

Religiosity and Taxpayer Compliance (Survey of MSME in the Jakarta area)

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DOI: <https://doi.org/10.56293/IJMSSSR.2025.5406>

IJMSSSR 2025

VOLUME 7

ISSUE 1 JANUARY – FEBRUARY

ISSN: 2582 - 0265

Abstract: Tax compliance is one of the obligations of taxpayers, especially in terms of paying and reporting taxes owed. A person who approaches life with trust will make sensible decisions. A person's attitude in carrying out his obligations reflects such intelligent behavior. This study aims to explore the impact of taxpayers' religious values on positive attitudes of tax compliance as measured by voluntary tax compliance and enforced tax compliance in increasing understanding of taxpayer complexity attitudes from different perspectives on MSME taxpayers in the Jakarta area. The respondents in this study are MSME actors who already have tax ID number. The research method used is a survey method using questionnaires as a tool in data collection. Data analysis uses multiple linear regression tests on Taxpayer compliance consisting of 2 (two models), namely model I which tests intrapersonal religiosity variables and interpersonal religiosity on Voluntary Tax Compliance variables and model II which tests intrapersonal religiosity variables and interpersonal religiosity on Enforced Tax Compliance variables.

The results prove that intrapersonal religiosity has a positive effect on Voluntary tax compliance and Enforced tax compliance. Interpersonal religiosity does not affect Voluntary tax compliance but interpersonal religiosity has a positive effect on Enforced tax compliance. This study does not separate between religious attitudes and ethical values in measuring the source of inner value of taxpayers, it is possible that the inner value of respondents comes from both sources. Therefore, comparing the influence of individual religiosity with individual ethical values, which do not stem from attendance at places of worship on voluntary tax compliance and enforced tax compliance, is recommended for future research. Future research may include several demographic variables (education, age, gender, etc.) in the analysis. Thus, we can see how demographic factors affect religiosity and the level of tax compliance. Despite its limitations, this study has provided evidence that religiosity, especially intrapersonal religiosity, is one of the factors that can shape the willingness of taxpayers to comply with tax regulations, as well as those that need to be enforced

Keywords: Voluntary Tax Compliance, Enforced Tax Compliance, Intrapersonal Religiosity and Interpersonal Religiosity

1. Introduction

Tax Ratio is a comparison or percentage of tax revenue to Gross Domestic Product (GDP). The GDP includes government spending, consumer spending, investment, and net exports. Tax Ratio provides an overview of tax conditions and the capacity of a country's tax system. Expert Staff for Tax Compliance of the Ministry of Finance, Yon Aرسال, explained, theoretically, the cause of the decline in the bag ratio is the existence of a policy gap and compliance gap. This then causes Indonesia's tax ratio over the past few years to be still not optimal and is still a major challenge.

The government has targeted a tax ratio in 2024 in the range of 9.91% to 10.18% of GDP. This is stated in the document Macroeconomic Policy and Fiscal Policy Principles (KEM PPKF). This target is higher than the tax ratio in the 2023 State Budget which is 9.61% of GDP. Furthermore, the government has developed a strategy to achieve this target. First, continue and strengthen tax reform. Second, utilizing the trend of changing public consumption to a digital base to optimize tax revenue. Lastly, embrace the informal sector to enter the tax system.

(CNBC Indonesia, 2023)

An important factor for increasing tax revenue, which is one of the keys to the government's success in collecting tax revenue, is taxpayer compliance, not only highlighting aspects of tax collection that are coercive, but also must be followed by a series of clear and classy regulations, procedures and administrative services (Farouq, 2018).

The government has made it easy for taxpayers to pay and report their taxes with the current tax collection system in Indonesia, including the self-assessment system where the government gives full confidence to taxpayers to calculate, deposit, and report all taxes that are their obligations. The effectiveness of the implementation of the self-assessment system depends heavily on the honesty and compliance of taxpayers to report their tax obligations independently (Indrawan & Bani Binekas, 2018).

One source of tax revenue comes from micro, small and medium enterprises (MSMEs). The West Jakarta region is the area with the most MSME players in DKI Jakarta, namely 272,761. The large number of MSME actors cannot be separated from the problem of the level of taxpayer compliance which is a concern in the field of taxation. In Taxpayer compliance shows that tax revenue is still not optimal, Teten Masduki as Minister of Cooperatives and SMEs for the 2019-2024 period, said MSME actors are very large potential taxpayers. The number of MSMEs reached 64.2 million units or 99.9 percent of the business population with a contribution to GDP of 61.7 percent, but even though the number of taxpayers has increased, the tax contribution of MSMEs is still very low (republika.co.id, 2023). One of the causes of the low contribution of MSME taxes is due to a lack of understanding of taxation by MSME actors. This weakness can affect MSME taxpayers in fulfilling their tax obligations. There are several changes related to government regulation no. 23 of 2018 concerning MSME taxpayers. Of course, MSME taxpayers must have a good understanding of the regulation, especially about the final rate reduction of 0.5 percent. The regulation changes will make it easier for MSME taxpayers to calculate and pay taxes every month (Cahyani & Noviyari, 2019).

To realize government programs in addition to increasing tax understanding, the government also continues to develop the E-SPT system to make it easier for taxpayers to report their taxes and synchronize tax ID numbers using ID number. The purpose of merging ID number and tax ID number is to provide legal certainty for both, support Indonesia's one data policy, provide equality and realize effective and efficient tax administration. This refers to PMK -112/PMK.03/2022 concerning tax ID numbers for Individual Taxpayers, Corporate Taxpayers, and Government Agency Taxpayers. For individual taxpayers, ID number as tax ID number with 16 digits where previously tax ID number amounted to 15 digits. This requires synchronization between the two parties, namely ID number and tax ID number. (Imaduddin Zauki, 2023).

The picture of tax compliance can be explained by an economic approach as well as a behavioral approach (James & Alley, 2004). The compliance of taxpayers with the approach of economic rationalization can be explained by the magnitude of tax sanctions, taxpayer income or tax rates. The behavioral approach looks at the side of taxpayer compliance based on the taxpayer's self, and among them is religiosity. Indonesia is a country that upholds religiosity, this is evidenced by placing the Almighty Godhead as the first precept as the basis of the state (Panggabean, 2014). The first precept of Pancasila contains divine values derived from religious teachings very closely in the lives of Indonesian people. According to the results of a map released by the global polling organization, Gallup International, Indonesia is one of the countries with a high level of religiosity (religious superiority).

Religiusitas adalah "the extent to which an individual is committed to the religion he or she professes and its teachings, such that individual attitudes and behaviour reflect this commitment" (Johnson et al., 2001). Religiosity is seen as the extent to which an individual is committed to his religion as well as his faith and applying his teachings, so that an individual's attitudes and behaviors reflect this commitment. The extent to which a person believes in religion is also interpreted as religiosity so that it can be practiced in daily life in relevant activities (Iddagoda & Opatha, 2017). Meanwhile, (Capanna et al., 2013) states that religiosity means carrying out religious

commandments and circumventing religious prohibitions. Judging from some of the definitions above, it can be concluded that religiosity is a religious value that can control individual behavior and is reflected in their daily lives. All religions aim to control good behavior and prevent bad behavior. Religion must appear in every individual with internal control and enforcement of moral behavior (Basri et al., 2014). Religiosity is basically the act of people who maintain good relations with the wider community, with the aim of fostering creativity in devotion (worship) to God. A high level of religiosity will discourage negative behavior and encourage positive behavior. A high level of religiosity will prevent taxpayers from engaging in deviant and unlawful behavior, including tax laws. Taxpayers believe that if they violate religious rules, they will feel sinful. On this basis, the taxpayer will strive to comply with tax regulations (Faisal & Yulianto, 2019). This is reinforced according to research (Torgler, 2006) which states that individuals with high levels of religiosity tend to live happily and comply with tax regulations issued by their countries. Akhlakul karimah owned by taxpayers is the implementation of religiosity can strengthen the influence of taxpayer compliance behavior (Yusdin et al., 2020). Religiosity is divided into two types: intrapersonal religiosity derived from individual beliefs and attitudes, and interpersonal religiosity derived from an individual's involvement with a religious community or organization

Results of research conducted by (Nazaruddin, 2019), (Utama et al., 2022), (Pratama, 2017), (Nurlis et al., 2023), (Hanifah & Yudianto, 2019), (Delaviansyah et al., 2022) shows that religiosity has a positive effect on taxpayer compliance. The higher the religiosity, the higher the level of taxpayer compliance. In contrast to the research conducted by (Cheuk, 2020), (Faisal & Yulianto, 2019) shows that religiosity has no effect on taxpayer compliance. Research results (Nicholson, 2019), (Harahap and Kristanti 2019) intrapersonal religiosity and interpersonal religiosity have a positive effect on taxpayer compliance is forced, while the results of the study (Wahyudi, 2016), (Agbetunde et al., 2022), (Rodiansah, 2020) only interpersonal religiosity affects Voluntary Tax compliance. Research on the effect of intrapersonal religiosity and interpersonal religiosity on Voluntary Tax compliance and Enforced Tax compliance is still rarely done. Based on the description above, the formulation of the problem proposed in the study is as follows:

1. Does intrapersonal religiosity affect Voluntary Tax Compliance
2. Does intrapersonal religiosity affect Enforced Tax Compliance
3. Does interpersonal religiosity affect Voluntary Tax Compliance
4. Does intrapersonal religiosity affect Enforced Tax Compliance

This study aims to explore the impact of taxpayers' religious values on positive attitudes of tax compliance as measured by voluntary tax compliance and enforced tax compliance and to increase understanding of taxpayer complexity attitudes from different perspectives, using primary data on MSME taxpayers in West Jakarta. The results of this study are expected to be a consideration for the government in making tax regulations that provide convenience for taxpayers in carrying out their obligations so that the tax revenue target is increasing. It is hoped that the results of this study will also add literature for further research

2. Literature Review, Framework of Thinking, and Hypothesis

Intrapersonal religiosity is a religious commitment derived from an individual's beliefs and attitudes (Worthington et al., 2003). Through religion, a person who is guilty or sinful can achieve inner peace through religious understanding. The salvation that religion gives to its adherents is salvation that includes two realms, namely the world and the hereafter. Factors of intrapersonal religiosity are feeling that religion is important because it provides answers to questions about the meaning of life, spending time alone with religious activities, believing religion is behind life, having influence in daily relationships, spending time growing in understanding religion, and reading books or magazines about religion. Individuals who have high intrapersonal religiosity will have an attitude to behave in compliance with taxes, both voluntary tax compliance and enforced tax compliance. Voluntary Tax Compliance is the belief or principle that a Taxpayer will pay taxes according to regulations and report income and expenses truthfully. Taxpayers are motivated to pay taxes correctly and there is no desire to commit fraud in the fulfillment of tax obligations. Forced tax compliance is compliance that arises from fear of supervision, inspection and fines or very severe penalties for non-cooperation. The difference between voluntary

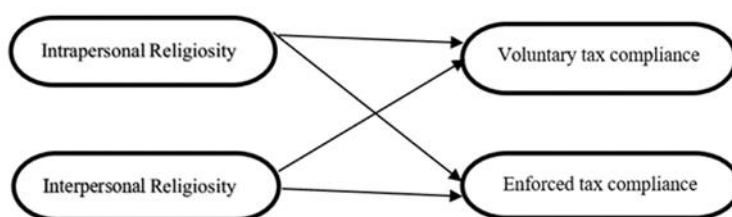
and forced tax compliance is reflected in the motivation to comply with tax obligations (Kirchler et al., 2008)

Interpersonal religiosity is a religious commitment derived from an individual's involvement with a religious community or organization (Worthington et al., 2003). Followers of religions who psychologically will feel similar in unity of faith or belief. This sense of unity will build a sense of solidarity within the group, and can even foster a strong sense of brotherhood. Religious teachings can change the life of an individual or group into a new life that he receives based on the teachings of the religion he embraces, sometimes it can also change his loyalty to the customs or norms he adheres to. Individuals who have a high level of interpersonal religiosity will behave in compliance with their tax obligations, both voluntary tax compliance and enforced tax compliance.

The Theory of Planned Behavior (TPB) is a social psychological model used to examine and predict human intentions and behavior in situations where individuals sometimes have no control over their own behavior (Al-Debei et al., 2013). TPB explains that when a person perceives a pleasurable and beneficial activity, that person receives support from others who have engaged in that behavior, and that person makes assumptions about his or her ability to complete a task that comes with an intention. The essence of these SDGs lies in the intention of human behavior to perform certain behaviors. This research is an update by using two dependent variables at once, namely Voluntary Tax compliance and Enforced Tax compliance and using respondents who are all MSME actors in West Jakarta. This research refers to research (Mohdali & Pope, 2014), (Raihana et al., 2017) where religiosity is grouped into two independent variables, namely intrapersonal and interpersonal while taxpayer compliance becomes two dependent variables, namely Voluntary Tax Compliance and Enforced Tax Compliance. Behavioral intentions can be defined as anticipated outcomes that guide planned actions, behavioral intentions represent what motivates and influences a person to act in a particular behavior (Al-Debei et al., 2013). In the context of this study, taxpayers will comply with tax regulations if they have a positive belief that fulfilling their tax obligations is an activity that they are obliged to do as good and law-abiding citizens. If taxpayers do not fulfill their obligations to pay taxes, it will have an impact on state revenue. The Directorate General of Taxes can take a psychological approach to taxpayers in order to further improve compliance in carrying out their taxes (Tarnidi, 2017).

The hypotheses, conceptual and operational models of research variables are as follows:

- H1 : Intrapersonal religiosity has a positive effect on voluntary tax compliance
- H2 : Intrapersonal religiosity has a positive effect on Enforced tax compliance
- H3: Interpersonal religiosity has a positive effect on voluntary tax compliance
- H4 : Interpersonal religiosity has a positive effect on Enforced tax compliance



Picture 1. Research conceptual model

3. Research Methodology

This research is causal research with a quantitative approach that aims to test the hypothesis of the Effect of Intrapersonal and Interpersonal Religiosity on Taxpayer Compliance (Survey on MSMEs in the West Jakarta Area). This research is included in the realm of explanatory research because this study intends to explain causal relationships between variables through hypothesis testing. Some of the things that will be discussed include: research objects, research design, population and samples, types and sources, data collection techniques, data testing and data analysis methods. Research data were obtained by disseminating questionnaires. The measurement scale of all variables uses an ordinal scale. There are two forms of questions on the ordinal scale,

namely the positive question form to measure the positive scale, and the negative question form to measure the negative scale. Positive questions were given scores of 5,4,3,2 and 1, while negative question forms were given scores of 1,2,3,4 and 5 (Pranatawijaya et al., 2019).

Based on data from the West Jakarta Department of Industry, Trade, Small and Medium Enterprises (PPUKM) until 2023, 6,210 MSMEs were recorded at JakPreneur. Sample determination using SEM analysis or Structural Equation Model which refers to the calculation of Hair et al, namely the number of research indicators multiplied by 5-10. This study uses 20 indicators, thus the minimum sample number is 100 respondents (Wait, 2018:96). The selection of respondents used accidental sampling with the aim of ease of accessibility in terms of time and geography to MSME WPs in West Jakarta. The data analysis technique used in this study uses path analysis with Partial Least Square (PLS)-SEM. The PLS evaluation model is carried out by assessing the outer model and inner model.

4. Data Analysis and Hypothesis Testing

4.1 Analysis of the Measurement Model (Outer Model)

The convergent validity (Outer Loading) value can be seen from the correlation between the score item or indicator and its construct. An indicator is considered reliable if it has a correlation value above 0.7. The convergent validity value in this study is reliable because the indicator has a correlation value above 0.7. The average variance extracted value above 0.5, the composite reliability value and Cronbach's Alpha value above 0.7, it can be concluded that all variables have met the criteria set for all constructs contained in the research model.

Table 1. Outer Models

Variable	Measurement Item	Outer Loading	Cronbachs Alpha	Composite Reliability	AVE
InterR	X11	0.837	0.867	0.908	0.711
	X12	0.788			
	X13	0.856			
	X14	0.889			
IntraR	X21	0.742	0.896	0.921	0.662
	X22	0.795			
	X23	0.878			
	X24	0.874			
	X25	0.868			
	X26	0.708			
VTC	Y11	0.899	0.900	0.926	0.716
	Y12	0.805			
	Y13	0.794			
	Y14	0.840			
	Y15	0.889			
ETC	Y21	0.890	0.891	0.920	0.700
	Y22	0.903			
	Y23	0.916			
	Y24	0.729			
	Y25	0.722			

Source: data processed using SmartPLS 4, 2024

Table 2. Discriminant Validity (Fornell Larcker)

	ETC	InterR	IntraR	VTC
ETC	0.836			
InterR	0.498	0.843		
IntraR	0.386	0.448	0.814	
VTC	0.335	0.307	0.700	0.846

Source: data processed using SmartPLS 4, 2024

Based on the Outer Model Discriminant Validity table above, it is concluded that the square root of the average variance is above 0.5.

4.2 Hypothesis Testing or Structural Model (Inner Model)

Table 3. Coefficient of Determination (R2)

	R Square
ETC	0.281
VTC	0.490

Source: data processed using SmartPLS 4, 2024

The coefficient of determination or can also be called R Square (R2) is one way of testing to see how much exogenous constructs can explain endogenous constructs. From the table above, it can be seen that interpersonal religiosity and intrapersonal religiosity can explain voluntary tax compliance by 28.1% and tax compliance enforced (Enforced tax compliance) by 49%.

Table 4. Model Due Diligence

	Saturated Model	Estimated Model
SRMR	0.085	0.087
d_ ULS	1.526	1.578
d_ G	1.193	1.201
Chi-Square	533.965	535.703
NFI	0.695	0.694

Source: data processed using SmartPLS 4, 2024

In this study, fit model testing was carried out using SRMS, d_G, NFI, d_ ULS, Chi-Square testing models. Based on the data in the table of fit model test results, it is said to be feasible by showing an SRMR value of 0.085, a d_G value of 1.193, an NFI value of 0.695, a d_ ULS value of 21.526, a Chi-Square value of 533.965. According to Ghozali (2015) the Chi-square value in this study was 533.965 where the value obtained exceeded 0.05. While the normed fit index (NFI) value obtained is 0.695, so it can indicate a good model because the value obtained is <0.90. So it can be concluded that the model has a high match because the SRMR, Chi-square, and NFI values have met the criteria.

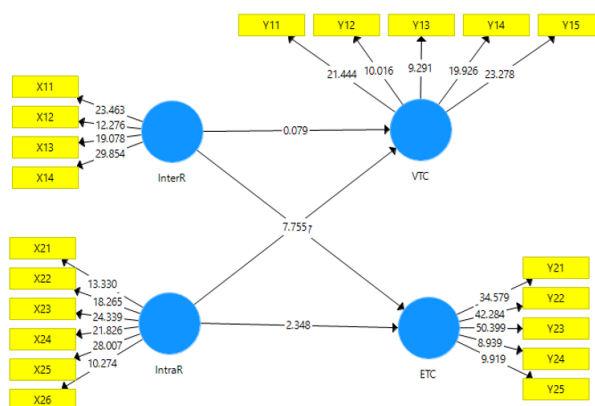
Table 5. Hypothesis Testing Results

	Original Sample (O)	Sample Mean (M)	STDEV	T Statistics	P Values	Hypothesis
InterR -> ETC	0.406	0.416	0.096	4.227	0.000	Accepted
InterR -> VTC	-0.009	-0.003	0.109	0.079	0.937	Rejected
IntraR -> ETC	0.204	0.201	0.087	2.348	0.019	Accepted

IntraR -> VTC	0.704	0.696	0.091	7.755	0.000	Accepted
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Source: data processed using SmartPLS 4, 2024

Picture 2. Model Bootstrapping



5. Discussion

Intrapersonal religiosity is a religious commitment derived from the beliefs and attitudes of individuals who have a positive and cynical influence on voluntary tax compliance and tax compliance enforced. The positive influence of religiosity on Voluntary Taxpayer Compliance is in line with the research of (Mohdali & Pope, 2014). This finding indicates that the stronger the intrapersonal religiosity of the taxpayer, the more it will increase the compliance of the taxpayer. At this point, it appears that the impact of general religiosity on voluntary tax compliance is strongly influenced by the intrapersonal religiosity of taxpayers and is unlikely to be influenced by taxpayer interpersonal religiosity. These findings support research on religiosity on tax morals conducted by Torgler and other researchers. In other words, the findings of this study provide significant evidence that the moral definitions of tax and voluntary tax compliance can be considered similar because they can only be influenced by inner values developed by religious practice or moral obligation. For example, in Islam and Christianity, sadaqah (contribution) or tithing is strongly encouraged to cultivate the values of giving to the needy and these values may be easily applied in contributing to nation building by paying taxes. Therefore, tax authorities are advised to ensure that all measures taken by tax authorities cannot undermine the strong tax morale of taxpayers, derived from their religious beliefs.

Interpersonal religiosity relates to an individual's involvement with religious organizations. From the test results, it can be seen that interpersonal religiosity does not affect voluntary tax compliance, while interpersonal religiosity has a positive effect on forced tax compliance. It can be concluded that individual involvement in religious organizations does not necessarily increase taxpayer compliance. For legal certainty, there must still be clear and firm rules and sanctions on taxation. Therefore, in order to increase tax revenue, the Directorate General of Taxes is expected to use elements of religiosity when interacting with Taxpayers, for example during counseling, socialization or inserting into the section of letters to Taxpayers. In addition, the Directorate General of Taxes can cooperate with religious organizations to encourage taxpayers to be more obedient to laws and regulations, especially tax regulations.

6. CONCLUSIONS

From testing the hypothesis, it can be concluded that intrapersonal religiosity has a positive effect on Voluntary tax compliance and Enforced tax compliance. This finding indicates that the stronger the intrapersonal religiosity of the taxpayer, the more it will increase the compliance of the taxpayer. Interpersonal religiosity does not affect voluntary tax compliance while interpersonal religiosity has a positive effect on enforced tax compliance. Individual involvement in religious organizations does not necessarily improve taxpayer compliance. For legal certainty, there must still be clear and firm rules and sanctions on taxation. Therefore, in order to increase tax revenue, the Directorate General of Taxes is expected to use elements of religiosity when interacting with

taxpayers, for example during counseling, socialization or inserting into the section of letters to taxpayers

The study had some limitations. The main limitation arises from the sampling process used. The sample was taken from one city, namely West Jakarta and the selection of respondents was only willing to fill in the link, so the possibility of the results obtained was less reflective. The second limitation relates to the possibility of participants misunderstanding the questions and terminology used in the survey. The third limitation is related to moral values. This study does not separate between religious attitudes and ethical values in measuring the source of inner value of taxpayers; It is possible that respondents' inner values come from both sources. Therefore, comparing the influence of individual religiosity with individual ethical values, which do not stem from attendance at places of worship, on voluntary tax compliance and enforced tax compliance, is recommended for future research. Future research may include several demographic variables (education, age, gender, etc.) in the analysis. Thus, we can see how demographic factors affect religiosity and the level of tax compliance. There is other potential for future research; That will be done for other countries and religions to assess whether these dimensions of religiosity exist, and how these dimensions affect tax compliance behavior. Despite its limitations, this study has provided evidence that religiosity, especially intrapersonal religiosity, is one of the factors that can shape the willingness of taxpayers to comply with tax regulations, as well as those who need to be enforced by tax regulations.

Acknowledgements

We would like to acknowledge the supports from Mercu Buana University and Institut Teknologi dan Bisnis Ahmad Dahlan, Jakarta

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