

# THE INFLUENCE OF TAX MORALS, RELIGIOSITY AND INCOME ON TAXPAYER COMPLIANCE WITH BEHAVIORAL INTENTIONS WITH DIGITAL REPORTINGS AS AN INTERVENING VARIABLE

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## Abstract

**Objective** - The aim of the research is to determine the influence of tax morale, religiosity and income on taxpayer compliance with the Behavioral Intentions with Digital Reporting variable as an intervening variable.

**Research Method** - This type of research is quantitative. The population of this research is Small and Medium Enterprise taxpayers registered in Rokan Hulu Regency. The sample was 104 Small and Medium Enterprise respondents. The sampling technique in this research used random sampling

**Findings** -The author found that tax morale has no effect on Behavioral Intentions with Digital Reportings, religiosity has no effect on tax compliance, religiosity has no effect on Behavioral Intentions with Digital Reportings. However, there is only tax morale regarding taxpayer compliance and income on Behavioral Intentions with Digital Reportings.

**Limitations** - this study only focuses on one area, namely Rokan Hulu Regency, and focuses on Small and Medium Enterprises (UKM), so the following researchers can expand the research to the provincial level and include non-employees as samples.

## Background

Tax regulation and reform in emerging economies, more generally, may fail in many ways. Law enforcement and tax policy [1]. Meanwhile, taxes are the main source of state revenue in generating resources to carry out their duties [2]. Tax evasion and avoidance is a problem of tax non-compliance in countries,

especially in developing countries, mostly carried out by small and medium enterprises (SMEs).

Small and Medium Enterprises (SMEs) are the backbone of the economy in the wheels of government (Boateng 2015). Small and Medium Enterprises (SMEs) are able to overcome the challenges of economic growth and unemployment plus Small and Medium Enterprises (SMEs), [3]. So taxpayer compliance must be used more to increase state revenue to meet its needs [4].

Tax administration reform has not been able to increase tax compliance [5]. It seems that the information from the 2021 Revenue Statistics in Asia and the Pacific Report explains that 24 countries in Asia and the Pacific have the lowest tax ratios, including Indonesia, that personal income tax revenues are still classified as a minimum of 10% of 2019 tax revenues [6]. So the government needs commitment to fulfill its obligations in increasing tax compliance [7]

Small Business tax morale is a factor that influences taxpayer compliance [8]. Tax morals are also a form of motivation from within taxpayers to pay taxes [8, 9, 10, 11, 12]. Moral and ethical values are very important for modes of responsibility at the personal, local and social levels, namely citizens, local government and national government, [13]. However, tax morals and tax immoral behavior have no effect on tax compliance [14]. Individual factors have an important role in determining tax morale which can be seen from gender, age, education level, employment status and religious background [16].

Trust in the government, tax administrators, and Malaysia's internal revenue board's power and awareness influences compliance enforcement, [17]. The value of religion and religiosity was carried out to assess the suitability of religion and

religiosity in compliance with Small and Medium Enterprises (SMEs) in the Ghanaian market, [17]. Religiosity has a significant positive influence on tax compliance, this may be due to the strong religious values held by many Malaysian people [37]. Ethics as a psychological dimension and tax socialization as a social dimension do not have a significant effect on tax compliance [46]. However, the value of attitude measures is closely related to taxpayer compliance decisions [34].

Income is the amount received for the efforts made by a person or entity for economic activities [44]. The higher a taxpayer's income becomes a challenge for taxpayers in reporting their taxes. Lack of tax knowledge, high tax rates, low income and high levels of household consumption are the dominant factors influencing tax compliance in SMEs [15].

### **Literature Review**

#### ***Compliance Theory***

Compliance Theory is a theory explaining a situation where a taxpayer complies with established government regulations [30]. So it can be interpreted that taxpayers have the awareness to report taxes, whether the taxes paid are high or low, so taxpayers remain obedient in paying taxes on time.

#### ***Theory of Planned Behavior***

Theory Of Planned Behavior is a theory that explains the causes of Behavioral Intentions with Digital Reportings, Behavioral Intentions with Digital Reportings are determined by three main determinants, namely attitude, subject norm and perceived behavioral control [33].

#### ***Attribution Theory***

The theory states that it is a form of process of how someone interprets a situation related to tax compliance [39]. The research results explain that attribution theory says that a person's behavior is influenced by internal and external conditions [22].

#### ***Taxpayer Compliance***

Taxpayer compliance is the behavior of taxpayers in carrying out their tax obligations by following applicable regulations [29]. Tax compliance is produced by several tax authorities as a result of the power to regulate taxpayers to declare large incomes every year [31].

#### ***Tax Morals***

Tax morals are the taxpayer's own feelings of wanting to pay taxes, because of the taxpayer's desire to contribute to the government and society at large, [11, 12, 20]. Tax Morale is also a form of intrinsic motivation to comply with tax regulations [27].

#### ***Religiosity***

Religion is expected to provide internal control for self-monitoring and enforcement of moral behavior, [23]. Religiosity is important for increasing morals which is very necessary for individuals and professions [25]. The role of religion in preventing deviant behavior [19].

#### ***Income***

Income according to Law Number 36 of 2008 concerning the fourth amendment to Law No. 7 of 1983 that every additional economic capability obtained by a taxpayer, whether from within the country or abroad, which is used for consumption or increasing the taxpayer's wealth, includes business profits, salaries, honorariums, gifts, royalties, dividends and so on, [43].

#### ***Behavioral Intentions with Digital Reportings***

Behavioral Intentions with Digital Reporting is behavior that uses services and recommends these services to others [38]. A person's intention is to do something big, then he is enthusiastic about carrying out that behavior [33]. Behavioral Intentions with Digital Reportings are directly influenced by intentions to use, recommend, loyalty and commitment [24].

## Methods

### Research design

This type of research is quantitative to test the influence of tax morale, religiosity and income on taxpayer compliance with Behavioral Intentions with Digital Reporting variables as intervening variables. The population of this research is Small and Medium Enterprise taxpayers registered in Rokan Hulu Regency. The sample was 104 Small and Medium Enterprise respondents. The sampling technique in this study Used random sampling taking into The Account the criteria of having a maximum sales or turnover of micro businesses of one billion rupiah, excluding land and buildings, [36]. Primary data is the main data that will be analyzed in the field, obtained directly from survey respondents. Data was collected using a formatted questionnaire.

### Measurement Scale

This research was conducted using a questionnaire in the form of responses given by respondents on a Likert point scale ranging from 1 = (strongly disagree), 2 = (disagree), 3 = (neutral), 4 = (agree) and 5 = (strongly agree). We followed the procedure suggested by, [42]

Table 1. Operational Definition

Variable	Indicator
Taxpayer Compliance (Y)	1. Calculate, pay and report SPT 2. Obey the Law 3. On time 4. Satisfaction with Services 5. Readiness for examination
Tax Morals (X1)	1. Intention 2. Usefulness 3. obligation
Religiosity (X2)	1. Creed 2. Worship 3. Morals 4. Knowledge 5. Understanding
Income (X3)	1. Obedience 2. Low income 3. Ability

	4. Need
Behavioral Intentions with Digital Reporting (Z)	1. The tendency to behave submissively 2. Propensity to report taxes 3. The decision to behave obediently

### Description Analysis

This research uses Smartpls software. Structural equation modeling (SEM) techniques are used to test research hypotheses, a component or variant-based SEM equation model called partial least squares (PLS), (Imam Ghozali 2023).

## Results And Discussion

### Outer Model Results

Outer model testing is carried out by carrying out Convergent Validity of a measurement with a reflective model. The indicators are assessed based on the correlation between the item score and the construct score calculated using PLS. This is done by evaluating the results of the Outer Model for each indicator. Reflective is said to be high if the correlation is more than  $> 0.70$ .

Table 2. Convergent Validity Values

	Tax Morals	Religiosity	Income	Behavioral Intentions with Digital Reportings	Taxpayer Compliance
MP1	0,876				
MP2	0,832				
MP3	0,869				
R4		0,858			
R5		0,942			
P1			0,923		
P4			0,777		
NP1				0,936	
NP2				0,778	
KWP 1					0,952
KWP 2					0,921

Source: Processed Data, 2023

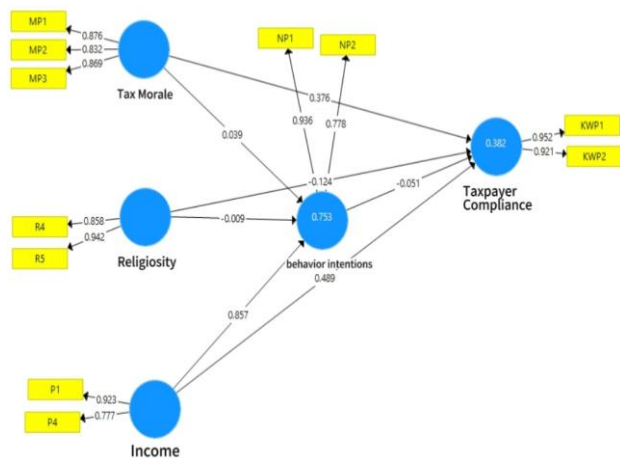


Figure 1. Validity Testing

Each latent variable must be able to explain at least 50% of the variance of the respective indicator. Therefore, the absolute correlation between the latent variable and the indicator is  $> 0,70$  (the absolute value of the outer standard loading or what is called outer loading). Based on the outer loading value of all indicators for each research variable  $> 0,70$ . From the results of this estimation, it is proven that the indicators used in this research variable have met convergent validity.

### Discriminant Validity

An indicator is declared valid if it has the highest outer loading for the target construct compared to the outer loading for other constructs. In this research, the results of the Discriminant Validity test are displayed in Table 3 below:

Table 3. Discriminant Validity Results

	(AVE)	Information
Tax Morals	0,738	Valid
Religiosity	0,811	Valid
Income	0,728	Valid
Behavioral Intentions with Digital Reportings	0,741	Valid
Taxpayer Compliance	0,877	Valid

Source: Processed Data, 2023

Table 3 shows that the AVE of each research variable is  $>0.50$ . These results prove that all the independent variables of this research are valid and meet discriminant validity.

### Composite reliability

Composite reliability is one method used to test the reliability value of each variable indicator. A variable can be said to meet Composite reliability if its value is more than 0.70. The following are the results of Composite reliability for each variable:

Table 4. Composite Reliability Results

	Composite Reliability	Information
Tax Morals	0,894	Reliable
Religiosity	0,896	Reliable
Income	0,842	Reliable
Behavioral Intentions with Digital Reportings	0,850	Reliable
Taxpayer Compliance	0,934	Reliable

Source: Processed data, 2023

Based on Table 4, it is known that the Composite Reliability value of the Tax Moral variable is  $>0,70$ , which is 0,894, Religiosity  $>0,70$ , which is 0,896, Income  $>0,70$ , which is 0.842, Behavioral Intentions with Digital Reporting  $>0,70$ , which is 0,850, Taxpayer Compliance  $>0,70$  of 0,934. Judging from the Composite Reliability value for each variable, the value is  $>0,70$ , indicating that everything is reliable.

### Cronbach's Alpha

Cronbach's Alpha can be used to strengthen the reliability test of composite reliability. A variable can be said to be reliable if it has a Cronbach's Alpha  $> 0.70$ .

Table 5. Cronbach's Alpha

	Composite Reliability	Information
Tax Morals	0,822	Reliable
Religiosity	0,777	Reliable
Income	0,644	Not Reliable
Behavioral Intentions with Digital Reportings	0,674	Not Reliable
Taxpayer Compliance	0,861	Reliable

Source: Processed Data, (2023).

Based on Table 5, the Cronbach's Alpha value of the Tax Moral variable is >0,70, namely 0,822, Religiosity >0,70 is 0,777, Income <0,70 is 0,644, Behavioral Intentions with Digital Reporting <0,70 is 0,647, and Taxpayer Compliance is >0,70 is 0,861. These results show that there are still 2 variables that have not met Cronbach's Alpha, so it can be concluded that overall the variables have a high level of reliability.

**Path Coefficient Test**

Path Coefficient evaluation is used to show how strong the influence of the independent variable is on the dependent variable. Based on R-Square, it is used to measure changes in the independent variable towards the Dependent Variable. The higher the R2 value, the higher the prediction model of the proposed research model. R-square values of >0,70, 0,67, 0,33 and 0,19 indicate a strong, substantial, moderate and weak model, respectively [26].

Based on the data management that has been carried out with SmartPLS, the R-Square is obtained in Table 5 below:

Table 6. R-Square results

	<b>R Square</b>	<b>R Square Adjusted</b>
Behavioral Intentions with Digital Reportings	0,753	0,746
Taxpayer Compliance	0,382	0,356

Source: Processed Data, 2023

Goodness of fit measured using R-Square dependent latent variable with the same interpretation as regression. An R-Square value > 0 indicates the model has predictive relevance. The magnitude of the influence of X on Y is 35%. Meanwhile, the influence of variable X on M is 75%.

**Hypothesis testing**

Hypotheses are tested using Path Coefficients and to test indirect effects through Specific Indirect Effects. The path coefficients and Specific Indirect Effect values are seen from the P Value <0.05.

Table 7. Hypothesis Testing

	<b>Original Sample</b>	<b>t Statistics</b>	<b>p Values</b>
Tax Morals -> Taxpayer Compliance	0,376	3,882	0,000
Tax Morals -> Behavioral Intentions with Digital Reportings	0,039	0,549	0,583
Religiosity -> Taxpayer Compliance	-0,124	1,140	0,255
Religiosity -> Behavioral Intentions with Digital Reportings	-0,009	0,130	0,897
Income -> Taxpayer Compliance	0,489	2,345	0,019
Income -> Behavioral Intentions with Digital Reporting	0,857	30,211	0,000
Behavioral Intentions with Digital Reporting -> Taxpayer Compliance	-0,051	0,225	0,822
Tax Morals -> Behavioral Intentions with Digital Reportings -> Taxpayer Compliance	-0,002	0,113	0,910
Religiosity -> Behavioral Intentions with Digital Reportings -> Taxpayer Compliance	0,000	0,029	0,977
Income -> Behavioral Intentions with Digital Reportings -> Taxpayer Compliance	-0,044	0,224	0,823

Source: Processed Data, 2023

Based on the results in Table 7 it can be concluded:

1. Tax Morale towards Taxpayer Compliance obtained a P-Values value of 0,000 and a t-statistic of 3,882

2. Tax Moral towards Behavioral Intentions with Digital Reportings obtained a P-Values value of 0,583 and a t-statistic of 0,549

3. Religiosity towards taxpayer compliance obtained a P-Values value of 0,255 and a t-statistic of 1,1440

4. Religiosity towards Behavioral Intentions with Digital Reportings obtained a P-Values value of 0,897 and a t-statistic of 0,130

5. Income to taxpayer compliance obtained a P-Values value of 0,019 and a t-statistic of 2,345

6. Religiosity towards Behavioral Intentions with Digital Reportings obtained a P-Values value of 0,000 and a t-statistic of 30,211

7. Behavioral Intentions with Digital Reportings towards obedience tax payer obtain p-Values is 0,822 and t-statistic is 0,225.

8. Tax morals on taxpayer compliance through Behavioral Intentions with Digital Reportings obtain The P-Value is 0,910 and the t-statistic is 0.113

9. Religiosity towards taxpayer compliance through Behavioral Intentions with Digital Reportings obtained a P-Value of 0,977 and a t-statistic of 0,029

10. Income from taxpayer compliance through Behavioral Intentions with Digital Reportings obtained a P-Value of 0,823 and a t-statistic of 0,224.

## Discussion

### *The Influence of Tax Morals on Taxpayer Compliance*

Based on Table 7, it can be seen that the t-statistical value of the direct influence of Tax Morale on taxpayer compliance shows a P-

Values -Values of  $0,000 < 0,05$  with a t-Statistic of  $3,882 > 1,984$ . So it can be concluded that tax morale has a significant effect on taxpayer compliance and the hypothesis is accepted.

This research found that tax morale influences taxpayer compliance. This finding is in line with research conducted by [4, 11, 12, 40]. The results of this research indicate that tax authorities must continue to strive to improve tax morale by providing good and easy service, as well as fairness and trust to ensure that taxpayers continue to comply with tax regulations.

### *The influence of tax morals on Behavioral Intentions with Digital Reportings*

Based on Table 7, it can be seen that the t-statistical value of the direct influence of Tax Moral on tax Behavioral Intentions with Digital Reportings shows a P-Values -Values of  $0,583 < 0,05$  with a t-Statistic of  $0,549 > 1,984$ . So it can be concluded that tax morale has no significant effect on Behavioral Intentions with Digital Reportings and the hypothesis is rejected.

The findings of this research indicate that this research is not in the same direction as [11, 12, 16].

The research results show that tax authorities must continue to strive to set a good example for their staff members, especially in terms of avoiding corruption. This will increase taxpayer confidence and encourage them to continue paying taxes.

### *The Influence of Religiosity on Taxpayer Compliance*

Based on Table 7, it can be seen that the t-statistical value of the direct influence of religiosity on taxpayer compliance shows a P-Values value of  $0,255 < 0,05$  with a t-statistic of  $1,140 > 1,984$ . So it can be concluded that religiosity has no significant effect on taxpayer compliance and the hypothesis is rejected.

The research results show that religiosity has no effect on taxpayer compliance. This finding is not in line with research [14, 22, 34, 46].

Based on the research results, it shows that

religiosity does not affect taxpayer compliance because the objectives of government policy are different from the concept of religiosity.

### ***The Influence of Religiosity on Behavioral Intentions with Digital Reportings***

Based on Table 7, it can be seen that the t-statistical value of the direct influence of religiosity on tax Behavioral Intentions with Digital Reportings shows a P-Values value of  $0,897 < 0,05$  with a t-statistic of  $0,130 > 1,984$ . So it can be concluded that religiosity has no significant effect on Behavioral Intentions with Digital Reportings and the hypothesis is rejected.

The results of this research are not in line with research [14, 34, 46]. Based on the research results, it shows that religiosity does not influence Behavioral Intentions with Digital Reportings because tax is still a government concept and religiosity is still different and there is still a big question about the relationship between tax and religion.

### ***The Influence of Income on Taxpayer Compliance***

Based on Table 7, it can be seen that the t-statistic value of the direct influence of income on taxpayer compliance shows a P-Values value of  $0,019 < 0,05$  with a t-statistic of  $2,345 > 1,984$ . So it can be concluded that income has a significant effect on taxpayer compliance and the hypothesis is accepted.

The research findings are in line with the results of research conducted by [15]. Based on the research results, the meaning of the tax authority must continue to improve services to taxpayers so that taxpayers feel prioritized, which leads to taxpayers being obedient and obedient to continuing to pay taxes.

### ***The influence of income on Behavioral Intentions with Digital Reportings***

Based on Table 7, it can be seen that the t-statistical value of the direct influence of income on tax Behavioral Intentions with Digital Reportings shows a P-Values value of

$0,000 < 0,05$  with a t-statistic of  $30,211 > 1,984$ . So it can be concluded that income has a significant effect on Behavioral Intentions with Digital Reportings and the hypothesis is accepted.

The findings of this research explain that income influences taxpayers' intentions to obey and comply with taxes and this research is in line with research [15]. Based on the research results, the authorities must strive to provide understanding and improve the quality of service to taxpayers, especially in the field of reporting that uses digital reporting.

### ***The Influence of Behavioral Intentions with Digital Reportings on Taxpayer Compliance***

Based on Table 7, it can be seen that the t-statistical value of the direct influence of Behavioral Intentions with Digital Reportings on tax Behavioral Intentions with Digital Reportings shows a P-Values value of  $0,822 < 0,05$  with a t-statistic of  $0,225 > 1,984$ . So it can be concluded that Behavioral Intentions with Digital Reportings have no significant effect on taxpayer compliance and the hypothesis is rejected.

The findings of this research show that Behavioral Intentions with Digital Reportings have no effect on taxpayer compliance, research is not in line with research [32, 41]. Based on the research results, there needs to be an emotional touch that must be carried out by the tax apparatus, so that it will create a sense of responsibility from taxpayers to continue to obey and comply with government regulations, especially in tax reporting.

### ***The influence of tax morals on taxpayer compliance through Behavioral Intentions with Digital Reportings***

Based on Table 7, it can be seen that the t-statistical value of the direct influence of Behavioral Intentions with Digital Reportings on tax Behavioral Intentions with Digital Reportings shows a P-Values value of  $0,910 < 0,05$  with a t-statistic of  $0,113 > 1,984$ . So it can be concluded that tax morale has no significant effect on taxpayer compliance through Behavioral Intentions with Digital Reportings and the hypothesis is rejected.

The findings of this research are not in line with historical research with research conducted by [14, 28, 40, 46].

Based on the research results, it is clear that government officials must always set a moral example by reducing all forms of corruption and all policies made must take into account the condition of society as well.

### ***The influence of religiosity on taxpayer compliance through Behavioral Intentions with Digital Reportings***

Based on Table 7, it can be seen that the t-statistic value of the direct influence of religiosity on tax behavior intentions shows a P-Values value of  $0,977 < 0,05$  with a t-statistic of  $0,029 > 1,984$ . So it can be concluded that religiosity has no significant effect on taxpayer compliance through Behavioral Intentions with Digital Reportings and the hypothesis is rejected.

The findings of this research are not in line with the results of research conducted by [3, 4, 11].

### ***The influence of income on taxpayer compliance through Behavioral Intentions with Digital Reportings***

Based on Table 7, it can be seen that the t-statistical value of the direct influence of religiosity on tax Behavioral Intentions with Digital Reportings shows a P-Values value of  $0,823 < 0,05$  with a t-statistic of  $0,224 > 1,984$ . So it can be concluded that income has no significant effect on taxpayer compliance through Behavioral Intentions with Digital Reportings and the hypothesis is rejected.

These findings are not in line with research conducted by [45] but are in line with research conducted by [35]. Based on the research results, government officials should continue to provide good and easy quality and a sense of justice felt by taxpayers, so that taxpayers feel comfortable to comply with taxes.

### **Conclusion**

This research is motivated by the limited tax

morale, religiosity and income in determining taxpayer compliance in Small and Medium Enterprises or MSMEs in Rokan Hulu district. We collected data from 104 respondents. After conducting regression analysis, the author found that tax morale has no effect on Behavioral Intentions with Digital Reportings, this research is in the same direction as [14], religiosity has no effect on tax compliance, religiosity has no effect on Behavioral Intentions with Digital Reportings, this is in the same direction as [46]. However, there is only tax morale regarding taxpayer compliance, this is in accordance with research [8] and income on taxpayer compliance and income on Behavioral Intentions with Digital Reportings [15].

The results of the study will help the Indonesian government, especially Rokan Hulu Regency, to find out what causes low taxpayer compliance in Rokan Hulu Regency. Apart from that, this research also provides important information to the government that religiosity is not the main thing for small and medium enterprises (SMEs) to comply with government regulations, even though Rokan Hulu district is a land of a thousand Suluks which is known for its strong religion.

The limitations of this study only focus on one area, namely Rokan Hulu Regency, and focus on Small and Medium Enterprises (UKM), so the following researchers can expand the research to the provincial level and include non-employees as samples.

Future research can also add corruption variables which can be studied as a form of behavior from taxpayers which is now widespread which results in a lack of trust in taxpayers, especially taxpayers.

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