

AN ANALYSIS OF TAX COMPLIANCE AMONG MSMES IN BEKASI CITY BASED ON THE THEORY OF PLANNED BEHAVIOR

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Abstract

This study aims to analyze the effect of tax morality, tax literacy, and income level on taxpayer compliance, with religiosity as a moderating variable. This study focuses on Micro, Small, and Medium Enterprises (MSMEs) taxpayers who play an important role in national tax revenue. Data were collected through questionnaires distributed to a number of MSME taxpayers and analyzed using moderation regression methods. The population in this study was MSMEs that were taxpayers in the Bekasi city area. The sample in this study consisted of 390 taxpayers. Data analysis in this study used the SMARTPLS Version 3.2.9 analysis tool. The results of the study indicate that tax morale and tax literacy have a positive and significant effect on taxpayer compliance, while income level has no effect on taxpayer compliance. Meanwhile, the results of the interaction of moderating variables show that religiosity strengthens the effect of tax morale on taxpayer compliance and weakens the effect of tax literacy and income level on taxpayer compliance.

Keywords: Tax Morale, Tax Literacy, Income Level, Tax Compliance, Religiosity

1. Introduction

Tax is generally defined as a compulsory levy imposed by the government on individuals or entities based on law, without direct quid pro quo, and used to finance public expenditures and state development (Harfiani et al., 2023). It represents a mandatory contribution that cannot be avoided by taxpayers and may be enforced if obligations are not fulfilled. Furthermore, taxes serve as a primary source of government revenue to support public welfare, although the benefits are not directly received by taxpayers (Putri & Taun, 2023). In Indonesia, taxation plays a crucial role, contributing approximately 71% of total state revenue in the national budget (Hartinah et al., 2023).

Based on DJP Report, state revenue from 2020 to 2024 is derived from tax revenue, non-tax state revenue (PNBP), and grants, with tax revenue showing a significant increase from IDR 1,285.1 trillion to IDR 2,309.9 trillion, reflecting the effectiveness of tax reforms, administrative improvements, and rising taxpayer compliance. PNBP increased until 2022 before slightly declining due to external factors such as commodity price fluctuations, while grants decreased drastically, indicating a growing reliance on taxation. Taxation serves both budgetary and regulatory functions, playing a vital role in financing public expenditure and maintaining fiscal stability; however, its effectiveness depends on taxpayer compliance, which remains relatively low in Indonesia as reflected in the declining tax ratio from 10.7% in 2019 to around 8% in 2020. This issue is particularly evident among Micro, Small, and Medium Enterprises (MSMEs), where only a small proportion are registered taxpayers due to limited tax knowledge, complex administrative processes, perceived tax burden, and lack of transparency and education. Therefore,

improving taxpayer compliance is essential to enhance the effectiveness of the tax system and increase state revenue.

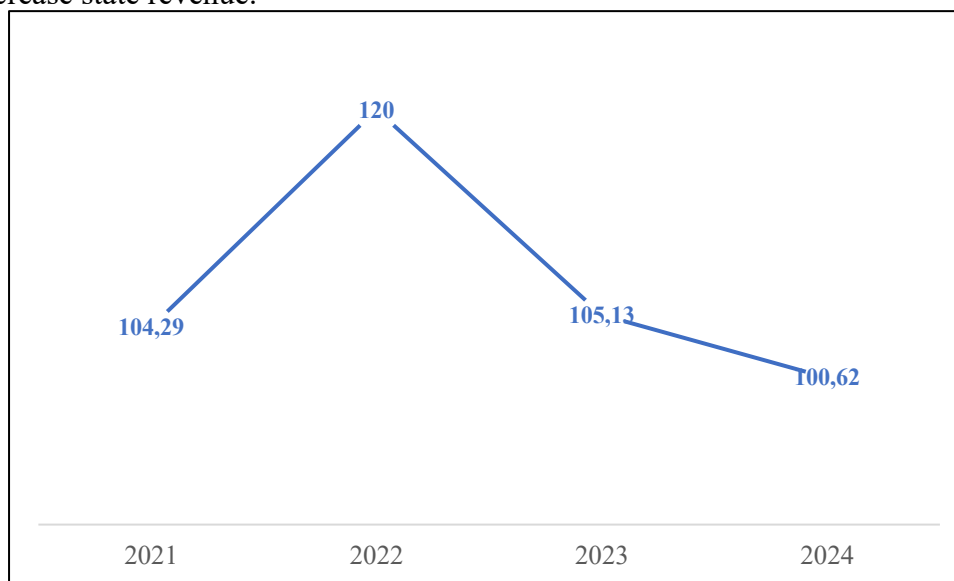


Figure 1. Tax Compliance KPP Bekasi

Based on Figure 1.1, taxpayer compliance in Bekasi City during 2021–2024 shows a fluctuating trend, increasing from 104.29% in 2021 to a peak of 120% in 2022, before declining to 105.13% in 2023 and 100.62% in 2024, indicating that compliance remains unstable despite exceeding targets.

This suggests that fiscal incentives and administrative enforcement alone are insufficient to sustain long-term compliance, particularly among MSMEs, thereby requiring a behavioral approach such as the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). Within this framework, tax morale plays a crucial role as an intrinsic motivation that encourages voluntary compliance (Jehadun et al., 2024; Graha et al., 2024), while tax literacy enhances understanding of tax regulations, rights, and obligations, thereby reducing compliance barriers (Gulo & Purba, 2024; Nistiana et al., 2023; Muliana et al., 2025). In addition, income level influences compliance by affecting both the ability to pay taxes and the tendency to engage in tax avoidance (Prayoga & Yasa, 2020; Nasirudin & Trisnawati, 2023).

However, prior studies show inconsistent findings regarding the effects of tax morale (Kusumadewi & Dyarini, 2022; Tambun & Haryati, 2022; Bantalia, 2024; Aska & Umaimah, 2022; Lusdani et al., 2024; Nugraha & Umaimah, 2023; Asih & Adi, 2020; Juliantari et al., 2021; Sulistyono & Mappanyukki, 2023; Hajering, 2020).

Tax literacy (Yuliati & Fauzi, 2020; Latuheru & Loupatty, 2024; Fatikasari et al., 2024; Safri et al., 2024; Ma'rufah & Sari, 2023; Kusumadewi & Dyarini, 2022; Mardhatilla et al., 2023; Carolin, 2023; Listyaningsih & Hoyriyah, 2024).

Income level (Kantohe, 2022; Donofan & Afriyenti, 2021; Marpaung et al., 2023; Listyaningsih & Hoyriyah, 2024; Bhagaskara et al., 2023; Handriyani & Astawa, 2022; Putri et al., 2022; Atmaja, 2025; Thalib et al., 2023).

Furthermore, religiosity is introduced as a moderating variable, as it reflects the extent to which religious values influence individual behavior and may strengthen or weaken the relationship between tax morale, tax literacy, and income level on taxpayer compliance (Maharani et al., 2025; Ferdiawan et al., 2023; Ermawati et al., 2022; Apriani, 2020; Jumriyah & Faisol, 2023; Fitriyah et al., 2024; Anggini et al., 2021; Faridzi et al.,

2022). Therefore, this study emphasizes the importance of integrating behavioral and psychological factors to better explain the dynamics of taxpayer compliance.

2. Theoretical Background

2.1 Theory of Planned Behavior

This study adopts the Theory of Planned Behavior (TPB), developed by Ajzen (1991) from the Theory of Reasoned Action, as the grand theory to explain taxpayer compliance as a planned behavior influenced by psychological factors. TPB posits that behavioral intention is determined by three key components: attitude toward behavior, subjective norms, and perceived behavioral control, which together shape an individual's decision to act (Anugrah & Fitriandi, 2022). In the context of MSME taxpayers, compliance is not solely driven by economic incentives or sanctions but also by personal attitudes toward taxation, social pressures, and perceived ability to fulfill tax obligations. Compared to Deterrence Theory and Economic Crime Theory, which emphasize sanctions and rational economic calculations, TPB provides a more comprehensive explanation by incorporating moral and social dimensions, thereby better capturing voluntary compliance behavior. Although TPB has limitations, such as its individual-oriented and static nature and the potential gap between intention and actual behavior, it remains relevant for this study as it offers a robust framework to analyze the behavioral determinants of taxpayer compliance.

2.2 Tax Morale, Tax Compliance

Tax morale is a key determinant of taxpayer compliance, reflecting an individual's internal values and sense of responsibility to fulfill tax obligations as a form of social contribution. Taxpayers with high tax morale tend to comply voluntarily, even in the absence of external pressure or sanctions, as it is shaped by factors such as education, trust in government, transparency, and social norms. Within the Theory of Planned Behavior (Ajzen, 1991), tax morale influences compliance through three components: it fosters a positive attitude toward paying taxes, strengthens subjective norms by reinforcing social expectations, and enhances perceived behavioral control by increasing individuals' confidence in fulfilling their obligations. Consequently, higher tax morale increases the intention to comply, which leads to actual compliance behavior. Empirical studies support this relationship, indicating that tax morale significantly affects taxpayer compliance (Kusumadewi & Dyarini, 2022; Tambun & Haryati, 2022; Bantalia, 2024). Therefore, the hypothesis proposed is:

H1: Tax morale has a significant effect on taxpayer compliance based on TPB.

2.3 Tax Literacy, Tax Compliance

Tax literacy is a crucial factor in enhancing taxpayer compliance, as it reflects the level of knowledge, understanding, and ability of taxpayers to comprehend tax regulations, rights, obligations, and administrative procedures. Taxpayers with higher tax literacy tend to have greater awareness of the importance of taxes and the consequences of non-compliance, leading to more positive attitudes and increased confidence in fulfilling their obligations. Moreover, tax literacy reduces reporting errors, enhances transparency, builds trust in the tax system, and minimizes intentional tax avoidance. Within the Theory of Planned Behavior (Ajzen, 1991), tax literacy influences compliance by fostering positive attitudes toward taxation, strengthening subjective norms through social awareness, and enhancing perceived behavioral control by improving taxpayers'

technical capability to comply. Empirical studies support this relationship, showing that tax literacy significantly affects taxpayer compliance (Yuliati & Fauzi, 2020; Latuheru & Loupatty, 2024; Fatikasari et al., 2024). Therefore, the hypothesis proposed is:

H2: Tax literacy has a significant effect on taxpayer compliance based on TPB.

2.4 Income Level, Tax Compliance

Income level is an important factor influencing taxpayer compliance, as it reflects not only the financial capacity to pay taxes but also affects perceptions, motivation, and attitudes toward compliance. Higher-income taxpayers generally have better access to tax information and services, which theoretically increases their likelihood of compliance; however, they may also have greater opportunities to engage in tax avoidance if not supported by strong moral awareness and effective supervision. From a behavioral perspective, low-income taxpayers may face financial constraints, while high-income individuals are more influenced by perceptions of tax fairness, administrative efficiency, and trust in government. Within the Theory of Planned Behavior (Ajzen, 1991), income level influences compliance through attitude toward behavior, where taxpayers assess tax obligations as fair or burdensome; subjective norms, where higher social and professional expectations encourage compliance; and perceived behavioral control, where greater resources enhance the ability to fulfill tax obligations. Empirical studies indicate that income level significantly affects taxpayer compliance (Kantohe, 2022; Donofan & Afriyenti, 2021; Marpaung et al., 2023). Therefore, the hypothesis proposed is:

H3: Income level has a significant effect on taxpayer compliance based on TPB.

2.5 Religiosity, Tax Morale, Tax Compliance

Taxpayer compliance is strongly influenced by tax morale, which reflects an individual's internal values and ethical commitment to fulfilling tax obligations; however, this relationship is not always linear and may be strengthened by religiosity. Religiosity represents the extent to which individuals internalize and practice religious values in daily life, including tax compliance. Within the Theory of Planned Behavior (Ajzen, 1991), tax morale shapes positive attitudes toward compliance, while religiosity reinforces subjective norms and internal moral beliefs by integrating ethical and spiritual values such as honesty, fairness, and responsibility. Individuals with higher religiosity tend to perceive tax compliance not only as a legal obligation but also as a moral and spiritual duty, thereby strengthening the effect of tax morale on compliance behavior. Empirical studies support the role of religiosity and tax morale in influencing taxpayer compliance (Apriani, 2020; Estiningtyastuti & Karhananto, 2022; Mardini & Fadilah, 2023; Kusumadewi & Dyarini, 2022; Tambun & Haryati, 2022; Bantalia, 2024). Therefore, the hypothesis proposed is:

H4: Religiosity moderates the effect of tax morale on taxpayer compliance based on TPB.

2.6 Religiosity, Tax Morale, Tax Compliance

Taxpayer compliance is influenced by tax literacy, which reflects the understanding of tax regulations, rights, and obligations, enabling taxpayers to fulfill their responsibilities accurately and timely; however, literacy alone may not be sufficient without the support of individual values such as religiosity. Religiosity represents the extent to which individuals internalize religious values in guiding their behavior, including compliance with legal and social obligations. Within the Theory of Planned Behavior (Ajzen, 1991), tax literacy is closely related to perceived behavioral control, as

it enhances taxpayers' capability to comply, while religiosity strengthens attitudes and subjective norms by fostering moral responsibility and social pressure to obey tax regulations. Therefore, religiosity can strengthen the relationship between tax literacy and taxpayer compliance, as individuals with high literacy and strong religious values are more likely to comply consciously and responsibly. Empirical studies support the influence of religiosity and tax literacy on compliance (Pulungan & Arifin, 2022; Mardini & Fadilah, 2023; Nuraeni et al., 2024; Putri et al., 2023; Carolin, 2023; Lathuru & Loupatty, 2024). Thus, the proposed hypothesis is:

H5: Religiosity moderates the effect of tax literacy on taxpayer compliance based on TPB.

2.7 Religiosity, Income Level, Tax Compliance

Taxpayer compliance is influenced by income level, as higher income generally leads to greater tax obligations; however, this relationship is not always linear and may be affected by internal factors such as religiosity. Religiosity reflects the extent to which individuals internalize religious values, shaping their moral and ethical perspectives toward fulfilling obligations, including taxation. Within the Theory of Planned Behavior (Ajzen, 1991), religiosity strengthens attitudes toward behavior, subjective norms, and perceived behavioral control by encouraging positive perceptions of tax compliance as a moral and spiritual duty, reinforcing social expectations, and enhancing personal motivation to comply. Consequently, religiosity can moderate the relationship between income level and taxpayer compliance, where individuals with higher income and stronger religiosity are more likely to comply due to viewing tax payment as both a legal obligation and a moral responsibility. Empirical studies support the influence of religiosity and income level on taxpayer compliance (Ermawati et al., 2022; Apriani, 2020; Jumriyah & Faisol, 2023; Kantohe, 2022; Donofan & Afriyenti, 2021; Marpaung et al., 2023). Therefore, the proposed hypothesis is:

H6: Religiosity moderates the effect of income level on taxpayer compliance based on TPB.

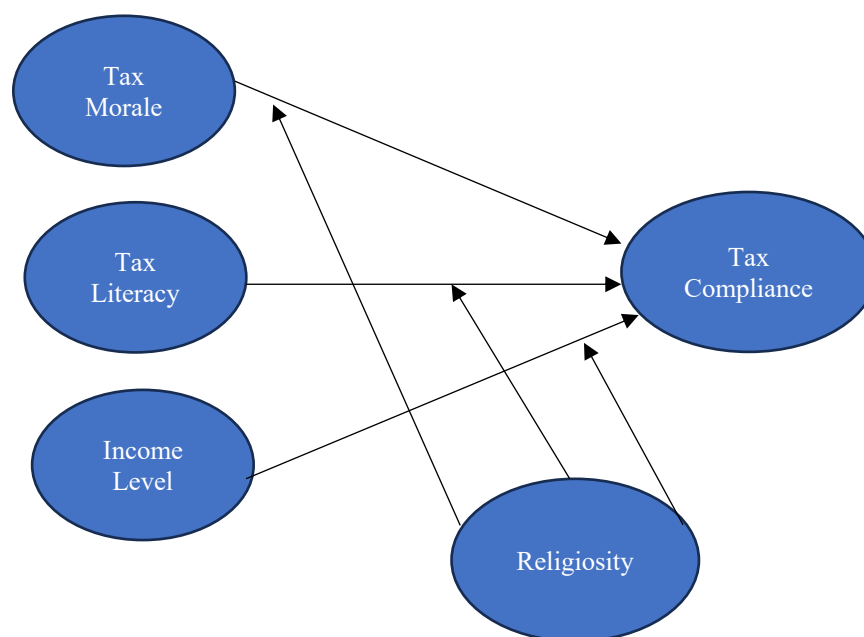


Figure 2. Research Framework

3. Methods

This study examines individual MSME taxpayers in Bekasi City using a causal research design to analyze the effects of tax morale, tax literacy, and income level on taxpayer compliance, with religiosity as a moderating variable. Primary data were collected through questionnaires using purposive sampling, with 390 respondents determined by the Slovin formula. All variables were measured using a five-point Likert scale. Taxpayer compliance (dependent variable) is measured using formal and material compliance dimensions (Paulus & Tarmidi, 2023). Tax morale is measured through principles of life and obligation dimensions (Jehadun et al., 2024; Hajering, 2020). Tax literacy is measured using knowledge and understanding of tax regulations (Lusdani et al., 2024; Yuliati & Fauzi, 2020). Income level is measured based on the amount of tax payable, transparency in reporting, and taxable income (Rahman, 2018). Religiosity, as a moderating variable, is measured using intrapersonal religiosity dimensions (Gultom & Oktris, 2022; Saragih et al., 2020). Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.2.9 (Ghozali, 2021), including evaluation of measurement and structural models through validity, reliability, R-square, f-square, SRMR, NFI, and bootstrapping (t-statistics >1.96; p-values ≤0.05).

4. Results and Discussion

4.1 Respondent Characteristics

Table 1. Respondent Characteristics

Category	Frequency	Percentage
Male	166	42.56%
Female	224	57.44%
Total	390	100.00%
Category	Frequency	Percentage
17–25 Years	62	15.90%
26–30 Years	108	27.69%
31–35 Years	117	30.00%
36–40 Years	59	15.13%
41–45 Years	28	7.18%
Above 45 Years	16	4.10%
Total	390	100.00%
Category	Frequency	Percentage
Junior High School	2	0.51%
Senior High School	66	16.92%
Diploma I	11	2.82%
Diploma III	68	17.44%
Bachelor’s Degree	195	50.00%
Master’s Degree	40	10.26%
Doctoral Degree	8	2.05%
Total	390	100.00%

Source: Data Primer, (2026)

Based on Table 1, the characteristics of respondents can be described as follows. First, based on gender, the majority of respondents are female, totaling 224 respondents (57.44%), while male respondents account for 166 (42.56%). This indicates that MSME actors in this study are predominantly female, which aligns with the growing involvement

of women in sectors such as culinary, fashion, and retail trade. Second, based on age, the dominant group is 31–35 years with 117 respondents (30.00%), followed by 26–30 years with 108 respondents (27.69%), indicating that most respondents are in the early to middle productive age range. In contrast, respondents aged above 45 years represent the smallest group with only 16 respondents (4.10%), suggesting lower participation among older individuals. Third, based on education level, most respondents hold a bachelor's degree (195 respondents or 50.00%), followed by diploma III (68 respondents or 17.44%) and senior high school (66 respondents or 16.92%). The lowest proportion is junior high school (2 respondents or 0.51%), while doctoral degree holders account for 8 respondents (2.05%). This distribution indicates that the majority of MSME actors have relatively high formal education, which may influence their tax literacy and compliance behavior.

4.2 Outer Model Analysis

Table 2. Outer Model

Indicator	Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Information
X1.1	0.870	0.866	0.909	0.713	Valid and Reliable
X1.2	0.852				Valid and Reliable
X1.3	0.814				Valid and Reliable
X1.4	0.841				Valid and Reliable
X2.1	0.820	0.878	0.911	0.672	Valid and Reliable
X2.2	0.837				Valid and Reliable
X2.3	0.793				Valid and Reliable
X2.4	0.788				Valid and Reliable
X2.5	0.860				Valid and Reliable
X3.1	0.845	0.888	0.918	0.691	Valid and Reliable
X3.2	0.827				Valid and Reliable
X3.3	0.828				Valid and Reliable
X3.4	0.821				Valid and Reliable
X3.5	0.835				Valid and Reliable
Y.1	0.817	0.897	0.921	0.660	Valid and Reliable
Y.2	0.820				Valid and Reliable
Y.3	0.790				Valid and Reliable
Y.4	0.844				Valid and Reliable
Y.5	0.794				Valid and Reliable
Y.6	0.807				Valid and Reliable
Z.1	0.861	0.813	0.889	0.728	Valid and Reliable
Z.2	0.833				Valid and Reliable
Z.3	0.865				Valid and Reliable
X1 * Z	2.246	1.000	1.000	1.000	Valid and Reliable
X2 * Z	2.111	1.000	1.000	1.000	Valid and Reliable

Indicator	Loading	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Information
X3 * Z	1.988	1.000	1.000	1.000	Valid and Reliable

Source: SmartPLS, (2026)

Note :

X1=> Tax Morale

X2=> Tax Literacy

X3=> Income Level

Y=> Tax Compliance

Z=> Religiosity

The outer model evaluation demonstrates that all constructs in this study satisfy the requirements of convergent validity and reliability. Convergent validity is evidenced by all indicator loadings exceeding the recommended threshold of 0.70, indicating that each indicator has a strong correlation with its respective latent construct. Specifically, the loading values for tax morale (X1) range from 0.814 to 0.870, tax literacy (X2) from 0.788 to 0.860, income level (X3) from 0.821 to 0.845, taxpayer compliance (Y) from 0.790 to 0.844, and religiosity (Z) from 0.833 to 0.865, confirming that all indicators are valid measures. Additionally, the Average Variance Extracted (AVE) values for all constructs exceed the minimum threshold of 0.50 (X1 = 0.713; X2 = 0.672; X3 = 0.691; Y = 0.660; Z = 0.728), indicating that each construct explains more than half of the variance of its indicators. Reliability is also well established, as all constructs have Cronbach's Alpha values above 0.70 (ranging from 0.813 to 0.897) and Composite Reliability values above 0.70 (ranging from 0.889 to 0.921), demonstrating strong internal consistency and stability of the measurement instrument. Furthermore, the interaction (moderating) variables (X1*Z, X2*Z, and X3*Z) exhibit values of 1.000 for Cronbach's Alpha, Composite Reliability, and AVE, indicating perfect reliability due to their construction as interaction terms in the PLS model. These findings confirm that the measurement model is robust, valid, and reliable, thus appropriate for subsequent structural model (inner model) analysis.

4.3 Inner Model Analysis

Table 3. Inner Model

Relationship	Coefficient	T Statistics	P Values	Information
Tax Morale (X1) -> Taxpayer Compliance (Y)	0.305	3.660	0.000	Accepted
Tax Literacy (X2) -> Taxpayer Compliance (Y)	0.238	3.469	0.001	Accepted
Income Level (X3) -> Taxpayer Compliance (Y)	0.052	0.545	0.586	Rejected
Religiosity (Z)*Tax Morale (X1) -> Taxpayer Compliance (Y)	-0.242	3.256	0.001	Accepted
Religiosity (Z)*Tax Literacy (X2) -> Taxpayer Compliance (Y)	0.014	0.174	0.862	Rejected

Relationship	Coefficient	T Statistics	P Values	Information
Religiosity (Z)*Income Level (X3) -> Taxpayer Compliance (Y)	0.105	1.120	0.263	Rejected
R-Square		0.833		Strong
Goodness of Fit (SRMR)		0.061		Fit

Source: SmartPLS, (2026)

The inner model results indicate that tax morale (X1) and tax literacy (X2) have a positive and significant effect on taxpayer compliance (Y), as evidenced by their coefficients (0.305 and 0.238), t-statistics (>1.96), and p-values (<0.05), leading to the acceptance of H1 and H2. This suggests that higher levels of moral awareness and tax knowledge enhance the likelihood of taxpayers complying with their obligations. In contrast, income level (X3) does not have a significant effect on taxpayer compliance (coefficient = 0.052; t = 0.545; p = 0.586), indicating that financial capacity alone does not necessarily determine compliance behavior, thus H3 is rejected.

Regarding the moderating effects, religiosity significantly moderates the relationship between tax morale and taxpayer compliance, but with a negative coefficient (-0.242; p = 0.001), indicating that religiosity weakens the influence of tax morale on compliance, leading to the acceptance of H4. However, religiosity does not significantly moderate the relationship between tax literacy and compliance (p = 0.862) nor between income level and compliance (p = 0.263), resulting in the rejection of H5 and H6.

Furthermore, the R-square value of 0.833 indicates that 83.3% of the variance in taxpayer compliance can be explained by the independent and moderating variables included in the model, which is considered strong. The Goodness of Fit, measured by SRMR (0.061), falls below the threshold of 0.08, indicating that the model has a good fit. These findings suggest that behavioral factors, particularly tax morale and tax literacy, play a more critical role in influencing taxpayer compliance than economic factors such as income level.

4.4 Discussion

The results of this study indicate that tax morale has a positive and significant effect on taxpayer compliance among MSMEs in Bekasi City. This finding suggests that the higher the level of tax morale possessed by taxpayers, the greater their willingness to comply with tax obligations. Tax morale reflects internal values and ethical principles that drive individuals to fulfill their tax responsibilities voluntarily, beyond mere legal enforcement (Jehadun et al., 2024). Taxpayers with strong moral values tend to perceive tax compliance as a civic duty and a form of contribution to national development, rather than as a burden. Within the framework of the Theory of Planned Behavior (TPB), tax morale is closely associated with attitude toward behavior, as it shapes positive evaluations of tax compliance, and subjective norms, as societal expectations reinforce the perception that paying taxes is the right thing to do. Consequently, strong tax morale enhances behavioral intention, which ultimately leads to actual compliance behavior. These findings are consistent with prior studies (Kusumadewi & Dyarini, 2022; Tambun & Haryati, 2022; Bantalia, 2024; Aska & Umaimah, 2022; Lusdani et al., 2024), which highlight the importance of moral factors in driving voluntary tax compliance.

The findings also reveal that tax literacy has a positive and significant effect on taxpayer compliance, indicating that a higher level of tax knowledge leads to better compliance behavior. Tax literacy encompasses the ability to understand tax regulations,

calculate tax liabilities, and fulfill reporting obligations accurately. Taxpayers with adequate knowledge are more confident in handling tax procedures and are less likely to make errors or delay compliance due to uncertainty (Muliana et al., 2025). From the perspective of TPB, tax literacy is strongly linked to perceived behavioral control, as it enhances individuals' perceived ability to perform tax-related tasks effectively. In addition, tax literacy contributes to attitude toward behavior, as a better understanding of the benefits of taxation fosters a more positive perception of tax compliance. As a result, individuals with higher tax literacy are more likely to develop strong intentions to comply and translate those intentions into actual behavior. These results are supported by previous studies (Yuliati & Fauzi, 2020; Latuheru & Loupatty, 2024; Fatikasari et al., 2024; Safri et al., 2024; Ma'rufah & Sari, 2023), which consistently find that tax knowledge is a key determinant of compliance.

In contrast, this study finds that income level does not have a significant effect on taxpayer compliance, suggesting that financial capacity alone does not determine whether taxpayers comply with tax obligations (Nasirudin & Trisnawati, 2023). This implies that both high-income and low-income taxpayers may exhibit similar levels of compliance depending on their attitudes, perceptions, and social influences. Within the TPB framework, income level is related to perceived behavioral control, as it reflects an individual's financial ability to pay taxes. However, the insignificant result indicates that perceived financial capability is not sufficient to drive compliance without the support of positive attitudes and strong social norms. This finding highlights that taxpayer compliance is more strongly influenced by psychological and behavioral factors rather than purely economic considerations. It also suggests that policies focusing solely on economic capacity may be less effective compared to those addressing awareness, moral values, and social influence. These findings align with prior research (Handriyani & Astawa, 2022; Putri et al., 2022; Atmaja, 2025; Thalib et al., 2023).

The study further finds that religiosity strengthens the relationship between tax morale and taxpayer compliance, indicating that religious values enhance the effect of moral considerations on compliance behavior. Taxpayers with high religiosity tend to internalize ethical values such as honesty, responsibility, and fairness, which reinforce their commitment to fulfilling tax obligations (Bantalia, 2024). In the TPB framework, religiosity amplifies subjective norms by embedding moral expectations within religious teachings, and strengthens attitude toward behavior by framing tax compliance as a morally and spiritually meaningful act. As a result, individuals with both high tax morale and high religiosity are more likely to develop strong behavioral intentions and exhibit consistent compliance behavior. This finding suggests that religiosity acts as a reinforcing mechanism that aligns moral values with behavioral outcomes. The result is consistent with previous studies (Apriani, 2020; Estiningtyastuti & Karhananto, 2022; Mardini & Fadilah, 2023; Kusumadewi & Dyarini, 2022; Tambun & Haryati, 2022; Bantalia, 2024).

Interestingly, the findings indicate that religiosity weakens the relationship between tax literacy and taxpayer compliance. This suggests that even when taxpayers possess adequate tax knowledge, their compliance behavior may be less influenced by that knowledge when strong religious values are present (Mardini & Fadilah, 2023). Highly religious individuals may rely more on internal moral and spiritual principles rather than technical understanding when making decisions about compliance. In TPB terms, this implies that subjective norms and attitude toward behavior derived from religiosity may overshadow the role of perceived behavioral control associated with tax literacy. As a result, tax knowledge becomes less dominant in shaping compliance behavior among

individuals with strong religious beliefs. This finding highlights the complex interaction between cognitive and spiritual factors in influencing behavior. It is supported by previous studies (Kusumadewi & Dyarini, 2022; Mardhatilla et al., 2023; Carolin, 2023; Yuliati & Fauzi, 2020; Listyaningsih & Hoyriyah, 2024; Fitriyah et al., 2024; Anggini et al., 2021; Faridzi et al., 2022).

Finally, the results show that religiosity weakens the relationship between income level and taxpayer compliance, indicating that compliance behavior is not primarily driven by economic conditions when religious values are strong (Jumriyah & Faisol, 2023). Taxpayers with high religiosity tend to view tax compliance as a moral and spiritual obligation that must be fulfilled regardless of their income level. Within the TPB framework, religiosity strengthens attitude toward behavior and subjective norms, thereby reducing the influence of perceived behavioral control derived from financial capability. This suggests that religious values can substitute economic considerations in shaping compliance behavior. Consequently, even taxpayers with limited financial resources may remain compliant if they possess strong religious beliefs, while high-income individuals may also comply due to moral and spiritual motivations rather than financial ability alone. These findings are consistent with prior studies (Handriyani & Astawa, 2022; Putri et al., 2022; Atmaja, 2025; Thalib et al., 2023; Fitriyah et al., 2024; Anggini et al., 2021; Faridzi et al., 2022).

5. Conclusion

Based on the results and discussion, this study concludes that tax morale and tax literacy have a positive and significant effect on taxpayer compliance among MSMEs in Bekasi City, while income level does not have a significant effect. Tax morale plays a crucial role in shaping internal values, where taxpayers perceive paying taxes as a moral and social responsibility, supporting the Theory of Planned Behavior (TPB) through the attitude toward the behavior component. Meanwhile, tax literacy enhances compliance by increasing taxpayers' understanding and confidence in fulfilling their obligations, strengthening perceived behavioral control. However, income level is not a determining factor of compliance, indicating that taxpayer behavior is more influenced by psychological and normative factors rather than economic capability, thus reflecting voluntary compliance.

Furthermore, religiosity acts as a moderating variable with varying effects. It strengthens the relationship between tax morale and taxpayer compliance, indicating that religious values reinforce internal moral standards and social norms, thereby enhancing both attitude toward the behavior and subjective norms. On the other hand, religiosity weakens the effect of tax literacy and income level on compliance, suggesting that for highly religious individuals, compliance decisions are more driven by internal values and beliefs rather than technical knowledge or financial conditions. This finding implies that when religious norms dominate, the role of perceived behavioral control becomes less significant in influencing compliance behavior.

Based on these findings, it is recommended that the Directorate General of Taxes strengthen educational programs focusing on tax morale and civic responsibility, including collaboration with religious institutions to enhance voluntary compliance. Local governments should improve tax training and assistance for MSMEs to enhance tax literacy, while taxpayers themselves are encouraged to view taxation not only as a financial obligation but also as a moral responsibility. Future research is suggested to expand the study scope and include additional variables such as tax service quality,

perceived fairness, and tax sanctions to provide a more comprehensive understanding of taxpayer compliance.

This study is subject to several limitations. It only examines tax morale, tax literacy, and income level with religiosity as a moderating variable, while other potential determinants of compliance are not included. The research is limited to MSMEs in Bekasi City, which may restrict generalizability to other regions. In addition, income measurement relies on respondents' perceptions, which may lead to inaccuracies, particularly among MSMEs without proper financial records. Finally, although this study adopts TPB as its theoretical framework, behavioral intention is not explicitly measured as a mediating variable, so the process of intention formation is inferred indirectly.

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