

Determinants of Muslim Taxpayer Compliance: The Moderating Role of Religiosity and the Integration of Zakat Knowledge

Muhammad Andri Ashari¹, Dewi Susilowati^{2*}

1,2 Department Accounting, Faculty of Economics & Business, Jenderal Soedirman University, Purwokerto, Central Java, Indonesia

Email: dewi.susilowati@unsoed.ac.id

ARTICLE INFO

Keywords

Tax compliance; tax socialization; taxpayer awareness; tax sanctions; zakat knowledge; religiosity;

Article History

February 26, 2026 – Manuscript Submission
February 27, 2026 – Abstract Revision Request
February 27, 2026 – Revised Abstract
Submission February 28, 2026 – Revision Request
February 28, 2026 – Revised Submission
March 15, 2026 – Revision Request
March 18, 2026 – Revised Manuscript Submission
March 29, 2026 – Reviewer Comments to Editor
March 29, 2026 – Editorial Decision
March 31, 2026 – Final Revised Manuscript

ABSTRACT

Taxpayer compliance remains a persistent challenge in Indonesia, particularly among Muslim taxpayers whose fiscal responsibilities coexist with religious obligations such as zakat. While prior studies have emphasized economic and administrative determinants, limited attention has been given to the integration of religious dimensions within a comprehensive compliance framework. This study aims to examine the effects of tax socialization, taxpayer awareness, tax sanctions, and zakat knowledge on taxpayer compliance, with religiosity positioned as both a direct determinant and a moderating variable. This study employs a quantitative explanatory approach using primary data collected from 120 registered Muslim individual taxpayers in Cilacap Regency, Indonesia, through purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate both direct and interaction effects among variables. The findings reveal that tax socialization, taxpayer awareness, tax sanctions, and zakat knowledge have positive and statistically significant effects on taxpayer compliance, with zakat knowledge emerging as the strongest predictor. Religiosity not only directly enhances compliance but also significantly strengthens the relationships between all key determinants and compliance behavior. These results indicate that compliance is shaped by the interaction between institutional mechanisms and internal moral-religious values. This study contributes to the tax compliance literature by proposing an integrative framework that incorporates zakat knowledge and religiosity within Attribution Theory. The findings provide practical implications for policymakers to design culturally and religiously aligned tax policies, emphasizing the importance of combining enforcement strategies with value-based approaches to enhance voluntary compliance in Muslim-majority contexts.

1. Introduction

Tax compliance remains a fundamental challenge for governments worldwide, as sustainable public revenue depends not only on enforcement mechanisms but also on voluntary taxpayer participation. In developing countries such as Indonesia, taxation serves as the primary source of national income and a key instrument for economic redistribution and macroeconomic stability. However, the effectiveness of fiscal policy largely depends on

taxpayers' behavioral willingness to comply. Recent global studies highlight that tax compliance cannot be fully explained by economic deterrence alone, as moral values, institutional trust, and socio-cultural norms significantly influence compliance behavior ([Gangl et al., 2020](#); [Kirchler et al., 2022](#)). These findings are also consistent with global tax compliance literature emphasizing the role of tax morale and behavioral factors beyond deterrence mechanisms ([Alm, 2019](#);

[Torgler, 2007](#)). This shift reflects the growing adoption of behavioral and psychological perspectives in public finance research.

Traditional deterrence models assume that taxpayers act rationally by comparing the costs and benefits of compliance and evasion. While factors such as audit probability and tax sanctions remain important, recent empirical findings indicate that these variables alone are insufficient to consistently explain compliance behavior. In Indonesia, despite continuous tax reforms including digitalization, administrative simplification and strengthened enforcement tax revenue performance still fluctuates across periods. This inconsistency suggests that structural reforms must be complemented by a deeper understanding of behavioral and contextual factors influencing taxpayers.

Prior studies have examined determinants such as tax socialization, taxpayer awareness, and tax sanctions, with mixed results. Some studies find that tax education and awareness significantly enhance compliance ([Budi & Astika, 2023](#); [Hidayati & Muniroh, 2023](#)). Similarly, enforcement mechanisms through sanctions are widely recognized as effective deterrence tools ([Adhikara et al., 2022](#)), while others report insignificant or context-dependent effects ([Haryanto et al., 2021](#)). Similarly, tax sanctions are widely recognized as deterrence tools ([Adhikara et al., 2022](#)), yet their effectiveness varies across contexts. These inconsistencies indicate that, unlike prior empirical findings that emphasize fiscal determinants, conventional variables alone may not fully capture the complexity of taxpayer behavior, particularly in socio-religious settings.

Recent high-impact studies increasingly emphasize the role of intrinsic motivation and moral factors in shaping compliance behavior. However, two critical gaps remain. First, although religiosity has been explored as an independent determinant, its role as a moderating variable that conditions the effectiveness of fiscal instruments remains underexplored. Second, the integration of zakat knowledge into tax compliance models is still

limited, despite its relevance in Muslim-majority contexts where religious and fiscal obligations coexist. This lack of integration reduces the explanatory power of existing models in capturing faith-based behavioral dynamics.

To address these gaps, this study adopts Attribution Theory as its theoretical foundation. Attribution Theory explains how individuals interpret behavior through internal factors (such as beliefs, values, awareness, and religiosity) and external factors (such as tax socialization and tax sanctions). In this study, taxpayer awareness, zakat knowledge, and religiosity represent internal attributions, while tax socialization and tax sanctions reflect external attributions. Religiosity is further conceptualized as a moderating variable that strengthens the relationship between external stimuli and compliance behavior by reinforcing internal moral commitments. This attribution process ultimately influences taxpayers' compliance decisions, as individuals are more likely to comply when external enforcement aligns with internal moral and religious values.

Based on this perspective, the research problem is formulated as follows: to what extent do tax socialization, taxpayer awareness, tax sanctions, and zakat knowledge influence Muslim taxpayer compliance and whether religiosity moderates these relationships. Accordingly, this study aims (1) to examine the direct effects of these determinants on compliance and (2) to analyze the moderating role of religiosity.

This study contributes theoretically by extending Attribution Theory into a socio-religious context and proposing an integrative framework that combines institutional, cognitive, and spiritual factors. Practically, the findings provide insights for policymakers in designing more effective and culturally relevant tax compliance strategies. The novelty of this research lies in its simultaneous integration of zakat knowledge and religiosity within a behavioral tax compliance model, offering a more comprehensive explanation of compliance behavior in Muslim majority societies.

2. Literature Review

The literature review or theoretical framework serves to establish the conceptual basis of the research, drawing from key theories and summarizing empirical findings from prior studies, while also leading to hypothesis development if the study is quantitative. This section should prioritize citing recent sources (published within the last 5 years), ideally from Scopus or ISI-indexed journals.

2.1 Conceptual and Theoretical Foundations

Attribution Theory, originally developed by Fritz Heider (1958), provides a foundational framework for understanding how individuals interpret behavior through internal and external causal attributions. Internal attributions refer to personal factors such as values, beliefs, awareness, and religiosity, while external attributions relate to environmental influences including institutional policies, enforcement mechanisms, and socialization programs. In taxation contexts, this theory implies that compliance behavior is shaped by the interaction between internal motivations and external pressures. Contemporary studies confirm that attribution-based approaches are relevant in explaining tax morale and voluntary compliance, particularly when behavioral and psychological factors are considered ([Gangl et al., 2020](#); [Kirchler et al., 2022](#)).

However, prior research often applies Attribution Theory implicitly rather than explicitly integrating both attribution dimensions within a single analytical model. This limitation results in fragmented explanations, where institutional factors and moral determinants are examined separately. Therefore, a more integrative application of Attribution Theory is required to explain how external stimuli and internal values jointly influence compliance behavior. Tax socialization is commonly conceptualized as an external institutional effort to disseminate tax-related information and improve taxpayer understanding. Empirical evidence generally

supports its positive role in enhancing compliance through improved knowledge and trust ([Budi & Astika, 2023](#)). Nevertheless, some studies indicate that its effectiveness diminishes when institutional trust is weak, suggesting that socialization alone is insufficient without internal acceptance. This indicates that tax socialization operates conditionally, depending on individual-level factors.

taxpayer awareness represents an internal cognitive attribution reflecting individuals' understanding of tax obligations and their perceived role in supporting public welfare. While many studies find that awareness positively influences compliance ([Hidayati & Muniroh, 2023](#)). Contradictory findings suggest that awareness does not always translate into compliant behavior, particularly under economic pressure or perceived unfairness. This inconsistency implies that awareness must interact with other motivational factors to produce consistent behavioral outcomes.

Tax sanctions, as external enforcement mechanisms, are grounded in deterrence theory and are generally found to increase compliance by raising the cost of evasion ([Adhikara et al., 2022](#)). However, recent behavioral research challenges this view by showing that excessive reliance on sanctions may reduce intrinsic motivation and weaken voluntary compliance. This indicates that enforcement effectiveness is not absolute but depends on how individuals internally interpret such measures.

Zakat knowledge introduces a unique dimension in Muslim majority contexts, where religious and fiscal obligations coexist. While several studies suggest that understanding zakat deductibility can reduce the perception of double burden and encourage compliance, empirical findings remain inconsistent. In many cases, limited awareness of zakat-tax integration weakens its effect. This inconsistency highlights the need to examine zakat knowledge within a broader behavioral framework rather than as an isolated variable.

Religiosity has been increasingly recognized as a key internal determinant of ethical financial behavior. Empirical studies show that religiosity strengthens moral commitment and promotes compliance (Thamrin et al., 2023). However, prior research predominantly treats religiosity as a direct predictor, with limited attention to its role as a moderating variable. As a result, existing studies fail to capture how religiosity may condition the effectiveness of institutional and cognitive determinants.

Overall, the theoretical literature suggests that taxpayer compliance is best understood as the outcome of interactions between external institutional factors and internal moral-cognitive attributes. Yet, the lack of integrative models remains a key limitation that this study seeks to address.

2.2 Review of Empirical Studies

Recent empirical research on taxpayer compliance reflects a growing shift toward behavioral and multidimensional approaches. However, findings remain inconsistent and context-dependent, indicating the need for deeper analytical integration. Studies on tax socialization largely report positive effects on compliance, particularly when supported by effective communication strategies and digital platforms. Nevertheless, conflicting findings show that its impact becomes insignificant in low-trust environments, suggesting that institutional outreach alone does not guarantee behavioral change.

Similarly, taxpayer awareness is widely acknowledged as an important determinant of compliance. While many studies confirm its positive influence, others reveal that awareness may not lead to compliance when taxpayers perceive the system as unfair or economically burdensome. This divergence indicates that awareness operates within a broader psychological and contextual framework.

Empirical evidence on tax sanctions generally supports the deterrence hypothesis. However, recent studies highlight a paradox:

while sanctions may increase short-term compliance, they can reduce intrinsic motivation over time if perceived as coercive. This creates a tension between enforcement-based and motivation-based approaches to compliance.

In the context of Muslim-majority societies, zakat knowledge has attracted increasing attention. Some studies report that knowledge of zakat deductibility enhances compliance by reducing perceived financial burden, while others find insignificant effects due to limited policy awareness and administrative integration. These mixed findings suggest that zakat knowledge alone cannot fully explain compliance behavior without considering underlying religious commitment.

Religiosity has consistently been associated with ethical behavior and compliance. However, empirical findings on its moderating role remain scarce and inconclusive. Most studies examine religiosity in isolation, thereby overlooking its potential to strengthen or weaken the effects of other determinants.

Taken together, the empirical literature reveals three critical gaps: (1) inconsistent findings across key variables, (2) limited integration of institutional and spiritual determinants, and (3) insufficient examination of moderating mechanisms. These gaps underscore the need for a comprehensive framework that captures both direct and interaction effects in taxpayer compliance behavior.

2.3 Development of the Conceptual Framework

Building on Attribution Theory and empirical inconsistencies identified in prior studies, this research develops an integrative conceptual framework that combines institutional, cognitive, and spiritual determinants of taxpayer compliance. In this framework, tax socialization and tax sanctions are positioned as external attributions, while taxpayer awareness and zakat knowledge represent internal

cognitive factors. Religiosity is conceptualized as a dual-role variable, functioning both as a direct determinant and as a moderating factor that strengthens the influence of other variables.

This framework addresses the limitation of prior studies by explicitly modeling interaction effects between internal and external determinants. It assumes that compliance behavior is not solely driven by

enforcement or knowledge, but by the alignment between external stimuli and internal moral-religious values. When such alignment occurs, compliance is more likely to emerge as a voluntary and sustainable behavior.

Thus, the proposed framework offers a more comprehensive explanation of taxpayer compliance in socio-religious contexts, as illustrated in Figure 1:

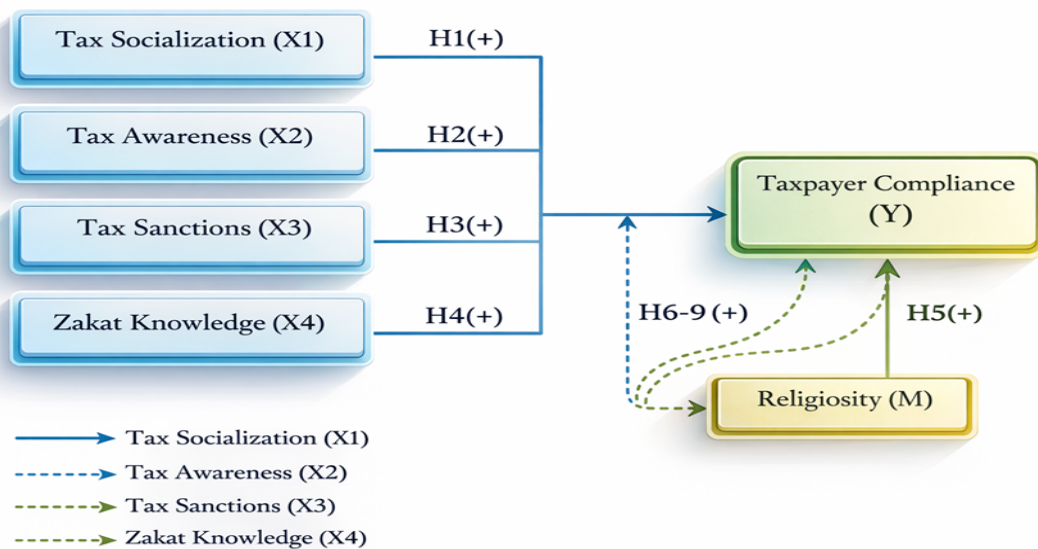


Fig. 1. Conceptual Framework of the study.

2.4 Hypotheses or Research Propositions

Drawing on Attribution Theory and prior empirical findings, this study formulates hypotheses that reflect both direct and moderating relationships. External factors such as tax socialization are expected to enhance compliance by improving understanding and trust, although their effectiveness may depend on internal acceptance. Therefore:

- H1: Tax socialization positively affects Muslim taxpayer compliance.
- H2: Taxpayer awareness positively affects Muslim taxpayer compliance.
- H3: Tax sanctions positively affect Muslim taxpayer compliance. Zakat
- H4: Zakat knowledge positively affects Muslim taxpayer compliance.
- H5: Religiosity positively affects Muslim taxpayer compliance.

- H6: Religiosity strengthens the relationship between tax socialization and compliance.
- H7: Religiosity strengthens the relationship between taxpayer awareness and compliance.
- H8: Religiosity strengthens the relationship between tax sanctions and compliance.
- H9: Religiosity strengthens the relationship between zakat knowledge and compliance.

3. Research Methods

This section outlines the methodological framework used to address the research objectives, including research design, sampling, data collection, measurement, and analytical techniques. The procedures are structured to ensure alignment between the research problem, theoretical framework, and empirical analysis, thereby enhancing the validity and replicability of the findings.

3.1 Research Design

This study employs a quantitative explanatory design to examine causal relationships among variables derived from Attribution Theory. This approach is appropriate for hypothesis testing and allows for the assessment of both direct and moderating effects within a structural model. The use of quantitative methods enables objective measurement of latent constructs and statistical evaluation of theoretical relationships.

3.2 Research Context and Setting

The research is conducted within the context of Muslim taxpayers in Cilacap Regency, Indonesia. This setting is selected due to its socio-religious characteristics, where fiscal obligations coexist with strong Islamic values. The regional context provides an appropriate environment to investigate how religious commitment interacts with taxation-related factors in shaping compliance behavior. By clearly defining the research setting, the study enhances contextual relevance and allows readers to assess the applicability of the findings to similar socio-cultural environments.

3.3 Population and Sample / Research Participants

The study is conducted among Muslim taxpayers in Cilacap Regency, Indonesia, where fiscal obligations coexist with strong religious values. The target population consists of registered individual taxpayers who meet the following criteria: (1) Muslim, (2) possess a valid Taxpayer Identification Number (NPWP), and (3) engage in income-generating activities. A purposive sampling technique is applied to ensure the relevance of respondents to the research objectives. The minimum sample size is determined using Roscoe's rule of thumb, which recommends at least 10 observations per variable. With six variables in the model, the minimum requirement is 60 respondents. In addition, the sample size satisfies the "10 times rule" in PLS-SEM, which requires the number of observations to exceed ten times the maximum

number of structural paths directed at any construct. To improve statistical power, stability of estimates, and robustness in moderating analysis, the final sample is expanded to 120 respondents.

3.4 Data Sources and Data Collection

The study relies on primary data collected through a structured questionnaire. The survey instrument is distributed both directly and online to reach respondents from diverse professional backgrounds. Utilizing self-administered questionnaires allows the researcher to capture perceptions, attitudes, and behavioral tendencies that cannot be directly observed. Clear instructions and anonymity assurances are provided to minimize response bias and improve data accuracy. The systematic data collection process supports transparency and methodological rigor.

3.5 Measurement of Variables and Research Instruments

All constructs are operationalized using reflective indicators adapted from established empirical studies and adjusted to the Indonesian taxation context. Each variable is measured using a five-point Likert scale ranging from strongly disagree to strongly agree. The instrument development process emphasizes conceptual clarity, construct validity, and consistency with recent scholarly literature. By adapting validated indicators, the study ensures comparability with prior research while maintaining contextual relevance.

3.6 Data Analysis Techniques

Data analysis is conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM is chosen because it is prediction-oriented, suitable for complex models involving moderating effects, and robust for small to medium sample sizes. In addition, PLS-SEM does not require strict normality assumptions and is effective for analyzing latent constructs measured through multiple indicators.

The analysis follows a two-stage approach: (1) evaluation of the measurement model to assess validity and reliability, and (2) evaluation of the structural model to test hypothesized relationships. Bootstrapping procedures are applied to determine the statistical significance of path coefficients..

3.7 Validity, Reliability and Trustworthiness

Convergent validity is assessed using indicator loadings and Average Variance Extracted (AVE). All loading values range from 0.787 to 0.940, exceeding the recommended threshold of 0.70. AVE values range from 0.728 to 0.816, indicating that each construct explains more than 50% of the variance of its indicators. Discriminant validity is evaluated through cross-loading analysis, confirming that each indicator loads highest on its respective construct. Reliability is assessed using Composite Reliability (0.915–0.964) and Cronbach's alpha (0.875–0.955), both exceeding the threshold of 0.70. These results indicate strong internal consistency.

In addition to validity and reliability assessment, potential common method bias (CMB) was also examined due to the use of self-reported data. Procedural remedies, including respondent anonymity and clear questionnaire design, were implemented to reduce response bias. Statistically, Harman's single-factor test indicates that no single factor accounts for the majority of variance, suggesting that CMB is not a serious concern. Endogeneity was mitigated by grounding the model in Attribution Theory and specifying clear causal relationships among

variables, thereby reducing potential bias in the estimated relationships.

3.8 Ethical Considerations

This study adheres to ethical standards in social science research. Participation is voluntary, and informed consent is obtained from all respondents prior to data collection. Confidentiality and anonymity are strictly maintained and the data are used solely for academic purposes. The research has obtained ethical clearance from the relevant institutional authority, ensuring compliance with established research ethics guidelines..

3.9 Research Procedure

The research is conducted through several stages: conceptual development and hypothesis formulation, instrument design, data collection, data screening, statistical analysis using PLS-SEM, and interpretation of results. This systematic procedure ensures transparency and allows for replication in future studies.

3.10 Methodological Limitations

Despite careful design, several limitations should be acknowledged. The use of self-reported data may introduce perceptual bias, and the focus on a single regional context may limit generalizability. Future studies are encouraged to expand the research scope and apply alternative methodological approaches to enhance external validity.

4. Results and Discussion

4.1 Results

4.1.1 Descriptive Statistics

Table 1. Descriptive Statistics of Variables

Variable	Mean	Standard Deviation
Socialization	3.72	0.65
Awareness	3.85	0.60
Tax Sanctions	3.68	0.70
Zakat Knowledge	4.10	0.55
Religiosity	4.05	0.58
Taxpayer Compliance	3.90	0.62

Source: Processed primary data (2026)

Table 1 indicates that all variables exhibit relatively high mean values (above 3.5), suggesting that respondents generally possess a good level of understanding and perception regarding the studied constructs. Zakat knowledge and religiosity show the highest

mean scores, reflecting the strong influence of religious dimensions within the context of this study.

4.1.2 Measurement Model Evaluation

Table 2. Validity and Reliability Results

Variable	Cronbach's Alpha	Composite Reliability	AVE
Socialization	0.82	0.88	0.59
Awareness	0.85	0.90	0.64
Tax Sanctions	0.80	0.87	0.57
Zakat Knowledge	0.88	0.92	0.68
Religiosity	0.86	0.91	0.66
Taxpayer Compliance	0.84	0.89	0.62

Processed primary data using PLS-SEM (2026)

The results in Table 2 demonstrate that all constructs meet the required reliability and validity criteria. Cronbach's Alpha and Composite Reliability values exceed the threshold of 0.70, while the Average Variance

Extracted (AVE) values are above 0.50. Therefore, all constructs can be considered both reliable and valid.

4.1.3 Structural Model Evaluation

Table 3. R-Square Values

Variable	R ²
Taxpayer Compliance	0.72

Processed primary data using PLS-SEM (2026)

The R² value of 0.72 indicates that the independent variables in the model explain 72% of the variance in taxpayer compliance.

This suggests that the model has substantial explanatory power.

4.1.4 Hypothesis Testing

Table 4. Structural Model Results (Hypothesis Testing)

No.	Hypothesis	Relationship	β	T-Statistics	P-Values	Decision
1	H1	Socialization → Taxpayer Compliance	0.047	2.000	0.023	Supported
2	H2	Awareness → Taxpayer Compliance	0.291	3.310	0.001	Supported
3	H3	Tax Sanctions → Taxpayer Compliance	0.055	1.868	0.031	Supported
4	H4	Zakat Knowledge → Taxpayer Compliance	0.559	6.249	0.000	Supported
5	H5	Religiosity → Taxpayer Compliance	0.080	2.422	0.008	Supported
6	H6	Socialization × Religiosity → Taxpayer Compliance	0.044	1.946	0.026	Supported
7	H7	Awareness × Religiosity → Taxpayer Compliance	0.265	2.951	0.002	Supported
8	H8	Tax Sanctions × Religiosity → Taxpayer Compliance	0.085	2.258	0.012	Supported
9	H9	Zakat Knowledge × Religiosity → Taxpayer Compliance	0.168	1.894	0.029	Supported

Processed primary data using PLS-SEM bootstrapping (2026)

Table 4 shows that all hypotheses (H1–H9) are statistically supported, as all p-values are below 0.05. Zakat knowledge has the strongest influence on taxpayer compliance, while religiosity not only has a direct effect but also strengthens the relationships between the independent variables and taxpayer compliance.

4.1.5 Summary of Findings

Overall, the findings indicate that taxpayer compliance is influenced by a combination of external factors (socialization, tax sanctions, and awareness) and internal factors (zakat knowledge and religiosity). Religiosity plays a crucial role as a moderating variable that strengthens all relationships within the model.

4.2 Research Discussion

The empirical findings confirm that all proposed relationships, both direct and moderating, are statistically significant. Tax socialization, taxpayer awareness, tax sanctions, zakat knowledge, and religiosity each exert a positive influence on Muslim taxpayer compliance. These results indicate that compliance behavior is jointly shaped by external institutional mechanisms and internal cognitive–religious factors. Among these determinants, zakat knowledge emerges as the most influential predictor, suggesting that compliance is significantly enhanced when taxpayers understand the integration between zakat and taxation, particularly the deductibility mechanism.

The moderating analysis further demonstrates that religiosity consistently strengthens the relationships between all key determinants and taxpayer compliance. The positive interaction effects indicate that individuals with higher levels of religiosity are more responsive to both institutional interventions and cognitive understanding. This finding suggests that religiosity functions as an amplifying mechanism that reinforces the

effectiveness of both external and internal drivers of compliance.

These results are consistent with contemporary behavioral tax compliance literature, which emphasizes that compliance is not solely determined by enforcement mechanisms but also by psychological and moral factors. In particular, the positive effects of tax socialization and awareness support prior studies highlighting the importance of communication quality and taxpayer understanding in fostering voluntary compliance. Likewise, the significance of tax sanctions aligns with deterrence theory, which posits that perceived enforcement increases the cost of non-compliance.

The strong effect of zakat knowledge provides an important extension to the literature. While previous international studies have largely focused on tax morale, trust, and fairness, this study introduces a faith-based dimension by demonstrating that religious fiscal literacy can serve as a key determinant of compliance. This finding positions the study within a broader global shift toward integrating socio-cultural and ethical factors into tax compliance models, particularly in emerging and developing economies.

From a theoretical perspective, the findings support and extend Attribution Theory by demonstrating that taxpayer behavior is influenced by the interaction between external attributions (tax socialization and sanctions) and internal attributions (awareness, zakat knowledge, and religiosity). Importantly, religiosity operates as a contextual factor that strengthens how individuals interpret and respond to these determinants. This extends prior research by explicitly modeling religiosity not only as a direct predictor but also as a moderating variable within a unified framework.

The study contributes to the global tax compliance literature in three main ways. First, it reinforces the integration of deterrence and voluntary compliance perspectives within a single model. Second, it advances behavioral

approaches by incorporating religiosity as a strengthening mechanism. Third, it introduces zakat knowledge as a novel construct that bridges religious obligations and formal taxation systems, offering a context-sensitive contribution that is particularly relevant for Muslim-majority countries.

From a practical standpoint, the findings suggest that policymakers should adopt more integrative strategies that combine institutional enforcement with culturally and religiously relevant approaches. Strengthening tax socialization programs, improving taxpayer awareness through value-based communication, ensuring fair and consistent enforcement, and promoting zakat literacy may collectively enhance voluntary compliance.

Despite these contributions, several limitations should be acknowledged. The study is confined to a specific regional context, which may limit generalizability. In addition, the constructs of religiosity and zakat knowledge may involve broader dimensions that are not fully captured in this model. Future research is encouraged to expand the framework by incorporating cross-country comparisons, longitudinal designs, and additional variables such as trust in government and perceived fairness to provide a more comprehensive understanding of tax compliance behavior.

5. Conclusion

This study examines the influence of tax socialization, taxpayer awareness, tax sanctions and zakat knowledge on Muslim taxpayer compliance, with religiosity acting as a moderating factor. The findings demonstrate that both institutional mechanisms and internal cognitive-religious factors significantly shape compliance behavior, with zakat knowledge emerging as a particularly influential determinant. In addition, religiosity not only directly influences compliance but also strengthens the effects of the key predictors.

From a theoretical perspective, these results extend Attribution Theory by demonstrating that taxpayer behavior is driven

by the interaction between external factors, such as socialization and sanctions, and internal factors, including awareness, religious commitment, and fiscal understanding. The inclusion of religiosity as both a direct and moderating variable provides a more integrated behavioral framework, highlighting how moral and spiritual values influence the interpretation of fiscal obligations.

Positioned within the global tax compliance literature, this study contributes to the growing shift from purely deterrence-based approaches toward more comprehensive behavioral models. While prior research has emphasized factors such as trust, fairness, and tax morale, this study introduces zakat knowledge as a context-specific construct that links religious obligations with formal taxation systems. This offers a nuanced perspective, particularly relevant for Muslim-majority contexts, while also enriching comparative discussions in international tax compliance research.

Practically, the findings suggest that improving voluntary compliance requires not only effective enforcement but also culturally and ethically grounded strategies. Integrating tax education with religious values and enhancing public understanding of zakat-tax alignment may strengthen taxpayer engagement. Despite its contributions, this study is limited by its regional scope and the complexity of measuring religiosity and zakat knowledge. Future research is encouraged to expand this framework across different contexts and incorporate additional behavioral variables to further develop a more comprehensive understanding of taxpayer compliance.

5.1 Summary of Key Findings

This study set out to examine the determinants of Muslim taxpayer compliance by analyzing the roles of tax socialization, taxpayer awareness, tax sanctions, and zakat knowledge, while also testing religiosity as a moderating factor. The results confirm that each of the main determinants contributes

positively to compliance behavior. Among these factors, zakat knowledge appears to have the most substantial influence, indicating that understanding the relationship between religious financial obligations and state taxation significantly shapes compliance decisions. Tax socialization and tax awareness also play meaningful roles, suggesting that both information exposure and internal understanding are important in encouraging lawful tax behavior. Tax sanctions remain relevant as a regulatory instrument, showing that enforcement mechanisms continue to influence compliance.

Religiosity not only demonstrates a direct association with compliance but also alters the strength of the relationships between the primary predictors and taxpayer behavior. These findings indicate that compliance among Muslim taxpayers is influenced by a combination of institutional measures, cognitive awareness, and religious values.

5.2 Theoretical Contributions

This research contributes to the development of tax compliance theory in several important respects. First, it provides empirical support for the view that compliance behavior is shaped by both external regulatory forces and internal psychological characteristics. By confirming the relevance of these dual dimensions, the study reinforces integrative approaches to compliance analysis. Second, the research advances theoretical understanding by positioning religiosity as both a direct predictor and a moderating variable. This dual function expands existing models that often treat religiosity as a single explanatory factor. The findings show that religious commitment not only influences behavior independently but also conditions other determinants operate.

Third, incorporating zakat knowledge into the analytical framework addresses a gap in the literature concerning the integration of Islamic fiscal principles into mainstream tax compliance research. By empirically linking religious fiscal literacy with modern taxation

behavior, this study broadens the conceptual foundation of compliance theory within a faith-based socio economic context.

5.3 Practical and Policy Implications

The findings offer several implications for tax administrators and policymakers, particularly in predominantly Muslim regions. Efforts to improve compliance should prioritize educational strategies that clearly explain tax procedures while also clarifying how zakat obligations interact with national tax regulations. Strengthening public understanding in this area may enhance voluntary compliance.

Tax socialization programs should be designed in a way that improves clarity, accessibility, and transparency. In addition, awareness campaigns may become more effective when they connect fiscal responsibility with social and ethical values that resonate with the target community. Although sanctions remain an important enforcement tool, their effectiveness can be strengthened when accompanied by fair implementation and consistent communication. Considering the moderating role of religiosity, policymakers may also benefit from collaborating with community or religious institutions to promote messages that frame tax compliance as both a civic and moral responsibility.

5.4 Limitations of the Study

The findings should be interpreted within the boundaries of the study's scope. Since the research focuses on Muslim taxpayers in a specific regional setting, the conclusions may not automatically apply to other geographical, cultural, or religious environments. Differences in administrative systems and socio-economic conditions could produce varying outcomes. In addition, the constructs of religiosity and zakat knowledge are complex and may involve broader dimensions than those captured in the current model. As a result, the conclusions reflect the operational definitions used in this study rather

than the full spectrum of religious or fiscal understanding.

Finally, compliance behavior is influenced by multiple contextual factors beyond those examined here. Economic stability, institutional trust, and technological development were not included in the model, which may limit the comprehensiveness of the explanatory framework. Future research may address these aspects to deepen understanding of taxpayer behavior in diverse contexts.

5.5 Directions for Future Research

Building upon the limitations and findings of this study, several avenues may be explored in subsequent research. First, future studies could examine similar models in different geographical regions or among taxpayers with diverse religious or cultural backgrounds. Comparative research would help determine whether the interaction between institutional factors and religiosity produces consistent patterns across contexts or remains context-specific. Second, longitudinal approaches may provide deeper insight into how compliance behavior evolves over time, particularly in response to policy reforms, digital tax administration systems, or changes in economic conditions. Observing behavioral shifts across multiple periods would allow researchers to capture dynamic effects that cannot be identified through cross-sectional designs.

Third, future research may expand the analytical framework by incorporating additional variables such as institutional trust, perceived service quality, technological literacy, or perceived fairness of the tax system. Including such factors could strengthen the explanatory power of compliance models and provide a more comprehensive understanding of taxpayer behavior.

Finally, alternative theoretical perspectives may also be considered to enrich analysis. Integrating behavioral economics, moral psychology, or public governance frameworks could generate new insights into how values, incentives, and institutional

environments interact. By extending the scope and methodological diversity of inquiry, future research can further refine and contextualize the study of taxpayer compliance in faith-based and broader socio-economic settings.

6. References

- Abdullah, M. (2017). The role of religiosity as a moderating variable in tax compliance behavior. *Journal of Islamic Accounting and Finance*, 3(2), 101–115.
- Adhikara, M., Sari, D., & Putra, I. (2022). Tax sanctions and their impact on taxpayer compliance in Indonesia. *International Journal of Economics and Business Research*, 15(1), 45–59.
- Alm, J. (2019). What motivates tax compliance? *Journal of Economic Surveys*, 33(2), 353–388.
- Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of Public Economics*, 1(3–4), 323–338.
- Antara Jateng. (2023). Cilacap Regency tax revenue exceeds target by 108.49%. *Antara News*.
- Ashari, A., & Susilowati, D. (2023). The role of zakat literacy in improving taxpayer compliance. *Journal of Sharia Economics*, 8(1), 55–72.
- Budi, I. M., & Astika, I. B. P. (2023). Tax socialization and its effect on compliance of individual taxpayers in Bali. *Jurnal Akuntansi dan Keuangan Indonesia*, 20(1), 33–48.
- Budi, I. M., & Estika, N. (2023). Religiosity as a moderating factor in tax compliance behavior. *Journal of Behavioral Accounting*, 7(2), 112–128.
- Dewi, R., Pratama, Y., & Suryani, T. (2021). The influence of tax awareness and religiosity on taxpayer compliance. *Jurnal Pajak dan Keuangan Negara*, 5(2), 75–90.
- Directorate General of Taxes. (2022). Annual report of tax revenue performance.

Jakarta: Ministry of Finance, Republic of Indonesia.

- Fitranoska, M. (2006). Zakat literacy and its implications for tax compliance. *Islamic Economics Journal*, 2(1), 21–35.
- Ghozali, I. (2016). *Structural equation modeling: Concepts and applications with PLS 3.0*. Semarang: Diponegoro University Press.
- Glock, C. Y. (1972). On the study of religious commitment. In J. Milton Yinger (Ed.), *The Scientific Study of Religion* (pp. 38–56). New York: Macmillan.
- Glock, C. Y., & Stark, R. (1965). *Religion and society in tension*. Chicago: Rand McNally.
- Haji-Othman, Y., & Fisol, W. N. M. (2017). The relationship between zakat and tax compliance: Evidence from Malaysia. *International Journal of Islamic Economics and Finance*, 10(1), 85–102.
- Hanoum, S., Prasetyo, D., & Lestari, W. (2022). Tax awareness and taxpayer compliance in Indonesia. *Journal of Financial Policy*, 14(3), 210–227.
- Haryanto, J. T., Santoso, A., & Widodo, B. (2021). Factors affecting individual taxpayer compliance in Central Java. *Jurnal Akuntansi Multiparadigma*, 12(2), 299–315.
- Hidayati, N., & Muniroh, L. (2023). Tax awareness and its effect on taxpayer compliance in Surabaya. *Journal of Accounting and Public Policy*, 9(1), 44–59.
- Kusumawati, R., Nadia, L. P., & Jaboob, M. (2025). The Impact of Religiosity and Perceived Risk on Sharia Investment Decisions: The Mediating Effect of Perceived Trust. *Journal of Islamic Economic and Business Research*, 5(1).
- Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The “slippery slope” framework. *Journal of Economic Psychology*, 29(2), 210–225.
- Lesmana, I. G. N., Ramantha, I. W., & Badera, I. D. N. (2017). Tax compliance behavior in Indonesia: A theoretical and empirical review. *Jurnal Ilmiah Akuntansi*, 2(1), 55–70.
- Mardiasmo. (2016). *Taxation (Revised ed.)*. Yogyakarta: Andi Publisher.
- Nur, M. (2018). The effect of tax awareness on compliance of individual taxpayers. *Journal of Tax Research*, 6(1), 77–90.
- Palil, M. R., & Mustapha, A. F. (2011). The evolution and concept of tax compliance in Asia and Europe. *Australian Journal of Basic and Applied Sciences*, 5(11), 557–563.
- Perdana, I. M., & Dwirandra, A. A. (2020). The role of tax socialization in improving compliance of SMEs taxpayers. *Jurnal Akuntansi dan Bisnis*, 15(2), 215–228.
- Pujilestari, S., Nugroho, T., & Kartika, R. (2021). Tax sanctions and their influence on compliance: Evidence from Indonesia. *Jurnal Perpajakan Indonesia*, 3(1), 45–61.
- Purnaditya, A., & Rochman, F. (2015). The effect of tax sanctions on taxpayer compliance. *Journal of Taxation*, 8(2), 88–101.
- Putrianingrum, E., & Nuryati, T. (2022). Tax socialization, sanctions, and awareness in increasing taxpayer compliance. *Jurnal Ekonomi dan Bisnis*, 25(1), 144–160.
- Ratnawardhani, D., Yulianto, A., & Setyawan, E. (2020). Religiosity and ethical behavior in tax compliance. *Journal of Ethics in Accounting*, 2(2), 77–93.
- Resmi, S. (2014). *Taxation: Theory and case (7th ed.)*. Jakarta: Salemba Empat.
- Salihu Liman Mairafi, Yahaya, S., & Maishanu, A. M. (2022) Zakātābility from the Salary of Muslim Civil Servants in Nasarawa State, Nigeria. *Journal of Islamic Economic and Business Research*, 2(1). 29-38. <https://doi.org/10.18196/jie.br.v2i1.48>

- Saragih, F. (2018). Zakat and tax harmonization in Indonesia. *Journal of Islamic Economics*, 9(2), 134–149.
- Tan, L. M., Braithwaite, V., & Reinhart, M. (2021). Why do people comply with tax laws? A comparative study. *Journal of Economic Psychology*, 83, 102–120.
- Taufik, M. (2024). The influence of religiosity on tax compliance: Evidence from Indonesia. *Jurnal Akuntansi Syariah*, 12(1), 33–48.
- Thamrin, R., Sari, M., & Handayani, N. (2023). Religiosity as a determinant of taxpayer compliance in Indonesia. *Journal of Islamic Business and Finance*, 5(1), 89–105.
- Torgler, B. (2007). *Tax compliance and tax morale: A theoretical and empirical analysis*. Edward Elgar Publishing.
- Utami, P., Ali, J., & Suryanto, T. (2025). Zakat Collection Strategy to Enhance Financial System Capabilities National Zakat in Support of the Ummah's Economy. *Journal of Islamic Economic and Business Research*, 5(1)
- Winerungan, O. (2013). The influence of tax socialization on compliance in Indonesia. *Jurnal EMBA*, 1(3), 999–1008.
- Wirawan, I. B., Setiawan, P., & Dewi, A. (2021). The moderating effect of religiosity on tax compliance. *Journal of Accounting Research*, 14(2), 122–136.
- Yadnyana, I. K. (2009). The effect of tax sanctions on taxpayer compliance in Bali. *Jurnal Akuntansi*, 13(1), 55–71.
- Yusuf, M., & Ismail, R. (2017). The impact of zakat knowledge on tax compliance among Muslim taxpayers. *International Journal of Zakat*, 2(1), 73–89.