RELIGIOSITY AND TAX COMPLIANCE: DOES TAX KNOWLEDGE MATTER?

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Abstrak

Tujuan dari penelitian ini adalah menguji pengaruh religiusitas terhadap kepatuhan wajib pajak dan menguji peran moderasi pengetahuan pajak terhadap hubungan antara religiusitas dan kepatuhan pajak tersebut. Penelitian ini menggunakan pendekatan kuantitatif dengan purposive sampling sebagai teknik pengambilan sampel. Kuesioner dibagikan secara elektonik kepada 124 wajib pajak yang berdomisili di Karawang. Hasil pengujian statistik dengan menggunakan structural equation modelling (SEM) menunjukkan bahwa religiusitas mempunyai pengaruh positif signifikan terhadap kepatuhan pajak. Selain itu, pengetahuan perpajakan juga memiliki pengaruh positif signifikan, sehingga dapat diartikan bahwa pengetahuan perpajakan tersebut dapat memperkuat hubungan antara religiusitas dengan kepatuhan pajak. Oleh karena itu penting untuk fiscus mendorong dan meningkatkan adanya sosialisasi perpajakan agar wajib pajak memahami prosedur dan ketentuan-ketentuan perpajakan. Pada akhirnya, kepatuhan perpajakan dapat ditingkatkan.

Kata kunci: kepatuhan pajak, pengetahuan pajak, religiusitas
JEL Code: H25, H26, D91

Abstract

This research examines the influence of religiosity on tax compliance and whether tax knowledge moderates the relationship between religiosity and tax compliance. This research used a quantitative approach. Purposive sampling was used as the sample collection method. The questionnaires were distributed electronically to 124 taxpayers domiciled in Karawang. The statistical analysis used in this research is structural equation modeling. The results show that religiosity has a significant positive effect on tax compliance. Furthermore, it moderated the role of tax knowledge on the relationship between religiosity and tax compliance. Therefore, the tax knowledge variable can strengthen the relationship between religiosity and tax compliance. The result highlighted the importance of conducting tax socialization which in turn imposes on tax knowledge. If the taxpayer has a good understanding of the tax rules and procedures, it will encourage compliance.

Keywords: tax compliance, tax knowledge, religiosity
JEL Code: H25, H26, D91

INTRODUCTION

One of the significant issues of a country, especially developing countries, is taxes. The data shows the average tax ratio of developing countries in Asia is only 17.6%, while in Southeast Asia, the tax ratio is much lower, only 15% (ADB, 2020). Organization for Economic Cooperation and Development (OECD) countries have different issues. They have a tax ratio of 24.9%. As standard in general, the tax to GDP ratio must be at least 15%, so currently, developing countries in Asia do not have a good tax base for the long term (Achieving the Sustainable Development Goals by Strengthening Domestic, 2021)

Several factors can influence tax compliance. Jotopurnomo and Mangoting (2013) stated that tax compliance is influenced by two factors, namely internal and external factors. Individual behavior could influence the probability of tax compliance, both in the company (Hidhayana & Suhardianto, 2021) and individual scope. Furthermore, Mohdali and Pope (2014) research stated that non-economic factors such as religiosity could affect tax compliance. In everyday life, society's religious values are meant to avoid bad attitudes and foster positive ones.

Based on Jotopurnomo and Mangoting (2013), tax compliance is a situation where taxpayers can understand tax regulations and try to comply with all tax obligations by filling out tax forms clearly and thoroughly, calculating the amount of taxes payable correctly, and making payments on time. The Directorate General of Taxes reports that the tax revenue target has yet to be achieved even though the realization of tax revenues has increased yearly. In 2018, the realized value was IDR 1,315.9 trillion, or 92% of the target IDR 1,424 trillion. In 2019 the realized value was Rp. 1,332.1 trillion or 84.4% of the target IDR 1,577.6 trillion, while in 2020, the tax ratio fell significantly to 6.9% due to the Covid-19 pandemic (www.kemenkeu.go.id). The inability to achieve the tax revenue target shows that taxpayer compliance in Indonesia still needs to improve.

In Karawang Regency, based on information provided by the Ministry of Finance, the tax performance from 2014 to 2018 is still relatively fluctuating. Although the realization value of revenue always increases from year to year, the performance on APBD targets tends to decrease (www.ddtc.co.id). In 2019 and 2020, the Karawang regional revenue agency reported an increase in tax revenue, namely the realized value was IDR 997 billion or 103,09% of the target IDR 967 billion for the year 2019, and the realized value was IDR 904 billion or 118,18% of the target IDR 764 billion for the year 2020 (www.karawangkab.go.id). The tax revenue in Karawang is still relatively fluctuating and needs to be adequately stable year by year.

Previous research proposed several factors that might explain tax compliance behavior, such as taxpayers' ethics (Alm & Torgler, 2011), social norms (Bobek et al., 2007), and incidental emotions (Enachescu et al., 2021). Specifically, religiosity is an interesting point to be investigated further. Mohdali & Pope (2014) and Benk et al. (2016) found that religiosity significantly influences tax avoidance. High religiosity levels can prevent one from doing negative things and encourage one to behave positively. This was reinforced by Torgler (2006) research, which stated that individuals with high religiosity levels tend to be happy living and comply with tax regulations issued by their country. Another factor considered to influence tax compliance is tax knowledge (Fallan, 1999). Indonesia implemented a self-assessment system, so taxpayers are required to understand the prevailing tax terms. Tax knowledge may help to understand tax procedures such as calculating, paying, reporting, and penalties for noncompliance so that taxpayers will be encouraged to comply with their obligations (Marpeka and Mulyani, 2020). Good tax knowledge encourages taxpayers to be wiser and has a positive perception of the tax system, so tax knowledge is expected to improve tax compliance and prevent tax violations.

Carsamer & Abbam (2020) have examined the influence of religiosity, but it has no significant effect. They suggested adding another variable to explain those results, namely tax knowledge. Since tax compliance is an essential issue in Indonesia, this study examines the influence of the taxpayer's internal factors, namely religiosity and tax knowledge, where tax knowledge will take place as a moderating variable.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Religiosity

Religiosity is defined as a person's commitment to a religion which can be seen in that person's attitude and behavior (Johnson et al., 2001). The degree to which a person believes in religion is also defined as religiosity so that it can be practiced in daily life by participating in relevant activities (Iddagoda and Opata, 2017). Meanwhile, Capanna et al. (2013) stated that religiosity means carrying out religious orders and avoiding religious prohibitions. As seen from some of the definitions above, it can be summarized 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 discourage bad behavior. Religion must perform each individual with internal control and moral behavior enforcement (Basri et al., 2014). High religiosity levels will prevent negative behavior and encourage positive behavior. This was reinforced by Torgler (2006) research, which stated that individuals with high religiosity levels tend to be happy living and comply with tax regulations issued by their country.

Tax Knowledge

Knowledge is one of the essential factors that contribute to tax compliance. Tax knowledge is the taxpayer's awareness of tax laws and regulations (Oladipupo and Obazee, 2016). Tax knowledge becomes the basis for taxpayers to act in carrying out their rights and obligations in the field of taxation (Carolina, 2009 in Ilhamsyah, 2016). Song and Yarbrough (1978) stated that high tax ethics would be influenced by high tax knowledge. This is supported by Eriksen and Fallan (1996), which noted that a negative attitude towards taxation is influenced by low tax knowledge.

Based on Purnamasari and Sudaryo (2018), a taxpayer is said to have good tax knowledge if they have the following three knowledge, namely: (1) an understanding of general provisions and tax procedures, (2) an understanding of the Indonesian taxation system, and (3) understanding of the tax function. The concept of tax knowledge is vital to foster obedient behavior. When taxpayers have the proper knowledge and know the tax function well, they will know the importance of paying taxes, which is expected to increase compliance. State revenues from the taxation sector will continue to rise if taxpayer compliance is high so the government can carry out its role (Wardani and Asis, 2017).

Tax Compliance

The decision of the Ministry of Finance Number 544/KMK.04/2000 defines tax compliance as an action to carry out tax obligations following applicable regulations. Roth et al. (1989) in Utama & Wahyudi (2016) define tax compliance as where taxpayers carry out their obligations at the right time and report appropriately following applicable tax regulations.

Based on Kirchler et al. (2008), tax compliance is divided into 2, namely (1) voluntary tax compliance, where taxpayers pay taxes correctly, and there is no desire to commit fraud, and (2) enforced tax compliance, where tax compliance arises due to fear of fines or penalties if they do not fulfil their tax obligations. Meanwhile, according to Lazuardini et al. (2018) the criteria of compliance can be seen from three things, namely (1) on time in submitting a tax return, (2) compliance in calculating and paying taxes debt, and (3) no late tax payments. Tax compliance is essential in achieving the tax revenue target. With a higher level of truth in calculating and the accuracy of reporting, taxpayer compliance in carrying out and performing their tax duties would improve.

Hypothesis Development

Religiosity refers to a person's attachment to religious values. People are said to be religious when they apply religious values and avoid religious prohibitions (Capanna et al., 2013). The religiosity possessed will have an impact on individual attitudes and behavior in daily life (Johnson et al., 2001). Taxpayers who obey religion will carry out their obligations and feel afraid if they do something that

violates the rules. This argument is supported by Faisal and Yulianto (2019), who stated that a high level of religiosity would make taxpayers comply with their obligations and prevent deviant behavior. Therefore, it is argued that religiosity motivates taxpayers to follow tax laws. Taxpayers with high religiosity will try to comply with applicable norms and rules (Mayasari et al., 2015). So that tax compliance will increase. Previous research from Mohdali & Pope (2014) and Benk et al. (2016) show that religiosity positively influences tax compliance. Similar results were also found in the research by Basri (2015) and Utama & Wahyudi (2016), showing that taxpayers with high religiosity will always comply with tax regulations.

H1: Religiosity has a positive influence on taxpayer compliance

Religiosity is one of the critical factors in increasing taxpayer compliance. When taxpayers have high religiosity, taxpayers will try to comply with applicable norms and rules (Mayasari et al., 2015). One way a taxpayer can understand the rules is by knowing taxes. Tax knowledge is the knowledge possessed by taxpayers regarding taxation procedures (Ermawati, 2018). Therefore, tax knowledge is assumed to be one of the factors that can strengthen the relationship between religiosity and tax compliance. High religiosity coupled with good tax knowledge will help taxpayers carry out their tax obligations, resulting in increased tax compliance. Moreover, with religiosity and good tax knowledge, tax avoidance behavior, intentionally or unintentionally, can be prevented (Saad, 2014).

H2: Tax knowledge moderates the influence of religiosity on tax compliance

RESEARCH METHOD

This research used a quantitative approach. According to Hermawan (2019), quantitative analysis is systematic, structured, and planned with the collection of information data in the form of numbers. A purposive sampling technique was used for collecting data. Purposive sampling is a technique to answer research problems involving determining specific criteria (Etikan et al., 2016). Therefore, the sample criteria for this study are individual taxpayers in Karawang who already have Taxpayer Identification Numbers. For the data collection method, the researcher used a questionnaire distributed electronically using a google form. This media is chosen because it is more efficient so that respondents can answer the questionnaire honestly anytime and anywhere without being influenced by anyone. The researcher followed Hair et al. (2010) guidelines based on a 5:1 ratio to determine the total number of samples between respondents and questions. This means that the number of questions needs to be multiplied by 5. Because there are 20 questions in this research, including demographic questions, a minimum sample size of 100 people is required. Before distributing the questionnaires, this study will conduct a pilot test to see whether all the questions can be understood well or not by all respondents. The sample gathered will be analyzed using SEM-PLS.

Statistical analysis tools used in this study are Structural Equation Modeling (SEM) with Partial Least Squares (PLS) and SmartPLS software. Researchers chose SEM-PLS because it can effectively examine and analyze the relationship between several different latent variables (Jimenez and Iyer, 2016). In addition, the sample size in SEM-PLS can be managed to work with complex models and small sample sizes efficiently (Hair et al., 2014). Because the sample size for this study is 100 respondents, as well as the other factors mentioned above, the SEM-PLS will be used.

Variables and Measurement

Religiosity comes from taxpayers' belief and trust in God, so taxpayers will be afraid to violate regulations (Basri, 2015). High religiosity will impact positive taxpayer morale, so taxpayers are motivated to meet their tax commitments by paying and complying with tax regulations. This is because all religions play an essential role in forming positive moral values by prioritizing moral teachings (Kurpis et al., 2008). In this research, religiosity is an independent variable measured using a questionnaire adapted from previous research by Benk et al. (2016).

To foster obedient behavior, tax knowledge is required. Good tax knowledge will help taxpayers know the correct taxation procedures so that it can be reflected in how taxpayers comply with their tax obligations. (Ermawati, 2018). Therefore, it is expected to make taxpayers comply following tax regulations with higher knowledge of taxpayers. Using tax knowledge as a moderating variable, this research examines the influence of other variables that can strengthen the relationship between religiosity and tax compliance. The adaptation questionnaire from Saad (2010) was used to measure the tax knowledge variable.

Taxpayers are said to be obedient if they carry out their obligations by calculating taxes, paying taxes, and reporting taxes. Indonesia implements a self-assessment system, so a good tax compliance role is needed in realizing state tax revenues. The high level of tax compliance indicates the success of a country's self-assessment system (Pratama, 2017). In this research, tax compliance was measured using a questionnaire adapted from previous research by Kichler and Wahl (2010). All variables are scored on a five-point Likert scale, with one representing strongly disagree and five representing strongly agree.

RESULT AND DISCUSSION

Demographic Analysis

This research's respondents are taxpayers with Taxpayer Identification Numbers (NPWP) and domiciled in Karawang. The questionnaire was distributed electronically through google forms with a minimum sample size of 100. Researchers received 126 questionnaires, but only 124 were eligible. The data from 124 participants showed that the majority of respondents in this study were male (69), 114 out of 124 participants were Muslim, 89 respondents had an employed status, 32 people were less than 40 years old, and 57 people had senior high school background (SMA/SMK).
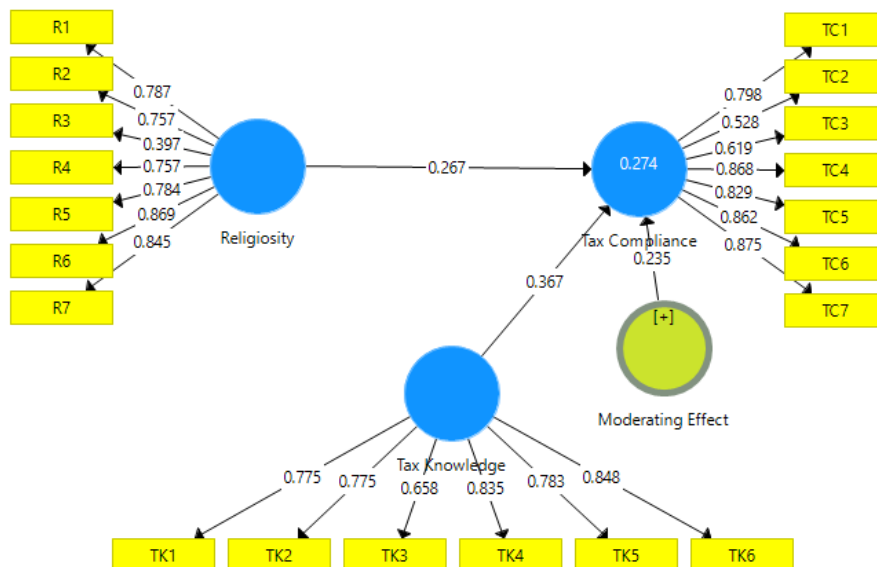
Measurement Model Analysis (Outer Model)

Figure 1. Measurement Model Analysis

Figure 1 shows four indicators with an outer loading value are less than 0.70. According to Hair et al. (2010), if the outer loading value does not meet the criteria, removing the indicator is needed to maintain the AVE value > 0.50 and Composite Reliability > 0.70. In this study, several indicators must

be dropped. Religiosity has one indicator to be dropped (R3), tax knowledge has one indicator to be dropped (TK2), and tax compliance has two indicators to be dropped (TC2, TC3). Eliminating these variables is needed to increase the AVE, Composite Reliability, and Cronbach Alpha values.

Validity Test

To determine whether the questionnaire that was distributed is valid by using the validity test. In this research, the validity of both convergent and discriminant validity will be tested. According to Hair et al. (2010), if the average variance extracted (AVE) is equal to or greater than 0.5, and the outer loading is more than 0.7, the validity is said to be convergent. For the discriminant validity, the average variance extracted (AVE) must be greater than the correlation involving the latent variable (Kock and Lynn, 2012).

Table 1. Convergent Validity

Variable	Outer Loading	Rule of Thumb	Result
R1	0.784	> 0.70	Valid
R2	0.757	> 0.70	Valid
R4	0.747	> 0.70	Valid
R5	0.785	> 0.70	Valid
R6	0.871	> 0.70	Valid
R7	0.861	> 0.70	Valid
TK1	0.783	> 0.70	Valid
TK2	0.784	> 0.70	Valid
TK4	0.841	> 0.70	Valid
TK5	0.776	> 0.70	Valid
TK6	0.852	> 0.70	Valid
TC1	0.805	> 0.70	Valid
TC4	0.859	> 0.70	Valid
TC5	0.848	> 0.70	Valid
TC6	0.888	> 0.70	Valid
TC7	0.885	> 0.70	Valid

Source: author's own data processed (2021)

Table 2. AVE (Average Variance Extracted)

Variable	AVE	Rule of Thumb	Result
Religiosity	0.643	> 0.50	Valid
Tax Knowledge	0.653	> 0.50	Valid
Tax Compliance	0.735	> 0.50	Valid
Moderating Effect	1.000	> 0.50	Valid

Source: author's own data processed (2021)

Table 3. Discriminant Validity

	Religiosity	Tax Knowledge	Tax Compliance	Moderating Effect
Moderating Effect	1.000			
Religiosity	0.034	0.802		
Tax Compliance	0.163	0.372	0.857	
Tax Knowledge	-0.136	0.270	0.415	0.808

Source: author's own data processed (2021)

The table above shows that all variables for outer loading values are > 0.70, and their AVE values are > 0.50, indicating that all variables pass the convergent validity test. Table 3 shows the correlation between latent variables and AVE, which is shown diagonally. All AVE values in the same column are higher than the correlation between variables. Therefore, discriminant validity test already met the criteria.

Reliability Test

The reliability test aims to determine whether respondents answered the questionnaire consistently. According to Henseler et al. (2009), the variable is reliable if the composite reliability is greater than or equal to 0.70.

Table 4. Reliability Test

Variable	Composite Reliability	Cronbach's Alpha
Moderating Effect	1.000	1.000
Religiosity	0.915	0.894
Tax Compliance	0.933	0.910
Tax Knowledge	0.904	0.868

Source: data proceed (2021)

Table 4 shows the composite reliability for moderating effect, religiosity, tax compliance, and tax knowledge, respectively, are 1,000, 0.915, 0.933, and 0.904. Meanwhile, Cronbach's alpha for moderating effect, religiosity, tax compliance, and tax knowledge, respectively, are 1,000, 0.894, 0.910, and 0.868. Thus, all variables are reliable because they have a value of more than 0.70.

Determination Coefficient (R^2)

The determinant coefficient can determine how much influence the independent variable has on the dependent variable can be known (Kante et al., 2018). Based on Hair et al. (2014), the criteria for the R2 value are 0.75 for substantial, 0.50 for moderate, and 0.25 for weak. If the R2 value is closer to 1, the proposed model's determinant coefficient and predictive power are improving.

Table 5. Determination Coefficient (R^2)

	R Square
Tax Compliance	0.286

Source: data proceed (2021)

The table above shows that for tax compliance, the R-square is 0.286. This indicates that religiosity and tax knowledge will influence tax compliance by 28%. Other variables not explained in this study influence the remaining 72 percent.

Goodness to Fit

The goodness to fit aims to verify the relationship between variables (Yahaya et al., 2019). The goodness to fit test criteria are assessed through the root standard square residual (SRMR). The value is considered appropriate if <0.10 or 0.09 (Kong and Ye, 2017).

Table 6. Goodness to Fit

	Saturated Model	Estimated Model
SRMR	0.078	0.079

Source: data proceed (2021)

The table above shows that the SRMR results are less than 0.10, indicating that the Goodness to Fit in this research is appropriate.

Hypothesis Testing

The hypothesis is accepted or rejected by looking at the T-values and P-values. T-values > 1.96 and P-values < 0.05 are acceptable for hypothesis testing (Kwong and Wong, 2013).

<div align="center">Table 7. Hypothesis Testing</div>

	Original Sample	T-values	P-values	Result
Moderating Effect → Tax Compliance	0.249	2.036	0.042	Accepted
Religiosity → Tax Compliance	0.265	3.083	0.002	Accepted
Tax Knowledge → Tax Compliance	0.371	4.528	0.000	Accepted

Source: data proceed (2021)

Based on the table above, the T-values for the moderating effect, religiosity, and tax knowledge on tax compliance, respectively, are 2.036, 3.083, and 4.528. P-values for the moderating effect of religiosity and tax knowledge on tax compliance are 0.042, 0.002, and 0.000. Furthermore, the original sample values for the moderating effect, religiosity, and tax knowledge on tax compliance are all positive, namely 0.249, 0.265, and 0.371. Based on those results, the p-value is less than 0.05. Therefore, it can be concluded that all hypotheses are supported.

Discussions

Religiosity refers to one's attachment to religious values. Based on Capanna et al. (2013), a person is said to be religious when they apply religious values and stay away from religious prohibitions. Taxpayers who obey religious orders and prohibitions will continue to carry out their obligations to their beliefs. Taxpayers who consider religious regulations to be an obligation, then taxpayers will feel guilty if they do something that violates the rules. Therefore, high religiosity can motivate taxpayers to comply with tax regulations. Taxpayers with high religiosity will try to comply with applicable norms and rules to increase tax compliance (Mayasari et al., 2014). Previous research supported the results of this study with the finding that religiosity has a positive impact on tax compliance conducted by Mohdali & Pope (2014) and Benk et al. (2016). Research by Basri (2015) and Utama & Wahyudi (2016) also supports this by showing that taxpayers who have high religiosity will encourage someone to behave positively so that taxpayers will comply with tax regulations.

The second hypothesis shows that tax knowledge as a moderating variable has a positive effect, which can strengthen the relationship between religiosity and tax compliance. Taxpayers with a high value of religiosity will be more obedient to the tax law if they also have tax knowledge. So, knowledge of taxation is needed to comply with these tax regulations so taxpayers can carry out their tax obligations correctly. High religiosity coupled with good tax knowledge will assist taxpayers in fulfilling their tax obligations, resulting in increased tax compliance. Previous research by Oladipupo & Obazee (2016) and Saad (2014) showed that a good understanding of taxes improves tax compliance. Therefore, the relationship between religiosity and tax compliance can be strengthened by tax knowledge.

CONCLUSION AND SUGGESTIONS

This research aims to examine the influence of religiosity and tax knowledge influence the relationship between religiosity and tax compliance. This research used a quantitative approach with purposive sampling as a sampling technique. The data collection method used a questionnaire distributed electronically using a google form. For data analysis, researchers used structural equation modeling analysis.

Based on the results, religiosity positively and significantly influences individual tax compliance in Karawang. This shows that the higher level of religiosity, the higher level of tax compliance. Furthermore, the moderating variable of tax knowledge also has a positive and significant influence on tax compliance, meaning that the variable of tax knowledge can strengthen the relationship between religiosity and tax compliance. Thus, the higher the tax knowledge and the higher the level of religiosity, the higher the tax compliance. The research findings are expected to be helpful. They contribute significantly to the government or tax authorities in considering factors such as religiosity and tax knowledge that are important to improve and regenerate tax strategies in order to improve tax compliance behavior.

This research used limited variables: religiosity and tax knowledge, even though tax compliance is still heavily influenced by other factors. Then, the scope of this research was only carried out in the Karawang area, so the research results were limited and could not be generalized. Further researchers are expected to add other independent variables. It could be with other internal factors, such as love for the country (nationalism). Besides that, future research is also expected to expand the survey area so that it is not only limited to one city but from other cities besides Karawang. So that the results can be generalized to a wider scope. Last, this research shed light on the importance of tax knowledge for the tax collector. Therefore, it is vital to encourage and improve tax socialization so taxpayers understand more about tax rules and procedures.

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