

TAX COMPLIANCE AND MORAL ETHICS DIFFERENCES ACROSS BABY BOOMER II, GENERATION X, MILLENNIALS AND GENERATION Z

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ABSTRACT

This study aims to analyze the differences in tax compliance and tax morality ethics among generations in Indonesia, involving four generational groups: Baby Boomer II, Generation X, Millennials, and Generation Z. The methodology used is quantitative with a survey approach, utilizing questionnaires distributed in Jakarta, Surabaya, and Bekasi. The main findings indicate significant differences in tax compliance and tax morality ethics across generations, where Generation X shows the highest tax compliance and Generation Z has the lowest tax morality ethics. This research provides insights for the government to design more effective tax policies tailored to generational characteristics.

Keywords : Tax Compliance; Tax Morality Ethics; Generation Gap; Taxation

ABSTRAK

Penelitian ini bertujuan untuk menganalisis perbedaan kepatuhan pajak dan etika moral pajak antargenerasi di Indonesia, melibatkan empat kelompok generasi: Baby Boomer II, Generasi X, Millennial, dan Generasi Z. Metodologi yang digunakan adalah kuantitatif dengan pendekatan survei, menggunakan kuesioner yang disebar di Jakarta, Surabaya, dan Bekasi. Hasil utama menunjukkan adanya perbedaan signifikan dalam kepatuhan pajak dan etika moral pajak antar generasi, di mana Generasi X menunjukkan tingkat kepatuhan pajak tertinggi dan Generasi Z menunjukkan etika moral pajak terendah. Penelitian ini memberikan wawasan bagi pemerintah untuk merancang kebijakan pajak yang lebih efektif, disesuaikan dengan karakteristik generasional.

Kata Kunci : Kepatuhan Pajak; Etika Moral Pajak; Kesenjangan Generasi; Perpajakan

INTRODUCTION

Every country needs revenue to be able to provide services to every citizen. In Indonesia, taxes are the country's most significant revenue, especially since the COVID pandemic, which paralyzed another considerable state revenue, namely foreign exchange. A citizen classified as a taxpayer must be willing to report and pay taxes according to his country's actual circumstances and applicable rules. To support the sustainability of a country, taxpayers withholding information about their income to pay fewer taxes has moral and legal implications (Mcgee & Rossi, 2006). On the other hand,

several incidents show that governments in several countries often manage public money, which in the eyes of the public is considered inefficient and sometimes due to illegal misuse (Drogalas et al., 2018); as a result, taxpayers may have a desire to deviate from legal procedures regarding tax payments.

The Indonesian government has taken strict measures so taxpayers are willing to admit their assets obtained from hidden income. One is Tax Amnesty, a scheme for exemption from administrative and criminal sanctions, where taxpayers must disclose their assets and pay a nominal amount. Tax Amnesty in Indonesia was carried out in 1964, 1984, 2016, and 2022. Accompanied by the Sunset Policy in 2008, namely the modernization and tax amnesty program. This policy is not only applied in Indonesia; other countries such as Australia, Germany, Italy, Indonesia, Canada, Belgium, Russia, and the United States also have this tax amnesty policy. Research by Nuryanah and Gunawan (2022) shows that Tax Amnesty efforts are practical only for Individual Taxpayers. Research by Purba et al. (2022) shows that Tax Amnesty does not significantly influence cross-border tax evasion.

Taxpayer compliance in Indonesia has increased, but not on non-employee individual taxpayers. According to the Director General of Taxes, Suryo Utomo, at the KiTa State Budget Press Conference (Performance and Facts), the compliance level of non-employee individual taxpayers is relatively low, not reaching 50 percent when compared to the compliance level of all taxpayers, which reaches 90%. The Central Statistics Agency (BPS) reported that the number of working people in Indonesia reached 135.3 million people in August 2022, while the reporting of the Annual Individual Tax Return (SPT) in 2022 for the 2021 tax return was only 10.7 million reports, showing that only 8% of the number of working Indonesians reported and paid their taxes. The numbers indicate the potential for tax revenue from non-employee individual taxpayers is still huge. So, paying attention to individual taxpayers who are not employed is necessary.

Non-employee individual taxpayers have a very distant age range, so there is a generation gap. The generation gap is the difference between the beliefs and behaviors of each generation (Oxford et al.). The generation gap can also be the difference in thinking, actions, and tastes each generation shows. There are significant differences between generations that can be seen immediately; for example, in music taste, the older

generation prefers soft music such as jazz and classical music, while the younger generation prefers Pop, Rap, RnB, and electronic music (Glevarec et al., 2020). Attitudes towards finance also vary; in the older generation, where income tends to decline, and taxes are paid less, they tend to rely only on passive income, such as deposit interest, land and building rental income, and land/building sales (Tjondro et al., 2019). Similarly, there can be differences in the ethics of tax evasion.

This study uses four generation groups, namely the Baby Boomer II generation (1945-1964), generation X (1965-1980), and the Millennial generation (1981-1996), and adds a new generation, namely Generation Z (1997-2012). As far as is known, no research has examined differences in perception on the topic of Taxation that includes Generation Z in the research. Therefore, Generation Z is included in this study to represent the perception of new taxpayers. This research will also examine the perception of tax compliance and tax moral ethics between generations.

LITERATURE REVIEW

Generation Gap

The grouping of a generation is based on a historical and cultural event that is felt in the lives of a group of individuals to form a collective memory that can impact their lives (Putra, 2016). Dencker et al. (2008) in Putra (2016) explained that the historical and cultural events passed through will create collective memories and affect their lives. According to Putra (2016), demographic factors, especially the similarity of birth years and historical social factors, are the two main factors underlying generational grouping.

Data from Beresford (2022) provides a detailed picture of the various generations today, including Generation Z as the newest group. According to the data, different generations are defined based on the year of birth and the age they will reach in 2024. Generation WWII, born between 1922 and 1927, who will be between 97 and 100 years old; the generation with a birth year between 1928 and 1945, who would have aged between 80 and 97 years; Boomers I, born between 1945 and 1954, will be in the age range of 71 to 79 years; Boomers II from 1955 to 1964, which would be 61 to 70 years old; Gen X born between 1965 and 1980, with ages between 45 and 60 years old in 2024; Millennials born between 1981 and 1996, whose age will range from 29 to 44 years old; and Generation Z, born between 1997 and 2012, who will be 13 to 28 years

old. This information is essential for understanding population dynamics and age differences between generations.

Lancaster and Stillman (2002) and Putra (2016) show the differences in characteristics between three generation groups: the Baby Boomer Generation, Generation X, and the Millennial Generation. The progress of the times has led to the addition of a new generation, namely Generation Z. Along with the development of the times, the Baby Boomer group began to decline, and Generation X, Millennials, and Generation Z began to dominate the working age.

Tax compliance

Attitude can affect the compliance of individual taxpayers; according to Jogiyanto (2007) and Wahyuni *et al.* (2017), attitude is a way for a person to assess their trust in positive or negative feelings from a person if they are asked to do something that has been determined. Hadi (2004) and Khotimah *et al.* (2020) stated that taxpayers will take into account whether there is a profit or loss they receive if they carry out Taxation; this can be seen by how taxpayers consider what risks must be taken if they pay or do not pay taxes. The ability of taxpayers to carry out their tax obligations is measured based on the economic ability of taxpayers. Taxpayers with sufficient income can pay taxes without encountering difficulties (Ayunda, 2015). Salman and Farid (2008) and Sani and Habibie (2017) stated that taxpayers' attitudes towards taxpayer compliance are closely related to fairness; where taxpayers want to be treated fairly, taxpayers will compare the contributions and rewards they get with the contributions and rewards they get by others to assess whether they have been treated fairly or not. Wahyuni *et al.* (2017) developed four indicators to measure taxpayer compliance. First, tax payments are by the facts, which requires taxpayers to pay the correct amount according to their actual income without committing fraud. Second, the use of transparent taxes, where taxpayers can see firsthand how their tax money is allocated, adds to the sense of trust in the system. Third, taxpayers feel that they are benefiting from the tax system, where they feel the convenience and efficiency of the tax system that has been implemented. Fourth, contribution to the country, which reflects the taxpayer's feeling that by paying taxes, they are actively contributing to the progress and welfare of the country. These indicators help understand the various aspects that affect tax compliance and support the development of more effective policies.

Tax Morality Ethics

Tax morality is the intrinsic motivation to voluntarily contribute to the provision of public infrastructure through compliance with tax obligations (Torgler & Friedrich, 2004). This intrinsic motivation influences individuals to pay their taxes as a moral duty, not necessarily out of fear of sanctions (Torgler & Friedrich, 2004). From the definition above, tax morality is conceptualized as a motivation to pay taxes, primarily driven by inner beliefs and unrelated to external factors (Owusu et al., 2022). Tax morality has been identified as one of many influences on tax anomalies, such as tax evasion and tax avoidance behavior. Numerous contextual variables may affect an individual's tax morality, such as age, family environment, education, income, marital status, and others (Torgler, 2003).

Previous Research

Tjondro et al. (2019) examined the perception of tax authorities' coercive power and legitimacy among the Millennial, X, and Baby Boomer generations. The sample studied in the research by Tjondro et al. (2019) is taxpayers who run retail and service businesses. The results show that millennials and millennials perceive that tax officers have applied coercive power and legitimacy in a balanced manner. At the same time, the Baby Boomer generation believes that tax officers tend to focus on coercive power rather than legitimacy.

Sadjiarto et al. (2021) examined the differences in intergenerational perceptions related to tax fairness (Horizontal, Vertical, and Exchange Equity) and attitudes toward compliance during the pandemic. The subjects studied are taxpayers with an NPWP and a business in Indonesia. The results show that perceptions of tax fairness and attitudes can affect tax compliance. Both generations in horizontal equality and tax compliance are the same.

Jurney et al. (2017) examined whether intergenerational perceptions of tax fairness and their attitudes toward tax compliance differ. The sample used was Americans whose sample selection was done through Qualtrics, which randomly selected participants from a pool of participants with demographic breakdowns that roughly mirrored the U.S. Census. The results show that the Millennial generation has very different attitudes and perceptions from other generations. The response of the Millennial generation to tax fairness differs significantly from the response of the other

two generations. Millennials have a lower preference for a progressive tax system than the other two generations.

Development of Hypothesis

Research conducted by Sadjarto et al. (2021) revealed differences in attitudes between generations towards tax compliance. The Baby Boomer generation, the oldest generation in the world of work, has selfless characteristics, so they tend to comply with their tax obligations by applicable rules. They also have adequate knowledge in the field of Taxation thanks to their long experience. On the other hand, Generation X shows a difference in attitudes; They are less dependent on others and tend to be more individualistic, which can affect the lack of attention to social aspects, including tax matters. Based on these findings, the hypotheses proposed in this study are: (H1) there are differences in attitudes towards tax compliance between generations, and (H2) there are differences in attitudes towards tax moral ethics between generations, which indicates significant variations in tax values and behaviors between generations.

RESEARCH METHODE

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., et al., 2020:229).

Research Design

This quantitative study explores the perceptions and attitudes of taxpayers from Generation Baby Boomer II, Generation X, Millennial generation, and Generation Z in Indonesia towards tax compliance and moral ethics. Data was collected through questionnaires to produce accurate information about respondents' attitudes. The population of this study includes taxpayers from the four generations who are domiciled in Jakarta, Surabaya, and Bekasi, with sample selection using a stratified random sampling technique that considers demographic variables such as age and location. The study sample consisted of 60 respondents from each generation. The total sample in this study is 240 respondents. Figure 1 shows the Research Framework.

Collecting data through questionnaires is an effective method to access field data directly. After the questionnaire is filled out and returned, the data is filtered and processed using SPSS software for further analysis. The results of this analysis are expected to reveal differences between generations in terms of tax compliance and

ethics. According to Wahyuni et al. (2017), this study uses tax compliance indicators, which include paying taxes according to reality, transparent tax utilization, feeling benefited by the tax system, and contributing to the state.

Meanwhile, tax moral ethics is defined based on criteria from McGee (2006), which measures respondents' attitudes toward tax misconduct. Some people consider tax evasion ethical under certain conditions, although it is still a legal offense. Some of the reasons underlying this view include the perception that the tax rates set by the government are too high, the tax system is considered unfair, or the inefficient and wasteful use of tax funds. In addition, the perception that tax money is used for projects that are not approved or do not provide direct benefits to taxpayers also reinforces this view. The belief that tax evasion is a common practice, corruption among officials who manage tax funds, low chances of being caught, the inability to pay, and the expectation that others will cover the shortfall in public revenue are also factors influencing this view. In this study, a high score shows low tax moral ethics because respondents increasingly agree with the reasons for avoiding paying taxes.

Research Analysis

In this research, SPSS became a software that analyzes data through a series of statistical tests. The Descriptive Statistical Test is used to describe the characteristics of the data. The normality test uses the Kolmogorov-Smirnov method to see the distribution of data; if the data is normally distributed, the research will use the T Difference Test, while if the data is abnormally distributed, the research will use the Kruskal-Wallis Test. Because the research data is distributed abnormally, the Kruskal-Wallis Test is applied in this research.

RESULTS AND DISCUSSION

Of the 333 respondents collected, 240 data samples were used for this research. The questionnaires were distributed in Surabaya in person, while in Jakarta and Bekasi, the distribution was carried out online using Google Forms. This questionnaire was distributed from May 20 to June 28. The results of the questionnaire distribution can be seen in the Appendix. The questionnaires that were not processed were questionnaires with answers that strongly disagreed with all, strongly agreed with all, some statements that were not filled in, and questionnaires that did not meet the requirements of the

selection questions. The number of respondents is 60 in each generation, so the total number of respondents in this research is 240.

A descriptive statistical analysis in Table 1 found that Generation X had the highest average tax compliance among all generations, followed by Baby Boomer II, Millennials, and Gen Z, with relatively low variation across groups. On the other hand, in terms of tax moral ethics, Gen Z occupies the highest position, meaning that it is a generation that has various reasons for not paying taxes, followed by Millennials, Baby Boomers II, and Gen X. This shows that the younger a generation, the more they agree on various reasons for not paying taxes. Based on descriptive statistics, Generation X is the generation that pays taxes most obediently and will pay taxes obediently. At the same time, Generation Z is the generation that is the most minor compliant in paying taxes and the one who most agrees with various reasons for not paying taxes.

Table 2 shows that out of the four-generation groups, at least one group significantly differs in the level of tax compliance. Generation X (Gen-X) and Baby Boomer II (Gen-BBII) have the highest tax compliance rates based on the Mean Rank value, followed by Millennials. Generation Z has the lowest tax compliance rate. Older generations tend to be more tax-compliant than younger generations.

Table 3 shows that groups have relatively the same level of tax compliance. Gen-Millennials have the highest level, followed by Gen-Z, who have the second lowest level.

The results of the hypothesis test are similar to the research conducted by Sadjarto et al. (2021), where the study results show differences in attitudes between the Baby Boomer II and Generation X and the Millennial Generation towards tax compliance. The study explained that the Baby Boomers II and Generation X, as the oldest generation in the world of work, certainly have enough knowledge in the field of Taxation to fulfill their obligations. Meanwhile, on the other hand, the Millennial generation and Generation Z show a different attitude from the Baby Boomer II generation and Generation X.

This research shows that older generations, such as Baby Boomer II and Generation X, give a positive response to their tax obligations, this is of course because they have knowledge and experience in Taxation; also, if viewed historically, they are aware of the sanctions or impacts they experience if they want to try to be tax

noncompliant. On the other hand, the Millennial generation has the lowest positive attitude of the other three generations regarding their obligation to carry out Taxation. The Millennial generation generally has a pragmatic and achievement-oriented attitude, so they look for ways to earn as much as possible as a benchmark for their achievements without attaching importance to Taxation. Similarly, Generation Z also needs a response to their tax obligations because, as new taxpayers in general, Generation Z is still easily influenced by and driven by rampant opinions on social media.

Based on Table 4, out of four generation groups, at least one group has significant differences in tax moral ethics. Gen-X and Gen-BBII have the highest level of tax moral ethics; this is shown by the low Mean Rank, a small number showing that the generation does not accept various reasons for tax evasion. The Millennial Generation and Generation Z have the lowest level of moral tax ethics. Mean Rank shows that the younger generation tends to be more receptive to the reason for tax evasion than the older generation.

Based on Table 5. The Gen-BBII and Gen-X groups have similar levels of tax moral ethics and occupy the highest level. In contrast, Gen-Millennials and Gen-Z have relatively similar levels of tax moral ethics and occupy the lowest level. Gen-Z and Gen-Millennials tend to have a more permissive view of tax moral ethics issues than Gen-X and Gen-BBII, who have a stricter and more conservative view of these matters. Younger generations are more likely to consider tax evasion or tax system injustice ethical than older generations.

The results of this study are supported by previous research, which shows differences in how generational groups perceive that Taxation has been done fairly. Research conducted by Journey et al. (2017) shows differences in perceptions related to the reason for justice as a justification for tax evasion. Research conducted by Sadjarto et al. (2021) also resulted in differences between generations regarding why justice is the main factor in paying taxes according to regulations.

With their hardworking attitudes, Baby Boomers II and Generation X understand that the Indonesian state needs taxes for state financing. The Millennial Generation and Generation Z, with their realistic and demanding attitudes, feel that there are many reasons and justifications for tax misconduct.

This study shows that the older generation (Baby Boomer II generation and Generation X), who are taxpayers, agree that taxes must be paid regardless of the reason because they feel the benefits of Taxation. Meanwhile, the Millennial and Z generations, who are still classified as young obligors, feel that many things can be used as justification for tax evasion. This could happen because they have yet to experience the benefits of Taxation directly.

The analysis results show that older generations, such as Gen-X and Gen-BBII, tend to show higher levels of tax compliance than younger generations, such as Gen-Millennials and Gen Z. This shows significant differences in tax behavior between generations. On the other hand, Generation Z and Millennials tend to have a more permissive view of tax moral ethics, compared to Baby Boomer II and Generation X. This reflects the variation in social values and perceptions of fairness in the tax system, which can affect attitudes towards actions such as tax evasion or injustice in tax collection.

CONCLUSION

This research was conducted to find out whether there are differences in tax compliance and tax moral ethics between generations. Four generations are studied in this study: the Baby Boomer II generation, Generation X, the Millennial generation, and Generation Z. Generation Z has the lowest tax compliance and tax moral ethics.

The potential outcome of these findings is the importance of designing appropriate approaches in tax education and tax policy. When it comes to tax compliance, understanding the differences in behavior between generations can help develop more effective strategies to improve compliance across all age groups. The research results can be a reference for the government, in this case, the Direktorat Jendral Pajak, to focus on improving tax compliance by prioritizing Gen-Z and not ignoring other generations. Meanwhile, in the context of tax moral ethics, understanding different views between generations can be the basis for designing a more inclusive approach to dealing with ethical issues related to Taxation, which can strengthen public trust in the tax system. In this research, the government's primary concern must be the permissive attitude of Gen-Z and Gen-Millennial toward various reasons for committing tax misconduct.

It is hoped that further research can complete and review the variables of perception of trust in tax officers, horizontal tax fairness, vertical fairness, and intergenerational Exchange Equity, especially in Generation Z, which at this time is still a new taxpayer, so there is a possibility that later their perceptions and attitudes will change in the future.

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FIGURES AND TABLES

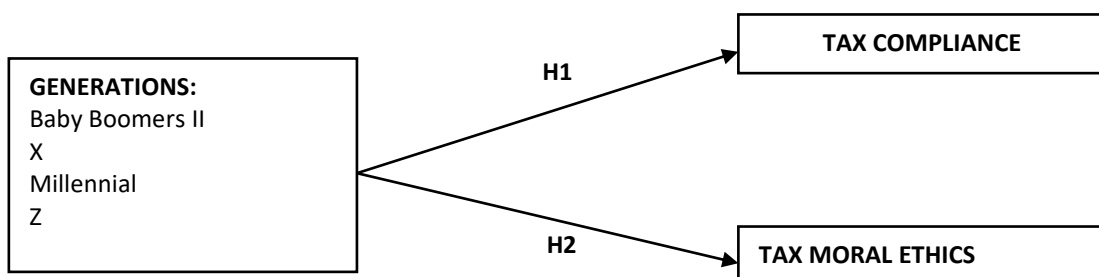


Figure 1. Research Framework

Table 1 Descriptive Statistics

Variable	Generation	N	Minimum	Maximum	Average
Tax compliance (KP)	BB II	60	2.17	3.83	3.4306
	X	60	2.33	4.00	3.4694
	Millennial	60	2.67	4.27	3.3361
	Z	60	1.17	3.67	3.1639
Tax moral ethics (EMP)	BB II	60	1.20	3.50	2.1483
	X	60	1.00	3.60	2.2467
	Millennial	60	1.00	3.80	2.8200
	Z	60	1.00	4.00	3.0650

Table 2. Results of the Kruskal-Wallis Difference Test for Tax Compliance Variables

Tax Compliance	Mean Rank	Uji	Mr.	Results
BB II	150.68	Independent-Samples Kruskal-Wallis Test	0.000	Reject Ho, there is at least 1 group that has different tax compliance from other groups.
X	153.39			
Millennial	108.88			
Z	69.04			

Table 3. Kruskal-Wallis Post-Hoc Results for Tax Compliance Variables

2 Groups of Different Tests		Signification	Conclusion
BB II	X	0.827	Same
BB II	Millennial	0	Different
BB II	Z	0	Different
X	Millennial	0	Different
X	Z	0	Different
Millennial	Z	0.001	Different

Table 4. Results of the Kruskal-Wallis Difference Test for Tax Moral Ethics Variables

Tax moral ethics	Mean Rank	Uji	Mr.	Results
BB II	87.08	Independent-Samples Kruskal-Wallis Test	0.000	Reject Ho, there is at least 1 group that has different tax moral ethics from other groups
X	98.16			
Millennial	141.23			
Z	155.53			

Table 5. Kruskal-Wallis Post-Hoc Results for Tax Moral Ethics Variables

2 Groups of Different Tests		Signification	Conclusion
BB II	X	0.381	Same
BB II	Millennial	0	Different
BB II	Z	0	Different
X	Millennial	0	Different
X	Z	0	Different
Millennial	Z	0.258	Same