Exploring the Roles of Tax Morale, Religiosity, and Nationalism in Tax Compliance with the Moderating Effect of Accounting Literacy

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Abstract
Despite increased understanding of factors influencing tax compliance, such as tax morale, religiosity, and nationalism, significant gaps remain in how these factors, when moderated by accounting literacy, translate into actual compliance rates. This study investigates whether tax morale, religiosity, and nationalism impact tax compliance behaviors among corporate taxpayers, using accounting literacy as a moderating variable at the West Java I Directorate General of Taxes Regional Office. Employing quantitative methods, the research analyzes data from 100 corporate taxpayers registered at this office, using probability sampling and SEM-PLS analysis via the SmartPLS application. Results indicate that while tax morale and nationalism significantly affect tax compliance behavior, religiosity does not. Furthermore, increased religious understanding may sometimes lead to reduced compliance, as it can prioritize spiritual over civic obligations. Contrary to expectations, accounting literacy does not moderate the effects of tax morale, religiosity, or nationalism on compliance. This suggests that factors other than financial knowledge play critical roles in determining tax compliance.

Keywords: tax morale; religiosity; nationalism; tax compliance behavior; accounting literacy

INTRODUCTION

The Directorate General of Taxes (DGT) aims to increase tax revenue through enhanced taxpayer compliance. This involves ensuring taxpayers adhere to regulations, thereby supporting the national economy. Efforts by the government focus on assisting taxpayers in fulfilling their obligations

Table 1. Compliance Ratio for Submission of Annual Income Tax Return 2019-2023

WP TYPE	2019	2020	2021	2022	2023
Agency	98,05%	89,43%	107,66%	97,74%	96,22%
Private Person	78,29%	90,12%	91,36%	90,74%	80,51%
Total Receipt	79,28%	90,09%	92,01%	91,03%	81,25%

Source: Annual Report of DGT West Java I Regional Office 2019-2023 (data reprocessed)

promptly. Compliance is defined by timely tax payments and reports.

Tax revenue, a vital component of the state's income, contributes significantly (80%) to the national budget, alongside non-tax revenue (PNBP). Despite the critical role of taxes in economic development, compliance issues remain a significant barrier. From 2019 to 2023, while general compliance rates in Indonesia showed improvement, challenges persisted, particularly in 2023 (Table 1). The target compliance rate for 2024 is set at 83.2% of the 19.2 million required tax returns. Factors such as insufficient taxpayer data can impede compliance, as highlighted by the discrepancy between registered taxpayers and those reporting their taxes (Paleka et al., 2023).

The Directorate General continues to reform tax policies and administration to optimize revenue collection, adhering to principles of social justice and excellent taxpayer service (Lahengko, 2021). Compliance involves taxpayers meeting all tax obligations and exercising their rights under the law (Rahayu, 2010: 138).

Tax morale, or the ethical attitude towards tax duties, plays a crucial role in this dynamic. Introduced by Strumple in 1960, tax morale (or tax mentality) influences taxpayer behavior based on the treatment they receive from tax authorities (Mohammed et al., 2024).

In Indonesia, religiosity and nationalism also significantly impact taxpayer behavior. High levels of religiosity encourage honesty, potentially deterring tax avoidance (Sidani, 2020). Conversely, studies show varying impacts of religiosity on actual compliance (Gultom & Oktris, 2022). Similarly, strong nationalism promotes tax compliance by enhancing public awareness of tax obligations (Tambun & Haryati, 2022; Saputri, 2019). However, not all aspects of religiosity and nationalism consistently improve compliance, necessitating further research.

Accounting literacy is another critical factor. It affects how well individuals and businesses comprehend and adhere to tax regulations, especially in a digital economy where traditional and

emerging revenue models may differ. Despite its importance, higher accounting literacy does not always correlate with better tax compliance, suggesting that additional factors influence taxpayer behavior (Mansur et al., 2022; Nguyen, 2022).

This research aligns with the Theory of Planned Behavior, indicating that social, psychological, and cognitive factors, moderated by accounting literacy, impact tax compliance intentions. The study investigates the effects of tax morale, religiosity, and nationalism on compliance among corporate taxpayers in West Java, assessing whether accounting literacy moderates these effects (Jusoh et al., 2021; Pihany & Andriani, 2022). It aims to provide deeper insights into the factors driving taxpayer behavior and to develop more effective tax compliance strategies.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT
Theory of Planned Behavior

The Theory of Planned Behavior (TPB), an extension of the Theory of Reasoned Action, is a psychological framework that helps predict and understand human behavior across various contexts. According to Fishbein & Ajzen (2010), the theory posits that an individual's behavior is directly influenced by their intention to perform the behavior, which is itself determined by three key factors: attitudes toward the behavior, subjective norms, and perceived behavioral control. These components represent the individual's favorable or unfavorable evaluation of the behavior, the perceived social pressures or expectations, and the perceived ease or difficulty of performing the behavior, respectively.

Tax Compliance

Tax compliance refers to the extent to which taxpayers conform to tax laws and regulations by accurately reporting and paying their taxes due within prescribed deadlines. It is influenced by both economic and non-economic factors. Economic factors often relate to the financial benefits or detriments of compliance and non-compliance, while non-economic factors include moral principles, social norms, and individual attitudes towards tax authorities and the government. Comprehensive research in tax compliance integrates these perspectives to better understand why taxpayers choose to comply or not.

Tax Morale

Tax morale is defined as the intrinsic motivation and ethical inclination to comply with tax obligations, beyond the influence of

legal enforcement. Cyan et al. (2017) describes tax morale as encompassing the principles, norms, and values that individuals hold when fulfilling their tax duties. Rahman (2017) further developed metrics to quantify tax morale through dimensions such as tax knowledge, perceptions of tax fairness (tax justice), and trust in governmental institutions. These components collectively influence an individual's willingness to comply with tax laws.

Nationalism

Nationalism is a complex ideology that emphasizes the primary loyalty of individuals towards their nation. Kusumawardani & Faturochman (2004) and Hans Kohn (1984) describe it as a deep-rooted love and dedication to the homeland that includes active participation in national development, adherence to laws, and upholding social justice. Hertz (2017) identifies four core elements of nationalism: the desire for unity, independence, authenticity, and national honor. These elements inspire citizens to act in ways that align with the interests and welfare of their nation.

Religiosity

Religiosity encompasses the beliefs, practices, and rituals associated with adherence to a religious faith. Fitria (2013) defines it as a pattern of worship behavior characterized by honesty, self-devotion, humility, love, and hope, rooted in a deep commitment to the divine. Religiosity is not only a personal spiritual journey but also a social phenomenon that influences behavior, including compliance with societal norms and laws. It provides internal control for individuals, guiding them to monitor and adjust their behavior in line with their religious values.

Accounting Literacy

Accounting literacy refers to the knowledge, skills, and beliefs that enable individuals to effectively manage financial information for decision-making purposes. According to OJK (2023), Vincentius and Nanik (Andrew & Linawati, 2014), and Mansur et al. (2022), accounting literacy varies significantly among individuals, influencing their ability to comprehend and act upon financial matters wisely. Higher levels of accounting literacy are associated with improved financial decision-making and a greater propensity to comply with tax regulations, as individuals better understand the financial implications of their actions and the legal requirements they must meet.

Tax Morale and Tax Compliance Behavior

Tax morale encompasses a set of primary motivations and ethical commitments that significantly influence taxpayers' decisions to comply with tax laws. It acts as a non-economic yet powerful motivator that enriches the tax compliance framework. Luttmer & Singhal (2014) emphasize that tax morale works through intrinsic motivations, enhancing the moral obligation to comply. Empirical studies, including those by Jusoh et al. (2021), corroborate that higher tax morale leads to enhanced compliance behaviors among taxpayers, affirming the positive correlation between moral beliefs and practical tax-related actions. According to the Theory of Planned Behavior, such moral beliefs form part of the normative influences that shape behavioral intentions, thereby impacting actual compliance behaviors. This leads to the formulation of the following hypothesis:

H$_1$: There is a positive relationship between tax morale and tax compliance behavior

Religiosity and Tax Compliance Behavior

Religiosity reflects a deep-seated recognition of living in accordance with religious values, which often include principles of honesty and integrity that extend to legal and ethical behaviors, such as tax compliance. Ghozali (2018) argues that personal religious beliefs significantly shape behaviors within legal frameworks, including taxation. While religiosity inherently promotes moral behavior, its effect on tax compliance is nuanced and may be influenced by a myriad of other socio-economic factors. These factors could either amplify or diminish the direct impact of religiosity on compliance behaviors, making the relationship complex and multifaceted. Therefore, the hypothesis in this study is stated as follows:

H$_2$: Religiosity positively affects tax compliance behavior

Nationalism and Tax Compliance Behavior

Nationalism, characterized by a profound loyalty to the nation-state, is posited to increase taxpayers' compliance due to heightened national pride and a sense of duty towards one's country. The theoretical underpinnings from Kohn (1984) and empirical support from studies such as Krisna & Kurnia (2021) suggest that a strong sense of national identity motivates taxpayers to contribute positively to the state's welfare through compliant behaviors. This hypothesis

aligns with the idea that patriotism can effectively mobilize citizens to fulfill their tax obligations as part of their civic responsibilities. Therefore, the hypothesis in this study is stated as follows:

H_3: Nationalism positively influences tax compliance behavior

Moderating Role of Accounting Literacy on the Relationship Between Religiosity and Tax Compliance Behavior

Accounting literacy potentially acts as a pivotal enabler that translates the moral and ethical motivations derived from religiosity into effective and compliant tax behavior. It is hypothesized that the knowledge and understanding of accounting principles facilitate the practical application of religious principles in the realm of taxation. Thus, accounting literacy might not only reinforce but also bridge the gap between religiosity and actual tax compliance. Therefore, the hypothesis in this study is stated as follows:

H_4: Accounting literacy moderates the positive relationship between religiosity and tax compliance behavior

Moderating Role of Accounting Literacy on the Relationship Between Nationalism and Tax Compliance Behavior

This hypothesis explores the role of accounting literacy in magnifying the effects of nationalism on tax compliance. The rationale is that a deep understanding of financial and accounting standards, combined with strong nationalistic feelings, leads to better recognition and fulfillment of tax obligations. Taxpayers who are both knowledgeable and patriotic are likely to see their tax contributions as direct support for national development and thus are more motivated to comply with tax laws. Therefore, the hypothesis in this study is stated as follows:

H_5: Accounting literacy enhances the positive impact of nationalism on tax compliance behavior

METHOD
Research Design

This study adopts a quantitative approach to investigate the causal relationships among various constructs related to tax compliance. According to Uma Sekaran (2017: 76), the quantitative methodology involves systematic, planned, and structured research specifications from inception through to the design phase, employing scientific methods where

data are represented numerically and analyzed using mathematical or statistical techniques.

Population and Sampling

The population for this study consists of corporate taxpayers registered at the West Java I Directorate General of Taxes (DGT) Regional Office. Sugiyono (2019) defines a population as a set of objects or subjects that possess specific qualities and characteristics identified by researchers for study and subsequent conclusion drawing. A sample of this population was selected using simple random sampling, based on the Slovin formula to ensure representativeness. This formula is particularly beneficial in studies requiring a representative sample from a large population within a specified margin of error. The calculated sample size resulted in 100 respondents, deemed sufficient to achieve statistically significant results and maintain manageability within the study's time constraints. The sample data are processed using the SEM-PLS approach for further analysis.

Measurement Scales

The ordinal scales in this study are measured using the Likert scale, as recommended by Sugiyono (2019), which is suitable for assessing attitudes, opinions, and perceptions of individuals regarding social phenomena. This scale provides a range of responses from which respondents can select, reflecting their agreement or disagreement with the stated items.

Data Analysis Techniques

The research employs both descriptive and inferential statistical methods. Descriptive statistics are utilized to summarize the data, providing basic information about the sample and measures without extending to generalizations about the population. These analyses are conducted using SPSS software version 22. Inferential statistics, through Structural Equation Modeling (SEM) using SmartPLS 3 software, are used to assess the relationships between the study variables (Babin et al., 2008). SEM is chosen for its ability to evaluate latent constructs and hypothesized relationships within a theoretical model.

Verification and Model Evaluation

Verification of the data analysis is conducted to test the descriptive research results statistically, as outlined by Sugiyono (2019). This involves evaluating both the measurement model (outer model) and the structural model (inner model)

within the PLS-SEM framework. The outer model assessment focuses on the validity and reliability of the constructs, ensuring that the data collection instruments are both valid and reliable. The inner model evaluation looks at the predictive power of the structural model, using coefficients and determination measures to assess fit and explain variance in the dependent variables.

Hypothesis testing involves determining the significance of the relationships between independent and dependent variables using t-tests (Ghozali, 2018). This involves setting null hypotheses that presume no effect and alternative hypotheses that presume some effect of the independent variables on the dependent variables.

Methodological Limitations

The survey method used for data collection may introduce biases related to the accuracy and honesty of respondents' answers, given the potential for socially desirable responses. Furthermore, the measurement of latent variables like tax morale, religiosity, and nationalism relies heavily on subjective perceptions, which may affect the validity of the findings. Additionally, the focus on corporate taxpayers from the West Java I DGT Regional Office

limits the generalizability of the results, as these findings may be influenced by local socioeconomic and cultural conditions unique to this region.

RESULTS AND DISCUSSION
Testing the Measurement Model (Outer Model)

The assessment of the measurement model, also known as the outer model in Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) approach, is paramount. This step involves evaluating the convergent and discriminant validity of the constructs through various statistical tests describe as follow.

Convergent Validity

Convergent validity is assessed by examining the outer loading values of each indicator on its corresponding latent variable. Additionally, the average variance extracted (AVE) and the communality of the indicators are considered. An outer loading value above 0.7 generally indicates good validity, suggesting that the indicators are effectively capturing the variance of the latent variables they are intended to measure.

The results, as presented in Table 2, show each indicator's loading on its latent variable, with all values

Table 2. Outer Loadings

	Z	X3	X2	Y	X1
X1.1					0,780
X1.2					0,853
X1.3					0,873
X1.4					0,743
X1.5					0,792
X2.1			0,760		
X2.2			0,719		
X2.3			0,819		
X2.4			0,757		
X2.5			0,832		
X3.1		0,836			
X3.2		0,890			
X3.3		0,864			
X3.4		0,723			
X3.5		0,719			
Y.1				0,810	
Y.2				0,846	
Y.3				0,760	
Y.4				0,756	
Z.1	0,758				
Z.2	0,823				
Z.3	0,924				
Z.4	0,882				

X1 = Tax Morale; X2 = Nationalism; X3 = Religiosity; Y = Tax Compliance; Z = Accounting Literacy

Table 3. Comparison Test Results of AVE Root with Latent Variable Correlation

Latent Variable	Root AVE		Correlation				
			Z	X3	X2	Y	X1
Z	0,849	Z	1				
X3	0,810	X3	0,139	1			
X2	0,779	X2	0,063	0,472	1		
Y	0,794	Y	0,406	0,460	0,272	1	
X1	0,809	X1	0,213	0,375	0,118	0,424	1

exceeding the threshold of 0.7, affirming strong convergent validity. The communality values, which measure the common variance among the indicators of a latent variable, also surpass the minimum acceptable level of 0.5, further validating the measurement model.

Discriminant Validity

Discriminant validity is evaluated by analyzing the cross-loadings of the indicators and comparing the square root of the AVE of each construct with the correlations among constructs. A construct demonstrates good discriminant validity if the AVE's square root is greater than its highest correlation with any other construct (Table 3), indicating that the construct shares more variance with its indicators than with other constructs.

Table 4. Cronbach's Alpha and Composite Reliability

	Cronbach's Alpha	Composite Reliability
Accounting Literacy (Z)	0,873	0,911
Nationalism (X3)	0,866	0,904
Religiosity (X2)	0,837	0,885
Tax Compliance Behaviour (Y)	0,805	0,872
Tax Morale (X1)	0,869	0,904

Table 5. Summary of Hypothesis Testing

Model	Path Coefficient	t-statistic	Decision	Conclusion
H1: Tax morale -> Tax Compliance	0.232	2.883	> 1.96	Supported
H2: Religiosity -> Tax Compliance	0.090	0.963	< 1.96	Not-Supported
H3: Nationalism -> Tax Compliance	0.285	2.755	> 1.96	Supported
H4: Tax morale*Accounting Literacy -> Tax Compliance	-0.073	0.803	< 1.96	Not-Supported
H4: Tax morale*Accounting Literacy -> Tax Compliance	-0.044	0.408	< 1.96	Not-Supported
H4: Tax morale*Accounting Literacy -> Tax Compliance	-.0.008	0.065	< 1.96	Not-Supported

Reliability Analysis

The Table 4 presents reliability metrics for various constructs in a tax compliance study, with all scores exceeding the acceptable threshold of 0.7. Accounting Literacy exhibits excellent reliability with a Cronbach's Alpha of 0.873 and Composite Reliability of 0.911, indicating consistent survey items. Nationalism and Tax Morale also demonstrate strong reliability, with scores around 0.866 and 0.904, respectively, ensuring dependable measurements. Religiosity and Tax Compliance Behaviour show good reliability with scores above 0.8, confirming the survey's ability to effectively capture these constructs. These robust metrics across all constructs signify that the instruments used are reliable, bolstering the study's credibility and the validity of its findings on tax compliance behaviors.

Structural Model Evaluation (Inner Model)

The structural model, or inner model, is analyzed to assess the relationships between the constructs. This involves examining path coefficients, the coefficient of determination (R^2), and various fit indices to determine the model's explanatory power and the strength of the relationships among variables.

Hypothesis Testing

Hypothesis testing in SEM is conducted through the calculation of path coefficients and their corresponding t-statistics to determine

the significance of the relationships. This analysis helps confirm or refute the theoretical assumptions posited in the study.

Table 5 provides a detailed look at the impact of several psychosocial factors on tax compliance behavior among corporate taxpayers. The hypothesis H1 that tax morale positively influences tax compliance was strongly supported by the data. A path coefficient of 0.232 indicates a positive relationship, and with a t-statistic of 2.883, which surpasses the critical value of 1.96, this relationship is statistically significant. This outcome suggests that when corporate taxpayers have a higher sense of moral obligation towards paying taxes, they are more likely to comply with tax regulations. This finding reinforces the theory that intrinsic motivations significantly contribute to lawful behavior in fiscal matters.

In contrast to tax morale, religiosity's effect on tax compliance did not garner empirical support from the study. The path coefficient was a minimal 0.090, and the t-statistic of 0.963 falls below the threshold for significance, indicating that religiosity alone does not have a meaningful impact on tax compliance behavior within this sample. This result suggests that while religious beliefs might influence personal and ethical behavior, they do not necessarily translate into compliance in the domain of corporate tax obligations.

Nationalism proved to be a significant predictor of tax compliance, with a path coefficient of 0.285 and a t-statistic of 2.755, clearly exceeding the required threshold for statistical significance. This finding underscores that a strong sense of national pride and responsibility towards one's country can motivate corporate entities to fulfill their tax obligations more diligently. This aligns with the notion that nationalistic feelings can enhance civic engagement and compliance with state laws and regulations.

The study also tested multiple aspects of how accounting literacy might moderate the relationship between tax morale and tax compliance, but none of these tests supported the hypothesized positive moderation. Each instance showed negative path coefficients (ranging from -0.008 to -0.073) and t-statistics well below the significance level (from 0.065 to 0.803), indicating that accounting literacy does not strengthen the positive impact of tax morale on compliance. Instead, these findings hint that accounting literacy, in this context, either does not affect or potentially weakens the influence of tax morale on tax compliance behaviors. This outcome suggests that

simply increasing accounting knowledge and skills without integrating them with ethical training and morale-building may not be sufficient to enhance tax compliance.

Discussion

The Effect of Tax Morale on Tax Compliance Behavior

Tax morale is identified as a pivotal non-economic factor that influences tax compliance behavior among corporate taxpayers. As Luttmer & Singhal (2014) highlight, tax morale encompasses a set of primary motivations that enhance compliance through intrinsic motivations rather than external enforcement. This study confirms that higher levels of tax morale significantly correlate with improved tax compliance behavior. This aligns with the findings of Jusoh et al. (2021) and Basuki & Henny Gomies (2021, 2023), which similarly reported positive impacts of tax morale on taxpayer compliance. Such results underscore the importance of cultivating strong ethical and moral standards among taxpayers as part of effective tax administration strategies, consistent with the principles of the Theory of Planned Behavior, where normative beliefs significantly impact behavioral intentions.

The Effect of Religiosity on Tax Compliance Behavior

Religiosity, defined as the personal acknowledgment and integration of religious values into daily conduct (Ghozali, 2018), exhibits a nuanced influence on tax compliance behavior. This study reveals that while religiosity inherently promotes ethical behavior, it does not necessarily guarantee higher tax compliance. This finding supports the notion that other dominant factors such as trust in government and economic circumstances often overshadow the potential motivating impact of religiosity. This complexity suggests that enhancing religious understanding might sometimes lead to prioritizing spiritual over civic duties, thereby reducing compliance with tax obligations. The results echo the research by Daniati and Ismatullah (2022), emphasizing that religiosity alone is insufficient to ensure tax compliance without the support of broader systemic and socio-economic factors.

The Effect of Nationalism on Tax Compliance Behavior

Nationalism, conceptualized as a deep-seated loyalty to the nation (Kohn, 1984), significantly enhances tax compliance behavior. This study finds that a heightened sense of

national pride and responsibility encourages taxpayers to fulfill their tax obligations more diligently, reflecting a commitment to national development. These findings are in agreement with Krisna & Kurnia (2021), who noted that national pride directly influences compliance behaviors. The implications are clear: fostering a strong sense of nationalism can be a potent tool in enhancing tax revenue collection, as it aligns personal taxpayer behaviors with national economic goals.

The Moderating Role of Accounting Literacy

Accounting literacy plays a crucial role in understanding and managing financial obligations, yet its moderating effect on the relationship between tax morale, religiosity, nationalism, and tax compliance behavior is not straightforward. This study indicates that while accounting literacy is essential for informed financial decision-making, it does not significantly alter the impact of tax morale, religiosity, or nationalism on tax compliance behaviors. These findings suggest that knowledge of accounting does not automatically translate into compliance, underscoring the complex interplay between knowledge and behavior in tax contexts.

CONCLUSION, IMPLICATION, AND LIMITATION

This study delves into the intricate dynamics of tax compliance among corporate taxpayers at the West Java I Directorate General of Taxes (DGT) Regional Office, drawing on a multifaceted approach that integrates psychological, social, and educational factors. The analysis reveals that tax morale significantly boosts tax compliance behavior, affirming that when corporate taxpayers possess a strong ethical and moral outlook towards paying taxes, they are more likely to comply with tax laws. On the other hand, religiosity, while pivotal in shaping personal ethics, does not translate into increased tax compliance in this particular setting. This suggests that while religious beliefs influence personal conduct, they do not necessarily extend to fiscal responsibilities in the corporate realm. Nationalism emerges as a powerful motivator, with heightened nationalistic sentiments strongly correlating with increased tax compliance. This underscores a deep-seated loyalty and pride in national identity as significant drivers of compliance behavior.

However, the study also uncovers that accounting literacy, despite its critical role in financial decision-making, does not moderate

the effects of tax morale, religiosity, or nationalism on tax compliance behavior. This finding challenges the assumption that greater financial understanding automatically leads to better compliance, suggesting instead that other factors may play more dominant roles.

Given these insights, several recommendations are put forth. For the Directorate General of Taxes, it is suggested to leverage multimedia platforms to conduct engaging and informative campaigns that bolster tax morale and national pride among taxpayers. Such initiatives should utilize clear and accessible language paired with compelling visuals to ensure they resonate broadly.

For future research, expanding the scope to include both individual and corporate taxpayers could shed light on behavioral differences and enhance the understanding of tax compliance across different segments. Introducing more variables could further enrich the understanding of what drives tax compliance. Additionally, repositioning accounting literacy and religiosity in the research framework might reveal new aspects of how these factors influence tax compliance.

This study contributes significantly to tax compliance theory by highlighting the importance of non-economic factors such as moral and national values in influencing taxpayer behavior. It suggests that tax authorities need to adopt more holistic approaches that go beyond traditional economic incentives. These approaches should incorporate moral and educational strategies to enhance taxpayer compliance.

The limitations of the study, such as potential respondent bias and the influence of uncontrolled external factors, indicate areas for improvement in future research. By addressing these limitations and possibly expanding the geographical scope of the study, subsequent research could offer more generalized findings and deeper insights.

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