

Psychometric Scale of Tax Compliance Potential Clusters of Prospective Taxpayers

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ABSTRACT

This study explores the potential for enhancing tax compliance among prospective taxpayers in Indonesia by developing a psychometric scale that measures psychological factors influencing compliance behaviour. The research was conducted at the University of Muhammadiyah Jember with 225 Accounting Study Program students, who were selected purposively because they represent a relevant group of future taxpayers with foundational knowledge of taxation and financial literacy, making them an appropriate context for examining tax compliance potential. Using a quantitative approach and a structured questionnaire, the study measured intelligence, personality, and skills as independent variables, with tax compliance potential (PTC) as the dependent variable. The findings indicate that intelligence and personality do not have a significant effect on tax compliance potential, whereas skills show a strong positive correlation and significant influence, suggesting that practical competencies in tax administration and the use of tax-related technology are crucial for improving compliance among prospective taxpayers. These results are closely linked to contemporary tax compliance issues in Indonesia, where administrative capability and digital literacy are increasingly important in supporting effective tax systems. By situating the research within an educational setting and aligning the methodological choices with the characteristics of the respondents, this study contributes to a deeper understanding of tax compliance behavior through a psychometric framework. It underscores the importance of a holistic approach to tax education that not only considers individual traits but also emphasizes skill development, social norms, and curriculum-based interventions to strengthen future taxpayers' compliance behavior.

Keywords: psychometric scale; prospective; taxpayers; tax compliance

INTRODUCTION

Tax compliance refers to the degree to which individuals, businesses, and other entities adhere to the relevant tax regulations of a given country. This includes making timely payments, accurately completing tax declarations, and avoiding illegal tax evasion practices. Tax compliance establishes an equitable framework where all parties contribute fairly to the financing of their respective governments based on their economic capacities. However, achieving high levels of compliance remains challenging due to factors such as the complexity of tax regulations, limited tax awareness, aggressive tax avoidance strategies, and administrative inefficiencies in tax collection and enforcement. Governments worldwide continuously strive to address these challenges through legal enforcement, education, and comprehensive tax reforms.

Ironically, although extensive research on tax compliance has been conducted, the overall level of taxpayer compliance remains relatively low (Ahmed, 2019; Jacquemet *et al.*, 2019; Nurkholis, Dularif and Rustiarini, 2020; Pirzada, 2020; Probowulan and Zulkarnaeni, 2022; Suh *et al.*, 2019; Tang, 2020; Oreku, 2021; Stiglingh, Smit and Smit, 2022; Bain *et al.*, 2019; Guenther, Wilson and Wu, 2019; James *et*

al., 2019; Khlif and Amara, 2019; Alstadsæter *et al.*, 2022). This persistent issue highlights the necessity of exploring new perspectives and methodologies that can better explain and predict tax compliance behavior, particularly among those who are just entering the taxpayer population.

Taxation plays a crucial role in promoting economic stability and facilitating national growth. Adequate tax revenues enable governments to provide essential public services, build infrastructure, and implement social programs that enhance societal welfare, and in many international assessments an adequate level is often associated with a tax-to-GDP ratio of around 15 percent, whereas Indonesia's tax ratio is currently estimated at only about 10–11 percent, indicating that tax revenues remain below the level generally considered necessary to fully support sustainable development and inclusive public services. Given the complexity of modern tax systems, prospective taxpayers whether individuals or entities hold substantial potential to contribute to improving tax compliance. This potential can be better understood through the lens of Tax Compliance Theory, which integrates economic, psychological, social, and institutional factors to explain why individuals comply (or fail to comply) with tax obligations.

This study aims to explore the potential for tax compliance among individuals who are about to become taxpayers. Specifically, it seeks to develop a psychometric scale capable of accurately measuring psychological factors such as intelligence, personality, values, and behavioral tendencies that influence one's level of compliance (Jacquemet *et al.*, 2019). By focusing on these psychological dimensions within a taxation context, the study intends to identify which factors most strongly drive or constrain compliance potential.

Using a psychometric approach, this research will develop a valid and reliable measurement instrument to assess the level of tax compliance potential among prospective taxpayers. The resulting findings are expected to provide deeper insights into the behavioral and psychological underpinnings of compliance decisions. More importantly, they can guide the formulation of strategic education policies and targeted interventions that improve compliance efficiency through better-informed and well-designed tax education programs.

By emphasizing the importance of developing psychometric scales in measuring these aspects, the results of this study can go beyond merely describing taxpayer behavior – they can inform strategies that strengthen tax education, foster voluntary compliance, and support sustainable fiscal policy. In this way, the research underscores both its theoretical contribution and its practical relevance for policymakers, educators, and tax authorities in promoting a more compliant and informed taxpayer community.

HYPOTHESIS development

Social Psychological Theory

Social psychology theory, particularly through the concept of social norms, emphasizes the crucial role of social factors in shaping tax compliance behavior (Ajzen, 1991; Bobek *et al.*, 2013). These social influences significantly affect a taxpayer's decision to comply or not, as individuals often adjust their behavior based on the expectations and responses of the groups to which they belong.

In designing effective tax compliance strategies, governments and tax authorities need to understand and utilize insights from social psychology to foster stronger social norms that support voluntary compliance. This perspective highlights the importance of factors such as social interaction, group pressure, and community norms, which can create either supportive or discouraging environments for tax compliance. By explicitly taking these social dimensions into account, policy interventions can be better targeted to encourage taxpayers to internalize compliant behavior as part of their shared social identity.

Theory of Reasoned Action

The theory of reasoned action (TRA or ToRA) aims to explain the relationship between attitudes and behaviour in human actions (Duggal, 2022). This theory is primarily used to predict people's behavior by studying their existing attitudes and intentions. An individual's decision to engage in a particular behaviour is influenced by the expected outcomes they anticipate from performing that behaviour. The theory was developed in 1967 by Martin Fishbein and Icek Ajzen, building upon earlier research in persuasion models and attitude theory, as well as to develop an articulation of the psychological factors and practical skills of individuals in influencing their tax compliance behaviour.

Tax Compliance

Tax compliance theory attempts to explain the behavior of people or companies in complying with or not complying with tax obligations. Taxpayer compliance is a condition under which taxpayers obey tax rules and orders. Jacquemet *et al.* (2019); Kurniawan (2020); Nurkholis, Dularif, and Rustiarini (2020); Williams (2020) stated that tax compliance is an effort of taxpayer responsibility to good for the government and the people as an activity to fulfill their tax obligations and rights. Tax compliance must be carried out with awareness and under the provisions of the tax law. Economic policy problems that must be solved by the government must be able to encourage the level of compliance of taxpayers.

Psychometric Scale

In the context of the psychometric scale of tax compliance potential, tax compliance theory can provide a solid conceptual basis for identifying and measuring psychological factors that influence prospective taxpayers' tax compliance behavior. "Psychometrics" or "psychometrics" in general, refers to the branch of psychological science that focuses on measuring and testing psychological traits, such as intelligence, personality, and skills (Jacquemet *et al.*, 2019). Asking about a prospective taxpayer's level of trust in the government can provide insight into how this trust affects their readiness to comply with tax obligations. The integration of these elements into the psychometric scale can create a comprehensive and reliable tool for measuring potential tax compliance by accounting for complex psychological factors.

The formulation of the hypothesis:

H₁ : High intelligence positively affects the potential for tax compliance

H₂ : A good personality positively affects the potential for tax compliance

H₃ : High skills positively affect potential tax compliance

METHOD, DATA, AND ANALYSIS

This study uses a quantitative approach with an associative research type that is influential, namely from three independent variables, namely intelligence (X₁), personality (X₂), and skill (X₃). The free variable affects one bound variable, namely the potential for tax compliance (Y). With this research, a theory can be built that can function to predict and control a phenomenon, namely the tax learning process that is ineffective in improving tax knowledge in higher education. The number of prospective taxpayers, namely students of the Accounting Study Program, Faculty of Economics and Business, University of Muhammadiyah Jember, is 429, so that to take samples, a purposive sampling method is used with the criteria of students who have and are taking tax courses, tax practicum, tax planning, tax auditing and tax accounting. So that there are 225 samples identified.

This study uses qualitative data with primary data sources using questionnaires. The variables to be studied include the bound variable (Y), which is the potential for tax compliance, while the independent variable (X) consists of intelligence, personality, and skills. For the measurement of the assessment, the likert scale was used with the following value weights: (1) very poor, (2) poor, (3) adequate, (4) good, (5) very good. Meanwhile, data collection by distributing questionnaires directly, if it is not possible to use an alternative to distributing questionnaires using bit.ly or google forms so that contact data from respondents is needed as a sample. Data analysis techniques that will be carried out use Multiple Regression Analysis to test the research hypothesis.

RESULT AND DISCUSSION

Result

This study aims to measure the potential for tax compliance in prospective taxpayers who are students of the Accounting Study Program, University of Muhammadiyah Jember. The subjects of this research are students who have and are taking courses in taxation, tax planning, tax audit, and tax practicum. They are considered prospective taxpayers because they will enter the world of work after completing their education and are expected to pay taxes in accordance with applicable regulations. These students have the same educational background in terms of basic knowledge of the tax system, accounting principles, and tax obligations. They have undergone a curriculum that includes courses related to taxes, such as Income Tax, Value Added Tax, and a basic understanding of the applicable tax regulations in Indonesia. The general description of the subject of this study can be explained in Table 1 below:

Table 1 Overview of the subject of study

	Female	Men	Total
Who has taken the subject?			
Taxation	62	12	74
Tax Planning*	62	12	74
Tax Audit	30	7	37
Tax Practicum*	30	7	37
Who has taken the subject total			*111
Who is currently taking the subject?			0
Taxation	64	17	81
Tax Audit	27	6	33
Who is currently taking the subject total			114
Total overall study subjects			225

*The same subject, so it counts half of the sum (222:2=111). The majority of respondents have either completed or are currently enrolled in taxation-related courses, making them relevant as prospective taxpayers with formal exposure to tax-related content. The figures of 111 and 114 can be used to emphasize the respondents' experience and tax-related skill base when discussing the findings on "skills" and Tax Compliance Potential.

There are 225 students as prospective taxpayers, 81.3% consisting of female students and 18.7% male students. This illustrates that most of the research subjects are dominated by women. The distribution

of students in each Constitutional Court is related to taxes, both those who have taken it and are taking it. This can provide useful insights in understanding student involvement in tax-related courses and guide further research planning related to potential tax compliance in prospective taxpayers who are accounting students.

Descriptive Analysis

Intelligence: mean (Mean): 2.9191, Standard Deviation (Std. Deviation): 0.29782; The average intelligence value is 2.9191 with a standard deviation of 0.29782. A low standard deviation indicates that most values are relatively close to the mean. This suggests that the subject’s intelligence tends to be stable and less varied.

Personality: mean (Mean): 2.0142, Standard Deviation (Std. Deviation): 0.34327; The average personality is 2.0142 with a standard deviation of 0.34327. A relatively high standard deviation indicates that there is considerable variation in personality scores. This indicates that respondents have significant variations in personality aspects.

Skill: mean (Mean): 2.1396, Standard Deviation (Std. Deviation): 0.34717; The average skill is 2.1396 with a standard deviation of 0.34717. A relatively high standard deviation of 0.34717 indicates a significant variation in skill scores. This shows that respondents have varying skill levels.

Potential Compliance: Mean (Mean): 3.0720, Standard Deviation (Std. Deviation): 0.22770; The average potential compliance is 3.0720 with a standard deviation of 0.22770. A low standard deviation indicates that most values are relatively close to the mean. This suggests that the subject’s compliance potential tends to be stable and less varied. In table 2, the following are the results of descriptive analysis of questionnaire data distributed to 225 students who have the potential to carry out tax compliance.

Table 2. Descriptive Statistics of Main Variables

	N	Scale Range	Mean	Std. Deviation
Intelligence	225	1 – 5	2,9191	0,29782
Personality	225	1 – 5	2,0142	0,34327
Skills	225	1 – 5	2,1396	0,34717
Compliance Potential	225	1 – 5	3,0720	0,22770
Valid N (listwise)	225			

The descriptive statistics table is used to provide an overall summary of the key characteristics of each variable examined in the study. The mean value represents the average score of respondents on each variable (e.g., intelligence, personality, skills, and Tax Compliance Potential) based on the measurement scale employed, such that higher mean scores indicate higher levels of the respective construct reported by respondents. The standard deviation reflects the extent of variation or dispersion in respondents’ answers around the mean; a small standard deviation indicates that responses are relatively homogeneous, whereas a larger standard deviation suggests greater variability in responses. Accordingly, the table helps to clarify whether, in general, respondents exhibit low, moderate, or high levels of abilities, psychological characteristics, and tax compliance potential, in line with the range of the scale used.

Statistical Test

Table 3 follows the results of the correlation test between variables:

Table 3. Correlation between variables

		PTC	Intelligent	Personality	Skills
Pearson Correlation	PTC	1.000	0.106	0.128	0.338
	Intelligent	0.106	1.000	0.198	0.190
	Personality	0.128	0.198	1.000	0.244
	Skills	0.338	0.190	0.244	1.000
Sig. (1-tailed)	PTC	.	0.056	0.027	0.000
	Intelligent	0.056	.	0.001	0.002
	Personality	0.027	0.001	.	0.000
	Skills	0.000	0.002	0.000	.
N	PTC	225	225	225	225
	Intelligent	225	225	225	225
	Personality	225	225	225	225
	Skills	225	225	225	225

The correlation between PTC and Intelligent is 0.106, indicating a weak positive relationship between PTC and Intelligent. However, this value is not statistically significant (sig. = 0.056 > 0.05). The correlation between PTC and Personality was 0.128, indicating a weak positive relationship between PTC and Personality. The significance value is 0.027, indicating that this relationship is statistically significant. The correlation between PTC and Skills is 0.338, indicating a relatively strong positive relationship between PTC and Skills. The significance value is very low (sig. = 0.000), indicating that this relationship is statistically significant. The correlation between Intelligent and Personality is 0.198, indicating a moderate positive relationship between Intelligent and Personality. The significance value is 0.001, indicating that this relationship is statistically significant. The correlation between Intelligent and Skills is 0.190, indicating a weak positive relationship between Intelligent and Skills. The significance value is 0.002, indicating that this relationship is statistically significant. The correlation between Personality and Skills is 0.244, indicating a moderate positive relationship between Personality and Skills. The significance value is very low (sig. = 0.000), indicating that this relationship is statistically significant.

PTC is positively and statistically significantly correlated with Skills, meaning that technical training and skills have a strong relationship with individual skill ability. Intelligence correlates positively and statistically significantly with personality, suggesting that individual intelligence has a moderate relationship with personality. Personality is positively and statistically significantly correlated with skills, suggesting that individual personality also has a moderate relationship with skills. The correlation between PTC and intelligence, as well as between Intelligent and Skills, although positive, is not statistically significant. The results of the correlation test between the variables showed a fairly strong relationship, then regression analysis was carried out to explore the relationship further and build a predictive or explanatory model.

The linear regression analysis provided shows the relationship between the independent variable (Intelligence, Personality, and Skills) and the dependent variable (Compliance Potential). Here is Table 4 of the regression analysis:

Table 4. Multiple regression test results

	B	Std. Error	Beta	t	Sig.
(Constant)	2.483	0.162		15.365	0.000
Intelligence	0.028	0.050	0.037	0.565	0.573
Personality	0.028	0.044	0.043	0.651	0.516
Skills	0.210	0.043	0.320	4.859	0.000

a. Dependent Variable: Compliance Potential

Intelligence: Regression Coefficient (B): 0.028, Standard Error: 0.050, Beta Coefficient (Standardized Coefficients): 0.037, t value: 0.565, Significance (Sig.): 0.573. Intelligence has no significant effect on Compliance Potential (Sig. > 0.05). A low Beta coefficient (0.037) indicates that every one-unit increase in the Intelligence variable will only lead to an increase of 0.037 in Compliance Potential. Assuming an IQ scale, a regression coefficient of 0.028 can be interpreted as every one-point increase on intelligence tests corresponds to a rise in Compliance Potential of 0.028 points.

Personality: Regression Coefficient (B): 0.028, Standard Error: 0.044, Beta Coefficient (Standardized Coefficients): 0.043, T value: 0.651, Significance (Sig.): 0.516. Personality also had no significant influence on Potential Compliance (Sig. > 0.05). A low Beta coefficient (0.043) indicates that every one-unit increase in the Personality variable will only lead to a 0.043 increase in Adherence Potential. A regression coefficient of 0.028 can be interpreted as every one-point increase in one of the personality dimensions corresponds to a rise in Compliance Potential of 0.028 points.

Skills: Regression Coefficient (B): 0.210, Standard Error: 0.043, Beta Coefficient (Standardized Coefficients): 0.320, T value: 4.859, Significance (Sig.): 0.000. Skills have a significant influence on Compliance Potential (Sig. < 0.05). A higher Beta coefficient (0.320) indicates that skills have a more significant impact compared to Intelligence and Personality on Compliance Potential. Assuming the use of a skill test scale, a regression coefficient of 0.210 can be interpreted as every one-point increase on the skill test corresponds to a rise in Potential Compliance of 0.210 points. This analysis shows that in this linear regression model, only the Skill variable has a significant influence on Compliance Potential. Intelligence and Personality variables were not significant in predicting Compliance Potential.

Discussion

In the context of psychological and social theories, these findings provide a more detailed understanding of the factors that influence tax compliance by incorporating the descriptive statistics of each indicator into the discussion. For example, the relatively high mean scores on indicators such as understanding tax regulations, actively seeking information on regulatory changes, and the ability to calculate taxes owed indicate that respondents generally report strong tax-related competencies and a positive orientation toward tax obligations. When these mean values are consistently above the midpoint of the scale, they suggest that, on average, respondents have already internalized a basic readiness to comply, even though intelligence as a global construct does not significantly predict Tax Compliance Potential.

Social Psychological Theory highlights the importance of social norms, perceptions of fairness, and group influences in shaping individual behaviour, while the Theory of Reasoned Action (TRA) emphasizes the central role of behavioural intentions. In this study, item-level descriptive statistics for indicators related to perceived importance of tax compliance, perceived fairness, and sensitivity to social

expectations (e.g., high average scores and relatively low standard deviations) support the interpretation that attitudinal and normative components play a more decisive role than cognitive ability alone. Thus, these indicator-level results reinforce the conclusion that psychological and social variables such as perceptions of tax fairness, social norms, and trust in the tax system are stronger predictors of tax compliance behaviour than intelligence, and they align with previous research showing that fairness perceptions and social norms contribute significantly to taxpayers' willingness to comply.

The Influence of Intelligence on Tax Compliance Potential

The finding that intelligence does not have a significant effect on tax compliance indicates that the traditional assumption linking higher intelligence with greater compliance is overly simplistic and does not adequately reflect the complexity of taxpayer behavior. Instead, this result challenges conventional wisdom and opens up space for further research that more deeply examines the psychological and social determinants of taxpayer behavior. Recent studies suggest that psychological and social variables—such as perceptions of tax fairness, prevailing social norms, and internal intentions and motivations to comply—play a more decisive role in shaping tax compliance than cognitive ability alone. By highlighting the importance of these factors, the discussion can better illuminate how perceptions of fairness and social norms provide deeper insight into compliance, especially in designing tax policies that are fairer and more inclusive.

Within this context, a psychometric framework offers practical value by integrating these psychological and social dimensions to identify clusters of prospective taxpayers based on their underlying characteristics, thereby enabling more targeted segmentation and more efficient tax strategies (Pereira et al., 2022; Wardani & Astuti, 2023). Through such an approach, tax education programs can be tailored to individual psychological profiles, for example by designing learning interventions that align with taxpayers' attitudes, motivations, and perceived fairness. Studies by Du Preez and Stoman (2019); Nurkholis, Dularif, and Rustiarini (2020) found that perceptions of tax fairness and social norms contribute significantly to tax compliance. Previous research does not line up with these findings by suggesting that psychological and social factors, such as perceptions of tax fairness, social norms, and trust in the tax system, can be stronger predictors of tax compliance behavior than individual factors such as intelligence.

Moreover, incorporating constructs such as trust in government and attitudes toward the tax system into this framework would render the analysis more comprehensive and reinforce the argument that a holistic understanding of tax compliance is essential. A multidimensional and psychometrically robust measurement of these factors is thus crucial for formulating tax policies that are not only effective in increasing compliance, but also responsive to societal needs and supportive of more inclusive and sustainable fiscal governance.

The Influence of Personality on Tax Compliance Potential

Personality factors were also found to have no significant influence on Tax Compliance Potential, indicating that an approach focusing solely on individual characteristics is not sufficient to explain tax compliance behavior in a comprehensive manner. This finding reinforces the need to place greater emphasis on the broader social context and on the perceptions that are formed through interactions between taxpayers and the tax system as a whole.

From the perspective of Social Psychology Theory, social norms, perceptions of fairness, and group influences play a central role in shaping individual behavior, including decisions related to tax compliance. In this regard, personality-related tendencies such as willingness to follow rules or to pay taxes on time are better understood as reflections of internalized social norms and shared expectations within one's reference groups, rather than as isolated individual traits.

The non-significant effect of personality thus suggests that psychological and social factors, such as perceived tax fairness, social norms surrounding tax compliance, and trust in the tax system and tax authorities, may be more decisive in shaping individuals' intentions and actual behavior in fulfilling tax obligations. Previous research supports this view, showing that perceptions of tax fairness, social norms, and trust in the tax system contribute more strongly to tax compliance than personality-based factors, and can provide a more solid foundation for designing tax policies and interventions that are responsive to societal values and expectations (Jugurnath and Ramen, 2018; Du Preez and Stoman, 2019; Nurkholis, Dularif and Rustiarini, 2020).

The Influence of Skills on Tax Compliance Potential

The fact that skill-related factors are found to have a significant influence on Tax Compliance Potential provides an important insight into the practical dimensions of tax compliance behavior. In this context, skills in managing tax administration, the ability to correctly complete tax returns, and proficiency in using tax applications or software are not merely technical determinants, but also have the potential to shape social norms that support tax compliance within taxpayers' environments.

The finding that skills significantly affect tax compliance suggests that strengthening technical competencies in taxation may be essential in shaping individuals' intentions to comply. This opens up room for practical implications, particularly regarding how educational institutions and governments can integrate tax-related skill development such as completing tax returns, using e-filing systems, and understanding administrative procedures into curricula or training programs to enhance future tax readiness and compliance. Previous research also indicates that psychological and social factors associated with administrative ability and technological literacy can be strong predictors of tax compliance behavior. Evidence on the importance of the ability to use technology and to understand tax administration suggests that policy interventions focusing on improving these skills have the potential to contribute significantly to public tax compliance and may serve as a basis for formulating tax policies that are more adaptive and oriented toward strengthening taxpayer capacity (Williams, 2020b).

Overall, these findings highlight the complexity of tax compliance behavior and emphasize the importance of considering a variety of psychological, social, and individual factors in designing strategies to improve tax compliance in prospective taxpayers, namely accounting department students. This underscores the need for a holistic approach that considers the various factors influencing tax compliance behavior to effectively achieve higher compliance objectives, especially in more comprehensive tax learning strategies.

The contributions of these findings within the educational context, particularly in taxation courses, are highly significant and relevant for curriculum development as well as the design of more effective teaching methods. Firstly, the result that intelligence and personality factors do not have a significant impact on tax compliance indicates that a learning approach focused solely on individual aspects such as intellectual capacity and personal character is insufficient for fostering optimal tax compliance behaviour

among students. This signals educators and curriculum developers to broaden the scope of the content taught, extending beyond mere theory, conceptual knowledge, and character development.

Furthermore, tax education should intensively incorporate an understanding of psychological and social factors that influence individuals' behaviours in fulfilling tax obligations. Aspects such as social norms, perceptions of fiscal fairness, and group influence play a pivotal role in shaping taxpayers' intentions and attitudes, as supported by various social psychology studies and behavioural theories. Accordingly, the curriculum should be designed so that students not only comprehend tax laws and payment mechanisms but also become aware of how social interactions, expectations from their social environment, and peer pressure can guide them toward greater compliance with tax regulations.

Moreover, understanding social norms in the taxation context must become an integral part of the curriculum. Students need to be provided with insights into how behavioural standards within groups and society influence attitudes and decisions related to tax payment. For example, discussing cases where positive social norms enhance tax compliance can broaden students' perspectives on the social role in economic behaviour, which often outweighs individual incentives. Likewise, perceptions of tax fairness represent a crucial psychological factor. Students should be encouraged to understand that perceptions of equitable tax burden distribution, transparency in governmental tax utilization, and confidence in fair tax procedures can strengthen compliance intentions. Therefore, teaching should not only focus on the technical mechanisms of tax payment but also promote critical reflection on normative and ethical aspects that often underlie taxpayer attitudes.

The influence of social groups or group dynamics is also an essential factor deserving significant attention in the learning process. For instance, understanding how peer, family, and professional community influences can motivate individuals to comply or, conversely, to evade taxes provides practical insights as to why successful tax interventions must extend beyond instructional approaches to encompass social dynamics. Interactive teaching methods—such as group simulations, case studies based on social experiences, or discussions about the social impacts of tax compliance behaviour—would be highly effective in internalizing these concepts.

Additionally, efforts should be made to develop psychometric-based teaching modules and instructional materials that can measure and identify students' psychological characteristics related to tax compliance. This approach would enable educators to segment students according to their compliance potential and tailor teaching strategies that are more personalized and impactful. Overall, these findings urge the field of tax education to innovate beyond the traditional learning paradigm that emphasizes only cognitive and personality aspects, moving toward a more comprehensive and multidimensional approach. Integrating psychological and social factors into the curriculum will not only enrich students' understanding but also equip them with skills to navigate real social contexts when applying taxation knowledge. This is crucial so that, in the future, graduates who will become taxpayers and agents of change consistently demonstrate compliant behaviour, positively contributing to the national tax system.

In taxation subjects, teachers can integrate social psychological theories, as described in the findings, into the curriculum. This can be done through case discussions, literature studies, or group discussions aimed at understanding how psychological and social factors influence tax compliance behavior. Thus, students will better understand the complexity of tax compliance behavior and can develop a deeper understanding of the importance of tax compliance in society. By responding to these findings, tax education can play a strategic role in shaping taxpayers' mindsets and attitudes based on deep social and

psychological awareness, thereby ultimately improving the level of sustainable tax compliance.

In addition, the finding that skills have a significant influence on tax compliance emphasizes the importance of building taxation-related administrative and technological skills. Therefore, in taxation courses, emphasis is needed on developing practical skills, such as managing tax administration and using tax technology. This can be done through the introduction of commonly used tax software, training on filling out tax reporting forms and simulating tax administration management practices. Teaching that integrates these findings can also improve students' readiness to face real challenges in the tax world. With a better understanding of the factors affecting tax compliance and the development of relevant skills, students will be better prepared to engage in tax practices and make better contributions in complying with tax rules as well as supporting the country's development.

Conclusion

The analysis of the psychometric scale examining the influence of intelligence, personality, and skills on the potential for tax compliance provides a comprehensive insight into the complexity of factors affecting individual behaviour within the taxation context. The key finding that intelligence and personality do not have significant effects on tax compliance confirms that these individual factors may not be the primary focus in efforts to enhance taxpayer compliance levels. This suggests that approaches emphasizing solely personal traits and cognitive abilities are insufficient to effectively drive significant behavioural changes in compliance.

Conversely, the findings indicate that psychological and social factors—such as social norms, perceptions of fairness, and group influence—play a dominant and crucial role in shaping intentions and behaviours regarding tax compliance. The social norms prevailing within an individual's social environment, pressures from reference groups, as well as perceptions of the tax system's fairness, are highly influential determinants guiding taxpayer behaviour. This study also reaffirms the relevance of social psychological theory and the Theory of Reasoned Action in the tax compliance context, emphasizing the importance of integrating these aspects within frameworks for understanding and intervening in tax compliance behaviour.

A particularly noteworthy and important highlight from this research is the significant effect found for the skills variable. The skills in question include administrative capabilities in tax management and proficiency in technology related to tax processes. This finding suggests that practical technical abilities constitute a key factor in fostering the readiness and intention of prospective taxpayers to fulfill their tax obligations. In other words, while psychological and social factors are important, concrete skills in executing tax duties represent a critical element that must be intensively developed and supported. Therefore, advancing skills in tax administration and relevant technology should be prioritized in efforts to improve public tax compliance. Training, education, and the provision of resources that enhance taxpayers' capacity to manage their tax responsibilities effectively are highly recommended.

By improving these skills, individuals can more easily and efficiently meet their tax obligations, thereby raising overall compliance levels. Furthermore, these findings underscore the necessity of a holistic and integrated approach in designing policies and strategies to increase tax compliance. Psychological, social, and situational dimensions should be considered simultaneously, rather than focusing narrowly on individual factors such as intelligence or personality. This multidimensional approach enables the design of more targeted and effective interventions, given that tax compliance behavior results from the complex interaction of multiple interrelated variables. Such a holistic strategy should also encompass educational

efforts that not only convey theoretical tax knowledge but also instill awareness and understanding of social norms while building strong technical skills. Accordingly, interventions developed through this approach can comprehensively enhance the intentions and compliance behaviors of prospective taxpayer clusters.

Overall, this study makes a significant contribution to a deeper understanding of the factors influencing tax compliance, particularly through the development of a psychometric scale capable of identifying potential taxpayer clusters based on their psychological characteristics and skills. The practical implications of these findings are extensive, ranging from the design of more comprehensive tax education curricula, the development of tax skills training programs, to the formulation of policies that integrate psychological, social, and technical aspects in optimizing tax compliance rates.

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