



IMPACT OF RELIGIOSITY AND TAX PENALTIES ON TAXPAYER COMPLIANCE: THE MEDIATING ROLE OF TAXPAYER AWARENESS

Ahmad Ramli^{1*}; Muhammad Yusup²; Sanurdi³

^{1,2,3} Universitas Islam Negeri Mataram

*Correspondent Author: ahmadramli13@gmail.com

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ABSTRACT

Purpose: This study examines how religiosity and tax penalties influence taxpayer compliance, with taxpayer awareness as an intervening variable in the land and building tax (PBB) in Mataram City. **Methodology:** The Partial Least Square-Structural Equation Model (PLS-SEM) approach was used to assess both the measurement and structural models. The data was collected through a questionnaire with 100 respondents using purposive sampling techniques. **Results:** Taxpayer awareness significantly influences taxpayer compliance. Religiosity directly affects taxpayer compliance but does not influence taxpayer awareness. Tax penalties influence taxpayer awareness but not taxpayer compliance. Taxpayer awareness mediates the relationship between tax penalties and taxpayer compliance but not mediates the relationship between religiosity and taxpayer compliance. **Findings:** There is a positive and significant direct influence of the taxpayer awareness variable on taxpayer compliance and religiosity on taxpayer compliance. Tax penalties positively and significantly indirectly influence taxpayer compliance, with taxpayer awareness as an intervening variable. **Novelty:** The study integrates internal (religiosity) and external (tax penalties) factors in taxpayer behavior. **Originality:** Provides empirical insights on why tax penalties influence awareness but not direct compliance. **Conclusion:** Strengthening taxpayer awareness is crucial in improving compliance. The role of religiosity in taxation is inconsistent and varies by perception. **Type of Paper:** Empirical research paper.

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INTRODUCTION

The role of taxes for the state is vital because the government will use these taxes to finance development and various state expenditures. In 2024, state revenues were dominated by the tax sector, with IDR 2,309 trillion or 82.4% of all state revenues, amounting to IDR 2,801.9 trillion (BPS, 2024). However, the obstacle that remains is the low level of taxpayer compliance. Many taxpayers pay less tax than they should, and not a few taxpayers do not want to report and pay taxes (Jotopurnomo & Mangoting, 2013). This is evidenced by the number of tax compliance ratios that decreased from 66.7% in 2023 to 65.8% in 2024 (BPS, 2024). However, land and building tax (PBB) payments in Mataram City experienced an increasing trend; even in the 2024 report, PBB collection in Mataram City exceeded the target of IDR 28 billion, collecting 29.2 billion (BPS Mataram City, 2024).

The high number of PBB collections indicates a high level of taxpayer compliance when making tax payments. Taxpayer compliance is an action by taxpayers to carry out tax obligations by regulations and laws (Devano & Rahayu, 2006). Compliant taxpayers report taxes and provide correct information (Nurmantu, 2005). One of the factors that influence tax compliance is taxpayer awareness. Taxpayer awareness is a condition where taxpayers understand the meaning, function, and purpose of paying taxes (Rahayu, 2017). Taxpayers' awareness of their tax obligations means they understand that taxes are obligations derived from laws and regulations and that taxes paid are for the benefit of the state, so if they do not pay taxes, it can harm the state (Irianto, 2005). Taxpayer compliance and awareness can come from internal and external taxpayers. One internal aspect is the religiosity of taxpayers. The external aspect can be in the form of tax penalties.

Religiosity is religiousness, which means an element of internalization of religion in an individual (Dister, 1982). Religiosity is a human condition that can influence behavior according to the level of obedience to religion (Rakhmat, 2007). Thouless explains that religiosity influences a person's behavior in religion and social interactions (Jalaluddin, 2017). Religiosity affects all aspects of human life (Rehman & Shabbir, 2010), including taxpayer compliance and awareness. Ermawati and Afifi's research found that religiosity affects taxpayer compliance and awareness (N. Ermawati & Afifi, 2018). Nazwah and Machdar's research shows that religiosity affects taxpayer awareness and can moderate taxpayer awareness of taxpayer compliance (Nazwah & Machdar, 2023). Meanwhile, Santoso and Mulyani's research found that religiosity has no significant effect on taxpayer compliance, and taxpayer awareness does not moderate religiosity on taxpayer compliance (Santoso & Mulyani, 2023). Rahmawati's research shows that religiosity does not affect tax compliance because taxpayers have different views regarding the obligation to pay taxes (Rahmawati, 2014).

A tax penalty is a guarantee that tax regulations will be complied with. Tax penalties can also be interpreted as a deterrent so taxpayers do not violate tax norms (Arum, 2012), because sanctions will provide lessons and a deterrent effect for tax violators. If taxpayers consider that tax penalties cause many losses, tax penalties can provide practical lessons for tax violators and increase their compliance (Setiawan & Meliana, 2017). Fines can be given to corporate or corporate taxpayers and individuals who violate tax regulations (Nazwah & Machdar, 2023). Cummings' research found that the harsher the punishment for tax evaders, the lower or decreased tax evasion activities (Cummings et al., 2009). Meanwhile, research conducted by Basri, Indrasari, and Ermawati found that tax penalties did not affect taxpayer compliance (Basri et al., 2012; Y. Ermawati et al., 2022; Indrasari et al., 2020).

Comprehensive research related to the influence of religiosity and tax sanctions on tax compliance through tax awareness as an intervening variable has never been done before. Research conducted by (Y. Ermawati et al., 2022) and (N. Ermawati & Afifi, 2018) showed that religiosity has a positive and significant influence on tax compliance, where the study analyzed the influence of religiosity on tax compliance directly without using intervening variables. Then the research conducted by (Nazwah & Machdar, 2023) used tax awareness as an independent variable and the religiosity variable as a moderating variable. The study is different because in this study, tax awareness is an intervening variable, while religiosity is an independent variable. Khalil and Sidani's (Khalil & Sidani, 2020, 2022) research shows that religiosity has an influence on tax avoidance. This study is different because religiosity is used to measure tax compliance.

This study aims to analyze the effect of religiosity and tax penalty on taxpayer compliance with taxpayer awareness as an intervening variable. The results of this study are expected to provide predictions related to the direct effect of religiosity on taxpayer compliance and the indirect effect of religiosity on taxpayer compliance through taxpayer awareness. Then, the effect of the tax penalty on taxpayer compliance will be analyzed directly, and the effect of the tax penalty on taxpayer compliance indirectly through taxpayer awareness. To analyze the effect of taxpayer awareness on taxpayer compliance.

METHOD

The type of research used in this study is comparative causal research with a quantitative research approach. The research location is at the Regional Finance Bureau of Mataram City. The data collection technique in this study used a purposive sampling technique, with the criteria of residents of Mataram City and PBB objects. The purposive sampling technique aims to ensure that research respondents are in accordance with the research objectives, namely respondents who are obligated to pay PBB. The data collection instrument used a questionnaire. Measurement of respondents' answers used a Likert scale with a range of 1-5. The population in this study was all the taxpayers of Mataram City, totaling 12.731 taxpayers. Because of the large population, this study took a sample using Slovin's theory with an error rate of 10%, $n = N / (1+N*e^2) = 12.731/(1+12.731*0.1^2) = 99.226$. So, the sample of this study is 100 taxpayers. Frankel and Wallen explain that the minimum sample size for quantitative descriptive research is 100 respondents (Amiyani, 2016).

Table 1. Operational Definition Of Variables

Variable	Operastional Definition	Indicator
Taxpayer Compliance (Endogent / Dependent Variable)	Form of obedience from taxpayers in carrying out their tax obligations by applicable regulations.	1). Compliance to pay on time, 2). Compliance to pay the right amount, 3). Compliance to report information about taxes, 4). Compliance in paying arrears.
Taxpayer awareness (Intervening Variable)	Feelings arise from taxpayers regarding their obligations to pay taxes without any coercion from any party.	1). Understand the laws and provisions of taxation, 2). Understand the function of taxes for state financing, 3). Understand that applicable provisions must carry out tax obligations, 4). Willing to pay taxes voluntarily, 5). Taxes are the largest source of state revenue.
Religiosity (Exogent / Independent Variable)	A person's belief or belief system drives him to behave or act.	1) Belief, 2) Practice, 3) Appreciation, 4) Knowledge, 5) Experience.
Tax Penalty (Exogent / Independent Variable)	Punishment for violations committed by taxpayers unwilling or late in paying their tax obligations.	1). Sanctions are needed to create taxpayer discipline in paying taxes, 2). Sanctions are implemented firmly against taxpayers who violate, 3). Sanctions are given according to the violations committed, 4). The application of sanctions must be by applicable provisions, 5). Sanctions for violations cannot be negotiated.

Source: Primary data processed, 2024

Hypotheses:

H1: There is a positive and significant influence of the religiosity variable on taxpayer awareness in Mataram City

H2: The tax penalty variable positively and significantly influences taxpayer awareness in Mataram City.

- H3: The religiosity variable positively and significantly influences taxpayer compliance in Mataram City.
- H4: There is a positive and significant influence of the tax penalty variable on taxpayer compliance in Mataram City.
- H5: There is a positive and significant influence of the taxpayer awareness variable on taxpayer compliance in Mataram City.
- H6: The religiosity variable positively and significantly influences taxpayer compliance through taxpayer awareness in Mataram City.
- H7: There is a positive and significant influence of the tax penalty variable on taxpayer compliance through taxpayer awareness in Mataram City.

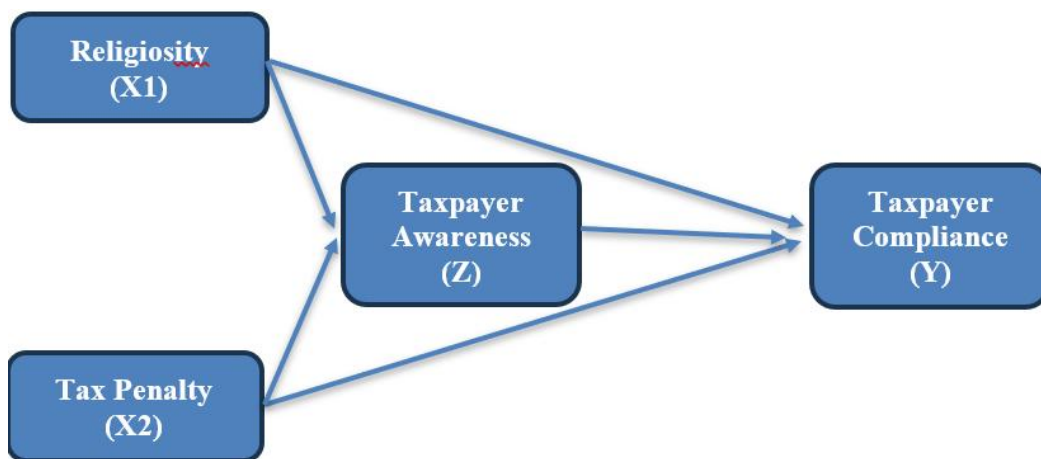
The data analysis technique in this study uses Structural Equation Modeling (SEM) with the Partial Least Square (PLS) approach. Using PLS-SEM because it does not require many samples, this study aims to make predictions and explore existing theories. The measurement results using PLS-SEM produce an outer model and an inner model. The outer model describes the relationship between the measured variables and the construct. The inner model explains the relationship between the latent variables in the analyzed model.

Table 2. Validity and Reliability Values of the Measurement model

Guidance	Acceptance Level
Composite Reliability (CR)	0.7 or more higher
Average Variance Extracted (AVE)	0.5 or more higher
Convergent Validity	0.7 or more higher
Discriminant Validity	square root of AVE > inter-construct correlation

Source: (Kamis et al., 2020)

Figure 1. Conceptual Model of Research



Persamaan:

$$Z = b1X1 + b2X2$$

$$Y = b3X1 + b4X2 + b5Z$$

Keterangan:

b1,2,3,4,5 = Coefficient Regresion

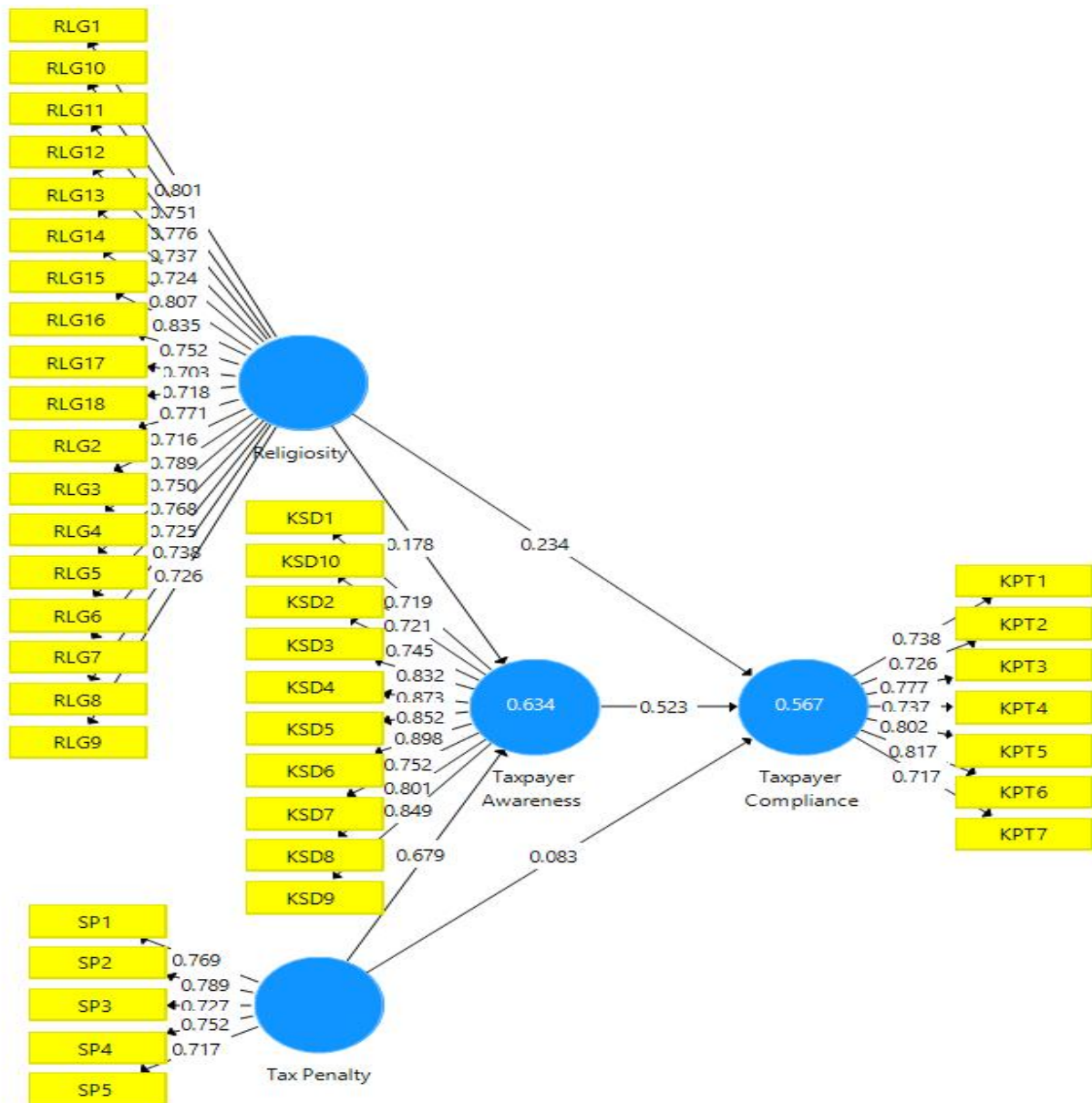
RESULTS AND DISCUSSION

RESULTS

Outer Model

In the outer model examination, there are five stages of testing, namely: 1) convergent validity, 2) average variant extracted, 3) discriminant validity, 4) composite reliability, and 5) coefficient determination. The following are the results of the outer model estimation of this study:

Figure 2. Outer Model



The factor loading score on the indicator in each latent variable shows a score above 0.7 (> 0.7); this means that all indicators in the research variables have met the criteria of the convergent validity test.

Table 3. Fornell-Larcker

	Taxpayer compliance	Taxpayer awareness	Religiosity	Tax Penalty
Taxpayer compliance	0.760			
Taxpayer awareness	0.723	0.807		
Religiosity	0.583	0.575	0.756	
Tax Penalty	0.630	0.743	0.585	0.751

Source: primary data processed, 2024

Based on the fornell-larcker score on each observation variable, It shows a higher score than the correlation score with other variables—all the variables met the criteria of the discriminant validity test.

Table 4. Outer Model

Variable	Cronbach's Alpha	Composite Reliability	AVE	R ² Adjusted
Taxpayer compliance	0.879	0.905	0.578	0.553
Taxpayer awareness	0.939	0.949	0.651	0.627
Religiosity	0.956	0.960	0.571	
Tax Penalty	0.808	0.866	0.564	

Source: primary data processed, 2024

The average variable extracted (AVE) score on each variable shows a score above 0.5 (> 0.5). All research variables met the criteria for the AVE test. Then, the Cronbach's Alpha and Composite Reliability scores on each variable show a score above 0.7 (> 0.7). All research variables met the criteria of the composite reliability test.

The coefficient determination score (R² adjusted) on the taxpayer compliance variable shows a score of 0.553 or 55.3%; this means that taxpayer awareness, religiosity, and tax penalty can explain 55.3% of taxpayer compliance. In comparison, other variables outside the study explain the remaining 44.7%. The taxpayer awareness variable shows a score of 0.627 or 62.7%; this means that religiosity and tax penalty variables can explain 62.7% of taxpayer awareness. In comparison, other variables outside the study explain the remaining 37.3%.

Inner Model

There are two tests on the inner model to analyze the role of the exogent variable in relation to the endogent variable: direct testing and indirect testing.

Table 5. Direct Effect

	Original Sample (0)	t-statistik (0/STDEV)	P values
Taxpayer awareness → Taxpayer compliance	0.523	3.974	0.000
Religiosity → Taxpayer awareness	0.234	1.979	0.048
Tax Penalty → Taxpayer awareness	0.083	0.761	0.447
Religiosity → Taxpayer compliance	0.178	1.821	0.069
Tax Penalty → Taxpayer compliance	0.679	7.754	0.000

Source: primary data processed, 2024

The effect of the taxpayer awareness variable on the taxpayer compliance variable has a positive original sample value of 0.523, a t-statistic value of 3.974, and a p-value of 0.000. Based on these results, it is known that the t-statistic value is higher than 1.96, and the p-value is lower than 0.05, so the taxpayer awareness variable has a positive and significant effect on the taxpayer compliance variable.

The effect of the religiosity variable on the taxpayer compliance variable has a positive original sample value of 0.234, a t-statistic value of 1.979, and a p-value of 0.048. These results show that the t-statistic value is higher than 1.96, and the p-value is lower than 0.05. Hence, the religiosity variable positively and significantly affects the taxpayer compliance variable.

The effect of the tax penalty variable on the taxpayer compliance variable has a positive original sample value of 0.083, a t-statistic value of 0.761, and a p-value of 0.447. Based on these results, it is known that the t-statistic value is lower than 1.96, and the p-value is higher than 0.05, so the tax penalty variable does not significantly affect the taxpayer compliance variable.

The effect of the religiosity variable on the taxpayer awareness variable has a positive original sample value of 0.178, a t-statistic value of 1.821, and a p-value of 0.069. Based on these results, it is known that the t-statistic value is lower than 1.96 and the p-value is higher than 0.05, so the religiosity variable does not significantly affect the taxpayer awareness variable.

The effect of the tax penalty variable on the taxpayer awareness variable has a positive original sample value of 0.679, a t-statistic value of 7.754, and a p-value of 0.000. Based on these results, it is known that the t-statistic value is higher than 1.96, and the p-value is lower than 0.05, so the tax penalty variable has a positive and significant influence on the taxpayer awareness variable.

Table 6. Indirect Effect

	Original Sample (0)	t-statistik (0/STDEV)	P values
Religiosity → Taxpayer awareness → Taxpayer compliance	0.093	1.417	0.157
Tax penalty → Taxpayer awareness → Taxpayer compliance	0.355	3.961	0.000

Source: primary data processed, 2024

The effect of the religiosity variable through taxpayer awareness on the taxpayer compliance variable has a positive original sample value of 0.093, a t-statistic value of 1.417, and a p-value of 0.157. Based on these results, it is known that the t-statistic value is lower than 1.96 and the p-value is higher than 0.05, so the taxpayer awareness variable does not mediate the effect of religiosity on the taxpayer compliance variable.

The effect of the tax penalty variable through taxpayer awareness on the taxpayer compliance variable has a positive original sample value of 0.355, a t-statistic value of 3.961, and a p-value of 0.000. Based on these results, it is known that the t-statistic value is higher than 1.96, and the p-value is lower than 0.05, so the taxpayer awareness variable mediates the effect of tax penalties on the taxpayer compliance variable.

DISCUSSION

Taxpayer awareness affects taxpayer compliance. In PBB payments, taxpayer awareness is essential to increase taxpayer compliance. The higher the level of taxpayer awareness about taxation, especially the issue of rights and obligations, and the greater the awareness of the contributions that can lead to prosperity, the higher the level of taxpayer compliance. In addition, tax awareness makes people realize that taxes are a form of participation in supporting national development, that taxes are a source of state revenue, and that paying taxes means participating in the administration of the state. This study is conducted by Nur and Jabat (Jabat et al., 2024; Nur, 2018).

Religiosity affects taxpayer compliance. Religious people will comply with tax regulations because taxation is an obligation. In other words, religious taxpayers will always comply with applicable rules or norms (Wana et al., 2015). Religious people will always feel guilty if they commit violations. Religious people always have an attitude of obedience, both to religion and to the government. For religious people, obeying the government is one of the teachings of religion. So

that the obligation to pay taxes becomes an obligation that must be completed, including paying PBB, it can be said that religiosity is a drive from within a person that makes people comply with various regulations, including tax obligations. This study is following research conducted by Ambarwati and Liyanan, Basuki and Gomies, Cahyonowati, Ermawati and Afifi, Ermawati, et.al, and Saragih. (Ambarwati & Liyana, 2019; Basuki & Gomies, 2023; Cahyonowati, 2011; N. Ermawati & Afifi, 2018; Y. Ermawati et al., 2022; Saragih et al., 2020). Religiosity does not affect taxpayer awareness, meaning that religiosity does not provide insight and knowledge about taxes to a person; besides that, religiosity also does not encourage a person to learn about various things about taxes. So, religiosity does not affect taxpayer awareness. This study's results differ from the research conducted by Cahyonowati, and Ermawati and Afifi (Cahyonowati, 2011; N. Ermawati & Afifi, 2018). The findings of this study indicate that a religious person will comply with paying taxes, but religiosity does not provide awareness, knowledge, and understanding of taxes. The findings indirectly show that taxpayer awareness cannot mediate religiosity and taxpayer compliance. This finding follows the results of research by Pulungan and Arifin, which states that religiosity has no indirect effect on taxpayer compliance through tax awareness (Pulungan & Arifin, 2022). Research conducted by (Khalil & Sidani, 2020, 2022) shows that religiosity affects tax avoidance. This finding is in accordance with the results of this study.

Tax penalties do not affect taxpayer compliance. This means that strict sanctions must be given to tax evaders so that taxpayers are afraid to be in arrears on taxes and become compliant with their tax obligations. Cummings' research found that the harsher the punishment for tax evaders, the lower or decreased tax evasion activities (Cummings et al., 2009). Often, the Mataram city government provides amnesty and waivers of fines, which does not make taxpayers compliant. Instead, it often delays paying taxes until the government issues an amnesty policy. Leo's research reveals that tax amnesty cannot change taxpayer behavior to increase compliance in carrying out vehicle tax payment obligations (Leo et al., 2022). The results of this study are research conducted by Basri, Ermawati, Indrasari (Basri et al., 2012; Y. Ermawati et al., 2022; Indrasari et al., 2020). Tax penalties affect taxpayer awareness. Based on the results of this study, tax penalties affect taxpayer awareness, as someone who receives a fine will be aware of their obligations to pay taxes. This result is also reinforced by indirect tests, where the taxpayer awareness variable can mediate the tax penalty and taxpayer compliance variables. Research conducted by Savitri and Musfialdy (Savitri & Musfialdy, 2016) shows that there is an influence between tax penalties and tax compliance with service quality as a mediating variable.

CONCLUSION

Based on the results of direct and indirect testing, the conclusions of this study include:

1. The taxpayer awareness variable positively and significantly influences taxpayer compliance in Mataram City.
2. The religiosity variable has a positive and significant direct influence on taxpayer compliance in Mataram City.
3. The tax penalty variable has no significant direct influence on taxpayer compliance in Mataram City.
4. There is no significant direct influence of the religiosity variable on taxpayer awareness in Mataram City.
5. The tax penalty variable has a positive and significant direct influence on taxpayer awareness in Mataram City.
6. The religiosity variable does not significantly influence taxpayer compliance, with taxpayer awareness as an intervening variable in Mataram City.

7. The tax penalty variable has a positive and significant influence on taxpayer compliance, with taxpayer awareness as an intervening variable in Mataram City.

The government must carry out various technical activities because to be compliant; someone is not enough just to be aware. However, people are also willing to pay tax obligations on time and in accurate amounts. Some activities that need to be carried out are 1) socialization related to taxes, in this case, Land and Building Tax (PBB) needs to be further improved; 2) increasing accessibility of PBB payments; 3) providing rewards to compliant taxpayers; 4) improving the quality of PBB payment services.

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