



Understanding the Issue of Taxpayer Compliance and Knowledge Gaps

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ABSTRACT

This research uniquely focuses on cognitive barriers, emphasizing the need for taxpayer education and simplified communication of tax laws. The novelty lies in presenting taxpayer education as a strategic tool to enhance compliance, thus shifting the focus from a compliance model based on fear to one based on understanding and support. This research adopts a qualitative approach, utilizing semi-structured interviews and focus group discussions (FGDs) to collect data from various stakeholders, including individual taxpayers, tax consultants, and tax authorities. This research concludes that improving taxpayer compliance requires addressing the knowledge barriers that exist in the tax system. Simplified tax regulations, better access to tax information, and enhanced taxpayer education can significantly reduce unintentional non-compliance. Tax authorities should invest in educational programs and provide clearer, more user-friendly tax guidelines. Future research could extend this study by incorporating quantitative measures to assess the relationship between tax knowledge and compliance rates.

Keywords: Taxpayer Compliance; Knowledge Gaps; Taxpayer Education

Fields: Tax, Accounting, Behavioral

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SDGs: Quality Education (4); Decent Work and Economic Growth (8); Peace, Justice and Strong Institutions (16)

INTRODUCTION

Tax compliance is vital for the functioning of any government, as it directly affects the revenue collected for public services and infrastructure development (Abdu & Adem, 2023). However, many taxpayers struggle with understanding tax regulations, which can lead to confusion and ultimately non-compliance (Junaedi, Suhardjo, et al., 2024). Non-compliance can occur unintentionally when taxpayers are unaware of their obligations or misinterpret tax laws. This issue is particularly pronounced in developing countries like Indonesia, where the tax system may be perceived as complex and opaque. Thus, this research aims to delve into the reasons behind this lack of understanding and its effects on taxpayer compliance. By identifying the cognitive barriers that prevent taxpayers from fully grasping their responsibilities, this study aims to propose targeted interventions that can enhance tax compliance rates, ultimately contributing to better governance and public welfare.

While existing literature often emphasizes deterrent factors, such as the likelihood of being audited or facing penalties, this research uniquely focuses on cognitive barriers, emphasizing the need for taxpayer education and simplified communication of tax laws. By analyzing how taxpayers perceive and interact with tax regulations, this study highlights the significance of understanding in fostering compliance (Saputro et al., 2022). This perspective encourages a proactive approach where tax authorities prioritize educational initiatives over punitive measures. The novelty lies in presenting taxpayer education as a strategic tool to enhance compliance (Cahyanto et al., 2023), thus shifting the focus from a compliance model based on fear to one based on understanding and support.

LITERATURE REVIEW

Social Contract Theory

Social contract theory posits that individuals consent to form a society and abide by its rules and laws in exchange for protection and benefits (Sasan, 2021). This theory is rooted in the idea of mutual obligations between the state and its citizens.

In the context of taxpayer compliance, this theory can help explain the expectation that taxpayers fulfill their obligations based on their understanding of the benefits received from government services. Gaps in knowledge may lead to a perceived imbalance in this social contract (Renaldo, Junaedi, et al., 2022, 2024), where individuals may feel less inclined to comply if they do not understand how their taxes contribute to public goods and services.

Cognitive Dissonance Theory

Cognitive dissonance theory suggests that individuals experience discomfort when their beliefs, values, or behaviors are inconsistent (Borah et al., 2020). To reduce this discomfort, they may change their beliefs or behaviors to align with each other.

Taxpayers who are aware of their obligations but lack understanding may experience cognitive dissonance. For example, if a taxpayer believes that paying taxes is important but feels confused about the tax system, they may either seek to educate themselves or justify their non-compliance. Understanding this dissonance can shed light on the importance of education in fostering compliance.

Theory of Planned Behavior

This psychological theory posits that individual behavior is driven by behavioral intentions (Renaldo, Putra, et al., 2022), which are influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991).

In the context of taxpayer compliance, this theory can be utilized to analyze how attitudes toward taxes, societal norms regarding tax compliance, and perceived control (Renaldo, Sudarno, Hutahuruk, et al., 2021) over tax obligations influence an individual's willingness to comply. Knowledge gaps can hinder the perceived control that taxpayers feel, affecting their intentions to comply with tax laws.

Social Learning Theory

Social learning theory emphasizes the role of observation and modeling in learning behaviors (Firmansyah & Saepuloh, 2023). It posits that individuals learn by observing the actions of others and the consequences that follow.

This theory can help explain how taxpayers learn about compliance from their social environment (Hafni et al., 2024), including family, peers, and community. If individuals lack access to proper education and guidance, they may rely on inaccurate or misleading information from their social networks, contributing to knowledge gaps and non-compliance.

Institutional Theory

Institutional theory examines how institutions influence social behavior (Lammers & Garcia, 2017). It emphasizes the role of rules, norms, and structures in shaping individual and organizational behavior.

This theory can be relevant in analyzing how the tax system's structure, including the complexity of regulations and the availability of education resources, affects taxpayer compliance. Institutional factors, such as the clarity and accessibility of tax information, can contribute to knowledge gaps that hinder compliance.

Taxpayer Compliance

Tax compliance refers to the extent to which taxpayers adhere to tax laws and regulations (Bandara & Weerasooriya, 2019). Factors influencing compliance include perceived fairness, complexity of the tax system, and audit probability.

Knowledge Gaps

A lack of understanding of tax rules often results in unintentional non-compliance (Saad, 2014). Tax literacy and taxpayer education are crucial in bridging these gaps.

Compliance Models

The Slippery Slope Framework (Kirchler et al., 2008) postulates that trust in authorities and enforcement efforts both influence taxpayer behavior (Kogler et al., 2023). However, the framework does not extensively account for knowledge barriers, which this research aims to address.

METHODOLOGY

This research adopts a qualitative approach (Creswell & Creswell, 2018; Sekaran & Bougie, 2016), utilizing semi-structured interviews and focus group discussions (FGDs) to collect data from various stakeholders, including individual taxpayers, tax consultants, and tax authorities (Elfita et al., 2022; Mairia et al., 2021). Semi-Structured Interviews is conducting interviews with a diverse group of taxpayers can reveal specific knowledge gaps and common misconceptions about tax regulations (Al-Somaidae et al., 2023). Questions will explore their experiences with the tax system (Renaldo, Suharti, et al., 2021), challenges they face, and their sources of information. FGDs can provide a platform for taxpayers to share their thoughts collectively, fostering discussion around common barriers and potential solutions (Nyoto et al., 2023). This collaborative approach can elicit deeper insights into the social and community factors influencing tax compliance.

Sampling will be purposive, targeting individuals with varying levels of tax literacy to ensure diverse perspectives. The research will employ purposive sampling to include individuals from various demographic backgrounds: age, education level, income brackets, and geographic locations, to capture a wide range of perspectives.

RESULT AND DISCUSSION

Complexity of Regulations

Most respondents indicated that tax regulations are too complex (Renaldo, Sudarno, et al., 2022), leading to confusion. Some complexity of tax regulations and its impact on taxpayer confusion:

1. Nature of Tax Regulations

Tax regulations are inherently complex due to several factors, including:

- **Legal Jargon:** Tax laws are often written in technical language that may be difficult for the average taxpayer to understand (Demin, 2020). This legalese can create barriers to comprehension, as taxpayers may not have the necessary background knowledge to interpret the provisions accurately.
- **Frequent Changes:** Tax laws are subject to frequent amendments, which can confuse taxpayers trying to keep up with the latest regulations. Changes in tax codes, rates, and exemptions can create uncertainty, making it challenging for individuals to determine their current tax obligations.
- **Variability Across Regions:** In countries with decentralized tax systems, regulations can vary significantly from one region to another. Taxpayers may find it difficult to navigate these differences, particularly if they move or operate across state or provincial lines.
- **Complex Calculation Requirements:** Many tax regulations require taxpayers to perform complex calculations involving various deductions, credits, and exemptions. This complexity can lead to errors and misunderstandings, especially for those without strong mathematical skills.

2. Psychological Barriers

The complexity of tax regulations can create psychological barriers that contribute to confusion:

- **Overwhelm and Anxiety:** When faced with complex regulations, taxpayers may feel overwhelmed or anxious about their obligations (Totanan et al., 2024). This emotional response can lead to avoidance behavior, where individuals neglect their tax responsibilities out of fear of making mistakes.
- **Perceived Incompetence:** Taxpayers may doubt their ability to understand and comply with tax regulations, leading to a lack of confidence. This perceived incompetence can result in non-compliance, either through errors in tax reporting or outright avoidance.

3. Limited Access to Clear Information

While many tax authorities provide resources and guidance, the complexity of the information can still pose challenges:

- **Inadequate Resources:** Tax authorities often offer resources that may not adequately address the needs of all taxpayers (Gangl et al., 2015). For example, official publications might be written at a level that assumes a certain degree of pre-existing knowledge, leaving less knowledgeable taxpayers without adequate support.
- **Accessibility Issues:** Tax information may not be readily available in formats that are easy to understand. Complex documents, lengthy reports (Renaldo, Sudarno, Suhardjo, et al., 2021), or bureaucratic websites (Effendy & Gusrianty, 2024) can hinder taxpayers' ability to find the information they need.

4. Impact on Compliance Rates

The confusion stemming from complex tax regulations can directly affect compliance rates:

- **Unintentional Non-Compliance:** Taxpayers who do not fully understand their obligations may unintentionally fail to report income or claim unauthorized deductions, leading to non-compliance (Bello, 2014).
- **Increased Audit Risk:** Complex regulations may also result in increased scrutiny from tax authorities, as discrepancies or errors are more likely to arise when taxpayers are confused about their obligations.

5. Solutions and Recommendations

To address the confusion caused by complex tax regulations, several solutions can be proposed:

- **Simplification of Regulations:** Tax authorities should prioritize the simplification of tax laws and regulations to make them more accessible to the average taxpayer. This could involve using plain language and clearer formats in official documents.
- **Enhanced Taxpayer Education:** Implementing targeted educational programs and workshops can help taxpayers understand their obligations. Providing information through community centers, online platforms, and local organizations can increase awareness and understanding (Habibi et al., 2022).
- **User-Friendly Resources:** Developing user-friendly online tools, such as calculators and interactive guides, can assist taxpayers in navigating complex regulations. These resources can provide step-by-step instructions for common tax-related tasks, making compliance easier.

Limited Access to Information

Taxpayers rely heavily on external sources, such as tax consultants, due to the inaccessibility of user-friendly official tax information (Sudarno et al., 2022). Some reliance on external sources for tax information:

1. Inaccessibility of Official Tax Information

Many taxpayers face significant challenges when seeking official tax information due to:

- **Complex Language and Jargon:** Official tax documents often use legal terminology and technical language that can be difficult for the average taxpayer to comprehend. This complexity can make it challenging for individuals to find and understand the information they need.
- **Unorganized or Overly Technical Resources:** Many government websites and publications can be overwhelming, filled with dense text and complicated formats. Taxpayers may struggle to navigate these resources effectively, leading to frustration and disengagement.
- **Limited Multilingual Support:** In diverse societies, taxpayers whose first language is not the official language may find official resources lacking in multilingual support, further complicating their understanding of tax obligations.
- **Lack of Tailored Information:** Official tax information may not adequately address the specific needs or circumstances of different taxpayer groups, such as small business owners, freelancers, or individuals with unique financial situations.

2. Heavy Reliance on Tax Consultants

As a result of these challenges, many taxpayers turn to external sources for assistance, with tax consultants being a popular option:

- **Expertise and Guidance:** Tax consultants possess the knowledge and experience necessary to interpret complex tax regulations (Musimenta, 2020). They can provide tailored advice, helping clients understand their obligations and optimize their tax situations. This expertise is particularly valuable for taxpayers with unique circumstances or complex financial portfolios.

- **Simplifying the Process:** Tax consultants can simplify the tax preparation process for their clients. They can help gather and organize necessary documentation, calculate tax liabilities, and ensure compliance with applicable regulations. This alleviates the stress associated with tax preparation for many individuals.
- **Personalized Solutions:** Consultants can offer personalized strategies for tax savings and compliance, helping clients maximize deductions and credits that they may not be aware of on their own. This tailored approach can lead to more favorable financial outcomes for clients.
- **Confidence and Assurance:** Engaging a tax consultant can provide taxpayers with a sense of security. Knowing that a professional is managing their tax obligations can reduce anxiety about potential errors or misunderstandings.

3. Impact on Compliance and Cost

While relying on tax consultants can help improve compliance rates, it can also lead to some unintended consequences:

- **Increased Costs:** Hiring a tax consultant can be an additional financial burden, especially for low- to middle-income taxpayers (Mangoting et al., 2019). This cost may deter some individuals from seeking professional help, leaving them to navigate the complexities of tax regulations on their own.
- **Overdependence on External Advisors:** Heavy reliance on tax consultants may lead to reduced efforts by taxpayers to educate themselves about their tax obligations. This overdependence can perpetuate the cycle of confusion, as individuals may not take the initiative to seek out official information or understand their responsibilities.
- **Equity Issues:** Those who cannot afford to hire tax consultants may struggle more than their wealthier counterparts, who can access expert assistance. This discrepancy may exacerbate existing inequalities in tax compliance and understanding.

4. Solutions to Improve Accessibility

To reduce taxpayer reliance on external consultants, tax authorities can take several steps to enhance the accessibility of official tax information:

- **Simplifying Communication (Marliza et al., 2022):** Authorities should strive to use plain language in official communications. This includes avoiding jargon and providing clear explanations of tax obligations in a more relatable manner.
- **Creating User-Friendly Resources:** Developing intuitive online resources, such as interactive guides and FAQ sections, can help taxpayers easily find the information they need. This includes creating step-by-step instructions for common tax-related processes.
- **Offering Workshops and Training:** Tax authorities can conduct workshops or webinars to educate taxpayers about their obligations and provide practical guidance on tax preparation. This can help empower individuals to navigate their tax responsibilities more confidently.
- **Utilizing Technology:** Leveraging technology, such as mobile apps or chatbots, can facilitate better communication and make tax information more accessible. These platforms can offer immediate assistance and resources tailored to individual needs.

Educational Gaps

There is a notable gap in formal tax education, with many taxpayers receiving little to no guidance on tax obligations. There are some gaps in formal tax education:

1. Limited Formal Tax Education Programs

Many individuals enter adulthood without receiving adequate education on tax obligations and financial literacy. This gap can be attributed to several factors:

- **Lack of Curriculum Focus:** Tax education is often not a prioritized component of school curricula (Mbilla et al., 2020). Many educational systems do not include dedicated courses on personal finance or tax literacy, leading students to graduate without a fundamental understanding of these critical topics.
- **Inconsistent Offerings:** Where tax education is offered, it may be inconsistent in quality or depth. Some schools might touch upon basic concepts, while others may not address taxes at all, leaving significant disparities in knowledge among students.

- **Failure to Engage:** Even when tax education is included in curricula, it may not be engaging or relevant to students. Traditional teaching methods may fail to connect tax concepts to real-life applications (Susanto et al., 2024), diminishing students' interest and retention of information.

2. Insufficient Guidance for New Taxpayers

When individuals transition into the workforce or begin to earn income, they often face a steep learning curve regarding tax obligations:

- **First-Time Filers:** Many young adults who enter the workforce become first-time tax filers without any formal training. This can lead to confusion and anxiety, as they must navigate the complexities of filing their taxes for the first time.
- **No Orientation Programs:** In many workplaces, there is little to no orientation or training provided on tax obligations, leaving new employees (Nazara & Nasien, 2024) to figure things out independently. This lack of support can contribute to misunderstandings and errors in tax filings.
- **Absence of Resources:** While some individuals may seek out information on their own, they often find themselves faced with overwhelming amounts of information, much of which is poorly organized or difficult to interpret.

3. Consequences of Inadequate Tax Education

The gap in formal tax education has significant implications for taxpayers and the broader tax system:

- **Increased Non-Compliance:** A lack of understanding about tax obligations can lead to unintentional non-compliance. Taxpayers may fail to report income accurately, miss deadlines, or overlook available deductions and credits, resulting in penalties or audits.
- **Financial Mismanagement:** Inadequate tax education can lead to poor financial decision-making. Without a clear understanding of tax implications, individuals may mismanage their finances, resulting in unexpected tax liabilities or missed opportunities for savings.
- **Strain on Tax Authorities:** Increased errors and non-compliance can place additional burdens on tax authorities, leading to increased audits and enforcement actions. This dynamic (Renaldo, Sudarno, et al., 2024) can create a cycle of distrust between taxpayers and the government.

4. Potential Solutions to Bridge the Gap

To address the gap in formal tax education, several strategies can be implemented:

- **Integrating Tax Education into School Curricula:** Educational institutions should prioritize financial literacy and tax education as essential components of their curricula. Courses should focus on practical applications, such as understanding tax forms, deductions, and filing processes.
- **Providing Community Resources:** Local governments and non-profit organizations can offer free workshops or seminars on tax education for residents. These programs can cover essential topics and provide hands-on guidance for taxpayers.
- **Utilizing Technology for Education:** Online platforms can offer interactive resources and tutorials to educate taxpayers about their obligations. This can include videos, webinars, and mobile apps that make tax education more accessible and engaging.
- **Promoting Employer Involvement:** Employers can play a critical role in educating their employees about tax obligations by providing orientation programs and resources. Offering sessions on personal finance and taxes can empower employees to manage their financial responsibilities effectively.

Discussion

The reliance on tax consultants highlights the social cognitive aspect, as taxpayers often model their behavior based on the actions of those who are knowledgeable about tax regulations. If individuals see their peers or professionals effectively navigating the tax system, they may feel more confident in doing the same. However, the lack of formal education and understanding creates a barrier to this modeling, leading to avoidance behaviors.

The complexity of tax regulations can lead to feelings of overwhelm and anxiety, resulting in irrational decision-making, such as avoiding compliance altogether. The psychological barriers, including perceived incompetence (Gazali et al., 2022), can cause taxpayers to defer their responsibilities. Simplifying regulations and enhancing education could address these behavioral biases.

The confusion stemming from complex tax regulations can negatively impact taxpayers' attitudes towards compliance. If they perceive the tax system as complicated and challenging to navigate, their intention to comply will decrease. Enhancing taxpayer education and access to clear information can improve perceived behavioral control (Napatupulu et al., 2021), leading to higher compliance rates.

Limited access to information and reliance on external sources like tax consultants can reflect a lack of social capital among taxpayers. Those with strong social networks may find it easier to navigate tax obligations and receive assistance. Bridging the knowledge gap through community resources and workshops can help build social capital, enhancing overall compliance.

The complexity of tax regulations can be seen as a system that affects taxpayer behavior. The interaction between legal jargon, frequent changes, and varying regional regulations creates a confusing environment. Addressing the issue through a systemic approach, such as streamlining regulations, improving access to information, and providing education, can enhance taxpayer understanding and compliance.

CONCLUSION

Conclusion

This research concludes that improving taxpayer compliance requires addressing the knowledge barriers that exist in the tax system. Simplified tax regulations, better access to tax information, and enhanced taxpayer education can significantly reduce unintentional non-compliance.

The complexity of tax regulations, limited access to information, and gaps in formal tax education significantly contribute to taxpayer confusion and non-compliance. The intricate nature of tax laws, characterized by legal jargon, frequent amendments, regional variability, and complex calculations, creates barriers to understanding for many individuals. Psychological factors such as overwhelm and perceived incompetence further exacerbate this confusion, leading to avoidance behavior and unintentional non-compliance.

The reliance on external sources, particularly tax consultants, highlights the inadequacy of official resources. Many taxpayers face challenges in accessing user-friendly tax information due to complex language, disorganized resources, and a lack of tailored guidance. While tax consultants can provide valuable expertise, their services often come with financial burdens, exacerbating inequalities among taxpayers.

Moreover, the absence of formal tax education results in a significant knowledge gap, with many individuals entering adulthood without a fundamental understanding of tax obligations. This lack of education contributes to increased non-compliance, financial mismanagement, and additional strain on tax authorities.

To address these challenges, comprehensive solutions are essential. Simplifying tax regulations, enhancing taxpayer education, creating user-friendly resources, and integrating tax education into school curricula are crucial steps to empower individuals. Additionally, fostering community resources and promoting employer involvement in tax education can further bridge the gap in understanding.

Ultimately, addressing the complexities of tax regulations and enhancing access to clear, accessible information is vital for improving taxpayer compliance and fostering a more equitable tax system. By investing in education and resources, tax authorities can empower individuals to navigate their tax obligations confidently, reduce reliance on external consultants, and enhance overall compliance rates.

Implications

For policymakers, the results suggest a need for reforms in how tax information is disseminated to the public. Tax authorities should invest in educational programs and provide clearer, more user-friendly tax guidelines. Additionally, tax consultants could play a more proactive role in educating their clients rather than merely preparing their returns.

Limitations

This study is limited to a qualitative analysis, and the findings may not be generalizable to larger populations. Additionally, the focus on individual taxpayers means that corporate taxpayers' experiences are not considered.

Recommendations

Future research could extend this study by incorporating quantitative measures to assess the relationship between tax knowledge and compliance rates. A comparative analysis between individual and corporate taxpayers could provide more comprehensive insights into tax compliance challenges. Moreover, longitudinal studies could

track the impact of educational interventions on compliance behavior over time. Future research should explore the effectiveness of digital tax education platforms (Junaedi et al., 2023; Junaedi, Panjaitan, Yovita, Jahrizal, et al., 2024; Junaedi, Panjaitan, Yovita, Veronica, et al., 2024), investigate the role of social media in tax information dissemination, and assess the impact of simplified tax filing processes on compliance rates.

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