Effect of Religiosity, Knowledge, Morale, Education, and Ethics on Tax Compliance

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A B S T R A C T

This study aims to analyze the influence of religiosity, tax knowledge, tax morale, education level, and ethical perceptions of tax evasion on tax compliance among individual taxpayers registered at the Jombang Primary Tax Office (KPP Pratama Jombang). A quantitative approach was employed, with primary data collected through questionnaires from 100 respondents. Data analysis was conducted using Partial Least Square (PLS)-based Structural Equation Modeling (SEM) via SmartPLS 4.0. The results revealed that tax knowledge and tax morale significantly positively affect tax compliance, while ethical perceptions of tax evasion negatively impact compliance. Conversely, religiosity and education level showed no significant effects. These findings suggest that enhancing taxpayers' understanding of taxation and moral motivation can improve compliance, whereas viewing tax evasion as unethical reduces non-compliant behavior. The study highlights the importance of tax education and ethical awareness campaigns by tax authorities to foster voluntary compliance. The research contributes to the literature by validating the Theory of Planned Behavior (TPB) in the context of Indonesian taxpayer behavior.

Acknowledgment

Key word: Tax compliance, tax morale, ethical perception

INTRODUCTION

Tax plays a vital role in fostering economic growth and ensuring national stability by serving as the main source of government revenue to fund essential public services such as infrastructure development, education, and healthcare (Mulyati & Ismanto, 2021). Although Indonesia's tax revenue has shown consistent growth and frequently exceeded annual targets (DJP Financial Statements 2019–2023), tax compliance—particularly among individual taxpayers in submitting their annual tax returns (SPT) remains a significant issue. In 2023, the national compliance rate reached 88.60%, reflecting gradual improvement; however, this still means that over 10% of individual taxpayers failed to meet their tax reporting obligations (Direktorat Jenderal Pajak, 2023).

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In Jombang Regency, the compliance problem is even more pronounced. Despite the increasing number of registered individual taxpayers each year, the proportion of those submitting their SPT remains low. In 2023, only 19.54% of registered individual taxpayers in Jombang submitted their annual tax returns (KPP Pratama Jombang, 2023). Interestingly, tax revenue in the region consistently exceeded targets, suggesting that the majority of revenue was not driven by voluntary compliance but rather by taxes withheld at source or contributions from business entities. This discrepancy indicates that while tax policy outcomes appear positive in terms of revenue collection, compliance among individual taxpayers continues to be a major obstacle.

Tax compliance is influenced by various factors, including religiosity, tax knowledge, tax morale, and education level. High religiosity reflects an individual's belief and commitment to religious values Hidayat et al., (2022), which are believed to help control unethical behavior, including in fulfilling tax obligations (Gunaasih & Ningsih, 2024). Based on EPesantren (2024), Jombang Regency, known as the "kota santri" with more than 400 Islamic boarding schools and the birthplace of many prominent religious figures Mustofifah et al. (2024), makes it a relevant location to examine the influence of religiosity on tax compliance. In addition, tax knowledge plays an important role, as a proper understanding of tax regulations and procedures encourages taxpayers to comply (Albab & Suwardi, 2021). A lack of understanding is often the

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primary cause of non-compliance.

In addition, tax morale which reflects the internal motivation of individuals to pay taxes influenced by personal values Timothy & Abbas (2021) and social norms plays a significant role in compliance behavior (Meiryani et al., 2023). Educational attainment is also an important determinant Sulistyowati et al., (2021); individuals with higher education levels are believed to have better comprehension of tax obligations, leading to more consistent compliance (Utami & Waluyo, 2023). Finally, ethical perceptions of tax evasion influence compliance negatively. The more unethical a person perceives tax evasion to be, the more likely they are to fulfill their tax obligations (Saragih & Putra, 2021).

Compared to the aforementioned studies, this research offers several distinctions, particularly in terms of the independent variables, research location, and population. Notably, no prior study has examined these five independent variables simultaneously, making this research distinct. Additionally, this study is conducted in Jombang Regency, a location that has not been extensively studied in this context. Based on the above context, this study seeks to investigate whether religiosity, tax knowledge, tax morale, and education level have a positive influence on tax compliance, and whether ethical perceptions of tax evasion have a negative influence on tax compliance, particularly among individual taxpayers in Jombang Regency.

This study adopts the Theory of Planned Behavior (TPB) to provide a strong theoretical framework for analyzing taxpayer behavior, which is widely used to explain and predict human behavior in various contexts, including taxation. Theory of Planned Behavior (TPB) proposed by Ajzen (1991), explains that behavior is influenced by an individual's intention, which is shaped by three main factors: behavioral beliefs (the perceived outcomes of an action), normative beliefs (social pressure to conform), and control beliefs (the ability to control behavior). In the context of tax compliance, TPB shows that tax morale, ethical perceptions of tax evasion, tax knowledge, and education level influence an individual's intention and behavior in paying taxes. By enhancing individuals' understanding of the benefits of tax compliance and giving them greater control through knowledge and education, tax compliance rates can be improved.

RESEARCH METHODS

This study employs a quantitative research method to investigate the effect of religiosity, knowledge, morale, education, and ethics on tax compliance. The quantitative approach is suitable for testing hypotheses and identifying statistical relationships among variables using numerical data. In this research, data were collected through the distribution of structured questionnaires to individual taxpayers in various regions. The variables in this study were measured using a Likert scale ranging from strongly disagree to strongly agree to quantify the perceptions and attitudes of respondents. The population of this study consists of individual taxpayers, and a purposive sampling technique was used to select respondents who meet specific criteria, such as having a Taxpayer Identification Number (NPWP) and having submitted tax returns. A total of [insert number] questionnaires were distributed, and [insert number] valid responses were obtained and analyzed. This research emphasizes objectivity and replicability, ensuring that the findings can be generalized to a wider population of taxpayers.

The collected data were analyzed using statistical tools such as multiple linear regression analysis to determine the simultaneous and partial effects of the independent variables—religiosity, knowledge, morale, education, and ethics—on the dependent variable, which is tax compliance. Prior to hypothesis testing, classical assumption tests including normality, multicollinearity, heteroscedasticity, and autocorrelation were conducted to ensure the validity of the regression model. The analysis aimed to identify which factors have the most significant impact on taxpayer compliance behavior and to what extent each factor contributes to enhancing compliance levels. The use of SPSS or similar statistical software ensured accurate processing and interpretation of the data. Through this method, the study provides empirical evidence regarding the behavioral and cognitive aspects influencing tax compliance, thereby offering valuable insights for tax authorities and policymakers to design more effective strategies in fostering voluntary tax compliance among citizens.(Ifanka & Sari, 2022).

The hypotheses in this study are formulated based on the Theory of Planned Behavior and a review of relevant literature. The hypotheses proposed are as follows:

H_1: Religiosity has a positive impact on tax compliance.

H_2: Tax knowledge has a positive impact on tax compliance.

H_3: Tax morale has a positive impact on tax compliance.

H_4: Education level has a positive impact on tax compliance.

H_5: Ethical perception of tax evasion has a negative impact on tax compliance.

RESULT AND DISCUSSION

There are three tests conducted, convergent validity, discriminant validity, dan composite reliability.

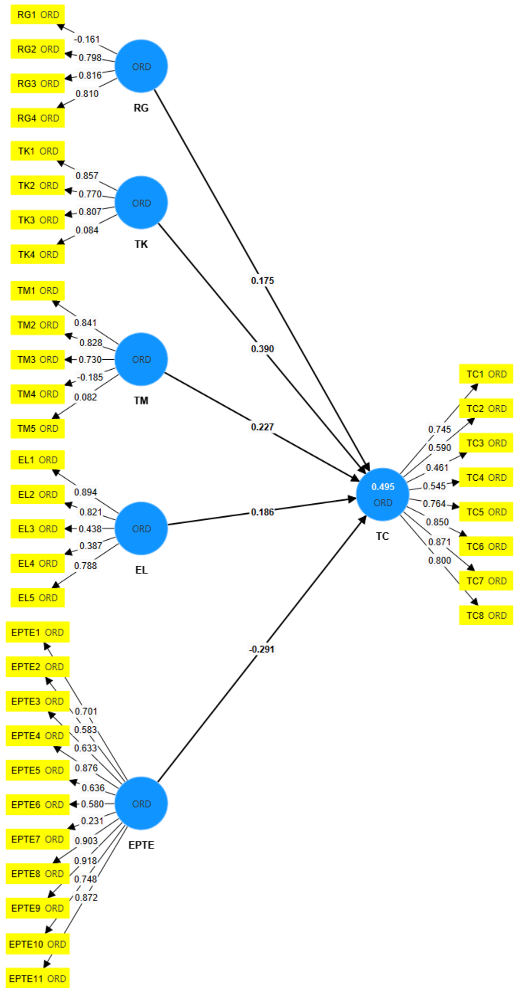

Figure 1. First Outer Loading

Source: Research Data (2025)

Figure 2 shows some indicators with loading factors below 0.7. In the initial outer loading analysis, most indicators demonstrated valid loadings, with values exceeding 0.70, indicating a strong contribution to their respective latent constructs. According to Hair, Jr. et al., (2022), indicators with loading values below 0.70 should be removed, as they fail to meet the threshold for adequate convergent validity. Therefore, indicators with insufficient loading values were excluded, and the model was re-estimated.

Specifically, the following indicators were removed due to their low outer loading values: TC2, TC3, and TC4 for the tax compliance construct; RG1 for religiosity; TK4 for tax knowledge; TM4 and TM5 for tax morale; EL3 and EL4 for education level; and EPTE2, EPTE3, EPTE5, EPTE6, and EPTE7 for the ethical perception of tax evasion construct.

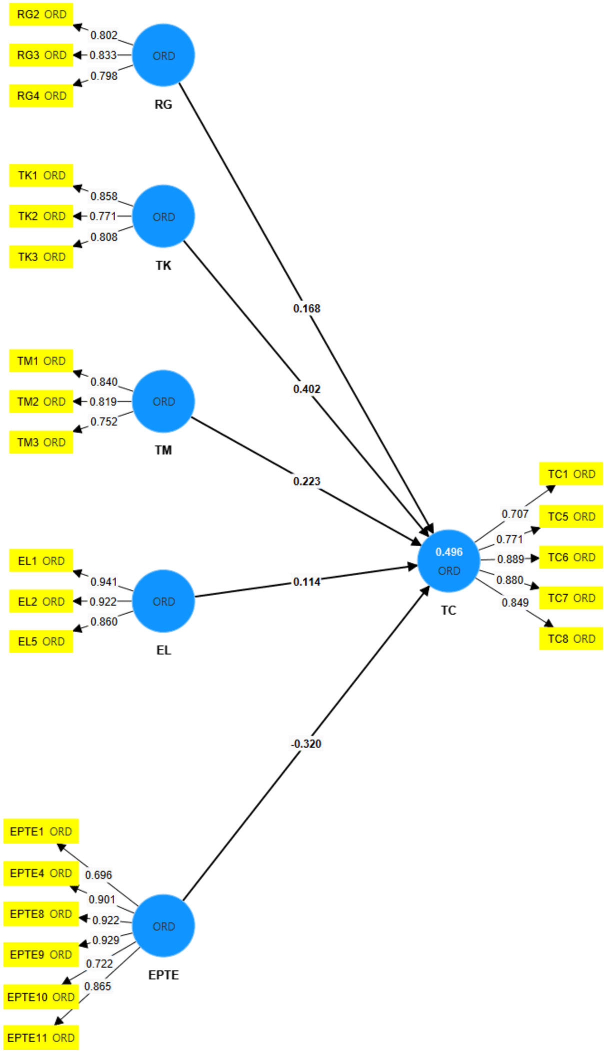

Figure 2. Second Outer Loading

Source: Research Data (2025)

In Figure 3, which presents the results of the second-stage outer loading analysis, nearly all indicators exhibit valid loading values exceeding 0.70, indicating satisfactory convergent validity. However, one indicator, EPTE1, still falls below the recommended threshold. In line with the previous stage, this invalid indicator was removed, and the model was re-estimated to improve the overall measurement model quality.

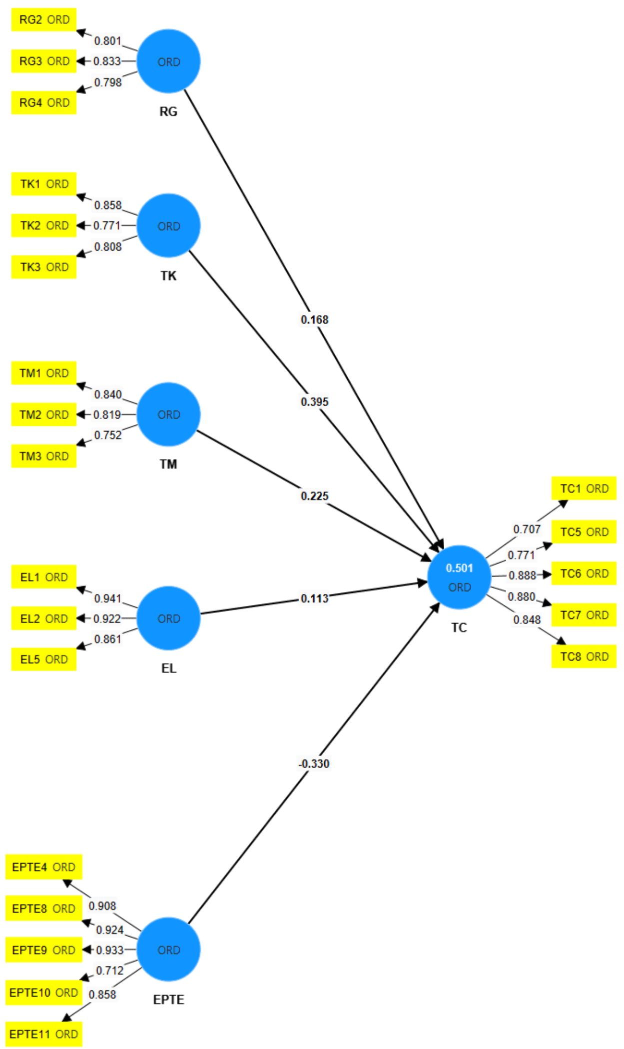

Figure 3. Third Outer Loading

Source: Research Data (2025)

Figure 4 presents the results of the third-stage outer loading analysis, in which all remaining indicators demonstrate valid loading values greater than 0.70. This outcome was achieved following the elimination of previously invalid indicators. Therefore, it can be concluded that all constructs in the model have satisfied the requirements for convergent validity.

Table 1. Cross Loading

	Tax Compliance	Ethical Perception of Tax Evasion	Tax Knowledge	Religiosity	Tax Morale	Education Level
TC1	**0,707**	-0,277	0,285	0,159	0,363	0,229
TC5	**0,771**	-0,242	0,397	0,201	0,325	0,153
TC6	**0,888**	-0,503	0,599	0,123	0,201	0,208
TC7	**0,880**	-0,363	0,489	0,129	0,225	0,246
TC8	**0,848**	-0,451	0,509	-0,021	0,260	0,249
EPTE4	-0,498	**0,908**	-0,239	0,019	-0,183	-0,125
EPTE8	-0,430	**0,924**	-0,267	0,015	-0,059	0,037
EPTE9	-0,463	**0,933**	-0,278	-0,004	-0,114	0,035
EPTE10	-0,135	**0,712**	-0,155	-0,138	0,171	0,132
EPTE11	-0,277	**0,858**	-0,244	-0,027	0,110	-0,034
TK1	0,373	-0,180	**0,858**	-0,010	0,181	0,198
TK2	0,424	-0,079	**0,771**	0,138	0,184	0,100
TK3	0,547	-0,371	**0,808**	-0,046	0,166	0,268
RG2	0,020	0,168	0,001	**0,801**	-0,265	0,019
RG3	0,126	-0,076	-0,017	**0,833**	-0,108	0,010
RG4	0,112	0,043	0,069	**0,798**	-0,222	0,021
TM1	0,279	-0,025	0,221	0,006	**0,840**	0,130
TM2	0,211	-0,051	0,123	-0,108	**0,819**	0,138
TM3	0,276	-0,095	0,166	-0,388	**0,752**	0,243
EL1	0,275	0,035	0,250	-0,045	0,300	**0,941**
EL2	0,260	-0,109	0,224	0,060	0,109	**0,922**
EL5	0,076	0,143	0,118	0,097	0,138	**0,861**

Source: Research Data (2025)

The results of the discriminant validity test indicate that the correlation of each construct with itself is greater than its correlations with other constructs. This finding confirms that the model meets the criteria for good discriminant validity.

Table 2. Composite Reliability dan Cronbach's Alpha

Variable	Cronbach's alpha	Composite reliability
Tax Compliance (Y)	0,878	0,912
Religiosity (X_1)	0,772	0,852
Tax Knowledge (X_2)	0,748	0,854
Tax Morale (X_3)	0,728	0,846
Education Level (X_4)	0,904	0,934
Ethical Perception of Tax Evasion (X_5)	0,924	0,940

Source: Research Data (2025)

Table 2 shows that the variables tax compliance, religiosity, tax knowledge, tax morale,

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education level, and ethical perception of tax evasion have composite reliability and Cronbach's alpha values greater than 0.70. These results indicate that all constructs possess good reliability.

Table 3. R-Square

	R-square	R-square adjusted
Tax Compliance	0,501	0,475

Source: Research Data (2025)

Based on the data in Table 3, the R-squared value for the tax compliance variable stands at 0.501. This indicates that the model explains approximately 50.10% of the variance in tax compliance. The remaining 49.90% of the variation is attributed to other variables not included in the model and various error factors. This finding suggests that the independent variables X_1, X_2, X_3, X_4, and X_5 significantly contribute to 50.10% of the changes observed in tax compliance, which is considered a good level of explanatory power.

Table 4. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
RG -> TC	0,168	0,140	0,114	1,480	0,069
TK -> TC	0,395	0,368	0,089	4,427	0,000
TM -> TC	0,225	0,213	0,115	1,954	0,025
EL -> TC	0,113	0,128	0,117	0,967	0,167
EPTE -> TC	-0,330	-0,349	0,089	3,713	0,000

Source: Research Data (2025)

According to Hair, Jr. et al. (2022), hypothesis testing can be assessed through both the t-statistic value and the probability (p-value). At a 5% significance level ($\alpha = 0.05$), the critical t-statistic value is 1.645. Therefore, the acceptance criterion for the alternative hypothesis is met when the t-statistic exceeds 1.645. Alternatively, when using the probability value, Ha is accepted if the p-value is less than 0.05.

The Impact of Religiosity on Tax Compliance

The results show that X_1 exhibits no significant influence on Y, as evidenced by a path

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coefficient of 0.168 and a t-statistic of 1.480, which falls below the critical value of 1.645. Its p-value of 0.069 also exceeds the 0.05 significance level. Therefore, the hypothesis is consequently rejected, suggesting that religiosity has no bearing on tax compliance. This finding is inconsistent with the studies by Hidayat et al. (2022) and Gunaasih & Ningsih (2024), which found that religiosity has a positive effect on tax compliance. However, it supports the findings of Pulungan & Arifin (2022), who concluded that religiosity has no bearing on tax compliance. The rejection of the first hypothesis suggests that religiosity does not notably influence the tax compliance of individual taxpayers within Jombang Regency. It can be concluded that achieving robust tax compliance is not contingent upon a high degree of religiosity.

The Impact of Tax Knowledge on Tax Compliance

X_2 has a positive and a notable effect on Y, characterized by a path coefficient of 0.395 and a t-statistic of 4.427, which exceeds the critical value of 1.645. Additionally, the p-value of 0.000 is also below the 0.05 significance level. Thus, the hypothesis is accepted, indicating that tax knowledge positively and significantly affects Y tax compliance. This result confirms that tax knowledge has a positive impact on tax compliance, aligning with the findings of Albab & Suwardi (2021) and Gunaasih & Ningsih (2024), who both found that greater tax knowledge leads to improved taxpayer compliance.

The acceptance of the second hypothesis proves that tax knowledge positively impacts individual taxpayer compliance in Jombang Regency. It can be concluded that the better a taxpayer's understanding of taxation, the more likely they are more inclined to fulfill their tax duties. These findings are also in line with the Theory of Planned Behavior (TPB), particularly the component of control beliefs, which suggests that an individual’s understanding of systems, regulations, and procedures shapes their perspective on fulfilling obligations. In this context, taxpayers with adequate tax knowledge are better equipped to fulfill their tax responsibilities.

The Impact of Tax Morale on Tax Compliance

This study reveals that tax morale has a significant and positive impact on tax compliance, as evidenced by empirical findings based on primary data collected through a structured questionnaire from 100 individual taxpayers registered at KPP Pratama Medan Barat. The research employed a quantitative approach and used multiple linear regression analysis to test the hypothesis, with the results showing that the variable of tax morale (with a t-count of 3.014 and a significance value of 0.003) has a positive and statistically significant influence on tax compliance. This finding supports the theoretical assumption that when taxpayers possess strong intrinsic motivation, a sense of national responsibility, and a high moral obligation to contribute to the development of their country, they are more likely to comply voluntarily with tax regulations, regardless of the presence of strict enforcement or sanctions. The implication of this result is that enhancing the moral dimension of taxation—through education, cultural reinforcement, or public campaigns emphasizing civic duty—can be an effective strategy to increase overall tax compliance levels. The adjusted R-square value of 0.456 indicates that 45.6% of the variation in tax compliance behavior can be explained by the independent variables, including tax morale, suggesting that non-economic factors play a substantial role in shaping taxpayer behavior. Therefore, improving tax morale is not only an ethical pursuit but also a strategic policy direction for governments aiming to strengthen voluntary compliance and reduce tax evasion in the long run.

The Impact of Education Level on Tax Compliance

X_4 does not have a significant effect on Y, with a path coefficient of 0.113 and a t-statistic value of 0.967, which is below the critical value of 1.645. Additionally, the p-value of 0.167 is greater than the significance level of 0.05. Thus, the hypothesis is rejected, indicating that education level does not significantly affect tax compliance.

This finding contradicts the studies by Sulistyowati et al. (2021) and Utami & Waluyo (2023), which stated that education level has a positive effect on tax compliance. However, it supports the findings of Paleka et al. (2023), who found that education level has no bearing on tax compliance. The rejection of the fourth hypothesis demonstrates that the level of education does not notably affect individual taxpayer compliance within Jombang Regency. It can be concluded that a higher level of education does not inherently ensure greater tax compliance among taxpayers.

The Impact of Ethical Perception of Tax Evasion on Tax Compliance

This study highlights that the ethical perception of tax evasion plays a crucial role in influencing tax compliance, with data collected from 100 individual taxpayers at KPP Pratama Medan Barat through a structured questionnaire. Using a quantitative method and multiple linear regression analysis, the research shows that the ethical perception variable has a significant positive effect on tax compliance, as indicated by a t-count of 2.856 and a significance level of 0.005. This finding indicates that when taxpayers view tax evasion as an unethical and morally wrong act, they are more inclined to fulfill their tax obligations voluntarily. The perception that tax evasion is dishonest and socially irresponsible strengthens the internal motivation to comply with tax regulations, even in the absence of strong external enforcement. These results support previous research suggesting that taxpayers who possess high ethical standards are more likely to see taxes as a civic responsibility rather than a burden. The implication is that by fostering ethical awareness—through education, public discourse, and policy efforts that reinforce the illegitimacy of tax evasion—tax authorities can improve the overall level of tax compliance. In this study, ethical perception, along with other variables such as religiosity and tax knowledge, contributes significantly to the adjusted R-square value of 0.456, meaning these variables collectively explain 45.6% of the variation in tax compliance behavior. Thus, ethical perception is not just a personal moral stance but also a determinant factor in shaping a taxpayer's willingness to fulfill their duties honestly and consistently. In this context, taxpayers who view tax evasion as unethical are more likely to have higher tax compliance, whereas those who perceive it as ethically acceptable are more likely to demonstrate lower compliance.

CONCLUSSION

Based on the results of the analysis and discussion regarding the influence of religiosity, tax knowledge, tax morale, education level, and ethical perceptions of tax evasion on tax compliance of individual taxpayers registered at KPP Pratama Jombang, several conclusions can be drawn. Religiosity does not significantly affect tax compliance, indicating that a person's level of religiosity does not necessarily ensure higher compliance. Additionally, the level of education does not significantly influence tax compliance, which shows that higher formal education does not always lead to better tax behavior.

On the other hand, tax knowledge has a positive and significant influence on tax compliance, suggesting that the better a taxpayer understands tax regulations, the more likely they are to fulfill their tax obligations. Tax morale also positively and significantly affects tax compliance. Strong moral motivation to pay taxes encourages taxpayers to be more obedient in meeting their obligations. Lastly, ethical perceptions of tax evasion have a negative and significant effect on tax compliance. This means that the more negatively taxpayers perceive tax evasion, the higher their tendency to comply with tax rules.

Based on these findings, several recommendations are proposed. The tax authority (KPP Jombang) should enhance tax education and awareness programs to improve knowledge and strengthen tax morale by promoting transparency and ethical tax behavior. Individual taxpayers are encouraged to increase their understanding of tax obligations and develop strong moral responsibility in paying taxes. Future researchers are advised to explore additional variables, such as tax sanctions or digital services, and involve more diverse populations to broaden the generalizability of the results.

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