Measurement Models Tax Compliance, Tax Attitude, Tax Knowledge, Tax System Fairness and Tax Morale

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Abstract. The purpose of this study is to test the indicators used in a model to confirm whether it is true that it can define a construct (variable). The measurement model is carried out by means of confirmatory factor analysis (CFA) on tax compliance, tax attitude, tax knowledge, tax system fairness and tax morale, with the aim of testing the suitability of the hypothesized measurement model on the collected data. Structural Equation Modeling (SEM) is used to determine the truth of the theory with variables or factors that influence it. The results of the measurement model variables of tax compliance, tax attitude, tax knowledge, tax system fairness and tax morale meet the required values of convergent validity and the indicators can reflect the variables of tax compliance, tax attitude, tax knowledge, tax system fairness and tax morale, all The indicator has a standardize loading (SL) value above 0.5 and a CR value greater than 2 which indicates the variable relationship is correct, and all indicators are at the 0.001 level. For the tax compliance variable measured through three indicators, the results obtained standardize loading (SL) 0.625, 0.625, and 0.688, for the tax attitude variable with 4 indicators with standardized loading (SL) results of 0.608, 0.605, 0.590, 0.800, for the tax knowledge variable with 5 indicators have a standardized loading (SL) of 0.600, 0.771, 0.781, 0.688, and 0.684, while the tax system fairness variable measured by 4 indicators produces a standardized loading (SL) of 0.579, 0.728, 0.760, and 0.684, then for the tax morale variable. With 6 indicators produces standardize loading (SL) 0.746, 0.814, 0.578, 0.596, 0.613, and 0.793. And the CFA measurement tax compliance, tax attitude, tax knowledge, tax system fairness and tax morale meet convergent validity and acceptable fit where almost all GOF values for each variable show a better fit, so it can be stated that this measurement model is fit.

Keywords: Measurement model · confirmatory factor analysis (CFA) · tax compliance · tax attitude · tax knowledge · tax system fairness · and tax morale

1   Introduction

The world has experienced many changes that make us have to adapt to the changes that occur, the most noticeable change is the development of information technology, the development of information technology makes big changes in running business in the

future, this change will be a challenge as well as a very promising opportunity. if you can take a chance. Economic and business education is deemed necessary to face future business competition.

Economics and business education will help a person in starting and maintaining a business, by determining the market, setting strategies, setting goals and others. In this study, business education is used to determine the latent variables used in measuring constructs that are suspected to have a relationship with taxpayer compliance. tax compliance can be improved.

Measurement Model is used to test the indicators The Measurement Model is used to test the indicators used in a model to confirm whether it really can define a construct (variable) (2011:14). Measurement model is done by means of confirmatory factor analysis (CFA). The purpose of the CFA is to test or confirm how well the indicators of each dimension can explain their latent variables. This study examines the construct validity of the tax compliance, tax attitude, tax knowledge, tax system fairness, and tax morale measurement models.

This study has five latent variables or five constructs as follows: tax compliance, tax attitude, tax knowledge, tax system fairness, and tax morale.

This article is organized into five sections. The first part is an introduction to the research, the second part is a literature review, the third part is the methodology, the fourth part is data analysis and research results, the last is conclusions and suggestions.

2   Literature Review Confirmatory Factor Analysis/CFA

Measurement Model is used to test indicators in a model to confirm whether it is true that it can define a construct (variable) (2011:14). Measurement model is done by means of confirmatory factor analysis (CFA).

Measurement model analysis to test the unidimensionality of the indicators that explain a factor or a latent variable. For this purpose, each indicator in this study is tested whether together it is strong enough to reflect a dimension of a factor. The evaluation used for this purpose is to see the calculated t value of the parameter and its significance value. According to Holmes and Smith (2001), it is stated that at $= 0.05$ the parameter which has a t value of 1.96 indicates that the parameter is significant or valid. The significance value is below 0.05, which means that the parameter is significant, which is the unidimensionality of a factor being tested.

The validity of the measurement model depends on the goodness of fit (GOF) index, Goodness of Fit is an evaluation of the feasibility test of a model with several index suitability criteria and its cut off value, to state whether a model can be accepted or rejected. There are three types of measures in goodness of fit, namely (Ghozali, 2011): (1) Absolute Fit Measures measure the overall fit of the model (both structurally and collectively). Measuring Absolute Fit Measures using Chi Square criteria, Probability Significance, CMIN/DF, GFI (Goodness of fit index) and RMSEA (Root Mean Square error of Approximation), (2) Incremental fit measures by comparing the proposed model with the baseline model called with null models. Measuring Incremental fit measures using the criteria of AGFI (Adjusted Goodness of fit), TLI (Tucker Lewis Index), and NFI (Normed Fit Index). (3) Parsimonious fit measures are measured using

the PNFI (Parsimonious Normal Fit Index) and PGFI (Parsimonious Goodness of Fit Index) criteria.

Chi Square This test measures whether there is a difference between the population covariance matrix and the sample covariance matrix. Ho in this test states that the population covariance matrix is the same as the sample covariance matrix. A good model if Ho is accepted, the model is accepted if the chi square value is low and has a probability with a cut-off value of $p > 0.05$ (Holmes, 2001).

The Root Mean Square Error of Approximation (RMSEA) was used to compensate for the chi-square statistic in a large sample. RMSEA shows the goodness of fit of the estimated model in the population. The model can be accepted if the RMSEA value 0.08 (Brown san Cudeck, 1993).

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The Goodness of Fit Index (GFI), GFI is analogous to the value of R2 in multiple regression (Tabachnick, 2001). The GFI value ranges from 0 to 1, a value exceeding 0.90 indicates a good model (Joreskog and Sorbom, 1996).

Tucker Lewis Index (TLI), is an alternative to incremental fit index by comparing the tested model to the baseline model. The recommended value for acceptance is 0.90 and if the model is getting closer to one, it indicates a very good level of model fit (Hair et al., 1998).

The Comparative Fit Index (CFI), this test together with the TLI is recommended to be used in model assessment because this index is relatively insensitive to sample size and is less influenced by the complexity of the model. The CFI value ranges from 0 to 1. A good model has a CFI value 0.95, however values above 0.90 are acceptable (Holmes, 2001) (Table 1).

The last step of SEM is to interpret if the resulting model has been accepted. While the modification of the model is needed because the results obtained in the sixth stage do not fit. However, all modifications must pay attention to or be based on supporting theory.

3   Research Methods

This study uses a quantitative approach to answer the formulation of the problem in this study, where researchers perform measurement techniques on certain variables so as to produce conclusions that can be generalized (Arifin, 2012:64).

The sampling technique of the population elements in this study used a purposive sampling technique, namely a sampling technique using criteria or considerations where sampling was carried out based on individual considerations or based on the considerations of the researcher.

The minimum sample size required by the SEM analysis method is at least 200 observations. On determining sample size, many authors have different views, but in the case of SEM it is recommended that the sample should be large. Stevens (1996) recommends at least 15 participants per predictor for reliable equations. Based on this,

Table 1. Goodness of Fit Indices

Goodness of Fit Index	Cut off Value
Degree of Freedom (DF)	Positif (+)
x^2 (Chi - Square)	Diharapkan kecil
Signifikansi Probability	≥0,05
CMIN/DF	≤2,00
GFI	≥0,90
RMSEA	≤0.08
AGFI	≥0,90
TLI	≥0,90
NFI	≥0,90
PNFI	0,60–0,90
PGFI	≥0,90

Source: Ghozali (2011)

the number of samples in this study is 15 times the number of indicators, namely 22, and the number of samples is 330 which is rounded up to 350 samples.

The model used for data analysis purposes, this research is the SEM (Structure Equation Model). with the aim of assessing construct validity and model fit. As previously mentioned, this paper reports a measurement model of tax compliance, tax attitude, tax knowledge, tax system fairness, and tax morale (Table 2).

Indicators that can be used to measure tax compliance following the research of Appah and Wosowei (2016) are (1) timeliness for tax payments, (2) obedience in tax payments, and (3) timeliness in providing SPT.

The tax attitude dimension refers to Budhiartama and Jati (2016) where the tax attitude on tax services is (1) the service system at the tax office has been running well. (2) the attitude of the taxpayer to tax sanctions, namely paying taxes due to sanctions and fines. (3) the attitude of the taxpayer to the applicable tax regulations, namely paying taxes based on tax rates. (4) the attitude of the taxpayer to the tax administration, namely the instructions contained in filling out the tax form to make it easier to pay taxes.

The tax knowledge dimension refers to the indicators used by Susyanti and Askandar (2019) which in their research uses five indicators to measure tax knowledge, namely; (1) have a general understanding of taxes, NPWP, WPOP, WP, and SPT; (2) know the procedures for reporting and paying taxes; (3) knowing the types of taxes, tax functions, tax rates, and tax sanctions; (4) know the basis of tax collection, and the taxpayer may or may not pay it in installments; (5) know how to record, calculate and measure taxes.

Meanwhile, the dimensions of the tax fairness system in this study follow the dimensions used in Taing and Chang's (2020) research, namely (1) for the average tax payer the tax system is fair, (2) the tax burden is distributed fairly, and (3) how where the tax burden is distributed across taxpayers is fair.

Table 2. Construct latent, Variable Description and Measurement of Variable

Construct Latent	Description	Measurement of Variable
Tax Compliance	taxpayer compliance in fulfilling their tax obligations on time	1. Timely tax payment 2. Obedience in paying taxes 3. Timeliness of submitting SPT.
Tax Knowledge	Taxpayer knowledge of taxation and tax laws	4. Have a general understanding of taxes, NPWP, WPOP, WP and SPT. 5. Know the procedures for reporting and paying taxes. 6. Knowing the types of taxes, tax functions, tax rates, and tax sanctions. 7. Know the basics of tax collection, and the taxpayer may or may not pay it in installments. 8. Knowing how to record, calculate and measure taxes.
Tax system fairness	Taxpayer's perception of the fairness of the applicable tax system	1. For the average taxpayer the tax system is fair. 2. Personally, the tax system is fair. 3. The tax burden is distributed fairly. 4. The way in which the tax burden is distributed across. taxpayers is fair.
Tax Morale	The motives that exist in the taxpayer in relation to taxation and tax compliance	1. Honestly declare all tax obligations. 2. Do not underestimate tax obligations. 3. Will not avoid paying taxes even when have the opportunity to do so. 4. Paying taxes has become an obligation as a citizen. 5. Avoiding taxes is wrong. 6. Comply and follow tax laws.
Tax Attitude	Attitudes shown by taxpayers towards taxation	1. The service system at the tax office is running well. 2. Pay taxes due to sanctions and fines. 3. Pay tax based on tax rate. 4. The instructions in filling out the tax form make it easier to pay taxes.

Finally, the tax morale dimension/indicator refers to the indicators used in Taing and Chang's (2020) research, namely (1) honestly stating all my tax obligations, (2) not underestimating my tax obligations, (3) will not avoid paying taxes even when I have tax obligations. opportunity to do so, (4) paying taxes has become an obligation as a citizen, (5) avoiding taxes is a wrong act, and (6) obeying and following tax laws.

The literature from previous research shows that there are various dimensions or indicators used to measure tax compliance, tax attitude, tax knowledge, tax system fairness, and tax morale of taxpayers and there are no standards or limits. The selection of the above indicators is considered to be in accordance with taxpayers in Indonesia, especially the city of Padang.

AMOS 26 was used to test the normality of the data. The criteria for normality are univariate using the critical ratio (c.r) skewness and kurtosis values with a value range of -2.58 to 2.58 ($\pm$ 2.58) at a significance level of 0.01. Meanwhile, multivariately, the data is said to be normal if the multivariate critical ratio value < 3. After the normality test, it was found that 54 data had outliers because the p2 value was smaller than 0.01 and the decision was that the 54 data were eliminated or discarded, so that the final data became 296 data.

4   Research Result

The research uses the SEM approach. The analytical tool used in analyzing SEM modeling and hypothesis testing is using AMOS version 26. CFA analysis was carried out on 296 data that had been cleared of outliers. The variables analyzed consist of tax compliance, tax attitude, tax knowledge, tax system fairness, and tax morality.

4.1   Confirmatory Factor Analysis Variable Tax Compliance

Tax compliance consists of 3 (three) indicators. The results of the CFA test for the tax compliance variable can be seen in Fig. 1.

Based on the processing results, it is known that the Based on the processing results, it is known that the measurement model value of the tax compliance variable has met the required value for convergent validity. So that it can be said statistically the indicators

Fig. 1. CFA Variable Tax Compliance

Table 3. Output CFA Variable Tax Compliance

laten	Indicator	SL	SMC	Measurement Error (1-SL^2)	SE	CR	P
Tax Comp-liance	v3	0,625	0,391	0,609			
	v2	0,652	0,425	0,575	0,14	7,97	***
	v1	0,688	0,473	0,527	0,14	7,97	***

Table 4. Goodness of Fit from CFA Tax Compliance

Goodness Of Fit Index	Cut – Off Value	Estimation Value	Evaluation
Chi square	<7,815	0.312	Better Fit
Probability	>0,05	0.577	Better Fit
CMIN/DF	<2	0.312	Better Fit
GFI	$\geq$0,90	0.999	Better Fit
RMSEA	$\leq$0,08	0.000	Better Fit
CFI	$\geq$0,90	1.000	Better Fit
AGFI	$\geq$0,90	0.996	Better Fit
TLI	$\geq$0,90	1.014	Better Fit

Source: AMOS 26

on the tax compliance variable have been able to explain and define the construct. The results of CFA from the tax compliance variable can be seen in Table 3.

The results of the measurement model of the tax compliance variable meet the required value of convergent validity and the indicators can describe the variable of tax compliance. This is because all indicators have a standardized loading (SL) value above 0.5 and a CR value greater than 2 which indicates that the variable relationship is correct.

CFA measurement tax compliance has met convergent validity and also meets acceptable fit as shown by the GOF value in Table 4.

All GOF values are better fit because each GOF value meets the cut off value, so it can be stated that this measurement model is fit.

4.2 Confirmatory Factor Analysis Variable Tax Attitude

Tax attitude consists of 4 (four) indicators. The results of the CFA test for the tax attitude variable can be seen in Fig. 2.

Based on the processing results in Fig. 2, it is known that the CFA measurement variable tax attitude has not met the acceptable fit on the value of Goodness of Fit Indices. Therefore, AMOS recommends modifying the measurement model based on modification indices. The results of processing the CFA tax attitude variable after being modified can be seen in Fig. 3.
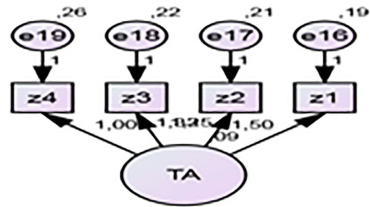
Fig. 2. CFA variable Tax Attitude

Fig. 3. CFA Variable Tax Attitude after Modified

Based on Fig. 3, it is known that to get a fit model, Amos suggests to correlate the error e19 with e16. The results of the CFA from the tax attitude variable can be seen in Table 5.

The results of the measurement model of the tax attitude variable meet the required value for convergent validity and the indicators can describe the variable from the tax

Table 5. Output CFA Variable Tax Attitude

laten	Ind-cator	SL	SMC	Measurement Error (1-SL^2)	SE	CR	P
Tax Attitude	z4	0,608	0,37	0,63			
	z3	0,605	0,366	0,634	0,175	5,92	***
	z2	0,59	0,348	0,652	0,167	5,838	***
	z1	0,8	0,64	0,36	0,194	7,193	***

Table 6. Goodness of Fit from CFA Tax Attitude

Goodness Of Fit Index	Cut – Off Value	Estimation Value	Evaluation
Chi square	<7,815	0.127	Better Fit
Probability	>0,05	0.721	Better Fit
CMIN/DF	<2	0.127	Better Fit
GFI	≥0,90	1.000	Better Fit
RMSEA	≤0,08	0.000	Better Fit
CFI	≥0,90	1.000	Better Fit
AGFI	≥0,90	0.998	Better Fit
TLI	≥0,90	1.024	Better Fit

Source: AMOS 26

attitude. This is because all indicators have a standardized loading (SL) value above 0.5 and a CR value of 2 which indicates the relationship between the variables is correct, and all indicators significant at the 0.001 level.

CFA measurement tax attitude meets convergent validity and also meets acceptable fit as shown by the GOF value in Table 6.

All GOF values are better fit because each GOF value meets the cut off value, so it can be stated that this measurement model is fit.

4.3 Confirmatory Factor Analysis Variable Tax Knowledge

Tax knowledge consists of 5 (five) indicators. The results of the CFA test for the tax knowledge variable can be seen in Fig. 4.
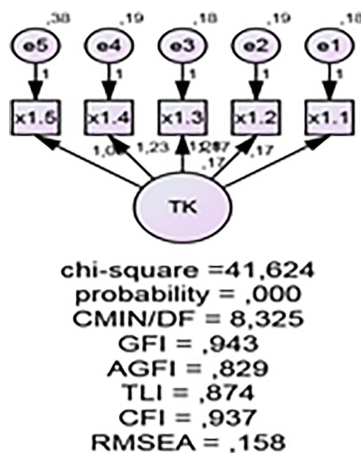

Fig. 4. Confirmatory Factor Analysis Variable Tax Knowledge

Based on the processing results in Fig. 4, it is known that the CFA measurement variable tax knowledge has not met the acceptable fit on the value of Goodness of Fit Indices. Therefore, AMOS recommends modifying the measurement model based on modification indices. The results of CFA processing of tax knowledge variables after being modified can be seen in Fig. 5.

To get a fit model, Amos suggests correlating the errors of e5 with e2, e4 with e3, and e2 with e1. The results of CFA from the tax knowledge variable can be seen in Table 7.

The results of the measurement model of the tax knowledge variable meet the required values for convergent validity and the indicators can reflect the variables of tax knowledge. Because all indicators have a standardize loading (SL) value above 0.5 and a CR value greater than 2 which indicates the variable relationship is correct, with a significant indicator at the 0.001 level.

CFA measurement tax knowledge meets convergent validity and also meets acceptable fit as shown by the GOF value in Table 8.

All GOF values are better fit because each GOF value meets the cut off value, so it can be stated that this measurement model is fit.
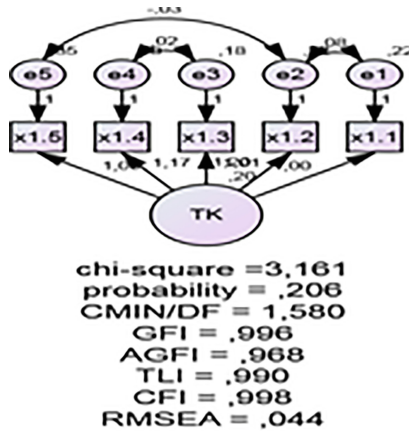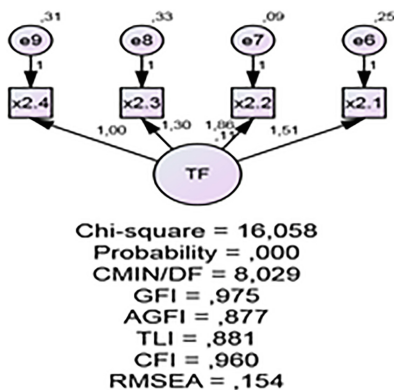

Fig. 5. CFA variable Tax Knowledge after Modified

Table 7. Output CFA Variable Tax Knowledge

laten	Indicator	SL	SMC	Measurement Error (1-SL^2)	SE	CR	P
Tax Knowledge	x1.5	0,6	0,36	0,64			
	x1.4	0,771	0,594	0,406	0,152	7,675	***
	x1.3	0,781	0,61	0,39	0,157	7,639	***
	x1.2	0,688	0,473	0,527	0,124	8,155	***
	x1.1	0,684	0,684	0,532	0,117	5,555	***

Table 8. Goodness of Fit from CFA Tax Knowledge

Goodness Of Fit Index	Cut – Off Value	Estimation Value	Evaluation
Chi square	< 7,815	3.161	Better Fit
Probability	> 0,05	0.206	Better Fit
CMIN/DF	< 2	1.580	Better Fit
GFI	≥ 0,90	0.996	Better Fit
RMSEA	≤ 0,08	0.044	Better Fit
CFI	≥ 0,90	0.998	Better Fit
AGFI	≥ 0,90	0.968	Better Fit
TLI	≥ 0,90	0.990	Better Fit

4.4 Confirmatory Factor Analysis Variable Tax System Fairness

Tax knowledge consists of 5 (five) indicators. The results of the CFA test for the tax system fairness variable can be seen in Fig. 6.

Based on the processing results in Fig. 6, it is known that the CFA measurement variable of the tax system fairness has not met the acceptable fit on the value of Goodness of Fit Indices. Therefore, AMOS recommends modifying the measurement model based on modification indices. The results of processing the CFA variable tax system fairness after being modified can be seen in Fig. 7.

To get a fit model, Amos suggests correlating error e8 with e6, and error e7 with e6. The results of the CFA from the tax system fairness variable can be seen in Table 9.

The results of the measurement model of the tax system fairness variable meet the required value of convergent validity with indicators that can reflect the variables of the tax system fairness. This is because all indicators have a standardized loading (SL) value above 0.5 and a CR value greater than 2 which indicates the variable relationship is correct, all indicators are significant at the 0.001 level.
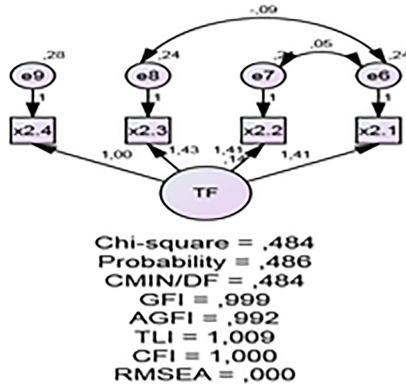

Fig. 6. CFA variable Tax System Fairness

Fig. 7. CFA variable Tax System Fairness after Modified

Table 9. Output CFA Variable Tax System Fairness

laten	Indicator	SL	SMC	Measurement Error (1-SL^2)	SE	CR	P
Tax System Fairness	x2.4	0,58	0,34	0,67			
	x2.3	0,73	0,53	0,47	0,182	7,7	***
	x2.2	0,76	0,58	0,42	0,186	7,59	***
	x2.1	0,68	0,47	0,53	0,23	5,63	***

CFA measurement tax system fairness meets convergent validity and meets acceptable fit as shown by the GOF value in Table 10.

All GOF values are better fit because each GOF value meets the cut off value, so it can be stated that this measurement model is fit.

Table 10. Goodness of Fit dari CFA Tax System Fairness

Goodness Of Fit Index	Cut – Off Value	Estimation Value	Evaluation
Chi square	<7,815	0.484	Better Fit
Probability	>0,05	0.486	Better Fit
CMIN/DF	<2	0.484	Marginal
GFI	≥0,90	0.999	Better Fit
RMSEA	≤0,08	0.000	Better Fit
CFI	≥0,90	1.000	Better Fit
AGFI	≥0,90	0.992	Better Fit
TLI	≥0,90	1.009	Better Fit

Source: AMOS 26

4.5 Confirmatory Factor Analysis Variable Tax Morale

Tax morality is measured using 6 indicators. The results of the CFA on the tax morale variable can be seen in Fig. 8.

Based on the processing results in Fig. 8, it is known that the CFA measurement variable tax morale has not met the acceptable fit on the Goodness of Fit Indices value. Therefore, AMOS recommends modifying the measurement model based on modification indices. The results of CFA processing of the tax morale variable after being modified can be seen in Fig. 9.

To get a fit model, Amos suggests correlating errors e15 with e11, e13 with e12, e13 with e10, and e12 with e11. The results of CFA from the tax morale variable can be seen in Table 11.

The results of the measurement model of the tax moral The results of the measurement model of the tax morale variable can meet the required value of convergent validity and the indicators can describe the variable of tax morality. Because the indicator has a
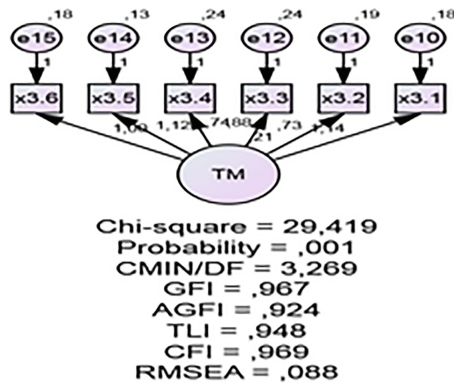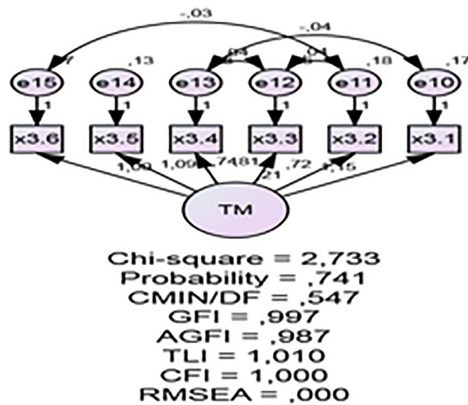

Fig. 8. CFA variable Tax Morale

Fig. 9. CFA variable Tax Morale after Modified

Table 11. Output CFA Variable Tax Morale

laten	Indicator	SL	SMC	Measurement Error (1-SL2)	SE	CR	P
Tax Morale	x3.6	0,75	0,56	0,44			
	x3.5	0,81	0,66	0,34	0,08	13,18	***
	x3.4	0,58	0,33	0,67	0,08	8,98	***
	x3.3	0,6	0,36	0,65	0,09	9,6	***
	x3.2	0,61	0,38	0,62	0,08	9,3	***
	x3.1	0,79	0,63	0,37	0,09	12,5	***

Table 12. Goodness of Fit dari CFA Tax Morale

Goodness Of Fit Index	Cut – Off Value	Estimation Value	Evaluation
Chi square	<7,815	2.733	Better Fit
Probability	>0,05	0.741	Better Fit
CMIN/DF	<2	0.547	Better Fit
GFI	≥0,90	0.997	Better Fit
RMSEA	≤0,08	0.000	Better Fit
CFI	≥0,90	1.000	Better Fit
AGFI	≥0,90	0.987	Better Fit
TLI	≥0,90	1.010	Better Fit

Source: AMOS 26

standardize loading (SL) value above 0.5 and a CR value greater than 2 which indicates the variable relationship is correct, and all indicators are significant at the 0.001 level. CFA measurement tax morality meets convergent validity and meets acceptable fit as shown by the GOF value in Table 12.

All GOF values are better fit because each GOF value meets the cut off value, so it can be stated that this measurement model is fit.

5   Conclusions and Suggestions

The measurement model hypothesis in this study is accepted, which means the measurement model is in accordance with the data collected. All indicators have a standardize loading (SL) value above 0.5 and a CR value greater than 2 which indicates a true variable relationship which indicates that each indicator can represent each latent construct. The CFA measurement of each variable not only meets convergent validity but also meets acceptable fit because almost all GOF values show better fit. So it can be concluded that this measurement model can meet the convergent and construct validity. This means that the sample can reflect the population. And for further research, it is hoped that more

indicators can be used to measure tax compliance, tax attitude, tax knowledge, tax system fairness, and tax morale, so that the results obtained are more representative of the actual population.

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