ABSTRAK/*ABSTRACT*

Permasalahan kepatuhan pajak masih menjadi perdebatan global. Saat paradigma ekonomi menekankan pada efek jera melalui audit dan sanksi, banyak bukti empiris menyatakan bahwa kepatuhan justru muncul dari pertimbangan non-ekonomi dan menekankan moral pajak, yaitu keinginan atau motivasi untuk membayar pajak, sebagai kunci kepatuhan. Namun, moral pajak yang tinggi tidak menjamin terwujudnya kepatuhan aktual yang tinggi. Indonesia menarik untuk diteliti karena adanya paradoks empiris akibat masalah integritas moral. Selain itu, moral pajak sering kali dipahami sebagai konsep tunggal yang berisiko bias. Konsep saluran motivasi oleh Luttmer dan Singhal (2014) dipandang komprehensif namun belum ada riset yang secara simultan menginvestigasi kelimanya, yaitu: motivasi intrinsik; hubungan timbal balik; efek kolega; faktor budaya; serta informasi yang tidak sempurna dan deviasi memaksimalkan utilitas.

Riset ini mengembangkan model kepatuhan pajak dengan pendekatan perilaku pada Pajak Penghasilan Orang Pribadi yang menjelaskan hubungan kausal dan prediktif antara kelima saluran motivasi, moral pajak, dan kepatuhan pajak, dengan *Theory of Planned Behaviour* (TPB) sebagai basis utama. Menggunakan data primer survei daring terhadap 1.562 responden di Indonesia dan dianalisis menggunakan gabungan *Weighted Partial Least Squares–Structural Equation Modeling (WPLS-SEM)* dan Korelasi Rank-Spearman, riset ini menyimpulkan bahwa kelima saluran motivasi berpengaruh positif terhadap moral pajak. Asas timbal balik merupakan prediktor terkuat sedangkan faktor budaya terlemah. Moral pajak berpengaruh positif terhadap kepatuhan pajak dengan efek medium menuju tinggi, sekaligus memediasi kelima saluran motivasi terhadap kepatuhan pajak, baik parsial komplementer ataupun penuh. Analisis multigrup (MGA) menemukan hubungan spesifik antar konstruk yang mungkin dimoderasi oleh karakter sosio-ekonomi tertentu. Studi ini menyempurnakan konsep Luttmer & Singhal dan menawarkan reinterpretasi transformasional pada struktur klasik TPB.

Kata kunci: Kepatuhan pajak, moral pajak, saluran motivasi, *Theory of Planned Behaviour*, paradigma non-ekonomi

Tax compliance remains a subject of global debate. While the economic paradigm emphasizes deterrence through audits and sanctions, a growing body of empirical evidence suggests that compliance is often driven by non-economic considerations, particularly tax morale—defined as the intrinsic motivation or willingness to pay taxes—as a key determinant of compliance. However, high tax morale does not necessarily translate into high levels of actual compliance. Indonesia provides an interesting context due to persistent concerns regarding moral integrity. Moreover, tax morale is frequently treated as a unidimensional construct, which risks bias. The framework of motivational channels proposed by Luttmer and Singhal (2014) is considered more comprehensive, yet limited research has examined all five channels simultantly: intrinsic motivation, reciprocity, peer *effects, cultural factors, and information imperfection and deviations from utility maximization.*

This study develops a behavioural tax compliance model for Personal Income Tax by examining the causal and predictive relationships among the five motivational channels, tax morale, and tax compliance, using the Theory of Planned Behaviour (TPB) as the primary theoretical foundation. Utilizing primary data from an online survey of 1,562 individual taxpayers in Indonesia, analysed through a combination of Weighted Partial Least Squares–Structural Equation Modeling (WPLS-SEM) and Spearman Rank Correlation, the findings indicate that all five motivational channels positively influence tax morale. Reciprocity emerges as the strongest predictor, while cultural factors is the weakest. Tax morale positively affects tax compliance with a moderate-to-strong effect size and serves as a mediator between the motivational channels and compliance, either partially or fully. Multi-group analysis (MGA) further reveals specific relationships between constructs may be moderated by certain socio-economic characteristics. This study refines the Luttmer and Singhal framework and offers a transformational reinterpretation of the classical TPB structure.

Keywords: Tax compliance, tax morale, motivational channels, Theory of Planned Behaviour, non-economic paradigm