Indonesian SME sample. This finding supports the present synthesis by demonstrating that intrinsic motivation can provide an important explanation of compliance beyond conventional deterrence mechanisms. Their

DOI: 10.65246

findings also indicate a positive association between trust in public authorities and tax compliance, reinforcing the importance of institutional legitimacy.

Regarding fairness, Cahyonowati et al. (2023) demonstrated that procedural and distributive fairness significantly contribute to voluntary compliance. A similar pattern was reported by Fajriana et al. (2023) among Indonesian MSME taxpayers, where both forms of fairness significantly influenced voluntary compliance. These findings are consistent with the present synthesis, which positions fairness as an important institutional condition shaping taxpayers' moral willingness to comply. Fajriana et al. (2023) also found that cognitive taxpayer trust significantly influenced voluntary compliance, further supporting the relevance of institutional trust.

However, the reviewed evidence also reveals important qualifications. Castañeda (2024) demonstrated that perceptions of inequality, reciprocity, and fairness influence attitudes toward tax payment and tax evasion in Latin America. Perceptions that the tax structure favors particular groups or produces unjust outcomes may weaken tax morale and increase the justification of tax evasion. This evidence suggests that fairness does not function merely as a general positive attitude toward government. Rather, its influence depends on how taxpayers evaluate the distribution of tax burdens, institutional treatment, and the benefits received from public expenditure.

The context-dependent interpretation is further supported by Fonseca Corona (2024), who identified substantial international variation in the cultural dimensions associated with tax morale and highlighted the limited qualitative evidence available in the literature. This finding reinforces the need to interpret tax morale within specific cultural and institutional environments rather than assuming that its determinants operate uniformly across countries.

Furthermore, Puklavec et al. (2026) identified 91 different operationalizations of tax morale across 323 reviewed articles, including 72 operationalizations used only once. This evidence highlights a substantial lack of measurement consensus and helps explain why findings across studies may not always be directly comparable.

Taken together, these previous studies provide convergent evidence regarding the importance of tax morale, fairness, and institutional trust, while also revealing differences associated with context and measurement. The contribution of the present synthesis is to connect these findings within a broader behavioral-institutional explanation of voluntary compliance. Rather than treating the findings of individual studies as isolated relationships, the synthesis demonstrates how behavioral motivation, institutional legitimacy, fairness, trust, and contextual conditions may operate together.

4.2.3. Theoretical Contributions

The findings make four principal theoretical contributions. First, the review strengthens the behavioral theory of tax compliance by demonstrating that intrinsic motivation remains an important explanation of compliance beyond deterrence. Second, the study extends the institutional trust and legitimacy perspective by showing that trust and fairness can influence compliance partly through taxpayers' internalization of tax obligations. Third, the review integrates the fairness perspective with tax morale research. Fairness is not merely an external institutional characteristic; it can become an important antecedent of taxpayers' moral willingness to comply. Fourth, the study contributes to the development of an integrated behavioral-institutional framework in which voluntary compliance emerges from the interaction of individual motivation and institutional conditions. The resulting theoretical interpretation can be summarized as follows: Voluntary tax compliance is strongest when intrinsic taxpayer motivation is reinforced by legitimate, fair, trustworthy, and transparent institutions. This proposition provides a more comprehensive explanation than either a purely deterrence-based or purely psychological model of tax compliance.

4.2.4. Practical and Policy Implications

The findings have several implications for tax authorities and policymakers. First, tax authorities should not rely exclusively on audits, penalties, and enforcement. Enforcement remains necessary, but long-term voluntary compliance requires policies that strengthen taxpayers' intrinsic motivation. Second, procedural fairness should become an explicit component of tax administration. Taxpayers should receive respectful treatment, transparent

DOI: 10.65246

explanations, consistent decisions, and accessible complaint mechanisms. Third, governments should strengthen distributive fairness and fiscal reciprocity. Taxpayers are more likely to regard taxation as legitimate when they perceive that tax burdens are reasonably distributed and public revenues generate visible social benefits. Fourth, tax authorities should strengthen institutional trust through transparency and accountability. Communication concerning the use of tax revenues, public-service outcomes, and administrative decisions can reduce uncertainty and strengthen perceptions of legitimacy. Fifth, tax education should be integrated with behavioral strategies. Evidence from Indonesian SMEs indicates that tax knowledge complements intrinsic motivation rather than replacing it. Finally, tax-policy reforms should recognize contextual differences. A strategy designed for large corporations may not generate the same behavioral response among MSMEs, individual taxpayers, or informal-sector participants. Policies should therefore combine institutional consistency with taxpayer-specific approaches.

4.2.5. Integration with the Research Gap

The findings directly address the principal gaps identified in the literature review. The first gap was the limited integration of behavioral and institutional perspectives. The present synthesis demonstrates that tax morale, fairness, trust, legitimacy, and administrative conditions are interconnected rather than independent explanatory domains. The second gap concerned conceptual and measurement heterogeneity. The evidence from Puklavec et al. (2026) confirms that tax morale lacks a standardized operationalization, highlighting the need for conceptual precision.

The third gap involved contextual variation. Evidence from Indonesia and Latin America demonstrates that fairness, trust, culture, and institutional conditions influence tax morale and voluntary compliance in context-specific ways. The fourth gap concerned methodological diversity and limited qualitative evidence. Fonseca Corona (2024) specifically identifies the scarcity of qualitative studies and the need for country- and region-specific research. Therefore, the novelty of the present review lies not simply in confirming that tax morale matters. Its contribution is to demonstrate how behavioral and institutional mechanisms can be integrated into a single explanation of voluntary tax compliance while simultaneously identifying conceptual, measurement, methodological, and contextual limitations in the existing literature.

4.2.6. Acknowledgement of Study Limitations

Several limitations should be considered when interpreting the findings. First, substantial heterogeneity exists in the conceptualization and measurement of tax morale, which restricts direct comparison across studies. Second, the literature is heavily oriented toward quantitative survey research, while qualitative evidence remains relatively limited. This constrains understanding of how taxpayers construct moral judgments about taxation in their everyday institutional experiences. Third, contextual concentration in particular countries and taxpayer groups limits the generalizability of individual empirical findings. Fourth, the cross-sectional nature of many studies makes it difficult to establish how tax morale and institutional trust evolve over time.

These limitations do not undermine the central findings of the review but indicate that future research should employ longitudinal, mixed-method, experimental, and comparative designs. Greater methodological diversity would help determine whether the relationships identified in cross-sectional surveys remain stable over time and across institutional environments.

Based on the synthesis, future research should develop an integrated model in which institutional conditions influence behavioral orientations, behavioral orientations influence voluntary compliance, and taxpayer experiences subsequently reinforce or weaken institutional trust.

Table 4. Proposed Research Agenda for Tax Morale and Voluntary Tax Compliance

Research Priority	Existing Condition	Recommended Direction
Conceptualization	Multiple definitions of tax morale	Develop theoretically explicit and multidimensional definitions
Measurement	91 operationalizations identified in previous review evidence	Establish more consistent and validated measurement instruments

DOI: 10.65246

Behavioral mechanisms	Tax morale, norms, attitudes, and knowledge examined unevenly	Examine interactions among intrinsic motivation, norms, knowledge, and attitudes
Institutional mechanisms	Trust and fairness frequently examined separately	Develop integrated models of trust, fairness, legitimacy, and administrative quality
Methodology	Strong dominance of quantitative surveys	Expand longitudinal, qualitative, experimental, and mixed-method approaches
Geography	Evidence concentrated in selected countries	Conduct comparative cross-country and subnational studies
Digital taxation	Increasing administrative digitalization	Examine how digital services affect trust, fairness, compliance costs, and tax morale
Policy	Enforcement remains central in many systems	Combine enforcement with legitimacy, education, transparency, and taxpayer service

Source: Author's synthesis.

Overall, the systematic synthesis demonstrates that voluntary tax compliance is neither exclusively an economic decision nor solely a psychological response. It is a behavioral-institutional phenomenon in which taxpayers' internal motivations are continuously shaped by their experiences with institutions. Tax morale provides the behavioral foundation, while fairness, trust, legitimacy, transparency, and administrative quality provide the institutional conditions under which that motivation can be sustained.

The evidence therefore supports a shift from a predominantly deterrence-oriented tax compliance paradigm toward a legitimacy-oriented and motivation-enhancing paradigm. Such an approach does not eliminate enforcement; rather, it places enforcement within a broader institutional architecture in which taxpayers are encouraged to comply because they perceive taxation as fair, legitimate, reciprocal, and socially meaningful.

5. Conclusion

This systematic literature review examined tax morale and voluntary tax compliance through an integrated behavioral and institutional perspective. The review addressed six research questions concerning the behavioral determinants of tax morale and voluntary compliance, institutional influences, dominant theoretical perspectives, interactions between behavioral and institutional mechanisms, methodological and contextual gaps, and future research directions. The synthesis demonstrates that voluntary tax compliance is a multidimensional phenomenon that cannot be adequately explained by economic deterrence or enforcement mechanisms alone. Instead, compliance emerges from the interaction between taxpayers' intrinsic motivations and the institutional environment in which taxation is administered. Tax morale represents an important behavioral foundation, while fairness, institutional trust, legitimacy, transparency, and administrative quality constitute critical institutional conditions that can strengthen or weaken taxpayers' willingness to comply voluntarily.

5.1. Summary of Key Findings

The findings indicate that tax morale, intrinsic motivation, tax knowledge, social norms, civic responsibility, and taxpayer attitudes are among the principal behavioral factors associated with voluntary tax compliance. Tax morale consistently emerges as an important mechanism because taxpayers may comply with their tax obligations even when compliance is not driven exclusively by the threat of detection or sanctions. However, the strength of this behavioral mechanism is influenced by taxpayers' perceptions of the institutional environment.

The review also identifies procedural fairness, distributive fairness, institutional trust, legitimacy, transparency, and administrative quality as important institutional determinants. Fair treatment by tax authorities and perceptions that tax burdens and public benefits are reasonably distributed can strengthen the legitimacy of taxation and reinforce taxpayers' moral motivation. Similarly, trust in government and tax authorities can encourage taxpayers to interpret tax payment as a legitimate civic contribution rather than merely a compulsory financial burden. A central finding is therefore that behavioral and institutional determinants should not be examined as separate explanatory domains.

DOI: 10.65246

Institutional conditions can shape taxpayers' perceptions, which subsequently influence tax morale and compliance intentions. In turn, taxpayers' experiences with the tax system can reinforce or weaken their trust and perceptions of institutional legitimacy. Voluntary tax compliance is consequently best understood as the outcome of a dynamic interaction between internal motivation and external institutional conditions.

The review further identifies substantial conceptual and measurement heterogeneity in tax morale research. Different studies frequently employ different definitions and indicators while using the same construct label. This heterogeneity limits direct comparison among findings and represents an important obstacle to cumulative theory development. In addition, the literature remains characterized by strong reliance on quantitative survey approaches and uneven geographical and contextual coverage. These findings demonstrate that future tax-morale research requires greater conceptual consistency, methodological diversity, and contextual sensitivity.

5.2. Theoretical Contributions

This study contributes to the literature in four principal ways. First, it reinforces the behavioral perspective of tax compliance by demonstrating that intrinsic motivation remains an essential explanation of voluntary compliance beyond conventional deterrence mechanisms. Taxpayers are not exclusively rational economic actors responding to audit probabilities and sanctions; their moral orientations, norms, attitudes, and perceptions also influence compliance behavior. Second, the study extends the institutional trust and legitimacy perspective by positioning trust, fairness, and institutional legitimacy as contextual mechanisms that influence taxpayers' willingness to internalize tax obligations. Institutional quality is therefore not merely an external characteristic of the tax system but an important condition through which taxpayers develop and sustain their motivation to comply.

Third, the study contributes to the fairness perspective by demonstrating the complementary roles of procedural and distributive fairness. Fair administrative treatment and perceptions of equitable taxation can strengthen the moral legitimacy of tax payment, whereas perceived unfairness may weaken taxpayers' willingness to comply voluntarily. Fourth, and most importantly, the study proposes an integrated behavioral-institutional perspective of voluntary tax compliance. The synthesis indicates that tax morale should not be conceptualized as an isolated psychological characteristic. Rather, it is embedded within a broader institutional environment in which trust, fairness, legitimacy, and administrative quality influence the development and expression of taxpayers' intrinsic motivation.

This integrated perspective addresses the principal research gap identified in the literature. It moves the discussion from the conventional question of whether tax morale affects compliance toward a broader explanation of how taxpayers' internal motivations interact with institutional conditions to produce voluntary compliance. The study consequently provides a conceptual foundation for future research seeking to develop more comprehensive models of taxpayer behavior.

5.3. Practical and Policy Implications

The findings provide several implications for tax authorities and policymakers. First, tax administration should move beyond an exclusively deterrence-oriented approach. Audits, penalties, and enforcement remain important components of tax administration, but they should be complemented by policies designed to strengthen taxpayers' intrinsic motivation and institutional trust. Second, tax authorities should prioritize procedural fairness by ensuring that taxpayers are treated respectfully, consistently, transparently, and impartially. Clear explanations of administrative decisions, accessible complaint mechanisms, and consistent application of tax rules can strengthen perceptions of procedural legitimacy.

Third, governments should pay greater attention to distributive fairness and fiscal reciprocity. Taxpayers are more likely to perceive taxation as legitimate when they believe that tax burdens are reasonably distributed and that public revenues generate meaningful public benefits. Improving transparency concerning public expenditure can therefore contribute indirectly to voluntary compliance by strengthening perceptions of reciprocity. Fourth, policymakers should strengthen institutional trust through transparency, accountability, taxpayer services, and effective communication. Taxpayers should be able to

DOI: 10.65246

understand not only what they are required to pay but also why taxation is necessary and how public revenues contribute to collective welfare.

Fifth, tax education and taxpayer assistance should be integrated into compliance strategies. Improving tax knowledge can reduce uncertainty and administrative barriers while allowing taxpayers with strong tax morale to translate their willingness to comply into actual compliance behavior. Finally, tax policies should be context-sensitive. The relative importance of tax morale, fairness, trust, social norms, and administrative factors may differ according to taxpayer characteristics, institutional quality, cultural conditions, and national tax systems. Consequently, policymakers should avoid assuming that a single compliance strategy will produce identical behavioral responses across all taxpayer groups and jurisdictions.

5.4. Limitations of the Study

Several limitations should be considered when interpreting the conclusions of this systematic review. First, the literature exhibits substantial heterogeneity in the conceptualization and measurement of tax morale. Although this diversity provides evidence of the multidimensional nature of the construct, it limits the extent to which findings from different studies can be directly compared. Second, the reviewed literature is strongly oriented toward quantitative and cross-sectional research. Consequently, the synthesis provides stronger evidence concerning associations among tax morale, institutional perceptions, and compliance than concerning how these relationships develop over time or through specific causal mechanisms.

Third, the geographical and contextual distribution of the existing literature is uneven. Findings derived from particular countries, taxpayer groups, or institutional environments should therefore not automatically be generalized to all jurisdictions. Differences in governance quality, cultural values, tax-administration systems, economic structures, and levels of institutional trust may influence the relative importance of individual determinants. Fourth, the limited availability of qualitative evidence restricts understanding of the deeper processes through which taxpayers construct perceptions of fairness, legitimacy, trust, and moral obligation. Tax morale may involve meanings and experiences that cannot be fully captured through standardized survey instruments. These limitations suggest that the conclusions of this review should be interpreted as an integrated synthesis of existing evidence rather than as evidence of a single universal causal model of voluntary tax compliance.

5.5. Directions for Future Research

Future research should prioritize the development of a more conceptually consistent and multidimensional framework for tax morale. Researchers should clearly distinguish intrinsic motivation, moral obligation, attitudes toward tax evasion, social norms, civic responsibility, and related constructs rather than using these concepts interchangeably. Greater consistency in measurement would improve comparability and facilitate cumulative theory development.

Second, future studies should examine the interaction between behavioral and institutional mechanisms rather than testing them exclusively as independent predictors. In particular, future research could investigate whether institutional trust, procedural fairness, and distributive fairness strengthen the effect of tax morale on voluntary compliance and whether tax morale mediates the relationship between institutional conditions and compliance. Third, greater use of longitudinal research designs is needed to examine how tax morale and institutional trust evolve in response to tax reforms, changes in government performance, economic shocks, or changes in tax administration. Longitudinal evidence would provide stronger insight into the dynamic relationship between institutional experiences and taxpayer behavior.

Fourth, future research should expand the use of qualitative and mixed-method approaches. Interviews, focus groups, case studies, and mixed-method designs could provide deeper explanations of why taxpayers perceive particular tax systems as fair or unfair and how these perceptions influence their moral motivation. Fifth, cross-country and subnational comparative studies should be expanded. Comparative research can identify whether the behavioral-institutional framework operates consistently across different institutional and cultural environments or whether specific mechanisms are context-dependent.

Sixth, future studies should increasingly investigate the implications of digital transformation in tax administration. Electronic filing, digital

DOI: 10.65246

payment systems, automated tax services, data-driven compliance monitoring, and artificial intelligence may reduce compliance costs while simultaneously creating new concerns regarding transparency, privacy, procedural fairness, and institutional trust. These developments provide an important emerging context for understanding contemporary tax morale. Finally, future research should consider developing and testing an integrated behavioral-institutional model of voluntary tax compliance. Such a model could position institutional trust, procedural fairness, distributive fairness, and legitimacy as institutional antecedents; tax morale, social norms, attitudes, and tax knowledge as behavioral mechanisms; and voluntary tax compliance as the principal behavioral outcome. Testing this framework across different countries and taxpayer groups would provide stronger evidence concerning the conditions under which tax morale translates into sustained voluntary compliance.

Overall, this systematic literature review concludes that strengthening voluntary tax compliance requires more than increasing the probability of detection or the severity of penalties. Sustainable compliance is more likely when taxpayers possess intrinsic motivation and simultaneously perceive the tax system as fair, trustworthy, legitimate, transparent, and socially reciprocal. The future of tax compliance research should therefore move toward integrated behavioral-institutional explanations that recognize taxpayers not merely as economic decision-makers but as citizens whose compliance decisions are embedded within broader social and institutional relationships.

6. References

Cahyonowati, N., Ratmono, D., & Dewayanto, T. (2023). Determinants of voluntary compliance on a changing tax policy. *Jurnal Dinamika Akuntansi, 15*(2), 116–128. https://doi.org/10.15294/jda.v15i2.42723

Castañeda, N. (2024). Fairness and tax morale in developing countries. *Studies in Comparative International Development, 59*(1), 113–137. https://doi.org/10.1007/s12116-023-09394-z

Ciziceno, M., & Pizzuto, P. (2022). Life satisfaction and tax morale: The role of trust in government and cultural orientation. *Journal of Behavioral and Experimental Economics, 97*, 101824. https://doi.org/10.1016/j.socec.2021.101824

Dularif, M., & Rustiarini, N. W. (2022). Tax compliance and non-deterrence approach: A systematic review. *International Journal of Sociology and Social Policy, 42*(11/12), 1080–1108. https://doi.org/10.1108/IJSSP-04-2021-0108

Enachescu, J., Puklavec, Z., Olsen, J., & Kirchler, E. (2021). Tax compliance is not fundamentally influenced by incidental emotions: An experiment. *Economics of Governance, 22*(4), 345–362. https://doi.org/10.1007/s10101-021-00256-9

Fajriana, N., Irianto, G., & Andayani, W. (2023). The role of tax fairness and taxpayer trust in building voluntary compliance in MSME taxpayers. *International Journal of Business and Society, 24*(1), 478–487. https://doi.org/10.33736/ijbs.5629.2023

Fajriana, N., Saraswati, E., Nurkholis, & Rusydi, M. K. (2025). The role of perceived fairness, trust, and motivation on tax compliance. *Asian Economic and Financial Review, 15*(5), 766–778. https://doi.org/10.55493/5002.v15i5.5393

Fatas, E., Nosenzo, D., Sefton, M., & Zizzo, D. J. (2021). A self-funding reward mechanism for tax compliance. *Journal of Economic Psychology, 86*, 102421. https://doi.org/10.2139/ssrn.2650265

Fonseca Corona, F. J. (2024). Tax morale: A global scoping review from the cultural approach to economics. *International Review of Economics, 71*(2), 343–365. https://doi.org/10.1007/s12232-024-00446-x

Fotiadis, K., & Chatzoglou, P. (2021). Tax morale: Direct and indirect paths between trust factors: Empirical evidence from Greece. *Journal of Economic Issues, 55*(4), 1066–1100. https://doi.org/10.1080/00213624.2021.1994788

Gobena, L. B. (2023). Justice, power and voluntary tax compliance: A moderation analysis among taxpayers in Addis Ababa, Ethiopia. *Asian Review of Accounting, 32*(4), 628–645. https://doi.org/10.1108/ARA-03-2023-0072

Gojali, A., & Tarmidi, D. (2023). The influence of external taxpayer factors on tax compliance to join the voluntary disclosure program. *Saudi Journal of Economics and Finance, 7*(8), 374–391. https://doi.org/10.36348/sjef.2023.v07i08.002

Hassan, I., Naeem, A., & Gulzar, S. (2021). Voluntary tax compliance behavior of individual taxpayers in Pakistan. *Financial Innovation, 7*, 21.

Hong, Q. N., Fàbregues, S., Bartlett, G., Boardman,

DOI: 10.65246

F., Cargo, M., Dagenais, P., Gagnon, M.-P., Griffiths, F., Nicolau, B., O'Cathain, A., Rousseau, M.-C., Vedel, I., & Pluye, P. (2018). The Mixed Methods Appraisal Tool (MMAT) version 2018 for information professionals and researchers. *Education for Information, 34*(4), 285–291. https://doi.org/10.3233/EFI-180221

Page, M. J., McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C. D., Shamseer, L., Tetzlaff, J. M., Akl, E. A., Brennan, S. E., Chou, R., Glanville, J., Grimshaw, J. M., Hróbjartsson, A., Lalu, M. M., Li, T., Loder, E. W., Mayo-Wilson, E., McDonald, S., McGuinness, L. A., Stewart, L. A., Thomas, J., Tricco, A. C., Welch, V. A., Whiting, P., & Moher, D. (2021). The PRISMA 2020 statement: An updated guideline for reporting systematic reviews. *BMJ, 372*, n71. https://doi.org/10.1136/bmj.n71

Puklavec, Ż., Kogler, C., Stavrova, O., & Zeelenberg, M. (2026). Unobscuring the concept of tax morale: A systematic review of the literature. *Journal of Business Ethics, 207*, 583–595. https://doi.org/10.1007/s10551-025-06218-z

Rethlefsen, M. L., Kirtley, S., Waffenschmidt, S., Ayala, A. P., Moher, D., Page, M. J., Koffel, J. B., & PRISMA-S Group. (2021). PRISMA-S: An extension to the PRISMA statement for reporting literature searches in systematic reviews. *Systematic Reviews, 10*, Article 39. https://doi.org/10.1186/s13643-020-01542-z

Timothy, J., & Abbas, Y. (2021). Tax morale, perception of justice, trust in public authorities, tax knowledge, and tax compliance: A study of Indonesian SMEs. *eJournal of Tax Research, 19*(1), 168–184.