



DETERMINING TAXPAYERS' INTENTIONS IN PARTICIPATING IN THE TAX AMNESTY PROGRAM: A MEDIATION ANALYSIS OF PERSONAL NORMS AND MODERATION OF TRUST IN THE GOVERNMENT

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Abstract

This study analyzes the factors influencing individual taxpayers' intention to participate in the tax amnesty program by adopting the Theory of Planned Behavior (TPB) and the Slippery Slope Framework (SSF). A survey of 120 respondents in Singaraja City was conducted and analyzed using PLS-SEM. The findings indicate that subjective norms significantly affect intention, both directly and through the mediation of personal norms. Personal norms also reinforce the relationship between subjective norms and intention (mediation effect), while the tested trust in government variable shows no significant influence. Perceived behavioral control and trust in government have no significant direct or interaction effects. These findings suggest that tax policies should emphasize social norm-based education and adaptive communication.

Keywords: Personal Norm; Tax Amnesty; Theory of Planned Behavior; Trust in Government

INTRODUCTION

Tax constitutes a tangible form of citizens' participation in supporting national development. Through taxation, society contributes to financing various state needs and enhancing public welfare (Savitra & Andyarini, 2020). Tax revenue serves as a primary instrument in sustaining state finances, as it is utilized to fund public services and infrastructure development. A country is considered to have strong economic resilience when its tax revenue is optimal, since taxation reflects the economic activities of both individuals and business entities (Retdhawati, 2022). In addition, taxes perform two essential functions in the economy: as a government policy instrument in the socio-economic sphere and as the main source of state revenue to finance development (Cindy & Chelsea, 2024).

Based on data from the Audit Board of the Republic of Indonesia (BPK RI), the contribution of tax revenue to total state revenue during the 2018–2023 period consistently exceeded 75%, reaching as high as 80.32% in 2023. This figure indicates that taxation remains the backbone of state revenue. However, despite this achievement, Indonesia continues to face a serious challenge in the form of low levels of tax compliance. According to Tjaraka and Edrick (2020), tax compliance refers to the willingness of taxpayers to fulfill their tax obligations in accordance with applicable regulations. Under the self-assessment system implemented in Indonesia, taxpayers bear full responsibility for calculating, paying, and reporting their taxes independently and voluntarily (Hasanah & Susandi, 2023).

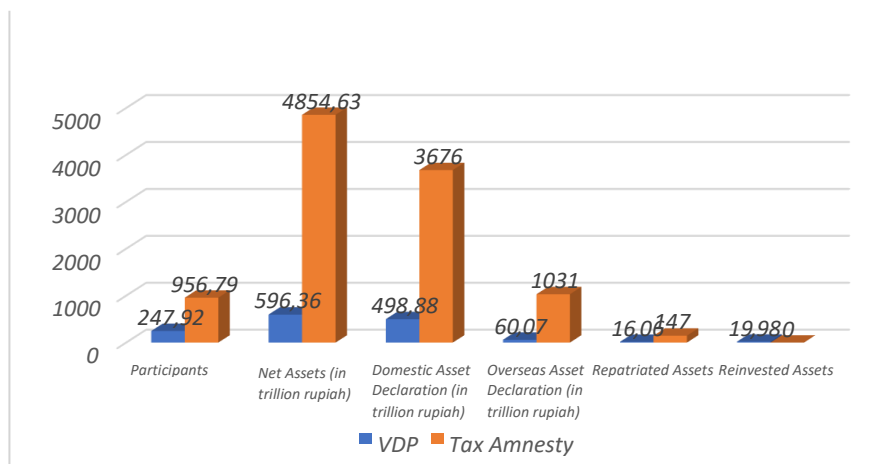
One indicator commonly used to assess tax compliance is the tax ratio, which represents the proportion of tax revenue to Gross Domestic Product (GDP). Based on data from Databooks (2025), Indonesia's tax ratio has exhibited a fluctuating trend over the years, despite experiencing increases in 2021 and 2022. The Former Minister of Finance of the Republic of Indonesia, Sri Mulyani, stated that Indonesia's tax ratio remains relatively low compared to those of other G20 countries (Elena, 2024). One of the factors contributing to this low ratio is the tax gap, defined as the difference between the amount of tax that should be paid and the amount actually paid. A World Bank study in 2019 reported that Indonesia's tax gap reached 6% of GDP, significantly exceeding the OECD's acceptable threshold of 3.6%. This condition illustrates the persistently low level of taxpayer compliance in Indonesia.



As an effort to improve tax compliance and expand the tax database, the government implemented the Tax Amnesty policy. Through this policy, taxpayers are granted the opportunity to disclose previously unreported assets, both domestic and overseas, by paying a redemption fee (Darussalam, 2016). The implementation of this policy also aims to strengthen the national tax information system (SIDJP), enabling more comprehensive and transparent recording of taxpayer data. Furthermore, this policy is considered to promote fairness, as all taxpayers are given equal opportunities to rectify their tax obligations according to their respective economic capacities (Rovin, 2022).

In the history of Indonesian taxation, tax amnesty policies have been implemented several times, including the Tax Amnesty in 1984, the Sunset Policy in 2008, the Tax Amnesty in 2016, and the Voluntary Disclosure Program (VDP) in 2021 (Sandra, 2021). The government also plans to continue a similar policy through Tax Amnesty Phase III in 2025, as stipulated in the 2025 Priority National Legislation Program (Prolegnas Prioritas) (Rachman, 2024). According to Robbany and Ekowati (2022), both the Tax Amnesty and the VDP share the same objective, namely to enhance voluntary tax compliance through more transparent reporting and payment.

Picture 1 Realization of Tax Amensty and VDP



Source: Data Indonesia (2025)

Nevertheless, the implementation of the Voluntary Disclosure Program (VDP) has not demonstrated optimal outcomes. According to Data Indonesia (2025), the number of VDP participants was significantly lower than that of the 2016 Tax Amnesty, with a participation ratio of approximately 1 to 3.85. A similar phenomenon was also observed at the regional level, such as at the Singaraja Primary Tax Office (KPP Pratama Singaraja). Of the 7,791 potential eligible participants, only 366 taxpayers took part in the program. This low level of participation raises questions regarding the factors that influence taxpayers' intentions to participate in tax amnesty policies.

Several previous studies have attempted to explain this phenomenon using the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). TPB posits that an individual's intention to perform a particular behavior is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. In the taxation context, subjective norms reflect the perceived social pressure from one's surrounding environment, perceived behavioral control represents an individual's belief in their ability to fulfill tax obligations, while personal norms are associated with internal moral values that motivate individuals to act in accordance with their own ethical principles (Wenzel, 2004).

In addition, trust in government is an important factor that can strengthen the relationship between personal norms and taxpayers' intentions. When taxpayers believe that



the government implements tax policies fairly and transparently, they are more motivated to comply and participate in programs such as tax amnesty initiatives (Zamiruddin et al., 2024). Conversely, low levels of trust in government may weaken taxpayers' intentions, as they may feel uncertain that their tax contributions are managed appropriately (Adrian & Muid, 2024).

Previous studies have reported mixed findings. Suliyawanti (2018) found that tax sanctions, subjective norms, and moral obligations had a positive effect on the intention to participate in the 2016 Tax Amnesty. However, Nabila (2023) showed that in the context of the VDP, perceived behavioral control did not have a significant effect on taxpayers' intentions, while subjective norms had a positive influence. These inconsistent findings indicate the existence of a research gap in understanding how TPB factors operate across different tax amnesty policy contexts.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is an extension of the Theory of Reasoned Action (TRA), which explains that an individual's behavior is driven by the intention to perform it. This intention is influenced by three main factors: attitude toward the behavior, subjective norms, and perceived behavioral control. These three factors work together to shape an individual's beliefs regarding a specific behavioral decision.

TPB is highly relevant in the study of taxpayer behavior because it is able to explain why individuals decide to comply or not comply with tax obligations. In the context of tax amnesty, taxpayers' intention to participate is not solely dependent on their personal evaluation of the program's benefits, but is also influenced by social pressures and perceptions of the ease of fulfilling tax obligations.

Behavioral Intention

Behavioral intention refers to the extent to which an individual is willing to perform a particular action (Ajzen, 1991). Intention is the primary determinant of whether a behavior will be carried out or not. The stronger an individual's intention, the greater the likelihood that the behavior will be realized. Intention is formed through a combination of attitude toward the behavior, social pressure, and perceived behavioral control.

In the taxation context, behavioral intention represents taxpayers' readiness to participate in tax amnesty programs. When taxpayers perceive the policy as beneficial, receive social support, and feel capable of complying with the required procedures, their intention to participate is likely to increase.

Subjective Norm

Subjective norms refer to an individual's perception of the views of important people around them regarding whether a particular action should be performed (Ajzen, 1991). These norms are formed through beliefs about social expectations and the motivation to comply with those expectations. A social environment that exerts positive pressure can increase an individual's tendency to engage in certain behaviors.

In the context of tax amnesty, subjective norms may arise through the influence of family members, friends, or colleagues who support tax compliance. When taxpayers perceive that their social environment views participation in such programs positively, their motivation to take part is likely to increase.

Personal Norm

Personal norms are moral beliefs derived from an individual's internal values regarding whether an action is right or wrong (Schwartz, 1977). These norms are not dependent on external pressure, but rather originate from self-awareness and a sense of moral responsibility



for one's actions. Personal norms encourage individuals to act in accordance with their own moral principles.

In the taxation context, personal norms reflect taxpayers' awareness of fulfilling their tax obligations as a form of contribution to the state. Personal norms may mediate the relationship between subjective norms and behavioral intention, as social pressures can be internalized into moral motivations that drive compliant behavior.

Perceived Behavioral Control

Perceived behavioral control reflects the extent to which individuals feel capable or incapable of performing a particular action (Ajzen, 2002). This factor encompasses past experiences, the availability of resources, and potential obstacles that may be encountered. Individuals with a high level of perceived behavioral control tend to be more confident and possess stronger motivation to act in accordance with their intentions.

In the context of tax amnesty, perceived behavioral control is associated with taxpayers' beliefs regarding the ease of administrative procedures, understanding of regulations, and financial capacity to pay the redemption fee. As perceived behavioral control increases, the intention to participate in the program is also expected to increase.

Trust in Government

Trust in government reflects the public's belief in the integrity, fairness, and competence of the government in implementing public policies (Blind, 2007). This level of trust is built through perceptions of transparency, accountability, and consistency in the government's management of taxation and public services.

In the taxation context, trust in government is a crucial factor that encourages voluntary compliance. Taxpayers who believe that the government manages tax revenues effectively are more motivated to comply with regulations and participate in tax amnesty programs. This trust can also strengthen the relationship between personal norms and behavioral intention.

Slippery Slope Framework

The Slippery Slope Framework, developed by Kirchler et al. (2008), explains that tax compliance is shaped by two main factors: the power of tax authorities and trust in the authorities. Power generates enforced compliance, whereas trust fosters voluntary compliance.

This framework suggests that a balance between law enforcement and the development of trust is key to achieving sustainable tax compliance. In this study, the framework supports the role of trust in government as a variable that can strengthen the relationship between moral norms and taxpayers' intention to participate in tax amnesty programs.

Tax Amnesty & Voluntary Disclosure Program

Tax amnesty is a government policy that provides taxpayers with the opportunity to disclose previously unreported assets by paying a redemption fee in accordance with the provisions of Law Number 11 of 2016. The primary objectives of this policy are to enhance voluntary tax compliance, broaden the tax base, and support state revenue.

The Voluntary Disclosure Program (VDP), regulated under Law Number 7 of 2021, represents a continuation of previous tax amnesty policies. Through this program, the government seeks to rebuild taxpayers' trust and encourage participation in a more transparent, fair, and compliance-oriented tax system.

Based on the Theory of Planned Behavior (Ajzen, 1991), behavioral intention is the main determinant of individual behavior and is influenced by social pressure, perceived capability, and internal moral values. In the taxation context, subjective norms reflect taxpayers' perceptions of social expectations from significant others, such as family, peers, and professionals, to comply with tax obligations. When these social pressures are perceived positively, taxpayers are more likely to develop an intention to participate in tax amnesty programs, as supported by prior empirical studies (Jimenez & Iyer, 2016; Nabila, 2023).



Perceived behavioral control represents taxpayers' beliefs regarding their ability to comply with tax policies, including understanding regulations, procedural simplicity, and access to resources. According to TPB, higher perceived control increases the likelihood of forming behavioral intention (Ajzen, 1991). Previous studies suggest that taxpayers who perceive tax amnesty procedures as manageable tend to show stronger participation intentions (Ari, 2023).

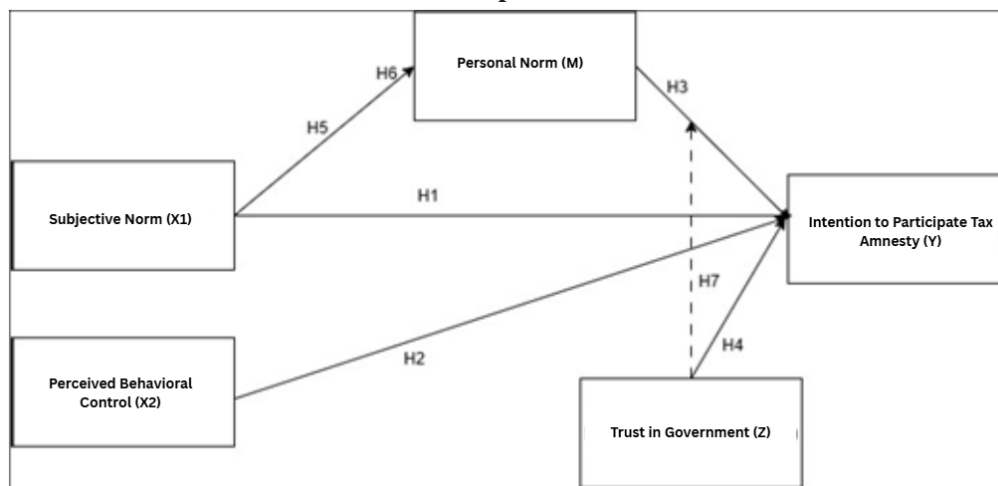
In addition to external and technical factors, personal norms play an important role in shaping tax compliance intentions. Personal norms reflect internalized moral obligations that motivate individuals to act in accordance with their ethical beliefs (Schwartz, 1977). Consistent with the Slippery Slope Framework (Kirchler et al., 2008), strong personal norms encourage voluntary tax compliance, including participation in tax amnesty programs (Jimenez & Iyer, 2016).

Moreover, subjective norms may influence behavioral intention indirectly through the internalization of social values into personal norms. Social pressure that is repeatedly experienced can be transformed into internal moral standards, thereby strengthening taxpayers' intention to comply. Empirical evidence supports the mediating role of personal norms in the relationship between subjective norms and tax compliance intention (Neuberger et al., 2013).

Trust in government reflects taxpayers' confidence in the fairness, transparency, and competence of public authorities. According to the Slippery Slope Framework, trust promotes voluntary compliance (Kirchler et al., 2008). Trust in government may also moderate the relationship between personal norms and behavioral intention, as individuals with higher trust may rely more on institutional confidence, while those with lower trust depend more on personal moral considerations (Kristianti, 2021).

Based on this reasoning, the conceptual framework and hypotheses of this study are developed.

Picture 2 Conceptual Framework



Source: Processed by Authors (2025)

H1: Subjective norms have a positive effect on the intention to participate in tax amnesty

H2: Perceived behavioral control has a positive effect on the intention to participate in tax amnesty.

H3: Personal norms have a positive effect on the intention to participate in tax amnesty.

H4: Trust in government has a positive effect on the intention to participate in tax amnesty.

H5: Subjective norms have a positive effect on personal norms.

Furthermore, this study develops an indirect relationship through the role of personal norms as a mediating variable. Social pressure from the surrounding environment, as reflected in subjective norms, can be internalized into personal moral beliefs, which subsequently encourage the formation of intentions to comply with tax obligations. Accordingly, personal



norms serve as a bridge between external influences (subjective norms) and internal motivation (the intention to participate in tax amnesty). Based on this reasoning, the following mediation hypothesis is proposed:

H6: Personal norms mediate the effect of subjective norms on the intention to participate in tax amnesty.

In addition, this study examines trust in government as a moderating variable that strengthens the relationship between personal norms and taxpayers' intention. Individuals with a high level of trust in government are more likely to believe that tax policies, including tax amnesty programs, are implemented fairly, transparently, and for the common good. Such trust can enhance the influence of personal norms on the intention to participate voluntarily. Based on theoretical perspectives and prior empirical findings, the following moderation hypothesis is proposed:

H7: Trust in government moderates the effect of personal norms on taxpayers' intention to participate in tax amnesty.

METHODS

This study employs a quantitative approach with inferential statistical analysis focusing on causal relationships among variables. Primary data were collected through a survey using a questionnaire developed based on theoretical constructs and measured using a six-point Likert scale, namely: 1 (strongly disagree), 2 (disagree), 3 (slightly disagree), 4 (somewhat agree), 5 (agree), and 6 (strongly agree). In addition to primary data, this study also utilizes secondary data obtained through a literature review of relevant academic sources and previous studies.

The population of this study comprises all individual taxpayers registered at KPP Pratama Singaraja, totaling 47,464 taxpayers. The sampling technique employed was non-probability sampling using the accidental sampling method, whereby respondents were selected based on their availability and eligibility at the time of data collection. The sample size was determined using Hair's rule of thumb, which recommends a minimum of five observations per indicator. Based on 25 indicators, a total of 125 respondents were required, and this number was considered representative to support the generalization of the research findings.

This study involves four types of variables: the dependent variable (Y), namely the intention to participate in tax amnesty; the independent variables (X_1 and X_2), namely subjective norms and perceived behavioral control; the mediating variable (M), namely personal norms; and the moderating variable (Z), namely trust in government. The operational definitions of the variables are presented in the following table:

Table 1. Operational Variable Indicator

Variable Name	Indicator	Type of Variable
Intention to Participate in Tax Amnesty	1. Understanding of the Tax Amnesty regulations.	Dependent Variable
	2. Ease of accessing information related to the program.	
	3. Perceived ease of using online Tax Amnesty facilities.	
	4. Perception that the implementation procedures are easy to follow.	
	5. Confidence in having sufficient ability and resources to participate in the program.	
Subjective Norm	1. Family support for participating in the Tax Amnesty program.	Independent Variable
	2. Influence of friends or colleagues on the decision to participate in the program.	
	3. Recommendations from tax consultants or tax professionals.	



	<ol style="list-style-type: none"> 4. Influence of social media in shaping positive perceptions of the program. 5. Perception that the social environment supports participation in the program. 	
Perceived Behavioral Control	<ol style="list-style-type: none"> 1. Understanding of the Tax Amnesty regulations. 2. Ease of accessing information related to the program. 3. Perceived ease of using online Tax Amnesty facilities. 4. Perception that the implementation procedures are easy to follow. 5. Confidence in having sufficient ability and resources to participate in the program. 	Independent Variable
Personal Norm	<ol style="list-style-type: none"> 1. Feelings of guilt if not participating in the program. 2. Belief that avoiding participation in the program contradicts moral values. 3. Perception that not participating may harm the state. 4. View that participating in the program is a moral responsibility. 5. Belief that participation provides peace of mind. 	Mediating Variable
Trust in Government	<ol style="list-style-type: none"> 1. Belief that the government implements the program fairly and impartially. 2. Belief that the government is competent in designing and managing the program. 3. Alignment of views with the government regarding the benefits of the program. 4. Trust in the integrity of the government in implementing the program. 5. Support for transparent Tax Amnesty policies. 	Moderating Variable

Source: (Ajzen, 1991; Nabila, 2023; Zainudin et al., 2022), diolah kembali oleh Penulis (2025)

Data analysis was conducted quantitatively using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) technique through SmartPLS software version 3.0. This method was selected because it is capable of analyzing complex models with relatively small sample sizes and does not require the data to be normally distributed.

The SEM-PLS analysis consists of two main stages: the measurement model (outer model) and the structural model (inner model). The measurement model is used to assess construct validity and reliability through convergent validity testing (loading factor values ≥ 0.70), discriminant validity using the Fornell–Larcker criterion, and reliability testing using composite reliability and Cronbach’s alpha (≥ 0.70). The structural model is employed to examine the relationships among latent variables through collinearity testing ($VIF < 5$), the coefficient of determination (R^2) to assess the model’s predictive power ($0.75 =$ substantial; $0.50 =$ moderate; $0.25 =$ weak), effect size (f^2) categorized as large (0.35), medium (0.15), and small (0.02), as well as hypothesis testing based on p -values < 0.05 . The analysis covers direct effects, indirect effects (mediation), and moderating effects.



RESULTS AND DISCUSSION

Convergent Validity

Convergent validity was evaluated using outer loading values and Average Variance Extracted (AVE). Based on the testing results, all indicators for each construct exhibited loading factor values above 0.70. This indicates that each indicator has a strong level of representation of the construct it measures. In addition, all AVE values exceeded the minimum threshold of 0.50, indicating that the variance explained by the indicators is greater than the variance attributable to measurement error (Hair et al., 2022).

Table 2. Outer Loading

Indicator	Outer Loading	Indicator	Outer Loading	Indicator	Outer Loading
NS1	0.837	PK1	0.815	NI1	0.861
NS2	0.874	PK2	0.837	NI2	0.862
NS3	0.853	PK3	0.890	NI3	0.853
NS4	0.792	PK4	0.910	NI4	0.808
NS5	0.875	PK5	0.831	NI5	0.811
NP1	0.827	KP1	0.777		
NP2	0.821	KP2	0.865		
NP3	0.801	KP3	0.882		
NP4	0.888	KP4	0.892		
NP5	0.765	KP5	0.821		

Source: Processed by Authors (2025)

Discriminant Validity

Discriminant validity indicates the extent to which a construct is truly distinct from other constructs. In this study, discriminant validity was assessed using the Fornell–Larcker criterion by comparing the square root of the AVE for each construct with its correlations with other constructs. The results show that all square root AVE values (diagonal values) are higher than the inter-construct correlations, as presented in Table 3.

Table 3 Fornell-Larcker Criterion

Variable	M	X1	X2	Y	Z
Personal Norm (M)	0.821				
Subjective Norm (X1)	0.748	0.847			
Perceived Behavioral Control (X2)	0.757	0.793	0.857		
Intention (Y)	0.765	0.800	0.685	0.839	
Trust in Government (Z)	0.684	0.722	0.689	0.677	0.849

Source: Processed by Authors (2025)

Reliability

Construct reliability was evaluated using Composite Reliability (CR) values. All constructs exhibited CR values above the recommended threshold of 0.70, as presented in Table 4. These results indicate that the internal consistency among the indicators within each construct meets the criteria for good reliability (Ghozali, 2021; Hair et al., 2022).

Table 4 Composite Reliability

Variable	Nilai CR	Batasan	Keterangan
Subjective Norm (X1)	0.927	0.70	Reliable
Personal Norm (M)	0.912	0.70	Reliable
Perceived Behavioral Control (X2)	0.933	0.70	Reliable
Trust in Government (Z)	0.928	0.70	Reliable
Intention (Y)	0.922	0.70	Reliable



Source: Processed by Authors (2025)

R-Square

The R^2 value is used to measure the extent to which the variance of endogenous variables can be explained by exogenous variables. The analysis results show that the Personal Norm construct has an R^2 value of 0.560, indicating that 56% of the variance in Personal Norm is explained by Subjective Norm. Meanwhile, the Intention construct has an R^2 value of 0.727, indicating that 72.7% of the variance in the intention to participate in the Tax Amnesty program is explained by Subjective Norm, Personal Norm, Perceived Behavioral Control, and Trust in Government. These values are categorized as substantial, as they exceed the threshold of 0.67 (Hair et al., 2021).

Table 5 R-Square

	R-square	Adjusted R-square
Personal Norm (M)	0.560	0.556
Intention (Y)	0.727	0.715

Source: Processed by Authors (2025)

Hypothesis Testing

The results of direct, indirect, and moderating hypothesis testing are presented Table 6.

Table 6 Hypothesis Testing

	Effect	Path Coeff	t-stat	P-Value	Description
Direct	X1 → Y	0.379	2.833	0.001	Significant
	X2 → Y	-0.086	0.795	0.001	Not Significant
	M → Y	0.211	2.092	0.913	Significant
	Z → Y	0.099	1.095	0.000	Not Significant
Indirect	X1 → M	0.748	10.077	0.004	Significant
	X1 → M → Y	0.158	2.036	0.005	Significant (partial mediation)
Moderating	Z × X2 → Y	-0.141	2.202	0.004	Significant (negatif moderation)

Source: Processed by Authors (2025)

The Effect of Subjective Norms on the Intention to Participate in Tax Amnesty

The analysis results indicate that subjective norms have a positive and significant effect on the intention to participate in the tax amnesty program, with a path coefficient of 0.379, a t-statistic value of 2.833, and a p-value of 0.005, which is below the 5% significance level. This finding suggests that stronger social encouragement from the surrounding environment such as family members, colleagues, or public figures to participate in tax amnesty programs leads to a higher intention among individuals to take part in the program.

From a theoretical perspective, this result supports the Theory of Planned Behavior (TPB) framework proposed by Ajzen (1991), which posits that subjective norms are one of the main determinants of behavioral intention. In the context of this study, subjective norms reflect the extent to which individuals feel influenced by social expectations to perform a particular action, namely utilizing tax amnesty facilities. When individuals perceive that significant others in their lives support tax compliance or encourage participation in tax amnesty programs, such social perceptions are internalized and form a strong motivation that shapes their intention to act.

This finding is consistent with the study by Nabila (2023), which found that subjective norms significantly influence taxpayers' intentions within the context of fiscal policy. Strong subjective norms from the social environment create positive social pressure that enhances taxpayers' awareness and willingness to comply with tax regulations, including participation in tax amnesty programs. Therefore, it can be concluded that subjective norms play an important role in encouraging taxpayers' intentions to participate in tax amnesty programs.



The Effect of Perceived Behavioral Control on the Intention to Participate in Tax Amnesty

The results indicate that perceived behavioral control does not have a significant effect on the intention to participate in the Voluntary Disclosure Program, with a path coefficient of -0.086 , a t-statistic value of 0.795 , and a p-value of 0.427 . The p-value exceeding the 0.05 significance threshold indicates that this relationship is not statistically supported.

This finding is inconsistent with the fundamental assumptions of the Theory of Planned Behavior (Ajzen, 1991), which posits that perceived behavioral control is a key predictor in the formation of behavioral intention. Theoretically, the greater the control individuals perceive over a particular action, the more likely they are to develop an intention to perform that action. However, the results of this study suggest that perceived behavioral control does not make a significant contribution to the intention to participate in tax amnesty programs.

This result is consistent with the study by Ari (2023), which found that perceived behavioral control does not significantly influence the intention to participate in tax amnesty programs. Ari explained that the decision to participate in such programs is more strongly influenced by external factors, such as perceptions of policy fairness and the level of trust in government. Therefore, in the context of fiscal policies such as tax amnesty programs, perceived behavioral control does not appear to be a primary factor in shaping taxpayers' intentions.

The Effect of Personal Norm on the Intention to Participate in Tax Amnesty

The results indicate that personal norm has a positive and significant effect on the intention to participate in tax amnesty programs, with a path coefficient of 0.211 , a t-statistic of 2.092 , and a p-value of 0.037 . The p-value below the 0.05 threshold confirms that the effect is statistically significant.

This finding supports the Slippery Slope Framework (Kirchler et al., 2008), which emphasizes internal motivations such as moral obligation as a key pillar of voluntary tax compliance. Individuals who believe that paying taxes is a moral responsibility are more likely to demonstrate compliant behavior, including participation in tax amnesty programs. Personal norm reflects intrinsic awareness that arises from within the individual as a form of commitment to civic responsibility.

This result is also consistent with the study by Jimenez and Iyer (2016), which identified personal norm as one of the strongest predictors of tax compliance intention and behavior. Therefore, personal norm plays a crucial role in shaping the intention to participate in tax amnesty programs, as the decision to participate is driven not only by social pressure but also by individuals' moral responsibility.

The Effect of Trust in Government on the Intention to Participate in Tax Amnesty

The analysis shows that trust in government does not have a significant effect on the intention to participate in the Voluntary Disclosure Program, with a path coefficient of 0.099 , a t-statistic of 1.095 , and a p-value of 0.274 . The p-value above 0.05 indicates that taxpayers' trust in government has not been sufficient to encourage the formation of intention to participate in tax amnesty programs.

This finding is inconsistent with the Slippery Slope Framework (Kirchler et al., 2008), which posits that trust in tax authorities is a critical factor in fostering voluntary compliance. However, this result aligns with the findings of Kristianti (2021), who concluded that trust in government alone is insufficient to promote compliance without being supported by clear policy design and perceived benefits.

In the context of local culture in Buleleng, Bali, this phenomenon may be explained by the attitude known as "*meboya*", which reflects a tendency among the community to be indifferent toward government policies perceived as irrelevant. This condition suggests that



trust in government has not yet become a dominant factor in shaping taxpayers' intention to participate in tax amnesty programs.

The Effect of Subjective Norm on Personal Norm

The results indicate that subjective norm has a significant effect on personal norm, with a path coefficient of 0.748, a t-statistic of 10.077, and a p-value of 0.000. These results demonstrate that stronger social pressure from the surrounding environment increases the likelihood that individuals internalize these social values as personal norms.

This finding supports the Theory of Planned Behavior (Ajzen, 1991), which explains that subjective norms contribute to the formation of internal norms when social values are accepted and internalized as individuals' moral beliefs. The result is also consistent with the Slippery Slope Framework (Kirchler et al., 2008) and the findings of Neuburger et al. (2013), which suggest that strong social influence can reinforce individuals' internal norms related to tax compliance. Thus, subjective norm plays a crucial role in shaping taxpayers' personal norms.

The Mediating Effect of Personal Norm on the Relationship between Subjective Norm and Intention to Participate in Tax Amnesty

The mediation analysis shows that subjective norm has a significant indirect effect on the intention to participate in the Voluntary Disclosure Program through personal norm, with an indirect effect value of 0.158, a t-statistic of 2.036, and a p-value of 0.042. The p-value below 0.05 indicates that the mediating effect is statistically significant.

The mediation identified is partial mediation, as both the direct effect of subjective norm on intention and the indirect effect through personal norm are significant. This suggests that personal norm acts as a psychological mechanism that strengthens the influence of social pressure on individuals' intention to participate.

This finding aligns with the Theory of Planned Behavior (Ajzen, 1991) and the Slippery Slope Framework (Kirchler et al., 2008), both of which emphasize the importance of combining social and internal factors in shaping voluntary compliance. Therefore, personal norm plays a critical mediating role in strengthening the influence of subjective norm on the intention to participate in tax amnesty programs.

The Moderating Effect of Trust in Government on the Relationship between Personal Norm and Intention to Participate in Tax Amnesty

The results show that trust in government significantly moderates the relationship between personal norm and the intention to participate in tax amnesty programs, with an interaction coefficient of -0.141 , a t-statistic of 2.202, and a p-value of 0.028. The p-value below 0.05 confirms that the moderating effect is statistically significant; however, the negative coefficient indicates that higher trust in government weakens the effect of personal norm on intention.

This finding suggests that individuals with a high level of trust in government tend to base their decisions more on confidence in government policies rather than on personal moral motivations. Conversely, individuals with lower trust in government rely more heavily on personal norms when forming their behavioral intentions.

This result is consistent with the Slippery Slope Framework (Kirchler et al., 2008), which posits that trust in authorities can either strengthen or substitute the role of internal values in encouraging compliance. Thus, trust in government plays a crucial role as a contextual factor that modifies the strength of the relationship between internal moral factors and taxpayers' behavioral intentions.



CONCLUSION

The results of this study indicate that social and moral factors play a more dominant role in shaping taxpayers' intention to participate in tax amnesty programs compared to technical factors and trust in government. Subjective norm has a positive and significant effect on intention, suggesting that social support and pressure from the surrounding environment encourage taxpayers' participation in tax amnesty programs. In contrast, perceived behavioral control and trust in government do not have a significant effect on intention.

Personal norm is proven to have a positive effect and to mediate the relationship between subjective norm and intention, indicating that social influence can be internalized into personal moral values that drive voluntary compliance. Furthermore, trust in government acts as a moderating variable that weakens the relationship between personal norm and intention. Overall, these findings emphasize that strengthening taxpayers' social and moral values is more effective in increasing participation in tax amnesty programs than improving technical aspects or enhancing institutional trust alone.

Recommendations

Based on the findings and limitations of this study, several recommendations are proposed for future research and policymakers. Future studies are encouraged to expand the research scope to other regions with diverse economic and social characteristics to obtain more representative results and provide a more comprehensive depiction of national conditions. In addition, the use of mixed-method approaches is recommended to allow for deeper qualitative analysis in exploring taxpayers' motivations and perceptions regarding tax amnesty policies.

Further research should also consider incorporating additional variables such as tax literacy, perceived risk of sanctions, perceptions of fairness, and tax morale to enrich the understanding of factors influencing voluntary tax compliance. From a policy perspective, the Directorate General of Taxes is expected to optimize educational approaches based on social norms by involving community leaders and local business actors to foster positive social influence on tax compliance. Moreover, improving the quality of public communication, transparency, and accountability in tax policy implementation is essential to strengthen public trust in government.

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