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EMOTIONAL BURDEN OF SP2DK AND TAX AVOIDANCE: THE MEDIATING ROLE OF POSITIVE EMOTIONS

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ABSTRACT

This study examines the mediating role of positive emotions in the relationship between emotional burden arising from SP2DK document preparation and tax avoidance decisions among individual taxpayers in Indonesia. Despite the increasing use of administrative monitoring instruments in tax enforcement, prior studies have largely overlooked the psychological costs experienced by taxpayers during administrative interactions. Integrating Cognitive Load Theory and Broaden-and-Build Theory, this study proposes that the emotional burden generated by complex tax administrative procedures reduces taxpayers' positive emotional states and subsequently increases the tendency toward tax avoidance behavior. This research employs a quantitative approach using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with data collected from 118 individual taxpayers who had previously responded to Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) in Indonesia. The findings reveal that emotional burden significantly increases tax avoidance behavior and simultaneously exerts a strong negative effect on positive emotions. Furthermore, positive emotions partially mediate the relationship between emotional burden and tax avoidance decisions. These findings indicate that excessive administrative pressure may erode taxpayers' emotional resources, thereby weakening cooperative attitudes and increasing the likelihood of aggressive tax behavior. This study contributes to the behavioral taxation literature by highlighting the importance of emotional mechanisms in tax compliance decisions and extending the understanding of psychological costs in tax administration. Practically, the findings suggest that tax authorities should adopt more human-centered communication strategies and simplify administrative procedures to maintain taxpayers' emotional stability and support voluntary tax compliance.

Penelitian ini meneliti peran mediasi emosi positif dalam hubungan antara beban emosional yang muncul dari persiapan dokumen SP2DK dan keputusan penghindaran pajak di kalangan wajib pajak pribadi di Indonesia. Meskipun penggunaan instrumen pemantauan administrasi dalam penegakan pajak semakin meningkat, penelitian sebelumnya sebagian besar mengabaikan biaya psikologis yang dialami wajib pajak selama interaksi administratif. Dengan mengintegrasikan Teori Beban Kognitif dan Teori Broaden-and-Build, studi ini mengusulkan bahwa beban emosional yang dihasilkan oleh prosedur administrasi pajak yang kompleks mengurangi keadaan emosi positif wajib pajak dan kemudian meningkatkan kecenderungan perilaku penghindaran pajak. Penelitian ini menggunakan pendekatan kuantitatif dengan model Partial Least Squares–Structural Equation Modeling (PLS-SEM) dan data yang dikumpulkan dari 118 wajib pajak individu yang sebelumnya pernah menanggapi Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) di Indonesia. Temuan ini menunjukkan bahwa beban emosional secara signifikan meningkatkan perilaku penghindaran pajak dan sekaligus memberi efek negatif yang kuat pada emosi positif. Selain itu, emosi positif sebagian memediasi hubungan antara beban emosional dan keputusan penghindaran pajak. Temuan ini mengindikasikan bahwa tekanan administratif yang berlebihan bisa mengikis sumber daya emosional wajib pajak, sehingga melemahkan sikap kooperatif dan meningkatkan kemungkinan perilaku pajak yang agresif. Studi ini memberikan kontribusi pada literatur pajak perilaku dengan menekankan pentingnya mekanisme emosional dalam keputusan kepatuhan pajak dan memperluas pemahaman mengenai biaya psikologis dalam administrasi pajak. Secara praktis, temuan ini menyarankan agar otoritas pajak menerapkan strategi komunikasi yang lebih berfokus pada manusia dan menyederhanakan prosedur administratif untuk menjaga stabilitas emosional wajib pajak serta mendukung kepatuhan pajak secara sukarela.

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INTRODUCTION

The transformation of Indonesia's taxation system through digitalization and the strengthening of integrated tax databases has significantly changed the way the Directorate General of Taxes (DGT) conducts tax monitoring. One of the primary instruments currently dominating interactions between tax authorities and taxpayers is the Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK), an administrative clarification letter issued to request explanations regarding discrepancies in taxpayers' financial information. SP2DK is not merely a routine administrative procedure; rather, it frequently creates psychological distress for taxpayers. This occurs because taxpayers are required to revisit financial documents and perform complex data reconciliations under considerable time pressure (Alm et al., 2023). The process of responding to SP2DK generates integral emotions, namely emotional burdens that arise directly from the demanding and uncertain nature of administrative tasks (Fochmann et al., 2025). Problems emerge when tax authorities focus primarily on the technical aspects of data clarification without recognizing that the process of collecting and preparing documents under monitoring pressure may create mental burdens capable of distorting compliance behavior (Fochmann et al., 2025).

The urgency of this study lies in the neglect of psychological costs within tax monitoring policies. Most tax policy approaches have traditionally focused on financial sanctions as the primary mechanism for controlling taxpayer behavior. Such policies frequently overlook taxpayers' affective conditions when interacting with complex administrative procedures (He et al., 2025). In fact, emotional experiences arising during document preparation under SP2DK pressure may substantially influence individuals' psychological conditions. If emotional burdens continue to intensify, the effectiveness of SP2DK as a monitoring instrument may paradoxically generate noncompliant attitudes among taxpayers (Fochmann et al., 2025). Understanding emotional dynamics is therefore essential, as failure to manage the psychological dimension of taxpayers may trigger stronger resistance toward the national taxation system. These emotions are referred to as integral emotions, which represent affective responses arising directly from events associated with the object of judgment or decision-making (Sandberg et al., 2022).

Despite the growing literature on emotions in taxation, prior studies have predominantly examined negative emotions such as fear, guilt, and shame as direct predictors of tax compliance behavior (Anggraini et al., 2025). Existing studies have also focused primarily on economic deterrence, tax morale, and perceptions of fairness, while the psychological burden arising from administrative monitoring remains relatively underexplored. Little is known about how administrative pressure generated through tax monitoring mechanisms may indirectly influence tax avoidance behavior through the depletion of positive emotional states. Moreover, empirical evidence regarding the psychological consequences of SP2DK interactions is still largely absent, particularly in developing country contexts such as Indonesia. Consequently, the emotional mechanism linking administrative burden and tax avoidance behavior remains insufficiently understood within the behavioral taxation literature.

This study offers novelty by integrating Cognitive Load Theory and Broaden-and-Build Theory to explain the psychological mechanism underlying tax avoidance decisions (Enete et al., 2022; Seehagen et al., 2025). The primary novelty of this study lies in examining incidental positive emotions as a mediating variable in the relationship between emotional burden and tax avoidance behavior. Incidental emotions refer to emotions that are not directly related to the object being evaluated or the decision being made, such as feelings arising from external situations including media exposure, environmental conditions, or unrelated daily experiences, which subsequently influence judgments and decision-making processes (Sandberg et al., 2022; Hamelin et al., 2025). While prior behavioral taxation studies have emphasized the role of negative emotions, limited attention has been devoted to understanding how positive emotions may function as psychological buffers against tax avoidance tendencies during periods of administrative pressure.

From a theoretical perspective, when taxpayers are confronted with the complexity of SP2DK-related documentation, negative integral emotions are expected to narrow their cognitive perspectives and reduce positive emotional states (Seehagen et al., 2025). Based on the Broaden-and-Build Theory, the depletion of positive emotions may weaken individuals' ability to behave cooperatively and instead encourage tendencies toward tax avoidance as a form of self-protection against administrative pressure. Through this framework, the present study argues that tax avoidance does not solely emerge from economic rationality but may also represent an emotionally driven response to excessive administrative burdens (Müller et al., 2023; Marlim, 2023).

Theoretically, this study contributes to the behavioral taxation literature by demonstrating that tax avoidance behavior may arise from emotional reactions to administrative monitoring rather than purely economic considerations. The study also extends the application of Cognitive Load Theory and Broaden-and-Build Theory within the taxation context by explaining how positive emotions function as an affective mechanism linking administrative burden to taxpayer behavior. Practically, the findings are expected to provide insights for the

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Directorate General of Taxes in designing more human-centered communication strategies and simplified administrative procedures to maintain taxpayers' emotional stability and support sustainable voluntary tax compliance.

LITERATURE REVIEW

Cognitive Load Theory

Cognitive Load Theory explains that human working memory has limited capacity when processing complex and unfamiliar information. When individuals are exposed to excessive information, uncertainty, and cognitively demanding tasks, their mental resources may become overloaded, resulting in psychological stress and emotional exhaustion. In the taxation context, high administrative burdens may create substantial cognitive pressure because taxpayers are required to interpret technical regulations, reconcile financial discrepancies, and prepare supporting documentation under strict deadlines. Such conditions may trigger negative affective responses and influence taxpayers' behavioral decisions.

When taxpayers respond to Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK), they frequently experience what is referred to as emotional burden, namely integral negative emotions arising directly from the demanding nature of administrative tasks. These emotions emerge during the process of document preparation and data reconciliation, which are often perceived as stressful, threatening, and confusing (Alm et al., 2023; McGee et al., 2025). Under conditions of excessive cognitive burden, individuals tend to adopt defensive and self-protective decision-making strategies because their cognitive and emotional resources become depleted. In taxation settings, this psychological exhaustion may reduce taxpayers' willingness to cooperate with tax authorities and increase tendencies toward avoidance-oriented behavior.

The Broaden-and-Build Theory

The Broaden-and-Build Theory explains that positive emotions broaden individuals' cognitive perspectives, enhance psychological flexibility, and strengthen prosocial behavior. The theory emphasizes that positive emotions are not merely outcomes of particular events but also psychological resources that help individuals develop adaptive and constructive behavioral responses. Positive emotional states encourage individuals to think more openly, evaluate situations from broader perspectives, and maintain cooperative social relationships.

In behavioral taxation research, positive emotions are increasingly recognized as important determinants of voluntary tax compliance. Taxpayers experiencing positive emotional states tend to demonstrate greater trust toward tax authorities, stronger tax morale, and lower intentions to engage in manipulative behavior such as tax avoidance (Fochmann et al., 2025, 2022; Enete et al., 2022). Positive emotions broaden individuals' cognitive flexibility and strengthen prosocial orientations, enabling taxpayers to evaluate tax obligations from broader ethical and societal perspectives rather than merely focusing on short-term personal interests. As a result, taxpayers experiencing positive emotions are more likely to maintain cooperative attitudes and less likely to justify aggressive tax behavior.

Conversely, the depletion of positive emotions may narrow individuals' cognitive perspectives and weaken their cooperative tendencies. When taxpayers experience emotional pressure resulting from complex administrative procedures, their positive emotional resources may gradually decline, reducing their willingness to comply voluntarily with taxation rules. In such situations, taxpayers may become more vulnerable to engaging in tax avoidance behavior as a form of psychological self-protection against administrative stress.

The integration of Cognitive Load Theory and Broaden-and-Build Theory provides a comprehensive explanation of how administrative burden influences taxpayer behavior. Cognitive Load Theory explains how complex administrative procedures generate emotional burden through cognitive exhaustion, whereas Broaden-and-Build Theory explains how the depletion of positive emotions subsequently narrows cooperative behavior and increases tax avoidance tendencies. While previous taxation studies have primarily focused on deterrence mechanisms and economic rationality, this study positions emotional burden as a central psychological mechanism explaining taxpayers' behavioral responses to administrative monitoring.

Hypotheses Development

Emotional Burden and Tax Avoidance

The emotional burden experienced by taxpayers during the preparation of SP2DK clarification documents often involves substantial cognitive pressure. Research on compliance burden has emphasized that complicated administrative procedures are frequently perceived as obstacles to tax compliance, leading taxpayers to develop resistant attitudes toward the taxation system (Wibowo & Yanti, 2024). Furthermore, McGee et al. (2025) argued that emotions attached to demanding and stressful tasks may encourage individuals to psychologically withdraw from institutional systems. In the context of SP2DK, the obligation to perform complex data reconciliation and prepare supporting documents under administrative pressure may generate mental stress that motivates taxpayers to engage in tax avoidance behavior as a strategy to minimize future administrative risks (Falsetta & Spilker, 2026). From the perspective of Cognitive Load Theory, excessive cognitive and emotional burdens may reduce cooperative intentions and encourage defensive behavioral responses. Therefore, taxpayers experiencing stronger emotional burdens are more likely to develop tax avoidance tendencies.

H1: Emotional burden arising from SP2DK document preparation positively affects tax avoidance decisions.

Emotional Burden and Incidental Positive Emotions

Emotional burdens resulting from demanding tasks frequently damage individuals' overall emotional conditions. Several studies in affective psychology have argued that negative integral emotions may substantially reduce the positive emotions currently experienced by individuals (Fochmann et al., 2025; Hawthorne et al., 2025; Falsetta & Spilker, 2026). In taxation contexts, experimental studies have demonstrated that complex tax procedures significantly decrease taxpayers' levels of happiness and emotional satisfaction (Fochmann et al., 2025). These findings suggest that the mentally exhausting process of preparing documents in response to SP2DK may deplete taxpayers' positive emotional resources, causing them to lose feelings of calmness, comfort, and enthusiasm toward tax authorities. Accordingly, stronger emotional burdens are expected to reduce taxpayers' incidental positive emotions.

H2: Emotional burden negatively affects taxpayers' incidental positive emotions.

Positive Emotions and Tax Avoidance

Positive emotions serve as important predictors of prosocial and cooperative behavior. Broaden-and-Build Theory explains that positive emotions broaden individuals' cognitive capacity and encourage more cooperative behavioral orientations (Enete et al., 2022; Seehagen et al., 2025). Prior tax compliance studies have shown that taxpayers experiencing stable and positive emotional conditions tend to exhibit stronger tax morale and are less likely to search for legal loopholes to avoid taxation (Fochmann et al., 2025; Ndlovu & Schutte, 2026; Lukovszki et al., 2025). Positive emotions strengthen individuals' internal moral controls and promote broader ethical evaluations of tax obligations. Conversely, the depletion of positive emotions may weaken individuals' self-control mechanisms and increase their tendency to engage in aggressive tax minimization behavior (L. M. Batrancea et al., 2022). Therefore, taxpayers with higher levels of positive emotions are expected to demonstrate lower tendencies toward tax avoidance behavior.

H3: Positive emotions negatively affect tax avoidance decisions.

The Mediating Role of Positive Emotions

This study proposes that emotional burden does not directly encourage tax avoidance behavior but instead influences taxpayers through emotional and psychological mechanisms. Recent behavioral accounting studies have highlighted the psychological costs experienced by taxpayers during administrative interactions. The process of preparing SP2DK-related documents may damage taxpayers' emotional well-being and reduce positive emotional states (Chan et al., 2022; Fochmann et al., 2025). The deterioration of emotional conditions may subsequently legitimize tax avoidance behavior as a form of psychological compensation for the emotional distress experienced by taxpayers (Seehagen et al., 2025; McGee et al., 2025).

From the perspective of the Broaden-and-Build Theory, positive emotions function as psychological resources that maintain cooperative behavior and prosocial orientations. When emotional burdens arising from SP2DK responses reduce taxpayers' positive emotions, taxpayers may lose emotional stability and become more likely to justify tax avoidance behavior as a self-protective response to administrative pressure. In this mechanism, positive emotions act as a transmission pathway that transforms administrative stress into tax avoidance behavior.

H4: Positive emotions mediate the relationship between emotional burden and tax avoidance decisions.

RESEARCH METHOD

This study employed a quantitative research approach with an explanatory research design aimed at examining the causal relationships among latent variables within the proposed research model. Since the model

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involves a mediating variable and seeks to extend behavioral taxation theory, the study utilized Partial Least Squares–Structural Equation Modeling (PLS-SEM) as the primary analytical technique. Data analysis was conducted using SmartPLS 4 software.

The population of this study consisted of individual taxpayers in Indonesia who had experienced interactions with tax authorities through receiving Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK). The sampling technique used was purposive sampling, with respondents selected based on the criterion that they independently prepared documents in response to SP2DK requests. Based on the data collection process, a total of 118 valid respondents were obtained. This sample size satisfies the minimum threshold required for PLS-SEM analysis, considering that the method is non-parametric and possesses adequate statistical power even when applied to relatively small sample sizes (Hair & Alamer, 2022).

Before distributing the questionnaire to the main sample, a pilot study involving 25 respondents with characteristics similar to the target population was conducted. The purpose of the pilot study was to ensure the clarity and comprehensibility of the questionnaire items and to examine the preliminary reliability of the research instruments within the Indonesian taxation context. The pilot study results indicated that all questionnaire items were clearly understood without ambiguity, and the preliminary Cronbach's Alpha values met the required reliability standards. Therefore, the instruments were considered appropriate for the main data collection stage.

All research instruments used in this study were adapted from Fochmann et al. (2025), whose instruments have been internationally validated for measuring emotional dimensions in taxation behavior research. All variables were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The first variable, Emotional Burden (EB), represents integral negative emotions arising directly from administrative tasks. In this study, emotional burden was measured through feelings of anxiety, frustration, and psychological pressure experienced by taxpayers during the preparation of SP2DK response documents. The indicators were adapted from the task-related emotion scale developed by Fochmann et al. (2025). The second variable, Positive Emotions (PE), measures taxpayers' general affective conditions or emotional states that are not directly related to document complexity but may influence cognitive evaluations and behavioral decisions. The indicators include feelings of happiness, enthusiasm, and calmness adapted from the positive emotion dimensions proposed by Fochmann et al. (2025). The third variable, Tax Avoidance Decisions (TA), measures taxpayers' tendencies or intentions to minimize tax burdens through the utilization of legal loopholes within taxation regulations following the SP2DK document preparation process. The indicators for this variable were adapted from the behavioral intention scale developed by Fochmann et al. (2025).

RESULT AND DISCUSSION

Result

Based on the data analysis conducted using SmartPLS 4, the measurement model was evaluated through validity and reliability testing, followed by structural model assessment using the bootstrapping procedure.

Measurement Model Evaluation

Convergent Validity

The convergent validity assessment indicates that all indicators generally meet the recommended threshold values. As presented in Table 1, the outer loading values for the Emotional Burden (EB) construct ranged from 0.766 to 0.934, while the Positive Emotions (PE) construct ranged from 0.874 to 0.955, exceeding the recommended threshold of 0.70. Although two indicators of the Tax Avoidance (TA) construct exhibited loading values below 0.70 (TA3 = 0.615; TA4 = 0.606), these indicators were retained because the construct still achieved acceptable Composite Reliability and Average Variance Extracted (AVE) values in accordance with the recommendations of Hair & Alamer (2022).

Table 1. Outer Loadings

Indicators	EB	PE	TA
Emotional Burden1	0.786		
Emotional Burden2	0.847		
Emotional Burden3	0.766		
Emotional Burden4	0.932		
Emotional Burden5	0.916		
Emotional Burden6	0.922		
Emotional Burden7	0.934		
Positive Emotions1		0.874	

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Positive Emotions2		0.911	
Positive Emotions3		0.930	
Positive Emotions4		0.917	
Positive Emotions5		0.955	
Tax Voidance1			0.694
Tax Voidance2			0.829
Tax Voidance3			0.615
Tax Voidance4			0.606

Source: Processed Data (2026)

Reliability

The reliability test results further confirm that all constructs possess satisfactory internal consistency. As shown in Table 2, the Emotional Burden and Positive Emotions constructs achieved Composite Reliability values above 0.95, indicating excellent reliability levels. Meanwhile, the Tax Avoidance construct also demonstrated acceptable reliability with rho_c and rho_a values of 0.783 and 0.750, respectively.

Table 2. Reliability and Validity Results

Constructs	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
EB	0.948	0.958	0.958	0.764
PE	0.953	0.954	0.964	0.842
TA	0.657	0.750	0.783	0.479

Source: Processed Data (2026)

Multicollinearity Test

The multicollinearity assessment showed that all Variance Inflation Factor (VIF) values were below the threshold value of 5.0, indicating that multicollinearity was not a serious concern in this study. As presented in Table 3, all indicators satisfied the recommended statistical requirements for further structural model evaluation.

Table 3. Variance Inflation Factor (VIF)

Indicators	VIF
Emotional Burden1	2.237
Emotional Burden2	2.918
Emotional Burden3	2.237
Emotional Burden4	2.497
Emotional Burden5	4.914
Emotional Burden6	2.352
Emotional Burden7	4.086
Positive Emotions1	2.882
Positive Emotions2	4.024
Positive Emotions3	1.137
Positive Emotions4	4.636
Positive Emotions5	4.951
Tax Voidance1	1.428
Tax Voidance2	1.278
Tax Voidance3	1.352
Tax Voidance4	1.215

Source: Processed Data (2026)

Structural Model Evaluation

The structural model was evaluated using the bootstrapping procedure with 5,000 resamples. As presented in Table 4, all proposed hypotheses were statistically supported. The first hypothesis (H1) demonstrates that Emotional Burden positively and significantly affects Tax Avoidance decisions ($\beta = 0.337$, $t = 5.594$, $p < 0.001$). These findings indicate that taxpayers experiencing stronger emotional burdens during the preparation of SP2DK response documents are more likely to engage in tax avoidance behavior. The second hypothesis (H2) reveals that Emotional Burden negatively affects Positive Emotions ($\beta = -0.881$, $t = 45.424$, $p < 0.001$). This finding suggests that the administrative pressure associated with SP2DK substantially reduces taxpayers' positive emotional states. Furthermore, the third hypothesis (H3) confirms that Positive Emotions negatively influence Tax Avoidance behavior ($\beta = -0.383$, $t = 5.656$, $p < 0.001$). Taxpayers with higher levels of positive emotions demonstrate lower tendencies toward aggressive tax behavior. Finally, the mediation analysis (H4) confirms that Positive Emotions significantly mediate the relationship between Emotional Burden and Tax Avoidance behavior.

Table 4. Hypothesis Testing Results

Hyphoteses	Relationship	Original sample (β)	T-statistics	P-values
H1	EN→TA	0,337	5,594	0.000
H2	EN → EP	-0,881	45,424	0.000
H3	EP → TA	-0,383	5,656	0.000
H4	EN → EP → TA	0,337	5,594	0.000

Source: Processed Data (2026)

Coefficient of Determination (R^2)

The coefficient of determination results presented in Table 5 indicate that Emotional Burden explains 77.6% of the variance in Positive Emotions. Meanwhile, the overall model explains 14.7% of the variance in Tax Avoidance behavior. Although the explanatory power for Tax Avoidance is relatively moderate, such findings remain acceptable in behavioral studies because taxpayer behavior is influenced by multiple psychological, social, and institutional factors beyond the scope of the present model.

Table 5. Coefficient of Determination (R^2)

	R-square	R-square adjusted
PE	0.776	0.774
TA	0.147	0.139

Source: Processed Data (2026)

Effect Size (f^2)

As shown in Table 6, the effect size analysis demonstrates that the influence of Emotional Burden on Positive Emotions falls within the substantial category ($f^2 = 3.459$). Meanwhile, the effect of Positive Emotions on Tax Avoidance behavior is categorized as moderate ($f^2 = 0.172$). These findings indicate that administrative pressure associated with SP2DK constitutes a dominant predictor of taxpayers' emotional conditions.

Table 6. Effect Size (f^2)

	EB	PE	TA
EB		3.459	
PE			0.172
TA			

Source: Processed Data (2026)

Structural Model Visualization

Figure 1 presents the final PLS-SEM structural model, including standardized path coefficients, outer loadings, and coefficients of determination (R^2) for the endogenous constructs. The figure illustrates that Emotional Burden exerts a strong negative effect on Positive Emotions, while Positive Emotions negatively influence Tax Avoidance behavior. The structural relationships shown in the model are consistent with the hypothesis testing results presented in Table 4.

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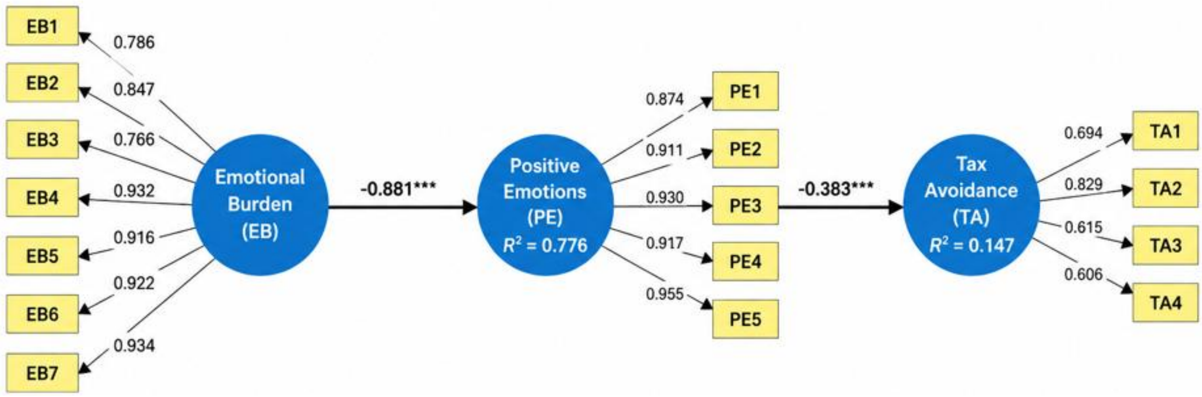

Figure 1. PLS-SEM Structural Model Results

Discussion

The findings of this study provide empirical evidence that emotional burden arising during the preparation of documents in response to SP2DK positively and significantly affects tax avoidance decisions. These findings confirm that administrative interactions between taxpayers and tax authorities through SP2DK are not affectively neutral. Emotional burden, reflected through anxiety, frustration, and psychological pressure during the data reconciliation process, may function as a form of psychological compliance cost experienced by taxpayers (Lukovszki et al., 2025; Verniers et al., 2022; Falsetta & Spilker, 2026). When taxpayers are required to revisit financial records, reconcile discrepancies, and prepare clarification documents under strict administrative deadlines, they may perceive the taxation system as psychologically threatening to their well-being. This perception may emerge because SP2DK interactions increase uncertainty regarding future sanctions and administrative scrutiny, thereby intensifying taxpayers' psychological vulnerability. Consistent with previous studies (Fochmann et al., 2025; McGee et al., 2025), strong negative emotions associated with demanding administrative tasks may trigger defensive behavioral mechanisms. In this context, tax avoidance behavior no longer represents merely an economic strategy to reduce tax liabilities but also an emotionally driven response to excessive administrative pressure experienced by taxpayers.

These findings extend Cognitive Load Theory by demonstrating that cognitive overload in taxation settings may generate emotional consequences capable of influencing behavioral compliance decisions. While previous taxation studies have predominantly emphasized deterrence mechanisms and economic rationality, this study highlights that administrative burden itself may become a psychological trigger encouraging avoidance-oriented behavior. The Indonesian SP2DK context further provides important evidence that administrative modernization in developing countries may unintentionally generate emotional pressure when monitoring procedures are perceived as excessively complex and punitive.

The findings further reveal a very strong negative effect of Emotional Burden on Positive Emotions, indicating that the administrative burden associated with SP2DK document preparation substantially depletes taxpayers' positive emotional resources. From the perspective of Cognitive Load Theory, complex SP2DK procedures consume taxpayers' cognitive capacity and gradually suppress positive emotional conditions (Fochmann et al., 2025). Taxpayers who initially experience emotionally stable conditions may shift into psychologically distressed states due to intensive administrative monitoring. The exceptionally high T-statistic value also provides strong empirical evidence that bureaucratic procedures associated with SP2DK constitute a major source of emotional discomfort during taxpayer-authority interactions. These findings support the argument that complicated tax procedures may create substantial psychological burdens capable of affecting taxpayers' emotional well-being and reducing their trust toward public institutions (Zlati et al., 2026).

The results also demonstrate that Positive Emotions negatively and significantly affect Tax Avoidance behavior. This finding provides empirical evidence that positive emotional states function as psychological restraints against aggressive tax behavior. The higher the level of positive emotions experienced by taxpayers following administrative interactions, the lower their tendency to engage in tax avoidance behavior. This finding supports the assumptions of Broaden-and-Build Theory, which argues that positive emotions broaden individuals' cognitive perspectives, strengthen psychological flexibility, and encourage cooperative behavioral orientations (Seehagen et al., 2025). Taxpayers experiencing emotional calmness, satisfaction, and psychological comfort are more likely to evaluate tax obligations from broader ethical and societal perspectives rather than merely prioritizing short-term personal interests. Consequently, they demonstrate lower tendencies toward aggressive tax behavior.

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At the same time, the findings suggest that the depletion of positive emotions weakens taxpayers' internal psychological controls and reduces their willingness to comply voluntarily with taxation obligations. These results reinforce previous studies (Fochmann et al., 2025; Seehagen et al., 2025) suggesting that the loss of positive emotions diminishes individuals' cognitive resources for maintaining prosocial and cooperative behavior toward public institutions. This study therefore enriches Broaden-and-Build Theory by showing that positive emotions function not only as psychological resources but also as protective mechanisms against aggressive tax behavior under conditions of administrative pressure.

More importantly, this study successfully identifies the internal psychological mechanism underlying tax avoidance behavior through the mediating role of Positive Emotions. Under normal conditions, according to the Broaden-and-Build Theory, positive emotions should broaden individuals' awareness and strengthen prosocial behavior toward social institutions and authorities (Seehagen et al., 2025). However, the findings indicate the occurrence of emotional resource depletion resulting from excessive administrative pressure. When emotional burden arising from SP2DK document preparation substantially reduces taxpayers' positive emotions, taxpayers may experience cognitive narrowing and emotional exhaustion. The deterioration of positive emotions weakens taxpayers' moral restraints and psychological attachment toward tax authorities, thereby increasing their tendency to justify tax avoidance behavior. Consistent with previous findings (Anggraini et al., 2025; Fochmann et al., 2025), individuals experiencing deteriorating emotional conditions are more likely to search for legal loopholes to avoid taxation as a form of psychological compensation for emotional distress.

The partial mediation finding further suggests that rigid administrative monitoring mechanisms may unintentionally produce counterproductive behavioral consequences. Excessively complex and intimidating procedures may undermine voluntary compliance by creating psychological resistance among taxpayers, thereby reducing the long-term effectiveness of tax administration policies. Although the model explains a moderate proportion of variance in tax avoidance behavior, this finding indicates that taxpayer behavior is likely influenced by additional institutional, cultural, and economic factors beyond emotional mechanisms. Nevertheless, the present study demonstrates that emotional dynamics constitute an important explanatory dimension within behavioral taxation research.

Practically, these findings imply that tax authorities should not focus exclusively on technical monitoring effectiveness but should also consider taxpayers' psychological conditions when designing administrative communication strategies and compliance procedures. Tax authorities may reduce taxpayers' emotional burden by simplifying clarification procedures, providing clearer administrative guidance, and implementing less intimidating communication approaches during SP2DK interactions. Such strategies may help maintain taxpayers' positive emotional conditions and strengthen sustainable voluntary tax compliance in the long term.

CONCLUSION

This study examines the effect of emotional burden arising from SP2DK document preparation on tax avoidance behavior and the mediating role of positive emotions within the context of Indonesian individual taxpayers. The findings demonstrate that emotional burden significantly increases taxpayers' tendencies toward tax avoidance behavior. Administrative pressure associated with SP2DK responses creates psychological stress that may weaken cooperative attitudes toward tax authorities and encourage defensive behavioral responses. The study also reveals that emotional burden substantially reduces taxpayers' positive emotional states, while positive emotions negatively influence tax avoidance behavior. More importantly, positive emotions partially mediate the relationship between emotional burden and tax avoidance, indicating that the psychological consequences of administrative pressure play an important role in shaping taxpayer behavior. These findings confirm that tax avoidance behavior does not solely emerge from economic rationality but may also represent an emotionally driven response to excessive administrative burden.

Theoretically, this study contributes to the behavioral taxation literature by integrating Cognitive Load Theory and Broaden-and-Build Theory to explain how emotional mechanisms influence taxpayer behavior under administrative pressure. The study extends existing taxation research by positioning emotional burden as an important psychological determinant of tax avoidance behavior. Practically, the findings suggest that tax authorities should not exclusively emphasize technical monitoring effectiveness but should also consider taxpayers' emotional conditions when designing administrative procedures and communication strategies. Simplifying clarification procedures and implementing more human-centered communication approaches may help reduce taxpayers' emotional burden and strengthen sustainable voluntary tax compliance. Despite these contributions, this study has several limitations, including the relatively small sample size and the focus on individual taxpayers within the Indonesian SP2DK context. Future research is encouraged to incorporate broader taxpayer groups, additional psychological variables, and cross-country comparisons to obtain a more comprehensive understanding of emotional dynamics in tax compliance behavior.

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