ELIT
Economic Laboratory Transition
Research Podgorica

Montenegrin Journal of Economics

For citation:

Wicaksono, G., Widarjo, W. (2026), "The Determinants of Regional Taxpayers' Compliance through the Moderation of Religiosity",
Montenegrin Journal of Economics, Vol. 22, No. 4, pp. 51-67.

The Determinants of Regional Taxpayers' Compliance through the Moderation of Religiosity

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ARTICLE INFO

Received February 23, 2025
Revised from March 24, 2025
Accepted April 23, 2025
Available online October 15, 2026

JEL classification: H26; H71; Z12

DOI: 10.14254/1800-5845/2026.22-4.4

Keywords:

Regional taxpayers,
religiosity,
restaurant tax,
tax compliance

ABSTRACT

This study investigates the determinants of regional taxpayer compliance through religiosity as a moderator, particularly given the prominence of religiosity in current literature. Data in this study was garnered through a questionnaire distributed to 220 restaurant business actors, who served as regional taxpayers. Data analysis powered by SmartPLS has found that tax sanctions, tax rates, tax fairness, tax socialization, and religiosity generate a positive effect on tax compliance. Meanwhile, religiosity was not proven influential to the relationship between tax sanctions, tax rates, tax fairness, and tax socialization on tax compliance. This study contributes to the literature concerning tax compliance by using the slippery slope framework and religious commitment theory. It also affords contribution to local governments to improve regional taxpayer compliance, by considering the relationship between research variables and respondent characteristics.

INTRODUCTION

Taxes are collected by almost every single country globally, leading to over-dependence on taxes (Le et al., 2020; Shafaruddin et al., 2022). However, one issue seems to remain prevalent across countries, which is encouraging tax compliance (Cummings et al., 2009) as a result of tax avoidance. For the Indonesian government, tax is critical to maintain sustainable development. One of the initiatives by the government to optimize tax revenue is through Law Number 1 of 2022 concerning Financial Relations between the Central Government and Regional Governments, which helps to map regional tax potential. Regional taxpayers, including Micro, Small, and Medium Enterprises (MSMEs), are definitely affected by this regulation. MSMEs play a pivotal role in driving economic development, especially in developing countries (Fajriana et al., 2023; Le et al., 2020; Timothy & Abbas, 2021). MSMEs aid in improving economic growth and raising employment opportunities (Amah et al., 2021). Taxes from MSMEs also increase state revenues (Fajriana et al., 2023). Many developed and developing countries provide special tax treatment for MSMEs to help them satisfy their responsibility (Nigatu & Belete, 2022).

Banyuwangi is one of the regions in East Java Province, Indonesia. The increasing number of incoming tourists is expected to contribute to regional revenue, especially regional taxes (Puspita & Wicaksono, 2020). This study attempts to link tax sanctions, tax rates, tax fairness, and tax socialization because the results of previous works are still inconclusive. To better understand the complex relationship, this study engages religiosity as a moderating variable. This relates to the fact that the majority of Nahdliyin communities in Indonesia reside in East Java. Another fact is that the winning party of the 2024 legislative election in East Java is a party with a strong religious nationalist ideology, which also contributes to the urgency to investigate the role of religiosity. Sanctions are one of the most important ways to stop bad taxpayer behavior. Tax audits and fines for non-compliance strongly determine taxpayer compliance decisions (Alm et al., 2023). However, several research results are contradictive to that, such as Cummings et al (2009) noting that severe penalties can backfire because they create a situation where bribery and corruption will prevail, resulting in low tax compliance and loss of trust in public institutions.

Tax rates can affect tax compliance. A study in the Afar Region, Northeast Ethiopia, has revealed that tax rates have a negative effect on tax compliance. Meanwhile, tax knowledge, the power of tax authorities, tax system fairness, and the simplicity of the tax system have a positive effect on tax compliance (Nigatu & Belete, 2022). Tax compliance behavior of the middle-income group in Malaysia is significantly influenced by tax rates and self-interest, while general fairness and special provisions do not significantly affect their tax compliance behavior (Shafaruddin *et al*., 2022). Another study in Nigeria reports the opposite, showing that the MSME tax rate does not significantly affect tax non-compliance behavior (Vincent, 2021).

Fairness is a determinant of tax morale (Wan, 2024). Taxpayers demonstrate higher tax compliance when they believe that the government has acted fairly in taxation and wealth distribution (Timothy & Abbas, 2021). Research in Poland documents the main issue regarding the social discourse on taxes, which is tax fairness. Two types of tax fairness widely studied are distributive justice and procedural justice (Niesiobedzka, 2014). Most citizens are willing to bear their tax obligations if they acknowledge fair tax system and fair distribution of tax rates among community members (Bejakovic & Bezeredi, 2019). Contrary findings indicate that the tax compliance behavior of the middle-income group in Malaysia is significantly influenced by tax rates and self-interest. However, perceptions of fairness do not exert a significant impact on tax compliance behavior (Shafaruddin et al., 2022).

Another study confirms that socialization of tax information, the complexity of the tax system, tax morale, trust in the government, and perception of the value of COVID-19-related expenditures influence an individual's willingness to pay taxes (Khozen & Setyowati, 2023). In Bulgaria, initiatives to improve tax morale of entrepreneurs are exercised through tax education and awareness-raising campaigns, by informing the benefits of compliance and showing the public the goods and services received for the taxes they paid (Williams, 2020). However, on the contrary, tax socialization does not affect the compliance level of MSME taxpayers in Bandung Regency. This is partly because the information is deemed unclear, leading to a poor understanding of tax (Meiryani et al., 2023). Another important factor to ponder for escalating tax compliance is religiosity. The culture of society and individual values have to be taken into consideration when designing policies aimed at improving tax compliance (Andriani, 2016). Religious societies tend to be less tolerant of tax evasion than non-religious societies. This resonates with the general assumption that all religions have the same goal of encouraging good behavior and preventing bad behavior (Rysavá & Zídková, 2021). The most important aspects of religiosity, such as religious denomination, belief in God, and the importance of God, as well as the level of belief in other religions and churches, have a noteworthy positive impact on tax morale (Davidescu et *al*., 2022).

The present study is projected to make theoretical and practical contributions to the field of tax accounting and behavioral science. This study aims to contribute to the understanding of tax compliance by examining the role of tax incentives and cultural factors, particularly religiosity. In terms of practical implications, the research provides valuable insights for regional governments in developing a taxpayer compliance model following the enactment of Law Number 1 of 2022.

1. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1.1 Slippery Slope Framework

The slippery slope theory states that tax compliance will rise due to authority and trust in authority (Kirchler et al., 2008). Power and authority are taxpayers' perceptions of the tax authorities' ability to detect and sanction taxpayers who violate tax regulations. This trust represents the extent to which individuals or groups believe in tax authorities to deliver decent service for the sake of the community (Schoeman *et al*., 2022).

1.2 Religious Commitment Theory

Religious Commitment Theory was first developed by Glock & Stark (1965). It includes five dimensions of religious commitment: belief, practice, experience, knowledge, and consequences. They explain that a person's religious commitment affects various aspects of his life, including social and moral behavior. As such, religiosity accounts for taxpayer compliance as seen from the five dimensions of religiosity.

1.3 Tax Sanctions and Tax Compliance

The government needs to maintain accountability and transparency in the distribution of tax revenues, as well as provide social services to the community (Nigatu & Belete, 2022). The more people trust, the less they are willing to commit fraud (Rysavá & Zídková, 2021). Notwithstanding, different results are reported by Strielkowski & Cábelková (2015), noting that trust in government institutions is not related to tax compliance.

Community culture and individuals are critical considerations when designing policies to improve tax compliance (Andriani, 2016), such as religiosity. Aspects of religiosity such as belief in God and belief in religion positively impact tax morale (Davidescu et al., 2022). It has been widely endorsed that clear and firm tax sanctions result in tax compliance. Firm sanctions stimulate taxpayers to comply with tax regulations. These aspects of religiosity are also believed to reinforce the relationship between tax sanctions and tax compliance.

Hypothesis 1a. Tax sanctions have a positive effect on tax compliance

Hypothesis 1b. Religiosity moderates the relationship between tax sanctions and tax compliance

1.4 Tax Rates and Tax Compliance

Tax evasion is observed to diminish when the tax rate within a progressive framework is reduced. The reduction of elevated tax rates may contribute to a long-term decrease in tax evasion. Furthermore, this phenomenon may elucidate the rationale behind systemic reforms that incorporate flat rates, which can yield a beneficial effect on enhancing taxpayer integrity honesty (Lamantia & Pezzino, 2021). Research conducted in the Afar Region has indicated that factors such as tax literacy, likelihood of detection, perceptions regarding governmental expenditure, organizational capacity of the tax authority, equity of the tax regime, and the simplicity of the tax structure positively influence tax compliance; conversely, tax rates exert a detrimental effect on tax compliance (Nigatu & Belete, 2022).

Those arguments, however, are not in resonance with a study in Nigeria. SME tax rates in Nigeria do not significantly affect tax non-compliance behavior (Vincent, 2021). Instead, a well-managed tax system affords incentives for investment and growth (Bejakovic & Bezeredi, 2019). Its relationship with religion accords moral behavioral control (Rysavá & Zídková, 2021).

Researchers argue that excessively high tax rates will reduce tax compliance since this will hamper business growth. Religiosity is predicted to weaken the relationship between tax rates and tax compliance.

Hypothesis 2a. Tax rates have a positive effect on tax compliance

Hypothesis 2b. Religiosity moderates the relationship between tax rates and tax compliance

1.5 Tax Fairness and Tax Compliance

Empirical evidence suggests that tax justice—both procedural and distributive—along with cognitive trust in the tax system, significantly influences the voluntary compliance of MSME taxpayers in Malang Raya, Indonesia (Fajriana *et al*., 2023). Research in Poland highlights tax justice as a central issue in social discourse on taxation, with distributive and procedural justice being the most extensively studied dimensions (Niesiobedzka, 2014).

Empirical studies have yielded contradictory findings Khozen & Setyowati (2023) found that tax morality and trust in the government exhibit a positive and statistically significant relationship with tax compliance, while the perceived fairness of the tax system, though positively correlated, is not statistically significant. Additionally, religiosity plays a crucial role in shaping tax compliance, as beliefs in God and religious principles have been shown to significantly enhance tax morale (Davidescu et al., 2022). Scholars argue that perceptions of tax justice contribute to taxpayer satisfaction, thereby fostering greater compliance. Furthermore, religiosity is expected to strengthen the relationship between tax justice and tax compliance, reinforcing ethical and moral motivations for fulfilling tax obligations.

Hypothesis 3a. Tax justice has a positive effect on tax compliance

Hypothesis 3b. Religiosity moderates the relationship between tax justice and tax compliance

1.6 Tax Socialization and Tax Compliance

The complexity of tax system, socialization of tax information, tax morale, and trust in the government influence tax compliance (Khozen & Setyowati, 2023). To foster tax compliance, the government needs to socialize tax laws, maintain close supervision, implement e-tax, and improve tax information for taxpayers and the public (Do et al., 2022). However, tax socialization does not affect the level of taxpayer compliance when clear socialization is absent (Meiryani et al., 2023). A well-managed tax system will incentivize investment and growth (Bejakovic & Bezeredi, 2019). Its relationship with religion is expected to provide moral behavioral control (Rysavá & Zídková, 2021).

Effective socialization will increase tax compliance because taxpayers will know the tax regulations and thus understand how to navigate their roles as taxpayers. Furthermore, religiosity is predicted to strengthen the relationship between socialization and tax compliance.

Hypothesis 4a. Tax socialization has a positive effect on tax compliance

Hypothesis 4b. Religiosity moderates the relationship between tax socialization and tax compliance

1.7 Religiosity and Tax Compliance

Religiosity reflects the extent to which a person practices the values, teachings, and beliefs of his religion in his daily life. It influences individual behavior, including compliance with tax obligations. According to Andriani (2016), community culture and individual values are critical points when pursuing tax compliance. With regard to religiosity, empirical evidence suggests that individuals with strong religious beliefs exhibit lower tolerance for tax evasion compared to their non-religious counterparts (Rysavá & Zídková, 2021).

Empirical studies present mixed findings on the role of religiosity in tax compliance. Research in the Czech Republic suggests that religion influences tax compliance primarily through church attendance (Strielkowski & Cábelková, 2015), while in Spain, individualistic factors such as national pride and education exert a stronger impact, with religiosity being only marginally significant (Bilgin, 2014). Nonetheless, prior studies generally indicate a positive relationship between religiosity and tax compliance, suggesting that stronger religious values among taxpayers contribute to higher compliance levels.

Hypothesis 5: Religiosity has a positive effect on tax compliance.

2. RESEARCH METHOD

This study focuses on restaurant taxpayers registered as regional taxpayers in Banyuwangi Regency, East Java, Indonesia. Banyuwangi was selected due to its unique regional tax characteristics, religious demographics, and rapid restaurant growth driven by tourism. The sample includes taxpayers registered for at least one year to assess economic and non-economic perceptions of tax compliance. Data were collected through questionnaires distributed and analyzed using SmartPLS to ensure validity and reliability before proceeding with statistical and hypothesis testing. The study examines six variables: tax compliance (dependent), tax sanctions, tax rates, tax fairness, and tax socialization (independent), with religiosity as a moderating variable. Responses were measured using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

a. Tax Compliance
   Tax compliance represents taxpayers' awareness of tax obligations which include calculating, reporting, and paying tax obligations on time (Surugiu et al., 2024), despite sanctions and tax debts (Timothy & Abbas, 2021).
b. Tax Sanctions
   Tax sanctions refer to the authority of tax officers in enforcing tax laws and regulations (Khozen & Setyowati, 2023).
c. Tax Rates
   This deals with the taxpayer's perception of tax rate (Surugiu et al., 2024), which includes the amount of tax and the impact on the taxpayer's business.
d. Tax Fairness
   Tax fairness is the taxpayer's perception of the fairness of the tax system, encompassing procedural, distributive, and retributive justice.
e. Tax Socialization
   Tax socialization aids in delivering tax information from the tax authority to taxpayers through information media (Meiryani et al., 2023).
f. Religiosity
   Religiosity is how much a person performs religious services, membership in a religious organization, perceptions of religion and its importance, and belief in God. This concept helps to analyze the extent to which a particular religious denomination is associated with tax compliance (Davidescu et al., 2022).

3. RESULT AND DISCUSSION

3.1 Respondent Characteristics

The characteristics of respondents in this study are shown in Table 1.

Table 1. Respondent Profile

Number	*Description*	*Category*	*Frequency*	*Percentage*
1	Gender	Male	108	49,09
		Female	112	50,91
2	Position	Business Owner	105	47,73
		Management	115	52,27
3	Education	No Formal Education	0	0
		Elementary School	2	0,91
		Junior High School	11	5,00
		Senior High School	157	71,36
		Diploma	21	9,55
		Bachelor's Degree	29	13,18
		Master's Degree	0	0
		Doctorate	0	0
4	Owner's and Management Age	Below 18 years	0	0
		18-30 years	50	22,73

		31-40 years	39	17,73
		41-50 years	81	36,82
		51-60 years	47	21,36
		Above 60 years	3	1,36
5	Business Duration	1-2 years	11	5,00
		3-5 years	42	19,09
		6-9 years	64	29,09
		10-15 years	59	26,82
		16-20 years	19	8,64
		21-30 years	8	3,64
		More than 30 years	17	7,73

Source: Data processed using Excel (2025)

Table 1. shows that the majority of business owners and managers are women, totaling 112 people (50.91%) compared to 108 men (49.09%). Based on the job profiles of restaurant business owners and managers, the questionnaire was primarily completed by business managers, accounting for 115 respondents (52.27%). The majority of respondents, 157 persons (71.36%), have completed high school education. In addition, the second and third position ranks concerning educational background are characterized by bachelor's degrees totaling 29 persons (13.18%) and diplomas involving 21 persons (9.55%). The majority of business owners, 81 individuals (36.82%), are in the productive age range of 41-50 years, followed by 50 respondents (22.73%) in the relatively young age group of 18-30 years. Most restaurants are in the mid-development stage, with 64 businesses (29.09%) operating for 6-9 years, and 59 businesses (26.82%) in the 10-15 year range. This indicates that most businesses are in the development phase.

3.2 Descriptive Statistics

Descriptive statistics compare the minimum, maximum, mean, and standard deviation values of each research variable.

Table 2. Descriptive Statistics

Statistic	*N*	*Range*	*Minimum*	*Maximum*	*Mean*	*Std. Error*	*Std. Deviation*
TCO	220	20	15	35	28,63	0,219	3,249
TSC	220	19	16	35	27,33	0,28	4,159
TRT	220	22	10	32	21,06	0,306	4,533
TFR	220	19	16	35	27,15	0,239	3,543
TSO	220	22	13	35	26,81	0,303	4,498
REL	220	10	25	35	30,57	0,178	2,64

Source: Data processed using SPSS (2025)

Table 2 delineates the descriptive statistics for the six variables: TCO (Tax Compliance), TSC (Tax Sanctions), TRT (Tax Rates), TFR (Tax Fairness), TSO (Tax Socialization), and REL (Religiosity), encompassing a total of 220 samples. The TCO variable exhibits a range of 20 values, encompassing a minimum score of 15 and a maximum score of 35, with an average of 28.63 and a standard deviation of 3.249, thereby indicating a relatively uniform distribution surrounding the mean. The TSC variable demonstrates a range of 19, an average of 27.33, and a standard deviation of 4.159, which signifies a heightened level of variability in comparison to TCO. TRT manifests an average of 21.06 and a standard deviation of 4.533, thereby reflecting a greater degree of variation within the dataset. TFR, with an average of 27.15 and a standard deviation of 3.543, illustrates a lesser degree of dispersion than either TSC or TRT. TSO is characterized by an average of 26.81 and a standard deviation of 4.498, indicating a distribution akin to that of TRT. REL presents the highest average of 30.57, alongside the lowest standard deviation of 2.640, suggesting that the data is most densely concentrated around the mean.

3.3 Model Validation

The research model below displays the relationship between the research variables.

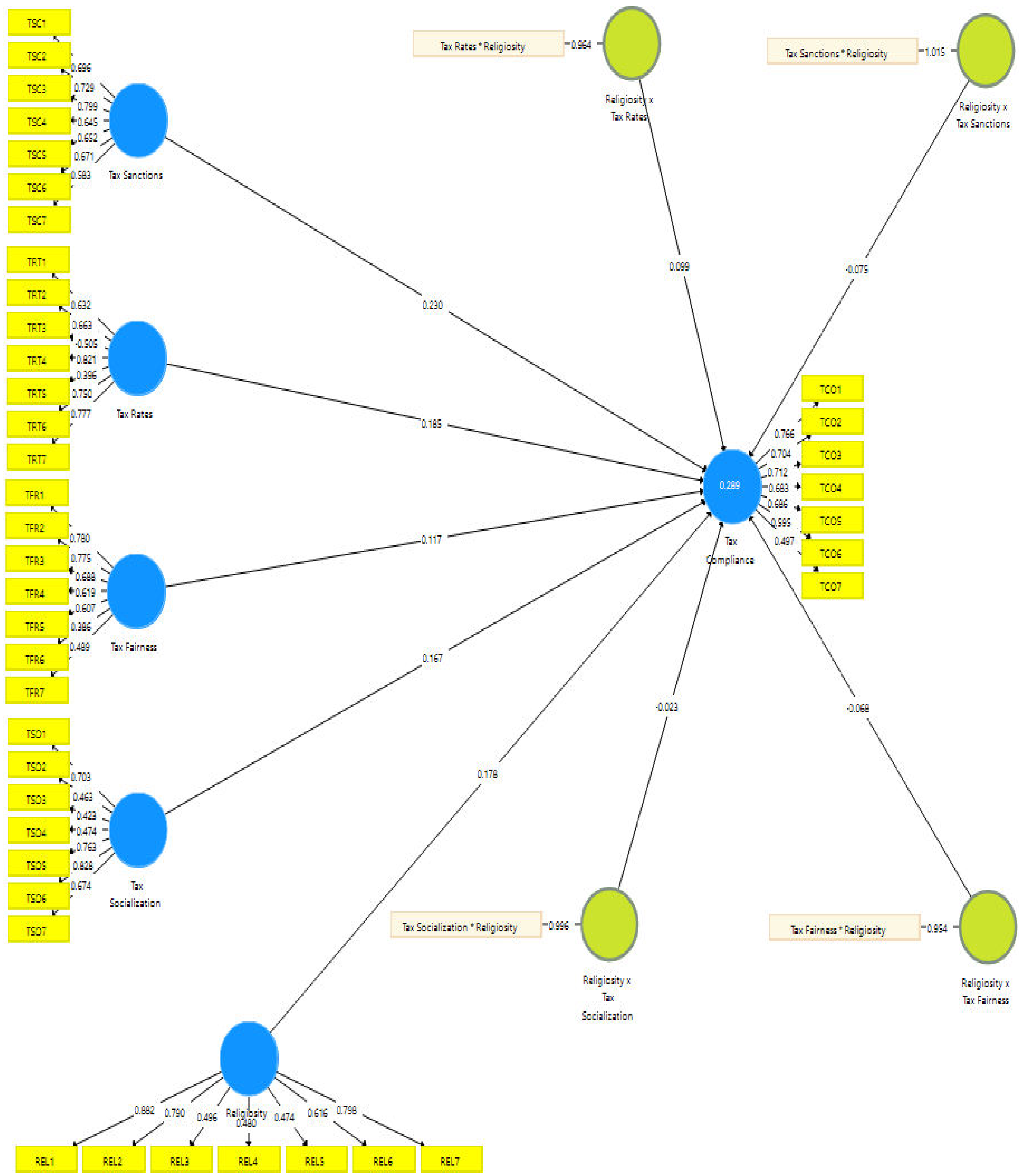

Figure 1. First Research Model
Source: Data processed using SmartPLS (2025)

Figure 1 documents several invalid indicators which accounts for why the model still does not pass the validity test. This is indicated by variables having a loading factor below 0.6, which needs to be removed from the model. The removal leads to the following modified model which contains indicators possessing loading factor above 0.6. This confirms the model validity.

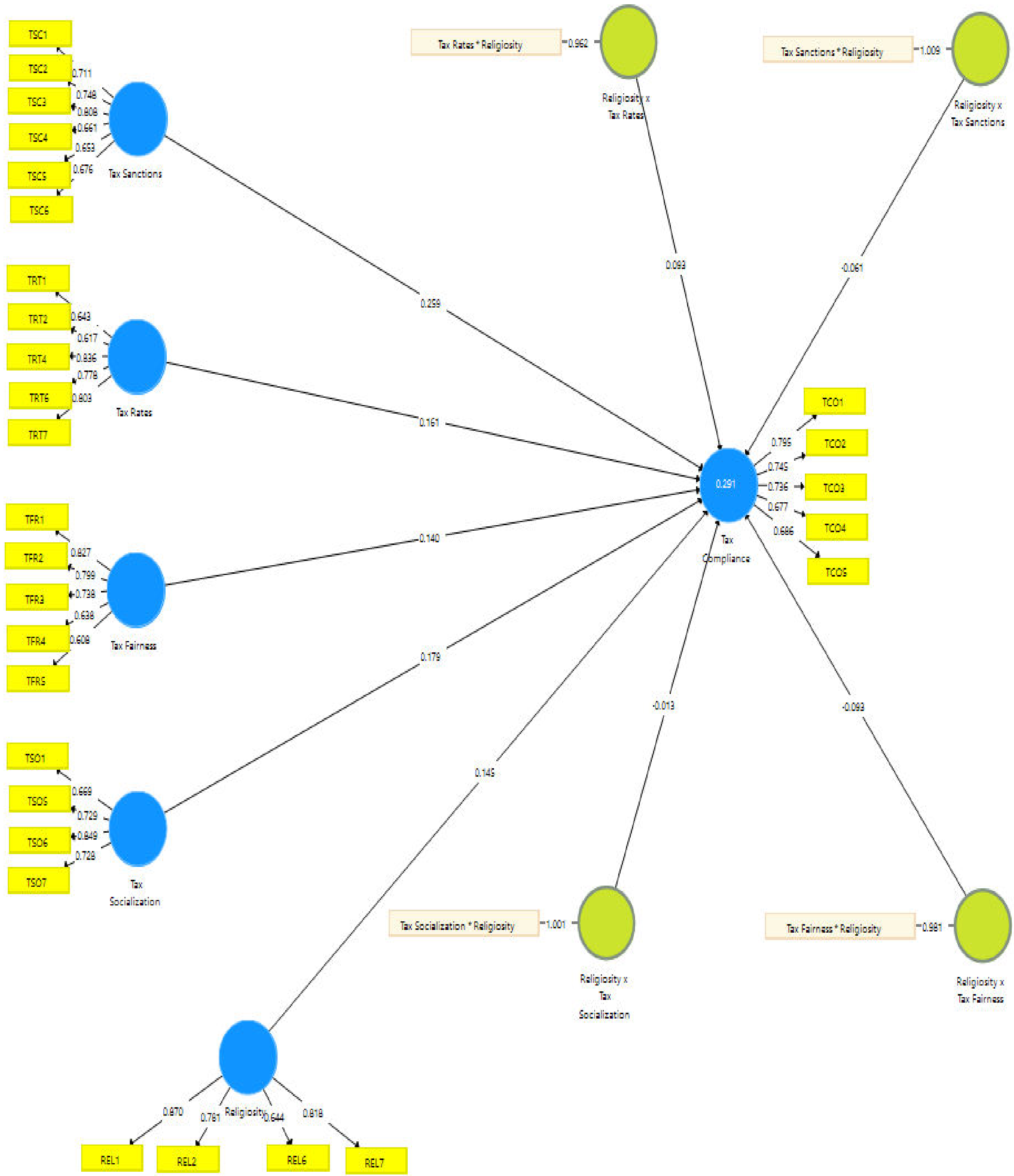

Figure 2. Second Research Model
Source: Data processed using SmartPLS (2025)

3.4 Reliability Test

Validity and reliability tests ensure that the questionnaire measures what is intended in a consistent fashion.

Table 3. Reliability Test

Description	*Cronbach's Alpha*	*rho_A*	*Composite Reliability*
Tax Fairness	0,781	0,823	0,847
Tax Compliance	0,779	0,790	0,850
Religiosity	0,800	0,866	0,862
Religiosity x Tax Fairness	1,000	1,000	1,000
Religiosity x Tax Sanctions	1,000	1,000	1,000
Religiosity x Tax Socialization	1,000	1,000	1,000
Religiosity x Tax Rates	1,000	1,000	1,000
Tax Sanctions	0,809	0,831	0,859
Tax Socialization	0,748	0,801	0,834
Tax Rates	0,791	0,815	0,857

Source: Data processed using SmartPLS (2025)

As seen from Table 3, the Cronbach alpha across variables is above 0.7, demonstrating highly reliable items. This also affirms the internal consistency of indicators in the latent variables.

3.5 Model Fit Test

Model fit testing is conducted to assess whether the research model is in the Fit category. If the model fits, then data analysis can be carried out on hypothesis testing.

Table 4. Model Fit

Description	*Saturated Model*	*Estimated Model*
SRMR	0,080	0,080
d_ULS	2,806	2,805
d_G	0,872	0,872
Chi-Square	1101,688	1101,695
NFI	0,600	0,600

Source: Data processed using SmartPLS (2025)

From Table 4., The SRMR is 0.080 found in the range of <0.10, so the model is considered fit. Furthermore, the NFI value is 0.750, ranging between 0 and 1, so it is included in the model fit category.

3.6 Determinant Coefficient

The coefficient of determination is used to assess how much the exogenous construct can explain the endogenous construct.

Table 5. Determinant Coefficient

Description	R Square	R Square Adjusted
Tax Compliance	0,291	0,260

Source: Data processed using SmartPLS (2025)

Table 5 exhibits an R square of 0.291 and an adjusted R square of 0.260. This means that the independent variable can explain tax compliance by 26%, while the remaining 74% is driven by extraneous factors.

3.7 Hypothesis Testing

Hypothesis test results are reported in the table below.

Table 6. Hypothesis Test

Description	*Original Sample (O)*	*Sample Mean (M)*	*Standard Deviation (STDEV)*	*T Statistics (|O/STDEV|)*	*P Values*
Tax Sanctions -> Tax Compliance	0,259	0,267	0,059	4,411	0,000
Tax Rates -> Tax Compliance	0,161	0,163	0,057	2,804	0,005
Tax Fairness -> Tax Compliance	0,140	0,153	0,069	2,018	0,044
Tax Socialization -> Tax Compliance	0,179	0,179	0,071	2,511	0,012
Religiosity -> Tax Compliance	0,145	0,158	0,062	2,337	0,020
Religiosity x Tax Sanctions -> Tax Compliance	-0,061	-0,059	0,062	0,972	0,332
Religiosity x Tax Rates -> Tax Compliance	0,093	0,073	0,062	1,513	0,131
Religiosity x Tax Fairness -> Tax Compliance	-0,093	-0,087	0,078	1,186	0,236
Religiosity x Tax Socialization -> Tax Compliance	-0,013	-0,015	0,076	0,174	0,862

Source: Data processed using SmartPLS (2025)

Table 6 shows that independent variables (tax sanctions, tax rates, tax fairness, tax socialization, and religiosity) yield a positive effect on tax compliance. However, religiosity cannot affect the relationship between tax sanctions, tax rates, tax fairness, and tax socialization.

4. DISCUSSION

Hypothesis 1a: Tax sanctions have a positive effect on tax compliance.

Hypothesis 1a has been validated, suggesting that tax sanctions exert a considerable positive influence on tax compliance. Consequently, stringent sanctions are identified as a factor that enhances tax compliance. Conversely, permissive tax sanctions are likely to result in diminished tax compliance. Tax sanctions demonstrate efficacy in deterring tax infractions. Within the theoretical framework of the slippery slope, tax sanctions augment the authority's power. In this context, the tax authority is perceived as possessing the capability to enforce tax legislation through oversight and punitive measures. When taxpayers believe that sanctions will be applied strictly, they tend to comply to avoid punishment. Kirchler et al (2008) mention that lenient sanctions indicate that the tax authority is weak.

The results are in line with several researchers such as Oladele et al (2019) and Nguyen et al (2020). Tax sanctions must be strict enough to yield a deterrent effect for people who do not pay taxes while encouraging the ability to pay (Oladele et al., 2019). Furthermore, tax authorities need to consistently examine tax returns, tax payments, and corporate tax restitution (Nguyen et al., 2020).

The research results show that the average score for tax sanctions ranges from 3.68 to 4.00, indicating that respondents recognize the importance of enforcing strict sanctions to enhance compliance. In contrast, the average score for the tax compliance variable is higher, ranging from 3.87 to 4.14, suggesting a generally high level of compliance. This indicates a positive relationship between the enforcement of strict sanctions and increased tax compliance. Strict sanctions create a deterrent effect for violators. According to the slippery slope theory, strong sanctions enhance the authority of tax agencies, which in turn strengthens taxpayers' commitment to adhere to regulations. Therefore, effectively applying sanctions can be a key to boosting taxpayer compliance.

Hypothesis 1b: Religiosity strengthens the relationship between tax sanctions and tax compliance.

Hypothesis 1b is rejected. Religiosity cannot affect the relationship between tax sanctions and tax compliance. Based on religious commitment theory, religiosity focuses on the internalization of moral and spiritual values that foster compliance as a form of responsibility to God and society. Therefore, religiosity tends to work independently of such external factors as tax sanctions, which are coercive and rely on fear of punishment. Individuals with strong religiosity are intrinsically motivated to comply, without being too influenced by external sanctions. This explains why religiosity cannot strengthen or weaken the relationship between tax sanctions and tax compliance because the compliance driven by sanctions is more based on external regulations than internal religious values. The results are also in line with Sritharan et al (2023) who report that religiosity cannot moderate the relationship between determinant factors and tax compliance. Sunarsih et al (2024) also found that religiosity does not moderate the relationship between independent variables and tax evasion.

This study revealed that both tax sanctions and religiosity directly have a significant positive effect on tax compliance, without the moderating role of religiosity. Religiosity moderation does not influence the relationship between tax sanctions and tax compliance because the sanction mechanism primarily relies on coercive compliance, enforced by external authorities through punishments and threats. In the context of the slippery slope framework, coercive compliance is driven by the authority's power. On the other hand, religiosity, according to religious commitment theory, typically influences compliance through intrinsic values like morality and integrity. When compliance is driven by fear of sanctions, the influence of religiosity as an internal value is diminished because external mechanisms have already ensured compliance. Therefore, religiosity does not provide a significant additional contribution to compliance behavior driven by external authority.

Hypothesis 2a: Tax rates have a negative effect on tax compliance.

Hypothesis 2a is rejected. Tax rates have a significant positive effect on tax compliance, suggesting that competitive tax rates encourage higher compliance. Conversely, low tax rates can result in decreased compliance. According to the slippery slope framework, moderate tax rates that do not impose excessive financial burdens can enhance compliance, as taxpayers are more willing to meet their obligations. Kirchler et al (2008) argue that tax rates reflect the power of tax authorities, and excessively high rates may be perceived by taxpayers as an infringement on their rights. The results are in harmony with several previous researchers such as Lamantia & Pezzino (2021) and Shafaruddin *et al* (2022). According to Lamantia & Pezzino (2021), tax avoidance tends to sink when the tax rate is lowered. Lowering tax rates can help mitigate tax avoidance. In other words, implementing a flat rate can have a positive impact on increasing taxpayer honesty. Furthermore, Shafaruddin *et al* (2022) stated that tax compliance behavior is significantly influenced by the government, tax rates, and personal interests.

In summary, the average score on the relatively low tax rate variable (2.4 to 3.22) indicates that most respondents feel that the tax rate is a fair obstacle for their business. However, tax compliance has a higher score (3.87 to 4.14), indicating that compliance remains high even though the tax rate is seen as burdensome. The slippery slope theory emphasizes the power of tax authority and underlines tax rate as an instrument that strengthens this authority when applied consistently. When the rate is perceived as an obligation, the tax authority can use regulatory and law enforcement powers to stimulate taxpayer compliance, in spite of the high rate. Taxpayers will be more motivated to comply with the rules because of the potential for sanctions and strict supervision.

Hypothesis 2b: Religiosity weakens the relationship between tax rates and tax compliance.

Hypothesis 2b is rejected. Religiosity does not influence the relationship between tax rates and tax compliance. According to religious commitment theory, religiosity is driven by the internalization of moral and spiritual values that motivate individuals to comply with an ethical responsibility to God, irrespective of external factors like tax rates. Individuals with strong religiosity view tax compliance as a moral duty. Therefore, religiosity does not modify the effect of tax rates on compliance, as it is based on intrinsic values rather than economic considerations. This study supports Sritharan et al (2023) who stated that religiosity cannot moderate the relationship between determinant factors and tax compliance. Sunarsih et al (2024) also found that religiosity does not moderate the relationship between independent variables and tax evasion.

This study found that tax rates and religiosity yield a significant positive effect on tax compliance directly, without the moderating effect of religiosity. Religiosity does not affect the relationship between tax rates and tax compliance because tax rates are perceived more as external factors that are technocratic and objective in nature. In the slippery slope framework, tax compliance is influenced by the power of authority and trust in the government which foster the perception that tax is a general responsibility. Meanwhile, religious commitment theory explains that religiosity encourages behavior based on intrinsic values, such as integrity and morality, which are not always relevant to tax rate changes.

Hypothesis 3a: Tax fairness has a positive effect on tax compliance.

Hypothesis 3a is accepted. Tax fairness has a significant positive effect on tax compliance. This suggests that when tax fairness is perceived as appropriate, tax compliance will increase. Conversely, perceived unfairness in tax policies can lead to lower compliance. The role of fairness, particularly procedural and distributive fairness, is crucial in enhancing taxpayer trust in tax authorities. A fair distribution of the tax burden fosters increased compliance, as taxpayers are more likely to trust a tax system perceived as just. Kirchler et al (2008) argue that justice is related to trust in authority, which is achieved through procedural and distributive justice.

This finding aligns with previous studies by Niesiobedzka (2014), Bejakovic & Bezeredi (2019), Timothy & Abbas (2021), Shafaruddin et al., (2022), and Fajriana *et al* (2023), which emphasize that tax fairness and taxpayer trust are key drivers of voluntary compliance. Policymakers aiming to boost government revenue and improve socioeconomic outcomes must prioritize tax system fairness to enhance compliance. As noted by Shafaruddin et al., (2022), a more equitable tax structure can increase tax compliance and improve living standards for taxpayers, while Fajriana et al., (2023) highlighted the significance of procedural and distributive fairness in fostering compliance among SMEs. The central theme of tax-related social discourse is tax fairness, with distributive and procedural fairness being key areas of focus (Niesiobedzka, 2014). Taxpayers tend to show higher compliance when they perceive the government as fair in both taxation and wealth distribution (Timothy & Abbas, 2021). Furthermore, most citizens are willing to fulfill their tax obligations when they believe the tax system is fair and the tax burden is equitably distributed (Bejakovic & Bezeredi, 2019).

Tax fairness has a fairly high average score, ranging from 3.69 to 3.90, indicating that respondents generally feel that tax policies have been implemented fairly. On the other hand, tax compliance is also found high, between 3.87 to 4.14, implying the perception that tax fairness contributes positively to compliance. When taxpayers perceive that the tax burden is fairly distributed and that tax policies offer corresponding benefits, they are more likely to comply, as they feel valued and treated equitably. Based on the slippery slope theory, tax fairness increases taxpayer trust in the tax authority perceived to operate with integrity and concern for the welfare of taxpayers.

Hypothesis 3b. Religiosity strengthens the relationship between tax fairness and tax compliance

Hypothesis 3b is turned down. Religiosity cannot strengthen or weaken the relationship between tax fairness and tax compliance. Based on religious commitment theory, religiosity encourages individuals to comply with legal and moral obligations, including paying taxes, despite the perception of tax fairness. Religious individuals tend to see tax obligation as a moral act, regardless of whether or not the tax is considered fair. Because religious motivation is intrinsic and rooted in spiritual values, the relationship between tax fairness and tax compliance is not significantly influenced by religiosity. In other words, tax fairness is more related to rational perceptions of the distribution of the tax burden, while religiosity operates on a deeper moral dimension and ignores perceived fairness. This study's findings align with Sritharan et al (2023), who concluded that religiosity does not moderate the relationship between determinant factors and tax compliance. Similarly, Sunarsih et al (2024) found that religiosity does not moderate the link between independent variables and tax evasion.

This study found that both tax fairness and religiosity have a significant positive effect on tax compliance directly, without the moderating role of religiosity. Religious moderation does not influence the relationship between tax fairness and tax compliance, as tax fairness is primarily associated with rational evaluations of government policies and tax systems. In the slippery slope framework, tax fairness affects compliance through trust in authority, based on transparency and fairness. While religious commitment theory suggests that religiosity motivates behavior through moral and spiritual values, its influence is insufficient to moderate the technocratic perceptions of tax fairness. Therefore, religiosity does not yield additional influence in this context, as it primarily focuses on intrinsic values, while tax fairness is evaluated through normative analyses of tax policy.

Hypothesis 4a: Tax socialization positively influences tax compliance.

Hypothesis 4a is approved. Tax socialization poses a significant positive effect on tax compliance. This indicates that strict socialization will elevate tax compliance. However, if tax socialization are not enforced, low tax compliance will emerge. Within the slippery slope framework, effective tax socialization can increase compliance by developing taxpayers' understanding of their obligations. When clear and comprehensive information is delivered, the public becomes more aware of the benefits of taxes and their role in supporting development. Kirchler et al (2008) voice that tax socialization aids in increasing taxpayer understanding.

The findings of this study cohere with several researchers such as Williams (2020) and Do et al (2022). Williams (2020) points out that tax education and awareness-raising campaigns help to improve tax morale since these measures can make explicit the benefits of compliance as well as the advantage of taxes for the public (Williams, 2020). Furthermore, and Do et al (2022) state that to improve tax compliance, tax laws, and support services to companies need to be maintained at all times. They further argue that disseminating information on tax compliance for taxpayers and the community is pivotal for tax compliance (Do et al., 2022).

The research findings indicate that tax socialization has a positive effect on tax compliance, as evidenced by the high average scores of both tax socialization (3.71–4.40) and tax compliance (3.87–4.14). Respondents perceive tax socialization by the tax authority as effective, which enhances their understanding of tax rules and the importance of tax payment. According to the slippery slope theory, clear and relevant tax socialization fosters trust in the tax authority, as taxpayers feel educated and supported. This trust strengthens voluntary compliance, as taxpayers are motivated by a transparent relationship with the authority.

Hypothesis 4b: Religiosity strengthens the relationship between tax socialization and tax compliance.

Hypothesis 4b is turned down. Religiosity cannot strengthen or weaken the relationship between tax socialization and tax compliance. Religious commitment theory points out that religiosity encourages tax compliance through internalization of moral and spiritual values, without relying on external influences such as tax socialization. Individuals with substantial levels of religiosity tend to be intrinsically motivated to comply because they consider taxes as part of their moral obligations and responsibilities to God. Therefore, tax socialization, aiming to increase taxpayer understanding and awareness through an educational approach, poses no additional effect on religious individuals who have internalized these values of obedience. Another reason for this insignificant influence is that the two factors operate on different motivational pathways: religiosity is grounded in internal values, while tax socialization focuses on behavioral change through external information. The findings in this study are in harmony with Sritharan et al (2023) who stated that religiosity cannot moderate the relationship between determinant factors and tax compliance. Sunarsih et al (2024) also found that religiosity does not moderate the link between independent variables and tax evasion.

In this study, tax socialization and religiosity are found to yield a significant positive effect on tax compliance directly, without any moderating role of religiosity. Religious moderation does not affect the relationship because tax socialization focuses on increasing taxpayers' technical knowledge and understanding of tax obligations. Following the slippery slope framework, this study presumes that tax socialization cements tax compliance by increasing trust in authorities by disseminating clear and transparent information. In the same vein, religious commitment theory explains that religiosity encourages behavior based on moral and spiritual values, such as integrity and honesty, but this influence may not be relevant in a more technical context such as tax socialization. As a corollary, religiosity yields no significant moderating effect because compliance resulting from socialization is driven by a logical and rational understanding of tax regulations.

Hypothesis 5. Religiosity Influences Tax Compliance

Hypothesis 5 is approved. Religiosity generates a significant positive effect on tax compliance, implying that high religiosity increases tax compliance, and *vice versa.* Based on religious commitment theory, religiosity is positively related to tax compliance because commitment to religious values encourages honesty, obedience, and responsibility, including in paying taxes. This relationship can be strengthened through exercising social norms that associate taxes with religious and moral responsibilities.

The research results cohere with several researchers such as Andriani (2016), Rysavá & Zídková (2021), and Davidescu et al (2022). Andriani (2016) argues that community culture and individual values need to be in consideration when designing policies aimed at fostering tax compliance. The most pivotal components of religiosity, such as religious denomination, belief in God, the importance of God, and the level of belief in other religions and churches, positively impact tax morale Davidescu et al (2022). In relation to religiosity, religious individuals are less tolerant of tax evasion than non-religious people. This follows the general assumption that all religions encourage good behavior (Rysavá & Zídková, 2021).

To sum up, the high average score of religiosities, between 4.30 to 4.45, indicates that the respondents have a strong belief in the importance of religious values for running a business. This is in line with the substantial score of the tax compliance, found between 3.87 to 4.14, demonstrating a positive relationship between religiosity and tax compliance. Religious values encourage taxpayers to comply with tax obligations, as part of their moral and religious responsibilities. Based on religious commitment theory, individuals who have a high religious commitment tend to demonstrate behavior in resonance with moral and ethical values, including in fulfilling tax obligations. Religiosity strengthens the awareness of a contribution to the common good through paying taxes.

5. ADDITIONAL ANALYSIS

Table 7. Respondents' Characteristics and Tax Compliance

Description	*Category*	*TSC*	*TRT*	*TFR*	*TSO*	*REL*
Gender	Male	Sig +	Sig +	N.s	N.s	N.s
	Female	Sig +	N.s	N.s	Sig +	Sig +
Position	Business Owner	Sig +	N.s	N.s	N.s	Sig +
	Management	N.s	N.s	N.s	Sig +	N.s
Education	Primary and Secondary	Sig +	Sig +	N.s	N.s	N.s
	Higher Education	Sig +	N.s	N.s	N.s	N.s
Owner's and Management Age (years)	Young (18-30)	Sig +	Sig +	N.s	N.s	N.s
	Early Adulthood (31-40)	N.s	N.s	N.s	N.s	N.s
	Middle Adulthood (41-50)	Sig +	N.s	Sig +	Sig +	N.s
	Pre-Elderly (>50)	Sig +	N.s	N.s	N.s	N.s
Business Duration (years)	New (1-5)	N.s	N.s	N.s	N.s	N.s
	Growing (6-9)	Sig +	N.s	N.s	Sig +	N.s
	Stable (10-15)	N.s	Sig +	N.s	N.s	N.s
	Established (>15)	Sig +	N.s	N.s	N.s	N.s

Source: Data processed using SmartPLS (2025)

Table 7 summarizes the relationship between respondent characteristics and research variables under investigation. Attending to the gender category, men show a significant relationship between tax penalty and tax rate. Meanwhile, women show a significant positive relationship with tax sanctions, tax socialization, and religiosity. This strongly evinces that women are more responsive to government efforts in enforcing tax regulations and socialization, presumably related to a higher level of sensitivity to information and fairness concerning taxation.

Business owners exhibit a significant positive relationship with tax sanctions and religiosity, while business managers are only significantly related to tax socialization. This suggests that owners, as primary decision-makers, are more influenced by regulations and religious values, whereas managers, primarily implementers, engage more with tax socialization. Batrancea et al (2022) highlight that for entrepreneurs, trust in authorities has a greater impact on tax compliance than law enforcement.

Respondents with primary and secondary education show a significant positive relationship with tax penalties and tax rates, while those with higher education are only significantly related to tax sanctions. This suggests that less-educated taxpayers are more responsive to policy changes, particularly regarding sanctions and rates, due to their greater vulnerability. In contrast, highly educated respondents emphasize sanction enforcement as a key driver of compliance. Cyan et al., (2016) found that tax morale is higher among educated individuals, with a U-shaped effect, where both the least and most educated exhibit greater tax morale than those with intermediate education levels.

Young respondents are associated with a significant positive relationship between tax sanctions and tax rates, while middle-aged respondents display a significant relationship with tax sanctions, tax fairness, and tax socialization. In essence, middle-aged respondents are more sensitive to various tax policies, perhaps due to greater experience and responsibility. On the contrary, pre-elderly respondents were only significant on the tax sanction variable. Furthermore, early adult respondents show no noteworthy relationship on all variables, indicating that the early adult age group may be less concerned about tax issues. Kumi & Kwasi Bannor (2023) state that age has a positive effect on tax morale.

Growing businesses exhibit a significant positive relationship with tax sanctions and tax socialization, while established businesses are only significantly related to tax sanctions. In contrast, new businesses show no significant relationship with any variables. This suggests that more developed businesses are more tax-aware due to their scale and interaction with tax authorities, whereas new businesses may lack familiarity with the tax system. MSME owners prioritize business survival over tax obligations, making tax compliance a secondary concern (Amah et al., 2021).

CONCLUSION

This study has identified determinants of local taxpayer compliance, which encompass tax sanctions, tax rates, tax fairness, tax socialization, and religiosity. Religiosity is not proven to affect the relationship between tax sanctions, tax rates, tax fairness, and tax socialization on tax compliance.

Despite the findings, some limitations need to be taken into account. This study only captures the dynamics of tax compliance along with associated variables among local taxpayers in Banyuwangi, East Java, Indonesia. For further researchers, future researchers may cover more diverse sites, such as the entire East Java, allowing for more accurate results. Furthermore, the variables of tax socialization and religiosity have yet to pass the validity test, which is believed to result from the involvement of only four indicators. Future research is advised to perform a pilot test for a more reliable questionnaire.

Theoretically, this research has enriched the literature concerning tax compliance through the slippery slope framework and religious commitment theory. It investigates non-economic aspects of tax compliance related to religious values. The results offer practical insights for local governments to raise tax compliance by considering taxpayers' characteristics in relation to tax sanctions, setting effective tax rates, creating fair tax policies, and informing tax regulations.

ACKNOWLEDGMENTS

We would like to thank the Center for Higher Education Funding and Assessment (Pusat Pembiayaan dan Asesmen Pendidikan Tinggi, PPAPT), the Ministry of Higher Education, Science, and Technology of the Republic of Indonesia (Kementerian Pendidikan Tinggi, Sains, dan Teknologi Republik Indonesia), and the Indonesia Endowment Fund for Education (Lembaga Pengelola Dana Pendidikan, LPDP) for funding this research through the Indonesia Education Scholarship (Beasiswa Pendidikan Indonesia, BPI) under Scholarship ID 202327092742.

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