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The Effect of Taxpayers' Attitudes, Subjective Norms and Perceived Behavioral Control on Individual Tax Compliance Moderated by Religiosity in Surabaya

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ABSTRACT

Religiosity has become specifically important for thoughts, cultures and societies. One of the non-economic factors that is often omitted by researchers is religiosity, that is, the religiosity values held by individuals that can effectively prevent negative attitudes and encourage positive attitudes of individuals. This research is concerned with the effect of attitudes, subjective norms and behavioral control perceived by taxpayers on personal tax compliance moderated by religiosity in Surabaya. This research took a sample for 200 respondents using purposive sampling technique. Data were collected using questionnaires and analyzed using descriptive statistics. This research represented that religiosity is a moderating variable that affects tax compliance when provided independent variables such as attitude, subjective norms and behavioral control. However, when religiosity is not provided as a moderating variable, perceived behavioral control does not affect tax compliance, while attitudes and subjective norms still affect tax compliance. This research also recommends to incorporate religious aspects when it comes to high tax compliance.

Keywords: *Individual Tax Compliance, Religiosity, Taxpayers*

INTRODUCTION

There are three tax collection systems, which consist of self assessment system, official assessment system, and withholding system. The tax collection system in Indonesia has changed into self assessment system which used to be the official assessment system in 1983. Self assessment system is a tax collection system that assigns authority, trust and responsibility to taxpayers to calculate, pay and report the amount of their taxes (Sukiyaningsih, 2020). The disadvantage of this system is when there is a fraud of tax payments by taxpayers. The latest research in tax compliance focuses on the importance of non-economic factors on tax compliance from the taxpayer's perspective, such as internal values that are derived from individuals, cultural values, family values and religiosity values. One of the non-economic factors that is often omitted by researchers is religiosity, that is, the religiosity values held by individuals that can effectively prevent negative attitudes and encourage positive attitudes of individuals. These reasons lead to more research that considers non-economic factors to obtain a better understanding of complex taxpayer behavior. Psychological and social theorists generally allow that non-economic factors are the main factors that affect taxpayers in making decisions and voluntarily complying with tax laws (Nguyen, 2022).

Religiosity has become specifically important for thoughts, cultures and societies. Religiosity also brings a great impact into human life and continues to define societal perspectives across cultural diversity (Jensen, 2021). Several studies have determined that religiosity can affect human behavior. Kaawaase & Nalukwago (2017) stated that religiosity has significant impact on Islamic banking intention and religiosity mediates the relationship between attitude, subjective norm and intention to protect Islamic banking in Uganda. Lestari et al. (2020) had proven on their research that religiosity has a direct influence on attitudes and purchase intentions of halal cosmetics among female Muslim students from four different universities in Malang. Bananuka et al (2019) stated that religiosity has a significant and positive impact on their intention to implement Islamic banking in Uganda. These studies have indicated the impact of religiosity on community ideology which leads to the intention to use sharia banking because religiosity is an integral part of human life. This is applicable in tax payment which is one of the human activities as a good citizen and it is possible that tax compliance is affected by religiosity. A research conducted by Nicholson (2019) identified that there is a positive impact on tax compliance. However, recent research has indicated that religiosity is not related to tax compliance in Ghana (Carsamer & Abbam, 2023); religiosity has minimal impact on voluntary tax compliance in Malaysia (Mohdali et al., 2017); and religiosity has an impact on tax compliance in Malaysia and Turkey (Mohdali et al., 2017). Other studies have identified a positive relationship between religiosity and

several aspects of human life. Altruistic prosocial behaviors such as compliance with norms/rules and laws are also related to the level of religiosity (Bennett & Einolf, 2017).

Based on the previous statement, this research was conducted to accommodate the gap in previous research by examining the relationship between attitudes towards tax payers and tax compliance as affected by religiosity. This research hypothesizes that understanding the religiosity aspect of the relationship between taxpayer attitudes and tax compliance behavior can assist tax authorities in developing policies and strategies that will encourage the improvement of tax compliance in Indonesia.

RESEARCH METHODOLOGY

This research used Theory of Planned Behavior (TPB) from the perspective of taxpayer compliance. The implementation of TPB in taxation is used to predict taxpayer behavior and attitudes that can serve as social pressure on taxpayers to comply or avoid taxes. In addition, this type of research is descriptive research. There are three variables used in this research, such as (1) the taxpayer behavior variable which is the independent variable in this research; (2) normative beliefs variable about normative beliefs and other people's significant behavior; (3) control beliefs variable about factors supporting or inhibiting behavioral indicators that will generate behavioral control. Therefore, attitudes that come from internal taxpayers will be measured using a 7-point Likert scale that will indicate a scale of 1 as strong disagreement and a scale of 7 indicating strong agreement. The data collected will be analyzed using statistics and will specifically indicate frequency and percentage tables used to present the respondents' demographics. Furthermore, validity testing refers to the measurement instrument so it uses correlation analysis, which are Spearson and Tau-Kendall correlation coefficients. Meanwhile, the reliability test focuses on the consistency of the measurement results when the measurement is performed repeatedly. The method used is the Cronbach Alpha (α) coefficient. The level of consistency of each question is getting higher when the Cronbach Alpha coefficient approaches 1.

Hypothesis Test Design

There are several hypotheses in this research, such following below:

- H₁: Taxpayer attitudes affect tax compliance on personal taxpayers in Surabaya.
- H₂: The surrounding environment of taxpayers affects tax compliance among personal taxpayers in Surabaya.
- H₃: The capacity to pay of taxpayers affects tax compliance of personal taxpayers in Surabaya.

- H₄: Taxpayer attitudes moderated by religiosity affect tax compliance on personal taxpayers in Surabaya.
- H₅: The surrounding environment of taxpayers moderated by religiosity affects tax compliance on personal taxpayers in Surabaya.
- H₆: The ability to pay of taxpayers moderated by religiosity affects tax compliance on personal taxpayers in Surabaya.

RESULT AND DISCUSSION

The Research Result

Based on predefined criteria in the research method, it is determined that there are 200 subjects that comply with the sampling criteria. However, after initial testing, there are some data that become outliers, which means data that is too high or too low. This extreme data cannot be used as a sample because it will affect the results. After the sample selection procedure is conducted, it is known that the required sample is 161 taxpayers. A more detailed explanation is presented in the following table:

Table 1. The Result of Research Sample Screening

Description	Total
Distributed Questionnaires	200
Ineligible Questionnaires	39
Analytically Feasible Questionnaires	161

Source: Processed Data by Researcher

The Result of Validity Test

Table 2. The Result of Validity Test

Variable	Pearson Correlation	Description
Attitude	0,617	Valid
Subjective Norms	0,799	Valid
Perceived Behavioral Control	0,816	Valid
Tax Compliance	0,606	Valid
Religiosity	0,796	Valid

Source: Processed Data by Researcher

Based on the result of validity test in the table above, in order to find out which questionnaires are valid and invalid, we must determine the r table first. This questionnaire has $n = 161$ so the r table is 0.1538. It can be seen that all pearson correlation values for each item above is 0.1538, then this questionnaire item is valid.

The Result of Reliability Test

Table 3. The Result of Reliability Test

Variable	Cronbach's Alpha	Description
Attitude	0,796	Reliable
Subjective Norms	0,923	Reliable
Perceived Behavioral Control	0,879	Reliable
Tax Compliance	0,815	Reliable
Religiosity	0,871	Reliable

Source: Processed Data by Researcher

Based on the table above, it indicates that this test is conducted on a variable basis, not on a question item basis. Cronbach's Alpha in the table has a value greater than 0.6, then the variable can be considered reliable.

The Result of Normality Test

Table 4. The Result of Normality Test

		Unstandardized Residual
N		161
	Mean	.0000000
Normal Parameters ^{a b}		
	Std. Deviation	1.59218597
	Absolute	.088
Most Extreme Differences	Positive	.080
	Negative	-.088
Kolmogorov-Smirnov Z		1.114
Asymp.Sig.(2-tailed)		.167

- a. Test distribution is normal.
- b. Calculated from data.

Based on the test results presented in the table above, the Asymp. Sig. (2-tailed) of 0.167. This value is greater than 0.05 that it can be concluded that this research model has a normal distribution of residual values.

The Result of Multicollinearity Test

Table 5. The Result of Multicollinearity Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	4.533	1.117		4.060	.000		
Attitude	.324	.059	.301	5.504	.000	.810	1.234
Subjective Norms	.253	.043	.340	5.903	.000	.732	1.366
Perceived Behavioral Control	.329	.049	.375	6.638	.000	.761	1.314

a. Dependent Variable: Tax Compliance

The table above indicates that the result of correlation testing between independent variables in the research model has a VIF value smaller than 10. It means that this research model does not have a correlation between the independent variables.

The Result of Heteroscedasticity Test

Table 6. The Result of Heteroscedasticity Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.537	.696		2.210	.029
Attitude	-.039	.037	-.094	-1.071	.286
Subjective Norms	-.018	.027	-.062	-.675	.500
Perceived Behavioral Control	.059	.031	.172	1.906	.058

a. Dependent Variable: ABS_RES

Based on the test results presented on the table above, it can be identified that the significance value of each variable is greater than 0.05, it can be concluded that the data does not occur heteroscedasticity.

Multiple Linear Regression Analysis

Table 7. Multiple Linear Regression Analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.533	1.117		4.060	.000
1 Attitude	.324	.059	.301	5.504	.000
Subjective Norms	.253	.043	.340	5.903	.000
Perceived Behavioral Control	.329	.049	.375	6.638	.000

b. Dependent Variable: Tax Compliance

The regression test result above is a processing result that indicates the effect of attitude variables (X₁), subjective norms (X₂) and perceived behavioral control (X₃) on tax compliance variables (Y). The regression equation obtained from the test results mentioned above is as follows:

$$Y = 4.533 - 0.324 X_1 - 0.253 X_2 + 0.329 X_3$$

Hypothesis Testing

Table 8. Hypothesis Testing

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-11.417	4.141		-2.757	.007
Attitude	.737	.234	.684	3.152	.002
Subjective Norms	.660	.212	.884	3.113	.002
Perceived Behavioral Control	-.218	.201	-.249	-1.084	.280
Religiosity	1.465	.258	1.846	5.669	.000
Religiosity *Attitude	-.036	.014	-1.316	-2.609	.010
Religiosity *Subjective Norms	-.034	.013	-1.414	-2.607	.010
Religiosity *Perceived Behavioral Control	.025	.012	.800	2.139	.034

c. Dependent Variable: Tax Compliance

The results of hypothesis testing for this research are as follows: first, the effect of taxpayer attitudes on tax compliance on taxpayers in Surabaya has a significance value in the t-test of 0.002. This result indicates that taxpayer attitudes have a positive effect on tax compliance because they have an α value < 0.05. Second, the effect of subjective norms on tax compliance for taxpayers in Surabaya has a significance value in the t-test of 0.002. In addition, a positive coefficient is 3.113. This result indicates that subjective norms have a positive effect on tax compliance because α has a value of 0.002 where the value of α is <0.05. Third, the effect of perceived behavioral control on tax compliance for taxpayers in Surabaya has a significance value in the t-test of 0.280. In addition, a negative coefficient that is -1.084 is obtained. This result indicates that perceived behavioral control has no effect on tax compliance because α has a value of 0.280 where the value of α < 0.05. Fourth, the effect of attitude on tax compliance moderated by religiosity on taxpayers in Surabaya has a significance value in the t-test of 0.010. This result indicates that attitudes moderated by religiosity affect

tax compliance because α has a value of 0.010 where the value of α is < 0.05 . Fifth, the effect of subjective norms on tax compliance moderated by religiosity on taxpayers in Surabaya has a significance value in the t-test of 0.010. This result indicates that subjective norms moderated by religiosity have an effect on tax compliance because α has a value of 0.010 where the α value is < 0.05 . Sixth, the effect of perceived behavioral control on tax compliance moderated by religiosity on taxpayers in Surabaya has a significance value in the t-test of 0.034. This result indicates that perceived behavioral control moderated by religiosity has an effect on tax compliance because α has a value of 0.034 where the value of α is < 0.05 .

The Research Discussion

The Effect of Taxpayer Attitudes on Tax Compliance for Personal Taxpayers in Surabaya

The t-test on the taxpayer attitude variable in the research model obtained has a t-test significance value of 0.02. The significance value of the t test $>$ from 0.05 means that this independent variable has an effect on the dependent variable. Therefore, this hypothesis is accepted. This statement is in accordance with the Theory of Planned Behavior which states that attitude is one of the internal factors determining tax compliance. Previous research conducted by Setyanta & Puspitasari (2020) is supporting this research and states that taxpayer attitudes will affect the level of tax compliance. If a person has a positive perspective on the benefits of paying taxes, it will increase tax revenue and create tax compliance. Taxpayers will have a positive perspective, one of them when they have transparency from the government regarding tax use. Research conducted by Aruan et al (2017) indicates that tax compliance will increase if there is transparency from the government. Currently, transparency in taxation is a sensitive issue in society because when the government loses the trust of taxpayers, then it will lead to non-compliance to the practice of tax evasion and fraud (Wardani et al., 2022). The important thing to remember is that information disclosure must contain the government's plans. The basic principle of transparency is that people can perceive the government's predetermined actions so that the public can participate and decide (Rahma, 2019). When taxpayers feel transparency in the taxation sector, it will lead to voluntary tax compliance and increased tax compliance.

The Effect of the Surrounding Environment of Taxpayers on Tax Compliance of Personal Taxpayers in Surabaya

The t-test on the surrounding environment variable or subjective norm has a significance value of 0.002 with a t_{count} of 3.113. It means that subjective norms have a significant effect on tax compliance because the significance value of the t-test < 0.05 . This is in accordance with research conducted by Haji et al (2022) which encourages contact between different religions to strengthen

communication. Theory of Planned Behaviour in this research indicates that there is motivation from outside of a person that allows taxpayers to be obedient to their obligations in the tax compliance context. Furthermore, in research conducted by Luttmer & Singhal (2014), it was explained that one of the supporting factors for increasing tax compliance is the perspective of other taxpayers on one's tax decisions. According to these research results, there will be ashamed or guilty feelings that will occur to taxpayers if they do not pay taxes in accordance with the regulations and the taxpayer will be more compliant with tax payments. Tarmidi & Nurlita (2018) indicates that when taxpayers have good morals, voluntary compliance will occur from within the taxpayer. They also stated that tax compliance is affected by self-motivation and the environment to determine the decision to comply or not with tax regulations. This asserts that when the closest person of the taxpayer does not have to pay taxes, the taxpayer becomes affected and also does not pay taxes.

The Effect of Taxpayer's ability in Paying on Tax Compliance for Personal Taxpayers in Surabaya

The t-test on the ability of taxpayer payment variable has a significance t of 0.280 which is above the significance level of 0.05, which means that this variable has a negative effect on tax compliance so that hypothesis 3 is rejected. This is contrary to research from Subandi & Tjaraka (2023) in Theory of Planned Behaviour which states that

behavioral control is designed to moderate the effect of attitudes and subjective norms on intentions where the ability to pay from taxpayers affects tax compliance. Perceived behavioral control in the tax context is the strength of control that a taxpayer possesses in performing certain behaviors, such as reporting lower income (Ramadania et al., 2021). However, Indonesia is a developing country where the regulations and tax policies issued are not clear and there are still an abundance of gray areas that occur. Tax sanctions and penalties can affect taxpayer compliance because many taxpayers are reluctant and not willing to pay taxes at higher rates even though taxpayers are actually able to pay them (Handoyo & Candrapuspa, 2017). The gray area in taxation is the task of local tax authorities to clarify in order to ensure tax transparency. The impact is that taxpayers will feel safe when paying taxes so that they are no longer reluctant to pay large amounts of tax because that amount should be paid.

The Effect of Taxpayer Attitudes moderated by Religiosity on Tax Compliance for Personal Taxpayers in Surabaya

When a moderating variable, religiosity, is added to the research model, there is a change in the significance of t_{count} . The attitude variable moderated by religiosity indicates a significance level of 0.010 which means it affects tax compliance. The results of this research are in accordance with the research

conducted by Giles et al (2015) and Ajzen, (2020) who found that the attitude to pay taxes is affected by taxpayer religiosity and subjective norms. Theory of Planned Behaviour is one of the effective and widely used behavioral theories to examine individual and organizational behavior (Subandi & Tjaraka, 2023). This statement should have a significant effect on religiosity on taxpayer behavior. The theory of religiosity indicates level of knowledge and beliefs and diligent implementation of worship and Indonesia is one of the countries with the largest Muslim majority in the world that strongly adheres to religion and is applied in their daily lives. This theory states that being more religious will have an impact on increasing ethical values in conducting community life and will affect behavior (Mohdali et al., 2017). The religious values held by taxpayers will form their attitude to paying taxes, especially on voluntary tax compliance.

The Effect of the Surrounding Environment of Taxpayers moderated by Religiosity on Tax Compliance for Personal Taxpayers in Surabaya

The t-test result obtained when including the moderation variable in the variable environment around the taxpayer is 0.010. It means that if religious encouragement is added to the surrounding environment, it will change the taxpayer's perspective, which was initially unwilling to comply with taxes to become compliant. Theory of Planned Behaviour indicates taxpayers' intentions to predict their behavior and these intentions also depend on attitudes towards behavior and perceived subjective norms that are reflective of their approval of behavior. Subjective norms can be used because it serves as social pressure on taxpayers to comply with or avoid taxes. One of them is religion which is a very powerful variable in life. Research conducted by Leite et al (2023) states that religiosity has great power over the mind and body, culture and society which is central to human life and will create cross-cultural perspectives among tribes. When it comes to tax compliance, religion acts as a "supernatural police" that can prevent adherents from wrongdoing (Mohdali & Pope, 2014). When taxpayers are in a religiously observant environment, it will generate taxpayer morals that have good values. It affects the taxpayer's decision to be more compliant in paying taxes and not trying to commit fraud in taxation.

The Effect of Taxpayer's ability in Paying moderated by Religiosity on Tax Compliance for Personal Taxpayers in Surabaya

When the religiosity moderation variable is applied to the ability in paying taxes, the resulting t-test result is 0.340. At first, before the moderating variable was applied, the ability to pay taxes had a significance level of 0.280 where $t > 0.05$ so that the hypothesis was rejected. However, after adding a moderating variable, religiosity, the resulting t-test accepted the hypothesis. It means that if religious factors are added, then taxpayers will be willing to pay taxes even though they have a high rate. Theory of Planned Behavior in the tax compliance

context is a consideration for taxpayers in making their tax compliance decisions. Research conducted by Nicholson (2019) states that all religions, without exception, must teach its' followers to always be honest. Furthermore, it describes that religiosity will have a positive impact on human life. This becomes the consideration of taxpayers when they do not pay taxes honestly. The research of Ross-Sheriff (2017) states that the more religious a person is, the more moral the individual is and can control him/herself not to commit fraud in taxation. Therefore, religiosity has a positive correlation with tax compliance (Mohdali & Pope, 2014). Religiosity encourages taxpayers to do the right thing so it can be a reason for taxpayers to voluntarily comply with taxes. Taxpayers who initially try to pay taxes with a small amount will realize that tax payments should be paid honestly because it is an honest act and is inscribed in religious values.

CONCLUSION

This research examines the moderating effect of religiosity on the effect of taxpayer attitudes, subjective norms and perceived behavioral control on personal taxpayers in Surabaya. In general, the findings between the independent variables and the dependent variable are still consistent with previous research that taxpayer behavior is directly predicted by their attitude towards tax compliance. The implication of this research is that religious values can lead to positive tax compliance behavior in developing country, especially when it is dominated by religiously observant people. People who are religious are perceived to have higher means to voluntarily comply with taxes compared to people who are less religious. In this research, religiosity has come as an important role in affecting taxpayer attitudes and behaviors and is a moderating variable that enhances tax compliance.

In addition, this research allows further research related to the moderating effect of religiosity on taxpayers. Based on the research results and conclusions that have been presented, the suggestion that can be provided for further research is expanding the range of respondents to obtain a broader description for taxpayers throughout Indonesia. Increasing these sample sizes will have the effect of generalizing and predicting the results of this research. In addition, further research can choose to use another method to get more valid results, such as using a mixed method.

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