THE EFFECT OF INDONESIAN TAXPAYERS' TAX LITERACY LEVEL MODERATED BY VOLUNTARY COMPLIANCE, TAX SYSTEM EFFECTIVENESS, AND BROADENING THE TAX BASE ON INCREASING THE TAX RATIO IN INDONESIA:CASE STUDY ON INDIVIDUAL TAXPAYERS (WPOP) IN DKI JAKARTA PROVINCE

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Abstract

Indonesia's tax ratio remains below the average for developing countries, despite its substantial tax potential. One factor contributing to this low tax ratio is the public's level of tax literacy. This article examines the relationship between tax literacy and the tax ratio, using theoretical and empirical approaches. The study results indicate that increased tax literacy, after being moderated by voluntary compliance, tax system effectiveness, and the tax base, has a significant positive impact on the tax ratio.

Keywords: *Tax Literacy, Voluntary Compliance, Effectiveness of the Tax System, Expanding the Tax Base, and Tax Ratio.*

INTRODUCTION
1. Introduction
1.1 Background

The tax ratio is an important indicator in measuring the effectiveness of tax revenues on Gross Domestic Product (GDP). Mathematically, the tax ratio is the comparison between tax revenues and a country's gross domestic product in a single tax year. Evinkau (2024) states that the tax ratio reflects the extent to which the government is able to collect taxes as the main source of state revenue. This definition emphasizes that the tax ratio is influenced by micro factors such as taxpayer compliance and perceptions of the tax system, as well as macro factors such as tax rates and fiscal policy. Furthermore, Zidni Hudan Said Purnomo (2023) provides the perspective that the tax ratio is not only a tool to measure tax effectiveness but also reflects the health of a country's economy. Thus, Zidni's perspective indicates that a stable or increasing tax ratio indicates healthy economic growth and high public purchasing power. The OECD's approach to calculating the tax ratio is broader in scope than the principles or formulas developed by the IMF. The OECD includes citizens' social security contributions as part of state revenue. The OECD's argument for including social security contributions as part of taxes is that they are considered mandatory payments to the government. Thus, they have tax-like characteristics and serve to fund future social benefits. The IMF, on the other hand, has a narrower view, aligning with the principles applied in Indonesian tax law, which focus solely on central and regional tax revenues. According to data from the Ministry of Finance, Indonesia's tax ratio ranges from 8% to 12%, far below the optimal standard for developing countries recommended by the IMF, namely 15.00% to 20.00%. Data on the realization and projection of Indonesia's tax ratio based on records from 2020 to 2025 are as presented in Table 1 below:

Table:1

Indonesia's Tax Ratio Realization and Projection Data (2020 to 2025)

Year	Tax Ratio	Explanation
2020	8.33	A sharp decline due to the COVID-19 pandemic and economic contraction.
2021	9.11	Economic recovery is starting to show, although it is not yet significant.
2022	10.38	Positive impacts of the Tax Regulation Harmonization Law (HPP Law).
2023	10.80 *	Digital reforms and increased compliance are starting to have an impact.
2024	11.80 *	Pre-implementation of the Coretax system and digitalization of taxation.
2025	12.50 *	The government is targeting improvements through efficiency and oversight, in connection with the implementation of the Coretax system.

Source: CEIC Data = https://www.ceicdata.com/id/indicator/indonesia/tax-revenue--of-gdp

*) = projection

Furthermore, when Indonesia's tax ratio data is compared with the average tax ratio of ASEAN countries, which currently ranges from 11.00% to 18.00%, it is clear that Indonesia remains at the lowest level. Indonesia's tax ratio performance will appear even more lagging behind international benchmarks, such as the average tax ratio of OECD countries, which is 34.00%, and the Asia Pacific region, which is 19.30%. The findings of this comparative study indicate that Indonesia's tax ratio is still at a suboptimal level, thus providing significant room for future tax performance improvement. In an effort to increase the national tax ratio, the Indonesian government has implemented various strategies, including regulatory reform and the implementation of a merit system within the Directorate General of Taxes. One of the most prominent policies is the provision of significantly higher rewards or remuneration compared to other government agencies. This policy aims to improve compliance, discipline, and integrity of tax officials in carrying out their duties, as well as strengthen the enforcement of sanctions against violations committed by tax officials. However, despite the intensity and scale of these institutional reforms, the expected increase in the tax ratio has not been optimally achieved. This phenomenon raises critical questions about the need for a more comprehensive reform approach, including one that addresses taxpayers. One relevant approach is improving tax literacy among the public. Empirical observations indicate that many taxpayers still lack an adequate understanding of tax regulations, resulting in disproportionate and inaccurate perceptions of taxes. Thus, it can be hypothesized that low levels of public tax literacy are a major contributing factor to the suboptimal national tax ratio. Therefore, strategies to improve tax literacy need to be an integral part of tax system reforms aimed at sustainably increasing state revenue.

1.2   Formulation of the problem

Based on the description that has been presented previously, the problems in this research can be formulated as follows:

a. How does tax literacy influence increasing voluntary taxpayer compliance in order to increase the tax ratio in Indonesia?

b. How does tax literacy influence the effectiveness of the tax system in supporting an increase in the tax ratio in Indonesia?

c. How does tax literacy influence the expansion of the tax base as an effort to increase the tax ratio in Indonesia?

d. How does tax literacy influence increasing the tax ratio through moderation of voluntary compliance, effectiveness of the tax system, and expansion of the tax base?

1.3. Research purposes

Based on the problem formulation that has been formulated, the objectives of this research are as follows:

a. To find out how tax literacy can increase voluntary compliance of Taxpayers in increasing the tax ratio in Indonesia.

b. To find out how tax literacy can increase the effectiveness of the tax system in supporting the increase in the tax ratio in Indonesia.

c. To find out how tax literacy can broaden the tax base in an effort to increase the tax ratio in Indonesia.

d. To find out how tax literacy can increase the tax ratio through moderation of voluntary compliance, the effectiveness of the tax system and the tax base.

2. Literature Review

2.1 Theoritical review

a. Tax Literacy Theory

According to Lusardi & Mitchell (2014), financial literacy encompasses an understanding of basic economic concepts, including taxes. In the context of taxation, tax literacy is an individual's ability to understand tax rights and obligations, as well as the economic implications of tax decisions.

Taxpayers have a number of rights guaranteed by tax laws and regulations, including:

1) The right to receive good and transparent tax services, including the right to information, easy access, and fair treatment from tax officials.

2) The right to calculate, pay and report their own taxes (self-assessment), Taxpayers have the right to determine the amount of tax owed in accordance with applicable provisions.

3) The right to file objections, appeals and lawsuits, if they do not agree with the tax assessment or decision of the Tax Office, Taxpayers can take legal action.

4) The right to a refund of excess tax payments (restitution), if an overpayment occurs, the Taxpayer has the right to submit a refund application.

5) The right to data protection and confidentiality of tax information, the confidentiality of Taxpayer tax information is guaranteed by the Directorate General of Taxes.

Furthermore, taxpayers are required to calculate, pay, and report (3M) the taxes owed. These obligations include the following:

1) Registering yourself and obtaining a NPWP (Taxpayer Identification Number) is an official identity in tax administration.

2) Calculate, pay and report taxes correctly and on time, according to the type of tax and the specified period.

3) Organize bookkeeping or recording in accordance with the provisions, especially for Corporate Taxpayers and Individual Taxpayers who carry out business activities.

4) Provide correct data and information to the tax authorities, including when conducting inspections or requesting clarification.

5) Comply with tax provisions and not engage in tax avoidance or evasion, including the obligation to deduct and deposit third party taxes if appointed as a withholding agent/collector.

b. Tax Compliance Theory

The fiscal compliance model by Allingham & Sandmo (1972) states that compliance is influenced by the probability of audits and sanctions. However, modern behavioral theories such as the Theory of Planned Behavior (Ajzen, 1991) emphasize that attitudes, subjective norms, and behavioral control also play a significant role, with tax literacy being a factor in shaping positive attitudes toward taxes. A sufficient understanding of tax regulations and provisions plays a crucial role in fostering taxpayer awareness of their obligations. This awareness is not merely normative but also influenced by rational considerations regarding the potential consequences of failing to fulfill tax obligations. In this context, fulfilling tax obligations becomes part of the decision-making process, influenced by perceptions of risks and benefits. Furthermore, an individual's discipline in fulfilling tax obligations can be fostered through a comprehensive understanding of applicable standard operating procedures (SOPs). When an individual recognizes that violating SOPs will lead to feelings of guilt stemming from moral norms about right and wrong, internal control over tax behavior will strengthen. These two approaches align with classical fiscal compliance theoretical frameworks, such as the

Allingham-Sandmo model, as well as modern behavioral approaches such as the Theory of Planned Behavior (TPB) developed by Ajzen. The TPB emphasizes that compliance behavior is influenced by intentions, which are formed from attitudes toward the behavior, subjective norms, and perceived control over the action. In the tax context, good literacy regarding tax regulations and procedures directly contributes to the formation of intentions and sustained compliance behavior.

c.   Tax Ratio and Tax Base

The tax ratio is influenced by the breadth of the tax base and the effectiveness of administration. According to Bird & Zolt (2008), a narrow tax base due to ignorance or distrust of the tax system can lower the tax ratio. Tax literacy plays a role in broadening this base by increasing taxpayer participation. As the common saying in Indonesian society goes, "if you don't know, you won't love." This principle aligns with the theory put forward by Bird & Zolt (2008), which emphasizes the importance of transparency and understanding the background and profile of an individual or institution as the initial foundation for building trust. When a person or entity's background and track record demonstrate high credibility, the other party's tendency to collaborate or entrust valuable responsibilities will increase significantly. This occurs because trust has been established as the social capital that underlies the relationship.In the context of business norms, trust is not merely a transactional instrument, but rather an emotional bond that must be maintained by both parties. Well-maintained trust will create a healthy, efficient, and sustainable climate of cooperation. Similarly, in the relationship between taxpayers and the tax authorities, trust is a key element in encouraging voluntary compliance. When taxpayers believe that the tax authorities act professionally, transparently, and have goals aligned with the public interest, as reflected in the development efforts realized by the government, their support for the tax collection process will be given consciously and without coercion. Thus, trust becomes a catalyst in shaping sustainable fiscal compliance behavior, while strengthening the legitimacy of tax institutions as part of good governance.

2.2   Previous Research

Selfea Dewi Astati, et. al., (2025), in a study entitled "Literature Study Regarding the Influence of Tax Literacy on Taxpayer Compliance in DKI Jakarta" concluded that: tax literacy has a positive and significant influence on taxpayer compliance, taxpayers who understand their tax rights and obligations are more likely to comply voluntarily, low tax literacy contributes to the decline in the realization of regional tax revenue, and digital tax literacy is an important factor in the era of modernization of tax administration. Furthermore, Finansia Palmira Utami (2024), in her research entitled "The Effect of Literacy, Trust, and Integrity on Tax Compliance with Perception of Justice as a Mediating Variable," concluded that: tax literacy and trust in the government have a positive effect on perceptions of justice and tax compliance, perceptions of justice are an important bridge between literacy and voluntary compliance, and increased compliance contributes to optimizing the national tax ratio. These studies demonstrate that tax literacy is not only an educational tool but also a strategic instrument for building voluntary compliance. When taxpayers understand the system, feel they are being treated fairly, and trust fiscal institutions, the tax ratio can increase sustainably. This provides a crucial foundation for participatory and transparency-based tax reform.

Lucky Akbar (2025), in his article entitled "Increasing the Tax Ratio with Law Enforcement and Tax Literacy," concluded that Indonesia's tax ratio remains below the international standard, at 10.08% in 2024. This figure is far from the International Monetary Fund (IMF) recommendation of 15%, which sets an ideal threshold. In this context, tax literacy is seen as a key strategy for expanding the tax base and encouraging voluntary compliance. As part of its efforts to modernize the tax system, the Directorate General of Taxes has developed Coretax, a technology-based core tax system. This initiative aims to increase administrative efficiency, strengthen oversight, and improve the quality of service to taxpayers. Furthermore, systematic tax education is believed to reduce reporting errors, increase transparency, and strengthen the legitimacy of the tax authorities in the eyes of the public. Good literacy regarding tax rights and obligations also directly contributes to the effectiveness of the tax collection and oversight system. This research combines behavioral economics and administrative reform approaches, positioning tax literacy as social capital that strengthens the country's fiscal foundation. When taxpayers understand the tax system, feel they are being treated fairly, and have trust in fiscal institutions, the effectiveness of the tax system will increase systematically. As for the implications for the tax ratio, tax literacy not only plays a role in improving compliance but also broadens the tax base through active public participation. An effective tax system supported by a high level of literacy will result in a more optimal tax revenue ratio, while strengthening the capacity to finance national development independently and sustainably.

3. Research methods

3.1 Research methods

In quantitative data analysis, there are two types of statistical approaches commonly used: descriptive statistics and inferential statistics. This research uses quantitative descriptive statistics with a case study approach, which aims to systematically describe the characteristics of the data without generalizing or testing hypotheses. According to Sugiyono (2009:29), "descriptive research is a method used to describe or analyze research results, but is not intended to draw general conclusions.

3.2. Conceptual Framework

The conceptual framework in this study positions tax literacy as the independent variable, which is assumed to influence the tax ratio, which is the dependent variable. Meanwhile, voluntary compliance, tax system effectiveness, and tax base expansion act as moderating variables that can strengthen or weaken the relationship between tax literacy and the tax ratio. The relationship structure between these variables is designed to test the extent to which increasing tax literacy, in the context of the taxpayer system and behavior, can contribute to optimizing the tax ratio as an indicator of fiscal performance.
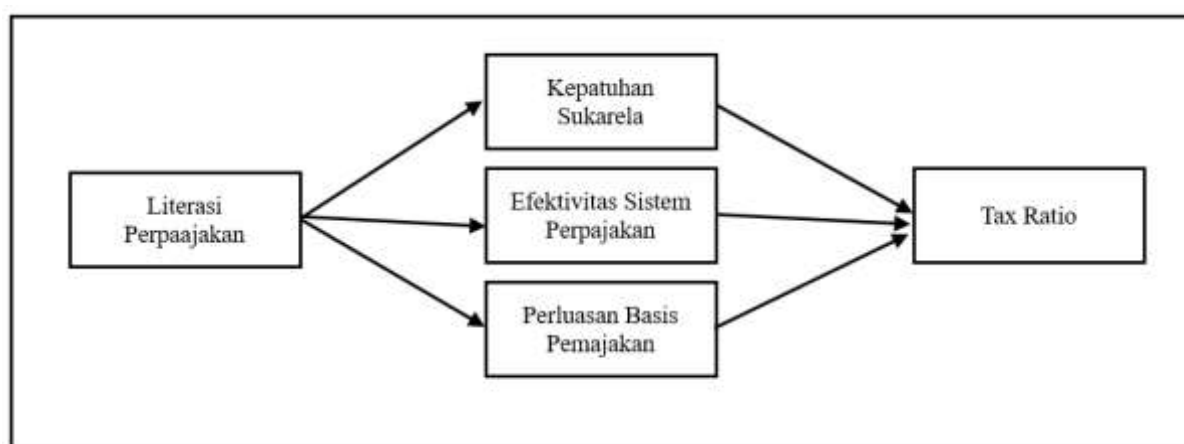

Image: 1
Conceptual Framework

3.3 Population and Sample

The population in this study was all individual taxpayers registered with the Tax Service Office (KPP) in the DKI Jakarta region. Due to their large and dispersed population, an efficient sampling technique was required. This study employed purposive sampling, a sampling method based on specific considerations and criteria relevant to the research objectives. Respondent selection criteria included active taxpayer status, type of employment, and income level. This technique is considered appropriate for research focusing on specific behaviors or perceptions of the target group. Data collection was conducted through the distribution of questionnaires in Google Form format, which were emailed to 250 individual taxpayers in the Jakarta area.

3.3. Questionnaire

The questionnaire in this study was compiled using a Likert scale with a value range of 1 to 5. The list of questions used in this study can be summarized as presented in Table 2.

Table: 2
List of Variables and Indicators of the Research Questionnaire

No	Variables	Indicator
1	Tax Literacy	Understanding Tariffs, Reporting Procedures, Tax Functions, Rights and Obligations
2	Voluntary Decision	Moral Awareness, Perception of Justice, Non-Coercive Motivation
3	Effectiveness of the Tax System	Ease of Access, Speed of Service, Transparency, System Reliability
4	Expansion of the Tax Base	Informal Sector Participation, Number of New Taxpayers, Tax Object Coverage
5	Tax Ratio	Fiscal Contribution, Collection Efficiency, Distribution Justice

4.   Results and Discussion
4.1.   Validity and Reliability Test

Validity testing is the process of ensuring that an instrument or measuring tool actually measures what it is supposed to measure. Factor loading is one of the main indicators in factor analysis, particularly in Confirmatory Factor Analysis (CFA) or Exploratory Factor Analysis (EFA), which is used to test the construct validity of a research instrument. This study shows a factor loading value greater than 0.70, confirming a strong relationship between the items (questions) and the construct (factor). Reliability testing is the process of measuring the internal consistency of an instrument or measuring tool. This means whether the instrument produces stable and consistent results when used under similar conditions. This study showed a Cronbach's Alpha value greater than 0.80. This Cronbach's Alpha value indicates consistency between competency indicators, thus consistently measuring the construct.

4.2.   Moderated Regression Analysis (MRA)

Moderated regression is a statistical analysis technique used to determine whether the relationship between an independent variable (X) and a dependent variable (Y) is influenced by a moderator variable (M). In other words, the moderator variable strengthens, weakens, or changes the direction of the relationship between X and Y.

Basic Model:

$$Y = \beta_0 + \beta_1 X + \beta_2 Z + \beta_3(X \times Z) + \varepsilon$$

Where:
- Y = Tax Ratio (dependent variable)
- X = Tax Literacy (independent variable)
- Z = Voluntary Compliance (moderation variable)
- X×Z = Interaction between tax literacy and voluntary compliance
- $\beta_1, \beta_2, \beta_3$ = Regression coefficients
- ε = Error

Moderation Model:

$$\text{Tax Ratio} = \beta_0 + \beta_1 \text{Tax Literacy} + \beta_2 \text{Voluntary Compliance} + \beta_3 \text{Tax System Effectiveness} + \beta_4 \text{Tax Basis} + \beta_5(\text{Tax Literacy} \times \text{Voluntary Compliance}) + \varepsilon$$

4.3. Simulation Data and Regression Results

Table: 3

List of Mean Values, Standard Deviation & Correlation of Research Questionnaire Variables and Indicators

No	Variables	Mean	Standard Deviation	Correlation to Tax Ratio
1	Tax Literacy	4.20	0.60	0.58
2	Voluntary Compliance	4.00	0.70	0.62
3	Effectiveness of the Tax System	3.80	0.80	0.55
4	Expansion of the Tax Base	3.90	0.70	0.60
5	Tax Ratio	3.70	0.90	--

Table: 4

List of Variable Values and Indicators of the Research Questionnaire

No	Variables	Mean	Standard Deviation	Correlation to Tax Ratio
1	Tax Literacy	4.20	0.60	0.58
2	Voluntary Compliance	4.00	0.70	0.62
3	Effectiveness of the Tax System	3.80	0.80	0.55
4	Expansion of the Tax Base	3.90	0.70	0.60
5	Tax Ratio	3.70	0.90	--

Table: 5

List of Interaction Coefficients & Significance Levels of Model Variable Relationships

No	Model	Interaction Coefficient	Significance (p-Value)	Interpretation
1	Tax Literacy + Voluntary Compliance	$\beta 3 = 0.35$	P <0.01	Positive and significant moderation
2	Tax Literacy + Tax System Effectiveness	$\beta 3 = 0.28$	P <0.05	Positive moderation, strengthening the influence of tax literacy
3	Tax Literacy + Tax Basis	$\beta 3 = 0.42$	P <0.01	Moderation is very significant, and can broaden the impact of tax literacy.

4.4. Regression Coefficient Estimation

Based on research data and using the correlation approach as an initial estimate for the regression coefficient (assuming the variables are standardized), the equation can be determined as follows:

Tax Ratio = β_0 + 0.58Tax Literacy + 0.62Voluntary Compliance + 0.55Tax System Effectiveness + 0.60Tax Base + β_5(Tax Literacy × Voluntary Compliance) + ε

For the interaction coefficient β_5, we can estimate it based on the correlation between Literacy and Compliance (0.35). As a first approximation, we can use this value as an estimate of β_5:

$\beta_5 \approx 0.35$

Moderated Regression Equation (Initial Estimate)

Tax Ratio = β_0 + 0.58Tax Literacy + 0.62Voluntary Compliance + 0.55Tax System Effectiveness + 0.60Tax Base + 0.35(Tax Literacy × Voluntary Compliance) + ε

This equation shows that:

a. Tax literacy, voluntary compliance, system effectiveness, and the tax base all contribute positively to the tax ratio.
b. The interaction between literacy and compliance also strengthens the influence on the tax ratio.

4.5. Interpretation and Implications

a. Tax literacy directly contributes to an increased tax ratio. This demonstrates that a taxpayer's knowledge of taxation can increase their awareness of fulfilling their tax obligations.
b. When literacy is combined with voluntary compliance, the effect is significantly enhanced. In this case, tax knowledge that has become embedded in a taxpayer's subconscious mind results in the belief that paying taxes is a good thing, thus making them willing to fulfill their tax obligations voluntarily.
c. The effectiveness of the tax system strengthens relationships, but its impact is more technical. In the context of tax obligations, taxpayers are required to calculate, pay, and report their taxes. This obligation will be more likely to be fulfilled if a tax system is user-friendly and easy to implement.
d. Broadening the tax base is the strongest moderating factor, indicating that tax education must be accompanied by an extensification strategy. Increasing a taxpayer's tax knowledge can have a domino effect on their surroundings, meaning that taxpayers who were previously unaware of the importance of fulfilling their tax obligations will follow suit, ultimately expanding the tax base.

5. Conclusion and Suggestions
5.1 Conclusion

The results of this study clearly demonstrate that tax literacy directly influences tax ratio improvement through three main mechanisms: voluntary taxpayer compliance, tax system effectiveness, and broadening the tax base. These findings indicate that tax literacy is not merely an educational tool but also a strategic factor in optimizing state revenue. On the other hand, current government policies, which focus more on internal improvements, such as increasing tax officer remuneration and developing a high-tech tax information system, have not shown significant results in increasing the tax ratio. While these measures are important in strengthening institutional capacity, an approach that is too focused on internal aspects is insufficient to encourage active public participation as taxpayers. Therefore, a strategic shift toward a more inclusive approach is needed, namely by increasing public knowledge regarding tax rights and obligations. Good literacy will shape a proportional perception of the tax system, strengthen trust in the tax authorities, and encourage ongoing voluntary compliance. Therefore, increasing tax literacy can be a key variable in fiscal reforms oriented towards a systemic and sustainable increase in the tax ratio. For additional information, a survey conducted by the Directorate General of Taxes showed that the majority of the public does not fully understand their tax obligations. Many MSMEs and informal workers are not yet registered as taxpayers due to a lack of education and outreach. The lack of educational programs and outreach contributes to low tax literacy, resulting in low formal compliance and a predominance of coercive compliance. This results in a stagnant tax ratio. Countries with high tax literacy, such as South Korea and Chile, have shown more stable and increasing tax ratios. In line with the conditions previously stated, several strategies for increasing tax literacy that can be implemented include:
a. Integration of tax education into the education curriculum.
b. Digital and community-based public campaigns.
c. Tax training for micro and informal business actors.
d. Collaboration between government, academia, and the private sector.

5.2 Suggestion

Based on the conclusions above, and considering that the scope of the variables used in this study is still relatively limited, it is necessary to expand the research scope to obtain a more comprehensive and applicable picture for the government in its efforts to increase the tax ratio. The following are suggested variables for additional research:

a. Trust in Tax Authorities. This variable measures public perception of the integrity, transparency, and accountability of tax institutions. The level of public trust is strongly influenced by the image and behavior of tax officials. In this context, the lavish lifestyles and involvement of Directorate General of Taxes employees in corruption cases need to be systematically eliminated through ethical reforms and strict internal oversight. Furthermore, leaders of tax institutions must demonstrate attitudes and actions that align with taxpayer expectations, including through exemplary behavior, public communication, and disciplinary enforcement.

b. Tax Morale. Tax morale is a reflection of an individual's social and ethical values in carrying out tax obligations. The level of tax morale is influenced by various factors, including education, culture, and the exemplary behavior of public officials. A good quality education enables taxpayers to think logically and understand that the low quality of public facilities is a direct consequence of the state's limited fiscal capacity, which in turn is caused by low tax revenue.

Furthermore, cultural aspects and the exemplary behavior of public officials play a crucial role in shaping public tax morale. Government officials must demonstrate a cultured attitude, uphold the values of tolerance, and demonstrate mutual respect in social interactions and public service. Exemplary behavior in integrity and service will strengthen the legitimacy of the tax system and foster a collective awareness of voluntary contributions to national development through taxes.

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