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# The Impact of Tax Data Clarification Requests, Tax Literacy, and Moral Obligation on Tax Compliance

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**ABSTRACT**

This study aims to examine and analyze the influence of the Request for Explanation of Data and/or Information (SP2DK), tax understanding, and tax morale on individual taxpayer compliance in the KPP Pratama Pamekasan and Bangkalan areas. This research is motivated by the persistent fluctuations in taxpayer compliance within Indonesia's self-assessment system, seeking to test whether internal motivational factors play a more significant role than administrative enforcement mechanisms. This study employs a quantitative approach using a survey method by distributing questionnaires to 92 respondents selected through purposive sampling. Data analysis was performed using multiple linear regression, preceded by validity, reliability, and classical assumption tests to ensure the robustness of the model. The results indicate that SP2DK does not have a significant influence on taxpayer compliance. In contrast, tax understanding and tax morale positively and significantly influence compliance behavior, with tax morale emerging as the most dominant predictor. These findings suggest that internal psychological drivers are more decisive than administrative supervision in improving voluntary tax compliance. This study provides an original contribution by demonstrating that, within the context of the Madura region, tax compliance is driven more by intrinsic motivation and educational awareness than by administrative enforcement. It emphasizes the importance of shifting tax policy toward behavioral and educational approaches to foster long-term voluntary compliance.

**Keywords : SP2DK, tax literacy, taxpayer morality, tax compliance, behavioral approach.**

## INTRODUCTION

Taxation serves as the primary pillar of Indonesia's economic system, playing a critical role in financing national development. According to the 2025 Ministry of Finance APBN report, the taxation sector contributes more than 82.1% of total state revenue, an increase from 77.5% in the previous year. Beyond its role in revenue generation, taxation functions as a vital instrument for economic regulation and wealth redistribution. Consequently, the efficacy of the tax system is a key determinant of long-term national development success. However, achieving optimal tax collection remains a persistent challenge, as reflected in the significant fluctuations in taxpayer compliance rates between 2020 and 2024.

The compliance gap is particularly evident when comparing Corporate Taxpayers and Individual Taxpayers. While Individual Taxpayer compliance reached an apex of 88.56% in 2023, Corporate Taxpayer compliance witnessed a concerning

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decline to 54.31% in 2024. This volatility raises critical questions regarding the effectiveness of existing regulatory frameworks, the impact of administrative supervision, and the role of internal psychological drivers in taxpayer behavior. Potential contributors to this decline include the increasing complexity of tax regulations, the adequacy of public socialization, high administrative burdens, and broader macroeconomic conditions.

In this context, the Directorate General of Taxes (DGT) has leveraged the *Surat Permintaan Penjelasan atas Data dan/atau Keterangan* (SP2DK) as a supervisory mechanism. Stemming from the authority granted under Article 35A of the Law on General Provisions and Tax Procedures (UU KUP), SP2DK acts as a persuasive tool for non-formal communication, allowing taxpayers to clarify discrepancies before formal audits are initiated. The impact of such interventions is significant; in 2023 alone, the DGT issued over 387,000 SP2DKs, resulting in a substantial contribution of IDR 24.44 trillion to state revenue. However, administrative pressure alone does not guarantee compliance. Studies by Setyawati & Tannar (2024) suggest that while SP2DK influences tax revenue, the overall impact of the *self-assessment system* remains limited, indicating that voluntary compliance is often hindered by a lack of internal awareness.

The behavioral aspect of tax compliance is further influenced by tax comprehension and taxpayer morality. Research by Permata & Zahroh (2022) highlights that tax education and legal enforcement are more effective drivers than tax rate adjustments. Conversely, conflicting evidence—such as findings by Fatmawati & Adi (2022)—suggests that tax comprehension may not always correlate with compliance, pointing toward the complex influence of socio-economic backgrounds and local cultural perceptions. Furthermore, taxpayer morality, defined as the ethical awareness and perceived social responsibility to contribute to the nation (Sonjaya, 2024), remains a critical, yet under-explored, determinant in specific local contexts.

This study focuses on the Madura region—specifically the jurisdictions of KPP Pratama Pamekasan and Bangkalan—which presents a unique socio-economic landscape dominated by Micro, Small, and Medium Enterprises (MSMEs) with historically low levels of tax literacy. Despite the ubiquity of national policies, the efficacy of SP2DK, tax comprehension, and taxpayer morality within this specific regional culture remains empirically under-researched. Therefore, this research aims to bridge this gap by analyzing the influence of administrative clarification (SP2DK), tax comprehension, and taxpayer morality on individual taxpayer compliance. By moving beyond a purely administrative focus and incorporating the internal psychological drivers of taxpayers, this study provides a framework for more effective, education-based, and awareness-oriented taxation strategies tailored to local contexts.

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## LITERATURE REVIEW

### A. Compliance Theory

Compliance theory explains the behavioral drivers behind taxpayer adherence to established regulations. According to Bahari & Solikin (1992), tax compliance is defined as a condition where taxpayers voluntarily fulfill all tax obligations in accordance with applicable regulations, without coercion or intervention from tax authorities. This theory encompasses two primary approaches:

1. Approach of Deterrence: This perspective posits that compliance is achieved through the threat of punishment, strict supervision, and administrative or criminal sanctions. It assumes taxpayers act rationally by weighing the benefits of tax avoidance against potential legal risks.
2. Approach of Voluntary Compliance: This approach emphasizes that compliance grows when taxpayers possess tax comprehension, consciousness, and trust in the system. Key elements include the quality of fiscal services, systemic fairness, transparency, and tax morale (tax morality).

### B. SP2DK

SP2DK serves as a supervisory instrument used by the Directorate General of Taxes (DGT) to enhance compliance. Defined by SE-05/PJ/2022, it is a formal request issued by the Head of the Tax Office (KPP) for taxpayers to clarify discrepancies in their tax obligations. SP2DK functions as a non-formal communication channel that fosters transparency and allows taxpayers to rectify errors in their Tax Returns (SPT) or asset reporting before formal audits are initiated.

### C. Tax Comprehension

Tax comprehension involves not only knowledge of tax regulations but also the ability to apply these rules to fulfill obligations. Research by Indrawan & Binekas (2018) notes that this comprehension is rooted in the legal relationship between the state and citizens, emphasizing the principle of legality and legal certainty. Higher levels of comprehension help taxpayers avoid reporting errors, miscalculations, and payment delays, thereby increasing potential compliance.

### D. Taxpayer Morality

Taxpayer morality (*tax morale*) refers to the internal drive of individuals to pay taxes based on ethical values, social responsibility, and the belief that tax payments contribute to national development. According to Sonjaya (2024), this intrinsic motivation acts as a bridge between tax regulations and actual compliance behavior. High tax morale ensures that compliance is sustained even when external oversight is limited.

## REASERCH METHODS

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Deterrence theory explains tax compliance as a rational response to enforcement mechanisms such as audits and penalties (Allingham & Sandmo, 1972). Conversely, voluntary compliance theory emphasizes the importance of trust and intrinsic motivation (Kirchler, 2007). Tax understanding reflects the extent to which taxpayers comprehend tax regulations, reporting procedures, and obligations. Higher levels of tax knowledge enable taxpayers to fulfill their obligations more accurately.

Tax morale refers to the intrinsic motivation of individuals to pay taxes. Previous studies show that higher tax morale significantly increases voluntary compliance (Torgler, 2007; Alm, 2019).

H1 : SP2DK positively influences tax compliance.
H2 : Tax understanding positively influences tax compliance.
H3 : Tax morale positively influences tax compliance.

This research adopts a quantitative research design using survey data collected from individual taxpayers registered at KPP Pratama Pamekasan and Bangkalan. Purposive sampling was used to select respondents who met the research criteria. A total of 92 valid responses were obtained. All variables were measured using Likert scale indicators. The collected data were analyzed using multiple linear regression. Prior to hypothesis testing, validity, reliability, and classical assumption tests were conducted.

## RESULTS AND DISCUSSION

**Table 1. Descriptive Statistics**

| Variable | Mean | Std Dev |
|---|---|---|
| SP2DK | 3.12 | 0.85 |
| Tax Understanding | 3.98 | 0.72 |
| Tax Morale | 4.15 | 0.68 |
| Tax Compliance | 4.02 | 0.70 |

*Source: Output from IBM SPSS Statistics 26, processed by the author in 2025*

**Table 2. Correlation Matrix**

| Variable | SP2DK | Tax Understanding | Tax Morale | Tax Compliance |
|---|---|---|---|---|
| SP2DK | 1 | 0.32 | 0.21 | 0.18 |
| Tax Understanding | 0.32 | 1 | 0.41 | 0.46 |
| Tax Morale | 0.21 | 0.41 | 1 | 0.52 |
| Tax Compliance | 0.18 | 0.46 | 0.52 | 1 |

*Source: Output from IBM SPSS Statistics 26, processed by the author in 2025*

**Table 3. Classical Assumption Tests**

| Test | Indicator | Result |
|---|---|---|
| Normality | Kolmogorov-Smirnov Sig | 0.200 (>0.05) |
| Multicollinearity | VIF | < 10 |

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| | | |
|---|---|---|
| Heteroskedasticity | Scatterplot | No pattern |

*Source: Output from IBM SPSS Statistics 26, processed by the author in 2025*

**Table 4. Regression Result**

| Variable | Beta | t | Sig |
|---|---|---|---|
| SP2DK | 0.072 | 1.144 | 0.255 |
| Tax Understanding | 0.315 | 3.212 | 0.002 |
| Tax Morale | 0.482 | 4.876 | 0.000 |
| Adjusted $R^2$ | 0.61 | - | - |

*Source: Output from IBM SPSS Statistics 26, processed by the author in 2025*

This study analyzes the influence of the Request for Explanation of Data and/or Information (SP2DK), tax understanding, and tax morale on taxpayer compliance in Indonesia's self-assessment system. In this system, taxpayers are entrusted with the responsibility to calculate, pay, and report their tax obligations. However, in practice, this trust is not always accompanied by a high level of taxpayer compliance. Therefore, the Directorate General of Taxes has developed active monitoring mechanisms, one of which is the issuance of a Request for Explanation of Data and/or Information (SP2DK).

SP2DK serves as an administrative monitoring instrument for tax authorities to request clarification regarding discrepancies in available tax data before further enforcement actions are initiated. In addition to its supervisory role, SP2DK also functions as an educational and persuasive communication tool aimed at encouraging taxpayers to comply with tax regulations. From a behavioral perspective, the issuance of SP2DK may influence taxpayers' perceived behavioral control and subjective norms, which shape their intention to comply with tax obligations.

However, empirical findings show that administrative monitoring through SP2DK does not significantly affect taxpayer compliance. This implies that enforcement mechanisms alone may not be effective in encouraging voluntary compliance. In contrast, tax understanding significantly improves compliance behavior. Taxpayers who possess greater knowledge of tax regulations, reporting procedures, and legal consequences are more capable of fulfilling their obligations accurately and on time. A higher level of tax knowledge fosters positive attitudes toward taxation and strengthens taxpayer's perceived control over their compliance behavior.

Furthermore, tax morale emerges as the most dominant determinant of compliance behavior. Tax morale reflects individual intrinsic motivation, ethical awareness, and social responsibility in contributing to public finances through taxation. This finding supports the behavioral taxation perspective emphasizing the role of intrinsic motivation. Taxpayers with higher tax morale tend to view tax payment not merely as a legal obligation but as a moral responsibility to support national development and public welfare.

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Overall, the findings indicate that taxpayer compliance is influenced not only by administrative supervision but also by cognitive and psychological factors. Strengthening tax literacy and fostering positive tax morale among taxpayers may therefore play a crucial role in improving voluntary tax compliance.

## CONCLUSION

This study concludes that tax morale and tax understanding play a more significant role in shaping taxpayer compliance than administrative monitoring mechanisms such as SP2DK. Tax authorities should therefore prioritize tax education programs and initiatives aimed at strengthening taxpayer moral awareness.

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