



INVESTIGATE THE RELIGIOSITY ON INDIVIDUAL TAXPAYER COMPLIANCE BEHAVIOR IN PAREPARE CITY

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Abstract - Research on taxpayer compliance behavior is more focused on individual external value factors. Another factor that deserves attention related to taxpayer compliance behavior is the individual's internal value. One of the internal values that can be a determining factor for tax compliance is religiosity. Religiosity in the form of religious teachings teaches things that are useful for maintaining individual honesty, in this case the taxpayer. Previous research indicated that religiosity is one of the factors that influence voluntary compliance of taxpayers. The purpose of this study is to obtain empirical evidence that religiosity affects taxpayer compliance. By using taxpayer respondents who are in the City of Parepare, evidence is obtained that religiosity has a significant influence on voluntary tax compliance.

Keywords: religiosity, taxpayer compliance, voluntary taxpayer compliance

INTRODUCTION


Several international research, such as Title and Welch (1983), Torgler (2006), and Raihan Mohd Ali and Jeff Pope (2005), demonstrate that religiosity influences taxpayer compliance (2014). Religiosity derives from God Almighty's virtuous religious ideals, which teach every adherent honesty and integrity (Panggabean, 2015). Mohdali (2013) notes that with the involvement of religious beliefs, it is hoped that it will support positive conduct and discourage negative behavior toward tax compliance, hence promoting improved taxpayer compliance behavior.

Within the context of the slippery slope hypothesis, the distinction between voluntary and mandatory tax compliance is characterized as a dynamic interplay between taxpayers and authorities that results in a duty that is either well-accepted or burdensome (Kirchler, Hoelzl, and Wahl, 2008). Similar to voluntary tax compliance, tax morale is defined by Torgler and Murphy (2004) as the intrinsic desire to pay taxes, referring to the moral ideals or beliefs individuals hold regarding tax payments.

Kirchler, Hoelzl, and Wahl (2008) divide tax compliance into two categories: voluntary tax compliance and enforced tax compliance. Voluntary tax compliance is the concept or principle that people will pay taxes in accordance with the law and declare their income and spending truthfully. There is little desire to conduct fraud when meeting tax duties, as taxpayers are motivated to pay taxes properly. Kirchler, Hoelzl, and Wahl (2008) define Forced Tax Compliance as conformity that results from the threat of supervision, inspection, and extremely severe fines or punishments for noncompliance. Motivation to comply with tax responsibilities reveals the distinction between voluntary and compelled tax compliance.

The purpose of this study is to evaluate whether religiosity effects taxpayer compliance with tax law provisions. Some research, like Torgler (2003), Welch et al. (2005), and Stack and Kposowa (2006), which emphasize the significance of religion, suggest that religiosity is one of the probable factors that can explain tax compliance behavior. In this study, religiosity is defined as believing in God or other spiritual beliefs in determining the extent to which individuals comply with their tax duties under the law.

Tittle and Welch (1983) explored individual views in the context of the relationship between religiosity and deviant behavior, specifically tax evasion. By understanding the characteristics of religious individuals, it will be possible to predict the influence of individual religiosity on deviant conduct, according to a prior study. Using data collected from Catholics, Welch, Tittle, and Petee (1991) shown that tax evasion is adversely correlated with individual personal religion. Self-imposed



guilt prevents criminal behavior, notably in the case of tax evasion, when it is influenced by strong religious beliefs (Grasmick, Bursik and Cochran, 1991). Grasmick, Kinsey, and Cochran (1991) explained that the level of religious affiliation as an indicator of religious adherence promotes tax fraud behavior in addition to high church attendance. According to the research, those with no religious attachment are more prone to conduct tax fraud.

Torgler (2003, 297) did a broader investigation on the function of religion and found that religiosity positively influenced tax morale (Tax Morale) using World Value Survey (WVS) data for 1990 in Canada. Torgler examines religious customs in more than 30 nations utilizing WVS data in order to comprehend tax compliance difficulties (Torgler, 2006). Stack and Kposowa's (2006, 349) research supports the idea that individuals with no religious attachment are more likely to engage in tax fraud as an acceptable behavior. Using a broader sample of 47 nations, Richardson (2008) discovered a negative correlation between individuals' religiosity levels and tax evasion.

There is either a positive association between religiosity and tax compliance or a negative relationship between religiosity and tax evasion, according to research on tax compliance in general. However, Welch et al. (2005) and McKerchar et al. (2013) found results that contradicted those of earlier investigations. A society's perceptions of tax evasion have the same effect on its members regardless of their level of religiosity. Similarly, there is little evidence that religious influences tax compliance (McKerchar et al. 2013, 18). McKerchar discovered that personal integrity was viewed as having a greater impact on tax compliance than religious convictions. In general, research indicates that religiosity can play a significant role in assisting governments to achieve their goals of promoting voluntary tax compliance.

METHOD

This study was developed utilizing responses from individual taxpayers in the city of Parepare. A variety of religious views are held by residents of the City of Parepare. According to the Ministry of Home Affairs, the population of Parepare City in 2015 was 9,988,485 people. In 2014, there were 3,120,584 individual taxpayers living in Parepare City.

This study relates to the quantitative research conducted by Mohdali and Pope (2014) to determine the association between religiosity and tax compliance. Thus, the authors of this study employed a quantitative methodology by surveying taxpayers. This study employs survey findings as its primary data source. The data was collected directly by researchers. Quantitative data are measurements on a numerical scale (numbers). The primary sources of data for this study were taxpayers in the city of Parepare and the Directorate General of Taxes in regards to the level of taxpayer compliance.

A survey was conducted by delivering questionnaires to respondents in order to collect data. A Likert Scale is used to measure an individual's attitudes, views, and perceptions of social phenomena (Soengeng 2006, 37). In this measuring methodology, the authors assigned a value between 1 and 5 to each scale point.

There are 3,120,584 individual taxpayers throughout all Regional Offices in the Parepare municipality. The sample size was established by consulting the table published by Krejcie and Morgan (1970). Based on this table, the sample size for a population of 800 thousand individual taxpayers is found to be 384. Nonetheless, a sample size between 150 and 200 is regarded adequate for describing a big population because the impact of a larger sample size will be negligible (Fowler, 1993 in Mohdali, 2013). Fowler stated that a population of 15,000 or 15 million might be characterized with the same number of responders, between 150 and 200, because the level of accuracy is the same. On this premise, a sample size of between 150 and 200 was deemed sufficient for the study.

The sampling technique employed by the authors is a non-probability sampling strategy, which does not offer each member of the population with an equal chance of being selected as a sample (Sugiyono 2008, 122). Incidental sampling (convenience sampling) and selected samples are employed as non-probability sampling methods (judgement sampling). Incidental sampling (convenience sampling) is defined as a method for identifying respondents who meet researchers by chance and are judged viable data sources. The selected sample is a sort of sampling in which the data source to be examined is chosen depending on the researcher's concerns (Sugiyono 2008, 122).

This research employed quantitative methodology. To examine the effect of the independent variable, religiosity, on the dependent variable, taxpayer compliance, simple linear regression will be utilized as the method of data analysis. The author will provide additional explanation using multiple linear regression analysis to determine the impact of intrapersonal and interpersonal religiosity on Voluntary Tax Compliance in model I and Enforced Tax Compliance in model II.

In addition, the author conducts a traditional assumption test as a requirement for linear regression testing. The standard assumption test comprises the normality, linearity, multicollinearity, and heteroscedasticity tests. In the meantime, the t test and f test were also conducted. The t test is used to test each variable partially. The results of the t test can be seen in the sig column of the coefficients table. The F test determines if all independent factors have a joint impact on the dependent variable (Ghozali 2013, 98). Additionally, the author considers the correlation coefficient and determination coefficient for the statistical test outcomes

RESULTS

This study's respondents were individual taxpayers in Parepare City. There were a total of 296 participants in the survey. The majority of respondents sampled for this study were male, constituting 78.72% of the total. Around 86.5% of the total responders were between the ages of 25 and 44, including 256 individuals. The bulk of respondents in this survey, 209 participants or 70.61 percent, were of Javanese descent. With 88.51 percent of the sample identifying as Muslims, Islam is the religion of the majority of respondents. Based on the degree of education, the majority of respondents, 127 persons or 42.91 percent of the total, held a Diploma (DI or Diploma III). The vast majority of responders (98.99%) were either public servants or private employees.

From the processed respondent data, a description of each interpersonal and intrapersonal component of taxpayer compliance and religiosity is provided. The Voluntary Tax Compliance component indicates that the majority of respondents concur that paying applicable taxes is a civic obligation, a responsibility, and a means to support the state. Regarding the dimension of Enforced Tax Compliance, the results indicate that the majority of respondents are willing to pay taxes if there are severe penalties for tax evaders and a fear of reputational damage if they are detected not following tax rules.

The intrapersonal religiosity component indicates that the majority of respondents concur that religion provides solutions to numerous issues regarding the meaning of life. Moreover, the intrapersonal religiosity dimension reveals that the majority of 248 respondents, or approximately 83.8%, are comfortable spending time with people and religious groups. This demonstrates the significant importance of affiliation/group for respondents.

Table 1. Test Results for Different Types of Work.

T-statistics (p-value)

Types of Work	Mean	StandarDeviasi	Government Worker	Worker	Entrepreneur
Government Worker	31,16	4,49		-0,841	1,57
				(0,401)	(0,12)
Worker	31,95	3,77	0,841		1,75
			(0,401)		(0,09)
Entrepreneur	27,0	10,15	-1,57	-1,75	
			(0,12)	(0,09)	

Source: processed SPSS data

The different test (t-test) is used to determine whether two unrelated samples have different average values (Ghozali, 2013). The purpose of using this t-test is to compare the averages of several demographic factors to find out whether there are differences in the mean values and how significant these differences are. In this study the authors conducted a t-test on demographic factors in the form

of education level and type of work. The results of the different t-tests for the demographic factor of the type of work are shown in Table 1. The difference in the level of compliance with civil servants is not statistically significant when compared to private employees and self-employed with a t-statistic of 0.841 and a p-value of 0.401 for civil servants and the private sector and for PNS and Own Business with a t-statistic of 1.75 and a p-value of 0.09. In addition, the difference between private employees and own businesses is not statistically significant with a t-statistic of 1.75 and a p-value of 0.09. The level of compliance of civil servants and private employees is higher when compared to their own businesses.

The writer conducted a classical assumption test as a prerequisite for linear regression analysis. The author conducted a normality test to find out whether the data was normally distributed using the Kolmogorov-Smirnov test. The significance value of the Kolmogorov-Smirnov test (Asymp. Sig. [2-tailed]) for the simple linear regression equation is 0.695, exceeding the 0.05 significance limit. Whereas for the multiple linear regression equation in model I the significance value of the Kolmogorov-Smirnov test results is 0.056 and in model II the significance value of the Kolmogorov-Smirnov test results is 0.509. These results state that for both the simple linear regression equation and the multiple linear regression equation (model I and model II), the data is normally distributed.

Linearity test to find out whether the specification of the model used is linear. The author uses the Durbin Watson test at a significance level of 0.05. If the value of the DW test (d) is less than dL then there is a positive autocorrelation, if $dU < d < 4-dU$ then there is no autocorrelation, either positive or negative. If the DW (d) value has a positive autocorrelation, then the specification of the main equation is wrong or misspecification and the research model is not a linear regression. Table 2 shows that the independent variable and the dependent variable in the simple linear regression equation have a linear relationship because the Durbin value is above du, so there is no autocorrelation.

Table 2. Durbin Watson Test Results for Multiple Linear Regression Equations.

Tested Items	Durbin Watson Values	etc	du	Decision
Simple linear regression equation	2.025	1.80053	1.81436	linear
Model I	2.015	1.79358	1.82134	linear
Model II	1,981	1.79358	1.82134	linear

The multicollinearity test is a prerequisite for the regression test to ensure that there is no significant relationship between the independent variables. This test is carried out by checking the Tolerance and VIF (Variance Inflation Indicator) values. If the Tolerance value is more than 0.10, it means that there is no correlation between the independent variables whose value is more than 95%. If the VIF value of the independent variable on the dependent variable exceeds 10, then there are symptoms of multicollinearity. From the test, it shows that the VIF value for all components of the independent variable is at a value of 1.442, and a tolerance of 0.693 so that no symptoms of multicollinearity are found.

The heteroscedasticity test is a test of the strength of the relationship between variables whether they have uniform strength (homoscedasticity) or not (heteroscedasticity). This test is useful for seeing the variance of the residual data of one variable against other variables. With the Glejser method, symptoms of heteroscedasticity are detected if the significance is less than 0.05. Table 3 shows that the independent variables have a significance greater than 0.05 when regressed with the dependent variable. Therefore, the simple linear regression equation does not experience symptoms of heteroscedasticity. Meanwhile, in table I4 it is known that in the multiple linear regression equation model I and model II do not experience symptoms of heteroscedasticity.

Simple linear regression testing shows the results of the F test showing the relationship between the variables of religiosity and taxpayer compliance. The Fcount value is 16.117 exceeding Ftable (0.0039) and the significance is below 0.05. From the test results, the research hypothesis which states that religiosity affects taxpayer compliance is accepted.

R and R² values in the Model Summary section are the results of simple linear regression calculations. The R value of 0.228 indicates a weak positive correlation, namely 22.8% between the independent variable and the dependent variable. The R² value of 0.052 means that the independent variable can explain 5.2% of the variation in the dependent variable, while the other 94.8% is explained by other variables not included in the research model.

In this study, researchers examined further the effect of religiosity commitment on the components of taxpayer compliance in the form of voluntary tax compliance and enforced tax compliance. Data analysis used multiple linear regression tests on taxpayer compliance consisting of

2 (two models), namely model I which tests the religiosity variable on the Voluntary Tax Compliance variable and model II which tests the religiosity variable on the Enforced Tax Compliance variable. The religiosity variable is divided into 2 (two) groups, namely intrapersonal religiosity and interpersonal religiosity.

Multiple regression testing in model I produces t_{count} for interpersonal religiosity exceeding t_{table} and probability value below 0.05. Therefore it can be concluded that interpersonal religiosity individually has a significant effect on Voluntary Tax Compliance. Table 5 shows that the t_{count} values in model II for the variables of Intrapersonal Religiosity and Interpersonal Religiosity are 0.713 and 0.9182. Because $t_{count} < t_{table}$ and the probability value is above 0.005, it can be concluded that intrapersonal and interpersonal religiosity individually has no significant effect on Compulsory Taxpayer compliance .

The test shows the results of the F test taken from the ANOVA section on the results of the multiple linear regression test for model I and model II. If the significance of the independent variable (predictor) exceeds 0.05, then the variable is not significant. The variable is also not declared significant if the F_{count} of the variable concerned is smaller than the F_{table} . Table 6 shows that the religiosity variable (intrapersonal religiosity and interpersonal religiosity) simultaneously has a significant effect on Voluntary Tax Compliance because $F > F_{table}$ and a significance value < 0.05 . Meanwhile, the religiosity variables (Intrapersonal religiosity and Interpersonal religiosity) simultaneously have no significant effect on Forced Tax Compliance because $F_{count} < F_{table}$ and significance value > 0.05 .


The R and R² values in the Model Summary section of the results of multiple linear regression calculations for model I and model II. In model I the R value of 0.223 indicates a weak positive correlation, namely 22.3% between all independent variables and the dependent variable (Voluntary Tax Compliance), while the R² value for model I is 0.05 meaning that all independent variables can explain 5% variation of the dependent variable, while the other 95.0% is explained by other variables not included in the research model of the model I equation.

Testing on model II produces an R value of 0.105, which indicates a weak positive correlation, namely 10.5% between the independent variable and the dependent variable while the R² value for model II is 0.011 meaning that all independent variables can explain 1.1% variation in the dependent variable (Enforced Tax Compliance), while the other 98.9% is explained by other variables not included in the research model in the model II equation.

DISCUSSION

In this study, religiosity has a close relationship level of 22.8% to taxpayer compliance behavior as shown by the correlation coefficient in the simple regression equation. The closeness of the relationship (R) of 22.8% is included in the weak category. Based on the coefficient of determination (R²), the simple regression model only has a 5.2% role in determining taxpayer compliance. This means that there are other factors besides religiosity of 94.6% that affect taxpayer compliance. The low coefficient of determination is 5.2% because the number of independent variables in this study is only one, namely religiosity. The coefficient of determination for cross-sectional data is relatively low because there is a large variation between each observation (Ghozali 2013, 97).

The positive influence of religiosity on taxpayer compliance found in this study is in line with the research of Raihana Mohd Ali and Jeff Pope (2014). These results indicate that when the level of



religiosity of taxpayers is higher, they will tend to have a higher level of tax compliance when compared to taxpayers who have low religiosity. Based on the test results, the hypothesis in this study is accepted so that religiosity influences taxpayer compliance behavior.

To get further explanation, the researcher tested each component of religiosity for each component of tax compliance. Testing through multiple linear regression analysis in model I (Voluntary Tax Compliance) found that multiple regression is in line with simple linear regression, namely a positive effect. Religiosity (both intrapersonal and interpersonal) has a closeness relationship (R) of 22.3% so that it includes a weak relationship to the component of Taxpayer compliance, namely Voluntary Tax Compliance. In testing through multiple linear regression analysis in model I (Voluntary Tax Compliance), the authors found that interpersonal religiosity has a significant influence on one of the components of Tax Compliance, namely, Voluntary Tax Compliance.

The positive influence of religiosity on voluntary taxpayer compliance is in line with research by Raihana Mohd Ali and Jeff Pope (2014). This finding indicates that the stronger the interpersonal religiosity of the taxpayer, the more the taxpayer compliance will increase. These findings are in line with research from Grasmick, Kinsey and Cochran (1991) where religious groups influence the compliance behavior of taxpayers. The existence of shame and fear of bad personal image in religious groups makes taxpayers more obedient to their tax obligations.

Intrapersonal religiosity in model I was found to have no significant effect on voluntary taxpayer compliance. The insignificant role of religiosity in testing the element of voluntary compliance is possible because some people in Indonesia think that paying taxes is not an obligation and only concerns formal worldly affairs (Fidiana, 2014). In addition, actions that show a weak attitude of tax compliance, such as tax evasion, are still considered ethical activities by some religious people due to corruption by tax officials (Izza and Hamszah, 2014).

In testing through multiple linear regression analysis in model II (Voluntary Tax Compliance), the authors found that intrapersonal religiosity and interpersonal religiosity were found to have no significant effect on Voluntary Tax Compliance.

The findings in this study indicate that there is a positive influence of religiosity on taxpayer compliance behavior. A significant influence comes from the influence of the component of interpersonal religiosity of the Taxpayer on Voluntary Tax Compliance. Interpersonal religiosity relates to individual involvement with religious organizations. Therefore, in order to increase tax revenue, the Directorate General of Taxes is expected to be able to use elements of religiosity when interacting with taxpayers, for example during counseling, socialization or including it in the letter to taxpayers. In addition, the Directorate General of Taxes can cooperate with religious organizations to encourage taxpayers to be more obedient to laws and regulations, especially tax regulations.

This study also found that religiosity only has a small role on tax compliance behavior. Mohdali (2013, 1) stated that research by many experts found many factors influencing tax compliance, both economic and non-economic factors. Economic factors include tax rates and fines, while non-economic factors come from taxpayer behavior, taxpayer perceptions or demographic factors. So to get more comprehensive results, it is necessary to conduct research on other variables that affect taxpayer compliance besides religiosity

CONCLUSION

This study aims to determine whether religiosity influences taxpayer compliance behavior in fulfilling the provisions of the tax law. The research was conducted on individual taxpayers in Parepare City by filling out questionnaires either in the form of a questionnaire or through an online survey. Data processing was performed using linear regression analysis.


This study found that the Interpersonal Religiosity component has a significant effect on Voluntary Tax Compliance, while the Intrapersonal Religiosity component has no significant effect on Voluntary Tax Compliance. This study also shows that each component of religiosity, both intrapersonal religiosity and interpersonal religiosity, has no significant effect on Enforced Tax Compliance.

There are several limitations in this research. First, the determination of the sample still uses a non-probabilistic sample because there is no sample frame. The use of convenience sampling and judgmental sampling allows the data obtained to not be representative of the entire population. Second, most of the respondents are employees, who work as Civil Servants or private employees who have had their income tax deducted by the Treasurer. The existence of income deductions for income tax allows for bias in tax compliance behavior. Third, there are 94.8% variables that influence taxpayer compliance behavior outside of the religiosity variable.

Thus, further research can be carried out by taking samples using the cluster random sampling technique, so that the population representation problem can be better. Second, subsequent research uses more entrepreneurial respondents. Finally, other variables that are likely to influence taxpayer compliance behavior can be added to increase the degree of explanation of the determinants of the dependent variable

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