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Research Article

Tax Fairness and Tax Morality as Perceived by Private Higher Education Institution Instructors in Tagum City

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ABSTRACT

This study investigated the relationship between tax fairness and tax morality among private higher education institution instructors in Tagum City, and sought to fill the gaps in the existing literature. The study also identified the indicators of tax fairness that had the greatest influence on the tax morale of the respondents. The adapted and modified questionnaire was tested for validity and reliability before being used to collect data from 220 private HEI instructors across 8 colleges in the city. This study, using a quantitative correlational research design, employed the following statistical tools: mean, Pearson-r, and multiple regression analysis. The results of this study revealed that tax fairness and tax morality are significantly related with an r-value of 0.621 and a p-value of 0.001. The general fairness, vertical fairness, and administrative fairness, 3 of 5 indicators of tax fairness, were also found to influence tax morale significantly. Through the lens of the Theory of Planned Behavior, the results suggest that an individual's perception of taxes plays a crucial role in promoting voluntary compliance with the fiscal framework. As the perception of tax fairness increases, instructors' tax morale also increases. Thus, the government should prioritize transparency and efficiency within tax authorities and across their operations to boost voluntary tax compliance among private HEI instructors. It is also recommended that tax authorities improve the tax system by simplifying the filing process, enhancing transparency in revenue allocation, and refining the apportionment of the tax burden among taxpayers.

Keywords: *Davao del Norte, Tagum City, Tax Compliance, Tax Fairness, Tax Morality, Theory of Planned Behavior*

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Background

Despite the efforts of the tax system and legal enforcement, challenges persist in tax evasion and tax non-compliance for governments globally. Issues on these matters further complicate the phenomenon of tax fairness and the perception of the public towards tax institutions (Naslia & Yulianti, 2024).

Tax fairness plays a vital role in addressing growing inequality and ensuring that fundamental public services remain reliably accessible (Ravishankar, 2021, p. 8). A study by Punongbayan (2019, para. 4) demonstrates that, upon its implementation, the TRAIN Law exacerbated poverty and income inequality in the country. This occurrence deviates from the primary goal of redistributing wealth among citizens (CPBRD 2025, p. 1), indicating an existing problem of unjust taxation in the Philippines. Poor implementation and use of taxes, reflected in poor perceptions of the government and the presence of corruption, are expected to be associated with low tax morale (Doerrenberg & Peichl 2010, p. 2). As corruption undermines tax enforcement and reinforces the perception that evaders face no repercussions for their noncompliance, this further erodes taxpayers' moral attitude towards the tax system (Castañeda, 2023, p. 16).

OECD (2019, p. 6) defines individuals with high tax morale as those individuals who do not justify evasion of tax obligations. In the study by McGee and Achim (2023, p. 6) on the ranking of the seriousness of moral acts in the Philippines, willful tax non-compliance ranked 11th out of 19 items, indicating a degree of severity somewhat below average. However, Pardisi and McGee (2024, p. 27) also show that the Philippines ranked 90th in attitudes toward the justifiability of tax evasion, indicating that the country was less opposed to tax evasion than the other 89 countries included in the survey. Additionally, despite multiple programs designed to combat its practice in the Philippines, tax evasion continues to be an invasive threat to our society, accounting for an estimated loss of P500 billion annually (Dy 2024, para. 1). Referencing the aforementioned citations, this suggests that taxpayers are less willing to contribute taxes, indicating a tax morale problem among Filipinos. These concerning

details suggest the immediate need to undertake this study.

This study aims to fill multiple gaps in the current literature. Firstly, numerous studies and various tax concepts use a narrow view of tax morale. Although survey questions used to quantify tax morale vary significantly across studies, much of the existing literature relies on a single-question scale, raising concerns about its reliability (Puklavec et al. 2025, p. 2). This study will employ and modify the three-dimensional, fourteen-indicator questionnaire made by Yucedogru (2016, pp. 215-220), worded to urge participants to furnish precise and comprehensive data, especially for tax returns. The study is guaranteed to validate the relationship between the two variables using this instrument. Secondly, studies in this area usually cover small and medium enterprises (Bello et al. 2023, p. 243; Supriyati et al. 2024, p. 133). The main limitation of such studies is that the government derives most of its income from individual income taxpayers, making private HEI Instructors a more suitable group of respondents (BIR 2023, p. 12; USAFacts 2024, para. 1). Thirdly, existing research using the same variables employed different theories. This study will also use a different set of theories and aim to account for how differences in the theories used affect the interpretation of research results. Finally, to our knowledge, no study has been conducted in the past five years that examines perceptions of tax fairness and the tax morale of private HEI instructors in Tagum City, Davao del Norte. If the researchers were unable to factor it in, the passage of time and advances in knowledge will still make this study relevant.

Research Objectives

The primary objective of this study was to explore the tax fairness of HEI instructors and to assess their level of tax morale.

Moreover, the study seeks to reach the following research objectives: To determine the level of tax fairness of Higher Education Institution (HEI) instructors and their tax morale in terms of general fairness, exchange fairness, vertical fairness, retributive fairness and administrative fairness. To determine the level of

tax morale of HEI instructors in terms of personal norms, corporate norms and perceived behavioral control. To determine if there is a significant relationship between perceived tax fairness and tax morale of HEI instructors. Lastly, to determine the domain of tax fairness that can significantly influence the respondents' tax morale.

Hypothesis

The study hypotheses were examined at a 0.05 alpha level, which stated that there is no significant relationship between tax fairness and tax morale among HEI instructors and that no domain of tax fairness significantly influences tax morale.

Methods

This chapter presents the methods and procedures utilized in this study. This includes the research respondents, instruments, and research design and procedures.

Research Respondents

The respondents of this study are the instructors among the private HEIs in Tagum City, Davao del Norte. Instructors were chosen as respondents as they are considered as informal leaders in society, are most eager to learn about taxes, are receptive to new tax information and are willing to share their tax knowledge with students and communities (Susilawati, 2018).

Among the twelve private HEIs in Tagum City, all identified from the official website of CHED Region XI, eight accepted the proponents' request to conduct the study at their institution. This left us with a total population of 510 and a sample size, generated using the Raosoft Sample Size Calculator, of 220. The sample size was then prorated according to the population of each institution, ensuring that each HEI had a representative. The population of teaching personnel from each institution and its corresponding sample size are specified below.

Table I. Distribution of Respondents

PRIVATE HEIs	POPULATION	SAMPLE SIZE	%
ACES Tagum College	25	11	4.90%
Arriesgado College Foundation Inc.	25	11	4.90%
Liceo De Davao	25	11	4.90%
St. Mary's College of Tagum	74	32	14.51%
STI College Tagum	39	17	7.65%
Tagum City College of Science and Technology Foundation	36	16	7.06%
Tagum Doctors College	95	41	18.63%
UM Tagum College	191	82	37.45%
Total	510	220	100%

Instruments

To collect relevant data, the researchers adopted a suitable questionnaire to measure the variables. The first section, which assesses level of tax morale, will consist of Yucedogru's (2016) thirty-nine (39) item questionnaire from his study on tax morale and compliance among small business owners. The second section will consist of Hauptman et al.'s (2024) thirty-one (31) item questionnaire which was adopted to measure the perception of tax fairness. Both adapted questionnaires will help the researchers in measuring the tax knowledge

and perceptions of fairness among HEI instructors.

The respondents will answer using the 5-point Likert scale with choices: 1 for Strongly Disagree, 2 for Disagree, 3 for Neutral, 4 for Agree, and 5 for Strongly Agree. Likert scale provide a structured way to measure attitudes, opinions, and motivation by indicating agreement, disagreement, or neutrality. Using Likert scales, users can interpret feedback more effectively, detect patterns, and make informed decisions through data analysis (Bhandari & Nikolopoulou, 2023).

The adapted questionnaires were both tested for validity and reliability and were then modified according to the results of the pilot test conducted before it was actually disseminated.

Research Design and Procedure

The study employed a quantitative, correlational research design to determine the relationship between tax fairness and tax morality as perceived by HEI Instructors. According to Taherdoost (2022), quantitative methods enable the collection of quantifiable data, even on subjects that are related to beliefs and attitudes. This method allows the researchers to quantify their independent variable (tax fairness) and dependent variable (tax morality), and to help ascertain their relationship and the extent of their correlation.

Data collection began with obtaining necessary approvals from administrators and securing informed consent from all participants. The modified questionnaire was then distributed to the respondents during the scheduled session. The entire process was monitored by the research team to address any queries and ensure that the respondents followed the instructions.

All returned questionnaires were collected and securely maintained for subsequent data entry and analysis.

The following statistical tools were utilized to analyze the study data: Mean, Pearson-r, and Multiple regression analysis. The mean was used to calculate mean scores for assessing tax fairness and tax morale. The Pearson-r was employed to determine the strength of the relationship between the two variables (Field, 2024). Multiple regression analysis will be used to regress the indicators of tax fairness: general fairness, exchange fairness, vertical fairness, retributive fairness, and administrative fairness, against the indicators of tax morale: personal norms, corporate norms, and perceived behavioral control.

Result and Discussion

This section presented the study's data and findings regarding the relationship between tax fairness and tax morality as perceived by private higher education institution instructors in Tagum City.

R01: Level of Tax Fairness as perceived by private HEI instructors in Tagum City.

Table II: Level of tax fairness as perceived by private HEI instructors in Tagum City

Indicator	\bar{x}	SD	Descriptive Level
Vertical	3.97	0.849	High
Retributive	3.36	1.240	Moderate
Administrative	3.31	1.088	Moderate
General	3.21	1.018	Moderate
Exchange	3.10	1.157	Moderate

Table 2 presents the Level of Tax Fairness as Perceived by HEI Instructors in Tagum City. The indicators yielded an overall mean score of 3.30, with a standard deviation of 0.865. The overall mean score indicates a moderate level of tax fairness among private HEI Instructors, suggesting they are neutral. The study derived the overall mean score from the computed mean scores listed above, arranged in descending order.

The leading indicator that is highly relevant to Tax fairness among the HEI Instructors in Tagum City is Vertical fairness, with the highest mean score of 3.97 and a standard deviation of

0.849. This amount indicates that the HEI Instructors strongly agree that the fairness of the tax system aligns the tax burden with income, ensuring that those who earn more pay proportionally more, but they think that further adjustments could enhance overall fairness.

These findings are consistent with the findings of Hauptman et al. (2024, p. 13) and the study of Faizal and Palil (2015, p.78), both of whose results revealed that vertical fairness attained the highest average, reflecting respondents' perception that individuals with higher income paid more taxes compared to lower-income earners.

The remaining indicators yield the same result: a Moderate level of agreement among the HEI Instructors in Tagum City. The General fairness has a mean score of 3.21 and a standard deviation of 1.018, indicating that taxpayers neither agree nor disagree with the tax system. This outcome aligns with Banfi's (2020, p. 12) study, which found that taxpayers perceive the tax system as partially fair because mixed trust levels lead them to recognize both fair and unfair elements in how authorities use collected taxes. Nathan et al. (2025, p. 18) also support this outcome in their study. Based on their results, they stated that general fairness is not about a single taxpayer feeling, but rather about the combination of different dimensions.

Furthermore, Exchange fairness has a mean score of 3.10 and a standard deviation of 1.157; this indicates that the HEI Instructors believe there is reasonable but not satisfaction between the taxes they pay and the benefits or services they receive in return. Mebratu (2024, p. 9) affirmed these findings, stating that paying taxes does not come with a direct reward, but people expect collective reciprocity; this is why taxpayers partially agree that the tax system provides them with services or benefits in proportion to their paid taxes. In addition, in the study of Marshall et al. (2024, p. 14), they stated that the taxpayers are affected by the Quid Pro Quo Principle, also known as the Something-for-Something Principle, in which the taxpayers think that the fairness of the tax system depends on the perceived value of services received in return.

Moreover, Retributive fairness has a mean score of 3.36 and a standard deviation of 1.240; the HEI Instructors somewhat feel but are not entirely confident that the tax system appropriately penalizes noncompliance by taxpayers. Waerzeggers et al. (2020, p. 15) support this data in their study, stating that some people know penalties exist for tax evasion. Still, authorities enforce them inconsistently, honest

taxpayers receive benefits that do not match their contributions, and punishments are applied unequally across different taxpayers. However, in the study of Fajriana et al (2025, p. 772), the retributive fairness in their research shows a very low descriptive equivalent, which means that the tax authority fails to sanction evaders, creating a sense of injustice to the taxpayers, who then view their compliance as personal loss rather than a civic contribution. This distinction may be rooted from the difference of respondents, SME taxpayers and their use of a mediator.

Lastly, Administrative fairness has a mean score of 3.31 and a standard deviation of 1.088. These figures imply that taxpayers often experience transparency and efficiency, but given that there are also areas in which they can improve. Gangl et al. (2021, p. 24) show in their study that most taxpayers fall into the low-trust category; they recognize that procedures exist and are applied somewhat consistently, but they find the system complex and unevenly enforced. Naslia and Yulianti (2024, p. 102) also support these findings in their study, concluding that taxpayers can consider a tax system administratively fair only if they understand the reasons behind authorities' decisions and have a clear path to appeal when they believe an authority's decision contains an error.

RO2: Level of Tax Morality as perceived by private HEI instructors in Tagum City.

The indicators of Tax morale of private HEI instructors in Tagum City, as depicted in Table 3, have an overall mean and standard deviation of 3.65 and 0.627, respectively. The overall mean score indicates a high level of Tax morale among private HEI instructors, demonstrating a strong sense of morality and a readiness to pay taxes, although not to the fullest extent possible.

Table III: Level of Tax morale as perceived by private HEI instructors in Tagum City

Indicator	\bar{x}	SD	Descriptive Level
Corporate norms	4.04	0.745	High
Personal norms	3.58	0.707	High
Perceived behavioral control	3.57	0.849	High

Corporate norms, with a mean score of 4.04 and a standard deviation of 0.745, have the highest mean score among all indicators. This result indicates that private HEI instructors' beliefs about what others think they should do are highly relevant to their perceptions of Tax morale. These observations were in accordance with Alimbudiono and Jie (2024, p. 48), who stressed that corporate norms can exert social pressure on taxpayers to either comply with or avoid taxes. However, this contradicts the findings of Salsabilla et al. (2022, p. 16) and Prastika and Trisnarningsih (2023, p. 2481), who observed that there is no significant relationship between Corporate norms and tax compliance, indicating that to determine their obedience, the taxpayer views compliance as their own right or choice rather than something that those can influence in their proximity. A factor in this deviance of result, in the study of Salsabilla et al. (2022, p.16), may stem from the difference of the study's respondents, which is the corporate taxpayers rather than individual taxpayers. Moreover, Prastika and Trisnarningsih's (2023, p. 2481) study incorporates moral obligations as a moderating variable which may result in disagreement with this study's result.

On the other hand, the Personal norms indicator, with a mean score of 3.58 and a standard deviation of 0.707, has the second-highest mean score among all indicators, which signifies that one's personal beliefs and values are significant and influential in their perception of tax morale. This result is somewhat consistent with Yucedogru's (2016, p. 286) findings, which showed that personal norms were the most significant factor in explaining tax morale where it was also evident in the conclusions of Santoso et al. (2024, p. 754), where the study found that Personal norms significantly encourage one's willingness to comply with tax

regulations. The survey by Marfiana et al. (2025, p. 295) further substantiates this study's findings. It suggests that people are more likely to voluntarily fulfill their tax duties without waiting for pressure or penalties from tax authorities if they have a firm moral conviction about the importance of paying taxes honestly and responsibly. These results support the Theory of Planned Behavior by showing that attitude toward the behavior, which personal norms strongly influence, plays a key role in shaping behavioral intention.

Lastly, among all indicators under tax morale, Perceived behavioral control has the lowest mean score (3.57) and the highest standard deviation (0.849), indicating that private HEI instructors' belief in their ability to comply with tax laws is strongly related to their perception of tax morale. This output supports the findings of Yucedogru (2016, p. 303) and Sharuddin (2023, p. 122), which indicate a significant positive relationship between perceived behavioral control and taxpayers' intentions to comply with tax laws. It shows that there is a greater chance of tax evasion or avoidance when a taxpayer believes they have strong behavioral control over noncompliance.

RO3: To determine if there is a significant relationship between the Tax Fairness and Tax Morality of Private HEI Instructors

The result showed a p-value of 0.001, which is < 0.05 alpha level, indicating that Tax Fairness and Tax Morale of the instructors have a significant relationship and thus rejecting the null hypothesis. The results indicated that the Tax Fairness versus Tax Morality shows an r-value of 0.621, indicating a strong, positive correlation between the two variables (Statistics LibreTexts 2021, para. 14).

Table IV: Correlation between Tax Fairness and Tax Morality

Variables	Mean	SD	r-value	p-value
Tax Morality	3.65	0.627	0.621	0.001
Tax Fairness	3.30	0.865		

*significant at 0.05 significance level

The relationship between the two variables, as exemplified by the correlation, shows that when the perception of tax fairness

increases, a person's, specifically, private HEI instructors', tax morale also increases, and vice versa. It implied that when taxpayers hold

certain beliefs or feel confident about an action, their intention forms, which in turn motivates them to act (Luthfiana et al. 2023, p. 446). This theory shows that when a person regards the tax system as fair, their motivation, intention, or willingness to pay taxes also increases.

This finding supports the study by Alexander et al. (2018, p. 15), which suggests that perceptions of tax system fairness affect tax morale. Their study also considered tax morale question framing and respondents' levels of financial literacy as mediators. The result of greater influence is particularly true for negatively framed questions and for those who are more financially and tax-literate.

RO4: To determine the domain of tax fairness that can significantly influence tax morality

Using multiple regression analysis, the study found that the impact of tax fairness on tax morale of private HEI instructors in Tagum City has an r^2 of 0.409 and a P-value of 0.001. The regression analysis with an r^2 of 0.409 indicates that 40.9% of the variation is explained by Tax Fairness, with the remaining 59.1% by other factors. Consequently, the null hypothesis is rejected, given that the significance level is < 0.05 .

Table V. Regression analysis on Tax Morality

Indicator	p	beta	Decision
Vertical	<0.001	.2133	Reject H0
Retributive	0.480	.0479	Do not reject H0
Administrative	<0.001	.2882	Reject H0
General	0.008	.2373	Reject H0
Exchange	0.640	.0417	Do not reject H0

The indicator General Fairness has a beta of 0.2373 and a corresponding p-value of 0.008, indicating a significantly positive influence on tax morale, as its p-value is < 0.05 . On the other hand, the indicator Exchange Fairness has a standardized estimate of 0.0417 and a p-value of 0.640, indicating that it does not have a significant influence on the dependent variable, as the p-value is > 0.05 . Then, for the Vertical Fairness indicator, the beta is 0.2133, indicating a positive relationship, with a p-value of < 0.001 . These figures suggest that the indicator has a significant influence on tax morale, as the probability level is below 0.05. Furthermore, the indicator Retributive Fairness shows a beta coefficient of 0.0479 and a corresponding p-value of 0.480, indicating that it does not have a significant influence on the dependent variable, as indicated by the p-value exceeding 0.05. Lastly, the indicator Administrative Fairness yielded a beta of 0.2882 and a p-value of < 0.001 , indicating a positive and significant influence on Tax Morale, as evidenced by the probability level of < 0.001 . The domain of Tax Fairness Perception that significantly influenced the Tax Morale of the private HEI instructors in Tagum City are General, Vertical, Administrative Fairness.

It supports the study by Williams (2020, p. 40), which examined the institutional theory of tax noncompliance through the lens of tax morale, noting that formal institutional failings, such as perceived tax unfairness, corruption, and political instability, are significantly associated with low tax morale.

These findings further affirm the previous study by Kim and Wan (2022, p. 112) on "The Effects of Fairness on Tax Morale in South Korea," which found that perceptions of tax fairness are positively and significantly related to tax morale. Lastly, this study's results affirmed those of Kim and Wan's study, which found that Retributive Fairness has a negative relationship with tax morale: a high morale group believes the punishment level is insufficient to deter unethical tax activities.

Conclusion

This study aimed to determine the relationship between tax fairness and tax morality as perceived by private HEI instructors. After interpretation, the findings revealed that the overall level of tax fairness, as perceived by private HEI instructors, is moderate, while the

overall level of tax morale is high. The correlation between the two variables is significant. The significant predictors of Tax Morale are General, Vertical, and Administrative Fairness. The results agree with the anchored theory, the Theory of Planned Behavior by Icek Ajzen, which states that a person's greater confidence in an issue motivates them to act more. Although authorities mandate taxes, taxpayers' morale primarily drives voluntary compliance, reducing the likelihood of tax evasion, unnecessary interest charges, and penalties, while also increasing tax revenue collection.

Recommendation

In response to the results and discussions, the following recommendations were offered:

1. **For Private HEI Instructors and other taxpayers:** Based on the result which shows administrative and general fairness, researchers recommended exploring the filing and payment of BIR forms and enhancing tax literacy by participating in BIR initiatives, such as RDO-level seminars. Since most private HEIs withhold the Tax from their employees, the obligation to file and pay the Tax falls on the institution; however, having the technical knowledge of how they are processed remains essential to ensure proper and appropriate assessment of the instructors' income. Additionally, according to the results on tax fairness, private HEI instructors can feel a gap between the benefits they receive from the government and the taxes they pay. Instructors can participate in Budget Tracking Activities and monitor the annual budget of expenditures and sources of financing, as recorded by the Department of Budget and Management, to keep track of where our taxes truly go.
2. **Private HEIs:** Since the institution already withholds tax on employees' income to ensure tax compliance, this recommendation considers the problem of low perceptions of tax fairness. Higher Education Institutions (HEIs) should offer enhanced transparency into employees' tax assessments and provide support and clarity regarding their taxable income.

3. **Tax authorities:** Since the study's findings indicate a significant influence of tax fairness on private HEI instructors' tax morale, tax authorities should develop and implement policies that emphasize the underlying non-pecuniary and non-retributive reasons for contributing to the national treasury, thereby enhancing taxpayers' willingness to contribute to the national treasury. A non-deterrence approach to policies may also include non-economic factors such as personal and social norms, ethics, and education.
4. **Future researchers:** Future studies may explore instructors from private basic education institutions or examine other sectors, such as the public or government employees. Future researchers can broaden the scope of this study by using qualitative methods to examine tax morale, thereby gaining deeper insights into the topic, particularly given the variable's limited attention in the Philippines. Researchers can also pair additional or alternative variables with tax morale, such as perceived service quality, trust in the government, or related behavioral factors.

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