

Between Conscience and Calculation: A PRISMA-Guided Systematic Review of the Behavioural Determinants of Tax Evasion

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ABSTRACT

Purpose: This study systematically reviews recent empirical evidence on five behavioural determinants of tax evasion, namely moral obligation, tax fairness, taxpayer understanding, subjective norms, and attitude towards evasion. It responds to conflicting findings in Indonesian and international studies and to the persistent compliance gap in self-assessment tax systems such as Indonesia's.

Method: The review follows the PRISMA 2020 statement. Eight Boolean search strings were run in the Crossref database for peer-reviewed journal articles published between 2020 and 2024 with available abstracts, and citation tracking was used to add key studies outside the database. Records were de-duplicated, screened by title, and assessed for eligibility against predefined criteria. The included studies were coded by context, design, outcome, and the direction of each determinant, and then synthesised using vote counting and thematic analysis anchored in the theory of planned behaviour.

Findings: Moral obligation and tax morale emerge as the most consistent deterrents of evasion across countries, outcomes, and analytical techniques. Taxpayer knowledge and understanding generally reduce evasion, although a minority of studies report null or reversed effects, suggesting that technical knowledge without ethical commitment can be used to exploit loopholes. Perceived fairness shows the most mixed pattern, especially in Indonesian studies that use perception-based outcomes. Subjective and social norms act mainly as amplifiers, increasing evasion where referent groups tolerate it and deterring it where honesty is the descriptive norm, while favourable attitudes towards evasion consistently increase evasion intention.

Implication: Tax authorities should complement enforcement with programmes that build intrinsic tax morale, make the fairness of tax treatment and spending visible, and use credible social-norm messages. Tax education should combine technical literacy with ethical reasoning. Researchers should use behavioural outcomes, multi-group designs, and moderation models instead of further replicating simple perception models.

Originality: The review integrates moral, fairness, cognitive, and social-psychological determinants in a single extended theory of planned behaviour framework and shows where the evidence is robust, where it is contested, and why. It also brings Indonesian evidence into dialogue with international studies and proposes a research agenda for Indonesia's self-assessment system.

Keywords: Moral Obligation, PRISMA, Subjective Norms, Tax Evasion, Tax Fairness, Taxpayer Understanding, Theory of Planned Behaviour.

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INTRODUCTION

Taxation is the backbone of public finance in most developing economies, and Indonesia is no exception. Taxes finance the bulk of the state budget, and the sustainability of public services, infrastructure, and social protection depends on the willingness of citizens and firms to pay what they owe. Yet tax revenue in many emerging economies remains far below its potential, and a substantial part of the gap is attributed to deliberate non-compliance. Tax evasion, the intentional and illegal concealment of income or activities from the tax authority to reduce a tax liability, is widely recognised



as one of the most persistent challenges faced by tax administrations (Kassa, 2021). Beyond its direct fiscal cost, evasion distorts competition, shifts the burden to compliant taxpayers, and may even weaken financial stability by encouraging informal and unrecorded transactions (Ozili, 2020). Recent systematic and bibliometric reviews show that research on avoidance and evasion has grown rapidly and now spans economic, institutional, and behavioural explanations (Sumantri et al., 2024).

Indonesia operates a self-assessment system in which taxpayers calculate, pay, and report their own tax liabilities. The reform of tax regulations through Law No. 7 of 2021 on the Harmonisation of Tax Regulations broadened the tax base, adjusted rates, and introduced a voluntary disclosure programme, all of which rest on the assumption that taxpayers will report honestly (Republic of Indonesia, 2021). In such a system, the decisive question is not only whether taxpayers can be detected and punished, but whether they are willing to comply in the first place. This shifts attention from purely deterrence-based models towards the moral, social, and cognitive factors that shape taxpayers' decisions. Indonesian studies conducted in cities such as Surabaya, Makassar, Palembang, Bekasi, and Medan show that perceptions of tax evasion are strongly shaped by how taxpayers view their moral duties, the fairness of the system, and their own understanding of tax rules (Elisabeth, 2022; Nurmalasari et al., 2024; Ramzuni, 2021).

The present article grows out of a research proposal on the factors that influence taxpayers to engage in tax evasion in Surabaya, one of Indonesia's largest commercial centres. That proposal adapted the model of Kassa (2021), which identified moral obligation, tax fairness, tax knowledge, subjective norms, and attitude towards the behaviour as determinants of evasion among enterprise taxpayers in Ethiopia, and replaced tax knowledge with the broader construct of taxpayer understanding. The behavioural logic of the model is rooted in the theory of planned behaviour, in which intentions are shaped by attitudes, subjective norms, and perceived behavioural control, and in which additional predictors such as moral obligation may be added when they improve explanation (Ajzen, 2020). Before such a model is tested again in a new setting, it is important to know what the accumulated evidence actually says.

That evidence is far from settled. For moral obligation, most studies report that stronger tax morale reduces evasion (Al-Rahamneh & Bidin, 2022; Widuri et al., 2023), but Kassa (2021) reported a positive association between moral obligation and engagement in evasion, and Agustin et al. (2023) found no significant effect of tax morals. For fairness, some studies show that perceived justice discourages evasion (Fajarwati, 2023; Santoso et al., 2024), others find no effect (Permata & Simbolon, 2023; Sucipto, 2024), and still others report counter-intuitive positive effects (Nurmalasari et al., 2024; Widyasari et al., 2022). Tax understanding has been found to reduce evasion (Saragih & Putra, 2021), to be irrelevant (Muslim et al., 2023), and even to increase it (Fuadi et al., 2023). Similar inconsistencies are reported for subjective norms and attitudes (Manullang & Khairudin, 2024; Owusu et al., 2020).

Several reviews have mapped tax compliance and tax morale more broadly. A systematic review of tax morale identified individual, institutional, and cultural antecedents (Syafithri et al., 2024), and a bibliometric analysis traced the growth of research on social norms in tax compliance (Cahyonowati, 2024). A small literature review of corporate taxpayers also pointed to rates, fairness, and subjective norms as relevant factors (Asyifa et al., 2024). However, these reviews either focus on one construct, address compliance in general rather than evasion specifically, or do not synthesise the direction and consistency of effects across the five determinants that dominate behavioural models of evasion. There is, therefore, no recent systematic synthesis that tells researchers and tax authorities which of these determinants have robust support, which are contested, and what explains the contradictions.

This study addresses that gap through a systematic literature review guided by the PRISMA 2020 statement (Page et al., 2021). The review is organised around three research questions:

RQ1: What are the characteristics of recent empirical research (2020–2024) on the behavioural determinants of tax evasion, in terms of context, design, and outcome measures?

RQ2: What is the direction and consistency of the evidence on moral obligation, tax fairness, taxpayer understanding, subjective norms, and attitude as determinants of tax evasion?

RQ3: What explains the inconsistencies across studies, and what agenda should future research and policy follow, particularly in Indonesia?

The review makes three contributions. Theoretically, it integrates the five determinants into an extended theory of planned behaviour framework and clarifies the role each plays: as a direct predictor, as an amplifier, or as a boundary condition. Methodologically, it shows how measurement choices, especially the use of perception-based outcomes, contribute to inconsistent findings. Practically, it offers evidence-

based guidance for tax authorities, educators, and researchers, including those designing empirical studies of taxpayers in Indonesian cities such as Surabaya.

LITERATURE REVIEW

Tax Evasion and Its Distinction from Avoidance

Tax evasion refers to deliberate and unlawful actions to reduce tax liabilities, such as under-reporting income, inflating deductions, failing to register, or concealing transactions from the tax authority. It differs from tax avoidance, which exploits legal opportunities to minimise tax, although the boundary between aggressive avoidance and evasion is often blurred in practice (Sumantri et al., 2024). Because evasion is illegal and hidden, it is difficult to observe directly. Most behavioural studies therefore measure evasion indirectly, either as the intention to evade, as the perceived ethicality or acceptability of evasion, or as self-reported compliance behaviour (Saragih & Putra, 2021; Yılmaz Uğur, 2023). Perception-based measures ask respondents whether evasion is ethical under certain conditions, for example when tax rates are too high or when tax money is misused. These measurement choices matter, because a taxpayer may consider evasion understandable without actually evading, and the factors that shape judgements may differ from those that shape behaviour.

Theory of Planned Behaviour as the Integrative Lens

The theory of planned behaviour explains deliberate behaviour as the outcome of intentions, which are in turn shaped by attitudes towards the behaviour, subjective norms, and perceived behavioural control. Ajzen (2020) emphasises that the theory is open to additional predictors when they capture a meaningful and independent source of variance, and moral or personal norms are the most frequently proposed extension. In the tax domain, attitude refers to a taxpayer's positive or negative evaluation of evasion, subjective norms refer to the perceived expectations of family, friends, peers, colleagues, and tax advisers, and perceived behavioural control reflects the perceived ease of evading. Studies in Ghana, Zambia, and Indonesia have used the theory to explain evasion intention (Kaulu, 2022; Owusu et al., 2020; Shafika & Fakhroni, 2020) and tax payment or compliance intention (Manullang & Khairudin, 2024; Solichin & Astuti, 2021).

The theory is useful for this review because it provides a common structure for factors that come from different traditions. Moral obligation functions as an internal normative belief, fairness perceptions shape the evaluation of the system and therefore attitudes, understanding influences both attitudes and perceived control, and subjective norms capture social pressure. Reading the evidence through this lens makes it possible to see whether a determinant is expected to act directly on intention, indirectly through attitudes, or as a condition that changes the strength of other relationships.

Moral Obligation and Tax Morale

Moral obligation is the personal sense that paying taxes is the right thing to do and that evading would produce guilt, regardless of whether others would detect it (Kassa, 2021). It is closely related to tax morale, the intrinsic motivation to pay taxes. A systematic review of tax morale shows that it is shaped by trust in government, religiosity, education, perceived fairness, and cultural values (Syafithri et al., 2024). Because moral obligation operates internally, it is expected to deter evasion even when enforcement is weak. In Indonesia, where enforcement capacity is limited relative to the number of taxpayers, intrinsic motivation is particularly important for the success of self-assessment (Widuri et al., 2023).

Tax Fairness

Fairness concerns whether the tax system treats taxpayers equitably. It includes distributive fairness (whether the burden is proportional to ability to pay and to the benefits received), procedural fairness (whether rules and procedures are applied consistently and transparently), and retributive fairness (whether penalties are reasonable). Equity theory suggests that people who feel they are treated unfairly will try to restore balance, and in taxation this may take the form of evasion (Al-Rahamneh & Bidin, 2022). Fairness also has a political dimension: perceived misuse of tax revenue and corruption can make evasion appear justified (Irawan & Utama, 2021). Fairness is, therefore, expected to reduce evasion, but the strength of this effect may depend on whether respondents evaluate their own treatment or the system in general.

Taxpayer Knowledge and Understanding

Tax knowledge refers to awareness of tax obligations, rights, and procedures, whereas understanding implies the ability to interpret and apply tax rules correctly. Knowledge is expected to reduce unintentional non-compliance and to increase awareness of the consequences of evasion ([Saragih & Putra, 2021](#)). However, knowledge is morally neutral: a taxpayer who understands the system well can also identify gaps and opportunities to under-report. This dual nature suggests that the effect of knowledge may depend on ethical orientation and on the level of enforcement ([Ustantini et al., 2024](#)).

Subjective Norms and Social Norms

Subjective norms are the perceived social pressure to perform or not perform a behaviour. In tax research, they are often accompanied by descriptive social norms, which are beliefs about what most others actually do. Theoretical work shows that social norms can determine long-run compliance outcomes, sometimes more strongly than audits and fines ([Lamantia & Pezzino, 2021](#)), and that taxpayers who believe most others comply are more likely to comply themselves ([Demin, 2023](#)). Because norms can either support or oppose evasion, their effect is expected to depend on the content of the norm in the taxpayer's reference group.

Attitude towards Evasion

Attitude is the overall evaluation of evasion as good or bad, beneficial or harmful. A favourable attitude towards evasion is expected to increase the intention to evade, consistent with the core proposition of the theory of planned behaviour ([Ajzen, 2020](#)). Attitudes are shaped by beliefs about the outcomes of evasion, by moral judgements, and by perceptions of the tax system, which makes attitude a natural mediator between the other determinants and intention ([Kaulu, 2022](#)).

The Indonesian Self-Assessment Context

The relevance of behavioural determinants is heightened by the design of the Indonesian tax system. Under self-assessment, taxpayers register, calculate, pay, and report their own taxes, and the tax authority relies largely on post-filing audits to verify compliance. The 2021 harmonisation law extended this logic by broadening the base, revising rates, and offering a voluntary disclosure programme that invited taxpayers to correct past under-reporting ([Republic of Indonesia, 2021](#)). The success of such measures depends on whether taxpayers regard compliance as a moral duty, view the system as fair, understand their obligations, and believe that others are complying. Indonesian studies conducted at tax service offices across Java, Sumatra, Sulawesi, Kalimantan, and Nusa Tenggara show that these perceptions vary considerably among individual taxpayers, MSME owners, and independent workers ([Marfiana & Santoso, 2024](#); [Rantelobo & Utami, 2024](#); [Shafika & Fakhroni, 2020](#)). For large commercial cities such as Surabaya, where the taxpayer population is diverse and informal transactions remain common, understanding these behavioural drivers is essential for designing effective compliance strategies ([Nurmalasari et al., 2024](#)).

Integrative Framework

[Figure 1](#) presents the framework that guides the review. It adapts the conceptual model in the original research proposal, in which moral obligation, tax fairness, taxpayer understanding, subjective norms, and attitude are each linked to tax evasion. The figure places these determinants within the extended theory of planned behaviour and shows the outcome measures used in the literature. The framework is used as a coding scheme rather than as a set of hypotheses to be tested.

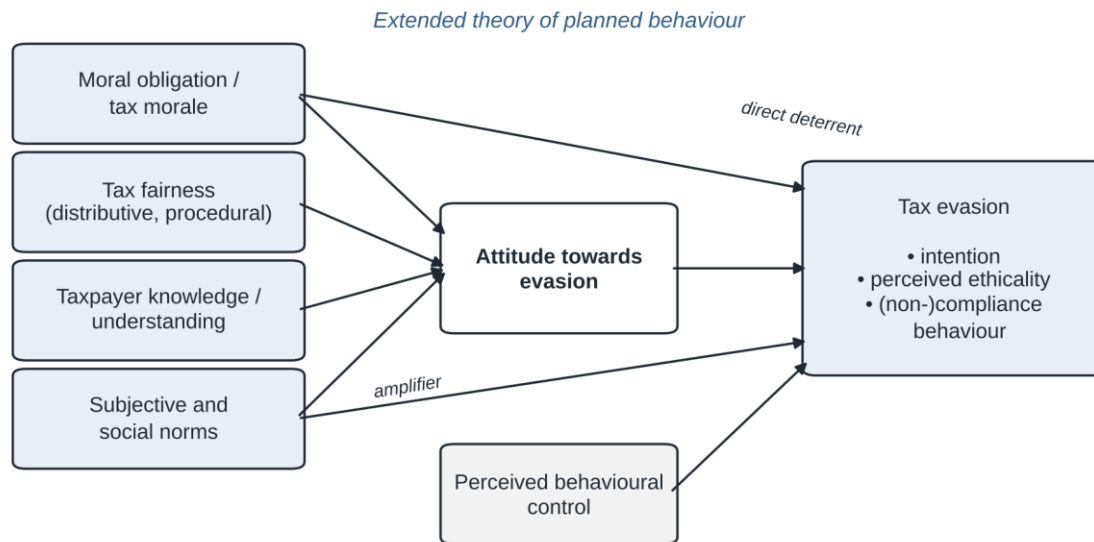


Figure 1. Integrative Framework of the Behavioural Determinants of Tax Evasion

Source: Adapted from the research proposal framework and the theory of planned behaviour (Ajzen, 2020; Kassa, 2021)

RESEARCH METHOD

Review Design

This study is a systematic literature review reported in accordance with the PRISMA 2020 statement (Page et al., 2021). A systematic review was chosen because the research questions concern the direction and consistency of evidence across many primary studies, which requires a transparent and reproducible procedure for identifying, selecting, and synthesising the literature (Kraus et al., 2020). The review protocol, including the search strings, eligibility criteria, and coding scheme, was defined before the search and is summarised in Table 1.

Table 1. Review Protocol: Search Strategy and Eligibility Criteria

Component	Specification
Database	Crossref (journal articles with DOI and abstract metadata); citation tracking as a supplementary method
Search strings	"tax evasion" + "moral obligation"; "tax fairness/justice" + "tax evasion"; "tax knowledge/understanding" + "tax evasion"; "theory of planned behavior" + "subjective norms" + "attitude" + "tax evasion intention"; "tax morale" + "tax evasion" + "individual taxpayers"; "perception of tax evasion" + "ethics" + "Indonesia"; "social norms" + "peer influence" + "tax compliance/evasion"; "determinants" + "tax evasion" + "systematic literature review"
Time window	2020–2024
Inclusion criteria	(1) peer-reviewed journal article; (2) empirical (quantitative, qualitative, or experimental) study of individual, SME, or prospective taxpayers or of country-level tax morale; (3) examines at least one of the five determinants; (4) outcome is evasion intention, perception, behaviour, or compliance; (5) abstract available in English or Indonesian
Exclusion criteria	conceptual papers, editorials, legal-doctrinal analyses, and secondary reviews; studies of corporate tax avoidance measured from financial statements; studies of non-tax behaviour; studies that do not test any of the five determinants
Coding	country and sample; design and analysis; outcome type (evasion or compliance); direction of each determinant (deterrent, risk-increasing, not significant, significant with unreported direction, moderating)

Source: Developed by the authors following Page et al. (2021) and Kraus et al. (2020)

Information Source and Search Strategy

The primary information source was Crossref, a multidisciplinary metadata index that covers international and Indonesian journals registered with digital object identifiers, including many journals

indexed in Scopus, Web of Science, and SINTA. The search was carried out in October 2026 using eight search strings that combined the term tax evasion with each determinant (moral obligation, tax morale, fairness or justice, knowledge or understanding, subjective norms and attitude, social norms and peer influence) and with broader terms such as perception, ethics, and systematic review. Filters restricted results to journal articles published between 1 January 2020 and 31 December 2024 with an abstract available in the metadata. For each search string, the records returned by the relevance ranking were exported and screened. To capture influential studies not retrieved by the database query, backward citation tracking was applied to the original research proposal and to the reference lists of included studies. Sources identified in this way were treated as records from other methods, as recommended by PRISMA 2020.

Study Selection

Study selection followed the four PRISMA stages of identification, de-duplication, screening, and eligibility. Records were first de-duplicated by DOI, including records deposited twice under different DOIs. Titles were then screened to remove clearly irrelevant records, such as applications of the theory of planned behaviour to consumer or environmental behaviour, legal analyses, and macro-level studies of corporate evasion. The abstracts of the remaining records were assessed against the inclusion and exclusion criteria. Screening decisions and reasons for exclusion were recorded in a screening log, and uncertain cases were resolved through discussion between the authors. The selection process is summarised in [Figure 2](#).

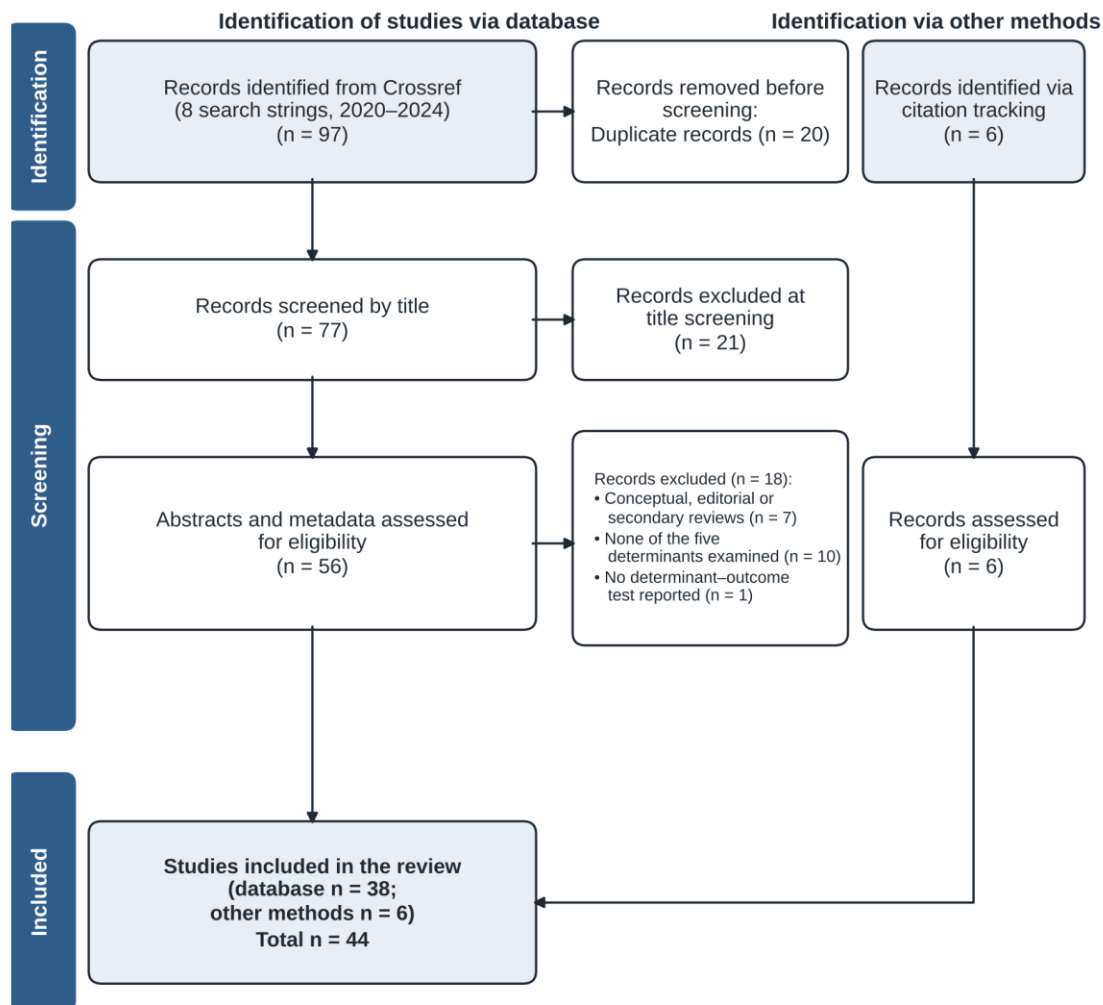


Figure 2. PRISMA 2020 Flow Diagram of Study Selection

Source: Developed by the authors based on [Page et al. \(2021\)](#)

The database search identified 97 records. After the removal of 20 duplicate records, 77 unique records were screened by title, and 21 were excluded because they were clearly outside the scope of the review. The abstracts of the remaining 56 records were assessed for eligibility. Eighteen records were excluded: seven were conceptual, editorial, or secondary review papers; ten did not examine any of the five determinants; and one was descriptive and did not test any determinant–outcome association. Thirty-eight studies from the database search met all criteria. Citation tracking added six studies, including the model study by [Kassa \(2021\)](#) and the theory of planned behaviour studies by [Owusu et al. \(2020\)](#) and [Kaulu \(2022\)](#). In total, 44 studies were included in the synthesis ([Figure 2](#)).

Data Extraction and Synthesis

For each included study, the reviewers extracted the country, the sample, the research design and analytical technique, the outcome measure, and the reported direction and significance of each of the five determinants. Effects were coded from the perspective of evasion. A determinant was coded as a deterrent when it reduced evasion or increased compliance, as risk-increasing when it increased evasion or reduced compliance, as not significant when the study reported no significant effect, and as significant but unspecified when the abstract reported significance without a clear direction. For subjective norms and attitudes, the coding followed the framing of each study: norms favouring compliance that reduced evasion were coded as deterrents, whereas norms or attitudes favouring evasion that increased it were coded as risk-increasing. Because the included studies used heterogeneous measures and outcomes, a meta-analysis was not appropriate. The evidence was therefore synthesised through vote counting of effect directions, complemented by a thematic analysis of explanations offered for divergent findings.

RESULTS AND DISCUSSION

Characteristics of the Included Studies (RQ1)

[Table 2](#) summarises the 44 included studies. Several patterns stand out. First, the evidence base is dominated by Indonesian studies, which account for 30 of the 44 studies. They cover a wide range of cities, including Surabaya, Bekasi, Makassar, Palembang, Medan, Kupang, Semarang, Samarinda, and Jakarta, and involve individual taxpayers, MSME owners, independent workers, and accounting students. The remaining studies come from Africa (Ethiopia, Ghana, Kenya, Nigeria, South Sudan, and Zambia), the Middle East (Jordan), South and Southeast Asia (Malaysia and Pakistan), Türkiye, and Europe, including a survey experiment in fourteen Central and Eastern European countries ([Górecki & Letki, 2021](#)) and a panel study of EU countries ([Mazurenko et al., 2021](#)).

Second, the designs are overwhelmingly cross-sectional questionnaire surveys analysed with multiple linear regression or partial least squares structural equation modelling. Only two studies used other designs, namely a survey experiment and a country-level panel analysis. Sample sizes in the Indonesian studies typically range from about 50 to 300 respondents and are often drawn through purposive or convenience sampling at a single tax office, which limits generalisability.

Third, outcome measures vary considerably. Thirty-one studies used an evasion-related outcome, such as evasion intention, perceived ethicality of evasion, or perceptions of evasion, whereas thirteen used compliance as the outcome. Among the evasion studies, perception-based measures dominate, particularly in Indonesia. As discussed below, this measurement pattern is one of the keys to understanding the inconsistent results.

Table 2. Summary of the Included Studies

Study	Context and sample	Design	Determinants (direction)
Al-Rahamneh & Bidin (2022)	Jordan; 212 SME owners/managers	Survey, PLS-SEM	MO (D), FA (D), SN (R)
Widuri et al. (2023)	Indonesia; 100 taxpayers	Survey, PLS	MO (D)
B. Santoso et al. (2024)	Indonesia (Makassar); 100 individuals	Survey, MLR	FA (D)
Ramzuni (2021)	Indonesia (Palembang); 127 traders	Survey, PLS (TPB)	MO (D), SN (N)
Dau et al. (2024)	South Sudan; 307 SMEs	Survey, regression	MO (D)
Nugaha & Hajanirina (2020)	Indonesia (South Sumatra); 200 individuals	Survey, regression	FA (U), KN (U)
Permata & Simbolon (2023)	Indonesia; 55 accounting students	Survey, MLR	FA (N), KN (N)

Study	Context and sample	Design	Determinants (direction)
Anggareni & Mujiyati (2024)	Indonesia (Surakarta); accounting students	Survey, MLR	FA (N), KN (N)
Nurmalasari et al. (2024)	Indonesia (Surabaya); 100 taxpayers	Survey, SEM-PLS	FA (R)
Sucipto (2024)	Indonesia (Bandung Regency); 100 taxpayers	Survey, regression	FA (N)
Muhammad et al. (2023)	Nigeria; 200 SMEs	Survey, PLS-SEM	FA (U), KN (U)
Muslim et al. (2023)	Indonesia (Bekasi); 95 taxpayers	Survey, MLR	KN (N)
Wahyuni et al. (2024)	Indonesia; taxpayers	Survey, MLR	KN (D)
Fuadi et al. (2023)	Indonesia (Bekasi); 100 taxpayers	Survey, MLR	KN (R)
Elisabeth (2022)	Indonesia (Makassar); 100 individuals	Survey, MLR	FA (D), KN (D)
Rantelobo & Utami (2024)	Indonesia (Kupang); 95 MSMEs	Survey, MLR	KN (D)
Solichin & Astuti (2021)	Indonesia (Kebumen); 54 business owners	Survey, SEM (TPB)	AT (U), SN (U)
Yuliana & Puspitosari (2021)	Indonesia (Sragen); 80 individuals	Survey, MLR	FA (D)
Wahyuni et al. (2021)	Indonesia (Medan); 100 individuals	Survey, SEM-PLS	KN (D)
Widiasri & Fadjarenie (2024)	Indonesia (Jakarta); vocational teachers	Survey, SEM-PLS	MO (D), KN (D)
Fajarwati (2023)	Indonesia (Bekasi); 100 individuals	Survey, MLR	FA (D), MO (D)
Aghan et al. (2024)	Kenya; 274 medium VAT taxpayers	Survey, regression	MO (D)
Perveen & Ahmad (2022)	Pakistan; 169 individual filers	Survey, SEM-PLS	FA (D)
Ogungbade et al. (2021)	Nigeria; 100 informal operators	Survey, regression	KN (D), AT (M)
Johnes Abit et al. (2023)	Malaysia; 349 tax agents	Online survey	MO (U)
Aprilia et al. (2024)	Indonesia (Mojokerto); 65 students	Survey, SEM-PLS	MO (D)
Górecki & Letki (2021)	14 Central-Eastern European countries	Survey experiment	SN (D)
Mazurenko et al. (2021)	EU countries, 2010–2020	Panel VECM	MO (D)
Agustin et al. (2023)	Indonesia (Karawang); 100 respondents	Survey, SEM-PLS	MO (N)
Marfiana & Santoso (2024)	Indonesia (Greater Jakarta); 200 independent workers	Survey, PLS-SEM	SN (D)
Ustantini et al. (2024)	Indonesia; 150 MSMEs	Survey, MRA (TPB)	KN (D)
A. Santoso et al. (2024)	Indonesia (Semarang); 120 MSMEs	Survey, PLS-SEM (TPB)	MO (D)
Dwianika et al. (2023)	Indonesia (Jakarta); SMEs	Survey, regression	SN (D)
Finrely & Yuniarwati (2023)	Indonesia (North Jakarta); MSMEs	Survey, SEM-PLS	SN (D)
Sani (2023)	Nigeria; SME operators	Survey, MLR	MO (D), KN (D)
Saragih & Putra (2021)	Indonesia; 291 mixed respondents	Survey, SEM	MO (D), KN (D)
Shafika & Fakhroni (2020)	Indonesia (Samarinda); 100 business taxpayers	Survey, SEM (TPB)	AT (R), FA (N)
Yılmaz Uğur (2023)	Türkiye; 327 students	Survey, SEM	MO (D), KN (D)
Kassa (2021)	Ethiopia; enterprise taxpayers	Survey, regression	MO (R), FA (U), KN (U), SN (U), AT (U)
Owusu et al. (2020)	Ghana; individual taxpayers	Survey (TPB)	AT (R), SN (R), MO (D)
Kaulu (2022)	Zambia; individual taxpayers	Survey, SEM (TPB)	AT (R), SN (R)
Manullang & Khairudin (2024)	Indonesia (Bandar Lampung); 100 taxpayers	Survey, MLR (TPB)	MO (D), SN (N), AT (N)
Santana et al. (2020)	Indonesia; individual business taxpayers	Survey, MLR	FA (D), KN (D)
Widyasari et al. (2022)	Indonesia; individual taxpayers	Survey, MLR	FA (R), KN (N)

Source: Authors' synthesis. MO = moral obligation/tax morale; FA = fairness; KN = knowledge/understanding; SN = subjective/social norms; AT = attitude. D = deterrent; R = risk-increasing; N = not significant; U = significant, direction unspecified; M = moderating role. MLR = multiple linear regression; TPB = theory of planned behaviour.

Quality and Reporting of the Evidence

The quality and reporting of the evidence shape how confidently its patterns can be interpreted. Research output has increased over the review period: four included studies were published in 2020, nine in 2021, five in 2022, 12 in 2023, and 14 in 2024. Despite this growth, most studies examine only a narrow part of the behavioural model. Twenty-three of the 44 studies tested only one of the five determinants, 17 tested two, and only the model study by [Kassa \(2021\)](#) examined all five simultaneously. This fragmentation makes it difficult to assess the relative importance of the determinants within the same population and increases the risk that omitted variables distort individual estimates.

A second concern is common method variance. In almost all survey studies, both the determinants and the outcome are self-reported by the same respondents at the same time, often with items that share similar wording. Evasion is also a sensitive and socially undesirable behaviour, so respondents may understate their own intentions while expressing understanding for evasion in abstract scenarios. Third, four studies relied exclusively on student samples, whose members may not yet have filed tax returns, and several others used convenience samples drawn from a single tax office. Fourth, partial least squares structural equation modelling was used in 18 studies, which is appropriate for prediction-oriented models with small samples, but few studies tested mediation or moderation even when their theory implied indirect effects. These features help to explain why null and reversed findings appear more frequently in some streams of the literature than in others.

Direction and Consistency of the Evidence (RQ2)

[Table 3](#) and [Figure 3](#) summarise the coded effects. Moral obligation and tax morale were examined in 18 studies, of which 15 reported a deterrent effect. Taxpayer knowledge and understanding were examined in 19 studies, with 11 deterrent effects, four non-significant results, three significant effects with unspecified direction, and one risk-increasing effect. Fairness was examined in 16 studies and produced the most mixed profile: seven deterrent effects, four non-significant results, three unspecified significant effects, and two risk-increasing effects. Subjective and social norms appeared in 11 studies with a mixture of deterrent and risk-increasing effects, while attitudes favourable to evasion were associated with higher evasion in all three studies that reported a clear direction.

Table 3. Vote Count of Effect Directions by Determinant

Determinant	Studies	Deterrent	Risk-increasing	Not significant	Significant, unspecified	Moderating
Moral obligation / tax morale	18	15	1	1	1	0
Knowledge / understanding	19	11	1	4	3	0
Tax fairness	16	7	2	4	3	0
Subjective / social norms	11	4	3	2	2	0
Attitude towards evasion	7	0	3	1	2	1

Source: Authors' coding of 44 included studies. A study may examine more than one determinant.

Moral obligation: the most robust deterrent

The evidence for moral obligation is the most consistent in the review. In Jordan, moral obligation significantly reduced sales tax evasion among SMEs, alongside tax fairness ([Al-Rahamneh & Bidin, 2022](#)). In Indonesia, taxpayer morale deterred evasion and changed how taxpayers responded to the coercive and legitimate power of the tax authority ([Widuri et al., 2023](#)), while tax morale reduced evasion intention among traders in Palembang during the pandemic ([Ramzuni, 2021](#)) and among taxpayers in Bekasi ([Fajarwati, 2023](#)). Similar effects were found for compliance outcomes in South Sudan ([Dau et al., 2024](#)), Kenya ([Aghan et al., 2024](#)), Nigeria ([Sani, 2023](#)), and among Indonesian MSMEs, where personal norms strengthened compliance intention and behaviour ([A. Santoso et al., 2024](#)). At the macro level, lower tax morality was associated with more evasion and a larger shadow economy across EU countries ([Mazurenko et al., 2021](#)). Ethical idealism, a closely related moral orientation, reduced the perceived ethicality of evasion in Indonesia and Türkiye ([Saragih & Putra, 2021](#); [Yılmaz Uğur, 2023](#)).

Two studies diverge. [Kassa \(2021\)](#) reported a positive association between moral obligation and evasion among Ethiopian enterprise taxpayers, and [Agustin et al. \(2023\)](#) found no significant effect of tax morals in Karawang. A plausible explanation is that moral obligation can be directed at different targets. When taxpayers believe that the state misuses revenue, a strong moral sense may be expressed as loyalty to family, employees, or community rather than to the tax authority, which is consistent with the view that evasion becomes morally justified when tax money is not used for public benefit ([Irawan & Utama, 2021](#)). The divergent results, therefore, do not undermine the general

conclusion but suggest that the object of moral obligation should be measured explicitly. Overall, the evidence supports treating moral obligation as a core extension of the theory of planned behaviour, as advocated by Ajzen (2020), and is consistent with the broader tax morale literature (Syafithri et al., 2024).

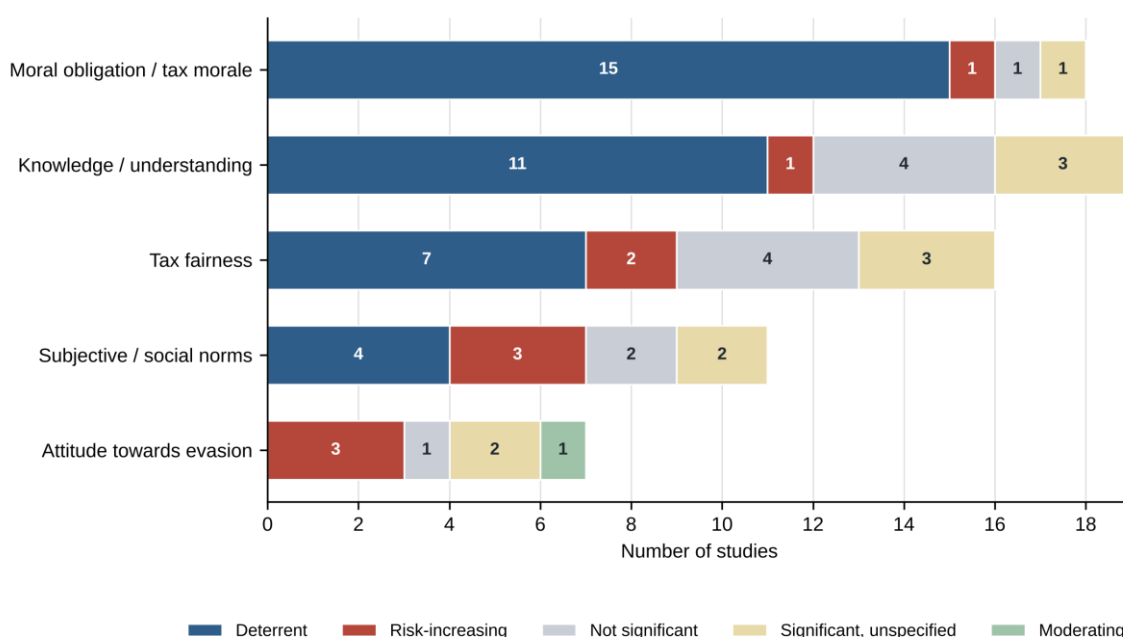


Figure 3. Distribution of Effect Directions across the Five Determinants

Source: Authors' coding of 44 included studies

Taxpayer understanding: necessary but not sufficient

Most studies found that greater knowledge or understanding reduces evasion or increases compliance. Tax knowledge deterred evasion perceptions in Indonesia (Wahyuni et al., 2024; Elisabeth, 2022; Santana et al., 2020), reduced evasion among MSMEs (Ustantini et al., 2024), and improved reporting compliance in Medan and Kupang (Wahyuni et al., 2021; Rantelobo & Utami, 2024). Tax education and awareness had similar effects in Jakarta, Nigeria, and Türkiye (Widiasri & Fadjarenie, 2024; Ogungbade et al., 2021; Sani, 2023; Yılmaz Uğur, 2023).

However, four studies found no significant effect (Anggareni & Mujiyati, 2024; Muslim et al., 2023; Permata & Simbolon, 2023; Widyasari et al., 2022), and one reported that tax understanding increased evasion together with love of money and religiosity (Fuadi et al., 2023). Three patterns help explain these results. First, the null findings are concentrated in samples of students or taxpayers registered at a single office, where knowledge levels are relatively homogeneous and the variance needed to detect an effect is limited. Second, knowledge is ethically neutral. A taxpayer who understands the system may also understand how to under-report without detection, so knowledge may deter evasion only when it is accompanied by ethical commitment, a mechanism supported by the finding that knowledge and idealism jointly reduce the perceived ethicality of evasion (Saragih & Putra, 2021). Third, attitude moderated the relationship between awareness and evasion in Nigeria (Ogungbade et al., 2021), which suggests that knowledge works through attitudes rather than independently. For the theory of planned behaviour, understanding is better conceptualised as an antecedent of attitude and perceived control than as a direct predictor of intention.

Tax fairness: a contested determinant

Fairness produced the most inconsistent evidence. Several studies support the expected deterrent effect. Fairness reduced sales tax evasion in Jordan (Al-Rahamneh & Bidin, 2022), reduced evasion perceptions in Makassar, Bekasi, and Sragen (Elisabeth, 2022; Fajarwati, 2023; B. Santoso et al., 2024; Yuliana & Puspitosari, 2021), and increased compliance in Pakistan, where it also mediated the effects of tax technology (Perveen & Ahmad, 2022). Other studies found no effect among students and taxpayers in Indonesia (Anggareni & Mujiyati, 2024; Permata & Simbolon, 2023; Shafika & Fakhroni,

2020; Sucipto, 2024), and two reported that fairness increased evasion perceptions, including a study in Surabaya (Nurmalasari et al., 2024; Widyasari et al., 2022).

The contradictory findings appear to stem from both conceptual and methodological sources. Conceptually, fairness is multidimensional, but most studies use a single composite scale that mixes distributive, procedural, and retributive items. Taxpayers may judge the rules as fair while doubting how revenue is spent, and these perceptions may have opposite effects. Methodologically, many outcome scales ask whether evasion is ethical when rates are too high or when the system is unfair. When the predictor and the outcome both refer to unfairness, respondents who are sensitive to fairness may agree with both, producing a spurious positive association. This interpretation is consistent with the observation that positive fairness effects occur only in perception-based studies, whereas compliance studies consistently report deterrent effects. Finally, students who have not yet paid taxes may not have formed experience-based fairness judgements, which helps explain the null results in student samples.

Subjective and social norms: amplifiers rather than independent drivers

The evidence on norms becomes coherent once the content of the norm is considered. When referent groups tolerate evasion, norms increase it: peer influence increased sales tax evasion in Jordan (Al-Rahamneh & Bidin, 2022), and subjective norms were positively related to evasion intention in Ghana and Zambia (Owusu et al., 2020; Kaulu, 2022). When the reference group values compliance, norms deter evasion: social and subjective norms increased compliance among Indonesian SMEs, MSMEs, and independent workers (Dwianika et al., 2023; Finrely & Yuniarwati, 2023; Marfiana & Santoso, 2024).

The survey experiment by Górecki & Letki (2021) provides the strongest evidence for this interpretation: higher tax rates reduced willingness to evade only when respondents believed that most others were honest, and strong norms partly replaced penalties as a deterrent. Non-significant results for subjective norms in Palembang and Bandar Lampung (Ramzuni, 2021; Manullang & Khairudin, 2024) and for subjective, as opposed to social, norms in Jakarta (Dwianika et al., 2023) suggest that injunctive pressure from family and friends matters less than beliefs about what others actually do. These findings are in line with theoretical work showing that norms can shape long-run compliance more strongly than enforcement (Lamantia & Pezzino, 2021; Demin, 2023).

Attitude towards evasion: consistent but under-studied

Only seven studies examined attitude, but those reporting a direction all found that favourable attitudes towards evasion increase evasion intention (Owusu et al., 2020; Kaulu, 2022; Shafika & Fakhroni, 2020). In Zambia, the effect of attitudes was partly transmitted through taxpayer egoism (Kaulu, 2022), and in Nigeria attitudes moderated the effect of tax awareness (Ogunbade et al., 2021). The single non-significant result came from a compliance study in Bandar Lampung, where moral obligation dominated the model (Manullang & Khairudin, 2024). The limited number of attitude studies is surprising given its central place in the theory of planned behaviour and suggests that much of the literature has jumped to more distal factors without modelling the attitudinal pathway through which they operate.

Explaining the Inconsistencies (RQ3)

Taken together, the findings point to four explanations for the inconsistent evidence. The first is outcome heterogeneity. Studies that measure compliance consistently find that moral obligation, fairness, knowledge, and norms improve behaviour, whereas studies that measure the perceived ethicality of evasion produce more null and reversed effects. Perceived ethicality is a judgement, not a behaviour, and it may be shaped by the same perceptions that are used as predictors. The second is construct overlap. Fairness, tax morale, and attitudes are conceptually related, and when they are entered simultaneously in small-sample regressions, multicollinearity and suppression effects can produce unstable signs. The third is sample composition. Student samples and single-office samples restrict the variance of knowledge and fairness perceptions and reduce statistical power. The fourth is context. The meaning of fairness and of moral duty depends on trust in government and on perceived corruption (Irawan & Utama, 2021), which differ across countries and regions.

These explanations have direct implications for the Surabaya study from which this review originates. The original proposal planned to measure evasion with perception items adopted from earlier Indonesian studies and to estimate direct effects of the five determinants. The review suggests that the model would be strengthened by measuring evasion intention or self-reported behaviour in addition to perceived ethicality, by separating distributive and procedural fairness, by measuring descriptive norms alongside subjective norms, and by modelling attitude as a mediator between moral, fairness, and knowledge factors and evasion intention. Such a design would test the theory of planned behaviour more faithfully and reduce the risk of the contradictory results observed in the literature.

Table 4. Research Agenda Derived from the Review

Theme	Evidence gap	Suggested research direction
Outcome measurement	Reliance on perceived ethicality of evasion	Use evasion intention, self-reported behaviour, or administrative data; test whether results differ by outcome type
Fairness	Composite scales and reversed effects	Separate distributive, procedural, and retributive fairness; include trust in government and perceived spending
Knowledge	Mixed effects; ethical neutrality of knowledge	Test the interaction of knowledge with moral obligation; model knowledge as an antecedent of attitude and control
Norms	Different norm types conflated	Distinguish injunctive and descriptive norms and identify reference groups (peers, consultants, community)
Attitude	Few studies and few mediation tests	Model attitude as a mediator in an extended TPB; include perceived behavioural control and egoism
Design and context	Cross-sectional, small, single-office samples	Use multi-office and multi-city samples, multi-group analysis, experiments, and longitudinal designs, particularly in Surabaya and other large Indonesian cities

Source: Authors' synthesis of the 44 included studies

Theoretical and Practical Implications

Theoretically, the review supports an extended theory of planned behaviour in which moral obligation is a direct and robust deterrent of evasion, attitude is the main proximal predictor of intention, knowledge and fairness operate mainly through attitudes and perceived control, and norms act as amplifiers whose effect depends on the prevailing behaviour of the reference group. This integration resolves several apparent contradictions in the literature, because a factor that works indirectly or conditionally will naturally produce null or unstable direct effects in simple regression models. It also suggests that equity theory and the theory of planned behaviour are complementary rather than competing explanations: perceived inequity shapes attitudes, which in turn shape intentions ([Al-Rahamneh & Bidin, 2022](#); [Ajzen, 2020](#)).

Practically, the findings suggest that tax authorities in Indonesia should not rely on enforcement alone. Because moral obligation is the most consistent deterrent, programmes that build intrinsic tax morale, such as early tax education in schools and universities, public recognition of compliant taxpayers, and messages that frame taxes as a contribution to shared welfare, are likely to be effective. Because fairness effects depend on how taxpayers perceive the use of revenue, transparency about public spending and visible improvements in services should accompany tax collection. Because norms amplify behaviour, authorities can use credible descriptive-norm messages, for example communicating that most taxpayers in a city comply, while avoiding messages that inadvertently signal widespread evasion. For tax education, the evidence that knowledge does not always deter evasion implies that technical training must be combined with ethical reasoning. For accounting educators, these implications are relevant to the formation of future tax professionals, who will act as reference groups and advisers for many taxpayers ([Johnes Abit et al., 2023](#)).

Limitations

This review has several limitations. First, the database search relied on Crossref because of access constraints. Although Crossref covers a large share of international and Indonesian journals, some relevant articles indexed only in Scopus, Web of Science, or national databases may have been missed. Citation tracking was used to reduce this risk, and six studies were added through this route. Second, screening and coding were based on titles, abstracts, and bibliographic metadata, so some study details, particularly effect directions that were not reported in abstracts, could not be coded precisely. Third, vote counting does not account for effect sizes or study quality, and the predominance of small cross-sectional samples limits the strength of inference. Fourth, the review is restricted to 2020–2024 and to journal articles, which excludes earlier foundational studies and grey literature. These limitations should be considered when interpreting the conclusions.

CONCLUSION

This systematic review synthesised 44 empirical studies published between 2020 and 2024 on five behavioural determinants of tax evasion. The evidence base is dominated by Indonesian cross-sectional surveys, most of which measure the perceived ethicality of evasion rather than actual behaviour. Moral obligation and tax morale emerge as the most consistent deterrents of evasion. Taxpayer knowledge and understanding generally reduce evasion, but their effect depends on ethical orientation and attitudes. Fairness is the most contested determinant, with mixed results that appear to reflect composite measurement, overlap between predictors and outcomes, and differences in trust in government. Subjective and social norms act as amplifiers, increasing evasion when reference groups tolerate it and deterring it when honesty is the norm, while favourable attitudes towards evasion consistently increase evasion intention.

The review concludes that tax evasion is best understood as a decision situated between conscience and calculation, in which intrinsic moral commitment, perceptions of the system, and social context jointly shape intentions. Future studies, including the planned study of taxpayers in Surabaya, should use behaviourally meaningful outcomes, disaggregate fairness, distinguish types of norms, and test attitude as a mediating mechanism. Tax authorities should complement enforcement with initiatives that strengthen tax morale, demonstrate fairness and accountability in the use of revenue, and promote credible norms of compliance.

Abbreviations

DOI (Digital Object Identifier), MLR (Multiple Linear Regression), MSME (Micro, Small, and Medium Enterprise), PLS-SEM (Partial Least Squares Structural Equation Modelling), PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses), SME (Small and Medium Enterprise), TPB (Theory of Planned Behaviour), VAT (Value Added Tax), VECM (Vector Error Correction Model).

Author Contributions

MFK conceptualised the review topic from the original research proposal, conducted the search and screening, extracted the data, and prepared the initial draft. RA supervised the review, refined the theoretical framework and synthesis, verified the coding, critically revised the manuscript, and acts as the corresponding author. Both authors have read and approved the final manuscript.

Conflict of Interest

The authors declare that they have no conflict of interest.

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Availability of Data and Materials

The list of screened records, the coding sheet, and the search strings are available from the corresponding author upon reasonable request.

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