

## THE INFLUENCE OF TAX MORALE AND UNDERSTANDING TRI NGA ON TAX COMPLIANCE THROUGH ACCOUNTING UNDERSTANDING IN UMKM

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Article Info: Received: September 5, 2024; Revised: March 24, 2025; Accepted: March 30, 2025

**Abstract:** This research aims to provide in-depth insight into the factors that influence the level of tax compliance of MSMEs. The analysis techniques used are descriptive analysis, validity test, reliability test, classical assumption test. Then, regression analysis and Sobel test to test the influence of intervening variables. The results of the research show that Tax Morale has a positive and significant effect on Accounting Understanding, Tri Nga Understanding has a positive and insignificant effect on Accounting Understanding, Tax Morale has a positive and significant effect on Tax Compliance, Tri Nga Understanding Nga has a positive and significant effect on Tax Compliance. Understanding Accounting has a positive and not significant effect on Tax Compliance, Tax Morale has a Positive and not significant effect on Tax Compliance through understanding Accounting, Understanding Tri Nga has a Positive and not significant effect on Tax Compliance through understanding Accounting

**Keyword:** Compliance, Tax, Accounting, Tri Nga, Morale

**Abstrak:** Penelitian ini bertujuan memberikan wawasan mendalam mengenai faktor-faktor yang mempengaruhi tingkat kepatuhan pajak pelaku UMKM. Teknik analisis yang digunakan yaitu analisis deskriptif, Uji validitas, uji reabilitas, uji asumsi klasik. Kemudian, Analisis regresi serta sobel test untuk menguji pengaruh variabel intervening Hasil penelitian menunjukkan bahwa *Tax Morale* berpengaruh positif dan signifikan terhadap Pemahaman Akuntansi, Pemahaman Tri Nga berpengaruh positif dan tidak signifikan terhadap Pemahaman Akuntansi, *Tax Morale* berpengaruh positif dan signifikan terhadap Kepatuhan Pajak, Pemahaman Tri Nga berpengaruh positif dan signifikan terhadap Kepatuhan Pajak Pemahaman Akuntansi berpengaruh positif dan tidak signifikan terhadap Kepatuhan Pajak, *Tax Morale* Berpengaruh Positif dan tidak signifikan Terhadap Kepatuhan Pajak melalui pemahaman Akuntansi, Pemahaman Tri Nga Berpengaruh Positif dan tidak signifikan Terhadap Kepatuhan Pajak melalui pemahaman Akuntansi

**Kata Kunci:** Kepatuhan, Pajak, Akuntansi, Tri Nga, Moral

## INTRODUCTION

The source of revenue or state income that can be obtained sustainably from the people and developed optimally in accordance with government needs, infrastructure development and the conditions of the people is obtained from taxes (Mareti & Dwimulyani, 2019). Taxes are an important source of income for Indonesia, but tax revenues are often less than the target. To overcome this problem, the government needs to increase taxpayer compliance and expand the taxpayer base. One way to expand the taxpayer base is to encourage UMKM to register as taxpayers. Taxpayer compliance is the extent to which taxpayers can carry out their tax obligations properly and correctly in accordance with tax regulations (Maulana, 2020)

UMKM are a sector that has the potential to be explored because they have a significant contribution to the national economy. They create jobs, support local economic growth, and contribute to national income. The number of UMKM in Indonesia exceeds the number of MSME taxpayers registered with the Directorate General of Taxes. Therefore, taxpayer awareness is still a major issue, and the level of awareness is still low compared to the growth in the number of businesses. These UMKM do not register their businesses to avoid business taxes (Sartono & Minarni, 2020)

Baubau City is a city that is famous for having various tourist destinations. It is not surprising that a large part of the city's economy depends on the tourism sector. With the many tourist attractions available, the Baubau City government is trying to improve community welfare and diversify the economic base into the industrial sector and other sectors. Known as the Creative Industry or Creative Economy, it is the development of a concept based on creative capital which has the potential to increase economic growth and community welfare (Fitriana et al., 2014). The number of UMKM in Baubau City is driven by the presence of tourist attractions, however the number of UMKM taxpayers registered with the Batu City KPP is still relatively low. Even though every year there is an increase in the number of UMKM taxpayers, this increase is not very significant. Thus, the growth in the number of MSME taxpayers is considered slow and not in line with business development.

Understanding accounting is important in the context of taxation. UMKM that have a good understanding of accounting principles will be better able to manage their financial records well, which in turn can support their compliance with tax regulations. Tax morale refers to the taxpayer's subjective attitudes and beliefs towards tax obligations. In UMKM, the level

of tax morale can be influenced by their perception of the fairness of the tax system, the benefits obtained from paying taxes, and social norms related to tax compliance (Sani, 2016). Understanding *tri nga*, which includes three aspects, namely ethics, norms and practical aspects, can play an important role in shaping tax behavior. The urgency of this research is to provide in-depth insight into the factors that influence the level of tax compliance of Micro, Small and Medium Enterprises (UMKM). These factors are Tax Morale and Understanding *Tri Nga*. by considering the role of accounting understanding as a mediator, this research makes an important contribution to understanding the complex dynamics involved in UMKM tax compliance.

Research gap in this research is the concept of *Tri Nga* (*Ngerti*, *Ngrasa*, *Nglakoni*) is more widely discussed in the context of education or culture, but is still rarely studied in the realm of taxation. This study offers a new approach by linking the understanding of *Tri Nga* with tax compliance. Most studies only highlight the relationship between Tax Morale and Tax Compliance, without considering mediating variables such as Accounting Understanding. This research can provide insight for policy makers in developing culture-based tax education strategies and increasing accounting literacy for MSMEs.

The novelty of this research compared to previous research is adding other variables that can influence taxpayer compliance such as Tax Morale and Understanding *Tri Nga* as well as adding understanding of accounting as an intervening variable. The research questions in this study are Does accounting understanding have a positive and significant effect on tax compliance? Does tax morale have a positive and significant effect on accounting understanding? Does tax morale have a positive and significant effect on tax compliance? Does *Tri Nga* have a positive and significant effect on tax compliance? Does *Tri Nga* have a positive and significant effect on accounting understanding? Does tax morale influence tax compliance through accounting understanding? Does *Tri Nga* influence tax compliance through accounting understanding?

## **METHOD**

This research study uses a quantitative approach with a descriptive design. This approach was chosen because it aims to describe the influence of tax morale and *Tri Nga* understanding on tax compliance through accounting understanding among UMKM actors. The subjects of this study are UMKM actors in Baubau City, Southeast Sulawesi. This city was chosen because

it has a significant number of UMKM, making it relevant to the research focus. The collected data were analyzed using descriptive techniques.

The data sources used in this study are primary data, which include the results of interviews and questionnaires obtained from MSME actors, as well as observation results through field reviews. Furthermore, secondary data is data sourced from reports, literature studies, or documentation of related documents. The stages of analysis include instrument validity and reliability tests, classical assumption tests (normality, multicollinearity, heteroscedasticity), as well as multiple linear regression analysis to test the hypotheses. In addition, the Sobel test was used to examine the mediating effect of accounting understanding in the relationship between tax morale and Tri Nga understanding with tax compliance.

The research model and proposed hypotheses are shown as follows:

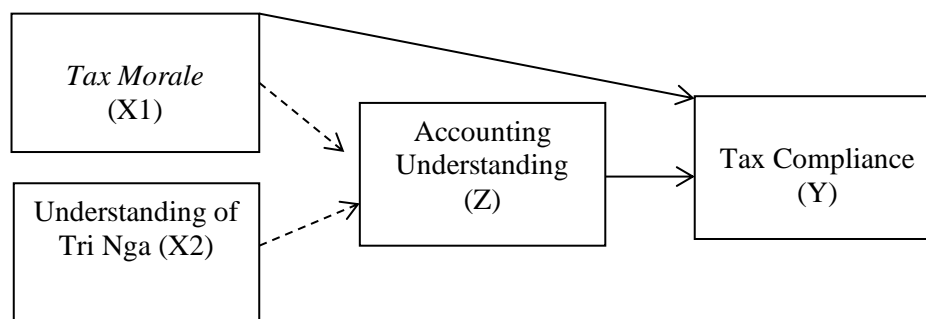


Figure 1 : Research Framework

## RESULTS AND DISCUSSION

### Descriptive Statistics Test Results

This descriptive analysis calculation uses SPSS version 23 software which includes average (mean), standard deviation, maximum and minimum values. Regarding the results of the research Descriptive Statistics test, it can be seen in table 1 as follows:

Table 1. Descriptive Statistics Test Results

	Descriptive Statistics				
	N	Min	Max	Mean	Std. Deviation
Tax Morale (X1)	100	15	25	20.24	2.625
Understanding of Tri Nga (X2)	100	14	25	20.94	2.877
Tax Compliance (Y)	100	10	25	19.85	2.728
Accounting Understanding (Z)	100	10	25	18.89	3.222
Valid N (listwise)	100				

Source: SPSS 23 output

The data distribution described by the researcher is as follows:

1. The Tax Morale (X1) variable is described with a minimum value of 15, a maximum value of 25, a mean of 20.24, and a standard deviation of 2.625.
2. The Tri Nga Understanding (X2) variable is described with a minimum value of 14, a maximum value of 25, a mean of 20.94, and a standard deviation of 2.877.
3. The Tax Compliance (Y) variable is described with a minimum value of 10, a maximum value of 25, a mean of 19.85, and a standard deviation of 2.728.
4. The Accounting Understanding (Z) variable is described with a minimum value of 10, a maximum value of 25, a mean of 18.89, and a standard deviation of 3.222.

## Data Analysis

### Validity Test

**Table 2.** Validity Test Results

Variabel	Question Items	r-table	r-count	Information
Tax Morale (X1)	X <sub>1.1</sub>	0,1966	0,566	Valid
	X <sub>1.2</sub>	0,1966	0,647	Valid
	X <sub>1.3</sub>	0,1966	0,648	Valid
	X <sub>1.4</sub>	0,1966	0,647	Valid
	X <sub>1.5</sub>	0,1966	0,549	Valid
Understanding of Tri Nga (X2)	X <sub>2.1</sub>	0,1966	0,686	Valid
	X <sub>2.2</sub>	0,1966	0,780	Valid
	X <sub>3.3</sub>	0,1966	0,859	Valid
	X <sub>4.4</sub>	0,1966	0,835	Valid
	X <sub>5.5</sub>	0,1966	0,849	Valid
Tax Compliance (Y)	Y1	0,1966	0,677	Valid
	Y2	0,1966	0,536	Valid
	Y3	0,1966	0,702	Valid
	Y4	0,1966	0,698	Valid
	Y5	0,1966	0,564	Valid
Accounting Understanding (Z)	Z1	0,1966	0,718	Valid
	Z2	0,1966	0,803	Valid
	Z3	0,1966	0,754	Valid
	Z4	0,1966	0,790	Valid
	Z5	0,1966	0,645	Valid

Source: SPSS 23 output

From table 2 data, it can be seen that each question item has a calculated  $r > r$  table (0.1966) and has a positive value. Thus, the question item is declared valid.

### Reliability Test

**Table 3.** Reliability Test Results

Variabel	Coefficin Cronbach's alpha	Information
Tax Morale (X1)	0,810	Reliabel
Understanding of Tri Nga (X2)	0,922	Reliabel
Tax Compliance (Y)	0,827	Reliabel

Accounting Understanding (Z)	0,894	Reliabel
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*Source: SPSS 23 output*

Based on table 5, it can be seen that each variable has a Cronbach Alpha > 0.70. Thus the variables (Tax Morale, Understanding of Tri Nga, Tax Compliance, and Understanding of Accounting) can be said to be reliable or reliable.

### Classical Assumption Test

#### Normality Test

**Table 4.** Normality Test Results with One-Sample Kolmogrov-Smirnov  
(exact approach)

Equation I		
One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	3.08477563
Most Extreme Differences	Absolute	.106
	Positive	.106
	Negative	-.079
Test Statistic		.106
Asymp. Sig. (2-tailed)		.007 <sup>c</sup>
Exact Sig. (2-tailed)		.195
Point Probability		.000

*Source: SPSS 23 output*

**Table 5.** Hasil Uji Normalitas dengan *One-Sample Kolmogrov-Smirnov*  
Equation I

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.38973801
Most Extreme Differences	Absolute	.057
	Positive	.055
	Negative	-.057
Test Statistic		.057
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

*Source: SPSS 23 output*

Based on the calculation results in equation I using the One-Sample Kolmogrov-Smirnov test (exact approach) in table 4.2, the Sig value is then obtained. Amounting to 0.195. These results show the Sig value. > Alpha then it can be concluded that the data distribution in this study is normal. Meanwhile, in equation II Table 4.3, the Sig value is 0.200. These results show the Sig value. > Alpha then it can be concluded that the data distribution in this study is normal.

### ***Test Multikolinearitas***

**Table 6.** Test Multikolinearitas Tolerance dan VIF

Model	Equation I		Equation II	
	Tolerance	VIF	Tolerance	VIF
Tax Morale (X1)	0,909	1,100	0,864	1,157
Understanding of Tri Nga (X2)	0,909	1,100	0,896	1,116
Tax Compliance (Y)				
Accounting Understanding (Z)			0,917	1,091

*Source: SPSS 23 output*

Based on table 6, it is known that the tolerance value for the independent variable is  $> 0.10$ . The variance inflation factor (VIF) value for the four variables is  $< 10$ . Based on the criteria in decision making, it can be concluded that multicollinearity does not occur.

### ***Test Heteroskedastisitas***

**Table 7.** Test Heteroskedastisitas

Model	Equation I	Equation II
	<i>Sig.</i>	<i>Sig.</i>
<i>Tax Morale (X1)</i>	0,518	0,599
Understanding of Tri Nga (X2)	0,457	0,057
Tax Compliance (Y)	0,263	0,214
Accounting Understanding (Z)		0,082

*Source: SPSS 23 output*

Based on table 7, it shows that in the regression model there are no symptoms of heteroscedasticity. This is because each variable in the two equations has a probability value that is greater than the alpha value ( $\text{Sig.} > 0.05$ ).

## **REGRESSION ANALYSIS**

Multiple linear regression analysis is used to obtain the regression coefficients, which are used to determine whether the hypotheses are accepted or rejected. In this study, variable testing uses path analysis, which is a specific application of multiple linear regression in research involving intervening variables. This analysis is conducted to understand both the direct and indirect effects among the variables used in the study.

### ***Regression Equation Model I :***

The regression analysis for the first model uses tax compliance as the dependent variable and uses the **Tax** Morale variable, Tri Nga Understanding as the independent variable. The results of the first model regression analysis are as follows:

**Table 8.** Results of Regression Analysis I: Effect of Tax Morale (X1) and Understanding of Tri Nga (X2) on Understanding of Accounting (Z)

		Coefficients <sup>a</sup>		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	
1	(Constant)	10.381	2.929		3.545 .001
	Tax Morale (X1)	.280	.125	.228	2.238 .028
	Understanding of Tri Nga (X2))	.136	.114	.121	1.188 .238

a. Dependent Variabel: Accounting Understanding (Z)

Source: SPSS 23 output

Based on Table 8, the regression equation I can be formulated as follows:

$$Z = a1 + b11X1 + b12X2 + e1$$

$$e1 = \sqrt{1 - R^2} = \sqrt{1 - 0,083} = \sqrt{0,917} = 0,95$$

Thus, the Structure I regression equation is:

$$Z = 10,381 + 0,280X1 + 0,136X2 + 0,95$$

1. The constant value of 10.381 means that if the independent variables, which include Tax Morale and Tri Nga Understanding, do not change or remain constant, the value of Z (Accounting Understanding) will be 10.381%.
2. The variable X1 or Tax Morale has a positive effect of 0.280 on Accounting Understanding (Z), meaning that for every 1% increase in Tax Morale, Accounting Understanding will increase by 0.280%.
3. The variable X2 or Tri Nga Understanding has a positive effect of 0.136 on Accounting Understanding (Z), meaning that for every 1% increase in Tri Nga Understanding, Accounting Understanding will increase by 0.136%

### Regression Equation Model II :

**Table 9.** Results of Regression Analysis II : The effect of Tax Morale (X1) and Tri Nga Understanding (X2) on Tax Compliance (Y)

		Coefficients <sup>a</sup>		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	
1	(Constant)	6.845	2.424		2.824 .006
	Tax Morale (X1)	.273	.100	.263	2.734 .007
	Understanding of Tri Nga (X2)	.223	.090	.235	2.487 .015
	Accounting Understanding (Z)	.149	.079	.176	1.882 .063

a. Dependent Variabel: Tax Compliance (Y)

Source: SPSS 23 output



Based on Table 9, the regression equation I can be formulated as follows:

$$Y = a_2 + b_{21}X + b_{22}X_2 + b_{23}Z + e_2$$

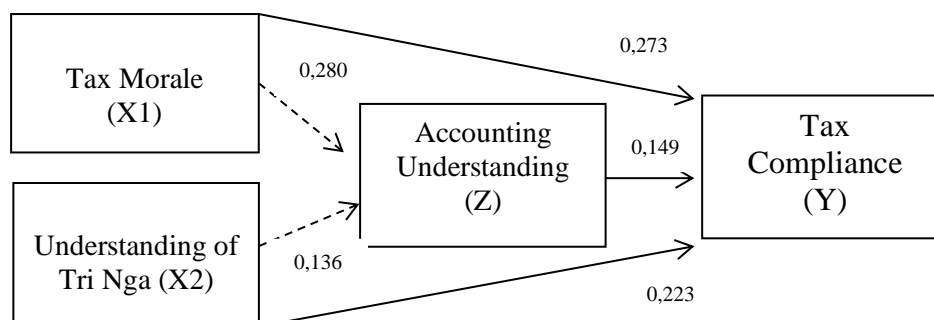
$$e_1 = \sqrt{1 - R^2} = \sqrt{1 - 0,233} = \sqrt{0,767} = 0,875$$

Thus, the Structure II regression equation is:

$$Y = 6,845 + 0,273X_1 + 0,223X_2 + 0,149 Z + 0,875$$

1. The constant value of 6.845 means that if the independent variables, including Tax Morale and Tri Nga Understanding, do not change or remain constant, the value of Y (Tax Compliance) will be 6.845%.
2. The variable X1 or Tax Morale has a positive effect of 0.273 on Tax Compliance (Y), meaning that for every 1% increase in Tax Morale, Tax Compliance (Y) will increase by 0.273%.
3. The variable X2 or Tri Nga Understanding has a positive effect of 0.223 on Tax Compliance (Y), meaning that for every 1% increase in Tri Nga Understanding, Tax Compliance (Y) will increase by 0.223%.
4. The variable Z or Accounting Understanding has a positive effect of 0.149 on Tax Compliance (Y), meaning that for every 1% increase in Accounting Understanding (Z), Tax Compliance (Y) will increase by 0.149%.

The results from the two regression models provide a path analysis, which is then used to test the effects of each independent variable in this study, including Tax Morale, Tri Nga Understanding, on tax compliance through Accounting Understanding. Figure 2 depicts the path analysis based on the results of the regression analysis from Model One and Model Two.



**Figure 2.** Path Analysis

### ***Coefficient of Determination Test***

The coefficient of determination test is carried out to determine how much ability the independent variable has to explain the dependent variable. The results of the coefficient of determination test are as follows:

**Table 10.** Coefficient of Determination: Effect of Tax Morale (X1) and Understanding of Tri Nga (X2) on Understanding of Accounting (Z)

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.289 <sup>a</sup>	.083	.065	3.116

*Source: SPSS 23 output*

Based on Table 10 above, the coefficient of determination (R-Square) is 0.083. This value indicates that the variables Tax Morale (X1) and Tri Nga Understanding (X2) can explain 8.3% of the variation in Accounting Understanding (Z). The remaining 91.7% is explained by other variables or factors.

**Table 11.** Coefficient of Determination: Effect of Tax Morale (X1) and Understanding of Tri Nga (X2) on Tax Compliance (Y)

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.482 <sup>a</sup>	.233	.209	2.427

*Source: SPSS 23 output*

Based on table 4.11 above, it is known that the coefficient of determination (R-Square) is 0.233. This value can be interpreted as the variables Tax Morale (X1) and Understanding Tri Nga (X2), Understanding Accounting (Z) is able to influence Tax Compliance (Y) by 23.3%, the remaining  $100\% - 23.3\% = 76.7\%$  is explained by other variables or other factors

### ***Statistical Test F (F Test)***

The F-test aims to examine the joint or simultaneous effect of independent variables on the dependent variable.

**Table 12.** F-Test: The Effect of Tax Morale (X1) and Tri Nga Understanding (X2) on Accounting Understanding (Z)

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.722	2	42.861	4.413	.015 <sup>b</sup>
	Residual	942.068	97	9.712		
	Total	1027.790	99			

*Source: SPSS 23 output*

Based on Table 4.12 above, the calculated F value is 4.413 and the significance value is 0.015. Since the significance value of 0.015 is less than 0.05, Tax Morale (X1) and Tri Nga Understanding (X2) have a significant simultaneous effect on Accounting Understanding (Y).

**Table 13.** F Test: Effect of Tax Marale (X1) and Understanding of Tri Nga (X2) on Tax Compliance (Y)

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	171.376	3	57.125	9.700	.000 <sup>b</sup>
	Residual	565.374	96	5.889		
	Total	736.750	99			

*Sumber :Output SPSS 23*

Based on Table 4.13 above, it is known that the calculated F value is 9.700 and the sig value is 0.000. So that the sig value is  $0.000 < 0.005$ , then Tax Morale (X1) and Tri Nga Understanding (X2) together or simultaneously have a significant effect on Tax Compliance (Y).

## HYPOTHESIS TESTING

Hypothesis testing carried out in this research consisted of a partial influence test (t test) and a Sobel test using a significance level of 5%. The results of hypothesis testing in this research are as follows:

### *Partial Test*

**Table 14.** t test: Effect of Tax Marale (X1) and Understanding of Tri Nga (X2) on Understanding of Accounting (Z)

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	10.381	2.929		3.545
	Tax Morale (X1)	.280	.125	.228	2.238
	Understanding of Tri Nga (X2)	.136	.114	.121	1.188

*Source: SPSS 23 output*

**Table 15.** t test: Effect of Tax Marale (X1) and Understanding of Tri Nga (X2) on Tax Compliance (Y)

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	6.845	2.424		2.824
	Tax Morale (X1)	.273	.100	.263	2.734
	Understanding of Tri Nga (X2)	.223	.090	.235	2.487

Accounting Understanding (Z))	.149	.079	.176	1.882	.063
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*Source: SPSS 23 output*

The partial effect test is used to examine the impact of each independent variable on the dependent variable. The results of the t-test conducted with the help of IBM SPSS 23 are as follows:

1. Based on the t-test results in Table 4.14, the Tax Morale (X1) variable has a regression coefficient of 0.280 and a significance probability value of 0.028. Since the significance probability value of Tax Morale (X1) is less than 0.05, it indicates that Tax Morale (X1) has a positive and significant effect on Accounting Understanding (Z). Hypothesis Accepted.
2. Based on the t-test results in Table 4.14, the Tri Nga Understanding (X2) variable has a regression coefficient of 0.136 and a significance probability value of 0.238. Since the significance probability value of Tri Nga Understanding (X2) is greater than 0.05, it indicates that Tri Nga Understanding (X2) has a positive but not significant effect on Accounting Understanding (Z). Hypothesis Rejected.
3. Based on the t-test results in Table 4.15, the Tax Morale (X1) variable has a regression coefficient of 0.273 and a significance probability value of 0.007. Since the significance probability value of Tax Morale (X1) is less than 0.05, it indicates that Tax Morale (X1) has a positive and significant effect on Tax Compliance (Y). Hypothesis Accepted.
4. Based on the t-test results in Table 4.15, the Tri Nga Understanding (X2) variable has a regression coefficient of 0.223 and a significance probability value of 0.015. Since the significance probability value of Tri Nga Understanding (X2) is less than 0.05, it indicates that Tri Nga Understanding (X2) has a positive and significant effect on Tax Compliance (Y). Hypothesis Accepted.
5. Based on the t-test results in Table 4.15, the Accounting Understanding (Z) variable has a regression coefficient of 0.149 and a significance probability value of 0.063. Since the significance probability value of Accounting Understanding (Z) is greater than 0.05, it indicates that Accounting Understanding (Z) has a positive but not significant effect on Tax Compliance (Y). Hypothesis Rejected.

### ***Sobel Test***

The Sobel test is used to test the significance of the indirect effect of Tax Morale and Tri Nga Understanding on Tax Compliance through Accounting Understanding as an intervening

variable. In this study, the Sobel test was conducted using the online application Sobel Test Calculation for significance of Mediation available at <https://quantpsy.org/sobel/sobel.htm> The results of the Sobel test calculation are as follows:

**Table 16.** Mediation Testing with the Sobel Test

	Indirect Influence	Z Sobel	P sobel
Indirect Influence X1 ke Z ke Y	0.04172	1.44275672	0.14908902
Indirect Influence X2 ke Z ke Y	0.020264	1.00822442	0.31334674

*Source: SPSS 23 output*

It is known that:

1. The indirect effect of X1 on Y through Z is 0.04172. The Sobel Z value is 1.442, which is less than 1.96, and the Sobel P value is 0.1490, which is greater than 0.05. This means that Z is not a significant mediator in the relationship between X1 and Y. The Mediation Hypothesis is Rejected.
2. The indirect effect of X2 on Y through Z is 0.04172. The Sobel Z value is 1.008, which is less than 1.96, and the Sobel P value is 0.3133, which is greater than 0.05. This means that Z is not a significant mediator in the relationship between X2 and Y. The Mediation Hypothesis is Rejected.

The following is a summary table of the research hypothesis:

**Table 17.** Summary of Hypothesis

	Hypothesis	Information
H1	Tax Morale has a positive and significant effect on Accounting Understanding	Accepted
H2	Understanding Tri Nga has a positive and significant influence on Accounting Understanding	Rejected
H3	Tax Morale has a positive and significant effect on Tax Compliance	Accepted
H4	Understanding Tri Nga has a positive and significant influence on Tax Compliance	Accepted
H5	Accounting Understanding has a positive and significant effect on Tax Compliance	Rejected
H6	Tax Morale Has a Positive and Significant Influence on Tax Compliance through Accounting Understanding	Rejected
H7	Understanding Tri Nga Has a Positive and Significant Influence on Tax Compliance through Understanding Accounting	Rejected

## DISCUSSION

### The Effect of Tax Morale on Accounting Understanding

The research findings show that the Tax Morale variable has a significant positive effect on Accounting Understanding, as evidenced by a regression coefficient of 0.280 and a

significance probability value of 0.028, which is less than 0.05. This result is consistent with previous research conducted by (Sani, 2016), which demonstrated that tax morale has a positive and significant effect on accounting understanding. This study is supported by the research of (Nabila & Isroah, 2019), which revealed that tax morale positively affects tax compliance.

This research aligns with the Theory of Planned Behavior, which suggests that behavioral intentions are influenced by normative beliefs formed from the expectations of others and oneself. With tax morale present in prospective taxpayers, they will use this moral as the primary motivation in making decisions regarding their tax obligations.

Tax morale is defined as an internal drive where individuals believe that taxes are a shared responsibility that must be fulfilled for the continuity of government and public infrastructure development. Therefore, every citizen is expected to comply with their tax obligations (Pertiwi, 2017). A similar viewpoint is expressed by (Luttmer & Singhal, 2014a), who state that tax morale is a fundamental non-economic motivation and one of the factors influencing tax compliance mechanisms.

This confirms several previous studies which concluded that taxpayers' decisions are determined by tax morality (Alm, 2012); (Luttmer & Singhal, 2014b). Other studies also conclude that tax morale can explain the level of taxpayer compliance in paying taxes (Horodnic, 2020); (Torgler, 2004). Tax morality has a positive and significant effect on tax compliance and reporting (Alm, 2012)

### **The Effect of Tri Nga Understanding on Accounting Understanding**

The research findings indicate that the Tri Nga Understanding variable has a positive but not significant effect on Accounting Understanding, as evidenced by a regression coefficient of 0.136 and a significance probability value of 0.238, which is greater than 0.05. This result is inconsistent with the educational teachings of Tri Nga, which is an educational concept taught by Ki Hadjar Dewantara. The goal of this teaching is to understand (Ngerti), internalize (Ngrasa), and implement (Nglakoni) (Nadziroh, 2017)

The researcher analyzes that the cause of the findings not aligning with the initial hypothesis and theoretical review is due to the lack of active involvement from taxpayers. Accounting, as a complex discipline, requires a more technical and specific approach than what can be provided by philosophical understanding such as Tri Nga. Accounting demands analytical, mathematical skills, and an understanding of financial standards that may not be

fully addressed by the concept of Tri Nga. This indicates that while Tri Nga is an important and meaningful concept, its impact on an individual's ability to understand accounting is limited. To enhance accounting understanding, a more focused approach on technical and practical aspects is needed rather than relying solely on philosophical approaches like Tri Nga.

### **The Effect of Tax Morale on Tax Compliance**

The study findings reveal that Tax Morale has a significant positive effect on Tax Compliance. This is evidenced by a regression coefficient of 0.273 and a significance probability value of 0.007, which is less than 0.05. This indicates that Tax Morale (X1) significantly and positively impacts Tax Compliance. This result aligns with the research conducted by (Astuti & Panjaitan, 2018), which showed that Tax Morale has a significant positive relationship with tax compliance. The findings are also supported by (Chrissanjaya, 2018), who demonstrated that tax morale has a positive and significant effect on tax compliance.

These results are consistent with the Theory of Planned Behavior, which posits that individual behavior is driven by the intention to act. The analysis found that taxpayers with lower tax morale tend to have lower levels of tax compliance. Therefore, tax morale plays a crucial role in the decision-making process for fulfilling tax obligations. Consequently, it can be concluded that tax morale influences the tax compliance of SMEs.

### **The Effect of Tri Nga Understanding on Tax Compliance**

The research findings indicate that Tri Nga Understanding has a significant positive effect on Tax Compliance, as demonstrated by a regression coefficient of 0.223 and a significance probability value of 0.015, which is less than 0.05. This means that Tri Nga Understanding significantly and positively impacts Tax Compliance. This study aligns with the Theory of Planned Behavior, which states that behavioral intentions are influenced by normative beliefs—beliefs that arise from the normative expectations of others and oneself, as well as the motivation to meet these expectations.

Tri Nga is a Javanese philosophical concept encompassing three main elements in understanding and internalizing knowledge: Ngerti (intellectual understanding), Ngroso (emotional or conscious awareness), and Ngelakoni (actual actions or practical application). In the context of taxation, Tri Nga Understanding can provide valuable insights into how Micro, Small, and Medium Enterprises (UMKM) fulfill their tax obligations. Tri Nga Understanding

can be a crucial factor in enhancing tax compliance among UMKM operators. By understanding and applying these values, UMKM operators can become more responsible in fulfilling their tax obligations, which will ultimately contribute to broader economic and social development.

The results of this study are supported by previous studies conducted by (Nufus & Irnawati, 2020) and (Wardani et al., 2023) which stated that understanding the teachings of tri nga has a positive influence on the intention to comply with prospective taxpayers. The results of this study are also supported by research by (Ayem & Hidayat, 2021) which states that Tri-nga has a positive effect on the career interests of accounting students as tax consultants. Through the profession of tax consultants, they also play a role in helping taxpayers understand tax information, know the procedures and fulfill tax obligations so as to influence the attitude of taxpayers to comply. So in this study, the influence of the teachings of tri-nga on taxpayer compliance has a positive effect.

### **The Effect of Accounting Understanding on Tax Compliance**

The research findings indicate that Accounting Understanding has a positive but not significant effect on Tax Compliance, as evidenced by a regression coefficient of 0.149 and a significance probability value of 0.238, which is greater than 0.05.

The lack of significant impact of Accounting Understanding suggests that the level of accounting knowledge possessed by UMKM operators does not affect their compliance level. This may be because the study subjects are UMKM taxpayers, specifically in Baubau City, with revenues of less than 4.8 billion rupiah. UMKM taxpayers with revenues below 4.8 billion are not required to maintain detailed records and bookkeeping like larger companies. Additionally, the application of a final tax rate of 0.5 percent for UMKM under (PERATURAN PEMERINTAH REPUBLIK INDONESIA NOMOR 23 TAHUN 2018, 2018) might explain why deep accounting knowledge is not necessary for these taxpayers. The simpler tax calculation, i.e., 0.5 percent of revenue, means that they do not need in-depth accounting knowledge. The results of the study are in line with the findings of (Safitri, 2018) and (Putri & Andi, 2017) who stated that accounting understanding has no effect on taxpayer compliance. Taxpayers do not need to understand accounting in depth to find out the amount of income from each transaction that occurs, it is enough to know the monthly turnover and multiply it by the norm of 0.5 percent, so that they can fulfill their tax obligations according to the provisions



of (Republik Indonesia, 2018). However, the results of this study are not in line with the results of research conducted by (Trida & Jenni, 2020) stating that accounting understanding has a significant effect on taxpayer compliance.

### **The Effect of Tax Morale on Tax Compliance Through Accounting Understanding**

The research on the impact of Tax Morale on tax compliance, with Accounting Understanding as an intervening variable, reveals that Accounting Understanding does not significantly mediate the relationship between Tax Morale and tax compliance. The Sobel test results indicate a one-tailed probability value of 0.1490, which is greater than the significance level of 0.05. Thus, Accounting Understanding does not serve as a significant mediator in the effect of Tax Morale on tax compliance.

Tax compliance among UMKM may be more influenced by moral factors and personal awareness rather than technical skills in accounting. If an UMKM operator views tax payment as a contribution to society, they are likely to comply even without deep accounting knowledge. This explains why Accounting Understanding does not mediate the effect of Tax Morale on tax compliance. Many UMKM operators might have limited accounting knowledge due to their education or business experience. In this context, despite having low accounting understanding, individuals with high tax morale will still adhere to their tax obligations. This suggests that Tax Morale can operate independently of accounting knowledge.

While accounting understanding is important, it is not always an effective mediator between tax morale and tax compliance. The relationship among these variables is complex and influenced by many other factors. Further research is needed to gain a deeper understanding of the mechanisms underlying tax compliance behavior. This is consistent with the findings of (SAFITRI, 2018), which also indicate that accounting understanding does not affect taxpayer compliance.

### **The Impact of Tri Nga Understanding on Tax Compliance Through Accounting Understanding**

The research findings indicate that Tri Nga Understanding does not significantly affect tax compliance through Accounting Understanding as an intervening variable. The analysis shows that Accounting Understanding does not mediate the effect of Tri Nga Understanding on tax compliance. According to the Sobel test results, the one-tailed probability value is

0.3133, which exceeds the significance level of 0.05. Therefore, Accounting Understanding does not mediate the relationship between Tri Nga Understanding and tax compliance.

Many taxpayers, especially those from the MSME sector, might have limited accounting knowledge. However, if they possess a solid understanding of Tri Nga, they are likely to comply with tax regulations due to moral and responsible motivations rather than technical accounting skills. This suggests that Accounting Understanding is not a crucial factor in the relationship between Tri Nga Understanding and tax compliance. Tri Nga Understanding might have a direct and strong influence on tax compliance, which does not necessitate Accounting Understanding as a mediator. If a taxpayer already has a deep understanding and sense of responsibility based on Tri Nga principles, they may be sufficiently motivated to meet their tax obligations regardless of their level of accounting knowledge. In this context, tax compliance is driven by high moral understanding and awareness, indicating that Accounting Understanding does not significantly contribute to enhancing compliance.

## **CONCLUSION**

Based on the research findings and discussion, the following conclusions can be drawn: Tax Morale has a positive and significant effect on Accounting Understanding, Tri Nga Understanding has a positive but insignificant effect on Accounting Understanding, Tax Morale has a positive and significant effect on Tax Compliance, Tri Nga Understanding has a positive and significant effect on Tax Compliance, Accounting Understanding has a positive but insignificant effect on Tax Compliance, Tax Morale does not significantly affect Tax Compliance through Accounting Understanding, Tri Nga Understanding does not significantly affect Tax Compliance through Accounting Understanding.

The author's suggestion for further research is to add other independent variables that can affect taxpayer compliance in carrying out their obligations, so that later they will get better results from this study. Further research can develop and validate a specific measurement instrument for the concept of Tri Nga Understanding in the context of taxation, considering the limitations of previous studies that have not systematically quantified the variable. The government needs to develop a more targeted tax education program for MSMEs, with a focus on increasing understanding of the benefits of paying taxes and simplifying tax reporting procedures. Given that Accounting Understanding is not significant in influencing tax compliance, it may be necessary to consider the use of technology that makes it easier for

MSMEs to calculate and pay taxes. Simple and user-friendly applications or software can help MSMEs comply with their tax obligations without having to have an in-depth understanding of accounting.

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